



**The Global Housing
Continuum**
A global tool
for local action

Glossary

Toward a common
vocabulary



A shared language implies shared words that clearly make sense to different people in different contexts. This chapter proposes such a vocabulary — a glossary of key terms in the Global Housing Continuum.

It offers basic descriptions of the five umbrella terms for the five main categories, along with the common housing interventions listed in the next page. The descriptions and definitions presented here were developed through review and synthesis of relevant recent “grey literature” — knowledge products generated outside of traditional commercial and academic publishing, typically by organizations such as multilateral institutions, governments, think tanks, research institutes, international cooperation agencies, and a wide range of specialized civil society organizations.

Where internationally agreed-upon definitions exist, these are used. On issues without such consensus, definitions or descriptions from reputable organizations in the housing sector are referenced. In selecting the most appropriate definitions, priority was given to those with broader geographical scope, especially those originating

from globally recognized organizations rather than highly localized sources. Definitions that offer measurable elements or clear operational criteria were also preferred. Descriptions were edited for clarity, consistency and applicability across contexts.

This glossary is structured in two tiers. Each umbrella term is introduced alongside its most common housing interventions. The order follows the Global Housing Continuum, starting on the left side, where housing tends to be understood as a service, to the right side, where housing solutions tend to be understood more as an asset. As in any other continuum, categories are not mutually exclusive; they are in a taxonomy of typologies. Common housing interventions or housing projects can often be seen as belonging to more than one category — even noncontiguous ones — and their most suitable localization within the continuum might change in time.

Housing continuum with multiple paths between housing as a service and housing as an asset



Homelessness

- Homeless shelters.
- Homelessness prevention and eviction protection (rental assistance and legal support).
- Encampment support and services.

Transitional

- Refugee, IDP and emergency shelters in situ or off site.
- Temporary housing arrangements.
- Mobile homes or nonconventional structures and campgrounds.

Incremental

- Participatory slum upgrading and neighborhood revitalization.
- Land titling and regularization.
- Sites and services and planned urban expansions.
- Core housing.
- Structural and nonstructural repairs.
- Building repurposing.
- Unit subdivisions and accessory dwelling units.

Social

- Deeply affordable homeownership.
- Social rentals.
- Public housing.
- Cooperative housing.
- Shared housing, collaborative housing and cohousing.
- Community land trusts.

Market

- Affordable homeownership.
- Rent subsidies and rent-to-own arrangements.
- Microfinance and micromortgages.
- Prefabrication solutions.
- Inclusionary zoning.

In addition, it is important to be reminded that the terms included here are intended to support global analysis and comparability. The list of common housing interventions provided can – and should – be adapted to reflect the specific

characteristics of different contexts. While maintaining consistent overarching categories is ideal for comparability, the housing interventions that are more common within each category may vary by country (or other locale), depending

on governance structures, land markets, social norms and other contextual factors. This flexibility ensures that the continuum can be applied across multiple scales and geographies.

Homelessness



The issue of homelessness has received renewed attention in global housing policy circles in recent years.

Growing efforts by stakeholders around the world have intensified calls for consistent action across all levels of government, highlighting the critical gap in the Sustainable Development Goals, or SDGs, which do not explicitly reference homelessness. More recently, important steps have been taken to advance the formal recognition and collection of data on homelessness globally. In 2023, the *SDG 11 Synthesis Report* (UN-HABITAT, 2023) reported global figures on homelessness for the first time as part of indicator SDG 11.1.1 on inadequate housing. The U.N. General Assembly issued a self-standing resolution on homelessness, urging governments to take action to address this issue in accordance with their international law commitments (UNSG, 2023). In 2025, as part of the Open-Ended Working Group on Adequate Housing for All (more on this in the full report), UN-HABITAT led a dedicated expert group meeting to discuss a proposed definition for homelessness, which is to be tabled to member states in 2026.

This represents long overdue and significant accomplishments that could not have been possible without efforts by many, especially the Global Framework

on Homelessness put forth by the Ruff Institute for Global Homelessness; the European Typology of Homelessness and Housing Exclusion, or ETHOS Light, by the European Federation of National Organizations Working with the Homeless, or FEANTSA (FEANTSA, 2005); and two expert work meetings led by UN-HABITAT in 2019 and 2025.

The Institute for Global Homelessness, or IGH, broadly defines people who may be considered homeless as “lacking access to minimally adequate housing” and establishes 17 varying conditions structured in three broad groups: “people without accommodation,” including those living in the streets, in cars or in public spaces; “people living in temporary or crisis accommodation,” including those in different types of homeless shelters; and “people living in severely inadequate and insecure accommodation,” including those living in mobile homes and those facing extreme overcrowding or under threat of violence (IGH, 2019). ETHOS, the framework proposed by FEANTSA, identifies 12 operational categories (see Table 1 on the next page) and includes a version of the framework created for statistical purposes and data collection, called ETHOS Light.

