



**The Global Housing
Continuum**

A global tool
for local action

Making sense of the Global Housing Continuum



Introduction: Making sense of the housing continuum

**What is a housing continuum,
and why do we need a global
version of it?**

At its core, a housing continuum is an idea. It is a map to navigate the complex global housing landscape.

Like any map, housing continuum is a schematic representation of reality rather than an exact reproduction of it. Representations of a housing continuum are commonly used by practitioners and policymakers in organizations and governments, especially in the United States, Canada and Europe, to communicate and situate interventions within broader housing systems. Housing continuum models are not

well-known outside of these high-income countries, however, and they remain largely absent from academic discourse. Recognizing this gap, Habitat for Humanity developed a global version of the housing continuum to support our international advocacy work and to serve as a resource for our federated global network of national organizations in more than 60 countries.

The Global Housing Continuum introduces three key innovations. First, it places incremental housing at the center of the continuum, recognizing that the majority of the world’s housing and settlements are produced and improved progressively by residents themselves. This approach is prevalent in low- and middle-income countries but is also present in other contexts around the globe. Second, it simplifies existing models by reducing the number of categories from seven or nine in many existing models to five – Homelessness, Transitional, Incremental, Social and Market – and by prioritizing clarity and usability over excessive typological detail. Third, the model introduces additional analytical layers of information through the Housing Continuum Snapshot, transforming the continuum into a more powerful tool for analysis, strategy and coordination.

Why is the Global Housing Continuum needed? Even under conservative estimates,¹ we know that the global housing crisis affects an unprecedented share of the world’s population. This crisis demands renewed efforts for a better understanding of the challenges, clearer diagnoses, and stronger coordination among multiple

stakeholders. As global attention to housing solutions continues to grow, there is an urgent need for a shared understanding of the housing crisis that is more comprehensive, more precise and yet still intuitive.

Despite the prominence of housing issues in the domestic agendas of many national governments, lack of clarity remains regarding what is meant by “housing” in international development contexts. Policymakers and funders, especially those accustomed to high-income country housing models, often struggle to see the connection between domestic policy debates and the realities of low-income and informal urban environments. This has contributed to the misconception that addressing global housing needs requires replicating high-cost, formal housing typologies everywhere. Equally widespread is the mistaken assumption that housing challenges are fundamentally different for rich and poor countries. Issues are far more universal than they initially appear. The Global Housing Continuum addresses these challenges by offering a shared language for understanding housing needs that is responsive to local realities but transcends them, allowing useful comparisons.

1 Two examples illustrate how UN-HABITAT’s current global estimates of housing inadequacy (reported in the Sustainable Development Goals’ Indicator 11.1.1) likely understate the true scale of the problem. First, recent advances in Earth-observation methods combined with community-based data suggest that the number of people living in informal settlements and slums worldwide may be up to twice current estimates (Abascal et al., 2024). Second, the International Finance Corporation’s Adequate Housing Index estimates that 2.8 billion people lack adequate housing, based on dimensions that differ from UN-HABITAT’s metrics. Notably, IFC includes access to electricity and clean cooking fuels, which account for a substantial share of deprivation but are excluded from SDG Indicator 11.1.1 (Behr et al., 2021).

Habitat for Humanity’s Global Housing Continuum

The Global Housing Continuum presented in this report 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 of this report** includes a description of each intervention on this list, providing official definitions where available.

Core categories



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.

It is critical to highlight that **the continuum is not a ladder**. The arrangement of these housing types in a straight line in no way implies a value proposition. It is not true that the most desirable housing solution types are those enabled by the market. Any well-functioning housing ecosystem needs multiple options to serve a wide range of needs and realities; scholars even talk of a “kaleidoscope of different arrangements and institutions” (Noorloos et al, 2020). The five basic categories proposed are permeable and flexible, and there are movements between categories and changes over time. In the same vein, the continuum is not a prescriptive model or a normative assessment of how housing should be. Rather, it is a descriptive summary that enables practitioners, policymakers and advocates to cut through the inherent complexity of housing.

