



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

Global

Housing Continuum Snapshot, 2026



Background: Basic terms in the Global Housing Continuum

The **Global Housing Continuum** is a conceptual framework that provides a structured definition for “housing,” promoting a shared language for the diversity of solutions it encompasses. Its scope is global, but it can be applied locally across diverse contexts. The continuum situates a range of different forms of housing along a spectrum,

ranging from “housing as a service,” such as responses to homelessness, to “housing as an asset,” including market-enabled solutions. It provides a visual tool that translates technical housing concepts into an accessible and intuitive format without sacrificing analytical rigor, and as such it is intended for specialist and nonspecialist audiences alike.

The scaffold of the Global Housing Continuum is a set of five main categories, each serving as an umbrella term. These categories capture multiple conditions of formality, affordability, sustainability and tenure status. Collectively, they reflect the range of diverse housing solutions needed to tackle the housing crisis affecting at least 3 billion people around the world.

Global Housing Continuum



The brief list on the next two pages includes common housing interventions typically associated with each category, alongside the stakeholder most commonly – but not exclusively – leading these types of solutions. This list reflects interventions that are globally applicable

or extremely relevant in specific regions. Housing interventions may vary across countries, with some more relevant than others depending on specific institutional or socioeconomic realities. When the continuum is applied to a specific geography, adjusting the interventions

might be necessary to ensure the framework is applicable. To assist this process, **the glossary in the full report** includes a description of each intervention on this list, providing official definitions where available.

Background: Basic terms in the Global Housing Continuum



Homelessness services

Solutions and support services mainly provided through government or civil society organizations to people without accommodation, with temporary accommodation, or living in severely inadequate accommodation. This category also includes services to prevent homelessness and protect against eviction, such as rental assistance and legal support.

Common housing interventions

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



Transitional shelter

Transitional shelter solutions provided mainly to internally displaced populations, or IDPs, and refugees via humanitarian actors and interventions in response to crisis, be it conflict or disasters. Many of these interventions are designed as temporary, but they often become long-term or permanent in protracted crises. This category includes nonconventional housing structures such as tents, container housing and mobile home campgrounds.

Common housing interventions

mainly humanitarian-led

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



Incremental housing

Progressive, resident-driven processes – often self-built – that improve housing gradually over time by addressing qualitative housing deficits. These include informal settlement upgrading (most common in low- and middle-income countries); neighborhood revitalization (as commonly used in the United States); land titling and regularization of existing settlements; planned urban expansions (often delivered through sites-and-services programs); structural and nonstructural repairs and repurposing of buildings; core housing designed for progressive expansion; and creating new housing units through the addition or subdivision of existing units.

Common housing interventions

mainly resident-led

- 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 housing

A range of housing solutions heavily supported or constructed by government, civil society organizations or organized communities. Although this category is primarily intended for low-income or vulnerable populations, social housing may serve broader populations in some contexts. It includes public housing and non-market alternatives such as cooperative housing, community land trusts, shared-equity models, and other collectively owned or managed housing.

Common housing interventions

mainly government or CSO-led

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



Market-enabled solutions

A range of solutions to facilitate the delivery of affordable housing options, which may receive government support but are primarily delivered by developers through market channels. This category includes rent-to-own schemes, microfinance products, micromortgages, and prefabrication and technology-driven solutions for market-based mass production of affordable homes. Market-rate housing and luxury housing are excluded from this category.

Common housing interventions

mainly developer-led

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

Housing Continuum Snapshots — information for action

With a shared understanding of what housing is and how it responds to different needs across the continuum, the next question becomes, “How can this clarity be used to drive action?”

The Global Housing Continuum reveals where housing needs and existing solutions align – or fail to align. This is achieved by adding layers of information to a single visual: a snapshot of a specific housing context at a moment in time. The snapshots presented here include three layers of information: estimates of the population in need across housing categories, an overview of key policy tools, and a selection of financial mechanisms that address those needs.

Housing continuum snapshots can be developed at multiple scales, including the global, regional, national and subnational levels. For the launch of the Global Housing Continuum project, we produced six snapshots. A global one and five national-level snapshots: Mexico, Kenya, Egypt, Nepal and Hungary. All snapshots use the same framework – the five categories of the Global Housing

Continuum – which enables cross-country comparison. As additional layers of information are introduced, some flexibility in how categories are interpreted is necessary. The global snapshot is necessarily high-level and abstract, while national- and subnational-level snapshots can incorporate more granular data and a richer set of policy and financial instruments.