Table 1.

European Typology of Homelessness and Housing Exclusion

Operational category	Living situation	Definition
1. People living rough.	1. Public spaces/external spaces.	Living in the streets or public spaces without a shelter that can be defined as living quarters.
2. People in emergency accommodation.	2. Overnight shelters.	People with no place of usual residence who move frequently between various types of accommodation.
	3. Homeless hostels.	
	4. Temporary accommodation.	
3. People living in accommodation for the homeless.	5. Transitional supported accommodation.	Where the period of stay is limited and no long-term housing is provided.
	6. Women's shelters or refuge accommodation.	
	7. Health care institutions.	
4. People living in institutions.	8. Penal institutions.	Stay longer than needed due to lack of housing.
	9. Mobile homes.	No housing available prior to release.
5. People living in nonconventional dwellings due to lack of housing.	10. Nonconventional buildings.	Where the accommodation is used due to a lack of housing and is not the person's usual place of residence.
	11. Temporary structures.	
	12. Conventional housing, but not the person's usual place of residence.	
6. Homeless people living temporarily in conventional housing (with family and friends due to lack of housing).		Where the accommodation is used due to a lack of housing and is not the person's usual place of residence.

The UN-HABITAT Expert Work Meetings on Homelessness in 2019 and 2025 called attention to the fact that even where inclusive definitions exist, data collection often focuses only on visible homelessness. They also noted that a

proper definition must bring to the front that experiencing homelessness is a human rights issue revealing multiple systemic failures, not the result of individual behaviors imputed to those who suffer from this condition (UN-HABITAT, 2025b).

Consistent with the definition presented, the “Homelessness” category in the Global Housing Continuum refers to the range of services designed to respond to these forms of exclusion by assisting individuals and households who lack minimally adequate housing – that is, who are in a situation of homelessness. The following common interventions have been identified within the continuum in this category:

Homeless shelters are publicly or privately operated facilities that provide temporary accommodation, care, social work services and opportunities for education and training (Drakenstein Municipality, 2025) to individuals and families experiencing homelessness. They are designed to provide safety and protection from exposure to the weather and direct harm while reducing the immediate impacts of homelessness on wider communities (IHA, 2017). Access and duration of stay often vary, with some shelters operating only during specific hours, nights or seasons. However, people living in these types of accommodation generally do so temporarily (see Table 1, line 3). Homeless shelters tend to be more common in higher-income countries, while in lower-income settings, people tend to live with family or friends in overcrowded conventional housing.

See an example from Thailand.

Homelessness prevention and eviction protection measures such as rental assistance and legal support. These types of interventions are designed to prevent individuals or families from imminently losing their primary nighttime residence because of legal, financial or administrative actions (HUD, n.d.-a). They encompass programs and support mechanisms that strengthen the ability of households to maintain stable housing, such as general awareness campaigns and targeted legal advice, mediation services, information counseling and legal representation to prevent foreclosure, improve the security of tenure, and provide incentives for affordable renting (UNHCR, n.d.). In that regard, rental assistance and legal support primarily address processes that might otherwise lead to legal proceedings, eviction filings, court or tribunal orders, and potential physical removal, thereby reducing the likelihood of displacement, eviction and different types of homelessness.

See examples from Czech Republic and Brazil.

Supportive housing refers to long-term, though not necessarily indefinite, housing that is coupled with ongoing, supportive services tailored to the needs of individuals and households experiencing chronic homelessness or significant health and social support needs (National Academies of Sciences,

Engineering, and Medicine, 2018). The physical environment can be purpose-built or adapted to be safe, secure and enabling, and may include on-site or coordinated support services such as social services, provision of meals, housekeeping, and social and recreational activities, to maximize residents’ independence, privacy and dignity (Canada Mortgage and Housing Corporation, n.d.).

Encampment support and services ensure that residents living in temporary structures, nonconventional structures such as tents, or enclosed places that are not intended for long-term continuous occupancy have access to essential infrastructure and services, including clean water, sanitation facilities, electricity, heat, food preparation areas, waste disposal, health care and social support. Encampments, while often temporary, may host stable or shifting groups of people who share community ties and move collectively or individually as needed. A rights-based approach to encampments starts from a place of dignity, respect and recognition of housing as a human right, avoiding harmful or punitive actions and instead supporting people’s actual needs and circumstances (Office of the Federal Housing Advocate, 2025). These types of solutions may be formally supported or sanctioned by local governments or community organizations.

