Habitat for Humanity®

The Global Housing Continuum

A global tool for local action



Content

Executive summary 2

1. Introduction: Making sense of the housing continuum 4

2. Glossary: Toward a common vocabulary 15

3. Housing Continuum Snapshots 31

4. Practical guide to creating a Housing Continuum Snapshot 77

5. Examples of common housing interventions across the continuum 84

6. Bibliography 107

7. Annex 114

Executive summary

For too long, the housing sector has lacked a shared language to describe the full spectrum of housing needs and solutions.

Practitioners, policymakers and advocates often talk past one another, using different terms for similar challenges or addressing interconnected issues as though they exist in isolation. This fragmentation is also reflected in international development discussions, where housing remains strikingly underrepresented despite its foundational role in health, education, climate resilience and economic opportunity. Yet the fundamentals of housing are universal: Every community grapples with access, affordability, adequacy and security, even if these challenges take different forms.

To help solve this, Habitat for Humanity's 2026 Home Equals[1] report offers something new and long overdue: a clear, coherent framework that brings these conversations together, giving housers, housing stakeholders and communities a common way to understand, compare and advance housing solutions across contexts. Most importantly, it places the world's largest and most persistent housing challenge — the realities faced by people living in informal settlements — at the center of the global housing conversation, rather than treating it as an issue at the margins.

1 Home Equals is a global advocacy campaign launched by Habitat for Humanity International in 2023. It focuses on making access to adequate housing more equitable for people living in informal settlements by improving policies and systems.

This report presents Habitat for Humanity International's Global Housing Continuum, a conceptual framework designed to help visualize the complex housing landscape, mapping the full range of housing needs experienced by people all over the world and providing a shared language for policy and practice. The continuum identifies five universal housing categories — Homelessness, Transitional, Incremental, Social and Market — that range from housing seen as a service to housing seen as an asset. A key innovation of the Global Housing Continuum is the inclusion of incremental housing at its center, acknowledging that the majority of the world's housing is built, expanded or improved progressively by residents themselves.

The report also presents the Housing Continuum Snapshot, a diagnostic tool that overlays needs, policies and financial mechanisms onto the continuum to highlight gaps, misalignments and opportunities for action. Six snapshots are presented and discussed — one at the global level and five at the national level for Mexico, Kenya, Egypt, Nepal and Hungary. Using the best available data and the most reliable sources of information, validated by groups of national-level experts, these visual summaries expose where the housing needs are the greatest and which policies and financing tools are available to address them. The snapshots reveal that a large share of people require incremental improvements to their existing housing, yet policy and financing ecosystems tend to focus on other types of housing solutions.

Drawing on globally recognized definitions and reputable grey literature, the glossary in this report defines the five main categories of the Global Housing Continuum — Homelessness, Transitional, Incremental, Social and Market — and provides detailed descriptions of common housing interventions associated with each. The report also features examples of successful projects from around the world that illustrate how housing solutions vary across the continuum.

Although the content of the report is a critical underpinning for the development and framing of the Global Housing Continuum, the purpose is not the document itself but the tool it offers for global use, application and dialogue. The report concludes with a practical guide for producing a Housing Continuum Snapshot, emphasizing alignment with local terminology and the use of the best available data; expert validation; and simple, intuitive visualization. Framed as a "living tool," the snapshot facilitates consistency while allowing for local adaptation. Altogether, the Global Housing Continuum provides a toolbox for local action.

The definitions, snapshots, examples and guide position the continuum as a powerful way to clarify complex systems, strengthen collaboration, and encourage a shared understanding in order to promote more equitable and effective housing strategies worldwide.

1.

Introduction: Making sense of the housing continuum

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

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

Like any map, it is a schematic representation of reality rather than an exact reproduction of it. Representations of a housing continuum are commonly used by practitioners and policymakers in organizations and governments, especially in the United States, Canada and Europe, to communicate and situate interventions within broader housing systems. Housing continuum models are not well-known outside of these high-income countries, however, and they remain largely absent from academic discourse. Recognizing this gap, Habitat for Humanity developed a global version of the housing continuum to support our international advocacy work and to serve as a resource for our federated global network of national organizations in more than 60 countries.

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

Why is the Global Housing Continuum needed? Even under conservative estimates,[2] we know that the global housing crisis affects an unprecedented share of the world's population. This crisis demands renewed efforts for a better understanding of the challenges, clearer diagnoses, and stronger coordination among multiple stakeholders. As global attention to housing solutions continues to grow, there is an urgent need for a shared understanding of the housing crisis that is more comprehensive, more precise and yet still intuitive.

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

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

1.2. Habitat for Humanity's Global Housing Continuum

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

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

Global Housing Continuum



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

Core categories



Homelessness services

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

Common housing interventions

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



Transitional shelter

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

Common housing interventions

mainly humanitarian-led

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



Incremental housing

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

Common housing interventions

mainly resident-led

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



Social housing

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

Common housing interventions

mainly government or CSO-led

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



Market-enabled solutions

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

Common housing interventions

mainly developer-led

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

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

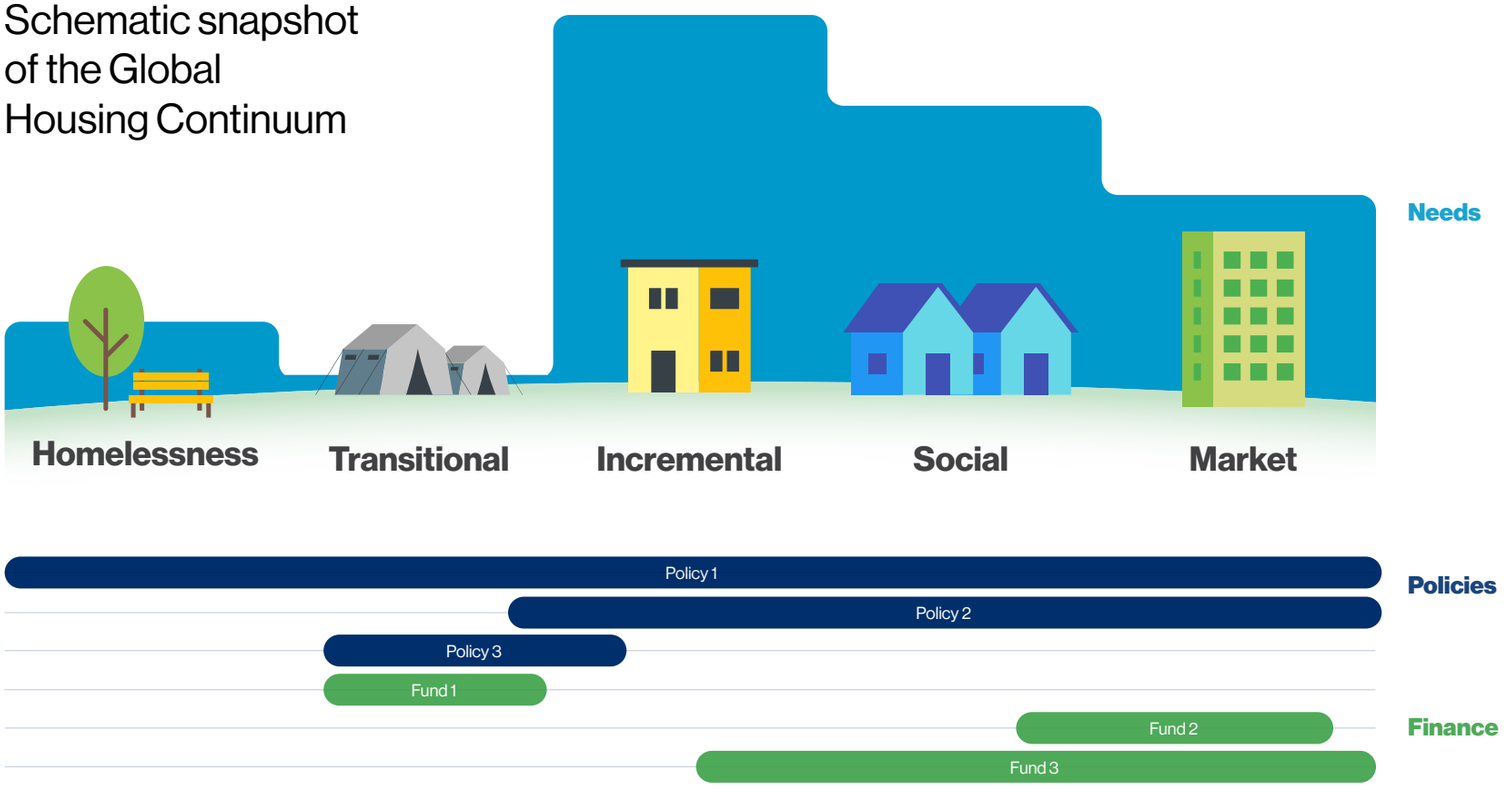
1.3. Introducing the Housing Continuum Snapshot

A housing continuum can become a robust tool when it incorporates additional layers of information. In this report, Habitat for Humanity International provides three additional layers of information alongside the core continuum that can be used to create a simple analysis of a specific housing context (a country, region, city or any other locale) at a moment in time, or a "snapshot." The first layer introduced is an estimate of housing need across the continuum. It answers the question "How many people need each type of housing solution?" by using the best data available to identify credible estimates. Understanding the shape of this "need curve" is revealing. It transforms the continuum from a classification tool into a diagnostic one, showing not only what types of housing exist, but also how large the need is in each category and in relation to other types of housing need.

The second layer of information answers the question "What main policy frameworks are available?" The idea is to offer a high-level overview of the most relevant regulatory frameworks affecting the housing system. The third layer answers the question "What key main financial mechanisms are available?" The provided information does not cover the full spectrum of financial tools available but calls attention to the most critical ones. Together, these three layers – current need and available policies and financial mechanisms – transform the core housing continuum into a powerful analytical tool.

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

Schematic snapshot of the Global Housing Continuum



Estimating the number of people in need by housing category

The snapshot intentionally uses the term housing "need" rather than "demand" or "deficit." The term "need" emphasizes that housing is not something people want to have but rather a fundamental necessity, alongside food, water and health care. As described in the International Bill of Human Rights,[3] housing needs are nondiscretionary, meaning that no individual can be excluded from them. Further, housing is a fundamental right without which other rights cannot be achieved. When housing needs are unmet, people's capabilities are constrained and their productivity is reduced, generating broader social and economic costs.

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

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

Identifying available policy and financial tools

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

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

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

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

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

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

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

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

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

Building on the snapshots with additional layers

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

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

1.4. Acknowledging the limitations of the Global Housing Continuum

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

The continuum is not a ladder. Its linear arrangement might seem to imply a hierarchy or value statement, giving the wrong impression that there is a progression from "worse" options on the left to "better" options on the right. This is not the intent, as there are adequate forms of housing solutions across the continuum. While there might be a natural movement to the right among the first three categories — Homelessness, Transitional and Incremental — this does not apply to the other categories on the continuum. This issue has led previous continuum frameworks to embrace geometric forms other than a line (IHA, 2017). For example, current discussions in North America emphasize that movement across categories is constant and that there is interest in visualizing the different housing pathways and transitions.

Terms are inherently contextual, and some flexibility is necessary. Terms and concepts carry different meanings across contexts, so the same framework will not fit every geography perfectly. This continuum intentionally trades some local specificity for global comparability and prioritizes simplicity over precision. A term that is precise and widely understood in one setting can carry different implications — or no clear meaning at all — in another. As a result, global frameworks must strike a balance between offering common language and respecting local nuance. This variability does not diminish the usefulness of shared concepts; rather, it underscores the need for flexibility.

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

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

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

Sustainability is treated as a cross-cutting dimension. The framework does not single out "sustainable housing" as a separate category and sees sustainability as transversal. Habitat for Humanity is working with key stakeholders, including the United Nations Human Settlements Programme, or UN-HABITAT, and the United Nations Environment Program, or UNEP, to integrate sustainability across this Global Housing Continuum, recognizing that the global climate crisis and the global housing crisis are intertwined.

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

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

1.5. Using the Global Housing Continuum, from snapshot to action

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

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

Communication: The housing continuum is a schematic answer to the question "How can we talk about housing in a way that is consistent and globally applicable?" The tool promotes a simplified view of housing's complex landscape and proposes a unified language that makes sense globally and can be applied locally. It helps build a shared understanding of housing among stakeholders, including within housing organizations, academic settings, policy forums, and in the street. As a communication tool, it facilitates collective conversations, allowing people with different backgrounds and perspectives to clearly map what they mean by "housing," specify what type of housing is under discussion, and prevent misunderstandings.

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

Fundraising: This tool is also valuable for fundraising, resource development and partnership building because it gives housing donors a common framework for making more targeted and effective contributions. It also helps practitioners articulate clearer, more compelling value propositions by showing where resources are needed most and how proposed interventions fit within the broader housing landscape.

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

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

2.

Glossary: Toward a common vocabulary

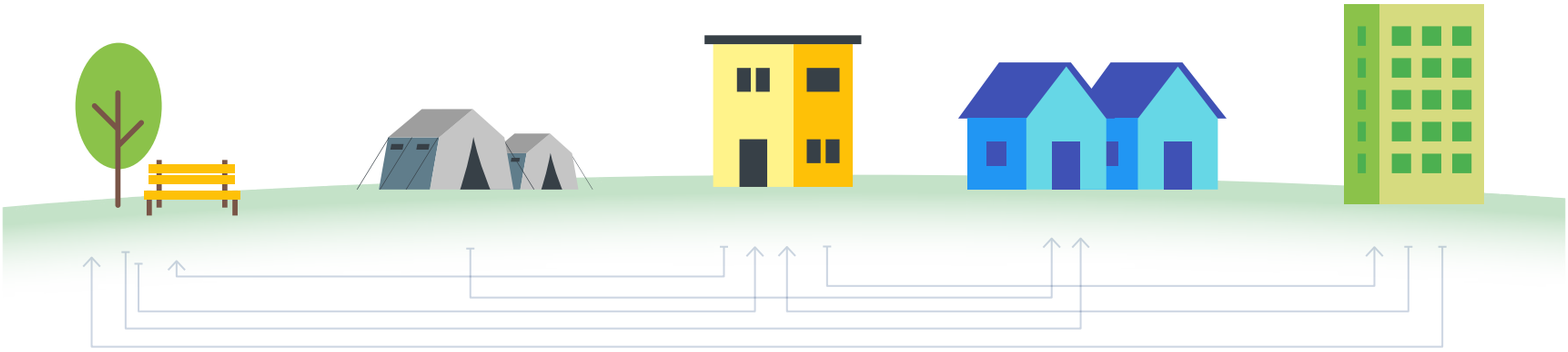
A shared language implies shared words that clearly make sense to different people in different contexts. This chapter proposes such a vocabulary — a glossary of key terms in the Global Housing Continuum.

It offers basic descriptions of the five umbrella terms for the five main categories, along with the common housing interventions listed in **Section 1.2.** The descriptions and definitions presented here were developed through review and synthesis of relevant recent "grey literature" – knowledge products generated outside of traditional commercial and academic publishing, typically by organizations such as multilateral institutions, governments, think tanks, research institutes, international cooperation agencies, and a wide range of specialized civil society organizations.

Where internationally agreed-upon definitions exist, these are used. On issues without such consensus, definitions or descriptions from reputable organizations in the housing sector are referenced. In selecting the most appropriate definitions, priority was given to those with broader geographical scope, especially those originating from globally recognized organizations rather than highly localized sources. Definitions that offer measurable elements or clear operational criteria were also preferred. Descriptions were edited for clarity, consistency and applicability across contexts.

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

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



Housing as a service ⟷ **Housing as an asset**

Homelessness

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

Transitional

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

Incremental

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

Social

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

Market

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

In addition, it is important to be reminded that the terms included here are intended to support global analysis and comparability. The list of common housing interventions provided can — and should — be adapted to reflect the specific characteristics of different contexts. While maintaining consistent overarching categories is ideal for comparability, the housing interventions that are more common within each category may vary by country (or other locale), depending on governance structures, land markets, social norms and other contextual factors. This flexibility ensures that the continuum can be applied across multiple scales and geographies.

2.1. Homelessness



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

Growing efforts by stakeholders around the world have intensified calls for consistent action across all levels of government, highlighting the critical gap in the Sustainable Development Goals, or SDGs, which do not explicitly reference homelessness. More recently, important steps have been taken to advance the formal recognition and collection of data on homelessness globally. In 2023, the *SDG 11 Synthesis Report* (UN-HABITAT, 2023) reported global figures on homelessness for the first time as part of indicator SDG 11.1.1 on inadequate housing. The U.N. General Assembly issued a self-standing resolution on homelessness, urging governments to take action to address this issue in accordance with their international law commitments (UNSG, 2023). In 2025, as part of the Open-Ended Working Group on Adequate Housing for All (more on this in **Section 3.1**), UN-HABITAT led a dedicated expert group meeting to discuss a proposed definition for homelessness, which is to be tabled to member states in 2026.

