Habitat for Humanity

Balancing Culture and Maintaining Organizational Growth

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Balancing Culture and Maintaining Growth for *Habitat* for *Humanity*

Habitat for Humanity is a nonprofit that has been a source of housing for impoverished communities around the globe for almost 50 years. Still, as their brand continues to grow, Habitat must focus on creating an organizational structure that is both efficient and maintains the organization's mission.

Background and Contextual Analysis

Organization Development and Mission Creation

Habitat for Humanity started as a grassroots nonprofit organization, created by Millard and Linda Fuller in a small town in southern Georgia (Loveman and Slavitt, Harvard Business School). Originally, Fuller's mission began from Christian roots and was to provide affordable housing to people in poverty by building houses in small rural towns like theirs, and eventually in developing countries. Habitat offers affordable housing, not free housing, to families and individuals in need. Those chosen to receive Habitat housing are the ones who put in labor to build homes, either for themselves or others in their community. The family or individual is expected to pay off a mortgage with no down payment or interest. Their payments are directly funded to Habitat, where the money is used for materials to build more homes. Habitat operates solely on zero-interest mortgage payments, donor payments, volunteers, and donated construction materials.

Since the original mission statement, Habitat has grown and evolved to address global issues, such as natural disasters, climate change, and more (Habitat for Humanity). In their 2024 annual report, Habitat discussed the importance of energy efficiency and climate resilience in the community homes that they build. Since its establishment, Habitat has provided over 62 million people with long-term housing, including 3 million in 2024. They had over 900,000 volunteers in 2024.

Headquarters Structure

Habitat became a nationally recognized and respected brand after endorsement from the U.S. President Jimmy Carter, while the organizational structure of Habitat is rooted in the Georgia headquarters, called Americus. Various national affiliate chapters that are largely self-sufficient connect to Americus. Americus originally had a small amount of executive staff and board of directors, but in 1990, Fuller hired Jeff Snider as executive vice president (COO) to take over operational tasks at Habitat. Snider implemented many organizational systems the company previously lacked, including appointing a CFO and adding a regulated financial system (Loveman and Slavitt, Harvard Business School).

Snider organized Habitat for Humanity into three overarching branches at Americus. The first branch is Habitat Projects Worldwide, which oversees and initiates overseas projects in developing nations. Habitat continues to find success abroad thanks to the decreased cost of building homes in developing nations. The second branch is Habitat Education Ministries, the departments that strategize to increase awareness of the organization's mission and projects. The third branch is Habitat Support Services, which houses all the logistical systems required to sustain such a large organization.

Habitat's Challenges

Affiliate Partners

While these three branches are primarily operated at Americus, the groundwork across the country is run through affiliate partners. These are community-led branches that are largely self-sufficient. The affiliates pick recipients of housing based on their need and ability to pay off the mortgage. They also raise funds independently and oversee construction. Their funding contributes to the Americus fund for international projects, but they have no significant need for headquarters once they are running (Loveman and Slavitt, Harvard Business School).

Balancing Growth and Culture

Habitat for Humanity's current structure is not the most efficient way to accomplish the goal of providing housing for the homeless. While they are in the business of helping communities help themselves and build self-reliance, this mission and culture, while incredibly important, are not sustainable if the organization wishes to significantly increase and grow the number of homes they provide in communities (Quelch and Laidler, Harvard Business School).

In addition to Habitat's struggles with developing a culture that creates impact with their mission, Habitat has struggled as a Christian organization that attempts to expand into non-Christian regions. Habitat needs to lead with their mission and morals when looking to engage in areas internationally that are predominantly other religions, such as Muslim majority areas, that may not be responsive to Habitat's Christian culture.

Growth Opportunities

Habitat for Humanity has had multiple calls to action outside of providing affordable housing in rural areas. There is a large call to action to tackle the housing crisis in urban areas, which requires addressing other issues regarding the homeless, including malnourishment and drug abuse. Habitat for Humanity has also made moves to address natural disaster relief by rebuilding homes after hurricanes, fire, and other environmental crises, but has struggled to acknowledge which cases align with their mission and which do not (Quelch and Laidler, Harvard Business School).

In addition to expanding on a disaster relief charter, Habitat has been able to expand internationally quite successfully, but it still has areas they have yet to make an impact. Habitat has campaigns that impact various communities, beyond just those who need housing. For example, in their 2024 report, Habitat discussed their Nirman Shree project that empowered women in India with their construction projects, by giving them homes to care for and providing them with resources to get entrepreneurship education and understand what government services are available to them. By addressing the specific needs of the region, Habitat was able to gain recognition and respect in that area. One region of the world Habitat has yet to make an impact in is Eastern Europe, and if they employ campaigns that address region-specific needs, similar to Nirman Shree, they may be able to make more of an impact on the area.

Funding and Affordability

Habitat thrives on donations and contributions from mostly domestic donors that support all of Habitat's projects. About 65% of the donations Habitat receives are monetary, with the remaining donations being in the form of materials and goods necessary for house construction. About half of Habitat's donors are US-based (Habitat for Humanity). For many years, Habitat received recognition domestically and internationally thanks to President Jimmy Carter's advocacy and work. With the passing of President Carter, Habitat has had the opportunity to leverage his foundations and legacy to increase funding. As the price of

goods and housing increases, Habitat has to create ways to maintain the ability to provide housing to those in need. In addition to Habitat's goals of increasing funding, they have established Community Land Trusts (CLT) that keep the ownership of land with Habitat affiliates and build on this land for families. If families choose to move or no longer maintain ownership of their built home,

Habitat leases the home to the family and maintains ownership of the home through the CLT. This program helps Habitat maintain its resources more efficiently, but continues to create strategies to maintain profit and build fundraising.