Transitional



Transitional housing or shelter¹ occupies a unique position at the intersection of humanitarian response and longer-term housing development. It is mostly associated with contexts of crisis, whether caused by extreme weather events; earthquakes; volcanic eruptions; or human activity such as armed conflict, industrial accidents, environmental degradation or large infrastructure projects. In these situations, people are forced to move out of their homes. Most people remain within their own countries as internally displaced populations, or IDPs, while those who cross international borders become refugees. All require immediate shelter assistance, especially vulnerable populations. The term “transitional” underscores that these interventions are intended to bridge emergency relief and more durable housing solutions.

Within “Transitional” housing, a wide spectrum of response types exists with varying levels of effort, complexity and intended duration. These range from anticipatory and preparedness interventions before a crisis occurs to immediate emergency shelter, short-term temporary accommodation, and

rehabilitation and reconstruction toward more stable neighborhood development and housing sustainability. Within this category, interventions vary in their level of durability, tenure security and service provision, reflecting an intentional progression toward long-term housing stability and integration.

Aligned with the understanding of “housing as a service,” “Transitional” housing refers to short-term accommodation linked to support services, providing a platform for people to secure long-term accommodation suited to their needs (Habitat for Humanity Australia, 2023). In this sense, “Transitional” housing functions as an intermediate stage between homelessness, emergency or crisis situations, and permanent housing solutions, offering a structured, time-limited residence. Such accommodation is intended to help residents rebuild autonomy and achieve a successful exit from homelessness (Municipality of São Paulo, 2026). Programs vary in duration, often ranging from three months to three years, and may be provided within a single building or across scattered sites with programmatic support (Homeless Hub, 2015).

From a global perspective, most activities in this category fall within the domain of humanitarian action and coincide with the place-based and people-centered approach of the global Shelter, Land and Site Coordination Cluster, or SLSC² – formerly known as the Global Shelter Cluster – to streamline humanitarian action by combining the Camp Coordination and Camp Management, or CCCM, and Housing, Land and Property, or HLP, activities for a faster and more effective response. In the Global Housing Continuum, the “Transitional” category refers to housing solutions that “provide a habitable covered living space and a secure, healthy living environment, with privacy and dignity, to those within it, during the period between a conflict or natural disaster and the achievement of a durable shelter solution” (Global Shelter Cluster, 2019).

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- 1 Although “shelter” is often associated with emergency response and “housing” with recovery or development, the distinction is artificial; both terms describe the same basic function and say nothing about quality or standards. The lack of a universal definition has led to the proliferation of qualifiers such as “emergency,” “temporary,” “transitional,” “durable” or “permanent” shelter, reflecting context-specific needs rather than clear conceptual boundaries (Habitat for Humanity, 2016).
 - 2 With the “humanitarian reset,” the Global Shelter Cluster was restructured in February 2026. The global lead agencies of the SLSC are The International Organization for Migration, or IOM, and the International Federation of Red Cross and Red Crescent Societies, or IFRC.

The following common interventions have been identified within this category:

Refugee, IDP and emergency shelters in situ or off site are facilities and settlement arrangements that provide temporary or in some cases quasi-permanent accommodation for individuals and families displaced from their homes because of conflict, persecution, disasters, forced displacement or other humanitarian crises. They are designed to offer immediate protection; safety; and access to essential services such as food, clothing, medical care, psychosocial support and counseling without requiring formal lease or occupancy arrangements. As stated by the Global Shelter Cluster (2018), “The primary objective of shelter response is safeguarding the health, security, privacy and dignity of affected populations. ... [Shelter] also increases resilience, supports family and community life and facilitates access to livelihoods and markets ... while recognizing that individual shelters alone cannot provide safety or a basis for recovery if they are not considered in the context of settlements.” Emergency shelters may be formally planned by humanitarian actors or may emerge spontaneously as displaced people seek safety. In all cases, refugee and IDP shelters constitute a core element of humanitarian response, serving as transitional solutions that stabilize populations and support movement toward durable housing and settlement.

See an example from Pakistan.

Temporary housing arrangements refers to various types of short-term accommodation, such as hostels managed by governments, charities or

civil society organizations; apartments and houses rented through a private property owner (Centre for Homelessness Impact, n.d.; Shelter England, n.d.-a); and others. Temporary housing can take the form of dedicated transitional units and facilities or temporary accommodation in the private market, such as hotel or motel rooms, supported through rental subsidies, rental-in-kind arrangements, rental guarantees or other forms of short-term housing assistance. It is a form of transitional housing that provides short- to medium-term residence for individuals or families moving from crisis, including refugees, IDPs and people in situations of homelessness, helping them toward stable, long-term housing.

See an example from Jordan.