Drafts of the country snapshots underwent multiple rounds of review, with nearly 100 national-level experts contributing feedback. Even so, the snapshots should be understood as works in progress, with ample room for further refinement through stakeholder dialogue and future data updates.

Overall, these visual summaries are best seen as conversation starters – tools that open new ways to understand complex housing systems through a shared language.

The 2026 Global Housing Continuum Snapshot

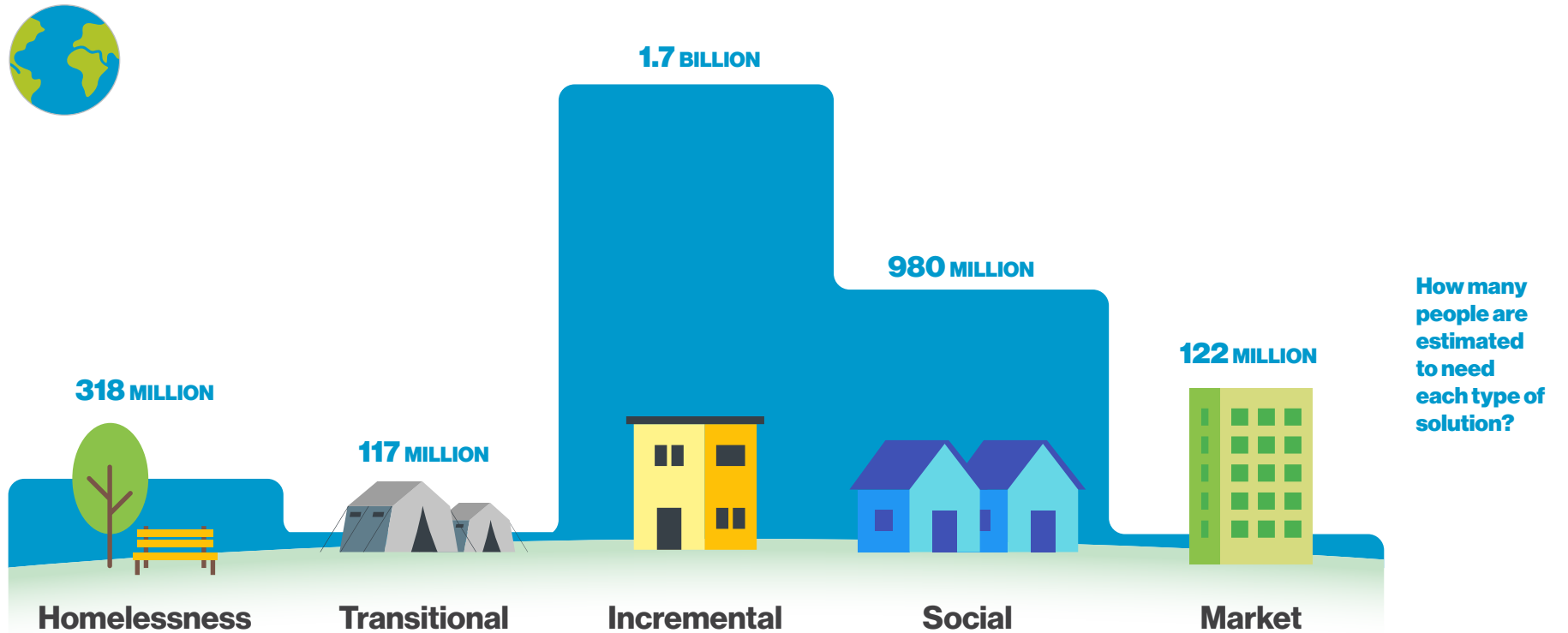
Although it is widely acknowledged that countries of all income levels and demographic profiles face housing challenges, we rarely see how these diverse national realities add up to a coherent global picture of housing need.

Housing is shaped by local markets, policies and institutions, yet it is also a shared global challenge driven by common structural forces. As a global housing organization working in more than 60 countries, Habitat for Humanity International has long recognized this gap and has consistently advocated for housing to receive greater attention in global agendas, financing commitments and multilateral priorities. Despite its central importance to health, social and economic well-being, housing remains underrepresented in international development policy and investment discussions.