Habitat for Humanity is a rapidly growing organization that needs to precisely define its goals for growth in other sectors, such as entering urban regions and defining disaster relief involvement, while continuing to increase its volunteers and funding.

Macro-Industry Analysis Based on Porter's Five Forces

Habitat for Humanity's competitive rivalry is limited. Habitat uses a unique system drawing from donated work, mortgages without interest, and "sweat equity" from homeowners, unlike typical builders or nonprofits, which concentrate on shelters or rentals. There are a limited number of organizations utilizing a similar model. Additionally, Habitat's well-known brand also serves to decrease direct competition. Its unique mission, along with community effect, poses difficulty for rival imitation. Since 2002, the competitive rivalry facing Habitat for Humanity has intensified, as an increasing number of social enterprises, tech-driven housing initiatives, and community-based organizations characterize today's nonprofit landscape. Firms such as New Story and Build Change now provide 3D-printed homes and post-disaster reconstruction, scalable, tech-based options. Furthermore, digital fundraising, the crowdfunding process, and social media campaigns have each risen and strengthened competition in the areas of donations and volunteer opportunities; thus, Habitat competes more for support than the organization did two decades ago.

The threat of new entrants is moderate. Although launching local charities and housing ministries is relatively straightforward, scaling to Habitat's level is a significant challenge. Its well-established reputation, wide-ranging partnership network, and credibility create substantial barriers to entry. Building a trusted volunteer base and fundraising structure similar to Habitat's would require significant investments of time, money, and effort, making new large-scale

entrants quite unlikely. The threat from new entrants has grown since 2002, along with the threat of substitutes. Several smaller nonprofits can now quickly raise necessary funds and mobilize volunteers online, thanks to technology that has considerably lowered the barriers to entry. A number of alternative housing solutions, for example, microfinance, modular housing, and government rental programs, are now more widely accessible, particularly in urban areas. Habitat has to adapt itself to a much more innovation-driven environment, even as it continues to benefit from its own trusted brand, its local partnerships, and its proven model.

Supplier power is low because Habitat relies on donated labor and materials. Volunteers create a vital base for their projects, and their networks donate the majority of their resources. This sufficiently reduces material expenses and allows them to rely less on typical distribution networks, avoiding conflict with competitors. Since 2002, supplier power has increased slightly due to global supply chain issues and rising material costs since 2020; Habitat's corporate partnerships and expanding ReStore network help mitigate this risk.

Homeowner/buyer power is limited. Habitat sets strict eligibility criteria based on financial need and willingness to contribute labor. Purchasers cannot truly negotiate on price or terms, and often have virtually no other paths toward affordable ownership. Consequently, their influence within the process remains minimal, and they then accept the terms as a rare opportunity for more stable, affordable housing.

The threat of substitutes is moderate. Government housing programs, rental assistance, and shelters can address short-term needs, though they don't provide long-term stability or empowerment of homeownership. A few parties may favor recent versions, yet few match Habitat's value of locally based labor. It emphasizes dignity, ownership, and self-sufficiency, where people pay for their property through labor on future projects.

Handling Non-Housing Concerns of the Poor

Habitat for Humanity has concentrated on constructing inexpensive homes, but as the group expanded its efforts with impoverished families, it found other issues like schooling, medical services, daycare services, drug awareness, and food insecurity. Even though Habitat's initial mission did not address these issues, multiple local affiliates addressed them in their communities, demonstrating Habitat's highly flexible and decentralized structure. Many leaders, such as Kevin Fobbs, president of the Detroit affiliate, advocated for expanding

Habitat's mission to support families more inclusively. Even so, many others—notably at the headquarters level—expressed concerns that taking on those added social topics could lessen Habitat's effect and stress its limited means. Jeff Snider was particularly cautious about formalizing such expansion without the needed organizational capacity or expertise to manage it effectively. In a short time, while Habitat did not officially change its initial mission, it took on extensive local experimentation.

Defining Habitat's Success

Habitat for Humanity's triumphs are gauged via concrete results and also abstract communal effects. One key metric is the number of homes constructed—more than 20,000 by 1993, with large aims regarding upcoming building. Fiscal outcomes certainly matter; in 1992, Habitat HQ secured \$35 million and branches secured \$65 million more (Quelch and Laidler, Harvard Business School). However, success is also deeply rooted within the Habitat's lives and changes. The organization highly values its effect on each individual homeowner, who often transitions from being denied mortgages to owning a home, in addition to the transformation across entire communities where Habitat builds. Stories such as those in Joe Bell's case in Oklahoma City highlight how neighborhoods physically and socially improve when residents take total ownership of their homes and build self-sufficiency (Quelch and Laidler, Harvard Business School). Additionally, Habitat measures its success via its concrete ability to raise common public awareness regarding poverty housing, and this is a central part of its mission. Still, COO Jeff Snider observed the need for even more rigid measures, such as running efficiency with affiliate performance, so the organization could readily uphold quality as well as accountability, while it incrementally grew. Thus, Habitat certainly defines success through houses that are now built and people who are now helped. It also defines success through funds that are then raised and communities that are then transformed.

