The Global Housing Continuum
A global tool for local action

Mexico

Housing Continuum Snapshot, 2026

Background: Basic terms in the Global Housing Continuum

The Global Housing Continuum is a conceptual framework that provides a structured definition for "housing," promoting a shared language for the diversity of solutions it encompasses. Its scope is global, but it can be applied locally across diverse contexts. The continuum situates a range of different forms of housing along a spectrum, ranging from "housing as a service," such as responses to homelessness, to "housing as an asset," including market-enabled solutions. It provides a visual tool that translates technical housing concepts into an accessible and intuitive format without sacrificing analytical rigor, and as such it is intended for specialist and nonspecialist audiences alike.

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

Global Housing Continuum

The brief list on the next two pages includes common housing interventions typically associated with each category, alongside the stakeholder most commonly – but not exclusively – leading these types of solutions. This list reflects interventions that are globally applicable or extremely relevant in specific regions. Housing interventions may vary across countries, with some more relevant than others depending on specific institutional or socioeconomic realities. When the continuum is applied to a specific geography, adjusting the interventions might be necessary to ensure the framework is applicable. To assist this process, **the glossary in the full report** includes a description of each intervention on this list, providing official definitions where available.

Background: Basic terms in the Global Housing Continuum

Homelessness services

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

Common housing interventions

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

Transitional shelter

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

Common housing interventions

mainly humanitarian-led

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

Incremental housing

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

Common housing interventions

mainly resident-led

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

Social housing

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

Common housing interventions

mainly government or CSO-led

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

Market-enabled solutions

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

Common housing interventions

mainly developer-led

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

Housing Continuum Snapshots — information for action

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

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

Housing continuum snapshots can be developed at multiple scales, including the global, regional, national and subnational levels. For the launch of the Global Housing Continuum project, we produced six snapshots. A global one and five national-level snapshots: Mexico, Kenya, Egypt, Nepal and Hungary. All snapshots use the same framework — the five categories of the Global Housing Continuum — which enables cross-country comparison. As additional layers of information are introduced, some flexibility in how categories are interpreted is necessary. The global snapshot is necessarily high-level and abstract, while national- and subnational-level snapshots can incorporate more granular data and a richer set of policy and financial instruments.