Mobile homes or nonconventional structures and campgrounds are forms of housing that are not intended as a place of usual residence (FEANTSA, n.d.). They often involve occupation of public spaces or land-lease arrangements where individuals place either temporary mobile units or more permanent manufactured homes on designated, managed sites. These locations typically provide essential services such as water, sanitation, roads and street lighting (Mobile Home University, n.d.). They represent lower-cost, semi-permanent housing options, with mobile homes allowing relatively quick and affordable relocation, while other nonconventional structures may require more complex and costly relocation.

Incremental



The “Incremental” category is a unique addition of Habitat for Humanity’s housing continuum that expands the scope of conventional frameworks commonly used in high-income countries. It reflects the reality that a substantial share of global housing need is concentrated in informal settlements and inadequately serviced neighborhoods, where in situ upgrading and incremental house improvement constitute key strategies to achieve better living conditions (Greene and Rojas, 2008). In fact, incremental housing is a main driver of accelerated urbanization in low- and middle-income countries. Experts estimate that about 70% of the urban fabric consists of or originated as informal settlements, making them the foundation for realistic and socially relevant solutions to persistent housing crises (Noorloos et al, 2020). Incremental housing is a type of housing provision based on a progressive development in which construction is incomplete at occupation but is habitable (ibid.). Aligned with the progressive realization of the right to adequate housing, it involves gradual improvements to achieve all dimensions of housing adequacy: affordability, tenure security, services, habitability, accessibility, location and cultural adequacy (OHCHR, 2009).³

Incremental housing refers to a people-centered, process-based approach in which households – especially those

with low incomes – progressively build, expand and improve their homes and neighborhoods over time, according to their resources, needs and priorities (South African Department of Human Settlements, 2019). The role of government in incremental housing strategies often focuses on facilitating land access, infrastructure and services and ensuring appropriate regulatory frameworks, while households drive the construction and improvement of their dwellings. Incremental upgrading blends self-help with technical assistance, strengthening community participation and local governance (Greene and Rojas, 2008). In full alignment with this approach, the International Housing Coalition, or HIC, has championed the concept of the “Social Production of Habitat”⁴ (Ortiz, 2019), which has gained broad recognition in Latin America and increasingly in other parts of the world.

Incremental housing sits at the center of the Global Housing Continuum and represents a mode of achieving housing for the majority of the world population. Its inclusion acknowledges both the scale of informal housing globally and the central role of gradual, resident-driven improvement in achieving adequate housing. However, incremental housing strategies are not exclusive to low- and middle-income contexts. In fact, recent academic discussions notice that:

The majority of research on incremental housing generally — and incremental building practices in particular — focuses on poverty or informality. ... However, it is not just the poor who engage in incremental (or even informal) housing in cities in the global South. People of all income groups engage in incremental practices that are subject to both informalization and formalization by state actors. This is because supply side housing models are largely inadequate in terms of affordability, timing of payments, and other needs of the majority of the world’s city dwellers. Indeed, the current housing challenge is not only a quantitative housing shortage, but, to a large extent, a qualitative one (Noorloos et al., 2020).

Some interventions, such as slum upgrading, are more prevalent in low-income contexts where reaching minimum levels of housing adequacy is critical, while others, such as urban regeneration and neighborhood revitalization, are applied in contexts where adequacy was achieved but is deteriorating. In this regard, the umbrella definition of “Incremental” housing proposed here is intentionally broad and flexible so that it can be applied across diverse income levels and urban contexts.

³ The United Nations Special Rapporteur on adequate housing proposed in the 2022 report (A/HRC/52/28) that “sustainability” needs to be added as an eighth dimension of “adequate housing” (OHCHR, 2022).

⁴ Social Production of Habitat is defined by HIC as a participatory, nonprofit process in which communities collectively design, build and manage their own living environments, including housing, neighborhoods and urban infrastructure.

The following common interventions have been identified within this category:

Participatory slum upgrading and neighborhood revitalization. Incremental upgrading offers a practical and equitable path toward better housing. Families can improve their homes progressively, in line with their financial capacity and evolving needs, while reducing the risk of gentrification and forced evictions. This approach fosters community ownership and long-term stability. As part of UN-HABITAT’s Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All, member states have agreed that in situ upgrading – or transformation, as it is increasingly described – is the main approach required to successfully address housing informality, together with slum formation prevention. For it to succeed, technical assistance must be made available at the local level, and actions must build on community knowledge and practices and encourage participatory construction methods. Building standards should be realistic and adapted to local contexts, including income levels, cultural preferences and available materials. (UN-HABITAT, 2025c). In situ upgrading guarantees the physical, social, economic and environmental conditions of an existing informal settlement improvement without relocating residents, and unlike resettlement, upgrading minimizes disruptions and

protects vital community networks (UNESCAP, n.d.). Interventions typically involve infrastructure improvements – roads, water, sanitation and electricity – housing quality enhancements, tenure security and public service access. The core goal is to preserve community ties, livelihoods and social networks while progressively transforming these areas into safe, resilient neighborhoods (UN-HABITAT, n.d.).