Micro-Competitive Analysis (SWOT)

The competitors of Habitat for Humanity fall into four categories. Across all categories, the main competitors are other nonprofit organizations and NGOs that work for poverty alleviation and disaster relief. The four categories of competitors are direct, indirect, replacement, and potential competitors. The **direct competitors** are other housing nonprofits,

such as Rebuilding Together, New Story, and HomeAid. These organizations compete for volunteers, donations, and grants with Habitat. They are direct competitors as they compete for resources, and maintain a similar mission and operating model. Some indirect competitors include international development and housing NGOs, such as World Housing and CARE International. These organizations solve the same issue differently, which is what constitutes them as indirect competitors. Otherwise, replacement competitors are organizations that impoverished people may turn to instead of Habitat. The American Red Cross is an example of such a competitor. The American Red Cross and Habitat compete for disaster relief funding. Lastly, potential competitors are those that *may* enter the market as competitors. Some examples of potential competitors are organizations in the affordable housing advocacy space, such as NeighborWorks America. These groups may enter the house-building industry and compete for resources. All of these groups make up the competitive market that Habitat may go against.

Going into the SWOT analysis, we focus on strengths, weaknesses, threats, and opportunities. Strengths of the Habitat business model include strong brand recognition and positive reputation, the sweat equity model, and diverse funding sources. The strong brand recognition and positive reputation allow for people to turn to the organization for help and for it to stand out from competitors. Additionally, the sweat equity model (through which homeowners help build their own homes) promotes pride and responsibility as well as reducing construction costs. Similarly, diverse funding sources allow the organization to be sustainable and survive even if some funding gets cut. Habitat still receives funding from individual donors, corporations, grants, and others.

Weaknesses include dependence on volunteers and donations, high demand for affordable housing, and limited political influence. Dependence on volunteers and donations makes the organization vulnerable to economic downturns and inconsistency due to volunteer shortages. On the same token, high demand for affordable housing cannot be met by the organization's limited capacity because projects can be slow due to how resource-intensive they are. Finally, the limited political influence of the non-profit can prevent the organization from accomplishing its goals to affect housing regulations and undertake projects that can be limited by political institutions.

Along with competitors, the organization faces threats, including a shifting volunteer pool, inflation and tariffs, and increased natural disasters. Habitat's volunteer pool may shift

due to growing competitors completing similar projects. Similarly, their grants and corporate partnerships could be reduced due to similar projects. Inflation and tariffs could increase construction costs and limit production. Also, increased natural disasters due to climate change could affect the organization's ability to provide emergency housing because the demand will increase. Climate change could affect the organization by damaging existing infrastructure. Though the organization faces many challenges, it also has growth opportunities. Expanding corporate and government partnerships could provide more funding and resources, which could, in turn, lead to larger-scale housing projects. Increased technological usage for fundraising, volunteer management, and donor engagement can help. Technology can also help create materials and support building processes to reduce construction costs. Finally, greater involvement in advocacy and reform could help influence housing initiatives.

Takeaways from this SWOT analysis conclude that there are many new ways for the organization to succeed. Habitat can use social media and/or a mobile application to grow partnerships for increased funding and visibility, to stand out from competitors, and to advocate for reform. These digital initiatives could also increase donor engagement and provide ease for them in donating to the cause. Due to the increase in climate refugees, another growth opportunity is providing emergency housing for disaster relief. To better serve impoverished families, Habitat could increase volunteerism by targeting new areas, such as college campuses. Throughout their efforts, Habitat must recognize limitations to ensure they don't promise more than they can deliver. Finally, Habitat should continue finding diverse funding sources. Through this SWOT analysis and its takeaways, it becomes clear that the non-profit can succeed by taking advantage of growth opportunities to overcome its competition and threats.

Gaps in Segmenting, Targeting, Positioning, and

Brand Communications

Habitat for Humanity has grown into a globally recognized nonprofit with a remarkable \$1.8 billion brand valuation (Habitat for Humanity), and yet, significant gaps in its STP strategy and brand communications create barriers to its effectiveness and future growth potential. Habitat's core strengths in this area include its distinctive partnership model, strong mission-driven culture, and promotion of an impressive track record of house construction across eighty-seven countries. These strengths are undermined, however, by critical weaknesses.

In segmentation and targeting, Habitat for Humanity fails to strategically categorize donors, resulting in generic communications that do not address diverse motivations. The organization struggles with international market positioning, where cultural differences regarding homeownership significantly deteriorate message resonance.

Segmentation and Targeting Strategies

Habitat for Humanity segments its audience into four key demographic groups, each which lends a unique contribution to the mission. The primary group is partner families in need of housing, defined by low-income levels and/or poor living conditions. Eligibility requires incomes between 30% and 80% of the Area Median Income (Habitat for Humanity). sometimes below the federal poverty line, as shown in **Figure 1**. Habitat further refines its criteria to families living in deteriorated homes with little access to water or in rural areas lacking infrastructure. Partner families must afford a zero-interest mortgage, meaning the most impoverished are excluded. They must also be physically capable of helping build their home and have sufficient income to cover a mortgage at 30% of their gross income after basic expenses. (Habitat for Humanity.)

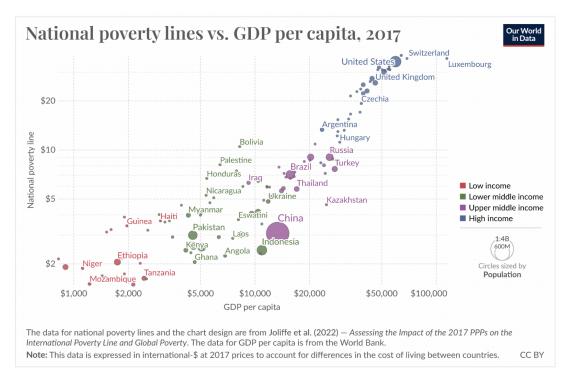


Figure 1. Ortiz-Ospina, Esteban. "National Poverty Lines Differ Widely Between Countries." Our World in Data, 17 Apr. 2024

Habitat could use global census data to identify areas where incomes meet these criteria.