This represents long overdue and significant accomplishments that could not have been possible without efforts by many, especially the Global Framework on Homelessness put forth by the Ruff Institute for Global Homelessness; the European Typology of Homelessness and Housing Exclusion, or ETHOS Light, by the European Federation of National Organizations Working with the Homeless, or FEANTSA (FEANTSA, 2005); and two expert work meetings led by UN-HABITAT in 2019 and 2025.

The Institute for Global Homelessness, or IGH, broadly defines people who may be considered homeless as “lacking access to minimally adequate housing” and establishes 17 varying conditions structured in three broad groups: “people without accommodation,” including those living in the streets, in cars or in public spaces; “people living in temporary or crisis accommodation,” including those in different types of homeless shelters; and “people living in severely inadequate and insecure accommodation,” including those living in mobile homes and those facing extreme overcrowding or under threat of violence (IGH, 2019). ETHOS, the framework proposed by FEANTSA, identifies 12 operational categories (see Table 3 on the next page) and includes a version of the framework created for statistical purposes and data collection, called ETHOS Light.

Table 3.
European Typology of Homelessness and Housing Exclusion

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

The UN-HABITAT Expert Work Meetings on Homelessness in 2019 and 2025 called attention to the fact that even where inclusive definitions exist, data collection often focuses only on visible homelessness. They also noted that a proper definition must bring to the front that experiencing homelessness is a human rights issue revealing multiple systemic failures, not the result of individual behaviors imputed to those who suffer from this condition (UN-HABITAT, 2025b).

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

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

See an example from Thailand.

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

See examples from Czech Republic and Brazil.

Supportive housing refers to long-term, though not necessarily indefinite, housing that is coupled with ongoing, supportive services tailored to the needs of individuals and households experiencing chronic homelessness or significant health and social support needs (National Academies of Sciences, Engineering, and Medicine, 2018). The physical environment can be purpose-built or adapted to be safe, secure and enabling, and may include on-site or coordinated support services such as social services, provision of meals, housekeeping, and social and recreational activities, to maximize residents' independence, privacy and dignity (Canada Mortgage and Housing Corporation, n.d.).

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

2.2. Transitional



Transitional housing or shelter[4] occupies a unique position at the intersection of humanitarian response and longer-term housing development. It is mostly associated with contexts of crisis, whether caused by extreme weather events; earthquakes; volcanic eruptions; or human activity such as armed conflict, industrial accidents, environmental degradation or large infrastructure projects. In these situations, people are forced to move out of their homes. Most people remain within their own countries as internally displaced populations, or IDPs, while those who cross international borders become refugees. All require immediate shelter assistance, especially vulnerable populations. The term "transitional" underscores that these interventions are intended to bridge emergency relief and more durable housing solutions.

Within "Transitional" housing, a wide spectrum of response types exists with varying levels of effort, complexity and intended duration. These range from anticipatory and preparedness interventions before a crisis occurs to immediate emergency shelter, short-term temporary accommodation, and rehabilitation and reconstruction toward more stable neighborhood development and housing sustainability. Within this category, interventions vary in their level of durability, tenure security and service provision, reflecting an intentional progression toward long-term housing stability and integration.

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

From a global perspective, most activities in this category fall within the domain of humanitarian action and coincide with the place-based and people-centered approach of the global Shelter, Land and Site Coordination Cluster, or SLSC[5] – formerly known as the Global Shelter Cluster – to streamline humanitarian action by combining the Camp Coordination and Camp Management, or CCCM, and Housing, Land and Property, or HLP, activities for a faster and more effective response. In the Global Housing Continuum, the "Transitional" category refers to housing solutions that "provide a habitable covered living space and a secure, healthy living environment, with privacy and dignity, to those within it, during the period between a conflict or natural disaster and the achievement of a durable shelter solution" (Global Shelter Cluster, 2019).

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4 Although "shelter" is often associated with emergency response and "housing" with recovery or development, the distinction is artificial; both terms describe the same basic function and say nothing about quality or standards. The lack of a universal definition has led to the proliferation of qualifiers such as "emergency," "temporary," "transitional," "durable" or "permanent" shelter, reflecting context-specific needs rather than clear conceptual boundaries (Habitat for Humanity, 2016).

5 With the "humanitarian reset," the Global Shelter Cluster was restructured in February 2026. The global lead agencies of the SLSC are The International Organization for Migration, or IOM, and the International Federation of Red Cross and Red Crescent Societies, or IFRC.

The following common interventions have been identified within this category:

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

See an example from Pakistan.

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

See an example from Jordan.

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

2.3. Incremental



The “Incremental” category is a unique addition of Habitat for Humanity’s housing continuum that expands the scope of conventional frameworks commonly used in high-income countries. It reflects the reality that a substantial share of global housing need is concentrated in informal settlements and inadequately serviced neighborhoods, where in situ upgrading and incremental house improvement constitute key strategies to achieve better living conditions (Greene and Rojas, 2008). In fact, incremental housing is a main driver of accelerated urbanization in low- and middle-income countries. Experts estimate that about 70% of the urban fabric consists of or originated as informal settlements, making them the foundation for realistic and socially relevant solutions to persistent housing crises (Noorloos et al, 2020). Incremental housing is a type of housing provision based on a progressive development in which construction is incomplete at occupation but is habitable (ibid.). Aligned with the progressive realization of the right to adequate housing, it involves gradual improvements to achieve all dimensions of housing adequacy: affordability, tenure security, services, habitability, accessibility, location and cultural adequacy (OHCHR, 2009).[6]

Incremental housing refers to a people-centered, process-based approach in which households —especially those with low incomes — progressively build, expand and improve their homes and neighborhoods over time, according to their resources, needs and priorities (South African Department of Human Settlements, 2019). The role of government in incremental housing strategies often focuses on facilitating land access, infrastructure and services and ensuring appropriate regulatory frameworks, while households drive the construction and improvement of their dwellings. Incremental upgrading blends self-help with technical assistance, strengthening community participation and local governance (Greene and Rojas, 2008). In full alignment with this approach, the Habitat International Coalition, or HIC, has championed the concept of the “Social Production of Habitat”[7] (Ortiz, 2019), which has gained broad recognition in Latin America and increasingly in other parts of the world.

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

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

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

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

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

The following common interventions have been identified within this category:

Participatory slum upgrading and neighborhood revitalization. Incremental upgrading offers a practical and equitable path toward better housing. Families can improve their homes progressively, in line with their financial capacity and evolving needs, while reducing the risk of gentrification and forced evictions. This approach fosters community ownership and long-term stability. As part of UN-HABITAT's Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All, member states have agreed that in situ upgrading – or transformation, as it is increasingly described – is the main approach required to successfully address housing informality, together with slum formation prevention. For it to succeed, technical assistance must be made available at the local level, and actions must build on community knowledge and practices and encourage participatory construction methods. Building standards should be realistic and adapted to local contexts, including income levels, cultural preferences and available materials. (UN-HABITAT, 2025c). In situ upgrading guarantees the physical, social, economic and environmental conditions of an existing informal settlement improvement without relocating residents, and unlike resettlement, upgrading minimizes disruptions and protects vital community networks (UNESCAP, n.d.). Interventions typically involve infrastructure improvements – roads, water, sanitation and electricity – housing quality enhancements, tenure security and public service access. The core goal is to preserve community ties, livelihoods and social networks while progressively transforming these areas into safe, resilient neighborhoods (UN-HABITAT, n.d.).

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

See examples from Thailand, Zimbabwe and Brazil.

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

See an example from India.

Sites and services and planned urban expansions. Popularized in the 1970s, "sites and services," or S&S, is a leading housing intervention promoted by the World Bank in low- and middle-income countries facing accelerated urbanization. It refers to the provision of serviced plots of urbanized land, either through the provision of title or through land lease tenure systems, along with a bare minimum of essential infrastructure needed for habitation. The projects are most often government-sponsored packages of shelter-related services, which range from a minimal level of surveyed plot to an intermediate level of serviced plots to an upper level of "core housing" complete with utilities and access to community-based services. The level of services depends on the ability of the beneficiary population to afford them and the capacity of the government to subsidize them (UN-HABITAT, 2012a). The main objective of sites and services is to "provide low-income families with the land and public utilities components of the housing package, and a variety of technical and financial assistance to enable them to use self-help to build and progressively improve their dwellings" (World Bank, 1975). Revisiting its early S&S projects, the World Bank confirmed that over time, this approach leads to "bustling and thriving neighborhoods" (Gulyani, 2016).

Ensuring that cities, especially those that are growing faster, plan their urban expansion in the periphery is important to guarantee that S&S housing projects can happen in the future. Planned urban expansion projects ensure governments acquire public lands to lay out urban development in the outskirts of the city, providing an organized framework for growth (Marron Institute, n.d.). Planned urban expansions allow municipal authorities to guide development, rather than follow it, while reducing costs of infrastructure. They use long-term planning and phased infrastructure provision to guide sustainable urban growth and development (UN-HABITAT, 2013).

See an example from Ethiopia.

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

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

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

Building repurposing or adaptive reuse refers to converting an existing building for a use other than the one it was originally designed for, extending its lifespan and maximizing the value of existing structures. Adaptive reuse of buildings can be a viable alternative to new construction, helping reduce costs while supporting sustainability goals — in line with circularity principles — and historic preservation. In housing, it often involves transforming industrial, commercial or underused residential buildings into new housing units. This approach can be more cost-effective and faster than demolition and new construction, as it leverages existing foundations, infrastructure and materials. Repurposing underused buildings offers benefits compared with demolition, such as reduced carbon emissions, increased housing supply, job creation and community revitalization (WEF, 2024; University of the Built Environment, 2024). Repurposing buildings can help address housing shortages by adding units without requiring new land development or urban sprawl.

See an example from 50 European cities.

Unit subdivisions and accessory dwelling units. New housing units can be produced within an existing plot or property via subdivision. While the terms to describe this vary by context, the definition of an accessory dwelling unit, or ADU, is useful: "a habitable living unit added to, created within, or detached from a primary one-unit single-family dwelling" (HUD, 2016), or in some cases, within multifamily buildings. "ADU is a smaller, independent residential dwelling unit located on the same lot as a stand-alone single-family home that can be internal, attached or detached from the main unit" (APA, n.d.). They can have various sizes and configurations and can also be called additional dwelling units, in-law suites, secondary units, backyard homes, guest homes or carriage homes (Habitat for Humanity, 2023).

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

See an example from the United States.

2.4. Social



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

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

In that context, "social housing" — also known as "protected housing" in Spain or "housing of social interest" in Latin America and the Caribbean — refers to housing that is "permanently and deeply affordable, under community control and, most importantly, exists outside of the speculative real estate market" (Alliance for Housing Justice, n.d.). It "can be owned by public entities, residents or mission-driven nonprofits and occupied by renters or homeowners" and often includes "public housing, community land trusts, new construction, existing affordable housing, and conversion of current market-rate housing" (ibid.), among other common interventions.

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

The following common interventions have been identified within this category:

Deeply affordable[8] homeownership refers to homeownership options for low- to very-low-income households — those unable to access stable, affordable housing through the market and therefore requiring significant support. Countries use different mechanisms to target households with the most acute needs. For example, in the United States, deeply affordable homeownership serves households earning between 30% and 80% of the area median income, or AMI, with mortgage payments structured so that residents pay no more than 30% of their gross income (Sustainability Directory, n.d.). In Colombia, deeper subsidies are provided for priority social interest housing than for social interest housing by setting lower regulated sales prices (i.e., 90 times versus 135 times the monthly minimum wage) (Minvivienda, 2023). Deeply affordable homeownership often relies heavily on public support, nonprofit or community-based ownership models, and long-term affordability mechanisms.

Social rental refers to deeply affordable housing options for rent, rather than ownership, at below-market rates. In the United Kingdom, for example, social rents are typically around 50% of the market rate (Shelter England, n.d.-b), with subsidies or financial support provided to households or landlords to fill the gap. Social rental housing is delivered and managed by public agencies, civil society organizations, housing associations or other authorized bodies (OECD, 2024) and is subject to regulations regarding tenant selection, use and transfer, which are intended to ensure long-term access to safe, adequate and stable housing. Social rental initiatives are gaining traction in low- and middle-income countries. Chile, Bolivia and Colombia have established government subsidies for social rental housing (UHPH, 2018), and interest is growing in the Middle East and North Africa, or MENA, region. More than a temporary solution, social rentals function as a springboard toward economic and housing stability, helping families strengthen their autonomy and move toward permanent housing options (Habitat for Humanity LAC, 2025).

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

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

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

Cooperative housing has a long tradition across the world and is one of the few housing intervention types with an internationally recognized definition, often operating under regional or national cooperative laws. Cooperative Housing International (2025) defines housing cooperatives as legal entities, typically cooperatives or corporations, that own residential property. Their governance and operations are guided by principles of self-help, self-responsibility, democracy, equality, equity and solidarity. Cooperatives may be understood as "an intermediate form of tenure between rental and ownership" in which "residents are ... tenants in their own units and owners of a share of the whole building or group of buildings" (Peppercorn and Taffin, 2013). Residents collectively participate in the construction, management and long-term stewardship of their community, prioritizing social, economic and social equity over profit, as cooperatives include "restrictions on the sale of the property and on the benefit of property appreciation" (ibid.). Cooperative housing promotes social inclusion and permanent affordability and protects housing from speculative market forces.

See an example from El Salvador.

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

See an example from Spain.

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

See an example from Puerto Rico.

2.5. Market



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

In this context, the "Market" category refers to delivery models that expand access to adequate, affordable housing by improving how households participate in formal, developer-led housing markets. It includes interventions that lower financial barriers, such as demand-side measures to homebuyers and renters, supply-side subsidies to developers, housing microfinance, and micromortgages, so that low- and moderate-income households can rent or purchase a home. Affordable market housing also includes supply-side measures such as prefabricated housing and inclusionary zoning, which leverage private-sector development to increase affordability without relying solely on direct public subsidies. Overall, market-enabled affordable housing promotes long-term affordability and more equitable housing opportunities within the broader housing system.

The following common interventions have been identified within this category:

Affordable or supported homeownership are terms that refer to housing programs designed to improve affordability and market access through financial support that enables low- and moderate-income first-time homebuyers to acquire and sustain homeownership (IHA, 2017). These programs may include government-backed loans, down payment assistance or long-term subsidy schemes that reduce the up-front or ongoing costs of purchasing a home (Australian Government, n.d.; Government of the United Kingdom, n.d.). Countries use different strategies to define affordable housing with the purpose of targeting their housing subsidies. In the United States, for example, "affordable homeownership" as defined here is mostly targeted to moderate-income households earning at or between 80% and 120% of the area median income (HUD, n.d.). In Colombia, social interest housing (not the priority housing with deeper subsidies) is established by fixing the selling price at 135 times the monthly minimum wage (Minvivienda, 2023). Overall, affordable homeownership initiatives aim to expand access to homeownership, promote financial stability, and ensure long-term housing affordability through market actors.

See examples from Kenya and Mexico.

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

See an example from Mozambique.

Housing microfinance and micromortgages refer to small housing loans with short repayment periods (typically from three to 10 years), minimal collateral requirements, and loan amounts accessible to households normally excluded from formal mortgage markets. These loans may be offered by banks, nonbank financial institutions, cooperatives, NGOs or other regulated entities (Habitat for Humanity International, n.d.). Often starting at just a few hundred dollars, housing microfinance loans are not necessarily mortgage-backed. They expand access to basic financial services and enable low-income households to make progressive upgrades to their homes to improve overall living conditions. Micromortgages, on the other hand, "are defined as housing loans of long duration (generally 10 years or more) that exhibit all characteristics of traditional mortgage loans (long repayment period, house as collateral for the loan, ability to foreclose and sell the house in case of default) and are small enough that they can be afforded by poor and very poor households" (Kihato, 2014).

See an example from 33 countries.

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

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

3.

Housing Continuum Snapshots

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. In this chapter, we present six snapshots: one global snapshot and five national-level snapshots from 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.