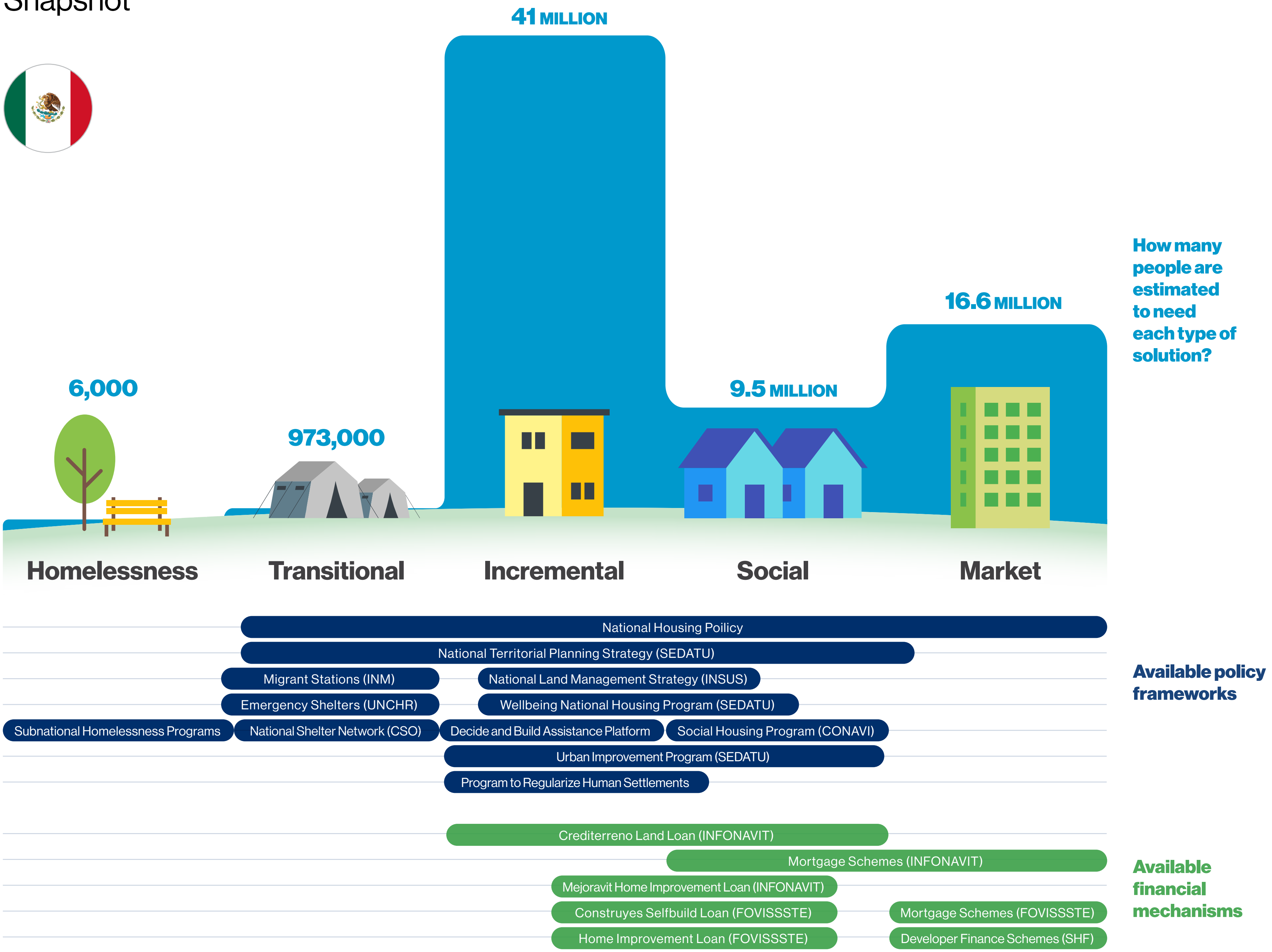
Drafts of the country snapshots underwent multiple rounds of review, with nearly 100 national-level experts contributing feedback. Even so, the snapshots should be understood as works in progress, with ample room for further refinement through stakeholder dialogue and future data updates.

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

The 2026 Mexico Housing Continuum Snapshot

The Mexico Housing Continuum Snapshot reveals a dense array of policies supporting the Incremental category that is not matched by an equally robust set of financial mechanisms to sustain this type of housing provision. This sentiment was confirmed by consulted national-level experts, who reiterated that large-scale upgrading programs lack a strong financing architecture, including housing microfinance, blended finance options for neighborhood upgrading, and municipal land-based instruments.

2026 Mexico Housing Continuum Snapshot



Sources: United Nations High Commissioner for Refugees (UNHCR). (2025). *Refugee Population Statistics Database*; Instituto Nacional de Estadística y Geográfica (INEGI) (2020). *Censo de Población y vivienda*. México; Comisión Nacional de Vivienda. CONAVI (2024). *Estimación del déficit cualitativo de vivienda en México 2024*; BBVA (2025). Situación Inmobiliaria México. Segundo semestre de 2025

Estimated number of people in need of each housing solution

National-level housing statistics use different concepts, statistical definitions and measurement approaches to analyze different parts of their housing system. Concepts evolve over time, reflecting shifting policymaking priorities and capacities. The Mexico Housing Continuum Snapshot compiles different data sources and assembles high-level illustrative estimates of housing need, presented in numbers of people. Rather than precise statistical measures or forecasts, these figures represent approximations intended to show general patterns; they are not to be taken as precise measures. In the case of Mexico, official statistics on the qualitative and quantitative housing deficits were instrumental in the analysis of housing need[1].

