The Global Housing Continuum
A global tool for local action

Examples of Common Housing Interventions Across the Continuum

Housing projects can take many different forms across the continuum. While housing is often understood as four walls and a roof, many important housing interventions look quite different. For example, land titling initiatives that improve security of tenure, housing microfinance paired with technical assistance, repairs and retrofitting, and emergency shelter provision all address distinct housing needs at different points along the continuum. To illustrate this diversity, we present 20 examples of housing interventions implemented by a range of stakeholders in diverse contexts around the world.

To identify these examples, a broad scan of documented housing projects was conducted using a range of credible sources, including government publications, multilateral organizations, civil society reports and well-established initiatives such as the World Habitat Awards. From an initial set of 90 cases, 20 were selected for detailed analysis based on geographic diversity, implementation within the past 10 years, a range of implementing actors from governments to grassroots organizations, the availability of evidence on outputs and impacts, and the reliability of sources. Each category of the continuum is represented by at least two examples.

These cases are not presented as “best practices.” Rather, they serve as illustrative examples that demonstrate the varied ways housing challenges are being addressed globally. Together, they reinforce the continuum as not only a conceptual framework, but also a reflection of real, practical and replicable housing interventions already underway.

Global Housing Continuum core definitions and main common housing interventions

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

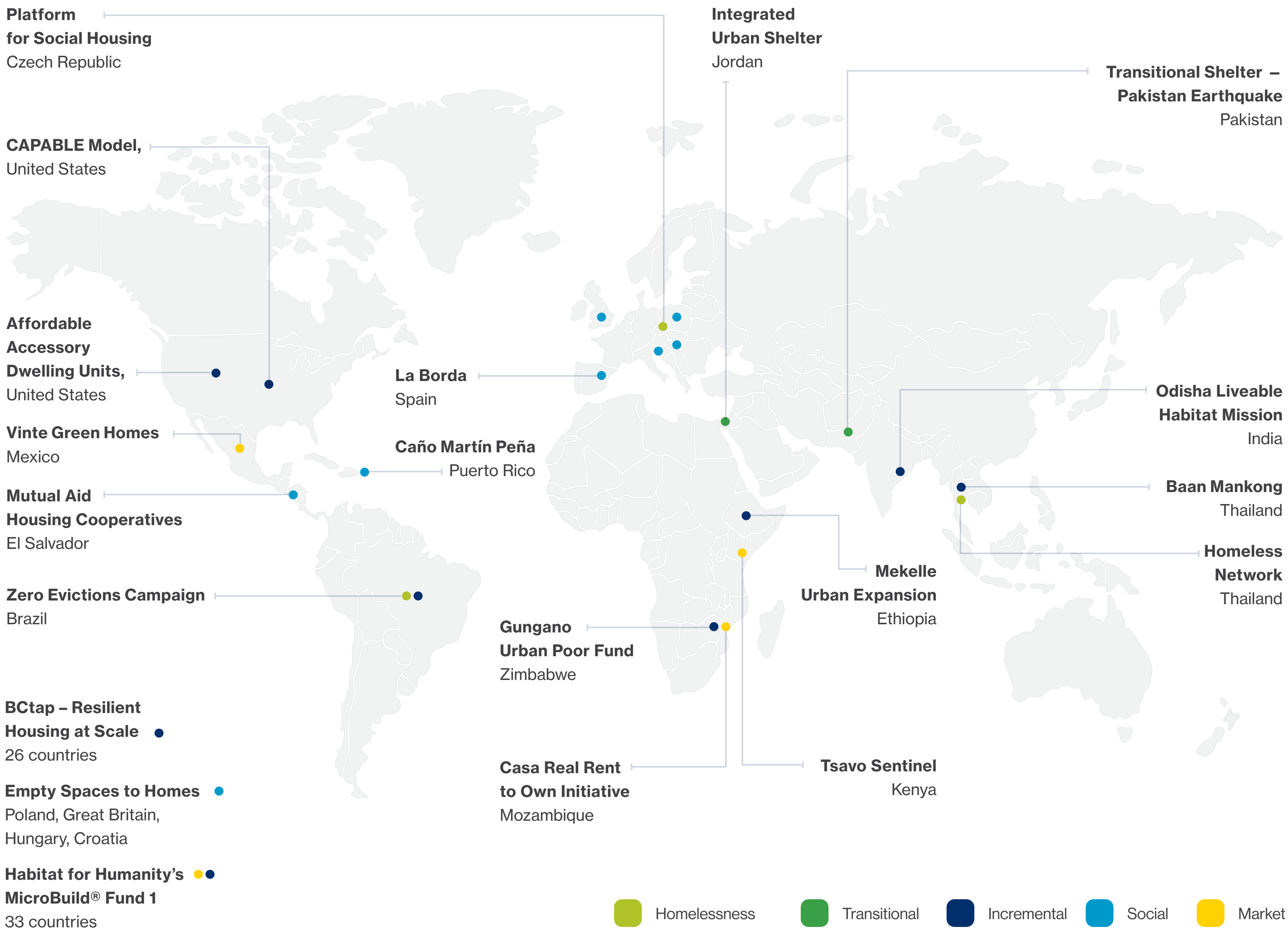
- Affordable homeownership.
- Rent subsidies and rent-to-own arrangements.
- Microfinance and micromortgages.
- Prefabrication solutions.
- Inclusionary zoning.

Table 1.
List of illustrative examples of common interventions across the housing continuum.

Project/initiative	Segment of the continuum	Main organization	Country
Homeless Network	Homelessness – Homeless shelters	Community Organizations Development Institute (CODI)	Thailand
Platform for Social Housing	Homelessness – Homelessness prevention and eviction protection	Platform for Social Housing	Czech Republic
Transitional Shelter – Pakistan Earthquake	Transitional – Refugee and IDP shelters on site and in emergency camps	Habitat for Humanity	Pakistan
Zero Evictions Campaign	Homelessness – Homelessness prevention and eviction protection Incremental	Campanha Despejo Zero	Brazil
Integrated Urban Shelter	Transitional – Temporary housing arrangements	Norwegian Refugee Council (NRC)	Jordan
Baan Mankong	Incremental – Participatory slum upgrading and neighborhood revitalization	Community Organizations Development Institute (CODI)	Thailand
Gungano Urban Poor Fund	Incremental – Participatory slum upgrading and neighborhood revitalization	Zimbabwe Homeless People's Federation (ZHPF)	Zimbabwe
Odisha Liveable Habitat Mission	Incremental – Land titling and regularization	Government of Odisha Housing and Urban Development Department	India
Mekelle Urban Expansion	Incremental – Sites and services and planned urban expansions	Mekelle City Administration and NYU Marron Institute	Ethiopia
BCtap – Resilient Housing at Scale	Incremental – Structural and nonstructural repairs	Build Change	26 countries
CAPABLE Model	Incremental – Structural and nonstructural repairs	Habitat for Humanity	United States
Affordable Accessory Dwelling Units	Incremental – Unit subdivisions and accessory dwelling units	Habitat for Humanity	United States
Empty Spaces to Homes	Social – Social rental Incremental – Adaptive reuse	Habitat for Humanity	Poland, Great Britain, Hungary, Croatia
Mutual Aid Housing Cooperatives	Social – Cooperative housing	FUNDASAL	El Salvador
La Borda	Social – Cohousing housing	La Borda	Spain
Caño Martín Peña	Social – Community land trust	Caño Martín Peña Land Trust	Puerto Rico
Tsavo Sentinel	Market – Affordable homeownership	Tsavo	Kenya
Vinte Green Homes	Market – Affordable homeownership	Vinte Viviendas Integrales	Mexico
Casa Real Rent to Own Initiative	Market – Rent subsidies and rent-to-own	Reall and Casa Real	Mozambique
Habitat for Humanity's MicroBuild® Fund 1	Market – Microfinance and micromortgages Incremental – Structural and nonstructural repairs	Habitat for Humanity's Terwilliger Center for Innovation in Shelter	33 countries

Map of illustrative examples across the housing continuum

The map below illustrates the wide geographic distribution of the illustrative examples. What follows is a one-page summary of each housing intervention, indicating where it falls along the continuum, its main implementer, partner organizations, key results, and a link for further information.



5.1. Homelessness

Homeless Network's Taling Chan Shelter

Category: Homelessness — Homeless shelters

Country: Thailand
City, State: Bangkok

The Homeless Network in Thailand serves as an umbrella organization for homeless people in Bangkok, Chiang Mai and Khon Kaen, focusing on advocacy, self-managed shelter creation, and involvement in community-driven housing initiatives. The network has set up its own shelters and taken part in permanent housing efforts. In 2007, with backing from the Human Settlements Foundation, or HSF; Community Organization Development Institute, or CODI; State Railways Authority; Bangkok Municipal Government; and others, it designed and built the Taling Chan Shelter in Bangkok. This was the first shelter fully conceived and operated by homeless people themselves. This project marked a shift toward a co-production approach to homelessness in which government supplies land and funding while homeless people design, operate and regulate the shelter according to their needs.