The second target segment is home-building volunteers who aid families in home construction. These are often students aged 14-21, seeking resume-building experience. While both genders participate, a higher percentage of volunteers are female. During Habitat's National Women Build Week in partnership with Lowe's, over 90% of women expressed strong support for affordable housing advocacy. According to the Bureau of Labor Statistics, 5.1% of women volunteer daily compared to 3.2% of men. Given that 59% of U.S. women hold bachelor's degrees versus 42% of men (Pew Research Center), Habitat should strengthen partnerships with university student organizations to expand its volunteer base. This could potentially involve visiting target universities and campaigning across campuses.

The third target segment is donors, including partner organizations, charities, government agencies, and individual contributors. For example, the 100 Who Care Foundation donated \$15,000 to Habitat's Manistee County projects in 2025 (NewsAdvocate). These donations provide crucial funding for marketing and construction materials. Maintaining strong ties with donors through event mixers and consistent digital communication are essential to ensure a consistent stream of funding. Supporting partner organizations' missions can also strengthen relationships—for instance, sustaining ties with The Carter Center to uphold Jimmy Carter's legacy, which significantly boosted Habitat's funding from \$3.5 million to \$13.6 million in 1986 (Harvard Business School). To maximize impact, Habitat should standardize brand guidelines for affiliates and corporate partners, ensuring a cohesive message while leveraging brand value to secure strategic corporate partnerships that enhance both funding and operations.

The fourth target segment is Christian communities. Charities with similar missions are easier to engage for donations, while reaching the general public requires more marketing effort and customer acquisition cost. To increase donations from those who align with Habitat's mission, the Habitat Education Ministries branch could brief its mission to church leaders and youth groups while sharing donation links. Additionally, collaborating on events and participating in projects hosted by Christian organizations would help secure funding and build valuable industry connections.

Geographic Segmentation

Habitat currently operates in all 50 states of the U.S., as well as Puerto Rico and 10 provinces in Canada. They work with many countries in Latin America and the Caribbean, as well as in Europe, the Middle East, some areas of Asia, the Pacific, and sub-Saharan Africa (Habitat for Humanity). As indicated by **Figure 2**, Habitat's projects are not as frequent throughout Africa, Greenland, and Asia. The reason these regions are lacking is due to the physical challenges of working in inhospitable climates. Habitat faces difficulty entering the Asian market due to a contrast in religious values. Addressing this issue requires a shift in brand communications.



Figure 2. "Where We Work." Habitat for Humanity, www.habitat.org/where-we-work.

Habitat is most active in the US, but their services are needed more in other global regions. Particularly, "third world" countries could benefit from Habitat's housing projects, such as South Africa, where many people are living without sustainable shelter or a nearby source of water (Quelch and Laidler, Harvard Business School). While these conditions make working difficult, they can look to solve the problem as part of their mission. Asking

their partner organizations for donations of sufficient food, water, and bedding while on the project could be a viable solution. In Western Europe, home ownership is less culturally prioritized than in the United States, making the organization's core message considerably less effective. Perhaps most troubling is Habitat's geographic misalignment. 98% of its projects are concentrated in rural areas, while the greatest housing needs exist in urban areas centers. This reveals a fundamental gap between operational convenience and maximum impact potential.

Gaps in Positioning and Brand Communications

Habitat for Humanity faces brand communication challenges, including message dilution from emergency relief efforts, inconsistent corporate partnerships, backlash against religious messaging, and limited control over affiliate representation. Its "partnership" model versus charity is often misunderstood, especially in managing faith-based messaging across diverse cultures. While Habitat states that building houses is not an act of evangelism, frequent religious references and Bible distributions for homeowners can alienate potential partners, particularly in regions like the Middle East with large Muslim populations. Therefore, emphasizing universal values of helping humanity without explicitly invoking Christian doctrine would improve inclusivity.

Additionally, many stakeholders associate Habitat solely with home construction, overlooking its broader impact on advocacy, disaster relief, and community development. Strengthening its messaging strategy can help convey the entirety of its value proposition. Corporate sponsorship inconsistencies also create branding disparities, requiring better alignment across affiliates. Strategic urban expansion offers a significant growth opportunity, increasing visibility, donor engagement, and corporate interest. Habitat can strengthen its global presence by refining its market positioning and communication strategies while preserving its mission-driven culture.

Diagnosis of the Global Scope and Problem/Dilemma

The dilemma that exists is - how does Habitat's true mission compare to what they are reasonably able to accomplish, and how do they modernize and maintain culture while maximizing the ability to achieve growth and goals? In 1994, the factors of its mission that

permeated into its structure as an organization underlined the problem. Its mission does not reflect its practical ability to grow. Habitat was built on hundreds of hours of personal volunteer labor and large sums of donations of money, and relied on positioning as "helping people to help themselves" (Quelch and Laidler). Practically, this positioning adds to the heart and charm of Habitat, but not the functionality. According to Habitat's Brand Index Chart, their Role of Branding Index was a middling 58 (Quelch and Loveman).

There is a need to create a sustainable organizational structure and permanent leadership, without changing too much of Habitat's heart. The global scope of this dilemma can be characterized by Jeff Snider's four major areas: "balancing growth objectives with Habitat's mission and culture, selecting the right opportunities for growth, mobilizing human resources, and defining a role for headquarters" (Loveman and Slavitt).