A global understanding of housing requires more than aggregating national statistics; it depends on a shared framework for describing housing need. The Global Housing Continuum Snapshot

provides this by visually presenting, for the first time, the full spectrum of global housing needs alongside the main housing-specific global policy tools and financial mechanisms, making gaps, overlaps and opportunities for coordination easier to identify. While global housing data remain imperfect and inherently incomplete, the snapshot draws on the best available evidence from the most authoritative sources, along with estimates that were produced for this report by UN-HABITAT in collaboration with Habitat for Humanity. The limited set of policy and financial instruments shown reflects not a lack of options, but the reality that few mechanisms are globally accessible and explicitly prioritize housing, underscoring the need for stronger global focus and coordination to advance solutions to the global housing crisis.

2026 Global Housing Continuum Snapshot



Sources: UNDESA. (2025). *The Sustainable Development Goals Report 2025: Goal 11 – Make cities and human settlements inclusive, safe, resilient and sustainable*. United Nations. [Web](#); UN-HABITAT. (2023). *SDG 11 Synthesis Report 2023: Executive Summary*. United Nations Human Settlements Programme. [Web](#); UNHCR. (2025). *Refugee Population Statistics Database*. United Nations High Commissioner for Refugees. [Web](#); UNDESA (2025) World Urbanization Prospects, World Bank (2015), World Bank (2025).

Estimated number of people in need of each housing solution

Global-level housing statistics face important challenges. Countries use different definitions and measurement standards for key concepts, making cross-country comparison and global aggregation difficult. Many countries, especially low- and middle-income ones, face major data gaps, limited census frequency or incomplete administrative records, leading to undercounting. Even where data exist, informal housing and tenure arrangements are hard to measure, as units may be unregistered, hidden or rapidly changing. Global estimates require harmonizing sources that vary in quality, methodologies and timeliness, resulting in large uncertainty ranges and only approximate global figures.

The population estimates of “housing need”¹ presented here should be treated as high-level illustrative estimates rather than precise measures or forecasts, as these comprehensive statistics are not available at the global level. They are based on the best and most recent global data compiled by UN-HABITAT, which is the custodian agency for SDG Indicator 11.1.1 on inadequate housing, and the United Nations High Commissioner for Refugees, or UNHCR, via the Refugee Population Statistics Database, which includes statistics from UNHCR; the United Nations Relief and Works Agency for Palestine Refugees, or UNRWA; and the Internal Displacement Monitoring Centre, or IDMC. Aside from the estimates of the

“Transitional” category, all other figures align with SDG 11.1.1 reporting. Estimates for the “Incremental,” “Social” and “Market” categories were produced for this report by UN-HABITAT’s Data and Analytics Unit in collaboration with Habitat for Humanity International. For details on the methodology, refer to the technical note in the **Annex**.

¹ The snapshot uses the term housing “need” rather than “demand” or “deficit” to emphasize that housing is a fundamental human necessity and right, not merely a market preference contingent on purchasing power. Unlike “demand,” which depends on income, credit access and market behavior, “need” captures the reality that people require adequate housing regardless of their ability to pay. The concept also goes beyond “deficit,” which focuses narrowly on shortages of housing units, by encompassing both quantitative needs (additional units required) and qualitative needs (existing housing that must be improved to become adequate).

Table 1.

High-level illustrative estimates of the number of people in need of each housing solution globally.

	Housing need (number of people)	Share of people in need by type	Share of total population
Homelessness	318,000,000	9.8%	3.9%
Transitional	117,300,000	3.6%	1.4%
Incremental	1,714,014,330	52.7%	21.0%
Social	979,436,760	30.1%	12.0%
Market	122,429,595	3.8%	1.5%
Population without housing need	4,910,792,315		60.2%
Population with housing need	3,251,180,685	100%	39.8%
Total population	8,161,973,000		100%

Note: These values are not exact but reflect modeled estimates by UN-HABITAT in collaboration with Habitat for Humanity International based on the best available information, providing an order of magnitude approximation. For details, see the technical note in the **annex**.

The estimated number of people currently in need of each type of housing solution is listed below, alongside some comments about the sources of information and calculations made:



Homelessness (approximately 318 million people):

UN-HABITAT reporting of SDG Indicator 11.1.1 incorporated homelessness data for the first time in 2023, when it stated that approximately 318 million people worldwide are experiencing homelessness (UN-HABITAT, 2023). It is important to note that these figures rely on estimates from a fraction of countries where night counts or similar measurement efforts are done – 40%, according to IGH.