Source: Community Organizations Development Institute

Main implementer: The Community Organizations Development Institute, or CODI, a governmental entity, facilitates community-driven development initiatives across both urban and rural environments. CODI provided a grant of US$77,000 to the Homeless Network to support the construction of the Taling Chan Shelter and offered technical assistance to network members collaborating with a local contractor during the building process. The Bangkok Municipal Authority, or BMA, contributed to the project by enabling access to vacant land situated within an informal railway settlement. Permission for land use was obtained from the State Railways Authority, or SRA, contingent upon its lease by the BMA for the shelter's purposes. While the BMA initially consented to lease the property to CODI, subsequent negotiations led SRA to transfer the land-rental contract from CODI to the Homeless Network, which now pays the land rent themselves.

Other partners: The Human Settlements Foundation, or HSF, a Bangkok-based NGO, works with urban poor and homeless people to address housing insecurity and improve quality of life. In 2003, HSF conducted Bangkok's first homeless survey and helped form the Homeless Network, enabling ongoing surveys, discussions and mutual support among the homeless while preserving their independence.

Additional strategies: Most residents pay US$20-40 per month to live at the shelter, which helps it maintain its independence. The shelter supports residents with income-generating activities, such as a recycling cooperative, a plant-growing and landscaping business, soap-making, songbird-raising enterprises, and a community kitchen that sells inexpensive meals to low-income workers in the area. It also helps homeless individuals get ID cards and medical care and lets them use the shelter as a legal address for job applications, even if they do not reside there.

Key results: Between 70 and 100 individuals reside at the Taling Chan Shelter. In 2015, a group of 12 families living at the center established a cooperative, which was the country's first permanent housing project designed and constructed by homeless people. Subsequently, two additional shelters were established in other areas of Bangkok based on the Taling Chan model. Also in 2015, the Thai government allocated US$3.1 million to support the establishment of other self-managed, collaborative homeless shelters in Bangkok, Chiang Mai and Khon Kaen.

More information

1 https://strapi.goldvi.uclg.org/uploads/ch5_caring_21_f0e5376798.pdf
2 https://en.codi.or.th/housing-the-poorest-2/
3 https://en.codi.or.th/wp-content/uploads/2020/01/Homeless-Network-Update-May-2019.pdf
4 https://borgenproject.org/homelessness-in-thailand/

Platform for Social Housing

Category: Homelessness — Homelessness prevention and eviction protection

Country: Czech Republic
City, State: 20 cities

Established in 2013, the Platform for Social Housing, or Platforma pro sociální bydlení, has become a key national actor driving change in how homelessness and housing insecurity are addressed in the Czech Republic. Active in more than 20 cities across 11 regions, the platform connects civil society with public institutions, helping municipalities, nonprofit organizations and national authorities move toward housing-led, rights-based solutions.

The platform brings together over 120 members, including nongovernmental organizations, housing experts, and individuals committed to advancing social housing and human rights. Through this network, it provides accredited training, produces research and data, coordinates advocacy efforts, and works collaboratively on the development of housing legislation. It is also closely linked to international practice through its membership in the European Housing First Hub and the European Federation of National Organisations Working with the Homeless, or FEANTSA.

A core focus of the platform's work is the expansion of the Housing First model at a national level. This work has supported a shift away from homeless shelters and step-by-step housing pathways toward permanent, stable housing with appropriate support. By offering tailored technical support, practitioner training and opportunities for peer learning, the platform enables municipalities to implement Housing First programs.

In parallel, the platform plays a leading role in housing-led legislative reform. Working in close partnership with local and national governments, it has helped shape key legislation, including the Housing Support Law, to incorporate Housing First principles within national policy frameworks. It also works in housing rights oversight and monitoring and challenges discriminatory policies and practices, especially those related to the Roma population, through casework and advocacy.

Main implementer: The Platform for Social Housing operates primarily as an indirect implementer, working alongside more than 53 member organizations, municipalities and nonprofit housing providers. Rather than delivering housing services itself, it focuses on strengthening local capacity by providing accredited training, expert guidance and ongoing advisory support to Housing First practitioners. Through this approach, the platform indirectly improves outcomes for people experiencing homelessness.

The platform's work is funded predominantly through the European Social Fund, which accounts for around 90% of its budget, alongside smaller contributions from individual donors, charity auctions and income-generating events. To ensure long-term sustainability, the organization is actively investing in professional fundraising capacity and diversifying its funding base.

Other partners: Working in partnership with Brno City Hall and the organization IQ Roma Servis, the platform launched the Czech Republic's first Housing First pilot in Brno in 2016. The lessons and evidence generated through this pilot later informed the national deployment of Housing First programs.

Source: World Habitat Award

Additional strategies: The platform works across five areas: supporting the implementation of Housing First programs; generating evidence through national research and reports on housing exclusion; helping to unlock and steer EU and national funding toward housing-led solutions; challenging discriminatory housing policies and practices; and contributing to the design of inclusive housing legislation through broad-based coalitions such as the *For Housing* alliance.

Key results: The platform has contributed to the expansion of Housing First in the Czech Republic. Its advocacy and coordination helped secure €25 million in European Social Fund financing for national Housing First programs. Twenty-five active projects are now operating in more than 20 cities, providing stable housing to 700 people. Across these programs, over 85% of tenants remain housed after one year.

More information

1. https://world-habitat.org/awards/winners/the-platform-for-social-housing-for-housing-reform-at-scale/
2. https://socialnibydleni.org/

Zero Evictions Campaign

Category:
Homelessness — Homelessness prevention eviction protection
Incremental

Country: Brazil

The Zero Eviction Campaign, initiated by social movements and organizations, helped families throughout the country during the COVID-19 pandemic and influenced unprecedented changes in policies and systems to prevent evictions. Since its launch in June 2020, the campaign has aimed to address housing insecurity by bringing together grassroots groups from urban and rural communities, housing sector experts, legal professionals, and rights-based organizations with the shared goal of preventing forced evictions and ensuring that no one is compelled to leave their home. The campaign functions through working groups focused on advocacy, monitoring and communication. By mobilizing over 175 civil society organizations, the Zero Eviction Campaign helped influence both a federal law and a Supreme Court decision that suspended forced evictions across Brazil during the pandemic and established new protocols for resolving land conflicts. These protocols require judicial visits to disputed areas, consultations with impacted communities, and the involvement of public authorities to find alternatives to eviction.

Source: Habitat for Humanity Brazil and Land Portal

Main implementer: The Zero Eviction Campaign, or Campanha Despejo Zero, is a coalition in Brazil, made up of social movements, organizations and individuals who came together in June 2020 to oppose forced evictions. One of its main partners, Habitat for Humanity Brazil, plays an active role by producing evidence and advocating for policies that uphold and protect the human right to adequate housing.

Other partners: Other partners of the campaign include a wide range of civil society organizations, housing movements and international organizations, such as Terra de Direitos; Instituto Pólis; and several popular movements like the National Union of Social Housing Movements, or UNMP; Central of Movements Populares, Movimento dos Trabalhadores Rurais Sem Terra, Movimento dos Trabalhadores Sem Teto, and the National Forum of Urban Reform.

Additional strategies: The campaign has created data, information and communications that have reached more than 5 million people. These efforts have brought the right to housing and the right to the city into public discussion, challenged common stereotypes, and presented the fight for adequate housing as a means to address human rights violations. The campaign also involves mapping and measuring the scope of eviction threats. Gathering this evidence has been possible by using diverse approaches that encourage direct participation, documentation and ownership by those affected.

Key results: As part of the Zero Eviction Campaign, Habitat for Humanity Brazil has contributed to suspending forced evictions in over 500 communities that could have affected 434,136 people. The campaign also influenced landmark changes in judicial systems and national laws and policies that potentially impact over 2 million people facing eviction risks.