Habitat dominated the housing sphere internationally for almost 50 years, and created close relationships with nations based on its original mission and values. After former President Jimmy Carter endorsed Habitat, an increased international recognition combined with increased international need pushed the organization to scale up operations faster than its structure could handle (Loveman and Slavitt). In 1993, by their grassroots level infrastructure, they "estimated revenues worldwide of \$110 million with an active volunteer corps of more than 200,000" (Loveman and Slavitt). These numbers were not high enough to meet the demand. With these constraints, they needed to pick whether they would focus on their specialties in "urban homelessness, non-housing concerns of the poor, [or] emergency housing." (Loveman and Slavitt).

As seen in Area 3 and Area 4 of Snider's plan, Habitat faces just as challenging internal dilemmas. Organizationally, there grew tension between maintaining grassroots, community-based values and transitioning into a larger, more structured nonprofit. As Habitat expanded, local branches and partner organizations had varying levels of autonomy, creating challenges in maintaining a consistent mission and culture across different regions, as well as having to determine how much they could rely on these corporate and government partnerships while maintaining identity (Quelch and Laidler, Harvard Business School). Because of how widespread affiliate partners were, they had to find a purpose and an ability for each of their three branches of Americus to centralize within themselves and each regional branch (Loveman and Slavitt). Habitat was still heavily reliant on Millard Fuller's leadership

and vision, which raised concerns about sustainable governance and long-term leadership transitions (Loveman and Slavitt). Without clearer governance structures and sustainable leadership development, Habitat risked struggling with growth beyond its founder, even after Jeff Snider was brought in to help organize the brand (Loveman and Slavitt).

All of these challenges are laced with one major issue - brand identity and brand value. While trying to centralize their company and services, maintaining and protecting the culture while expanding the growth and the mission is the biggest challenge (Quelch and Laidler, Harvard Business School). While Habitat can not change too drastically, risking relationships worldwide, it can no longer remain a decentralized, grassroots nonprofit. While the problem of global demand for affordable housing seems like an easy diagnosis for the problem, it runs deeper – the ability to balance mission with sustainable growth will determine Habitat's success as a company.

Current and Projected Geographic Market Growth

Habitat for Humanity started in Americus, Georgia, as a simple grassroots initiative aimed at providing a solution to affordable housing through a partnership housing model. The solution involved volunteers and future homeowners working side by side to build homes, and the mortgage payments were invested back into the foundation, providing the funding to construct additional homes and create a sustainable cycle of community development. What began in 1976 quickly grew in the 80s, notably with the involvement of former U.S. President Jimmy Carter and his wife, Rosalynn, who became prominent volunteers and advocates. Their participation, starting with a project in New York City in 1984, brought international attention to Habitat's mission and accelerated its expansion into new continents. By the late 1990s, Habitat had established a presence in numerous countries across Africa, Asia, Europe, and the Americas, adapting its affiliate model to local contexts and needs.

As of 2024, Habitat for Humanity operates in more than 70 countries across the globe and has helped over 62 million people achieve safe and affordable housing. According to its website, in the past year alone, the organization assisted 3 million individuals in building or improving their homes. Additionally, through advocacy and training programs, another 5.3 million people gained the potential to enhance their living conditions (Habitat for Humanity).

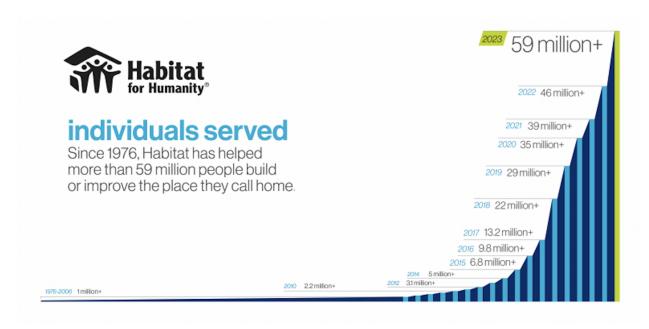


Figure 3. "Habitat for Humanity Helped More than 13.4 Million People Build or Improve a Place to Call Home during the Past Year." *Habitat for Humanity*, www.habitat.org/newsroom/2023/habitat-humanity-helped-more-134-million-people-build-or-improve-place-call-home.

As shown in **Figure 3**, the number of individuals served by Habitat's efforts grew rapidly from 2015 to 2023, growing from 6.8 million to over 59 million. This growth pattern is accelerated compared to the 36 years after the organization's founding in 1976, in which the number increased only by one million. The majority of these statistics come from efforts in the home country, the United States, but there is room for growth in other regions.

In the United States, Habitat for Humanity continues to expand its impact on affordable housing. Recently, the organization launched a major initiative to increase housing production by securing significant funding for property acquisition. This effort is expected to result in the construction of approximately 1,000 additional homes, marking a notable increase in affordable housing availability. By focusing on overcoming financial and structural barriers, Habitat remains committed to creating more opportunities for homeownership and fostering greater housing equity.

Globally, Habitat is prioritizing expansion in underserved regions, particularly in the global south. With a strong focus on improving access to affordable housing finance, the organization aims to support thousands of families across multiple countries. This initiative builds upon previous successes that have helped mobilize substantial financial resources, making homeownership a reality for millions of families worldwide.

Additionally, Habitat is placing greater emphasis on climate-resilient housing solutions. Recognizing the growing risks posed by climate change, especially for vulnerable communities, the organization is working to integrate sustainable building practices into its projects. The global emergency and disaster response market is projected to reach \$244.38 billion by 2030, growing at a compound annual growth rate (CAGR) of 6.58% from 2025 onward (Mordor Intelligence). By advocating for policies that prioritize housing as a key component of climate adaptation strategies, Habitat is ensuring that its efforts contribute to long-term resilience and stability for homeowners. Involvement in disaster relief also serves as a source for future geographic growth, as this could be the strategy to break into the Asia-Pacific market, with Indonesia in Southeast Asia experiencing some of the most natural disasters globally (Mordor Intelligence). As shown in **Figure 4**, the Asia-Pacific region is in just as dire need of disaster relief initiatives as the United States, more than anywhere else in the world.