These activities are often a core part of housing solutions in high-income countries, too, though with different terminology that avoids the words “slum” and “informal.” For example, in the United States, the Department of Housing and Urban Development has an important focus on “neighborhood revitalization,” which in practice is very similar to informal settlement upgrading. Neighborhood revitalization is defined as a comprehensive approach to neighborhood transformation. It “is generally synonymous with community development and place-based initiatives, but with a strong emphasis on improving conditions in distressed neighborhoods that have experienced long-term challenges such as population loss or disinvestment.” (HUD, n.d.)

See examples from Thailand, Zimbabwe and Brazil.

Land titling and regularization aim to strengthen tenure security by providing formal titles, leasehold rights or other legal recognition of land occupation (GLTN, n.d.). These programs address issues of informal or irregular land tenure by combining land provision and policy measures related to land use, building regulations and project financing. The process seeks to guarantee legal protection against forced eviction, harassment and other threats that may place properties at risk (INSUS and Techo, 2023). Carrying out this process requires a set of technical, legal and administrative actions necessary to incorporate into urban development an area that has been subdivided (ibid.). Lastly, land titling and regularization help ensure that low-income households gain secure and recognized rights to the land they occupy, enabling investment in housing improvements and access to essential infrastructure and community services.

See an example from India.

Sites and services and planned urban expansions. Popularized in the 1970s, “sites and services,” or S&S, is a leading housing intervention promoted by the World Bank in low- and middle-income countries facing accelerated urbanization. It refers to the provision of serviced plots of urbanized land, either

through the provision of title or through land lease tenure systems, along with a bare minimum of essential infrastructure needed for habitation. The projects are most often government-sponsored packages of shelter-related services, which range from a minimal level of surveyed plot to an intermediate level of serviced plots to an upper level of “core housing” complete with utilities and access to community-based services. The level of services depends on the ability of the beneficiary population to afford them and the capacity of the government to subsidize them (UN-HABITAT, 2012a). The main objective of sites and services is to “provide low-income families with the land and public utilities components of the housing package, and a variety of technical and financial assistance to enable them to use self-help to build and progressively improve their dwellings” (World Bank, 1975). Revisiting its early S&S projects, the World Bank confirmed that over time, this approach leads to “bustling and thriving neighborhoods” (Gulyani, 2016).

Ensuring that cities, especially those that are growing faster, plan their urban expansion in the periphery is important to guarantee that S&S housing projects can happen in the future. Planned urban expansion projects ensure governments acquire public lands to lay out urban

development in the outskirts of the city, providing an organized framework for growth (Marron Institute, n.d.). Planned urban expansions allow municipal authorities to guide development, rather than follow it, while reducing costs of infrastructure. They use long-term planning and phased infrastructure provision to guide sustainable urban growth and development (UN-HABITAT, 2013).

See an example from Ethiopia.

Core housing provides more than a serviced plot but less than a fully finished home. It consists of a basic housing unit, or core, that includes the building envelope (façade), a wet core (bathroom and kitchen), and unpartitioned interior space. Designed for immediate occupation, core houses allow households to complete and expand the structure over time according to their needs and financial capacity. As Greene and Rojas (2008) note, many families improve and extend their homes throughout the household life cycle, first achieving minimum standards and later adapting to changing family structures or income opportunities. This approach is commonly used by households with low or irregular incomes and limited access to credit who begin with a small, affordable dwelling and upgrade it progressively (South Africa Department of Human Settlements, 2019).

Structural and nonstructural repairs improve housing adequacy and climate resilience by enhancing the safety, durability, habitability, function or comfort through targeted physical interventions. This category encompasses both structural repairs that address load-bearing and stability components of the dwelling, such as foundations, beams, columns and roof structures, and nonstructural repairs such as finishes, fixtures, doors and windows, plumbing and electrical systems, and interior partitions. Repair interventions include retrofitting, rehabilitation, and the strengthening of building components to meet established standards or codes (ISVIMED, n.d.). Compared with new construction, these improvements can offer a more economical and contextually appropriate approach to reducing the housing need, can extend building life cycles, and can allow residents to remain within their established communities (Build Change, 2021).

See examples from the United States and from other multicountry initiatives.

Building repurposing or adaptive reuse refers to converting an existing building for a use other than the one it was originally designed for, extending its lifespan and maximizing the value of existing structures. Adaptive reuse

of buildings can be a viable alternative to new construction, helping reduce costs while supporting sustainability goals – in line with circularity principles – and historic preservation. In housing, it often involves transforming industrial, commercial or underused residential buildings into new housing units. This approach can be more cost-effective and faster than demolition and new construction, as it leverages existing foundations, infrastructure and materials. Repurposing underused buildings offers benefits compared with demolition, such as reduced carbon emissions, increased housing supply, job creation and community revitalization (WEF, 2024; University of the Built Environment, 2024). Repurposing buildings can help address housing shortages by adding units without requiring new land development or urban sprawl.