Introducing the Housing Continuum Snapshot

A housing continuum can become a robust tool when it incorporates additional layers of information. In this report, Habitat for Humanity International provides three additional layers of information alongside the core continuum that can be used to create a simple analysis of a specific housing context (a country, region, city or any other locale) at a moment in time, or a “snapshot.” The first layer introduced is an estimate of housing need across the continuum. It answers the question “How many people need each type of housing solution?” by using the best data available to identify credible estimates. Understanding the shape of this

“need curve” is revealing. It transforms the continuum from a classification tool into a diagnostic one, showing not only what types of housing exist, but also how large the need is in each category and in relation to other types of housing need.

The second layer of information answers the question “What main policy frameworks are available?” The idea is to offer a high-level overview of the most relevant regulatory frameworks affecting the housing system. The third layer answers the question “What key main financial mechanisms are available?” The provided

information does not cover the full spectrum of financial tools available but calls attention to the most critical ones. Together, these three layers – current need and available policies and financial mechanisms – transform the core housing continuum into a powerful analytical tool.

Reviewing this information all at one time, within the same drawing, immediately reveals how problems and solutions align or misalign. With these layers of information, the Housing Continuum Snapshot becomes a useful map to navigate the complexities of housing ecosystems.

Schematic snapshot of the Global Housing Continuum



Estimating the number of people in need by housing category

The snapshot intentionally uses the term housing “need” rather than “demand” or “deficit.” The term “need” emphasizes that housing is not something people want to have but rather a fundamental necessity, alongside food, water and health care. As described in the International Bill of Human Rights,² housing needs are nondiscretionary, meaning that no individual can be excluded from them. Further, housing is a fundamental right without which other rights cannot be achieved. When housing needs are unmet, people’s capabilities are constrained and their productivity is reduced, generating broader social and economic costs.

The term “demand” requires calculating the projected demographic changes, household size, “incomes, price of housing, cost and availability of credit, consumer preferences, investor preferences, price of substitutes and price of complements” (UN-HABITAT, 2010:90). As an economic notion, “demand” implies having purchasing capacity to satisfy a need in the market, whereas “need” speaks to the necessity regardless of whether the person has the financial means to satisfy the need. In this report, “need” is used to describe the existing population estimated to require each type of housing solution listed in the housing continuum.

The term “deficit” points to the “shortfall in the number of dwelling units of various types in order to meet existing demand” (UN-HABITAT, 2010). It frames the issue as a gap between supply and demand,

and hence requires data to estimate the existing “demand,” or “stock,” defined as “the quantity of existing housing units in a housing market area, regardless of conditions or compliance with standards and regulations” (UN-HABITAT, 20210), and also the “supply,” which is regularly defined as “the number of dwelling units of various types available for sale or rent in a given area at a specific time” (UN-HABITAT, 2010). The notion of “need” applied in this snapshot has a broader definition than “deficit,” and includes both the quantitative deficit – the number of additional units needed – and the qualitative deficit – the number of existing housing units that need to be improved to become adequate. The next chapter will explain in detail which estimates from official sources were used to map the housing need across the continuum at the global level and in five countries.

Identifying available policy and financial tools

Multilateral organizations at the global, national and subnational levels have developed a range of policy, regulatory and financial tools to tackle housing needs across the continuum. Tools vary in scope, degree of enforceability, and level of implementation and monitoring. In the snapshots we present in the next chapter, the focus at the global level is on policy frameworks and technical guidelines. At the national level, it is on government programs with subsidies and some spatial plans. Snapshots developed at the city level may have a richer landscape of available policy and regulatory tools that can be mapped, such as building codes and zoning plans.

Table 1. Schematic list of global policy tools and their enforceability levels

Types of global policy tools	Level of enforceability
Treaties and conventions	Legally binding
Declarations and resolutions	Soft law
Action plans	Voluntary guidelines
Summit declarations and pledges	Political commitments

Table 2. Schematic list of national- and local-level policy and financial tools

Range of national-level tool types	Examples of tools
Legislative frameworks	Laws, bills and statutes
Regulatory frameworks	Decrees, acts and codes
Implementation programs	Schemes, projects, programs, initiatives
Financial mechanisms	Funds, subsidies, tax incentives
Urban planning tools	Building codes, zoning and land policies

2 The International Bill of Human Rights consists of the Universal Declaration of Human Rights, or UDHR, and two core United Nations covenants: the International Covenant on Civil and Political Rights, or ICCPR, and the International Covenant on Economic, Social and Cultural Rights, or ICESCR. Adopted to establish binding international standards, it defines fundamental rights that governments must respect, protect and fulfill.