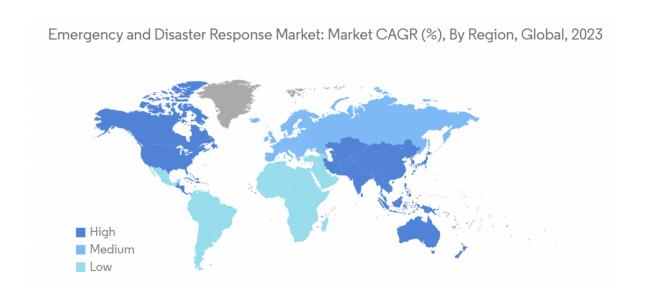


Figure 4. "Emergency and Disaster Response Market Size & Share Analysis - Growth Trends & Forecasts (2025 - 2030)." *Mordor Intelligence*, https://www.mordorintelligence.com/industry-reports/emergency-and-disaster-response-market

From its humble beginnings to its extensive global reach today, Habitat for Humanity has continually evolved to meet the challenges of affordable housing. Through innovative financial strategies, strategic partnerships, and an unwavering commitment to its mission, the organization is poised to further its impact, providing safe and affordable homes to countless individuals and families in the years ahead.

Insights Based on Findings

Revisiting the main dilemma, Habitat for Humanity faced a critical tension in 1993 between its grassroots, volunteer-driven identity and the need for scalable, professionalized growth throughout international markets. The rest of our report stems from this point. In terms of timing, this was vital due to the growing housing affordability crisis rapidly spreading throughout the globe, while Habitat relied on volunteers and donations from around the globe for their projects.

Our first insight is that Habitat needs to adapt both structurally and digitally to expand its infrastructure. Globally, Habitat's growth has outpaced its operating infrastructure. Their current construction model requires community engagement from volunteers and sweat-equity from homeowners who help to build their own homes. This sustainable social practice and responsibility are placed on homeowners' work when there is a surrounding community of volunteers. However, there becomes a dilemma as project needs shift around the globe, and especially between small-scale operations and large-scale ones. These issues can be resolved by evolving Habitat's volunteer recruitment system into an automated digital system and relying less on the organization's founders for leadership. By investing in scalable technology and focusing on professional leadership development, Habitat can better grow internationally and expand their operational systems in a way that respects the grassroots affiliate model while enhancing global coordination. Further, it helps to decentralize its leadership model to avoid over-reliance on charismatic figures like Millard Fuller.

Our second insight is that dense urban areas are very high-impact zones but are currently underserved by Habitat. The organization has thrived in suburban and rural areas, but now housing insecurity is rapidly rising in dense urban centers. Working with urban shelters can create a direct pipeline for identifying and supporting deserving families,

improving Habitat's visibility and operational efficiency in cities. Shelters and transitional housing partners already have pre-qualified families in need – utilizing this resource would maximize Habitat's ability to deliver. Through these actions, Habitat can build formal pipelines from urban shelters to affiliate builds and tailor housing models to dense, high-cost environments.

Our third insight is that Habitat's Mission is sometimes ambiguous in times of uncertainty, which undermines credibility. Though Habitat has played a key role in emergency housing, its approach has often been ad hoc, changing with newer disasters. As disasters increase throughout the world in frequency and intensity, Habitat must clearly define when and how to act. Establishing a disaster-response framework would help align affiliate expectations, partner organizations, and donors, while also protecting the brand from mission dilution.

Our fourth insight is that Habitat should make sure to be regionally and culturally sensitive. In some regions, particularly Muslim-majority nations like Jordan, Egypt, and Lebanon, Habitat's Christianity-focused religious branding has caused backlash, making community entry difficult for Habitat. Not being able to enter communities that need it most emphasizes root problems and backlash against the mission. To make volunteering easier, more frequent, and more accessible, tapping into local communities and their interests would go a long way. Habitat should then adjust its messaging to be context-sensitive without compromising values, which would help strengthen local partnerships and legal understanding to navigate regional barriers more effectively.

These four insights combined into one strategy would help Habitat to evolve into a global organization that has more structure and allows more members to join its community by embracing technology, and creating a uniform infrastructure that invites volunteers and donors from around the world. This will help Habitat in the future, as Habitat must evolve Into a digitally competent, culturally adaptive, and structurally resilient global organization throughout the 21st century to achieve growth. To bridge the gap between mission and capacity, adapt scalable systems and a clear identity, and leverage local relevance is essential and must guide every initiative. Moving forward, these insights and these goals will guide our understanding of what Habitat is vs what Habitat can be, and inform a path forward.

Strategic and Tactical Recommendations with Plans for Implementation

Algorithm Development

To support Habitat for Humanity's growth and operational effectiveness in Eastern Europe, we recommend developing a digital volunteer recruitment platform powered by smart algorithms. This system would match budding volunteers to local projects based on factors such as location, availability, skills, experience level, and personal interests. Recruitment in any given region could be targeted, more efficient, and scalable through an algorithm and mobile application. Habitat could more precisely tailor each of its outreach strategies by leveraging data analytics, for example, by promoting short-term building projects to university students in Warsaw through social media campaigns on Instagram or TikTok, while engaging retirees in Bucharest with personalized email newsletters in addition to community-focused messaging. Habitat can continuously refine its recruitment and retention strategies by rigorously tracking and comprehensively analyzing engagement patterns, thereby optimizing volunteer participation rates in different markets over time.