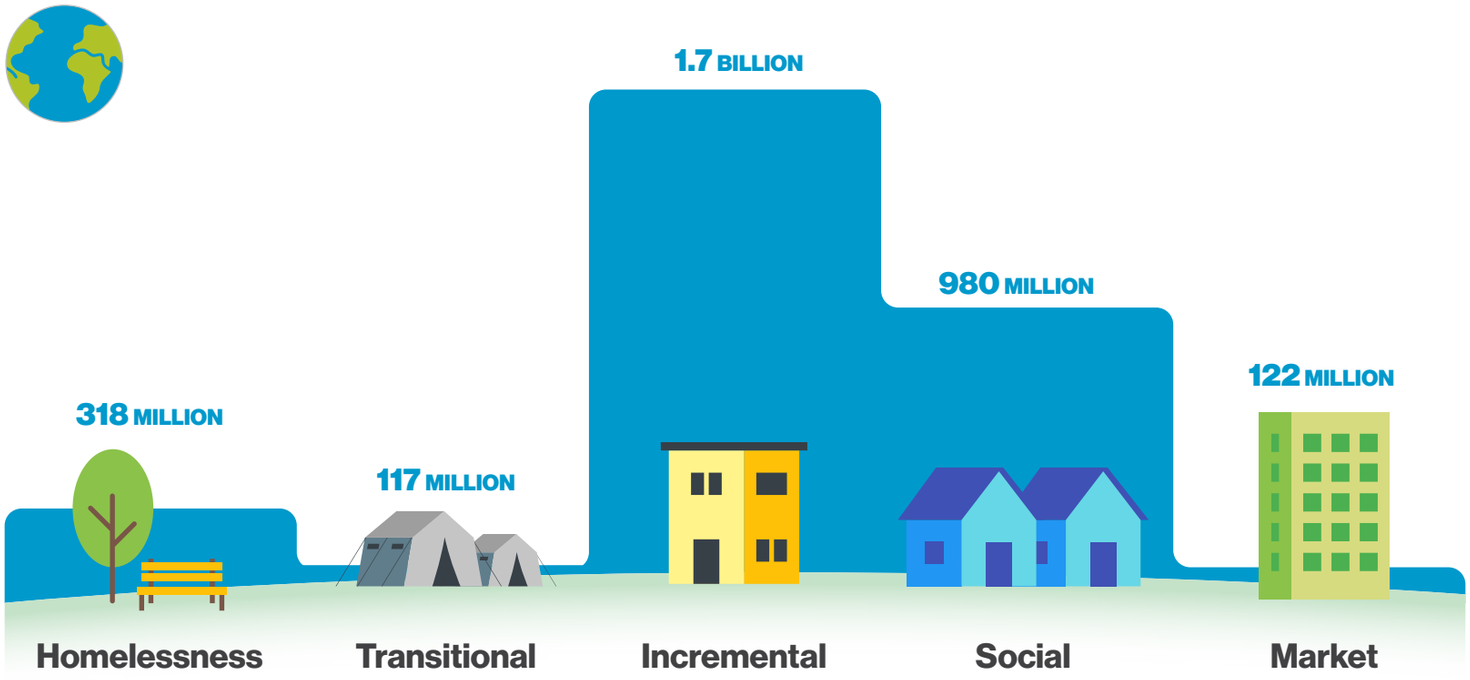
3.1. The Global Housing Continuum Snapshot

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

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

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

2026 Global Housing Continuum Snapshot



How many people are estimated to need each type of solution?



Available policy frameworks

Available financial mechanisms

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

Estimated number of people in need of each housing solution

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

The population estimates of "housing need"[9] presented here should be treated as high-level illustrative estimates rather than precise measures or forecasts, as these comprehensive statistics are not available at the global level. They are based on the best and most recent global data compiled by UN-HABITAT, which is the custodian agency for SDG Indicator 11.1.1 on inadequate housing, and the United Nations High Commissioner for Refugees, or UNHCR, via the Refugee Population Statistics Database, which includes statistics from UNHCR; the United Nations Relief and Works Agency for Palestine Refugees, or UNRWA; and the Internal Displacement Monitoring Centre, or IDMC. Aside from the estimates of the "Transitional" category, all other figures align with SDG 11.1.1 reporting. Estimates for the "Incremental," "Social" and "Market" categories were produced for this report by UN-HABITAT's Data and Analytics Unit in collaboration with Habitat for Humanity International. For details on the methodology, refer to the technical note in the **Annex**.

9 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 4.
High-level illustrative estimates of the number of people in need of each housing solution globally

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

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

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



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



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



Incremental (approximately 1,714,014,330 people): The estimated number of people in this category reflects those facing both a qualitative housing deficit and the highest degree of housing unaffordability. For them, accessing a new housing unit produced by the formal market is out of reach. The closest globally available measure to estimate the number of people needing an incremental housing solution is SDG Indicator 11.1.1, tracking the proportion of urban populations living in slums, informal settlements and inadequate housing. The latest report by UN-HABITAT establishes that 1.6 billion people are living in informal settlements or slums globally (UN-HABITAT, 2026). Estimates for the number of people in this continuum category were produced by UN-HABITAT's Statistical Unit in collaboration with Habitat for Humanity International, using a housing inadequacy range that varies by income deciles, in this case, deciles one to three (see the **Annex** for methodological details).



Social (approximately 979,436,760 people): The estimated number of people in this category reflects the portion of those facing housing unaffordability who experience severe challenges, while those with fewer constraints were allocated in the "Market" category. Affordability is one of the two data series that UN-HABITAT uses for SDG 11.1.1 reporting. Estimates for the number of people in this category were produced by UN-HABITAT's Statistical Unit in collaboration with Habitat for Humanity International, using a housing inadequacy range that varies by income deciles, in this case, deciles four to six (see the **Annex** for methodological details).



Market (approximately 122,429,595 people): The estimated number of people in this category reflects the portion of those facing housing unaffordability who experience fewer challenges. (Those with no notable constraints are not part of the Global Housing Continuum analysis.) Estimates for the number of people in this category were produced by UN-HABITAT's Statistical Unit in collaboration with Habitat for Humanity International, using a housing inadequacy range that varies by income deciles, in this case, deciles seven and nine with decile 10 being excluded from the continuum (see the **Annex** for methodological details).

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

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

The fact that more than half of the world’s housing need is concentrated in incremental housing underscores a seemingly counterintuitive truth: It is not possible to build ourselves out of the global housing crisis. The housing deficit cannot be resolved solely by constructing new residential units. Housing needs vary across the continuum, and while new affordable units can help address part of the shortfall, a substantial gap remains in the quality of existing housing, not just its quantity. Countries therefore need to prioritize incremental solutions and place them at the center of housing policy, particularly in low- and middle-income contexts.

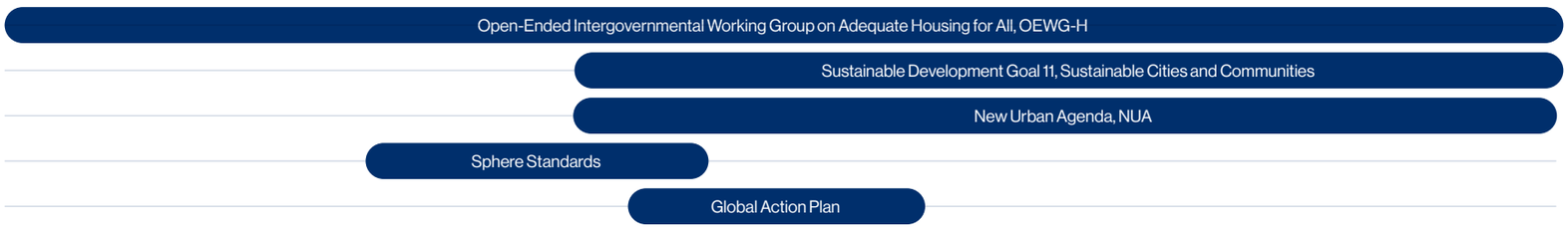
Beyond incrementally upgrading the existing inadequate housing stock, there is significant need for affordable housing alternatives, especially within the “Social” category, which relies less on market-enabled solutions and requires stronger support from governments, organized communities and other non-market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

What key policy tools are available?

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

Key housing-specific policy frameworks and guidelines





Open-Ended Intergovernmental Expert Working Group on Adequate Housing for All, or OEWG-H[1]: Member states unanimously approved the creation of the OEWG-H in Resolution 2/7 of the Second UN-HABITAT Assembly in 2023. The purpose of this expert working group is to develop policy recommendations for accelerating progress toward the universal achievement of safe, sustainable, adequate and affordable housing and present them to member states for their endorsement. The OEWG-H is intended to also assess progress toward the realization of the right to adequate housing for all; identify policy best practices; propose a measurement framework for reporting on adequate housing globally; and map international financial support for the implementation of housing policies, programs and projects.

Sustainable Development Goal 11 on Sustainable Cities and Communities, SDG 11[2]: The SDGs are a set of 17 goals that serve as a universal call to end poverty, protect the planet, and ensure peace and prosperity for all by addressing social, economic and environmental sustainability. SDG 11 has adequate housing as its first and most prominent target, 11.1: "By 2030, ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums." Most other SDG 11 targets are connected to the improvement and access of adequate housing, including safe transportation, green public spaces, waste management, reductions in urban environmental impacts of cities, and strengthened disaster risk reduction. Further, it is widely recognized that at least 60% of other SDGs depend on the success of SDG 11 (UN-HABITAT, 2016; OECD, 2020).

New Urban Agenda, or NUA[3]: The NUA is a road map to guide the implementation of SDG 11. Adopted and endorsed in 2016, it represents a shared vision to make cities inclusive, safe, resilient and sustainable by providing frameworks for planning, managing and improving urban areas of all types of countries. The NUA offers general urban policy guidance and calls governments to advance urban rules and regulations, improve urban planning and design, strengthen municipal finance, and connect national urban policy with the overall process of national development. Although the NUA explicitly claims to have "housing at the center" (United Nations, 2016), it lacks a specific monitoring framework, making it difficult to track its effective progress. The time frame of this agenda is 20 years, with reports given every 10 years to the United Nations General Assembly.

Sphere Minimum Standards for Shelter and Settlement[4]: *The Sphere Handbook* (2018), developed by international humanitarian organizations assembled in the Shelter, Land and Site Coordination Cluster, or SLSC, formerly known as the Global Shelter Cluster, is the most authoritative and comprehensive resource in humanitarian practice related to shelter. It rests on humanitarian principles and has been in use for more than three decades, undergoing regular revisions and updates. The standards offer practical guidance on key actions and indicators and describe tasks that humanitarian actors should consider related to settlement planning, shelter design, household items, technical assistance, security of tenure and environmental sustainability.

Global Action Plan for Slum Transformation, or GAP[5]: The GAP is a technical framework document prepared by a coalition of governments and organizations and formally recognized in 2023 in Resolution 2/2 of the Second UN-HABITAT Assembly: "Accelerating the transformation of informal settlements and slums by 2030." Championed by the government of South Africa, it derives from the joint assessment that while much effort has been made to tackle informal settlements and slums globally, the real slum challenge still lies ahead. It proposes 10 principles to guide accelerated, large-scale and sustainable improvements for people living in slums and informal settlements around the world.

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

1 https://unhabitat.org/governance/open-ended-intergovernmental-expert-working-group-on-adequate-housing-for-all
2 https://sdgs.un.org/goals/goal11
3 https://habitat3.org/the-new-urban-agenda/
4 https://spherestandards.org/handbook/?__cf_chl_tk=Vk83HJWayTiOhXrLnTZevoyzGRsZ3ztUvQbnzOjBPTo-1773869420-1.0.1.1-FMMxKmpWkx8Ghp9gXWtjf2n9R.08H3L943dCiQYXHLg
5 https://unhabitat.org/global-action-plan-accelerating-for-transforming-informal-settlements-and-slums-by-2030

Some relevant global financial mechanisms



What financial mechanisms are available?

Central Emergency Relief Fund, or CERF[1]: The CERF is the U.N.'s global humanitarian fund, created by the General Assembly. Funded annually by a wide donor base — U.N. member states, regional governments, foundations, companies and individuals — it provides a stable and impartial source of financing. CERF remains one of the most relevant and influential global emergency financing tools because it provides fast, predictable and flexible funding in ways most other mechanisms cannot. It is uniquely designed to release life-saving funds within hours and is also highly relevant for underfunded emergencies that receive little donor attention. The CERF annually allocates US$564.3 million, out of which 9.6% (US$54.1 million) goes to support shelter interventions (CERF Data Hub, 2026).

Urban Poor Fund International, or UPFI[2]: UPFI is a subsidiary of Slum Dwellers International, or SDI, that provides flexible capital to savings federations for community-led settlement upgrading via national urban poor funds affiliated with SDI. Urban Poor Funds are unique for several reasons. They are community-managed financing mechanisms that support low-income households — especially those with informal or unstable incomes — who are typically excluded from formal housing finance. Managed by boards made up of grassroots savings groups, along with their federations and supporting professionals, these funds lend to groups rather than individuals, strengthening collective capacity and keeping debt burdens manageable. They encourage the formation of new savings groups, channel resources into community-driven upgrading, and reinforce a global network of organized urban poor through SDI (Mitlin, 2008). While UPFI is of a very modest size, with a global revolving fund of approximately US$20 million, it has an outsized significance in this largely underfunded sector.

See an example from Zimbabwe.

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

Housing finance from the International Finance Corporation, or IFC[3]: IFC is the leading international investor in housing finance in emerging markets and has committed more than US$7 billion to the sector since 2000, with an aggregate portfolio of US$3.8 billion across 93 projects as of March 2023. IFC invests in financial institutions and mobilizes capital across the globe, serving as a reliable source of long-term funding. It works with funds to support construction of green residential buildings, provides advisory services to financial institutions, and works with regulatory agencies to improve the enabling environment for housing markets. IFC housing finance, delivered in partnership with national governments, targets households that earn too much to qualify for deep public subsidies but too little to access standard market housing without support. Its products generally exclude the poorest households with no repayment capacity, people experiencing homelessness, and residents of informal settlements without a viable market or finance pathway.

World Bank Global Facility for Disaster Risk Reduction, or GFDRR5[4]: This multidonor partnership helps low- and middle-income countries understand, manage and reduce their risks from natural hazards and climate change by providing financial support for technical assistance and expertise. Uniquely, GFDRR has a specific window for resilient housing, recognizing that "every dollar spent on resilient planning can generate jobs at a scale few other sectors match, and may save as much as $10 in reconstruction costs. When designed with resilience in mind, housing can protect lives, reduce economic losses, and support faster recovery after disasters. Beyond safety, resilient housing contributes to sustainability, inclusivity, and long-term adaptability to changing environmental and social conditions." GFDRR prioritizes populations most at risk of losing their lives, assets and livelihoods because of unsafe housing. It operates primarily in "Transitional," post-disaster contexts and in "Incremental" housing, supporting safer self-built and upgraded homes, with limited overlap in the "Social" category through public reconstruction programs.

Habitat for Humanity's MicroBuild® Fund[5]: MicroBuild Fund 1 was the first housing-focused microfinance investment vehicle dedicated to helping low-income families. The fund lent to microfinance institutions, which in turn provided small loans to families to build safe, decent and durable homes as their finances allowed. Launched in 2012 as a US$100 million impact investment fund, MicroBuild Fund 1 disbursed a cumulative total of US$230 million across 62 institutions in 33 countries in new and renewed loans. Building on MicroBuild's investments and technical assistance, the fund's investees mobilized an additional US$1.26 billion to grow their housing portfolios.

Read more details about MicroBuild Fund 1.

Insights for further exploration from the Global Housing Continuum Snapshot

The Global Housing Continuum Snapshot shows that the largest share of the world's housing need lies in the "Incremental" category, which comprises more than 1 billion people living in informal settlements, followed by substantial needs in "social" and "Market-Enabled" housing. Yet, the mapped policy and financing ecosystem is densest at the "Social" and "Market-Enabled" ends of the spectrum, while "Incremental" despite being the dominant need category, remains supported by a comparatively small number of global instruments that are less well-known and underfunded (UN-HABITAT, 2024). An internal analysis by Habitat for Humanity International of foreign aid to housing reveals that from a development finance perspective, "Transitional" housing remains the most heavily funded category. This suggests that international efforts remain disproportionately focused on short-term shelter responses and formal, credit-linked housing solutions while underinvesting in the incremental upgrading, tenure security and neighborhood-level improvements that would most directly benefit the largest housing-insecure population. Without a rebalancing toward upgrading and long-term affordability solutions, global housing interventions risk remaining fragmented and insufficiently aligned with the realities of most people experiencing some type of housing need.

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

The five country-level snapshots presented next, one per world region, were developed through close collaboration with Habitat for Humanity country teams and in-depth engagement with national and local housing experts.