Transitional (approximately 117.3 million people):

UNHCR’s consolidated refugee statistics report that there were 117.3 million forcibly displaced individuals worldwide as of 2025. This number includes refugees, asylum-seekers, internally displaced populations, people needing international protection, and stateless individuals (UNHCR, 2025). Therefore, this figure represents the total population potentially requiring transitional housing solutions globally. It is important to note that statistics on transitional housing are typically not presented alongside data on inadequate housing. In this sense, the Global Housing Continuum Snapshot contributes to a more holistic perspective to housing.



Incremental (approximately 1,714,014,330 people):

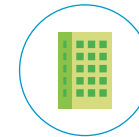
The estimated number of people in this category reflects those facing both a qualitative housing deficit and the highest degree of housing unaffordability. For them, accessing a new housing unit produced by the formal market is out of reach. The closest globally available measure to estimate the number of people needing an incremental housing solution is SDG Indicator 11.1.1, tracking the proportion of urban populations living in slums, informal settlements and inadequate housing. The latest report by UN-HABITAT establishes that 1.6 billion people are living in informal settlements or slums globally (UN-HABITAT, 2026). Estimates for the number of people in this continuum category were produced by UN-HABITAT’s Statistical Unit in collaboration with Habitat for Humanity International, using a housing inadequacy range that varies by income deciles, in this case, deciles one to three (see the **Annex** for methodological details).



Social (approximately 979,436,760 people):

The estimated number of people in this category reflects the portion of those facing housing unaffordability who experience severe challenges, while those with fewer constraints were allocated in the “Market”

category. Affordability is one of the two data series that UN-HABITAT uses for SDG 11.1.1 reporting. Estimates for the number of people in this category were produced by UN-HABITAT’s Statistical Unit in collaboration with Habitat for Humanity International, using a housing inadequacy range that varies by income deciles, in this case, deciles four to six (see the **Annex** for methodological details).



Market (approximately 122,429,595 people):

The estimated number of people in this category reflects the portion of those facing housing unaffordability who experience fewer challenges. (Those with no notable constraints are not part of the Global Housing Continuum analysis.) Estimates for the number of people in this category were produced by UN-HABITAT’s Statistical Unit in collaboration with Habitat for Humanity International, using a housing inadequacy range that varies by income deciles, in this case, deciles seven and nine with decile 10 being excluded from the continuum (see the **Annex** for methodological details).

1 https://unhabitat.org/sites/default/files/2023/07/sdg_11_synthesis_report_2023_executive_summary_final.pdf
 2 <https://www.unhcr.org/global-trends>
 3 <https://unstats.un.org/sdgs/metadata/files/Metadata-11-01-01.pdf>

The Global Housing Continuum Snapshot clearly signals that the largest housing need lies in the “Incremental” housing category, affecting more than 1 billion people globally. Not only is this figure impressive on its own, but it should be understood in perspective alongside other types of housing needs across the continuum.

The fact that more than half of the world’s housing need is concentrated in incremental housing underscores a seemingly counterintuitive truth: It is not possible to build ourselves out of the global housing crisis. The housing deficit cannot be resolved solely by constructing new residential units. Housing needs vary across the continuum, and while new affordable units can help address part of the shortfall, a substantial gap remains in the quality of existing housing, not

just its quantity. Countries therefore need to prioritize incremental solutions and place them at the center of housing policy, particularly in low- and middle-income contexts.

Beyond incrementally upgrading the existing inadequate housing stock, there is significant need for affordable housing alternatives, especially within the “Social” category, which relies less on market-enabled solutions and requires stronger support from governments, organized communities and other non-market actors. By contrast, the need for “Transitional” housing, often associated with humanitarian emergencies, is comparatively smaller. Overall, the distribution of needs underscores that the global housing crisis requires diverse housing solutions – there are no blanket solutions to serve all needs.

What key policy tools are available?

Global-level policy tools differ fundamentally from national policies, as very few carry the enforceability or legal obligations of domestic regulations. Instead, global policy derives its influence from shaping norms and expectations, providing guidance, setting targets, requiring reporting, and promoting shared language and frameworks. The limited set of global policy tools mapped here highlights that, despite widespread recognition of housing’s importance, few policies are explicitly housing-specific. Notably, the only comprehensive housing-focused framework currently available, the Open-Ended Intergovernmental Expert Working Group on Housing for All recently launched by UN-HABITAT member states, is also the most recent and least known, while the best-known global framework, the SDGs, places only limited emphasis on housing.