A critical layer of any housing snapshot is understanding the financial resources available to provide housing assistance, yet this information is rarely compiled systematically. Internationally, development finance flows from donor countries to low- and middle-income countries, such as official development assistance, or ODA, grants and loans; other official flows; and some blended finance, remain an important funding source for the lowest-income countries. But the largest share of housing assistance in most countries comes from domestic public resources, with private domestic finance and remittances also playing significant roles. Despite their importance, no comprehensive dataset captures how much each source of funding contributes to housing.

The list of the policy and financial tools mapped in the snapshots within this report is not exhaustive but indicative of the most relevant ones affecting the housing ecosystem. The tools also do not describe individual projects or delivery models. Rather, they encompass the enabling frameworks and financing mechanisms, such as laws, subsidies, fiscal tools, public-private financing structures, land and planning instruments, and social protection measures, that align with and support different housing interventions appropriate to each continuum category.

One common mistake in housing policy is the belief that legal or budgetary changes are sufficient for effective programmatic action. Many countries have made strides in improving their laws, codes, formal institutions and budgetary allocations to increase the access of their populations to decent housing. De jure reform is necessary but needs to be accompanied by de facto change. Frequently this involves enforcing policy directives and laws. (Saiz, 2023)

Building on the snapshots with additional layers

Many complementary layers of information could be added to a housing continuum snapshot, based on additional information available, stakeholder interest areas, and the scale of the analysis. One way to improve on the basic snapshot model is to add disaggregated information that can enable issue-specific analysis, such as sustainable and resilient housing solutions or intersectional analysis that accounts for gender, race, ethnicity, age, etc. Many existing housing continuums are multilayered and offer inspiration for what detailed snapshots can encompass. One of the most interesting examples is the Twin Cities Housing Continuum of the Minnesota Housing Partnership in the USA, which maps incomes, population, housing cost-burden estimates, local strategies, partners and funders across each housing type. (Minnesota Housing Partnership, 2021).

Together, the components of the housing continuum constitute a coherent analytical framework for understanding how different housing solutions respond to diverse needs and how policies and investments can be aligned to strengthen housing systems.

Acknowledging the limitations of the Global Housing Continuum

The conceptual framework is useful as a foundational, high-level structure to understand a housing landscape. The snapshot, with its additional layers of information, should be understood as a tool to start conversations and to prompt deeper analysis, not as a fully finished assessment. The limitations of the continuum and its coinciding snapshot tool do not diminish their value for inspiring dialogue and action on global and local housing realities.

The continuum is not a ladder. Its linear arrangement might seem to imply a hierarchy or value statement, giving the wrong impression that there is a progression from “worse” options on the left to “better” options on the right. This is not the intent, as there are adequate forms of housing solutions across the continuum. While there might be a natural movement to the right among the first three categories – Homelessness, Transitional and Incremental – this does

not apply to the other categories on the continuum. This issue has led previous continuum frameworks to embrace geometric forms other than a line (IHA, 2017). For example, current discussions in North America emphasize that movement across categories is constant and that there is interest in visualizing the different housing pathways and transitions.

Terms are inherently contextual, and some flexibility is necessary.

Terms and concepts carry different meanings across contexts, so the same framework will not fit every geography perfectly. This continuum intentionally trades some local specificity for global comparability and prioritizes simplicity over precision. A term that is precise and widely understood in one setting can carry different implications – or no clear meaning at all – in another. As a result, global frameworks must strike a balance between offering common language and respecting local nuance. This variability

does not diminish the usefulness of shared concepts; rather, it underscores the need for flexibility.

The framework is not a strict taxonomy of typologies. Some common housing interventions or projects may fit more than one category – even noncontiguous ones. This high-level categorization is useful even if the framework does not fully fit the principle of being mutually exclusive and collectively exhaustive. The way it structures information into distinct categories cannot be said to cover all possibilities or avoid all overlaps. To reduce the potential for gaps in analysis, undercounting or double counting, extra caution is needed when interpreting estimates on housing need. In any case, this framework is an advocacy tool for which simplification is critical, and we believe the proposed categories are intuitive, defensible and easy to interpret.