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

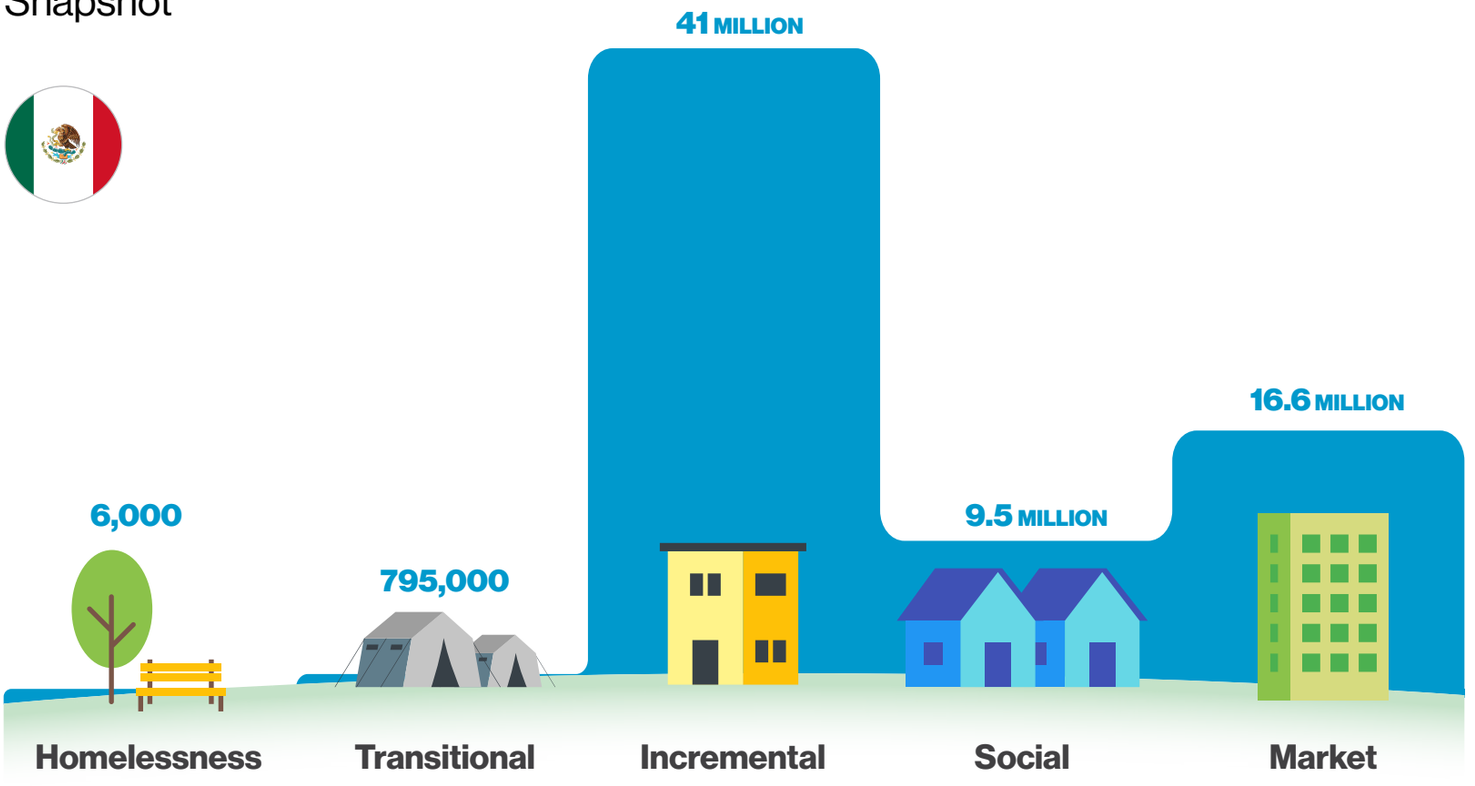
The resulting snapshots do not claim to be exhaustive, definitive or perfectly comparable. By design, they offer partial and evolving representations of complex housing systems, shaped by available data, expert judgment and contextual nuance. Taken together, however, they demonstrate the value of the housing continuum as a tool for elevating housing need across its full spectrum. Rather than being developed for a fixed use case, the snapshots were intentionally designed as learning tools to test whether a continuum approach can make housing needs more visible, comparable and legible across countries while still respecting local specificity. As living tools, the snapshots are meant to be revisited and updated regularly as new data emerges, contexts evolve and understanding deepens.

3.2. Mexico Housing Continuum Snapshot

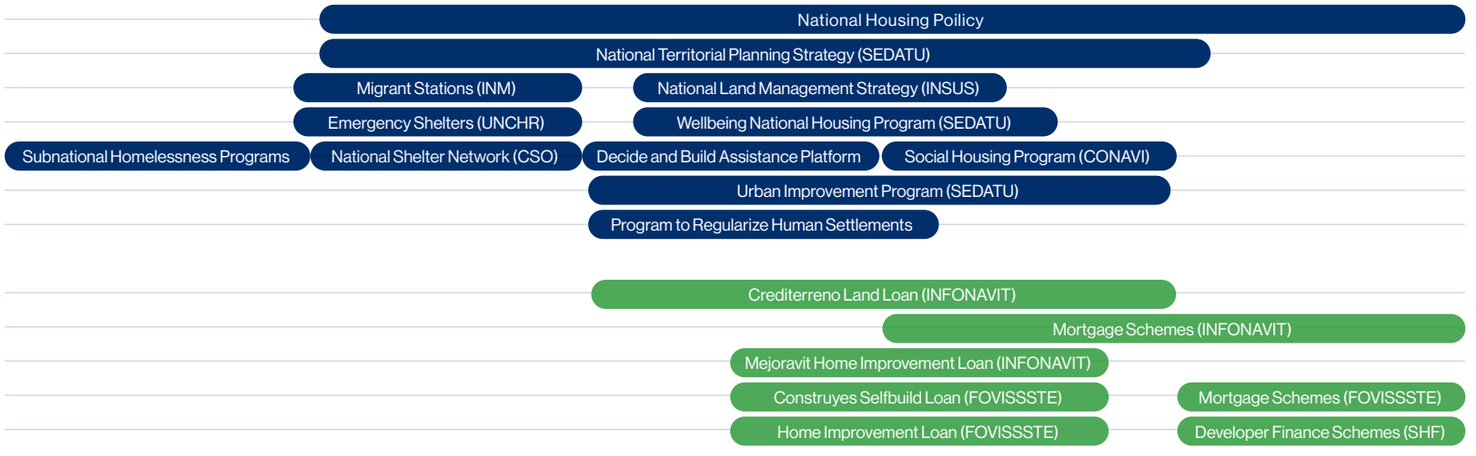


The Mexico Housing Continuum Snapshot reveals a dense array of policies supporting the Incremental category that is not matched by an equally robust set of financial mechanisms to sustain this type of housing provision. This sentiment was confirmed by consulted national-level experts, who reiterated 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



How many people are estimated to need each type of solution?



Available policy frameworks

Available financial mechanisms

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.

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.

Table 5.
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
4 https://www.gob.mx/insus/documentos/estrategia-nacional-de-gestion-de-suelo
5 https://www.gob.mx/conavi/acciones-y-programas/s177-programa-de-vivienda-social-pvs
6 https://www.gob.mx/insus/acciones-y-programas/programa-de-mejoramiento-urbano-pmu
7 https://www.gob.mx/insus/acciones-y-programas/programa-para-regularizar-asentamientos-humanos-prah
8 http://omi.gob.mx/es/OMI/ApMMX
9 https://help.unhcr.org/mexico/donde-encontrar-ayuda/albergues/
10 https://rednacionalderefugios.org.mx/
11 https://decideyconstruye.gob.mx/
12 https://infocdmx.org.mx/personasituacioncalle/

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 6.
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.

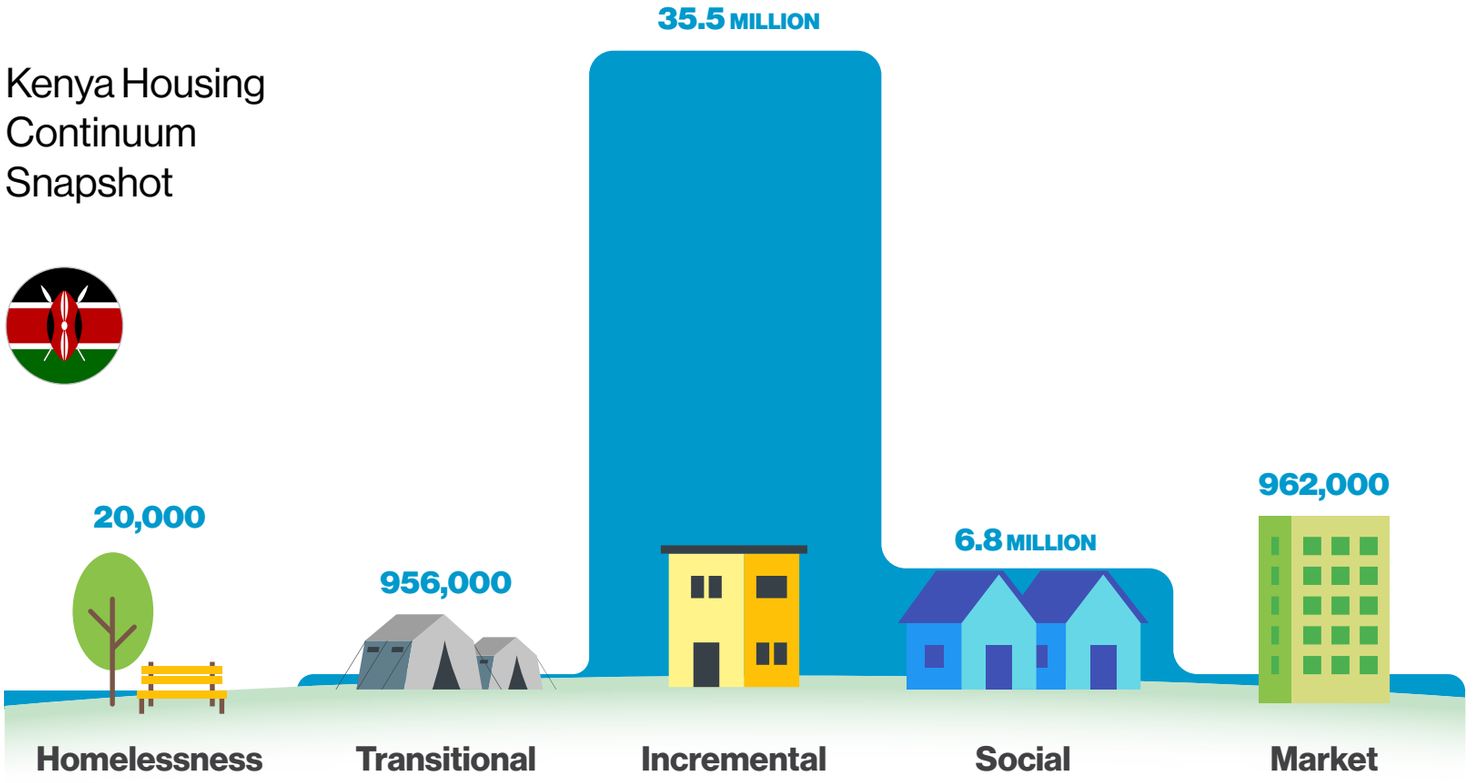
3.3. Kenya Housing Continuum Snapshot



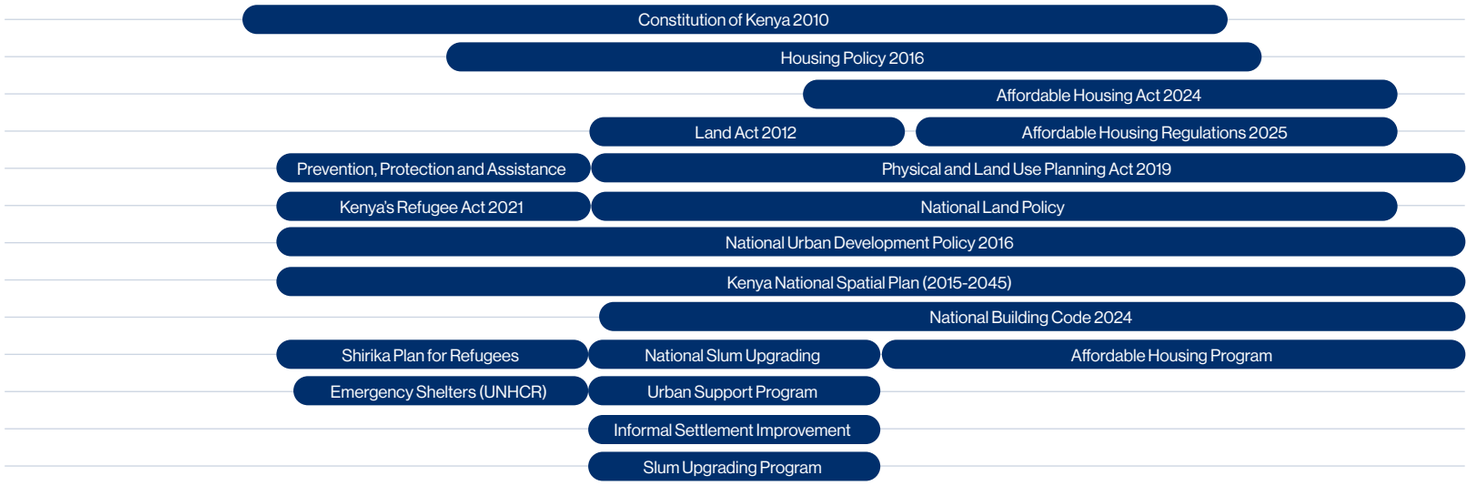
The Kenya Housing Continuum Snapshot visually represents the full spectrum of housing needs in the country alongside the main housing-specific national policy tools and financial mechanisms available, validated by national-level experts who were consulted. This visual summary is by definition incomplete and partial; it is intended as a starting point for further analysis and deeper conversations at the national or subnational levels.

The snapshot reveals a dense array of policies supporting the “Incremental,” “Social” and “Market” categories. However, when it comes to financial mechanisms, the absence of national-level strategies to support incremental forms of housing provision is concerning and suggests that communities may be largely carrying the financial burden themselves, likely relying on costly and informal financing options.

Kenya Housing Continuum Snapshot



How many people are estimated to need each type of solution?



Available policy frameworks



Available financial mechanisms

Sources: Kenya National Bureau of Statistics. KNBS. (2019). *Kenya Population and Housing Census 2019*; Reall (2025). *Affordable housing in Kenya: Market shaping indicators;* Centre for Affordable Housing Finance in Africa (2024). *Africa Housing Finance Yearbook 2024*, Kenya Profile; United Nations High Commissioner for Refugees (UNHCR). (2025). *Refugee Population Statistics Database.*

Estimated number of people in need of each housing type

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 Kenya 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.

According to our analysis, Kenya'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, all of which are existing challenges in the country. In line with this, several current strategies in Kenya target facilitating housing improvements, most often through slum upgrading programs.

There is considerable demand for improved access to social housing, which relies predominantly on support from government entities, civil society organizations and related groups through public housing initiatives and social rental schemes. The need for transitional housing is also relevant, encompassing emergency camps; shelters for refugees and internally displaced populations, or IDPs; and temporary accommodation. Substantial requirements also have been identified in the market housing sector, referring to affordable housing facilitated by market mechanisms. In contrast, there appears to be less demand for homelessness support, although available data for this category remains limited.

Table 7.
High-level illustrative estimates of the number of people in need of each housing solution in Kenya.

	Housing need (number of people)	Share of people in need by type	Share of total population
Homelessness	20,101	0.0%	0%
Transitional	954,851	1.4%	2%
Incremental	35,651,237	52.4%	68%
Social	6,837,480	10.0%	13%
Market	962,520	1.4%	2%
Population without housing need	8,002,101		15%
Total population	52,428,290		100%

Sources: KNBS (2019), UNHCR (2025), CAHF (2024), Reall (2025)

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 20,101 people): According to the 2019 Kenya Population and Housing Census, the homeless population was enumerated at 20,101 (KNBS, 2019). However, it should be noted that these are estimates and there are no definitive figures or measurements that accurately account for the real number of homeless individuals, as 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.



Incremental (approximately 36,651,237 people): According to the *Africa Housing Finance Yearbook* 2024 by the Centre for Affordable Housing Finance in Africa, or CAHF, 68% of Kenyans lack land documentation or tenure security. According to the same source, the country's total population is 52,428,290 (CAHF, 2024). Therefore, the total population in this category was calculated by multiplying the total population by the percentage of the population without tenure security. The same source also states that 50.8% of the country's urban households live in slums. Using a total of 3,858,658 urban households and an average household size of 3.9, the population residing in slums in urban areas in Kenya would be 7,860,395.04. However, given that the population without tenure security, which is part of this category, was significantly higher, it was used to represent the housing need in this category.



Transitional (approximately 954,851 people): UNHCR's consolidated refugee statistics report that there were 954,851 forcibly displaced individuals in Kenya as of 2025 (UNHCR, 2025). 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.



Social (approximately 6,837,480 people): The estimates for this category draw on housing affordability analysis by Reall, an investor in climate-smart affordable housing in urban Africa and Asia. Kenya has a housing deficit of over 2 million homes, which increases by around 200,000 per annum (Reall, n.d.). The same organization also calculates that, at current financing rates, only 12.4% of urban households would afford the cheapest newly built house in Kenya, which is Tsavo Real Estate's 88-square-meter unit, costing around US$24,590 (Reall, 2025). To estimate the population in need of social housing, the 2-million-home deficit was multiplied by 87.6%, which is the percentage of urban households that cannot afford the cheapest house in the market, and the result was multiplied by a household average size of 3.9, as per the latest population census.



Market (approximately 962,520 people): The estimate for this category follows the same Reall housing deficit and affordability benchmark as explained in the estimates for the "Social" category. From the total deficit of 2 million homes, the share of households able to afford the lowest-priced formal housing option — 12.4% of urban households — was applied to identify those with potential access to market-enabled housing. This figure was then translated into population using the national average household size of 3.9, yielding an estimated 962,520 people whose housing needs could plausibly be met through market housing solutions.

What key policy tools are available in Kenya?

Kenya's housing framework comprises a broad set of legal, regulatory and spatial tools intended to address the housing needs at different categories of the continuum. At the normative level, the Land Act (2015); National Land Policy, Physical and Land Use Planning Act (2019); National Urban Development Policy (2016); and Kenya National Spatial Plan (2015–45) establish the foundations for land governance, spatial planning and sustainable urban development, while the Refugee Act (2021) and the IDPs Act embed displacement and integration within a development framework. The National Slum Upgrading and Prevention Policy anchors informal settlement upgrading as a national strategy.