More information

1. https://www.campanhadespejozero.org/
2. https://www.habitat.org/sites/default/files/documents/LAC-Habitat-Brazil.pdf
3. https://www.iied.org/five-years-how-brazils-zero-eviction-campaign-driving-policy-change-for-housing-justice
4. https://landportal.org/blog-post/2024/05/data-against-forced-evictions-brazil-zero-evictions-campaign

5.2. Transitional

Pakistan earthquake response

Category: Transitional shelter — Refugee and IDP shelters on site and in emergency camps

Country: Pakistan
City, State: Balakot

A magnitude-7.6 earthquake struck Pakistan, India and Afghanistan in 2005. The event caused widespread destruction across Northwest Frontier Province, Northern Punjab and Kashmir. Pakistani census data had 788,000 homes registered in the area. The earthquake destroyed at least 400,000 homes – more than half of the total – and left many thousands more uninhabitable. In response, Habitat for Humanity Pakistan established a program to provide earthquake-resilient permanent housing while addressing immediate shelter needs. Transitional dwellings were developed for families choosing to remain on their land or seeking to return to their villages from tent encampments. Habitat Pakistan, in collaboration with Partner Aid International, adapted a Swiss-designed dome-shaped shelter into a modular, rapidly deployable transitional structure constructed from metal sheeting that could later be reused. At least 405 such shelters were deployed, providing insulated protection against harsh climatic conditions.

Source: Habitat for Humanity

Habitat Pakistan subsequently advanced a permanent housing design that integrated reusable components from the transitional shelters with locally sourced materials. The structural concept reduced seismic risk by substituting traditional high earthen and timber walls with a hybrid system comprising a low rock-and-wood base topped by lightweight corrugated iron roofing and metal side sheeting. Habitat supplied roofing materials, technical guidance and sawmill services, while families contributed their labor along with salvaged timber, stone and mud. The estimated cost of a new home, if materials had to be bought commercially, was US$2,500. By dismantling and reusing materials from the transitional shelters and reusing salvaged timber and wood, the cost was just US$500.

Main implementer: Habitat for Humanity Pakistan provided financial resources and construction and project-management expertise to partners implementing the transitional and permanent housing solutions, then transitioned into a second phase aimed at developing permanent housing solutions. Habitat Pakistan established a dedicated on-site technical team to build local construction capacity. This team trained local trainers, certified compliant house designs, and oversaw the implementation of seismic-resilient and code-compliant permanent housing.

Other partners: Partner Aid International, working with Habitat, operationalized the Swiss-engineered dome transitional shelter, which allowed for rapid deployment and provided an adaptable framework for post-disaster reconstruction. Moreover, in cooperation with the Evangelical Alliance Mission, Habitat conducted field assessments in villages to evaluate community-specific needs and ensure that shelter strategies aligned with local conditions and reconstruction priorities. Lastly, the rebuilding program was made possible through contributions from a diverse group of institutional and organizational donors, including the Canadian International Development Agency; Habitat organizations in Australia, Canada, Hong Kong, Japan and the Netherlands; and Japan Platform, among others.

Additional strategies: Transitional shelters support various housing strategies and can be assembled in approximately 30 minutes by a trained team. With costs ranging from US$200 to $250, transitional shelters offer durability, increased security and protection from adverse weather conditions. All construction materials are reusable for permanent structures if needed. For extended use, features such as doors and windows can be incorporated. These shelters present a safer alternative to tents in the event of fire and are less likely to collapse.

Key results: After the earthquake, thousands of families in Pakistan have safe housing. This has led to better security, health and quality of life, allowing them to focus on agricultural activities and income generation rather than addressing housing concerns.

More information

1 https://www.habitat.org/sites/default/files/ap_Pakistan_Earthquake.pdf

Integrated Urban Shelter

Category: Transitional shelter — Temporary housing arrangements

Country: Jordan
City, State: Amman, Irbid, Jerash and Ajloun

The Integrated Urban Shelter program delivered shelter assistance to Syrian refugees residing outside camps in Jordan. Shelter assistance was mostly provided through the Norwegian Refugee Council, or NRC, which contributed funds to Jordanian landlords for the completion of partially constructed properties. In exchange, these properties were leased rent-free to Syrian refugee families for a period of 12 to 18 months. This intervention proved effective in providing refugees with secure interim tenancies. Beneficiaries obtained legal occupancy rights through registered lease agreements with local municipalities, thereby ensuring protection against lawful eviction. The shelters consistently met or exceeded Sphere Standards with respect to minimum international requirements for shelter.

Source: World Habitat Award

Main implementer: The NRC is an independent humanitarian organization dedicated to assisting individuals who have been forced to flee their homes. It focuses on safeguarding the rights of displaced populations and helping them rebuild their lives. Through its Integrated Urban Shelter program, the NRC supplied financial support to help Jordanian property owners complete partially constructed buildings. In return, these properties were leased rent-free to Syrian refugee families for a designated period.

Other partners: The project was developed in collaboration with community-based organizations and in coordination with the relevant governmental departments.

Additional strategies: NRC's Information Counselling and Legal Assistance Programme, or ICLA, provided complementary services to support the Integrated Urban Shelter initiative. ICLA developed revised lease agreement models and visited beneficiaries to confirm their security of tenure, provide essential information on service access, and offer guidance on obtaining legal identity and civil documentation. When disputes occurred between landlords and beneficiaries, ICLA facilitated collaborative dispute resolution to negotiate or conciliate these issues.

Key results: The program delivered substantial shelter support to selected beneficiaries for a finite period. By 2016, more than 5,000 housing units had been upgraded, offering accommodation to over 18,000 refugees and generating upwards of 20,000 short-term employment opportunities. Ninety-three percent of beneficiaries reported feeling "secure" or "very secure" in their new accommodation, an increase from 58% before the intervention. In addition, the initiative temporarily reduced rental costs, enabling beneficiaries to allocate available resources to other essential needs such as food, utilities and medical care. NRC's involvement played a significant role in supporting households, but it addressed only part of the financial challenges, with other household needs remaining unmet.

More information

1. https://www.nrc.no/globalassets/pdf/evaluations/evaluation---shelter-icla-urban-programme-in-jordan.pdf
2. https://world-habitat.org/awards/winners/urban-shelter-project/
3. https://data.unhcr.org/en/documents/details/46114

5.3. Incremental

Baan Mankong — Citywide Slum Upgrading Program

Category: Incremental — Participatory slum upgrading and neighborhood revitalization

Country: Thailand
City, State: More than 200 cities

Source: Community Organizations Development Institute

Baan Mankong is a nationwide, community-led slum upgrading program launched by the Thai government in 2003. It enables networks of low-income communities to survey and map all informal settlements within a city, subsequently developing comprehensive plans for improvement. While residents collaborate with local government officials, NGOs and academia, the primary responsibility for surveying, mapping, and formulating plans and budgets for housing and infrastructure upgrades lies with the individual settlement members, including negotiating secure land tenure arrangements. Upon reaching consensus on land tenure and finalizing upgrading plans and budgets, the implementing agency, the Community Organizations Development Institute, or CODI, provides infrastructure subsidies or subsidized loans directly to the communities to implement development projects.

Main implementer: CODI is a Thai government agency that supports community-driven development in urban and rural areas. In addition to government funding, CODI uses its revolving fund to offer soft loans to community cooperatives and networks for self-planned development projects.

Other partners: Communities play a central role in the program, as they are required to form cooperatives responsible for most activities, including surveying and mapping, planning and budgeting for housing and infrastructure upgrades, and negotiating land agreements and tenure directly with public or private landowners. Additionally, community cooperatives are tasked with securing financing for improvements through loans, and municipal governments and other stakeholders collaborate with community networks through a joint committee. This committee serves as a platform for multiple parties to collectively assess challenges and coordinate oversight of the process in which communities are surveyed, potential land for housing is identified, and land negotiations and project planning are undertaken.

Additional strategies: Communities must form a savings and loan group and register as a cooperative. Pooling resources enables members to access loans (e.g., emergency and livelihood loans) that they could not obtain from banks. Loans are issued directly to the cooperative, which implies shared responsibility. Accordingly, government-subsidized loans allow cooperatives to charge slightly higher but still affordable interest rates to create a reserve for late payments and welfare programs. Moreover, land must be held collectively for 15 years without the possibility of selling it, which ensures commitment to loan repayment and cooperative practices. After repaying the loan, communities can choose to remain a cooperative or move to individual ownership.

Key results: Between 2003 and 2011, the program helped over 90,000 households in 1,546 communities throughout Thailand improve their quality of life and living conditions, with an average expenditure of approximately US$570 per family. During this period, more than 60% of participating households successfully negotiated land arrangements that enabled them to remain in their communities, while over 78% secured either long-term leases or cooperative land ownership with legal title.

