



Habitat
for Humanity®
Halton-Mississauga-Dufferin

10-year strategic sightline

Chapter 1:
Building a strong
foundation
(2022-2025)



Navigating today's market challenges

We are delighted to present to you our new Strategic Plan, which lays out a 10-year roadmap for Habitat for Humanity Halton-Mississauga-Dufferin. A special thanks goes to everyone — staff, volunteers and community partners — who participated in the consultations that informed this plan. Your feedback and insight were most valuable.

We begin our strategic journey at a pivotal point in the evolution of housing. Around the world, the concept of housing has shifted from a basic need to a commodity for investment. Many residential dwellings are now being bought for investment purposes. This is impacting not only housing prices, but also neighbourhood vitality. To further complicate matters, the costs of development — land, labour, and lumber (materials) — have risen exponentially due to supply chain issues, skilled labour shortages, and inflation. As a result, housing prices in Halton-Mississauga-Dufferin have skyrocketed.

Affordable housing is no longer a low-income issue. In our communities, homeownership is becoming an option for only the top income earners or those with generational wealth.

Habitat's housing model fills an important gap in the housing continuum — it provides a "pathway to homeownership". It helps lift people (who no longer qualify for government-

assisted housing but have nowhere to go) out of community housing. And it provides a viable alternative to market rental housing, which does not generate any wealth for tenants. By providing lower income working families with access to equity-generating affordable housing, Habitat HMD is making vital efforts to help combat the housing crisis in Canada.

But the math no longer adds up.

Because the prices of our homes need to be set at fair market value rates in accordance with CRA rules, it will now take our partner families multiple generations to pay down their mortgages. These market challenges have inspired this strategic plan and will guide our efforts over the next 10 years to serve more families through the creation of innovative affordable housing solutions.

Together, with your help, we will build a stronger future for the next generation, where everyone has a decent place to live.

Yours truly,

Hugh Hyndman,
Board Chair

Eden Grodzinski,
CEO



Our mission

We empower working lower income families to build strength, stability, and independence by providing affordable housing that enables financial equity and lasting change.



The roadmap

Our plan for the next 10 years

This strategic plan lays out a roadmap for Habitat HMD over the next 10 years, and is broken into three chapters.

Like the homes we build, chapter 1 of our strategic journey begins with the establishment of a strong foundation. In phase 2 and 3, we will mobilize the partnerships and assets we have established, to grow and expand our housing program and revenue generation models so that we can greatly increase our ability to scale up the number of families we are serving.

The three phases of the strategic plan



Our objective

Serve more families than ever before

10-year sightline

Our end goal is to transform more lives by tripling the total number of families that Habitat HMD has served, by providing at least 130 new units to new partner families between 2022 and 2032.

Chapter 1: build a strong foundation

By 2025, we will establish a viable pipeline plan for the next 70 units. This will include sourcing land for new multi-unit developments that will engage community volunteers and establishing partnerships with community-minded real estate developers, allowing us to leverage private sector strengths and expertise to deliver affordable units faster and at lower costs.

We will also look to expand the reach of our successful Tiny Home pilot program, through collaboration with the skilled trades programs of local education programs, other affiliates, and Indigenous community partners.

**Provide 130+
new units to
partner families**
between 2022 and 2032



**Establish a viable
pipeline plan for
the next 70 units**
including expanding the
reach of the Tiny Home
program by 2025



Chapter 1 strategic goals (2022-2025)

Our plan to make a greater impact



- 1.1 Establish a diversified menu of affordable housing options
- 1.2 Make the housing math work for partner families
- 1.3 Share the multi-faceted impact our housing programs are making

- 2.1 Advance a culture of philanthropy
- 2.2 Grow the profitability of the ReStores
- 2.3 Build financial resilience and sustainability

- 3.1 Invest in people and culture as the foundation for organizational performance
- 3.2 Nurture volunteers and strategic partnerships to increase our ability to scale up

By the numbers

Habitat HMD's impact on our community

On average, Habitat generates \$175,000 of benefits to society per home. These benefits come in the form of reduced reliance on community housing and food banks, better educational and employment outcomes and improved health.



69 homes
built in our
area since
1999

\$\$\$
**\$4 return in
social impact**
for every
\$1 invested



Partner family must contribute
at least **500 volunteer hours**

Monthly payments are **no more than
30%** of the family's gross income

How to get involved

Show your support for increasing the supply of affordable housing in our communities.



Shop

Visit one of our ReStore locations — Burlington, Milton, Mississauga and Orangeville. The proceeds from these stores help us build more homes for families in need.



Donate

Every gift — whether it is a cash donation or a gently used, re-salable item for our ReStores — helps make a difference for generations to come.



Identify building opportunities

We are looking to expand our housing pipeline. Help us identify any vacant, abandoned or under-used land or properties that could be repurposed for affordable housing. We are also interested in connecting with private sector partners who want to help us create affordable housing units in new condominium and townhome developments.



Volunteer

There are so many ways you can get involved and help build a better future for your community. We have opportunities for students, individuals and corporate groups. Learn more [here](#).



Speak UP

Help us [advocate](#) for funding and policy changes that will encourage the development of more affordable housing, which is essential to a successful social and economic recovery from Covid.