A high-level description of some key policy tools is presented below:

Constitution of Kenya 2010[1]

Legislative framework

Under Article 43(1)(b), the constitution guarantees every person the right to accessible and adequate housing and to reasonable standards of sanitation. It mandates the state to take legislative and policy measures for the progressive realization of this right.

Housing Policy, 2016[2]

Legislative framework

This policy aims to ensure the right to accessible, adequate housing and sanitation, as per Article 43 of the Constitution, addressing rapid urbanization and a housing supply-demand shortfall.

Affordable Housing Act, 2024[3]

Regulatory framework

The act establishes the Affordable Housing Fund and a legal framework for the development of affordable housing, institutional housing, and associated social and physical infrastructure. It introduces a 1.5% affordable housing levy on employees' gross salaries, matched by their employers.

National Land Policy, 2009[4]

Legislative framework

This policy seeks to guide the country toward a sustainable and equitable use of land. It has been formulated to address the critical issues of land administration, access to land, land use planning, restitution of historical injustices, environmental degradation, conflicts, unplanned proliferation of informal urban settlements, an outdated legal framework, an institutional framework and information management.

National Urban Development Policy, 2016[5]

Legislative framework

This framework guides and manages the country's rapid urbanization, aiming to create sustainable, competitive and well-governed cities.

Affordable Housing Regulations, 2025[6]

Implementation program

These regulations aim to make the country's affordable housing scheme more accessible, particularly through a lowered deposit and the inclusion of rural housing and a new savings platform (Boma Yangu).

Land Act, 2025[7]

Regulatory framework

This policy tool gives detail to the country's land laws to ensure sustainable land administration and management. It establishes principles for the management of public land, private land transactions, leases and community land.

Physical and Land Use Planning Act, 2019[8]

Regulatory framework

The main act for land use planning in Kenya, this makes provisions for the planning, use, regulation and development of land and establishes offices and institutions.

Kenya's Refugee Act, 2021[9]

Regulatory framework

This act promotes a model of local integration that allows refugees to contribute to their host communities' socioeconomic development. It recognizes refugees within a development framework rather than only a humanitarian one.

Prevention, Protection and Assistance to IDPs and Affected Communities Act[10]

Regulatory framework

This act provides for assistance to internally displaced populations and affected communities and gives effect to the Great Lakes Protocol on the Protection and Assistance to Internally Displaced Persons and the United Nations Guiding Principles on Internal Displacement and for connected purposes.

1 https://www.parliament.go.ke/sites/default/files/2017-05/The_Constitution_of_Kenya_2010.pdf
2 https://www.housingandurban.go.ke/wp-content/uploads/2019/10/Updated-Sessional-Paper-No.3-of-2016-National-Housing-Policy.pdf
3 https://new.kenyalaw.org/akn/ke/act/2024/2/eng@2024-03-21
4 https://libraryir.parliament.go.ke/server/api/core/bitstreams/b92a4b89-e8f2-42e4-b4ca-a757d9bf1a4e/content
5 https://www.urbanagendaplatform.org/sites/default/files/2022-04/National%20Urban%20Development%20Policy.pdf
6 https://new.kenyalaw.org/akn/ke/act/ln/2025/114/eng@2025-07-09
7 https://new.kenyalaw.org/akn/ke/act/2025/21/eng@2025-10-21
8 https://www.knbs.or.ke/wp-content/uploads/2025/01/2023-24-Kenya-Housing-Survey-Basic-Report.pdf
9 https://www.refugeesinternational.org/reports-briefs/removing-red-tape-to-get-kenyas-refugee-act-right/
10 https://new.kenyalaw.org/akn/ke/act/2012/56/eng@2022-12-31

Kenya National Spatial Plan (2015-2045)[11]

Urban planning tool

This 30-year strategic document provides a framework for how the country's land and marine space should be used to achieve integrated, balanced and sustainable development.

National Building Code, 2024[12]

Regulatory framework

Guidelines and standards for efficient and sustainable construction practices.

National Slum Upgrading and Prevention Policy, 2016[13]

Regulatory framework

The framework established by this policy is designed to improve the quality of life in slums by integrating them into the formal city structure and preventing the growth of new informal settlements.

Kenya Urban Support Program (KUSP)[14]

Implementation program

The goal of the program is to address the challenges of urbanization in Kenya, including informality, unemployment, inadequate infrastructure and services, and poor waste collection.

Kenya Slum Upgrading Program (KENSUP)[15]

Implementation program

The government of Kenya, in collaboration with UN-HABITAT, initiated the Kenya Slum Upgrading Program in 2004 to improve the lives and livelihoods of people working and living in slums. This effort involves the construction of low-cost houses, installation of social and physical infrastructure, income-generation activities, security of tenure, environment and solid waste management, and community and resource mobilization, among other initiatives.

Kenya Informal Settlement Improvement Project (KISIP)[16]

Implementation program

This complement to the national Kenya Slum Upgrading Program also supports the State Department of Lands' efforts to introduce urban planning and strengthen security of tenure in unplanned and impoverished urban neighborhoods, in line with the National Land Policy.

Affordable Housing Program[17]

Implementation program

This program seeks to address the housing gap by offering social housing, affordable housing and affordable market housing. As part of the program, the government introduced tax incentives exemption from value-added tax on local and imported construction materials. Developers building over 100 units also benefit from a reduced corporate tax rate of 15%, allowing for lower unit prices. The program aims to build 200,000 housing units annually to bridge the housing deficit.

Shirika Plan[18]

Regulatory framework

The government of Kenya launched this 2025–36 initiative designed to integrate refugees into the country's socioeconomic fabric. It fosters a development-oriented approach, aimed at fostering sustainable inclusion for both refugees and host communities.

UNHCR Emergency Shelters[19]

Implementation program

UNHCR partners with civil society organizations to provide temporary accommodation and support services for asylum-seekers and refugees.

National experts who were consulted during the development of this snapshot indicated that Kenya faces a significant challenge arising from overlapping jurisdictions, inconsistencies across legal provisions, and unclear legislative hierarchies. In some instances, multiple laws address the same subject matter while prescribing divergent or conflicting requirements, particularly with respect to spatial plans and slum upgrading policy. Additionally, concerns have been raised regarding the role of presidential directives and the extent to which they may override or operate outside existing legislative frameworks.

11 https://vision2030.go.ke/wp-content/uploads/2018/05/National-Spatial-plan.pdf
12 https://new.kenyalaw.org/akn/ke/act/ln/2024/47/eng@2024-03-01
13 https://housingandurban.go.ke/wp-content/uploads/2024/12/National-Slum-Upgrading-and-Prevention-Strategy-2024-2034.pdf
14 https://www.knbs.or.ke/wp-content/uploads/2025/01/2023-24-Kenya-Housing-Survey-Basic-Report.pdf
15 https://www.knbs.or.ke/wp-content/uploads/2025/01/2023-24-Kenya-Housing-Survey-Basic-Report.pdf
16 https://www.knbs.or.ke/wp-content/uploads/2025/01/2023-24-Kenya-Housing-Survey-Basic-Report.pdf
17 https://kenyamissionhabitat.org/our-engagements/affordable-housing-program/
18 https://refugee.go.ke/kenya-shirika-plan-overview-and-action-plan
19 https://www.unhcr.org/ke/about-us/where-we-work/kakuma-refugee-camp

What key financial mechanisms are available in Kenya?

Compared with regional peers, Kenya has a resilient and well-regulated financial system, with funding available through commercial banks; microfinance institutions, which make up nearly half of all banks; and savings and credit cooperative organizations, or SACCOs, which provide about 90% of the country's housing finance. Notably, by 2021, formal financial inclusion had reached almost 84%, driven largely by technological innovations and widespread mobile banking (CAHF, 2024). Lastly, several interventions focus on improving access to social and market-enabled housing through formal channels, including providing subsidies and end-user financing. These efforts are supported by institutions such as the National Housing Development Fund, or NHDF; the Affordable Housing Program; the National Housing Corporation, or NHC; and finance schemes of the Kenya Mortgage Refinance Company, or KMRC.

It is important to note that development finance to Kenya — 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 8.
Main national-level financial mechanisms for housing in Kenya

Financial mechanism	Description
National Housing Development Fund (NHDF)	Government initiative managed by the National Housing Corporation to finance affordable housing projects through contributions from employees and employers.
National Housing Corporation (NHC) loans	The main mandate of NHC is to issue housing loans to facilitate the implementation of the government's housing policies and programs.
Kenya Mortgage Refinance Company (KMRC)	Its mandate is to provide long-term funds to primary mortgage lenders, including banks and savings and credit cooperative organizations, or SACCOs, which are member-owned, nonprofit financial cooperatives that pool savings to provide affordable credit, offering a higher return on deposits than traditional banks. This funding is meant to increase the availability of affordable home loans. KMRC provides concessional, fixed, long-term finance to the primary lenders so that they can transfer the benefits to make home loans more accessible to low-income earners.
Boma Yangu Platform	An online marketplace for stakeholders in the Affordable Housing Program, including homeowners; developers; financiers; and micro-, small and medium enterprises. It facilitates registration and savings for housing allocations.

Additional policies also 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, alongside innumerable informal finance and cooperation arrangements.

Insights for further exploration from Kenya's Housing Continuum Snapshot

The Kenya snapshot shows a relatively strong alignment between the distribution of housing needs and existing policies and financing, particularly within the "Incremental" segment of the continuum. Incremental housing represents the country's largest housing need, affecting approximately 35.7 million people, and is supported by a range of policies, programs and funding mechanisms focused on informal settlement upgrading, tenure regularization and urban infrastructure improvement. This alignment suggests that Kenya has a comparatively solid institutional and strategic foundation for addressing incremental housing challenges, although the scale of need remains substantial.

"Social" and "Market-Enabled" housing, which together account for nearly 7.8 million people, are also supported by several policies and financing schemes aimed at subsidized housing delivery, developer incentives and mortgage finance. "Transitional" housing is addressed through targeted displacement and refugee frameworks, indicating some alignment with the estimated population requiring emergency or temporary accommodation. By contrast, "Homelessness" appears to be the least-served category, with few dedicated policies and limited development finance.

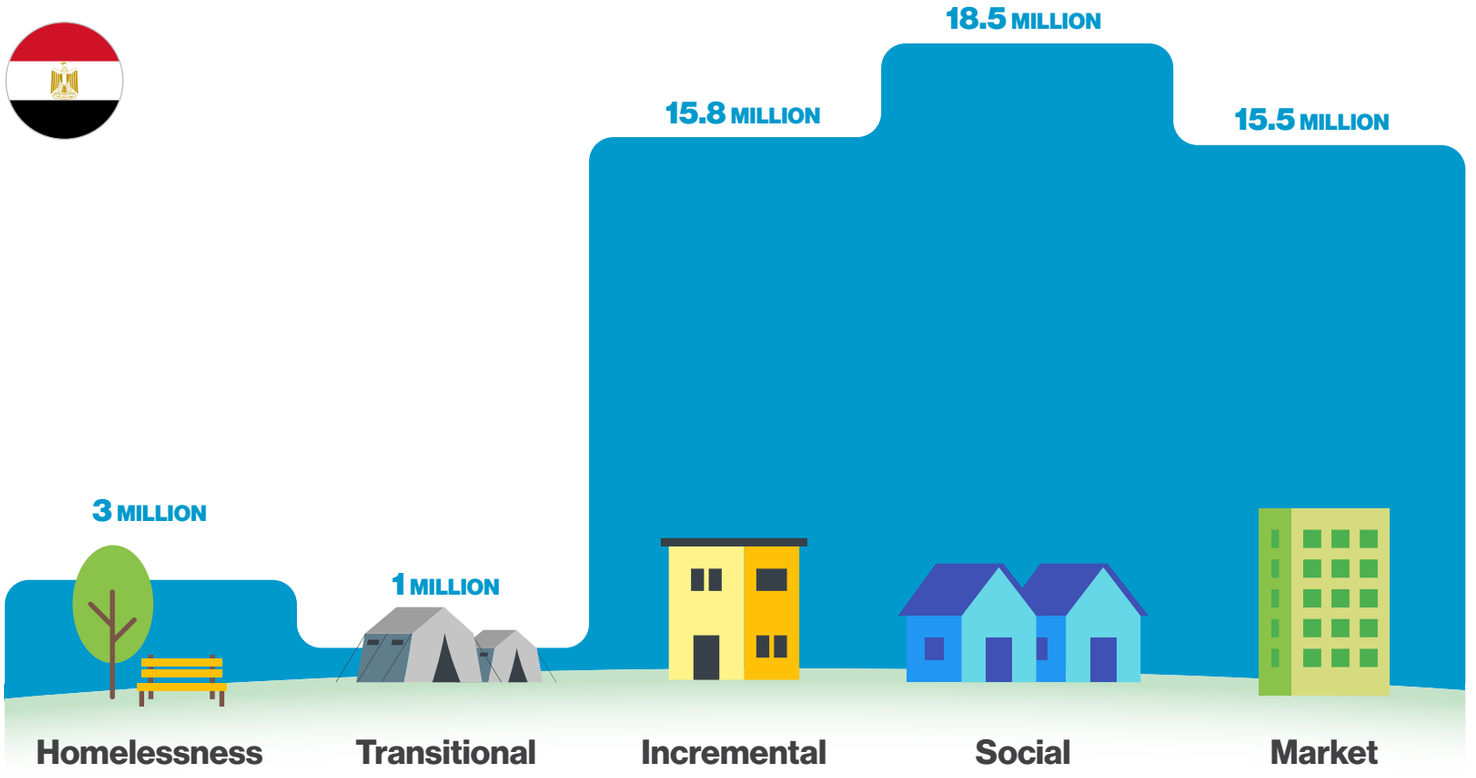
Overall, the snapshot suggests that Kenya's housing system is comparatively well structured around its main housing needs, but significantly greater effort and resources will be required to respond to the scale of need nationwide.

3.4. Egypt Housing Continuum Snapshot

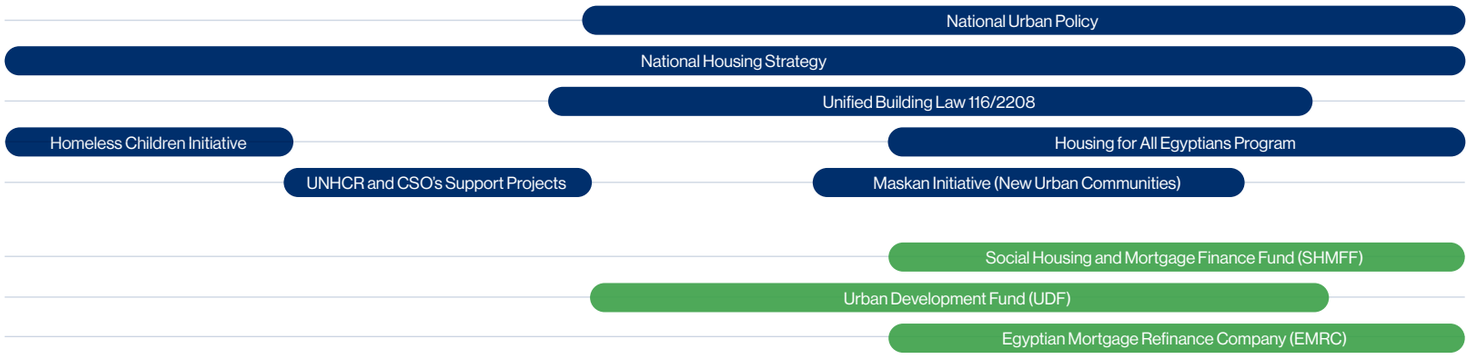


The Egypt Housing Continuum Snapshot visually represents the full spectrum of housing needs alongside the main housing-specific national policy tools and financial mechanisms available, validated by national-level experts. This visual summary is by definition incomplete and partial; it is intended as a starting point of further analysis and deeper conversations. In this initial form, the snapshot reveals a relative disregard for policies and financial mechanisms that specifically support incremental forms of housing provision.

Egypt Housing Continuum Snapshot



How many people are estimated to need each type of solution?



Available policy frameworks

Available financial mechanisms

Sources: United Nations High Commissioner for Refugees (UNHCR). (2025). *Refugee Population Statistics Database*; Centre for Affordable Housing Finance in Africa (2024). *Africa Housing Finance Yearbook 2024*, Egypt Profile; United Nations Human Settlements Programme (UN-HABITAT). (2016). *Country Profile Egypt*; Middle East Monitor (2023). *This Is the Egypt that the Regime Doesn't Want the World to See*; World Bank Group (2019). *Providing Low Income Egyptians with Affordable and Convenient Housing*; Urban Housing Practitioners Hub, (UHPH). (2024). *The State of Adequate Housing in Egypt*; Alternative Policy Solutions (2024). *Priced Out of Living: The Dilemma of Housing Affordability in Egypt*, Background Paper.

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 Egypt 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.

According to our analysis, Egypt's greatest housing need is found in the "Social Housing" category, which relies heavily on direct assistance from government and civil society organizations. The population in this category is unlikely to secure adequate housing solely through market mechanisms. There is also considerable need in the "Incremental" category, involving individuals who need improved access to essential services and infrastructure, and upgrades to both the structural and nonstructural aspects of their current homes. In this context, fewer existing housing strategies, such as policies, programs or funding mechanisms, were found to be associated with the incremental category.