More information

1. https://www.wri.org/insights/what-can-we-learn-thailands-inclusive-approach-upgrading-informal-settlements
2. https://www.iied.org/sites/default/files/pdfs/migrate/G00492.pdf
3. https://en.codi.or.th/baan-mankong-urban/
4. https://en.codi.or.th/wp-content/uploads/2019/11/Baan-Mankong-Paper-Feb-2006.pdf

Gungano Urban Poor Fund

Category: Incremental — Participatory slum upgrading and neighborhood revitalization

Country: Zimbabwe
City, State: Harare

The Gungano Urban Poor Fund was created in 1999 by the Zimbabwe Homeless People's Federation, or ZHPF, to connect women-led savings groups across low-income urban areas. Its main goals are to pool community savings and offer accessible financing. Members can apply for loans and receive financial support, particularly through group housing improvement loans aimed at those living in informal settlements or impoverished city neighborhoods, including people who are typically evictees or who lack land rights. Over 500 grassroots organizations are affiliated with ZHPF, each comprising around 30 families. Borrowers must repay loans within a set period at affordable interest rates, allowing the fund to recycle resources and support new projects.

Source: World Habitat Award

ZHPF leveraged this fund to develop a scalable, community-driven housing initiative in Harare's Dzivareskwa Extension, an informal settlement. The Gungano Fund helped secure land for the project, while additional support from the Bill and Melinda Gates Foundation, distributed through Gungano, provided loans for both housing and basic infrastructure. This approach facilitated incremental upgrading of houses and basic services. The extension accommodates more than 700 families and stands as a sustainable example of how in-situ slum improvement can be achieved.

Main implementer: ZHPF established and is responsible for managing the fund, overseeing the collection of savings and contributing to its resources. Additionally, ZHPF secures external funding from international donors such as the Bill and Melinda Gates Foundation, SELAVIP (Latin American, African, and Asian Social Housing Service), and the SDI Urban Poor Fund International. Furthermore, the organization leverages financial, material, human and technical support provided by the government.

Other partners: The Dialogue on Shelter for the Homeless in Zimbabwe Trust, or DOS, provides strategic support to ZHPF and other urban poor communities, assisting them in developing collective solutions to the challenges they face. As a technical partner, DOS facilitates capacity-building initiatives; delivers training; and creates opportunities for engagement and collaboration between communities, government entities, the private sector and academic institutions.

Additional strategies: The project involved community-led mapping and consultation to identify housing needs, with residents actively participating in planning, construction and service upgrades. This approach kept costs low by prioritizing direct involvement over contracted labor, enabling resources to benefit more people.

Other cost-saving measures included semidetached designs with shared walls and gradual improvements to communal services. Financial sustainability was supported by creating the Harare Slum Upgrading Finance Facility, or HSUFF, in 2014 with an initial capital of US$200,000. The average unit cost was US$2,400 for a 24-square-meter house, paid via loans from savings groups, HSUFF or the Gungano Urban Poor Fund.

Key results: Regarding the Gungano Urban Poor Fund, as of 2018, total savings accumulated since 2009 amounted to US$804,000, with an additional US$1.2 million allocated for land acquisition. In relation to the Dzivarasekwa project, between 2011 and 2019, approximately 2,050 residents secured land tenure, 336 housing units were constructed, and 1,344 individuals obtained accommodation. Infrastructure improvements included enhanced sanitation facilities, the installation of solar-powered water and lighting systems, and road paving.

More information

1. https://housingfinanceafrica.org/wp-content/uploads/2025/01/10-Zimbabwe_-Gungano-Urban-Poor-Fund-June-2021.pdf
2. https://www.iied.org/delivering-climate-finance-local-level-gungano-urban-poor-fund
3. https://www.iied.org/delivering-climate-finance-local-level-gungano-urban-poor-fund

Odisha Liveable Habitat Mission

Category: Incremental — Land titling and regularization

Country: India
City, State: Odisha

The Odisha Liveable Habitat Mission, or OLHM, is an initiative established by the government of Odisha, India, in 2017. Implemented in 114 urban areas across Odisha, it represents one of the largest slum titling and upgrading programs globally. It involves demographic and geographic surveys of slums, employing advanced technologies and community engagement to identify residents eligible for land rights. Residents who occupied land in a slum as of 10 August 2017, as stipulated by the Rights to Slum Dwellers Act, are deemed eligible for land rights. Each qualifying household receives a Certificate of Occupancy for 30 square meters, provided at no cost, granting access to government housing schemes that offer grants up to US$2,900 for constructing permanent homes. The certificate is inheritable but nontransferable to prevent the sale of land. The program is enabled by the Land Rights to Slum Dwellers Act, which aims to improve living standards in Odisha's 2,919 slums.

Source: Tata Trusts

Main implementer: The project is led and funded mainly by the government of Odisha's Housing and Urban Development Department, the agency responsible for all matters related to urban development, including infrastructure, housing and services. Its responsibilities include managing solid waste, water supply and sewerage systems; developing urban infrastructure; and implementing affordable housing programs.

Other partners: The government has collaborated with Tata Trusts, a philanthropic organization that provides both technical expertise and financial contributions to the project. Implementation is carried out through partnerships with technical agencies; community-based organizations, or CBOs; and field facilitators. CBOs participate in activities such as slum mapping, conducting door-to-door surveys and numbering dwellings. Slum dwellers associations, or SDAs, are established to support community empowerment and local ownership and submit final applications for land rights on behalf of their communities. SDAs also address resident disputes, compile lists of beneficiaries, and develop slum upgrading plans in collaboration with CBOs. Field teams, consisting of data collectors, are responsible for recording household information using geographic information systems, or GIS. Data collectors are selected from among slum residents to enhance process efficiency and legitimacy.

Additional strategies: The project employs advanced technology to expedite the surveying process. High-resolution maps are generated using drones, and data is integrated with GIS to develop comprehensive community databases. Subsequently, CBOs collect household survey data through smartphones and tablets. Accurate documentation is required for the state government to issue Land Rights and Land Entitlement Certificates.

Key results: In the first 18 months, the project mapped 1,725 slums and set up an equal number of SDAs. It surveyed 147,000 households, granted land rights to 51,041 families, and helped build 15,000 houses. The project promotes gender equality by including joint land ownership and encouraging women's participation. Each SDA aims for at least half its members to be women, while prioritizing people with disabilities, women-led families, and transgender individuals. Overall, OLHM plans to grant land rights to 206,000 families across 1,725 slums, benefiting 1 million people.

More information

1 https://world-habitat.org/awards/winners/odisha-liveable-habitat-mission/
2 https://world-habitat.org/awards/winners/jaga-mission/
3 https://cadasta.org/wp-content/uploads/2020/05/Jaga-Mission.4.30.pdf
4 https://horizons.tatatrusts.org/2021/december/tata-trusts-liveable-habitat-jaga-mission.html

Mekelle Urban Expansion

Category: Incremental — Sites and services and planned urban expansions

Country: Ethiopia
City, State: Mekelle

Mekelle, with a population of about 559,000, is Ethiopia's second-largest city and serves as the economic, cultural and political hub of the Tigray region. The city has experienced rapid growth over the past few decades, averaging more than 6% annually. Its built-up area expanded nearly ninefold from 1984 to 2023. In 2013, Mekelle was chosen to join the Ethiopian Urban Expansion Initiative, a partnership between the former Ministry of Urban Development and Construction and New York University.

To prepare for future growth, Mekelle projected that its population would grow fivefold between 2013 and 2040, while its urban space would more than double. The city assessed its investment requirements and coordinated its expansion strategy with its 10-year structural development plan. It also conducted land surveys and reached agreements with landowners to secure space for major roads.

Within a decade, Mekelle completed the first two of five planned phases, laying over 120 kilometers of asphalt roads. The new expansion areas have made affordable housing and essential services available to many new residents and enabled the establishment of businesses and industries both within and outside an international and local industrial park. Mekelle's expansion area features amenities such as an airport, a medical school and a teaching hospital.

Source: NYU Marron Institute and Cities Alliance

Main implementer: The Mekelle City Administration, as the local urban government, is responsible for designing and implementing its specific urban expansion plans. Municipal urban planning departments and land management offices fall under the city's authority and engage citizens in the planning process.

Other partners: The NYU Marron Institute of Urban Management implemented the Urban Expansion Planning approach in Mekelle and provided support throughout the project. In 2013, the Marron Institute conducted urban-expansion planning training for Mekelle officials, strengthening local capacities. Additionally, the Ministry of Urban Development and Construction played a significant role in selecting Mekelle as one of four cities to participate in the initiative, collaborating with the Marron Institute and facilitating the overall process.

Additional strategies: In 2023, Mekelle hosted a high-level visit coordinated by Cities Alliance for partner cities in Eastern Africa to learn about Urban Expansion Planning. This engagement led to the signing of the Mekelle Resolution, promoting inclusive and sustainable growth in Ethiopia, Uganda and Somaliland. This initiative received funding from the Swiss Agency for Development and Cooperation and was supported by the Ethiopian Ministry of Urban Development and Housing; the Ministry of Local Government of Uganda; the Ministry of Lands, Housing and Urban Development of Uganda; the Ethiopian Civil Service University; and Makerere University.