See an example from 50 European cities.

Unit subdivisions and accessory dwelling units. New housing units can be produced within an existing plot or property via subdivision. While the terms to describe this vary by context, the definition of an accessory dwelling unit, or ADU, is useful: “a habitable living unit added to, created within, or detached from a primary one-unit single-family dwelling” (HUD, 2016), or in some cases,

within multifamily buildings. “ADU is a smaller, independent residential dwelling unit located on the same lot as a stand-alone single-family home that can be internal, attached or detached from the main unit” (APA, n.d.). They can have various sizes and configurations and can also be called additional dwelling units, in-law suites, secondary units, backyard homes, guest homes or carriage homes (Habitat for Humanity, 2023).

Examples include “backyarding” in South Africa, in which “existing formal homeowners rent structures built in their yards either by formal or informal methods (Brueckner et al. 2018), or “subdivided units,” or SDUs, in Hong Kong’s high-rises, where larger apartments are partitioned into multiple dwellings (Habitat for Humanity Hong Kong, 2022). While unregulated subdivisions often lead to unhealthy units with poor ventilation and little natural light, properly designed subdivisions can safely increase housing supply. These approaches expand flexible living options for renters, extended family members or caregivers and can help homeowners generate rental income or support multigenerational and aging-in-place living.

See an example from the United States.

Social



The meaning of “social housing” varies significantly across the world, especially since the 1990s, when housing policy underwent a structural shift away from direct government provision toward a more facilitative role for governments in housing systems.

Today, while many countries have moved away from large-scale public housing programs, government authorities continue to play a central role in facilitating, enabling, regulating and subsidizing housing interventions targeted to low-income and vulnerable households. Within this evolving policy environment, social housing extends beyond traditional public housing to encompass a diverse set of below-market rental and ownership arrangements delivered through a range of public, nonprofit, cooperative and private stakeholders.

In that context, “social housing” – also known as “protected housing” in Spain or “housing of social interest” in Latin America and the Caribbean – refers to housing that is “permanently and deeply affordable, under community control and, most importantly, exists outside of the speculative real estate market” (Alliance for Housing Justice, n.d.). It “can be owned by public entities, residents or mission-driven nonprofits and occupied by renters

or homeowners” and often includes “public housing, community land trusts, new construction, existing affordable housing, and conversion of current market-rate housing” (ibid.), among other common interventions.

Recently, UN-HABITAT’s Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All defined social housing as “housing that is publicly planned, maintained and governed, including in partnership with other actors, and which aims to ensure adequate and affordable housing for all, with a focus on those excluded from the formal market, especially people with low and moderate incomes and those in vulnerable situations” (UN-HABITAT, 2025d). It further noted that social housing generally has four distinctive features: its costs are below market rates, its ownership and management are usually by government or nonprofit organizations, its allocation is based on need, and its core purpose is to address social inequality.

The following common interventions have been identified within this category:

Deeply affordable⁵ homeownership refers to homeownership options for low- to very-low-income households – those unable to access stable, affordable housing through the market and therefore requiring significant support. Countries use different mechanisms to target households with the most acute needs. For example, in the United States, deeply affordable homeownership serves households earning between 30% and 80% of the area median income, or AMI, with mortgage payments structured so that residents pay no more than 30% of their gross income (Sustainability Directory, n.d.). In Colombia, deeper subsidies are provided for priority social interest housing than for social interest housing by setting lower regulated sales prices (i.e., 90 times versus 135 times the monthly minimum wage) (Minvivienda, 2023). Deeply affordable homeownership often relies heavily on public support, nonprofit or community-based ownership models, and long-term affordability mechanisms.

Social rental refers to deeply affordable housing options for rent, rather than ownership, at below-market rates. In the United Kingdom, for example, social rents are typically around 50% of the market rate (Shelter England, n.d.-b), with subsidies or financial support provided to households or landlords to fill the gap. Social rental housing is delivered and managed by public agencies, civil society organizations, housing associations or other authorized bodies (OECD, 2024) and is subject to regulations regarding

tenant selection, use and transfer, which are intended to ensure long-term access to safe, adequate and stable housing. Social rental initiatives are gaining traction in low- and middle-income countries. Chile, Bolivia and Colombia have established government subsidies for social rental housing (UHPH, 2018), and interest is growing in the Middle East and North Africa, or MENA, region. More than a temporary solution, social rentals function as a springboard toward economic and housing stability, helping families strengthen their autonomy and move toward permanent housing options (Habitat for Humanity LAC, 2025).