"Market" affordable housing constitutes a large segment of the estimated housing need in Egypt. Additionally, support for homelessness accounts for a considerable portion of the estimated housing requirements, indicating that increased initiatives may be necessary to address this issue. Conversely, the need for transitional accommodations, such as emergency camps, shelters for refugees and internally displaced populations, and temporary housing solutions, appears to be comparatively lower.

Table 9.
High-level illustrative estimates of the number of people in need of each housing solution in Egypt.

	Housing need (number of people)	Share of people in need by type	Share of total population
Homelessness	3,000,000	4.4%	2.7%
Transitional	1,002,496	1.5%	0.9%
Incremental	15,780,324	23.2%	14.0%
Social	18,483,720	27.2%	16.4%
Market	15,556,280	22.9%	13.8%
Population without housing need	58,893,778		52.2%
Total population	112,716,598		100%

Sources: Middle East Monitor (2023), UNHCR (2025), CAHF (2024), UN-HABITAT (2016), World Bank (2019), UHPH (2024), Alternative Policy Solutions (2024)

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 3 million people): Although official data on homelessness in Egypt is unavailable, the Egyptian Centre for Housing Rights estimates that approximately 3 million individuals are homeless (Middle East Monitor, 2023).



Transitional (approximately 1,002,496 people): UNHCR's consolidated refugee statistics (UNHCR, 2025) reports that as of 2025, there were 1,002,496 forcibly displaced individuals in Egypt. This number includes refugees, asylum-seekers, internally displaced populations, people needing international protection, and stateless individuals. Therefore, this figure represents the total population potentially requiring transitional housing solutions.



Incremental (approximately 15,780,324 people): According to the State Information Service, 14% of Egypt's total population resides in unplanned informal settlements (CAHF, 2024). This is equivalent to a population of 15,780,324 inhabitants, which was used to represent the country's housing need in the "Incremental" category. This figure is consistent with UN-HABITAT's estimated population residing in informal settlements. As mentioned in the Egypt Country Profile (UN-HABITAT, 2016), according to the Ministry of Local Development, about 1,171 areas across the country are considered informal, with a population of around 15 million inhabitants.



Social (approximately 18,483,720 people): The World Bank reported that Egypt faced a housing shortage of 3 million units in 2014, with the deficit increasing by approximately 400,000 units annually (World Bank, 2019). By projecting this trend, the cumulative housing shortfall was estimated at 7.4 million units for the period between 2014 and 2025, encompassing both the initial backlog and subsequent accumulation. This figure is consistent with "Egypt Sustainable Strategy" or "Egypt Vision 2030," which established a target of 7.5 million housing units required by the end of 2030 to eradicate the problems of slums and informal settlements with their massive demands for affordable housing (UHPH, 2024). As of 2016, it was estimated that 54.3% of Egyptians were cost-burdened, indicating an inability to afford adequate housing without financial strain (Alternative Policy Solutions, 2024). To assess the population requiring social housing, which is predominantly dependent on government and civil society organization support, the total housing shortage was multiplied by the percentage of cost-burdened households (54.3%) (Ibid.) and subsequently by the average household size of 4.6 to derive the estimated population in need.



Market (approximately 15,556,280 people): The World Bank reported that Egypt faced a housing shortage of 3 million units in 2014, with an annual deficit increase of approximately 400,000 units (World Bank 2019). By 2025, the cumulative shortage was estimated to reach 7.4 million units, consisting of the original 3-million-unit backlog and an additional 4.4 million units accumulated between 2014 and 2025. Moreover, as of 2016, it was estimated that 54.3% of Egyptians were cost-burdened, indicating an inability to comfortably afford housing (Alternative Policy Solutions, 2024). To assess the need for market housing, where reliance on government and civil society support is less deep than for social housing, the total housing shortage was multiplied by 45.7%, representing the proportion of Egyptians less likely to be cost-burdened and thus more capable of accessing market-based housing. This figure was then adjusted for an average household size of 4.6 to determine the corresponding population in need. It is worth reminding that in this analysis, this continuum category excludes market-rate and luxury housing.

What key policy tools are available in Egypt?

Egypt's housing framework combines national urban policy, large-scale public housing programs and housing finance institutions. At the strategic level, the National Urban Policy and the National Housing Strategy provide the policy foundations for urban development and the delivery of adequate housing, while the Urban Development Fund leads large-scale upgrading of informal settlements. These instruments link housing delivery to broader urban restructuring and territorial development objectives.

High-level descriptions of the most widely known and implemented policy tools are presented below:

National Urban Policy[1]

Regulatory framework

This policy seeks to create a balanced urban system and leverage urban cluster development by enhancing their competitiveness, connectivity and appeal through integrated development.

National Housing Strategy[2]

Regulatory framework

Developed with support from the United Nations Human Settlements Programme, this strategy aims to address the country's housing challenges and ensure adequate housing for all Egyptians.

Unified Building Law No. 119, 2008[3]

Regulatory framework

This is the primary legal framework governing urban planning, construction and land use to ensure safety and sustainability. It regulates building permits, zoning and height restrictions while aiming to prevent illegal, unsafe construction and modernize Egypt's construction regulatory environment.

Housing for All Egyptians Program[4]

Implementation program

A national initiative to provide affordable housing for low- and middle-income citizens through subsidized loans and direct financial aid.

New Urban Communities Authority (NUCA)[5]

Implementation program

NUCA is tasked with allocating land to both citizens and developers. In April 2024, NUCA introduced the Maskan initiative, providing 1,747 land plots distributed among various types of residential properties.

Homeless Children Initiative[6]

Implementation program

The Program for the Protection of Homeless Children at the Ministry of Social Solidarity exerts effort to protect homeless children by providing care and rehabilitation services for them and integrating them into society.

1 https://aps.aucegypt.edu/en/articles/85/developing-a-national-urban-policy-for-egypt-towards-compact-cities
2 https://unhabitat.org/egypt-housing-strategy
3 https://www.eastlaws.com/legislation-full-text/ar/egypt/law/11-05-2008/no-119?id=667606&type=1&utm
4 https://blogs.realestate.gov.eg/news/housing-for-all-egyptians-5-social-housing-applications-now-open/
5 http://www.newcities.gov.eg/english/aboutus/about_authority/default.aspx
6 https://sis.gov.eg/en/egypt/society/child-welfare/homeless-children-initiative/

What key financial mechanisms are available in Egypt?

On the delivery and financing side, the Social Housing and Mortgage Finance Fund, or SHMFF, anchors Egypt's social housing system through mass housing production, subsidies and mortgage support, complemented by the Housing for All Program. At the market-enabled end of the continuum, institutions such as the Egyptian Mortgage Refinance Company and the New Urban Communities Authority expand access to land, developer finance and mortgage lending. Homelessness and transitional housing needs are addressed through targeted initiatives such as the Homeless Children Initiative.

It is important to note that development finance to Egypt — 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.

A summary of the key financial mechanisms identified is presented below. Other initiatives may exist, such as blended finance models, housing microfinance capitalization, municipal infrastructure financing instruments, land-value capture strategies and risk-sharing mechanisms, along with numerous informal financing arrangements, but the mechanisms mapped in the snapshot represent the most widely known and implemented at the national level. This list is not intended to be exhaustive.

Table 10.
Main national-level financial mechanisms for housing in Egypt.

Financial mechanism	Description
Social Housing and Mortgage Finance Fund (SHMFF)	The SHMFF aims to deliver 1 million social housing units and promote sustainable mortgage finance to support Egypt's Vision 2030. By June 2024, SHMFF facilitated about 583,008 mortgages, averaging US$3,000 each. SHMFF offers affordable housing units at US$10,366 and introduced a Rental Programme in 2024. SHMFF also provides subsidies such as selling units at construction cost, waiving land and infrastructure fees, and direct cash assistance.
Urban Development Fund (UDF)	The Urban Development Fund serves as a real estate developer, overseeing the upgrading of informal settlements and the development of eight governorates to support the expansion of Egypt's urban regions.
Egyptian Mortgage Refinance Company (EMRC)	EMRC offers refinancing resources to primary mortgage lenders by securing long-term financing from institutional investors, obtaining equity investments from founding shareholders, and conducting regular bond market issuances supported by strong credit ratings.

Insights for further exploration from Egypt's Housing Continuum Snapshot

The Egypt snapshot suggests a differentiated pattern of alignment between housing needs and the orientation of existing policies and funding mechanisms across the continuum. The largest estimated needs are concentrated in "Social housing" (approximately 18.5 million people), "Market-Enabled housing" (15.6 million), and "Incremental" (15.8 million), indicating considerable need for both formal affordable housing delivery and incremental improvement of existing homes and settlements. The mapped policies show a strong concentration in "Social" and "Market-Enabled" housing, reflecting Egypt's emphasis on large-scale public housing programs, subsidized delivery, land allocation and mortgage finance systems. These two categories appear comparatively well served relative to other categories.

By contrast, although the "Incremental" category represents a large share of housing need, the number of policies explicitly oriented toward informal settlement upgrading and incremental housing improvement are more limited, suggesting relatively less coverage in this category. Moreover, the "Homelessness" and "Transitional Housing" categories comprise smaller population segments and seem to be supported by a narrow set of initiatives.

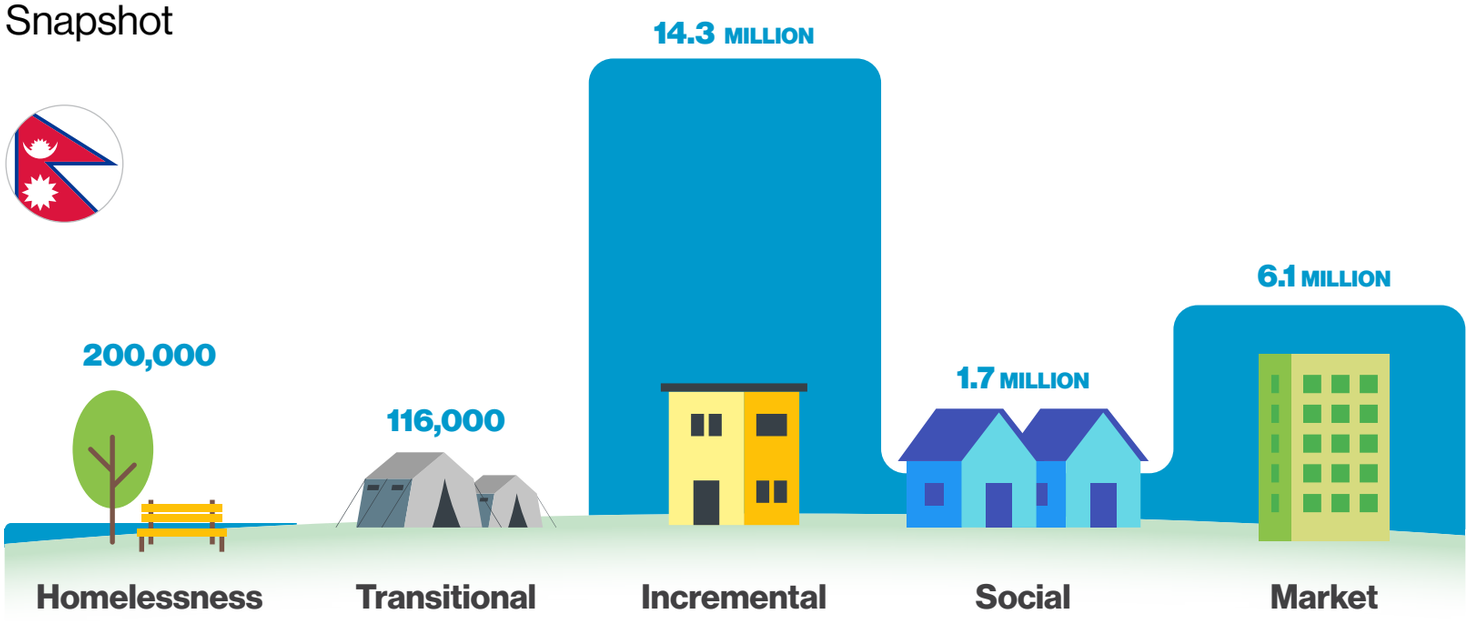
In summary, the snapshot suggests that Egypt's housing system is geared toward formal housing delivery and mortgage-linked solutions, while the scale of need in informal settlements speaks to an opportunity to strengthen upgrading policies and funding mechanisms to achieve a more balanced response across the housing continuum.

3.5. Nepal Housing Continuum Snapshot

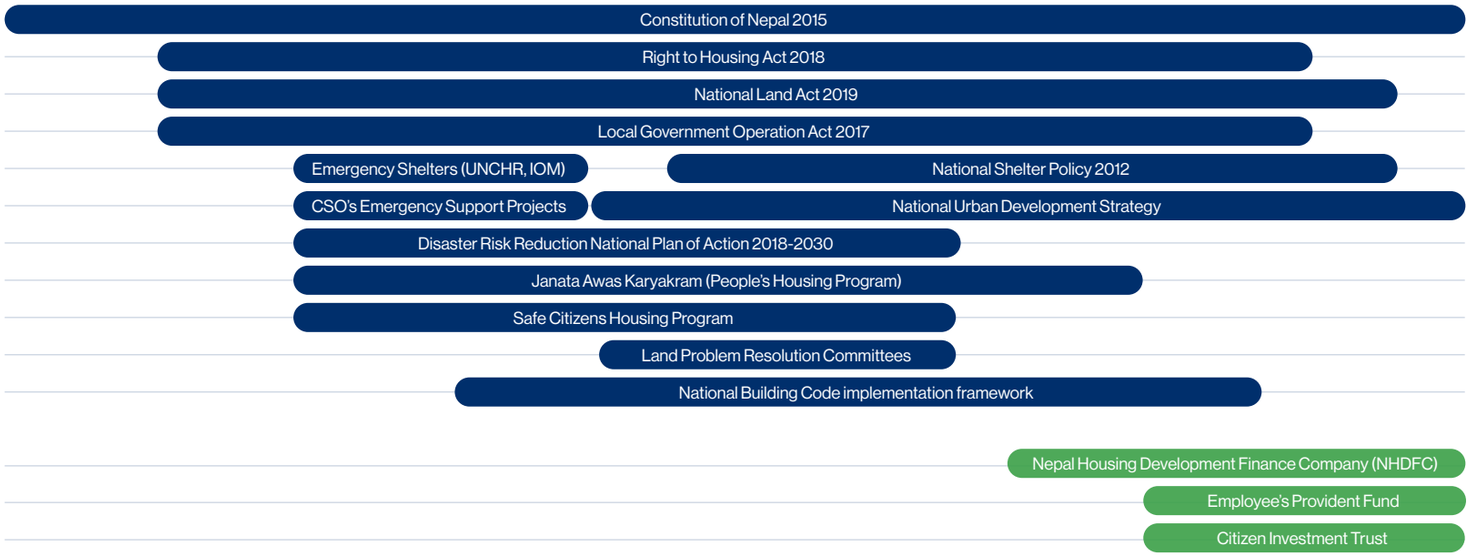


The Nepal Housing Continuum Snapshot visually represents the full spectrum of housing needs alongside the main housing-specific national policy tools and financial mechanisms available, validated by national-level experts. This visual summary provides a high-level diagnostic of housing needs, policy tools and financing mechanisms in Nepal, intended to inform further analysis rather than serve as a comprehensive assessment. The snapshot reveals that Nepal has a relatively wide spread of relevant policy instruments but a weaker and more fragmented financing architecture, especially for incremental forms of housing provision.

Nepal Housing Continuum Snapshot



How many people are estimated to need each type of solution?



Available policy frameworks

Available financial mechanisms

Sources: Nakarmia, et al (2023). *Housing Policy in Nepal: The Urban Context*, Proceedings of 13th IOE Graduate Conference, Nepal; Parajuli and Silwal. (2024). "Beyond Shelter: Exploring the Roots of Homelessness in Nepal through Multifaceted Lens of Social and Demographic Dynamics". *Asian Journal of Education and Social Studies* 50 (3):239–246; United Nations Human Settlements Programme (UN-HABITAT). (2011). *Nepal Urban Housing Sector Profile*, Nairobi; United Nations Country Team in Nepal. (2013). *A Country Analysis with a Human Face: 2011* (Updated February 2013); United Nations High Commissioner for Refugees (UNHCR). (2025). *Refugee Population Statistics Database*.

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 Nepal 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. It should be acknowledged that Nepal's complex tenure and housing realities, along with the available data, may result in certain categories within the continuum intersecting, leading to potential overlap across housing categories. Nevertheless, the continuum presents pertinent data regarding housing needs by category for illustrative purposes.

According to our estimates, Nepal's Housing Continuum Snapshot shows that most significant demand falls under the "Incremental" category, indicating that the country's housing crisis is primarily one of quality, resilience, services, affordability and tenure security, rather than one driven only by absolute shelter absence. The housing need under this category is also due to the country's large landless population. In the context of Nepal, the landless population comprises individuals or households who are not necessarily unsheltered but do not have formal legal ownership of any land anywhere in the country, including residential or agricultural land (GLTN, 2024).