Key results: Mekelle serves as an example of how Urban Expansion Planning can effectively enable city authorities to accommodate growth; industrialization; and sustainable, inclusive development. This approach also supports the attraction and strategic guidance of investment. A significant advantage of Urban Expansion Planning, as evidenced in Mekelle, is cost efficiency, particularly regarding rights-of-way and road infrastructure. Additionally, recent estimates indicate that over 1 million internally displaced people have relocated to Mekelle from rural areas in Tigray. These individuals are temporarily housed in macro-blocks within expansion zones.

More information

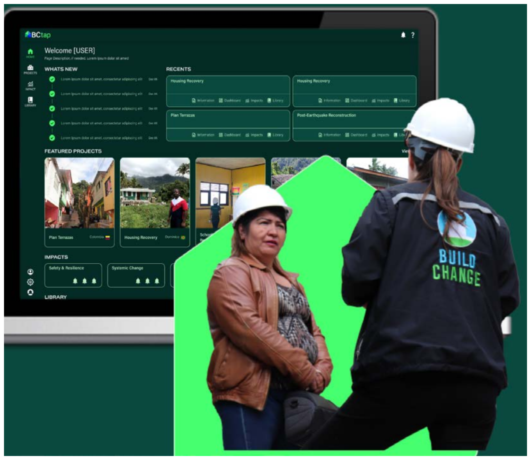
1. https://www.citiesalliance.org/newsroom/news/results/mekelle-regional-commitment-urban-expansion-planning
2. https://marroninstitute.nyu.edu/blog/celebrating-the-success-of-urban-expansion-planning-in-mekele-ethiopia

BCtap — Resilient Housing at Scale

Category: Incremental — Structural and nonstructural repairs

Country: 26 countries

BCtap is Build Change's technical assistance platform, available since 2024 via a web dashboard and mobile app for collecting data. Designed as an all-in-one solution, BCtap combines technology with expert knowledge to help scale resilient housing programs. The platform's user-friendly features significantly cut down both the time and the costs of home improvements and structural repairs. Project startup can be up to 20 times faster, house assessments up to three times quicker, design processes up to eight times faster, and field visits reduced by about 33%.



Source: BCtap, Build Change

Main implementer: Build Change is a global nonprofit that focuses on strengthening existing homes for disaster resilience rather than building new ones. Since 2004, it has protected over US$5.2 billion in housing assets across Latin America, the Caribbean, and Asia-Pacific, benefiting 1.43 million people by improving or retrofitting over 280,000 buildings at a cost of US$45 per person.

Other partners: BCtap received financial assistance from the Cisco Foundation, Twilio, Autodesk Foundation, the Patrick J. McGovern Foundation and other organizations. BCtap also serves a wide range of users, including project teams, government agencies, builders, homeowners and financial institutions.

Additional strategies: BCtap has built-in functions designed to facilitate project management, budgeting, assessment, reporting and design for disaster prevention and post-disaster housing improvements and repairs. The platform uses a comprehensive six-step construction value chain methodology to guide users systematically from collecting homeowner and site data to sharing information, designing the home, accessing financing, supervising construction and quality, and reporting. In addition, Build Change's engineers and architects customize content for projects where needed or work with partner teams to review their content.

Key results: BCtap demonstrates that strengthening existing housing enables a quicker and more efficient approach to saving lives and reducing financial losses from preventable disasters. In that regard, BCtap has helped prevent disaster and helped people rebuild safely after more than 40 earthquakes, windstorms, floods and fires. In Bogotá, for example, BCtap helped assess 1,770 homes and produce 1,200 custom designs, helping save an estimated 144,000 person-hours.

More information

1 https://bctap.buildchange.org/
2 https://buildchange.org/about
3 https://www.citiesalliance.org/resources/publications/publications/learning-informality-urban-innovations-just-and-sustainable

CAPABLE Model

Category: Incremental — Structural and nonstructural repairs

Country: United States.
State: First cohort: Colorado, Maryland, Minnesota-Wisconsin, Pennsylvania.
Ongoing: Colorado, Georgia, Kansas, Kentucky, Louisiana, Washington.

The Community Aging in Place, Advancing Better Living for Elders, or CAPABLE, program is a theory-driven, evidence-based, client-directed home intervention developed by Johns Hopkins University researchers. This model adopts a holistic approach to meeting the needs of older adults by providing home repairs and modifications while facilitating access to health care services and community resources. CAPABLE enhances the ability of older adults to age in place or within their communities. Central to the CAPABLE model is a person-centered approach that prioritizes dignity, choice and functional independence, particularly for older adults who have historically faced barriers to safe housing and health care access.

Source: Habitat for Humanity

The program includes 10 home visits — six by a qualified occupational therapist, or OT, and four by a registered nurse, or RN — and minor home repairs. Throughout the visit series, clinicians and participants evaluate residents' limitations and strengths related to daily activities, emotional and physical health, and the home setting. An interprofessional team collaborates with each participant to identify priority goals and establish an actionable plan achievable within four to six months. The plan includes adjustments to both the home environment and personal routines. These may include minor repairs, new supplies, adaptive equipment or other modifications. The OT and RN engage in follow-up visits to monitor progress on action steps and assess the effectiveness of selected strategies. Upon completion of all repairs and modifications, the OT conducts a final assessment to determine whether the goals have been achieved. By integrating clinical expertise with targeted home modifications, CAPABLE addresses both the health- and housing-related obstacles to aging in place. This is an approach that neither health care nor housing systems typically achieve on their own.

Main implementer: In 2013, Habitat for Humanity launched its Aging in Place initiative, aiming to give Habitat affiliates the resources and expertise needed to help older adults build comprehensive support systems. This means creating safe and secure homes and connecting people with other services so that they can live independently and stay active in their communities. Five Habitat affiliates implemented the model: Metro Denver, Twin Cities, Philadelphia, Metro Maryland and Susquehanna.

Other partners: Johns Hopkins University created the CAPABLE model, training clinicians in its visit sequence, content, and motivational interviewing-based interaction strategies. Moreover, The Harry and Jeanette Weinberg Foundation awarded Habitat a US$1.25 million grant in 2018 to implement the CAPABLE program.

Additional strategies: Each affiliate determined how to integrate CAPABLE into its Aging in Place services. Partnering with health care providers, the five affiliates expanded the usual CAPABLE home repair budget, enabling them to undertake major repairs. The Weinberg Foundation grant and additional funds supported these repairs.

Key results: The CAPABLE program improves participants' physical and mental health, empowering them to age in preferred communities, and reduces health care costs for both clients and providers. With fewer emergency room visits and improved well-being, CAPABLE lessens demands on health systems and social services. A follow-up study found an average savings of $22,120 per participant after 24 months. Key results include easier completion of daily tasks, safer mobility, reduced fall risk, and lighter depressive symptoms.

More information

1. https://www.habitat.org/sites/default/files/documents/CAPABLE_model_Habitat_report_2022.pdf
2. https://www.habitat.org/our-work/aging-in-place/CAPABLE-model

Affordable Accessory Dwelling Units

Category: Incremental — Unit subdivisions and accessory dwelling units

Country: United States
City, State: Metro Maryland; Metro Denver, Colorado; and Monterey Bay, California

Accessory dwelling units, or ADUs, are self-contained residential units situated on the same property as a primary single-family home. They are also referred to as secondary units, in-law suites, backyard homes, guest homes or carriage homes. ADUs vary in size and configuration and may be attached or detached from the main residence, constructed above garages, or incorporated as basement apartments. In various contexts, ADUs help older adults adjust their homes and property so that they can continue to live in their communities, a strategy called aging in place. They also can provide spaces for on-site caregiving or multigenerational support, and generate reliable rental income. By using existing land, ADUs also present an efficient solution for affordable housing development.

Three Habitat for Humanity affiliates — Metro Maryland, Metro Denver and Monterey Bay — have implemented ADU programs tailored to local regulatory and housing market conditions. These programs have demonstrated how common obstacles for ADUs, such as permitting complexity, high construction expenses, restricted access to financing, and ambiguity regarding design and rental management, can be mitigated through coordinated technical assistance, policy alignment and nonprofit stewardship.

Source: Habitat for Humanity

Main implementer: Habitat Metro Maryland focused on outreach and homeowner preparedness, emphasizing public education, eligibility screening, guidance on design options, budgeting, and regulatory compliance.

Habitat Metro Denver, in partnership with the West Denver Single Family Plus, or WDSF+, ADU pilot program, demonstrated how coordinated planning and streamlined approvals can accelerate ADU development. The affiliate served as the designer and builder, ensuring quality control, cost efficiency and alignment with local affordability goals.