Key housing-specific policy frameworks and guidelines



Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All, or OEWG-H¹:

Member states unanimously approved the creation of the OEWG-H in Resolution 2/7 of the Second UN-HABITAT Assembly in 2023. The purpose of this expert working group is to develop policy recommendations for accelerating progress toward the universal achievement of safe, sustainable, adequate and affordable housing and present them to member states for their endorsement. The OEWG-H is intended to also assess progress toward the realization of the right to adequate housing for all; identify policy best practices; propose a measurement framework for reporting on adequate housing globally; and map international financial support for the implementation of housing policies, programs and projects.

Sustainable Development Goal 11 on Sustainable Cities and Communities, SDG 11²:

The SDGs are a set of 17 goals that serve as a universal call to end poverty, protect the planet, and ensure peace and prosperity for all by addressing social, economic and environmental sustainability. SDG 11 has adequate housing as its first and most prominent target, 11.1: “By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums.” Most other SDG 11 targets are connected to the improvement and access of adequate housing, including safe transportation, green public spaces, waste management, reductions in urban environmental impacts of cities, and strengthened disaster risk reduction. Further, it is widely recognized that at least 60% of other SDGs depend on the success of SDG 11 (UN-HABITAT, 2016; OECD, 2020).

New Urban Agenda, or NUA³: The NUA is a road map to guide the implementation of SDG 11. Adopted and endorsed in 2016, it represents a shared vision to make cities inclusive, safe, resilient and sustainable by providing frameworks for planning,

managing and improving urban areas of all types of countries. The NUA offers general urban policy guidance and calls governments to advance urban rules and regulations, improve urban planning and design, strengthen municipal finance, and connect national urban policy with the overall process of national development. Although the NUA explicitly claims to have “housing at the center” (United Nations, 2016), it lacks a specific monitoring framework, making it difficult to track its effective progress. The time frame of this agenda is 20 years, with reports given every 10 years to the United Nations General Assembly.

Sphere Minimum Standards for Shelter and Settlement⁴:

The Sphere Handbook (2018), developed by international humanitarian organizations assembled in the Shelter, Land and Site Coordination Cluster, or SLSC, formerly known as the Global Shelter Cluster, is the most authoritative and comprehensive resource in humanitarian practice related to shelter. It rests on humanitarian principles and has been in use for more than three decades, undergoing regular revisions and updates. The standards offer practical guidance on key actions and indicators and describe tasks that humanitarian actors should consider related to settlement planning, shelter design, household items, technical assistance, security of tenure and environmental sustainability.

Global Action Plan for Slum Transformation, or GAP⁵:

The GAP is a technical framework document prepared by a coalition of governments and organizations and formally recognized in 2023 in Resolution 2/2 of the Second UN-HABITAT Assembly: “Accelerating the transformation of informal settlements and slums by 2030.” Championed by the government of South Africa, it derives from the joint assessment that while much effort has been made to tackle informal settlements and slums globally, the real slum

challenge still lies ahead. It proposes 10 principles to guide accelerated, large-scale and sustainable improvements for people living in slums and informal settlements around the world.

Mapping these five main housing policy frameworks against the Global Housing Continuum (**figure on the previous page**) reveals that the only truly comprehensive global tool, the OEWG-H, is both the newest and the least widely known, given its recent introduction and slow involvement of member states. It is also notable that the specific policy tool focused on the “Incremental” category, the GAP, does not receive the priority it merits despite addressing the largest needs across the continuum. UN-HABITAT’s Assembly Resolution Tracker illustrates this gap clearly, documenting that Resolution 2/2 has mobilized only 2% of the required resources (UN-HABITAT, n.d.). Within the SDG framework, housing is prominent in SDG 11, yet critical issues such as security of tenure and water access are captured by other SDG targets (SDG 6.1 and 1.4, respectively), making coordination of the full housing sector more complex.