According to this analysis, Mexico's greatest housing need is found in the "Incremental" category, which includes people requiring land titling and regularization, better access to basic services and infrastructure, and improvements to existing homes (both structural and nonstructural), which are required throughout the country. In line with this, many current strategies in Mexico focus on facilitating housing upgrades, most often through self-build initiatives. There is also a significant demand for better access to affordable and adequate housing via market mechanisms and for "Social" housing, which depends more heavily on support from the government, civil society organizations and similar groups. Finally, less need has been identified for "Transitional" housing, but it is important to note that recent changes in asylum policies and procedures in the country may have implications for the need for refugee facilities, and thus this situation may be changing but not yet reflected in the data. Data about homelessness is limited; therefore it currently appears to be a lesser area of need.

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

Table 1.
High-level illustrative estimates of the number of people in need of each housing solution in Mexico.

	Housing need (number of people)	Share of people in need by type	Share of total population
Homelessness	5,778	0.0%	3.9%
Transitional	794,577	1.2%	1.4%
Incremental	41,141,592	60.5%	21.0%
Social	9,504,000	14.0%	12.0%
Market	16,605,000	24.4%	1.5%
Population without housing need	61,449,053		60.2%
Total population	129,500,000		100%

Sources: INEGI (2020), UNHCR (2025), CONAVI (2024), BBVA (2025), INEGI (2023)

Note: These values are not exact. They reflect modeled estimates based on the best available information, providing an order of magnitude approximation, not a precise count.

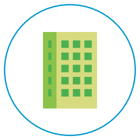
The estimated number of people currently in need of each type of housing solution is listed below, alongside some comments about the sources of information and calculations made:

Homelessness (approximately 5,778 people): According to the 2020 Population and Housing Census conducted by Instituto Nacional de Estadística y Geográfica, or INEGI, there are 5,778 people experiencing homelessness – "persons in situation of street," as referred to in the country – in Mexico. It should be noted that these are estimates, as no definitive figures or measurements accurately account for the real number of homeless individuals because their living conditions make it difficult to properly survey this population. This measurement represents the first of its kind carried out at the national level.

Transitional (approximately 794,577 people): UNHCR's consolidated refugee statistics (UNHCR, 2025) report that, as of 2025, there were 794,577 forcibly displaced individuals in Mexico. This number includes refugees, asylum-seekers, internally displaced people, people needing international protection, and stateless individuals. Therefore, this figure represents the total population potentially requiring transitional housing solutions.

Incremental (approximately 41,141,592 people): According to the study "*Estimación del déficit cualitativo de vivienda en México 2024,*" prepared by the National Housing Commission, or CONAVI, there are 11,428,220 housing units with a qualitative deficit nationwide, representing 29.8% of the total housing stock (CONAVI, 2024). In 2024, according to the National Household Income and Expenditure Survey, or ENIGH, the average number of occupants per household was 3.6 people. Therefore, the total population was calculated by multiplying the total number of dwellings with a qualitative deficit by the average number of occupants per dwelling. In that regard, it should be noted that the figure representing housing need in this instance is a stock-based metric, indicating current dwellings with deficiencies rather than anticipated housing demand or projected forecasts.

Social (approximately 9,504,000 people): According to the report "*Situación Inmobiliaria México Segundo Semestre de 2025*" by BBVA Mexico, the potential housing demand in Mexico amounts to 7.5 million housing units, of which 35.2% correspond to "social interest" housing (BBVA, 2025). Of the total estimated potential demand, 2.64 million housing units correspond to the social interest segment. The total population was calculated by multiplying the potential social housing demand by the national average number of occupants per dwelling (3.6). In that regard, it should be noted that the figure representing housing need in this category is a demand-based estimate for illustrative purposes, indicating prospective housing demand or projected forecasts.



Market (approximately 16,605,000 people): According to the report "*Situación Inmobiliaria México Segundo Semestre de 2025*" by BBVA Mexico, the potential housing demand in Mexico amounts to 7.5 million housing units, of which 41.6% corresponds to "traditional" housing and 19.9% to "middle" housing (BBVA, 2025). Of the total estimated potential demand, 4,612,500 housing units correspond to these segments. The total population was calculated by multiplying the market housing demand by the national average number of occupants per dwelling (3.6). In that regard, it should be noted that the figure representing housing need in this category is a demand-based estimate for illustrative purposes, indicating prospective housing demand or projected forecasts. It is worth a reminder that, in this analysis, this continuum category excludes market-rate and luxury housing.