See examples from Poland, Great Britain, Hungary and Croatia.

⁵ "Affordability" is one of the seven dimensions of adequate housing. "Housing affordability" is a relationship between income and costs (prices, mortgage payments or rents), defined internationally as housing costs that are no larger than 30% of the household's income (OHCHR, 2019). "Deeply affordable housing" options are critical for people facing severe housing overburden or housing stress and who have low incomes. Those who pay more than 30% of their income for housing but have higher incomes do so as a choice, and housing costs therefore have little or no impact on their household's ability to buy life's necessities, such as food, health care and education (AHURI, 2019).

Public housing is one of the many forms of social housing that is publicly owned or managed, whether by local or regional governments – or, in some cases, national authorities – to provide safe, adequate and affordable rental accommodation for eligible individuals or households with low or moderate incomes (HUD, n.d.-b; OECD, 2024). It is usually built by government entities and generally owned and operated through government housing authorities or public agencies (Australian Housing and Urban Research Institute, n.d.). It may include a range of housing types, from single-family units to apartment buildings. Public housing is generally offered at income-based rents to ensure long-term affordability, though some programs also allow eligible households to purchase units (OECD, 2024). Although its prominence in national housing agendas has declined in many countries, largely because of challenges in its long-term day-to-day management and administration, public housing remains an important alternative for low-income households who are unable to access adequate, affordable market housing (Saiz, 2023).

Cooperative housing has a long tradition across the world and is one of the few housing intervention types with an internationally recognized definition, often operating under regional or national cooperative laws. Cooperative Housing International (2025) defines housing cooperatives as legal entities, typically cooperatives or corporations, that own residential property. Their governance and operations are guided by principles of self-help, self-responsibility, democracy,

equality, equity and solidarity. Cooperatives may be understood as “an intermediate form of tenure between rental and ownership” in which “residents are ... tenants in their own units and owners of a share of the whole building or group of buildings” (Peppercorn and Taffin, 2013). Residents collectively participate in the construction, management and long-term stewardship of their community, prioritizing social, economic and social equity over profit, as cooperatives include “restrictions on the sale of the property and on the benefit of property appreciation” (ibid.). Cooperative housing promotes social inclusion and permanent affordability and protects housing from speculative market forces.

See an example from El Salvador.

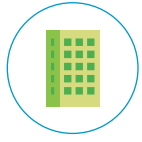
Shared housing, collaborative housing or cohousing are terms that refer to a range of living arrangements in which residents tend to share common living spaces and resources within a single dwelling or housing complex. They are commonly defined by “high degrees of user participation, the establishment of reciprocal relationships, mutual help and solidarity, and different forms of crowd finances and management” (Cziszke, 2018). These models can take the form of “intentional communities, whose members share common values, mutual self-reliance and an ethos of solidarity, care and wellbeing” (URBACT, 2024) and can foster mutual support, affordability and community interaction, emphasizing the sharing of responsibilities.

See an example from Spain.

Community land trusts, or CLTs, are private nonprofit community organizations that own and manage land for the benefit of the community while providing affordable housing (Lincoln Institute of Land Policy, 2008; UN-HABITAT, 2012b). There are many models and variations, but in most CLTs, individual residents own their homes while the land beneath is held collectively in trust, ensuring long-term affordability and responsible stewardship. CLTs treat land as a common heritage having a social function rather than a commodity, separating its ownership from housing to remove speculation and maintain stability. They combine alternative forms of the ownership of land, housing and other buildings with new nonprofit approaches to property management (International Center for Community Land Trusts, n.d.). As a result, CLTs ensure affordability for current and future residents by imposing resale price restrictions that retain the original subsidies in the home. They are usually governed by a board representing residents, community members and other stakeholders (Grounded Solutions Network, n.d.), which helps ensure democratic control over land use and development.

See an example from Puerto Rico.

Market



This final category in the Global Housing Continuum sits between deeply affordable social housing and full market-rate housing (which falls outside the continuum). It excludes luxury and unsubsidized market units. Instead, it covers housing solutions that rely on market mechanisms but are made affordable through targeted public support, regulatory tools or risk-sharing arrangements. These interventions are market-mediated but enabled by government policy. Compared with social housing, subsidies are lower and designed to help developers cater to the housing needs of low- and moderate-income households. This category generally serves households who are priced out of formal markets but do not qualify for social housing.

In this context, the “Market” category refers to delivery models that expand access to adequate, affordable housing by improving how households participate in formal, developer-led housing markets. It includes interventions that lower financial barriers, such as

demand-side measures to homebuyers and renters, supply-side subsidies to developers, housing microfinance, and micromortgages, so that low- and moderate-income households can rent or purchase a home. Affordable market housing also includes supply-side measures such as prefabricated housing and inclusionary zoning, which leverage private-sector development to increase affordability without relying solely on direct public subsidies. Overall, market-enabled affordable housing promotes long-term affordability and more equitable housing opportunities within the broader housing system.

