

Copilot Innovations

Habitat for Humanity AI Workshop

Advancing the journey of AI



How AI Is Reshaping the Nonprofit Sector

A Habitat for Humanity lens — AI as a capacity multiplier: more homes and families served, with the same team.



CoPilot Innovations | AI Workshop · 2026

Four forces reshaping the nonprofit sector

Fewer donors

66% → 46% of Americans give (since 2000). Dollars up, donors down.

Rising demand

Affordability and housing crises are pushing more families to seek help.

Tighter funding

~60% of nonprofit CEOs say foundation grants got harder since 2025; government pulled back too.

Stretched teams

~75% report open roles; 90% of leaders worry about staff burnout.

Sources: Indiana Univ. Lilly Family School of Philanthropy / Bank of America Study of Philanthropy 2025; CEP & NonProfit PRO, State of Nonprofits 2026.

Near-universal adoption. Almost no transformation.

92%

of nonprofits now use AI in some form

7%

see major gains in capability

47%

have no AI governance policy

The takeaway: the winners aren't using more AI — they're using it strategically, across the organization, with guardrails.

Source: 2026 Nonprofit AI Adoption Report — Virtuous & Fundraising.AI (n=346); 65% of use is reactive/individual, 81% lacks shared workflows.

A small group of companies is capturing almost all the value.

74%

of AI's economic value is being captured by just 20% of companies.

1,217

senior executives surveyed across 25 industries

20%

of companies are pulling away — and the gap is widening

2–3x

more likely leaders use AI for growth, not just efficiency

Time Savings ≠ Mission Impact.

EVERYDAY AI

Incremental efficiency across standard workflows

- AI drafts donor thank-you emails
- AI summarizes board meeting notes
- Chatbot handles program FAQ inquiries
- AI formats grant narrative sections

MISSION-TRANSFORMING AI

Redefines what your impact model can do

Neighborhood digital twin — model which builds revitalize a block without displacing residents

Fairer underwriting — qualify families that credit scores reject

Lifelong ownership protection — catch maintenance, tax, and refi risks before families lose the home

AR-guided builds — let everyday volunteers do skilled work

When AI freed the routine, IKEA found a €1B business hiding inside.

Cost-cutters cut. Growth-makers redeploy.

IKEA deployed an AI chatbot, Billy, to handle first-level queries — orders, products, routine support.

Billy resolved 57% of contacts alone. Most companies would bank the savings and cut headcount.

IKEA did the opposite. They studied the 43% Billy couldn't handle — and found customers weren't asking questions. They were asking for design help.

So IKEA reskilled support staff into design consultants and launched a paid advisory service.

Source: Brian Solis / Info-Tech Research Group, via Storyboard18 (Apr 2026)

57%

of routine queries resolved by AI — no human touch

43%

became the opportunity, not the leftover

~€1B

new revenue generated in year one

Small teams, outsized results

Lean nonprofits can't out-spend — but with AI they can out-target.

DONOR ENGAGEMENT

charity: water

+30%

donor retention, no added headcount

Predictive analytics on donor behavior drove personalized outreach — a small team performing like one five times its size.

HIAS

+230%

fundraising performance, same list

AI predicted which appeals would land before sending, so the best messages reached the right donors — no added agency spend.

Source: CoPilot Innovations nonprofit case library (charity: water; HIAS).

AI as a mission multiplier

When the mission lives or dies on logistics and service capacity, AI stretches every dollar and hour further.

OPERATIONS & LOGISTICS

Feeding America

Less waste,

more meals delivered

AI matched real-time donation inflows to transport routes and local need — optimizing inventory-to-impact across a national network.

SCALING SERVICES

ASAP

Small team,

thousands served

An AI help desk delivered accurate, on-demand legal information to asylum seekers — scaling the mission while payroll stayed flat.

Source: CoPilot Innovations nonprofit case library (Feeding America; Asylum Seeker Advocacy Project).

BRINGING IT HOME

Where AI plugs into a Habitat affiliate

Four businesses, four AI surfaces — all resting on one data & governance foundation.

1

ReStore Retail

Intake, valuation, listings, online sales

2

Building Homes

Design, permitting, estimating, waste

3

Volunteer Mobilization

Matching, scheduling, onboarding, retention

4

Fundraising

Donor scoring, personalization, recapture

Adoption has outpaced the guardrails

Cautionary tale — NEDA's “Tessa” chatbot replaced a human helpline, dispensed harmful advice, and was pulled amid lasting reputational damage. Never put ungoverned AI in a high-stakes, human-facing seat.

PILLAR 1

Data & privacy

No donor, applicant, or employee PII in public AI models.

PILLAR 2

Bias & fairness

Audit any tool touching housing eligibility, credit, or hiring.

PILLAR 3

Human in the loop

AI co-pilots; staff review and approve every high-stakes output.

47% of nonprofits still have no AI policy. For Habitat ECO: this answers the AUP gap Kevin flagged — a concrete workshop outcome.

Three questions for the room

1

Across our four “businesses,” where would AI free up the most capacity to build and preserve more homes?

2

Where in our work would we never want AI in the loop — and why?

3

If you had to pick one thing your organization could do with AI that would be truly game-changing — not just efficient — what would it be?