Habitat for Humanity of Wicomico County, Inc. - Strategic Plan 2026–2029

A Plan to Serve More Families, Faster!

A Plan to Accelerate the Speed and Scale of Service to a Greater Number of Families

Executive Summary

Habitat for Humanity of Wicomico County, Inc. (HFHWC) is committed to building strength, stability, and self-reliance through shelter. As the need for affordable housing continues to rise, HFHWC must adapt and innovate to serve more families, more quickly. This strategic plan outlines targeted actions to serve and impact 156 new families in Wicomico and Somerset counties with homeownership and home preservation services by increasing the speed and scale of service, focusing on affordable financing, partnership development, advocacy, and offering new loan programs accomplished through collaborative efforts and bold initiatives.

Vision & Mission

Habitat for Humanity envisions a world where everyone has a decent place to live. Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Our Work

We are an ecumenical Christian housing ministry centered on helping our neighbors achieve and maintain the dream of homeownership. As our central objective, we build, then sell new homes to low-income families. The families we serve, by virtue of their income, would never otherwise be able to own their own home. Habitat sells homes using low mortgage payment model, with licensed loan officers that qualify partner families based on income and need. When necessary, Habitat is the lender of last resort, holding and servicing loans in-house with an outsourced servicer. Part of the homebuying process includes a robust financial literacy program. In addition to building new homes, Habitat funds critical repairs to homes owned by low-income families. Without our assistance, the homeowners we assist would not be able to age in place, and might be forced to live in a nursing home. The ReStore Thrift Stores operated by HFHWC serve to fund the mission. Young people seeking workforce experience serve in our ReStores learning retail management and non-profit leadership skills.

Strategic Goals and Objectives

We have developed the following 3 strategic goals, which are designed to remove barriers to homeownership, improve affordability, and enhance HFHWC's capacity to serve 156 new families:

1. **Build more and better homes**
   - Serve up to forty-one (41) first-time homebuyers by June 30, 2029 through new construction, rehab construction and down payment assistance partnerships bringing the total served to 133 families served with affordable homeownership since 1987.
     Families served goals: FY 26 = 8, FY27 = 8, FY28 = 10, FY29 = 15
   - Serve up 115 families with access to critical home repair and improvement services bringing the total served to 264 families served with critical home repairs since 2013, when the program began.
     Families served goals: FY26 = 40, FY27 = 25, FY28 = 25, FY29 = 25
2. **Transform housing systems**
   - Contribute to improvements in the performance of housing markets that benefit families living in Wicomico and Somerset counties.
   - Contribute to policy changes that advance access to quality affordable housing for our geographical service area.
3. **Inspire action for housing**
   - Mobilize staff, board members, and community volunteers to activate deeper engagement on housing issues.