1 <https://unhabitat.org/governance/open-ended-intergovernmental-expert-working-group-on-adequate-housing-for-all>
 2 <https://sdgs.un.org/goals/goal11>
 3 <https://habitat3.org/the-new-urban-agenda/>
 4 https://spherestandards.org/handbook/?_cf_chl_tk=Vk83HJWaYTiOhXrLnTZevoyzGRsZ3ztUvQbnzOjBPTo-1773869420-1.0.11-FMMxKmpWkx8Ghp9gXWtj2n9R.08H3L943dCiQYXHLg
 5 <https://unhabitat.org/global-action-plan-accelerating-for-transforming-informal-settlements-and-slums-by-2030>

Some relevant global financial mechanisms



What financial mechanisms are available?

Central Emergency Relief Fund, or CERF¹: The CERF is the U.N.'s global humanitarian fund, created by the General Assembly. Funded annually by a wide donor base – U.N. member states, regional governments, foundations, companies and individuals – it provides a stable and impartial source of financing. CERF remains one of the most relevant and influential global emergency financing tools because it provides fast, predictable and flexible funding in ways most other mechanisms cannot. It is uniquely designed to release life-saving funds within hours and is also highly relevant for underfunded emergencies that receive little donor attention. The CERF annually allocates US\$564.3 million, out of which 9.6% (US\$54.1 million) goes to support shelter interventions (CERF Data Hub, 2026).

Urban Poor Fund International, or UPFI²: UPFI is a subsidiary of Slum Dwellers International, or SDI, that provides flexible capital to savings federations for community-led settlement upgrading via national urban poor funds affiliated with SDI. Urban Poor Funds are unique for several reasons. They are

community-managed financing mechanisms that support low-income households – especially those with informal or unstable incomes – who are typically excluded from formal housing finance. Managed by boards made up of grassroots savings groups, along with their federations and supporting professionals, these funds lend to groups rather than individuals, strengthening collective capacity and keeping debt burdens manageable. They encourage the formation of new savings groups, channel resources into community-driven upgrading, and reinforce a global network of organized urban poor through SDI (Mitlin, 2008). While UPFI is of a very modest size, with a global revolving fund of approximately US\$20 million, it has an outsized significance in this largely underfunded sector.

See an example from Zimbabwe.

1 <https://cerf.un.org/>
 2 <https://www.devex.com/organizations/the-urban-poor-fund-international-113038>

Housing finance from the International Finance Corporation, or IFC³: IFC is the leading international investor in housing finance in emerging markets and has committed more than US\$7 billion to the sector since 2000, with an aggregate portfolio of US\$3.8 billion across 93 projects as of March 2023. IFC invests in financial institutions and mobilizes capital across the globe, serving as a reliable source of long-term funding. It works with funds to support construction of green residential buildings, provides advisory services to financial institutions, and works with regulatory agencies to improve the enabling environment for housing markets. IFC housing finance, delivered in partnership with national governments, targets households that earn too much to qualify for deep public subsidies but too little to access standard market housing without support. Its products generally exclude the poorest households with no repayment capacity, people experiencing homelessness, and residents of informal settlements without a viable market or finance pathway.

World Bank Global Facility for Disaster Risk Reduction, or GFDRR⁴: This multidonor partnership helps low- and middle-income countries understand, manage and reduce their risks from natural hazards and climate change by providing financial support for technical assistance and expertise. Uniquely, GFDRR has a specific window for resilient housing, recognizing that “every dollar spent on resilient planning can generate jobs at a scale few other sectors match, and may save as much as \$10 in reconstruction costs. When designed with resilience in mind, housing can protect lives, reduce economic losses, and support faster recovery after disasters. Beyond safety, resilient housing contributes to sustainability, inclusivity, and long-term adaptability to changing environmental and social conditions.” GFDRR prioritizes populations most at risk of losing their lives, assets and livelihoods

because of unsafe housing. It operates primarily in “Transitional,” post-disaster contexts and in “Incremental” housing, supporting safer self-built and upgraded homes, with limited overlap in the “Social” category through public reconstruction programs.

Habitat for Humanity’s MicroBuild® Fund⁵: MicroBuild Fund 1 was the first housing-focused microfinance investment vehicle dedicated to helping low-income families. The fund lent to microfinance institutions, which in turn provided small loans to families to build safe, decent and durable homes as their finances allowed. Launched in 2012 as a US\$100 million impact investment fund, MicroBuild Fund 1 disbursed a cumulative total of US\$230 million across 62 institutions in 33 countries in new and renewed loans. Building on MicroBuild’s investments and technical assistance, the fund’s investees mobilized an additional US\$1.26 billion to grow their housing portfolios.