Habitat Monterey Bay implemented an ADU model targeted to low-income older adults, simplifying procedural and financial requirements. The affiliate provided comprehensive project management from feasibility assessment through construction, ensuring that completed units met affordability and accessibility standards.

Other partners: Key partners in the cities where ADU initiatives have been implemented have included municipal planning and permitting departments, local affordable housing offices, design firms, community development financial institutions, philanthropic funders, and nonprofit housing organizations. In Denver, the West Denver Renaissance Collaborative has been a key partner leading homeowner selection, technical assistance and financing coordination.

Additional strategies: Homeowner workshops, one-on-one consultations and written guides reduced uncertainty around ADU development and management. Affiliates have engaged with local governments to advocate for zoning flexibility, preapproved ADU design plans, reduced parking requirements, and streamlined permitting processes, all of which can lower ADU development barriers. The use of standardized design templates, vetted contractor pools and coordinated project management helped reduce construction costs and variability.

Key results: Across all three initiatives, ADUs have helped expand the affordable rental housing stock, stabilize homeowner finances and support aging in place. The programs demonstrate how cross-sector partnerships, nonprofit-led technical assistance and leadership, and affordability mechanisms can help scale ADU production.

More information

1 https://www.habitat.org/sites/default/files/documents/ADU-Evidence-Brief_Habitat-AARP.pdf

5.4. Social

Empty Spaces to Homes

Category:
Social — Social rental
Incremental — Adaptive reuse

Country: Poland, Great Britan, Hungary, Croatia

Source: Habitat for Humanity International

Launched in 2024 with support from the Laudes Foundation, Habitat for Humanity's Empty Spaces to Homes initiative partners with cities, municipalities and local stakeholders to convert vacant spaces across Europe into affordable housing units that address both social and environmental needs. Responding to thousands of unused properties and rising housing needs, the project aims to develop sustainable financial and construction models that can be replicated elsewhere. Transformations are underway in Poland and Great Britain, focusing on creating energy-efficient homes while fostering housing supply and helping Europe meet net-zero emission[1] goals by repurposing existing structures. As part of the initiative, the tenement house in Bytom in Poland turned an unused multifamily building into four apartments. Residents pay rental costs to the city. The apartments are social housing and are communal in nature. In an earlier phase of the initiative supported by M&G in Great Britain, a building in Barking and Dagenham was refurbished and handed over to local authorities for use as social housing for 15 years.

Main implementer: Habitat for Humanity is a global nonprofit housing organization working in local communities in more than 60 countries around the world. Since its founding in 1976, Habitat has helped more than 65 million people globally ensure access to decent housing.

Other partners: The initiative receives funding from the Laudes Foundation, an independent organization dedicated to advancing a just and regenerative economy. Additionally, the initiative has been supported by M&G, a savings and investment company established in 1931 in the United Kingdom to facilitate long-term savings, introducing the first mutual fund to the country.

Additional strategies: To support long-term housing affordability, the initiative advocates for innovative models such as the Social Rental Agency, which mobilizes privately owned flats for affordable rentals. Under this model, private landlords become providers of affordable housing units, working through a nonprofit intermediary that manages negotiations between property owners and prospective tenants. Property owners receive assurances of regular rent payments and responsible use of their units in exchange for agreed-upon discounts, while tenants benefit from extended, affordable leases – up to 10 years – and well-maintained accommodation. In addition, the initiative is developing an integrated methodology for the assessment and mitigation of life-cycle CO_2 emissions associated with repurposed buildings, including emissions from material sourcing through reconstruction and operational energy consumption.

Key results: Empty Spaces to Homes is a Habitat for Humanity initiative designed to address Europe's affordable housing shortage by converting unused properties into homes. Over 1.2 million people face homelessness each year, even though Europe has 47 million vacant homes. The program aims to work with 50 cities by 2030, turning 20% of identified empty spaces into affordable, energy-efficient residences. Successful projects in Poland and Great Britain show that repurposing vacant spaces can help increase adequate housing supply, especially where land is scarce and building costs are high.

More information

1. https://www.habitat.org/emea/empty-spaces-to-homes
2. https://habitat.pl/o-empty-spaces/
3. https://www.habitat.org/emea/stories/introducing-social-rental-agencies-poland
4. https://www.habitat.org/stories/converting-underutilized-spaces-adequate-housing
5. https://www.habitat.org/emea/stories/we-are-helping-transform-empty-spaces-homes
6. https://www.habitat.org/emea/newsroom/2024/habitat-humanity-and-laudes-foundation-join-forces-tackle-housing-and-climate-crises

1 Net zero means reducing emissions as much as possible, primarily by transitioning from fossil fuels to renewable energy and by offsetting remaining, unavoidable emissions through carbon removal methods.

Mutual Aid Housing Cooperatives

Category: Social — Cooperative housing

Country: El Salvador
City, State: San Salvador

A network of organizations, including the Salvadorian Foundation for Development and Adequate Housing, or FUNDASAL; Salvadorian Federation of Mutual Aid Housing Cooperatives, or FESCOVAM; and the Uruguayan Federation of Mutual Aid Housing Cooperatives, or FUCVAM, supported the creation of 13 mutual aid housing cooperatives in San Salvador's historic center. The cooperatives are self-managed, with members contributing labor and organizing committees for home building and management. In the beginning, two cooperatives – Asociación Cooperativa de Vivienda por Ayuda Mutua del Centro Histórico de San Salvador (Cooperative Association of Mutual Aid of the Historic Center of San Salvador), or ACOVICHSS, and Asociación Cooperativa de Vivienda del Barrio San Esteban (Cooperative Housing Association of San Esteban Neighborhood), or ACOVIVAMSE – renovated old city buildings into multistory housing blocks, resulting in 61 homes for 240 people by 2013, most of whom were households led by women with low incomes. Through collaboration, these groups gained legal recognition and land to manage their own housing.

Source: elsalvador.com

Main implementer: FUNDASAL is a private, nongovernmental, nonprofit organization founded in 1968. It partners with communities to develop mutual aid housing cooperatives in El Salvador through training, technical support and funding.

Other partners: Other stakeholders have been key in the creation of the mutual aid housing cooperatives in El Salvador. FUCVAM has provided technical support to establish the housing cooperatives. FESCOVAM represents and advocates for the Salvadoran cooperatives, influencing government policy. The San Salvador local government has sold land to cooperatives at low prices. And the Permanent Forum for the Integral Development of the Historical Centre of San Salvador, a coalition working to protect the historic center of San Salvador, has involved cooperatives since 2005.

Additional strategies: FUNDASAL established a revolving loan fund so that repayments from one project finance future cooperatives. Affordability is maintained through mutual aid, shared costs, external subsidies, and all members paying into a joint relief fund that helps vulnerable members when they face temporary financial difficulty. In addition, Catholic nongovernmental organizations have provided funding to support FUNDASAL's work to promote mutual aid housing cooperatives to the government and others, along with cooperation agencies such as the Spanish Agency for International Development Cooperation.

Key results: FUNDASAL provides technical assistance and training to at least 20 cooperatives across seven municipalities in El Salvador, with 13 located in the historic center of San Salvador. These cooperatives comprise 567 families, 71% of whom have women as their head of household. Cooperatives have helped families secure legal access to land and housing at affordable costs, enabling them to remain in the historic center. Moreover, they have contributed to protecting and preserving the historic center and reducing the expansion of informal settlements outside the city center by housing families in quality high-rise blocks rather than promoting development outside the central urban area.

More information

1. https://fundasal.org.sv/
2. https://world-habitat.org/awards/winners/how-the-community-rescued-the-historic-centre-of-san-salvador/
3. https://world-habitat.org/es/news/salvadoran-housing-organisation-sets-world-habitat-award-record/

La Borda

Category: Social — Cooperative housing

Country: Spain
City, State: Barcelona

La Borda is Spain's first housing cooperative structured around a grant-of-use system, built on land designated for state-subsidized housing. In this model, the cooperative pays an annual fee for the right to use the land over a 75-year period. Residents contribute a monthly payment to the cooperative, enabling them to live there. The cooperative began forming in 2012, construction started in 2017, and residents moved in by January 2019. Located in Barcelona's Sants neighborhood, the building contains 28 apartments, accommodating about 60 people. A guest apartment was completed in May 2019. La Borda employs one part-time staff member, while its 50 adult members handle most of the co-op's self-management. Because the development sits on public land, residents must meet eligibility criteria for state-subsidized housing: They cannot own property elsewhere, and household income must be below US$45,469 annually. Every household paid an initial mandatory contribution of US$21,029. The entire project cost US$3,690,411, funded through various sources.