This platform's implementation is designed to directly support Habitat's grassroots, community-driven model through the use of modern tools for local affiliates, as they meet the rising demand for affordable housing in Eastern Europe. Reduced affiliates could have diminished staff and resources; therefore, it would allow them to connect with potential volunteers more easily. The algorithm could also locate impoverished individuals who meet specified requirements set by Habitat, and from there, Habitat will know which global areas to campaign in. Additionally, a digital platform could help Habitat raise awareness of its mission across the region by connecting with younger, tech-savvy audiences and enabling new pathways for engagement beyond customary outreach methods. Ultimately, Habitat's brand presence would be strengthened, its impact expanded, and its human resources ensured through investment in advanced volunteer recruitment, which is necessary to support and maintain sustainable growth across Eastern Europe. Of course, to finance the development of an algorithm, Habitat must budget its spending on home-building equipment and responsibly allocate donations to support technological growth.

Partnerships with Urban Shelters

Involvement in managing urban homelessness has been identified as both an area of weakness in Habitat's efforts and an opportunity for geographic expansion and monetary growth. The obstacles Habitat faced were locating impoverished people scattered across cities and facing restrictions on building in these areas. If Habitat partnered with urban shelters, it would have solved the first issue by tapping into a defined group of urban homelessness. Upon agreement of the shelter's management, Habitat could propose its program to the people living there, and gain monetary growth while simultaneously cementing its reach into urban homelessness. The combination of urban shelters and Habitat could build grounds for larger donations. Habitat and urban shelters serve overlapping populations. To further convince shelter managers and urban homelessness of involvement, Habitat might use its materials to help repair and upgrade shelter facilities like kitchens, sleeping areas, and bathrooms, making shelters safer and more dignified environments.

For example, Habitat may consider offering these services and partnering with Friendship Baptist Shelter, specifically the one located on 407 Cottan Ave near headquarters in Americus, Georgia. Starting near headquarters could strengthen the process and get the ball rolling, with facilities locally available for any needed assistance. A partnership could help break the cycle of temporary homelessness by offering both immediate shelter and a long-term housing pathway.

Disaster Relief Involvement

As previously mentioned, disaster relief involvement is a key area for growth and could improve the non-profit's standing in the Asia-Pacific region. Habitat needs to establish clear guidelines to identify the circumstances in which they would get involved and which they would not. These guidelines should be based on the severity of the situation and physical climate, and whether Habitat is prepared with the resources to notably assist. Implementing this could be as simple as having a meeting to draw up a document that defines specific rules, stating that areas without a consistent supply of water or toxic air are beyond their resources, but areas with moderate amounts of flooding or fire damage can be handled. Determining the timeframe of how long the repair will take will be necessary as well. They should apply their guidelines to assess climate damage on a case-by-case basis. With Habitat's current company size, they may be able to train and maintain staff and volunteers who can deploy quickly to disaster zones and

begin immediate damage assessments. To publicly solidify its commitment to helping disaster relief, Habitat can reach out to relevant agencies and partner with international NGOs for faster coordination when disaster strikes.

The Asia-Pacific region is highly disaster-prone to earthquakes, typhoons, tsunamis, and floods, while it is home to millions living in vulnerable housing. Specifically, Indonesia experiences the most natural disasters (Mordor Intelligence). Although operating in this region has been somewhat difficult in the past due to religious opposition, disaster relief is too much of a primary need to let this issue stand in the way of help. If Habitat builds a presence through disaster relief, it could greatly expand its global outreach, attract donors and funding, and open pathways for more extensive housing projects.

Increase Funding from Donor Connections

As building materials and insurance push up housing costs, Habitat for Humanity should strengthen partnerships with donors and businesses. They might form alliances with organizations like State Farm, Bank of America, and Wells Fargo. Through these collaborations, specific funds for insurance assistance and material subsidies would be obtained.

To immediately offset costs for families, Habitat could develop supplementary financial instruments, such as bulk purchase programs or low-interest loans for cost overruns. To unlock policy-driven funding, advocacy efforts should focus on extending federal programs such as the HOME Investment Partnerships Program and state-level housing tax credits. At the same time, expanding ReStore programs might bring in more money through creative collaborations like donating insurance policies or transferring profits to material cost relief funds.

Habitat can clearly show donors how donations lessen cost pressures, maintain equity, and lower the risk of displacement by implementing impact metrics like the Five Dimensions of Impact framework. This allows Habitat to build on its past achievements in policy reform and large-scale funding to develop a multi-layered solution to the housing affordability issues.

Implementation Plan Over a One-Year Timeline (2026)

Quarter 1	Quarter 2	Quarter 3	Quarter 4
- Increasing funding focus on existing relationships + online campaigns	- Partnerships urban expansion with local shelters (start in ATL)	- Initiatives countering policies fighting for legislation against raised building costs	- Headquarter structure making adjustments for following year
- Disaster relief involvement create company charter of when HfH can and cannot give relief (funds)	- Recruitment algorithms work with affiliates to set goals and recruit more efficiently	for non profit (domestic and abroad) - Push international fundraising efforts after Q1 domestic	 Establishing 2027 goals Urban partnerships identify additional urban housing related crisis to
- Maintaining sustainable goals defining sustainable practices	- International strategy department oversees legal strategy	installation of campaign programs	donate resources to in 2027

Quarter 1

Based on our research and the updated reports from Habitat for Humanity over the past decade, our team has created a timeline for integrating recommendations for making Habitat a competitive organization in the non-profit sector. During quarter one (January to March of 2025), we suggest addressing funding, disaster relief, and sustainable goals. Habitat must maintain current sources of donations while also expanding beyond these to manage its funding issue. Maintaining existing relationships should be done by regularly updating sponsors with Habitat's successes and next steps while clearly communicating fund allocation. To increase funding, we suggest Habitat build on its online fundraising campaigns. Promoting Habitat's mission through social media and making quick, easy ways for viewers to donate to campaigns can increase funding and recruitment of volunteers, which is a quarter-two goal.