[Read more details about MicroBuild Fund 1.](#)

.....
Insights for further exploration from the Global Housing Continuum Snapshot

The Global Housing Continuum Snapshot shows that the largest share of the world’s housing need lies in the “Incremental” category, which comprises more than 1 billion people living in informal settlements, followed by substantial needs in “social” and “Market-Enabled” housing. Yet, the mapped policy and financing ecosystem is densest at the “Social” and “Market-Enabled” ends of the spectrum, while “Incremental” despite

being the dominant need category, remains supported by a comparatively small number of global instruments that are less well-known and underfunded (UN-HABITAT, 2024). An internal analysis by Habitat for Humanity International of foreign aid to housing reveals that from a development finance perspective, “Transitional” housing remains the most heavily funded category. This suggests that international efforts remain disproportionately focused on short-term shelter responses and formal, credit-linked housing solutions while underinvesting in the incremental upgrading, tenure security and neighborhood-level improvements that would most directly benefit the largest housing-insecure population. Without a rebalancing toward upgrading and long-term affordability solutions, global housing interventions risk remaining fragmented and insufficiently aligned with the realities of most people experiencing some type of housing need.

3 <https://www.ifc.org/en/what-we-do/sector-expertise/financial-institutions/housing-finance>
4 <https://www.gfdr.org/en/resilient-housing>
5 <https://www.habitat.org/our-work/terwilliger-center-innovation-in-shelter/microbuild>

The Global Snapshot presented in this document, along with the additional country-level snapshots available in the online Snapshot Library, was developed through close collaboration with Habitat for Humanity's global and country teams, as well as in-depth engagement with housing experts at both the global and national levels.

This engagement and consultations played a critical role in creating and refining the snapshots by clarifying how housing need is understood and measured in each context, how policy tools are structured and prioritized, and which financial mechanisms meaningfully shape housing outcomes in practice. Expert input was particularly important in navigating data gaps, interpreting national statistics as they relate to the continuum categories, and distinguishing between formal policy intent and actual delivery on the ground.

The resulting snapshots do not claim to be exhaustive, definitive or perfectly comparable. By design, they offer partial and evolving representations

of complex housing systems, shaped by available data, expert judgment and contextual nuance. Taken together, however, they demonstrate the value of the housing continuum as a tool for elevating housing need across its full spectrum. Rather than being developed for a fixed use case, the snapshots were intentionally designed as learning tools to test whether a continuum approach can make housing needs more visible, comparable and legible across countries while still respecting local specificity. As living tools, the snapshots are meant to be revisited and updated regularly as new data emerges, contexts evolve and understanding deepens.

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*
- *Glossary: Toward a Common Vocabulary*
- *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.

References

- Central Emergency Response Fund. CERF. (2026). *CERF Data Hub*, Office for the Coordination of Humanitarian Affairs, OCHA, New York. <https://pfddata.unocha.org/index.html>
- Global Shelter Cluster. (2018). *The Sphere Handbook – Shelter and Settlement Standards*, Geneva. <https://spherestandards.org/handbook/editions/>
- Mitlin, Diana. (2008), *Urban Poor Funds: Development by the People for the People*, IIED, London. <https://www.iied.org/sites/default/files/pdfs/migrate/10559IIED.pdf>
- Organisation for Economic Co-operation and Development (OECD). (2020) *A Territorial Approach to the Sustainable Development Goals*, OECD Urban Policy Reviews, OECD Publishing, Paris, <https://doi.org/10.1787/e86fa715-en>
- United Nations. (2016). *New Urban Agenda*. United Nations Conference on Housing and Sustainable Urban Development (Habitat III). <https://habitat3.org/the-new-urban-agenda/>
- UNDESA. United Nations, Department of Economic and Social Affairs, Population Division. (2025). *World Urbanization Prospects 2025: The 2025 Revision*. United Nations. <https://www.un.org/development/desa/pd/world-urbanization-prospects-2025>
- United Nations High Commissioner for Refugees (UNHCR). (2025). *Refugee Population Statistics Database*. <https://www.unhcr.org/refugee-statistics>
- United Nations Human Settlements Programme (UN-HABITAT). (n.d.). *The Participatory Slum Upgrading Programme (PSUP)*. <https://unhabitat.org/programme/the-participatory-slum-upgrading-programme-psup>
- United Nations Human Settlements Programme. (UN-HABITAT). (2016a). *World Cities Report 2016: Urbanization and Development - Emerging Futures*, Nairobi, <https://unhabitat.org/world-cities-report-2016>
- United Nations Human Settlements Programme. UN-HABITAT. (2023). *Rescuing SDG 11 for a Resilient Urban Planet*, SDG 11 Synthesis Report High-Level Political Forum 2023, Nairobi. https://unhabitat.org/sites/default/files/2023/07/sdg_11_synthesis_report_2023_executive_summary_final.pdf
- United Nations Human Settlements Programme. UN-HABITAT. (2024a). *State of Efforts to Progressively Realize Adequate Housing for All*, OEWG-H.2024/3, <https://unhabitat.org/sites/default/files/2024/10/2416772e.pdf>
- United Nations Human Settlements Programme (UN-HABITAT). (2026). *SDG 11 Synthesis Report 2026*, Nairobi.
- World Bank (2015). *Stocktaking of the Housing Sector in Sub-Saharan Africa: Challenges and Opportunities*, Washington. <https://documents1.worldbank.org/curated/en/551311468194953133/pdf/101153-v2-revised-PUBLIC.pdf>