What key policy tools are available in Mexico?

A summary of the identified initiatives is outlined below. Other initiatives may be present in the country, with varying levels of implementation, such as blended finance models, housing microfinance capitalization, municipal infrastructure financing instruments, land value capture strategies and risk-sharing mechanisms. However, these have not been mapped in the continuum, as priority has been given to the public policies and programs that are most widely known and implemented at the national level.

High-level descriptions of some key policy tools are presented below:

National Housing Policy[1]
Legislative framework
The National Housing Policy recognizes adequate housing and its surrounding environment as key elements capable of improving the well-being of individuals and Mexican families. It presents a sectorwide housing assessment based on each component of adequate housing.

Wellbeing National Housing Program[2]
Implementation program
A national initiative to build 1.8 million new homes and improve an additional 1.8 million, with a focus on vulnerable populations.

National Territorial Planning Strategy, 2020-2040[3]
Regulatory framework
A guiding instrument that, under a systemic approach, shapes the spatial and territorial dimension of Mexico's development over a long-term horizon from 2020 to 2040. The National Territorial Planning Strategy (or ENOT, for its acronym in Spanish) establishes the foundations for the state's stewardship in the national territorial planning policy.

National Land Management Strategy[4]
Urban planning tool
An instrument created by the National Institute of Sustainable Land, or INSUS, to foster the supply of suitable and well-located urban land to meet the needs of low-income populations.

Social Housing Program[5]
Implementation program
This program, led by the National Housing Commission, or CONAVI, offers housing subsidies to low-income populations who do not have access to sufficient resources or financing to obtain adequate housing.

Urban Improvement Program[6]
Implementation program
A Mexican government initiative launched by the Secretariat of Agrarian, Territorial and Urban Development, or SEDATU, to build high-quality social infrastructure, provide direct housing support, and regularize land tenure.

Program to Regularize Human Settlements[7]
Implementation program
An initiative run by the National Institute of Sustainable Land, or INSUS, to provide legal certainty of land tenure to families living in informal settlements.

INM Migrant Stations[8]
Implementation program
The National Migration Institute, or INM, operates a network of facilities for processing and housing migrants.

UNCHR emergency shelters[9]
Implementation program
UNHCR partners with civil society organizations, or CSOs, to provide temporary accommodation and support services for asylum-seekers and refugees.

National Shelter Network[10]
Implementation program
This network of 75 shelters coordinates, organizes and represents shelters across the country to combat gender-based violence.

Decide and Build Assistance Platform[11]
Urban planning tool
A free digital tool provided by SEDATU to assist families who are involved in the building, expansion or improvement of their homes.

Subnational homeless programs[12]
Implementation program
Subnational homeless programs involve a mix of local government initiatives and collaborations with CSOs to provide immediate shelter and food, along with support for social integration and housing solutions.

Mexico's housing policy framework consists of a set of national strategies, housing programs and financial instruments that span the full continuum, from humanitarian shelter and homelessness responses to housing and settlement upgrading, social housing, and market-enabled affordable housing. At the strategic level, the National Housing Policy establishes housing as a core well-being priority, while the National Territorial Planning Strategy and the National Land Management Strategy provide spatial and land governance directions to expand access to well-located, serviced land for low-income populations.

1 https://sniiv.sedatu.gob.mx/PNV/Programa
2 https://www.gob.mx/conavi/acciones-y-programas/programa-de-vivienda-para-el-bienestar-2025
3 https://www.gob.mx/sedatu/documentos/estrategia-nacional-de-ordenamiento-territorial-de-la-sedatu?state=published
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What key financial mechanisms are available in Mexico?