Table 11.
High-level illustrative estimates of the number of people in need of each housing solution in Nepal.

	Housing need (number of people)	Share of people in need by type	Share of total population
Homelessness	200,000	0.9%	0.7%
Transitional	19,912	0.1%	0.1%
Incremental	14,290,643	61.5%	49.0%
Social	1,748,000	7.5%	6.0%
Market	6,118,000	26.3%	21.0%
Population without housing need	6,788,023		3.7%
Total population	29,164,578		100%

Sources: Parajuli and Silwal (2024), UNHCR (2025), CSRC (2026), Nakarmia et al (2023), UN-HABITAT (2011), Nepal Statistics Office (2021)

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 200,000 people): According to Children and Youth First, or CYF, a nonprofit organization founded in 2009 and based in Kathmandu, in 2015 the homeless population in the country was estimated at 250,000 people (CYF, 2015). Similarly, recent research by Parajuli and Silwal (2024) mentions that the country's homeless population is around 200,000 people. The smallest figure was used as a conservative estimate. However, it should be noted that these are estimates, as there are no definitive figures or measurements that accurately account for the real number of homeless individuals because their living conditions make it difficult to properly survey this population. Moreover, homelessness may be both undercounted and conceptually narrowed in existing data systems, which may lead to under-prioritization of targeted responses, such as eviction prevention, rental support, temporary accommodation and reintegration services.



Transitional (approximately 19,912 people): According to UNHCR's consolidated refugee statistics, there were 19,912 forcibly displaced individuals in Nepal in 2025 because of conflict, natural disasters or other causes (UNHCR, 2025). This figure includes refugees, asylum-seekers, internally displaced populations, people in need of international protection, and stateless individuals. As such, it represents the total population potentially requiring transitional housing solutions. Given Nepal's high exposure to natural hazards, the relationship between transitional housing needs and longer-term housing solutions warrants closer statistical and policy attention.



Incremental (approximately 14,290,643 people): According to Nepal's National Population and Housing Census of 2021, 49% of the population lives in substandard housing, indicating a range of interrelated challenges related to habitability, building materials, overcrowding, insecurity of tenure, and deficient services. This figure is cited in multiple sources, such as Habitat for Humanity International's Housing Ecosystem Assessment and Country Strategy, among others. Accordingly, the census reported a national population of 29,164,578, which was used to estimate the population living in substandard housing. An important share of the population included in the "Incremental" category are 41% of Dalit households (which represent 13.4% of the national population) who reside on unregistered or state land, exposing them to constant risk of eviction (CSRC, 2026). These 1,602,302 households (7,002,059 people) are considered to be part of the population living in substandard housing, recognizing that many landless households reside in informal or tenure-insecure settlements rather than being unsheltered.



Social (approximately 1,748,000 people): According to Narkarmia et al. (2023), under the 2018 Right to Housing Act enacted by the government of Nepal to provide a legislative framework for the implementation of the right to housing guaranteed under Article 37 of the Constitution of Nepal of 2015, approximately 2 million housing units needed to be constructed by 2023, out of which some 400,000 housing units were needed for poor, endangered and marginalized communities. Moreover, according to the 2021 national census, the average household size was 4.37 people, which served as a basis for estimating the population requiring social housing. As of 2023, the demand was assessed at approximately 400,000 units. This figure aligns with the backlog of 434,930 affordable housing units identified in UN-HABITAT's Nepal Urban Housing Sector Profile (UN-HABITAT, 2011).



Market (approximately 6,118,000 people): According to Narkarmia et al. (2023), under Nepal's Right to Housing Act of 2018, which operationalizes the constitutional right to housing established in Article 37 of the 2015 Constitution, Nepal's total housing deficit amounts to approximately 2 million households, affecting an estimated 8.74 million people. From this total, around 10% (200,000 households, or 874,000 people) are excluded as luxury or high-end housing demand, leaving a deficit more directly linked to unmet, affordable housing need. A further 400,000 households (about 1.75 million people), representing the poorest segments with little or no capacity to pay, are excluded from market solutions altogether. The remaining 1.4 million households, corresponding to approximately 6.12 million people, are therefore estimated to constitute the housing need that is addressable by the market, i.e., households that could access housing through market-enabled or gap-financed solutions if affordability constraints were adequately addressed.

What key policy tools are available in Nepal?

Nepal's housing policy framework comprises a mix of legislation, sectoral policies and financing instruments that cover several categories of the housing continuum. At the normative and policy level, the Right to Housing Act of 2018 establishes housing as a constitutional right and mandates provision for the homeless and disaster-displaced populations, while the National Shelter Policy (2012), National Land Act (2019), and National Urban Development Strategy provide the institutional foundations for inclusive housing, land governance and urban development.

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

Constitution of Nepal, 2015[1]

Legislative framework

The Constitution of Nepal from 2015 guarantees the right to housing as a fundamental right under Article 37. It stipulates that every citizen has the right to appropriate housing, protection against unlawful eviction, and protection from encroachment on their owned housing.

Right to Housing Act, 2018[2]

Legislative framework

This national instrument establishes the right to adequate housing for all and mandates provision of housing for the homeless and people displaced by disaster. It aims to implement the constitutional right to housing.

National Shelter Policy, 2012[3]

Regulatory framework

A 1996 policy has been revised to address new challenges in housing, such as the growth of slums and the need for housing for marginalized groups.

National Land Act, 2019[4]

Regulatory framework

Published by the Ministry of Land Management, Cooperatives and Poverty Alleviation, this act provides a basis for the equitable distribution of benefits obtained from land and its resources, which is crucial for the overall development of the nation.

Local Government Operation Act, 2017[5]

Regulatory framework

This act empowers local governments to take charge of housing, land management and settlement development within their jurisdictions.

National Urban Development Strategy (NUDS)[6]

Urban planning tool

The NUDS aims to create a strategic vision for national and subnational urban systems; set benchmarks for infrastructure, environment, planning and management; and identify key issues, initiatives and projects.

Janata Awas Karyakram (People's Housing Program)[7]

Implementation program

This national government initiative provides low-cost housing for marginalized and low-income families, particularly Dalits and other underprivileged communities.

Disaster Risk Reduction National Plan of Action, 2018-2030[8]

Urban planning tool

This national plan outlines strategic actions and activities to mitigate and prevent new disaster risks and losses in life, property, health, livelihood, means of production, infrastructure, and cultural and environmental heritage.

Safe Citizens Housing Program[9]

Implementation program

This is a national program to provide financial assistance for safe housing for families who are earning below the poverty line or who have been displaced by disasters.

Land Problem Resolution Committees[10]

Implementation program

These committees are established at the district level to address land-related disputes concerning land ownership, registration and settlement management, mostly affecting the landless Dalit population and squatters.

National Building Code implementation framework[11]

Regulatory framework

This set of technical regulations and guidelines is primarily aimed at ensuring structural safety and seismic resilience in construction. It mandates standards for building design, site selection and construction practices, focusing heavily on earthquake-resistant designs in high-risk zones.

UNHCR Emergency Shelters[12]

Implementation program

UNHCR partners with civil society organizations to provide temporary accommodation and support services for asylum-seekers and refugees.

CSO Emergency Support Projects[13]

Implementation program

Civil society organizations (e.g., Lumanti) implement various emergency support projects focusing on immediate relief, recovery and long-term disaster preparedness.

1 https://ag.gov.np/files/Constitution-of-Nepal_2072_Eng_www.moljpa.gov_.npDate-72_11_16.pdf
2 https://lpr.adb.org/sites/default/files/resource/%5Bnid%5D/nepal-the-right-to-housing-act-2075-2018-english.pdf
3 https://www.acash.org.pk/topics/housing-policy-in-nepal-the-urban-context/
4 https://www.dpnet.org.np/resource-detail/1486
5 https://dpnet.org.np/resource-detail/333
6 https://climate-laws.org/document/national-urban-development-strategy-2017_ee3c
7 https://www.acash.org.pk/topics/implementation-of-janata-awash-program/
8 https://dpnet.org.np/resource-detail/26
9 https://www.dpnet.org.np/resource-detail/1732
10 https://www.fiscalnepal.com/2026/06/09/26460/govt-forms-land-problem-resolution-committees-in-all-77-districts-cdos-to-lead/
11 https://www.dudbc.gov.np/content/13279/nepal-national-building-code-nbc-205--2024/
12 https://www.unhcr.org/where-we-work/countries/nepal
13 https://lumanti.org.np/

What key financial mechanisms are available in Nepal?

Nepal's housing finance landscape is characterized by a mix of public, private and community-based mechanisms regulated by Nepal Rastra Bank. These include microfinance institutions providing small, collateral-free loans to low-income households; commercial and development banks offering housing and small- to medium-enterprise loans; and cooperatives facilitating community-based savings and credit. Dedicated housing finance institutions, such as Nepal Housing Development Finance Company, and public funds such as the Employees Provident Fund and Citizen Investment Trust, expand access to longer-term finance. However, most available instruments are oriented toward formal housing or consumption lending, with limited tailored products for incremental housing improvements, which constitute the largest share of housing need.

It is important to note that development finance to Nepal — 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 12.
Main national-level financial mechanisms for housing in Nepal.

Financial mechanism	Description
Nepal Housing Development Finance Company Ltd. (NHDFC)	A financial institution established in 1990 as the first company in the country to focus on housing finance. It offers housing loans and receives fixed deposits.
Employees Provident Fund	A government-managed social security organization ensuring financial security and retirement savings for employees across public and private sectors.
Citizen Investment Trust	A government-owned financial organization focused on encouraging citizen savings, expanding funds, and developing the capital market through various initiatives, such as retirement programs, unit trusts, and mutual funds for both domestic and foreign investors.

Insights for further exploration from Nepal's Housing Continuum Snapshot

The Nepal Housing Continuum Snapshot suggests a relatively uneven alignment between housing needs and the identified policies and funding mechanisms. The largest estimated need is concentrated in the "Incremental" category, comprising approximately 14.3 million people, and this category is supported by several national policies and programs focused on incremental housing, post-disaster reconstruction and settlement improvement. However, despite this policy attention, the scale of need remains substantial.

"Social" and "Market-Enabled" housing comprise nearly 8.7 million people, yet the policy and financing tools identified for these categories are relatively limited. Support relies heavy on fragmented housing finance instruments rather than coordinated, large-scale delivery mechanisms. Similarly, few instruments specifically address housing needs within the "Homelessness" category of the continuum, which, as noted earlier, may include a significant landless population. As a result, this category is currently underserved by current policies and funding mechanisms, indicating an area for potential strengthening.

More broadly, while some initiatives aim to support incremental solutions, there is a limited range of targeted strategies focused explicitly on improving existing homes. "Market-Enabled" housing also represents a sizable area of unmet need, suggesting that additional efforts to improve affordability may be required, despite the presence of certain funds and microfinance options. By contrast, Nepal appears to have comparatively lower needs related to "Transitional" housing, such as refugee shelters and similar forms of temporary accommodation.

Overall, Nepal's housing challenge is not primarily defined by the absence of shelter or by a lack of policy recognition. Instead, it reflects a structurally large incremental housing need, rooted in substandard conditions, tenure insecurity, landlessness, affordability constraints, and uneven access to appropriate finance. While the country has a relatively broad policy framework, the financial and delivery architecture remains fragmented and insufficiently aligned with the scale of need.

Finally, given one of the fastest urbanization processes in Asia, Nepal will need to prepare proactively to address future housing needs across the full continuum.

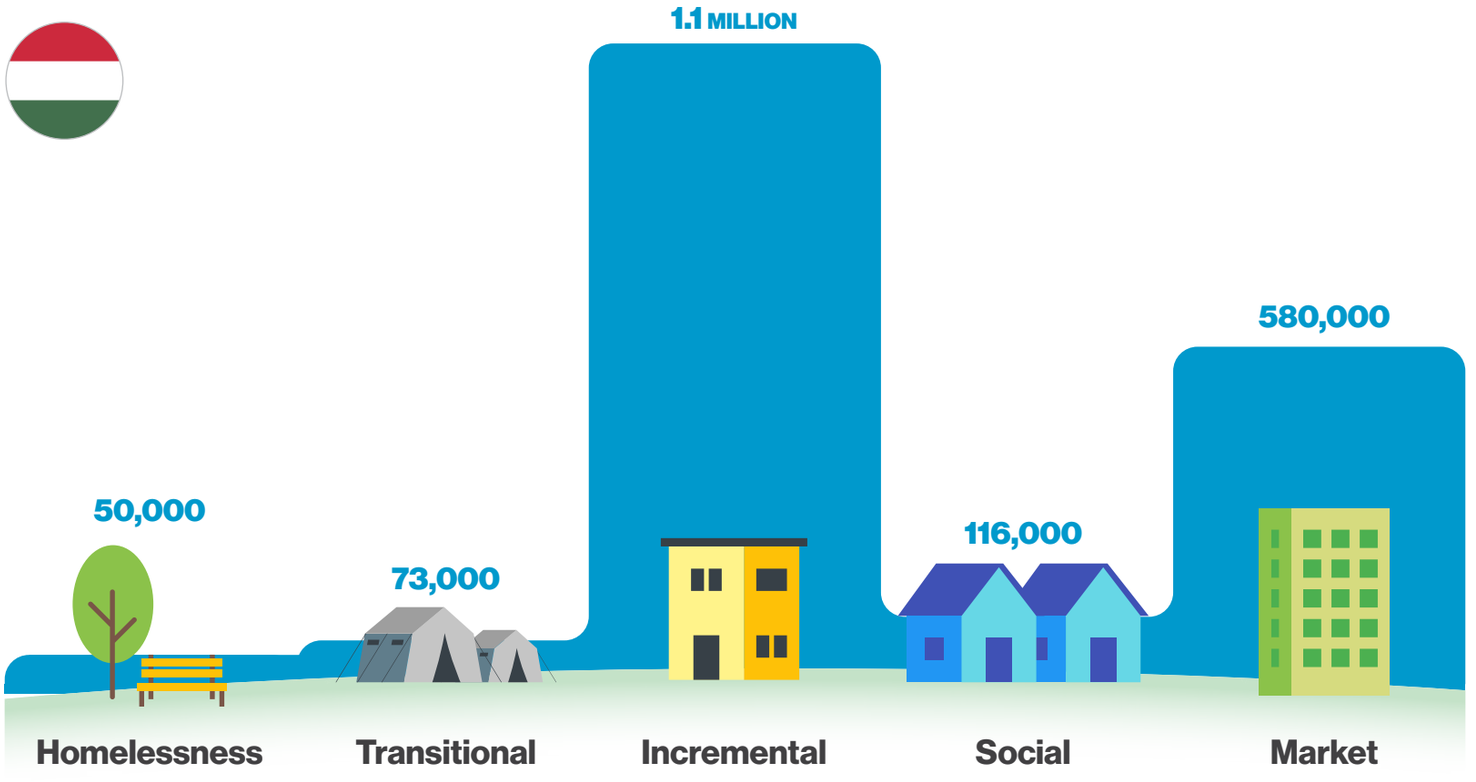
3.6. Hungary Housing Continuum Snapshot



The Hungary Housing Continuum Snapshot visually represents the full spectrum of housing needs alongside the main housing-specific national policy tools and financial mechanisms available, validated by national-level experts. This visual summary is by definition incomplete and partial; it is intended as a starting point for further analysis and deeper conversations.

The snapshot reveals a relatively even array of policies supporting the full housing continuum. However, when it comes to financial mechanisms, there is a relative absence of national-level strategies to support incremental forms of housing provision that can improve the existing housing stock.

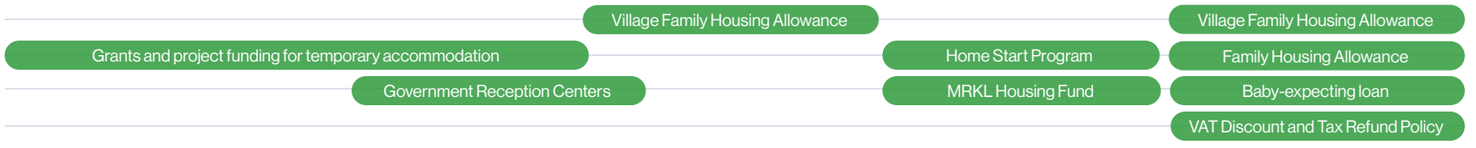
Hungary Housing Continuum Snapshot



How many people are estimated to need each type of solution?



Available policy frameworks



Available financial mechanisms

Sources: Hungarian Central Statistical Office (HSH). (2022). Census 2022; United Nations High Commissioner for Refugees (UNHCR). (2025). *Refugee Population Statistics Database*; Jelinek, et al. (2026). *Social Housing and Empty Spaces Landscapes in Hungary*, Periféria Policy and Research Center, Habitat for Humanity International, Europe and Middle East; European Roma Grassroots Organisations (2023). *Roma Access to Quality and Affordable Housing in Hungary*.

Estimated number of people in need of each housing type

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 Hungary 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.