The Global Housing Continuum

©2026 Habitat for Humanity International. This work is licensed under a [CC BY 4.0 license](#). Material in this report may be shared and adapted, but you must provide appropriate credit, along with a link to the license and an indication of any changes made.

Authors

María Carrizosa and Fernando Granados Franco

Habitat for Humanity contributors

Adam Smith, Aditi Nair, Albana Spiro, Amanda EntriKin, Anna Konotchick, Anna Noonan, Anthony Colombo, Ashraf Eid, Brenda Perez, Carley Ruff, Caroline Self, Carly Kraybill, Chris Vincent, David Heddy, Deena Khalil, Denisa Papayova, Ela Bacon, Eileen Mokaya, Eliza Sthapit, Enid Madarcos, Erinn Heffes, Geraldine Gene, Grace Ananda, Gyuri Sumeghy, Jennifer Oomen, Jeremy Horowitz, John Boles, Katarzyna Jasik, Lacmi Rodriguez, Lachhindra Maharjan, Lizzie Babister, Madyson Russell, Maha Akrouk, Marcela Bustamante, Maria Carrizosa, Mario Florez, Matt Stepp, Melva Florez, Michelle Sieff, Millicent Adhiambo, Nixon Otieno, Paulene Santos, Raaida Mannaa, Rahim Hassannali, Rebecca Ochong, Robert Hickey, Angeli Alba Pascual, Roland Pearson, Sarah Akinoyosoke, Sarah Nelson, Sergio Gill, Simone Boyce, Stefan Peterson, Sydney Morton, Tarisai Masamvu, Tímea Illyés, Titus Wamae, Vivian Pearsall, Zsuzsanna Koritar.

External advisers

Claudio Acioli, Yek Adhikan, Susan Araka, Prakash Arjal, Judy Baker, Seeta Chah, Camila Cociña, Hasheme Darah, JeanPhillipe Deschamps, Eva Dick, Momen El Hussein, Mohammed Fangary, Alexandre Frediani, Solomon Greene, Mohamed Hagrass, Mikkel Harder, Csaba Jelinek, Kirti Joshu, Ariana Karamalis, Thomas Karakadzai, Robin King, Nagura Lachine, Giulia Lavagna, Francesca Lionetti, Marie Löerke, Anajali Mahendra, Lajana Manandhar, Lionel Matembo, Patience Mudimu, Marina Muñoz, Samuel Muranga, Beatrice Mwangi, Robert Ndugwa, Charles Obando, Pragya Oradhan, Marta Peña, Wandia Riunga, Orlando Santo, Carl Philip Schuck, Almuth Schaubert, Alex Schwartz, Heba Shoaib, Lydia Stanzen, Elena Tames, Ombretta Tempra, Kishor Timsina, Blanca Tovar, ClaraLuisa Weichelt, Jackeline Wingers, Franzizka Wissel.

Design

Puntoaparte Editores – Andrés Barragán, Mateo L. Zúñiga, Inti Alonso, Valeria Cobo and Sebastián Gómez



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

Contact info:

285 Peachtree Center Ave. NE, Suite 2700,
Atlanta, GA 30303-1220 USA

322 W. Lamar St.,
Americus, GA 31709-3543 USA

(800) 422-4828 fax (229) 410-7629

publicinfo@habitat.org

habitat.org