On the delivery and financing side, programs such as the Wellbeing National Housing Program and the Social Housing Program provide direct support for low-income households, aligning with the "Social" category. The Urban Improvement Program and the Program to Regularize Human Settlements support housing and settlement upgrading through infrastructure investment, direct housing support and tenure regularization. At the market-enabled end of the continuum, Instituto del Fondo Nacional de la Vivienda para los Trabajadores, or INFONAVIT; Fondo de la Vivienda del Instituto de Seguridad y Servicios Sociales de los Trabajadores del Estado, or FOVISSSTE; and the Federal Mortgage Society, or SHF, provide mortgage and developer finance instruments to expand access to affordable housing for formal-sector workers and moderate-income households. While some of these programs focus specifically on incremental strategies, they can be difficult to access for those with informal employment, which represents a significant gap. Lastly, there are comparatively fewer instruments to address humanitarian and homelessness needs, but these are primarily addressed through migrant stations, UNHCR-supported shelters, the CSOs' National Shelter Network, and subnational homelessness programs.

It is important to note that development finance to Mexico – foreign aid from multilateral development banks and other international actors, primarily in the form of official development assistance and other official flows – is typically channeled through existing national-level implementation programs and financial mechanisms.

Table 2.
Main national-level financial mechanisms for housing in Mexico.

Financial mechanism	Description
INFONAVIT Crediterreno land loan	Mortgage credit from the INFONAVIT to acquire land and build a home through a single financing plan.
INFONAVIT mortgage schemes	INFONAVIT offers several mortgage schemes to help formal-sector workers purchase or pay off a home.
INFONAVIT Mejoravit home improvement loan	Non-mortgage credit from INFONAVIT for home improvements, repairs or expansions.
FOVISSSTE mortgage schemes	FOVISSSTE offers a variety of mortgage schemes designed for government workers in Mexico and pensioners.
FOVISSSTE Construyes self-build loan	Self-build mortgage provided by FOVISSSTE to government workers to build a home on their own land or purchase land to build on.
FOVISSSTE home improvement loan	Financing program for government workers provided by FOVISSSTE for home improvements, repairs or expansions.
SHF developer finance schemes	The Federal Mortgage Society, or SHF, is a second-tier bank that fosters primary and secondary housing finance markets by providing funding, guarantees and other instruments to financial intermediaries.

Insights for further exploration from Mexico's Housing Continuum Snapshot

In this context, the Mexico snapshot reveals a partial misalignment between the scale of housing need and the orientation of existing policies and funding mechanisms. The largest estimated need is concentrated in the "Incremental" category, comprising more than 41 million people, yet the number of identified instruments in this category are often fragmented and reflect a weak integration between land, finance and infrastructure systems, which poses a challenge to addressing the existing housing needs. Although there are relevant upgrading initiatives, such as urban improvement, tenure regularization and self-build support platforms, the overall policy and financing mechanisms remain more heavily concentrated in social housing and market-enabled housing, where population needs are relatively smaller (approximately 9.5 million and 16.6 million, respectively). This indicates that Mexico's housing system remains more strongly oriented toward formal housing delivery and mortgage solutions than toward large-scale incremental upgrading and settlement improvement, despite the latter being the country's largest area of need. Although relevant upgrading initiatives exist, their scale and financial depth appear modest relative to the magnitude of housing quality deficits, and they are heavily focused on payroll-linked mortgage systems, whereas options for those employed informally remain lacking. Rebalancing the mix of policies and funding mechanisms toward upgrading while maintaining support for social and market-enabled housing could help strengthen the overall effectiveness of Mexico's housing system.

The Mexico Housing Continuum Snapshot presented here was developed through close collaboration with the Habitat for Humanity country team and in-depth engagement with national and local housing experts. These consultations were critical to shaping and refining the snapshot by clarifying how housing need is understood and measured in this context, how policy tools are structured and prioritized, and which financial mechanisms meaningfully influence housing outcomes in practice. Expert input was especially important for navigating data gaps, interpreting national statistics in relation to the continuum categories, and distinguishing between formal policy intent and actual delivery on the ground.

This snapshot does not claim to be exhaustive, definitive or perfectly comparable to other contexts. By design, it offers a partial and evolving representation of a complex housing system, shaped by available data, expert judgment and contextual nuance. Rather than being developed for a fixed use case, the snapshot is intended as a learning tool to explore how a continuum approach can make housing needs more visible and legible while respecting local specificity. As a living tool, it is meant to be revisited and updated over time as new data emerges, conditions change and understanding deepens.

Keep learning about the Global Housing Continuum

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

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

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

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The Global Housing Continuum

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