The following common interventions have been identified within this category:

Affordable or supported homeownership are terms that refer to housing programs designed to improve affordability and market access through financial support that enables low- and moderate-income first-time homebuyers to acquire and sustain homeownership (IHA, 2017). These programs may include government-

backed loans, down payment assistance or long-term subsidy schemes that reduce the up-front or ongoing costs of purchasing a home (Australian Government, n.d.; Government of the United Kingdom, n.d.). Countries use different strategies to define affordable housing with the purpose of targeting their housing subsidies. In the United States, for example, “affordable homeownership” as defined here is mostly targeted to moderate-income households earning at or between 80% and 120% of the area median income (HUD, n.d.). In Colombia, social interest housing (not the priority housing with deeper subsidies) is established by fixing the selling price at 135 times the monthly minimum wage (Minvivienda, 2023). Overall, affordable homeownership initiatives aim to expand access to homeownership, promote financial stability, and ensure long-term housing affordability through market actors.

See examples from Kenya and Mexico.

Rent subsidies and rent-to-own schemes provide financial support that helps low- and moderate-income households access adequate, secure housing in the private rental market or through shared-ownership arrangements. Rent subsidies allow tenants to pay below-market rents, typically capped at around 30% of household income or set at a defined discount from local market rates. Eligibility is usually based on income, household composition or demonstrated need, and subsidies may apply to various types of housing, not only market-enabled units. In well-regulated rent-to-own schemes, the buyer and seller agree that full ownership will transfer after a rental period. During this phase, the household makes a monthly payment in which one portion is treated as rent and another portion builds equity toward eventual purchase (Peppercorn and Taffin, 2013). Like any other leasing arrangement, this represents an alternative to traditional purchasing, providing lower monthly costs.

See an example from Mozambique.

Housing microfinance and micromortgages refer to small housing loans with short repayment periods (typically from three to 10 years), minimal collateral requirements, and loan amounts accessible to households normally excluded from formal mortgage markets. These loans may be offered by banks, nonbank financial institutions, cooperatives, NGOs or other regulated entities (Habitat for Humanity International, n.d.). Often starting at

just a few hundred dollars, housing microfinance loans are not necessarily mortgage-backed. They expand access to basic financial services and enable low-income households to make progressive upgrades to their homes to improve overall living conditions. Micromortgages, on the other hand, “are defined as housing loans of long duration (generally 10 years or more) that exhibit all characteristics of traditional mortgage loans (long repayment period, house as collateral for the loan, ability to foreclose and sell the house in case of default) and are small enough that they can be afforded by poor and very poor households” (Kihato, 2014).

See an example from 33 countries.

Prefabricated solutions, such as modular, manufactured or factory-built housing solutions, are a tool to be used in conjunction with other strategies to expand market-driven affordable housing options. These solutions reduce construction time and costs by producing housing units or components in controlled factory settings using standardized materials and processes that improve efficiency, quality and cost-effectiveness (Bankrate, 2025). Once transported to the site, units are installed on permanent foundations and connected to utilities, functioning as complete homes. Manufactured homes can offer many of the same features as traditional housing, including insulation, plumbing and interior finishes, while often costing less because of economies of scale and reduced construction waste (Manufactured Housing Institute, n.d.).

Inclusionary zoning, often associated with “mixed-income housing” or “density bonuses” (Thaden, 2017), is a land-use policy that requires or incentivizes developers to include a share of affordable or social housing within new residential projects (Blount et al., 2023). It captures part of the economic gains from rising land and property values to benefit lower-income households (Grounded Solutions Network, n.d.). Programs can be mandatory, tied to development approval or voluntary, offering developers incentives such as tax abatements, density bonuses, or reduced parking and fee requirements in exchange for reserving units at below-market rents for low-income households (Saiz, 2023). When on-site inclusion is not feasible, developers may contribute through *in lieu* fees or provide off-site affordable units. As Jacobus (2019) notes, well-designed inclusionary housing can generate significant affordable units without overburdening landowners or limiting development.

Keep learning about the Global Housing Continuum

Visit habitat.org/continuum to explore the Global Housing Continuum website and access the full **Continuum Toolbox**, including:

- *Making Sense of the Global Housing Continuum*
- *Guide to Creating Housing Continuum Snapshots*
- *Examples of Common Housing Interventions Across the Continuum*
- *Templates: Adapting the Global Housing Continuum*
- *Full report: The Global Housing Continuum*

You can also explore the **Snapshot Library**, which features the Global Housing Continuum Snapshot alongside a growing collection of national-level snapshots from different countries.

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