Source: World Habitat Award

Main implementer: The project started with a small group of 10 households, who promoted it in the neighborhood on a first-come, first-served basis to reach the 28 households they needed to proceed. To promote community cohesion and reduce costs, members participated in the construction of the building and community spaces. Currently, residents participate in decision-making and management through seven committees: legal, architecture, economy, communications, secretariat, self-build and communal living. The co-operative meets monthly (with attendance of at least one representative per household) and has an executive committee composed of one representative from each committee.

Other partners: Financial services company Coop57 supplied 52% of the total funding by means of equity loans and bonds. Residents contributed 18% of the funds. The final 30% came from the Barcelona City Council, the government of Catalonia, the Spanish national government, social economy organizations and individual donors.

Additional strategies: La Borda's projected annual operating costs for the next decade range from US$205,000 to $227,000. These encompass repayment of a loan and building improvements and maintenance. The cooperative's annual land use fee was US$4,193 in 2019, subject to adjustment according to the Consumer Price Index. Operating costs are primarily financed through residents' monthly contributions and income-generating initiatives implemented by the cooperative, including training sessions and workshops for civil servants and architects, and rental of commercial space on the ground floor. Additionally, a monthly mutual support fund of US$5.69 per household assists members experiencing financial difficulties. When residents choose to leave, their initial mandatory contribution is refunded, and incoming residents are required to remit the same amount.

Key results: La Borda has established itself as a reference for cooperative movements throughout Spain, providing active support and sharing expertise with other projects. This initiative demonstrates that more equitable housing alternatives to conventional ownership and rental models are feasible for people facing housing challenges.

More information

1 https://world-habitat.org/es/awards/winners/la-borda/

Caño Martín Peña Community Land Trust

Category: Social — Community land trust

Country: Puerto Rico
City, State: San Juan

The Caño Martín Peña Land Trust was established in 2004 to secure land tenure for around 2,000 families in informal settlements near a polluted canal in San Juan, Puerto Rico. It provides collective ownership of 78.6 hectares, with individual surface rights, which grants the right to use the land in perpetuity and make it inheritable to prevent displacement caused by government redevelopment and dredging plans. It is a membership organization with the capacity to acquire new land, sell it, and reacquire structures on that land with priority when the owner decides to sell them. It also has the authority to design a resale formula that ensures housing affordability. In other words, as Puerto Rico's first community land trust for public works relocation, it is a private, nonprofit entity able to acquire, sell and reacquire property while maintaining perpetual affordability.

Source: Proyecto ENLACE del Caño Martín Peña

Main implementer: The Caño Martín Peña Land Trust is a private, nonprofit organization created to regularize land tenure for residents without property titles near Caño Martín Peña. It aims to prevent involuntary displacement due to infrastructure projects and support affordable housing. Governed by an 11-member board of trustees (six community residents, two appointees, three from government), the trust retains land ownership while recognizing individual ownership of structures.

Other partners: The Group of the Eight Communities Adjacent to the Caño Martín Peña, or G-8, is a nonprofit organization representing eight communities – home to approximately 15,000 to 18,000 residents – along the Caño Martín Peña in Puerto Rico. It advocated for residents' interests and played a central role in community participation within the Caño Martín Peña ENLACE Project, a long-term initiative to restore the canal and improve local infrastructure and living conditions. The ENLACE Project functioned as an umbrella framework supporting three interconnected entities and is led by the ENLACE Project Corporation, a public corporation that coordinates efforts among community groups, government and the private sector. As part of this work, the corporation transferred land to the Caño Martín Peña Land Trust and relocated families to facilitate canal dredging and environmental rehabilitation.

Additional strategies: Alongside the creation of the land trust, the Comprehensive Development and Land Use Plan for the Caño Martín Peña Special Planning District was developed and is being carried out to support long-term efforts. It seeks to preserve affordable housing for low-income groups, generate shared benefits from the land, and guarantee that community members retain rights to use their land in the future. The plan was formulated collaboratively with input from residents and has been adopted as public policy.

Key results: The land trust instrument supports environmental recovery in Caño Martín Peña by enabling dredging and channeling to prevent frequent, hazardous flooding in affected communities. Its main impact, however, is safeguarding residents from involuntary displacement and gentrification, ensuring long-term community stability. Another benefit is the regularization of land tenure for families in informal settlements, providing them with a surface rights deed valued at 25% of the plot and 100% of the building, which increases family wealth. As of May 2017, 70 families had received these rights, with 185 more cases underway. The Land Trust also maintains long-term housing affordability for current and future low-income residents once existing needs are met.

More information

1 https://fideicomisomartinpena.org/
2 https://g8pr.org/
3 https://martinpena.org/
4 https://www.lincolninst.edu/es/publications/working-papers/el-fideicomiso-la-tierra-del-cano-martin-pena/
5 https://world-habitat.org/awards/winners/cano-martin-pena-community-land-trust/

5.5. Market

Tsavo Sentinel

Category: Market — Affordable homeownership

Country: Kenya
City, State: Nairobi

Tsavo Sentinel is a rental housing development by Tsavo, located in the Rongai subcounty in the Nairobi Metropolitan Area. The project provides a variety of rental options, including studio apartments at a lease rate of US$93, superior studio apartments at US$109, convertible one-bedroom units at US$132, and one-bedroom apartments at US$155. In addition to the pricing model, the project offers several financing mechanisms that can enable access for different segments of the population, including rent-to-own schemes, cash purchase alternatives and mortgage plans. The development is at full occupancy, which suggests robust market demand for quality rental housing solutions in the Nairobi Metropolitan Area.

Source: Tsavo

Main implementer: Tsavo is a real estate investment firm in Nairobi, Kenya. It aims to grow its portfolio by developing affordable and high-quality housing, with a variety of options for sale and lease. The company offers competitive rental rates across apartment typologies, closed-circuit TV surveillance, community amenities, flexible payment plans, and a focus on customer service.

Additional strategies: Tsavo Sentinel incorporates green technologies and sustainable practices in its project, featuring elements such as natural lighting, efficient ventilation systems, and water-saving fixtures. Moreover, its location enhances its value by offering residents convenient access to community amenities, educational institutions, health care services, and commercial facilities, enhancing access to opportunities.

Key results: According to Reall, in 2020, Tsavo developed the cheapest newly constructed housing unit in Kenya, which is the Tsavo Real Estate 88-square-meter property priced at approximately US$24,590.

More information

1. https://tsavo.ke/property/tsavo-sentinel/
2. https://housingfinanceafrica.org/wp-content/uploads/2025/03/KENYA.pdf
3. https://reall.net/wp-content/uploads/2021/05/Kenya-MSI-Country-Profile.pdf

Vinte Green Homes

Category: Market — Affordable homeownership

Country: Mexico

Vinte Viviendas Integrales is a leading Mexican publicly traded, low- and mid-income housing developer known for its commitment to EDGE-certified homes. EDGE, created by the International Finance Corporation, or IFC, is a certification system designed to make buildings more energy- and resource-efficient. This system helps developers find the most cost-effective ways to reduce energy consumption, water use and embedded energy in materials.

From 2019 to 2022, Vinte certified 10,003 homes, including entry-level homes, with EDGE, including 898 that reached the higher EDGE Advanced standard. Vinte housing developments collectively save nearly 15,000 megawatt-hours of energy and more than 560,000 cubic meters of water every year. Every certified Vinte home comes equipped with eco-technologies that not only support sustainability but also lower residents' monthly bills for electricity, water and gas. The company aims to certify at least 90% of its future developments, ensuring ongoing reductions in energy and water use. According to IFC, as of 2025, Vinte holds the record for the highest number of EDGE-certified homes worldwide and has expanded its annual revenues over 24 times since 2008.

Source: Vinte and IFC

Main implementer: Vinte Viviendas Integrales is a Mexican company specializing in land development and homebuilding, with a focus on profitability. With over two decades of experience, it creates housing projects designed to enhance quality of life. The company has built more than 60,000 homes in six states, mainly within central Mexico. As an EDGE Champion in Latin America, Vinte stands out as a leader in promoting sustainable construction practices in the housing sector.

Other partners: Green Business Certification Inc., or GBCI, has been key in delivering EDGE-certified homes, as it manages EDGE certification across most countries globally. Additionally, the IFC, part of the World Bank Group, has been a key financial partner for Vinte. IFC recently announced a US$301 million funding package for Vinte to increase availability of affordable, energy-efficient housing in Mexico, help address its housing shortage, and advance the country's climate objectives.

Additional strategies: Other strategies and outcomes associated with Vinte's homes include the following:

- Properties have experienced annual appreciation rates ranging from 5% to 9.7% on average.
- Seven medical centers have been constructed and donated.
- Over 183,000 square meters of public parks equipped with high-quality amenities have been delivered.
- Thirty-two schools have been donated.
- Ten treatment plants have been built and donated, and 407 pluvial water absorption systems have been implemented.