In addition to increasing funding, Habitat needs to address its role in disaster relief

involvement. We suggest that Americus headquarters charter company-wide guidelines for when and where Habitat can address and aid disaster areas. For example, Habitat may provide shelter, relief, and supplies in areas where the disaster has impacted permanent housing for long periods. Habitat should define the structure of this relief so that all affiliates can set aside the appropriate funds based on their location to aid in disaster situations.

Finally, for quarter 1, we want to define our sustainable goals, including how Habitat will protect the environment with its building practices and create sustainable relationships with different cultures, regions, and people. Habitat was founded on traditional Christian beliefs, but has met resistance in areas where Christianity is not the primary religion. By adjusting its messaging in these areas, Habitat can create strong relationships in multiple regions and continue establishing its presence as an internationally significant non-profit organization.

Quarter 2

In quarter 2 (April to June of 2025), we recommend that Habitat address the call to provide more housing and aid in urban areas, a region that has been in need since the organization's creation. Habitat has struggled to expand in these areas previously, but by partnering with local shelters in areas of need, Habitat can establish its presence in urban areas. Given the direct connection between Atlanta, Georgia, and Habitat's foundation, we suggest beginning these partnerships. Additionally, as it establishes urban affiliates, it will need to continue recruiting volunteers to aid Habitat's projects. We suggest that the headquarters expand to create positions for affiliates to directly report to and have affiliates set bi-yearly goals with these affiliate managers. These goals will be in tandem with Habitat's overall yearly objectives but will be region-specific. Habitat should also expand its recruitment efforts, targeting more than religious organizations, and establish a recruiting process similar to Teach for America by establishing relationships with colleges and universities and offering incentives in partnership with these institutions, such as class credit or scholarships.

While maintaining these domestic goals, Habitat should expand its international strategy during quarter 2. This international expansion strategy defines the headquarters' executive goals for international work. Habitat faces many challenges and tasks, the most daunting being entering new markets like Eastern Europe. Creating region-specific campaigns

that address the needs of specific areas, such as their Nirman Shree project, Habitat can establish a foothold in regions by meeting their needs. By defining an international strategy for regional expansion, Habitat can share these goals with potential international donors and increase funding from quarter 1 to make an even more substantial worldwide impact.

Quarter 3

Building on the progress from the first half of the year, quarter 3 (July to September of 2025) should focus on consolidating Habitat's organizational structure while expanding its operational capabilities. Habitat should formalize the affiliate management structure introduced in Q2 by establishing clear reporting systems and accountability metrics. This would create a more efficient chain of command between headquarters and local affiliates while preserving the grassroots nature of the organization.

The organization should also begin executing the international strategy developed in Q2, particularly focusing on expansion in Eastern Europe. Using the model of region-specific campaigns like Nirman Shree that empowered women in India, Habitat should create tailored initiatives addressing the specific housing and social needs of Eastern European communities. This approach would help overcome cultural and religious barriers that have previously limited Habitat's growth in these regions.

Following Q2's volunteer recruitment expansion, Habitat should implement a comprehensive volunteer training program that standardizes the experience across all affiliates, ensuring quality construction while maintaining the organization's unique "sweat equity" model that distinguishes it from competitors. Q3 is also the ideal time to address the organization's technological infrastructure. Habitat should invest in integrated systems for donor tracking, volunteer management, and project coordination. This digital transformation would enhance operational efficiency while providing better data for measuring impact, which addresses Jeff Snider's concern about needing "more rigid measures" of success.

Additionally, Habitat should initiate a pilot program in one of the urban areas identified in Q2, testing the effectiveness of partnerships with local shelters and adapting their housing model to address urban housing challenges. Learning from this pilot would inform a broader urban strategy in Q4. These efforts align with addressing the call to action to tackle the housing crisis in urban areas, a critical growth opportunity for the organization.

Quarter 4

The focus of the fourth quarter (October to December of 2025) should be to evaluate the year's initiatives and plan for sustainable long-term growth. Habitat should analyze the performance of the affiliate management structure implemented earlier in the year, making necessary adjustments to ensure it balances organizational efficiency with the autonomy that makes local affiliates effective. This addresses the core dilemma of balancing growth objectives with Habitat's mission and culture.

Based on learnings from the Q3 urban pilot program, Habitat should develop a comprehensive urban strategy that outlines how the organization will scale its presence in cities across the United States. This strategy should include specialized training for urban construction, guidelines for addressing related issues like malnourishment and drug abuse, and metrics for measuring success in these environments. The organization should also formalize and expand its disaster relief charter based on the guidelines established in Q1. By the end of the year, Habitat should have clear protocols for disaster response that all affiliates understand and can implement quickly, including pre-allocated funding reserves for rapid deployment. On the international front, Q4 should see the launch of the first Eastern European projects developed in Q3. Additionally, Habitat should establish at least one Community Land Trust (CLT) internationally, applying the model that has proven successful domestically to maintain resources more efficiently abroad.

Additionally, the organization should conduct a comprehensive brand audit across all affiliates to ensure consistent messaging while preserving cultural sensitivity. This would address the inconsistencies in corporate partnerships and communication noted in the report. Finally, Habitat should establish a sustainable leadership development program to ensure the organization's continued growth beyond its founders and address concerns about sustainable governance and long-term leadership transitions.

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