Market-rate housing is excluded. By design, the framework focuses on housing assistance options for low-income or vulnerable populations and therefore does not represent the entire housing market. It excludes market-rate housing, luxury housing and secondary homes, for which support by governments, international development finance and civil society organization engagement is less of a priority.

There are diverse tenure types across the continuum. Unlike previous North American and European models, this framework does not differentiate between rental and ownership. It is intentionally agnostic in terms of tenure types. This reflects the recognition by the United Nations Human Settlements Programme's Continuum of Land Rights that individual, formal, registered property titles are not necessarily the most appropriate form of tenure for every person in every case (UN-HABITAT and GLTN, 2012; King et al., 2017).

Sustainability is treated as a cross-cutting dimension. The framework does not single out "sustainable housing" as a separate category and sees sustainability as transversal. Habitat for Humanity is working with key stakeholders, including the United Nations Human Settlements Programme, or UN-HABITAT, and the

United Nations Environment Program, or UNEP, to integrate sustainability across this Global Housing Continuum, recognizing that the global climate crisis and the global housing crisis are intertwined.

Housing needs are not measurements, but estimates based on available data.

The layer of the Housing Continuum Snapshot that reveals how many people need each housing type is constructed based on available data from official or highly reputable sources. These figures, however, are in all cases estimates rather than strict statistical measurements. They are intended to illustrate broad magnitudes and trends, not provide exact counts.

The continuum is more useful as a diagnostic tool than for planning purposes. The data assessing the population in need for each housing category is mostly focused on current housing stock data, which means that the projections of future need are not captured in the current versions of the Housing Continuum Snapshot. As such, this framework is more useful as a diagnostic tool than a planning one. Future versions of the snapshot may add this layer of information as data becomes available.

Using the Global Housing Continuum, from snapshot to action

In the process of developing this idea, Habitat for Humanity has engaged more than 100 housing experts, systematically collecting their reactions to the question “How can the continuum and the continuum snapshot be useful for your work?” We have learned a great deal in this process and firmly believe this framework can serve multiple, complementary purposes, with more potential arising once the tool is used, adapted and further refined. We anticipate it being a powerful tool for advocacy, communication, analysis, strategy, coordination and resource development. Below are some insights on each potential use that we anticipate.

Advocacy: Because this tool summarizes complexity without sacrificing the accuracy needed to support decision-making, it can support a wide range of advocacy efforts. It helps stakeholders map their strengths to support coalition-building, highlights specific policies that require improvement, and raises public awareness by making housing systems easier to understand for a broader audience.

Communication: The housing continuum is a schematic answer to the question “How can we talk about housing in a way that is consistent and globally applicable?”

The tool promotes a simplified view of housing’s complex landscape and proposes a unified language that makes sense globally and can be applied locally. It helps build a shared understanding of housing among stakeholders, including within housing organizations, academic settings, policy forums, and in the street. As a communication tool, it facilitates collective conversations, allowing people with different backgrounds and perspectives to clearly map what they mean by “housing,” specify what type of housing is under discussion, and prevent misunderstandings.

Analysis: Because the Housing Continuum Snapshot captures the housing landscape in a specific moment in time and a specific geography, it functions as a diagnostic tool that provides a consistent, cross-contextual view of housing needs, policies and financing mechanisms. The snapshot’s analytical value increases as more layers of information are juxtaposed and displayed within a single image, allowing patterns and gaps to become immediately visible.

Fundraising: This tool is also valuable for fundraising, resource development and partnership building because it gives housing donors a common framework for making more targeted and effective

contributions. It also helps practitioners articulate clearer, more compelling value propositions by showing where resources are needed most and how proposed interventions fit within the broader housing landscape.

Coordination: A particularly exciting aspect of this tool is its potential to support the coordination of different stakeholders across the housing space. When building coalitions and engaging in partnerships, it is important for all parties to acknowledge where each actor operates and to visualize areas of overlap. When practitioners working in different segments of the housing system use the continuum, they can more clearly articulate how their work relates to other interventions and how diverse housing needs collectively contribute to system-level outcomes.

Strategy: The basic housing continuum helps practitioners in the housing space more precisely identify programmatic priorities and more intentionally align their interventions by situating their specific contributions within the broader housing system. A multilayered snapshot also can help evaluate gaps in action, making it a valuable tool in the strategic planning processes of governments, organizations and communities.

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:

- *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.

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