Key results: Vinte's certified homes demonstrate how environmental sustainability can be integrated into market-enabled, scalable housing delivery. By incorporating cost-effective and widely available design strategies, such as a reduced window-to-wall ratio, roof insulation, high-efficiency boilers, low-e glass and efficient lighting, homes achieve 20–57% energy savings without relying on niche or experimental technologies. Water use is reduced by 21–52% through standard low-flow fixtures and efficient toilets, further lowering operating costs for homeowners. Moreover, embodied energy in construction materials is reduced by 60–76% through the use of reinforced concrete, hollow concrete blocks and other materials that are common in large-scale housing construction. These strategies have been compatible with existing construction practices and price-sensitive markets and have enabled Vinte to scale sustainable housing in Mexico.

More information

1. https://www.ifc.org/en/pressroom/2024/ifc-supports-vinte-with-us-301-million-financing-package-for-green-housing-project-in-mexico
2. https://edge.gbci.org/system/files/VINTE REAL Portfolio_FINAL_0.pdf
3. https://vinte.com/en/

Casa Real

Category: Market — Rent subsidies and rent-to-own

Country: Mozambique
City, State: Beira

Casa Real entered Mozambique to facilitate access to climate-smart, affordable homes. Since 2019, Casa Real has collaborated with Reall, a private investor in climate-smart affordable housing, and ABSA Bank Limited, one of South Africa's largest financial services organizations serving private, commercial and corporate customers, to unlock and de-risk housing finance options for low-income groups. Through this partnership, the Rent to Buy initiative was developed, enabling families to initially rent affordable homes via Casa Real with the intention of ultimately purchasing them. Casa Real allocates the rental payments toward the client's down payment for a mortgage with ABSA, facilitating a deposit that could otherwise be unfeasible for low-income clients. The Rent to Buy scheme provides ABSA with confidence in the client's ability to manage payments, as their rental history serves as a positive track record, allowing the bank to offer competitive interest rates. The first mortgage approved enabled the purchase of one of Casa Real's cyclone-resistant US$10,000 homes, establishing a precedent in Mozambique for expanding mortgage opportunities among low-income populations.

Source: Casa Real

Main implementer: Casa Real seeks to innovate housing models to increase access to adequate housing. It enables clients to purchase fully serviced and legally registered starter homes that can be expanded or modified as needs and financial situations change. Through partnerships, the company offers a range of financial solutions tailored to diverse requirements. Casa Real is the first organization in Mozambique to secure bank mortgages for low-income earners, having established a partnership with ABSA Bank.

Other partners: Reall is an investor and innovator in climate-smart affordable housing in urban Africa and Asia. It works mainly across five markets: Kenya, Nigeria, Uganda, India and Pakistan. Reall focuses exclusively on people in the bottom 40% of the income pyramid and has been a key partner of Casa Real in Mozambique, helping fund several units intended for low-income groups. ABSA Bank also helped clients secure mortgages, allowing them to use part of their accumulated rental payments managed by Real as a down payment.

Additional strategies: In addition to the Rent to Buy initiative, Casa Real offers a range of houses featuring up to three bedrooms, which are sold at a profit to enable the cross-subsidization of homes for lower-income households. The organization also helps clients access employer-backed mortgages tailored for households with limited income. Furthermore, Casa Real has demonstrated robust climate-resilient construction practices, as evidenced by all its properties withstanding Cyclone Idai in 2019.

Key results: Casa Real has constructed over 190 homes in Beira, with some properties funded directly by Reall and others financed through revolving funds. Many of the affordable houses use a rent-to-own system, where tenants pay US$70 per month for three to five years. This arrangement allows new owners to build a credit rating to eventually secure housing loans. Every year of renting also reduces the home's purchase price, increasing affordability and making ownership more accessible.

More information

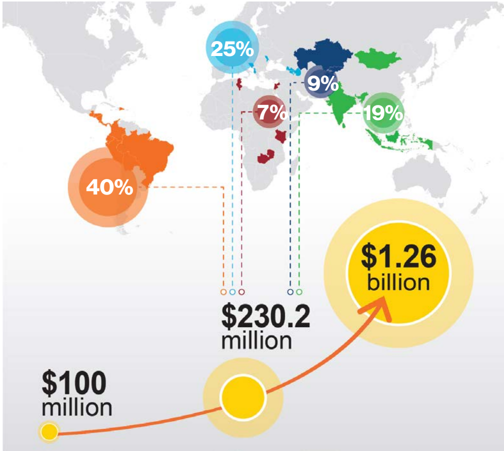
1. https://reall.net/data-dashboard/mozambique/inhamizua/
2. https://reall.net/data-dashboard/mozambique/inhamizua-phase-2/
3. https://reall.net/blog/casa-real-launch-landmark-affordable-mortgage-in-mozambique/
4. https://casareal.co.mz/

Habitat for Humanity's MicroBuild® Fund 1

Category:
Market – Microfinance and micromortgages
Incremental – Structural and nonstructural repairs

Country: 33 countries

Launched in 2012, Habitat for Humanity's MicroBuild® Fund 1 was a US$100 million impact investment fund designed to expand access to affordable housing finance for low-income clients. Using a blended finance approach, Habitat combined MicroBuild 1's investment capital with grant-funded technical assistance to help microfinance institutions develop and scale housing-specific loan products. MicroBuild 1's capital was then used by these institutions to make small, affordable loans, enabling families to build, upgrade or expand their homes. As the first investment vehicle focused exclusively on housing microfinance, MicroBuild 1 played a pioneering role in demonstrating that housing microfinance is both a viable product for financial institutions and a critical tool for addressing global shelter needs.



Source: Habitat for Humanity International, MicroBuild Fund 1, Year in Review FY2024

Main implementer: Habitat for Humanity International served as MicroBuild Fund sponsor and primary implementer, holding the majority equity stake in MicroBuild 1 LLC and managing the complementary technical assistance program alongside the fund's investment activities. Habitat also structured the fund's blended finance model, including credit enhancement through standby letters of credit to support debt financing by the U.S. International Development Finance Corporation, or DFC (formerly OPIC). In 2016, Habitat launched the Terwilliger Center for Innovation in Shelter, which focuses on scaling market-based solutions to address the global housing deficit, including the MicroBuild 1 Initiative. To date, Habitat's Terwilliger Center has helped 49.9 million people secure better housing, partnered with more than 150 financial institutions to unlock US$13.4 billion in affordable capital, and catalyzed US$189 million in new business for companies serving low-income communities' housing needs.

Other partners: MicroBuild 1 LLC, a Delaware limited liability company with a wholly owned Dutch subsidiary, was supported by a coalition of investment and philanthropic partners essential to its launch and growth. DFC provided US$90 million in cornerstone debt financing, backed by standby letters of credit that strengthened the fund's credit profile and shaped portfolio and risk management requirements. Omidyar Network and MetLife Foundation contributed equity, and Triple Jump served as fund adviser, bringing pipeline access and microfinance investment expertise. The Hilti Foundation partnered with Habitat to establish a foreign exchange risk reserve facility, enabling MicroBuild 1 to extend local currency loans in markets where hedging costs had previously limited investment.

Additional strategies: Between 2012 and 2022, MicroBuild 1 disbursed over US$230 million to 62 institutions in 33 countries in new and renewed loans. As of June 2025, building on MicroBuild 1's investments and technical assistance, the fund's investees had mobilized an additional US$1.26 billion from other investors to grow their housing portfolios.

Key results: MicroBuild 1 directly enabled 236,870 borrowers and their families (approximately 1.18 million people) to improve or build safer, more durable homes through housing microfinance loans provided by partner microfinance institutions. The fund also showed that well-designed housing finance products can be both profitable and lower risk for microfinance institutions, helping establish housing microfinance as a distinct and viable asset class.

By helping microfinance institutions refine and validate these products, MicroBuild 1 also helped attract significant new investment into the sector. This additional capital has allowed many more households to access affordable housing loans through the same products and delivery models first supported by the fund. Together, these shifts have helped position housing microfinance as a scalable, investable solution for addressing the global housing deficit, extending far beyond the families reached directly through MicroBuild 1's own capital.

More information

1. https://www.habitat.org/our-work/terwilliger-center-innovation-in-shelter
2. https://www.habitat.org/our-work/terwilliger-center-innovation-in-shelter/microbuild
3. https://www.habitat.org/sites/default/files/documents/MicroBuild-Fund-AR-FY24.pdf
4. www.habitat.org/microbuild

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*
- *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.

The Global Housing Continuum

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The Global Housing Continuum
A global tool for local action

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