According to our analysis, Hungary's greatest housing needs lie in the "Incremental" and "Market" segments. Incremental housing primarily involves households that require improvements to both the structural and nonstructural conditions of existing dwellings. There is also significant demand for market-enabled affordable housing and for transitional housing solutions that mainly serve refugees needing temporary accommodation before securing permanent housing.

By contrast, "Social" housing, which relies heavily on government and civil society support, has been identified as an area of lower observed need, as has "Homelessness," although data on the latter remain limited. Importantly, the relatively lower measured need for social housing should be interpreted with caution, as it may reflect limited supply and restricted access determined by providers rather than an absence of underlying demand or diminished policy relevance.

Table 13.
High-level illustrative estimates of the number of people in need of each housing solution in Hungary.

	Housing need (number of people)	Share of people in need by type	Share of total population
Homelessness	50,000	2.6%	0.5%
Transitional	72,692	3.8%	0.8%
Incremental	1,102,000	57.4%	11.5%
Social	116,000	6.0%	1.2%
Market	580,000	30.2%	6.0%
Population without housing need	7,679,308		80%
Total population	9,600,000		100%

Sources: Hungary Census (2011), Jelinek et al (2025), UNHCR (2025), European Roma Grassroots Organisations (2023), Habitat for Humanity Hungary (2026)

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 50,000 people): According to the 2011 census, 12,000 homeless people were living in Hungary, but based on more recent surveys, 50,000 individuals use homeless shelter services each year (Jelinek et al, 2025). This number serves as the baseline for quantifying need within this category and is assumed to include those living in homeless shelters, along with other housing solutions for children and people with disabilities in state care.



Transitional (approximately 72,692 people): UNHCR's consolidated refugee statistics (UNHCR, 2025) reports that, as of 2025, there were 72,692 forcibly displaced individuals in Hungary. This number includes refugees, asylum-seekers, internally displaced populations, people needing international protection, and stateless individuals. This figure represents the total population potentially requiring transitional housing solutions and is assumed to include the 13,035 households (approximately 30,241 people) reported in the 2022 census to be living in emergency dwellings.



Incremental (approximately 1,102,000 people): Habitat for Humanity Hungary's *Annual Report on Housing Poverty 2024* notes that in 2023, 475,000 households faced major housing quality concerns, such as leaking roofs; dampness in walls, floors or foundations; or damaged windows and flooring (Jelinek et al, 2025). Moreover, census data from the Hungarian Central Statistical Office showed that in 2011, 89,500 people lived in the outskirts of Hungary's larger urban settlements, with many residing in inaccessible suburbs and informal squatter areas in certain allotment gardens (Farkas et al, 2025). Allotment gardens are "a type of rural land originally designated for agricultural use, such as vineyards, orchards, gardens, or arable land, typically divided into small plots. These areas are often used as hobby gardens, weekend retreats, or recreational spaces, and in many places today, they also serve as permanent residences" (Ibid.). Most of Hungary's Roma population experiencing housing poverty reside in geographically segregated areas; according to the 2011 census, 276,000 people lived in 1,384 such settlements across 709 municipalities, often lacking basic infrastructure (European Roma Grassroots Organizations, 2023). However, it is assumed that people residing in low-quality housing in outskirts, allotment gardens and segregated areas are already included in the 475,000 households facing major property problems. Accordingly, the population in need of incremental housing was calculated by multiplying the 475,000 households by the average household size of 2.32 people.



Social (approximately 116,000 people): Habitat for Humanity Hungary estimates that 200,000 to 300,000 families require access to affordable rental housing. Of this number, 50,000 families are experiencing acute housing insecurity and are at significant risk of homelessness. To calculate the need within the social housing sector, the figure of 50,000 families has been used, as these households would require direct assistance from government entities, civil society organizations or other stakeholders to secure or maintain stable and adequate housing (Habitat for Humanity Hungary, n.d.). An average household size of 2.32 people was applied in determining the final estimate.



Market (approximately 580,000 people): Using Habitat for Humanity Hungary's estimates from the "Social" category above, a figure of 250,000 families was adopted for market-enabled housing needs. This represents the upper threshold of 300,000 households in need of affordable rental housing minus the 50,000 families in urgent need of support. An average household size of 2.32 people was applied in the final calculation. In this analysis, this continuum category excludes market-rate and luxury housing.

What key policy tools are available in Hungary?

In Hungary's housing policy and regulatory landscape, the Housing Act of 1993 establishes the legal framework for residential leasing, while the National Development and Territorial Development Concept and the Territorial and Settlement Development Operational Program Plus provide the spatial and investment basis for urban and regional development. These instruments anchor housing delivery within broader territorial cohesion and economic competitiveness objectives.

The Hungary continuum shows a partial alignment between housing needs and the orientation of existing policies, with some imbalances across categories. The largest housing need is concentrated in the "Incremental" category, affecting approximately 1.1 million people, primarily related to housing improvements. However, this segment is supported by a relatively limited set of targeted instruments, indicating that housing quality improvement may be comparatively underserved. By contrast, "Transitional" housing, which serves a smaller population of about 72,692 people, is supported by a number of policies and programs focused on temporary accommodation and reception services, suggesting institutional emphasis on short-term housing responses.

Additionally, "Social" and "Market-Enabled" housing together comprise nearly 700,000 people and are supported by a mix of policy frameworks and funding mechanisms, including housing legislation, family housing allowances, subsidized loans and tax incentives.

These instruments provide relevant pathways into homeownership, but their concentration in the "Market-Enabled" category relative to the "Incremental" category suggests a tilt toward market access rather than structural housing quality improvement. Lastly, "Homelessness," which affects a comparatively small population, is supported by targeted social assistance and shelter programs that appear proportionate to its scale.

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

Housing Act of 1993[1]

Regulatory framework

Act LXXVIII of 1993 on Residential and Commercial Leases (Housing Act) establishes the general regulatory framework for the leasing of residential and commercial properties by both private individuals and institutions.

Act III of 1993 law on social administration and social benefits[2]

Regulatory framework

This law sets out state social benefits, care programs and services to support vulnerable individuals, including cash and in-kind assistance. It defines "homeless" for social welfare and requires social authorities to manage related procedures, such as accommodation provision. It states that local governments must provide and maintain night shelters, temporary housing, etc., as part of their social service obligations.

National Development and Territorial Development Concept[3]

Regulatory framework

This comprehensive urban development initiative targets 23 county seats to enhance quality of life and strengthen economic competitiveness by outlining specific objectives and strategic directions for urban development.

Territorial and Settlement Development Operational Program Plus[4]

Implementation program

Hungary's primary regional development program for 2021–2027 is dedicated to enhancing territorial cohesion and addressing disparities in development throughout the country. A key component of the Territorial and Settlement Development Operational Program Plus is the Sustainable Urban Development Pillar, which includes several new investments to benefit local communities.

Government Reception Centers[5]

Implementation program

These structures have been established to provide initial reception and short-term stays for refugees while beneficiaries transition to longer-term solutions (e.g., subsidized housing or private rental with state support).

CSO Transitional Accommodation Programs[6]

Implementation program

Civil society organizations, or CSOs, support temporary protection for beneficiaries through information, placement and referrals to available housing options. CSO networks form an important part of transitional accommodation for many beneficiaries.

1 https://natlex.ilo.org/dyn/natlex2/natlex2/files/download/117345/HUN-117345.pdf
2 https://natlex.ilo.org/dyn/natlex2/natlex2/files/download/117345/HUN-117345.pdf
3 https://ngmszakmaiteruletek.kormany.hu/accessibility/download/4/7f/d0000/OFTK_vegleges_EN.pdf
4 https://egyuttfejlodunk.hu/en/territorial-and-settlement-development-operational-programme-plus-new-developments-underway-across-the-country/
5 https://asylumineurope.org/wp-content/uploads/2025/05/AIDA-HU_Temporary-Protection_2024.pdf
6 https://asylumineurope.org/wp-content/uploads/2025/05/AIDA-HU_Temporary-Protection_2024.pdf

What key financial mechanisms are available in Hungary?

On the delivery and financing side, market-enabled affordable housing is shaped by family-focused subsidies and preferential loans, including the CSOK Plus and Falusi CSOK programs, value-added tax discounts and tax refunds, the Babaváró loan, and the Home Start Program. Social and transitional housing needs are addressed through government reception centers, CSO transitional accommodation programs, and central government block grants for temporary accommodation. At the social housing end of the continuum, the MR Közösségi Lakásalap, or MRKL Housing Fund, and municipal housing are relevant programs.

Table 14.
Main national-level financial mechanisms for housing in Hungary.

Financial mechanism	Description
CSOK Plus program	CSOK (Family Housing Allowance) was established in 2015 to encourage the birth of children by offering financial assistance to young married couples. It consists of a nonrefundable grant, the value of which varies based on the type of property purchased, either existing or newly built, and the number of children planned, along with a preferential loan featuring an interest rate as low as 3%.
Falusi CSOK program	Falusi CSOK (Village Family Housing Allowance) offers financial grants to families with children for the purchase, construction, renovation or extension of homes in specified rural areas experiencing population decline.
Babaváró támogatás	Babaváró támogatás (baby-expecting loan) is a subsidized, unsecured loan available to married couples under the age of 34 who are expecting children. The maximum amount offered is 11 million HUF, provided at a fixed interest rate of 0%, with the difference between market rates and this subsidized rate covered by the central government budget.
MR Közösségi Lakásalap (MRKL Housing Fund)	The MR Közösségi Lakásalap was founded in 2022 by the Hungarian Charity Service of the Order of Malta and the Hungarian Reformed Church Aid. The fund took over thousands of homes from previous state programs that had acquired properties from households facing mortgage difficulties. Currently, MRKL owns approximately 5,580 residential units. Alongside municipal housing, MRKL makes up the core of Hungary's incipient social rental sector.
Central government block grants and project funding for temporary accommodation	This refers to central funding for homeless services, including block grants for temporary accommodation, project funding through public foundations, and funding for capital goods.
Home Start Program	This subsidized mortgage scheme provides young people with a fixed 3% interest rate on home loans. It aims to increase first-time homeownership by offering monthly payments that are lower than standard market rates.
VAT Discount and Tax Refund Policy	Purchasing newly built properties is subject to a reduced VAT rate of 5%, which is significantly lower than the usual 27% rate. This benefit applies not only in major cities but also in rural areas and smaller villages, making property construction more affordable. VAT refunds are also available for renovations.

Insights for further exploration from Hungary's Housing Continuum Snapshot

The Hungary snapshot suggests some alignment between housing needs and the identified policies and funding mechanisms. The largest estimated housing need is concentrated in the "Incremental" category, representing approximately 1.1 million people, primarily related to housing quality deficiencies and substandard conditions. However, this segment is supported by a relatively limited set of targeted instruments, indicating that incremental housing improvement and structural rehabilitation may be comparatively under-resourced. Moreover, "Social" and "Market-Enabled" housing together comprise nearly 700,000 people and are supported by a mix of regulatory frameworks, family housing allowances, subsidized loans and tax incentives, with a stronger concentration of instruments on the market-enabled side.

This suggests that housing policy might be geared toward promoting homeownership and market access rather than addressing housing quality deficits at scale.

3.7. Some shared lessons from the Housing Continuum Snapshots

Taken together, the six snapshots presented here demonstrate that conversations about inherently complex housing systems can be made more navigable and comparable — without sacrificing country-level specificity — through the use of the Global Housing Continuum framework. Across contexts, housing "need curves" display a strikingly similar shape, peaking in the "Incremental" category and tapering off at the left end of the continuum. Notably, despite profound differences in size, culture and socioeconomic conditions, countries such as Mexico and Nepal exhibit nearly identical housing need profiles — an observation that invites deeper comparative reflection.

In contrast, policy and financial instruments tend to cluster at the right end of the continuum. This skew is especially pronounced for financial mechanisms, which across all cases favor market-enabled solutions, despite their persistent misalignment with the areas of greatest need.

4.

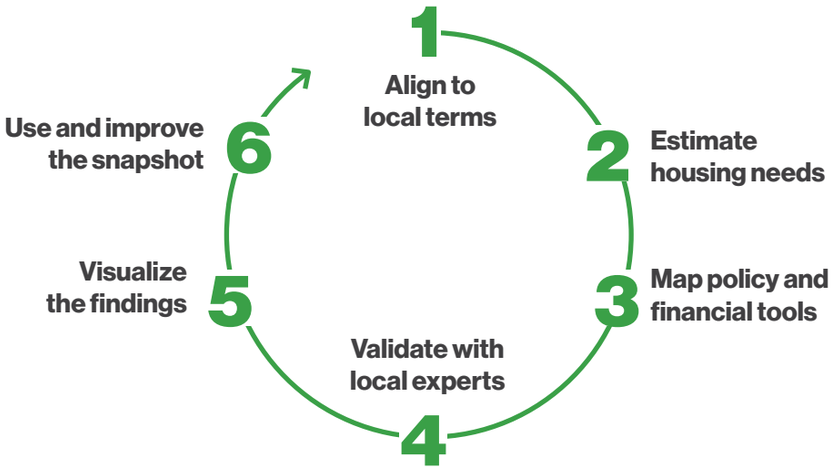
Practical guide to creating a Housing Continuum Snapshot

Developing a housing continuum for a specific country, region or city can create a powerful tool that sparks informed dialogue, facilitates clearer insights, and drives action toward more effective housing solutions.

Habitat for Humanity International has used this framework to develop national "snapshots" that highlight housing needs alongside the existing tools to solve them. As a leading global housing organization, we hope that this tool will be adopted widely by governments, practitioners and communities to deepen understanding of housing needs and assess how well current policies and funding commitments respond to those needs.

The practical guidance presented here explains how to develop a contextually relevant snapshot using the housing continuum. It outlines each step and gives recommendations so that any interested stakeholder can leverage available data to assess the broad spectrum of housing conditions, identify needs across the continuum, and map existing solutions with the aim of ensuring everyone has a decent place to live.

Main steps in the process of producing a Housing Continuum Snapshot

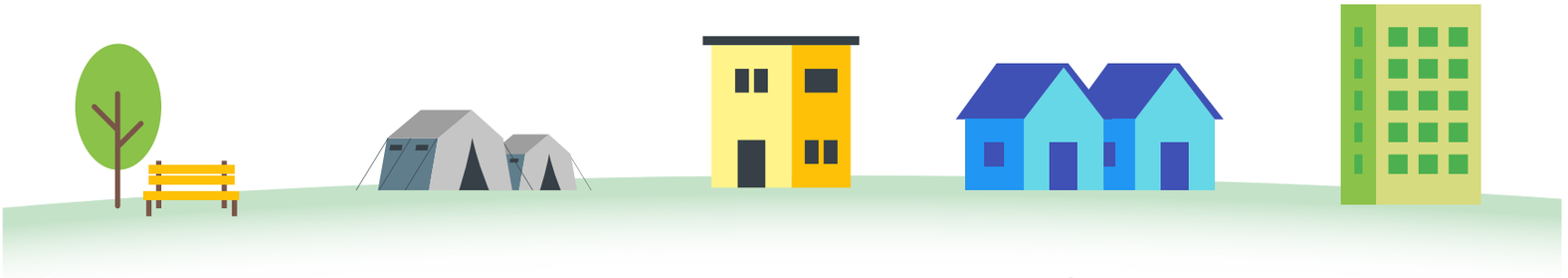


Step-by-step guide

Step 1: Align to local terms

At its core, the housing continuum is built around five categories that apply across all contexts, from high-income settings like the United States to low-income settings such as Papua New Guinea. A defining feature of this framework is the inclusion of an “Incremental” category. This is essential because most of the world builds, improves and expands housing incrementally at the household level, and this process exists in every income setting, even if the scale and formality vary.

Global Housing Continuum with brief descriptions



Homelessness

Solutions and support services mainly provided through government or civil society organizations to assist people without accommodation, those living in severely inadequate accommodation, or those at risk of becoming homeless.

Transitional

Shelter solutions mainly provided via humanitarian actors in response to a crisis (conflict, disasters or infrastructure projects). Most tend to be temporary in nature but often become permanent because of a lack of alternatives.

Incremental

Resident-driven, self-built solutions that progressively improve housing conditions. These include the range of activities involved in informal settlement upgrading, along with interventions in formal contexts through repairs, additions or subdivisions made to existing housing units.

Social

A range of housing solutions heavily supported by government, civil society organizations or organized communities. Includes fully subsidized public housing and alternatives to it that involve other non-market actors.

Market

A range of market-enabled solutions to produce affordable housing options. These often receive government support but are delivered though market mechanisms. Market-rate housing is not included in this category.

To enable comparison between contexts, all continuum snapshots should follow this standard structure. Definitions and subcategories may be adapted, however, to reflect contextual realities, such as national housing systems, legal frameworks, vernacular building practices or prevailing policy language. Any adaptations should be clearly documented and justified to maintain transparency and comparability.

Creating a contextual narrative is also important to describe key highlights of the national housing market and briefly explain how local terminology maps onto the continuum categories. This ensures that the continuum remains both globally coherent and locally meaningful.

Step 2: Estimate housing needs

For this exercise, "housing need" is defined as the population currently requiring housing solutions within each category of the continuum. The objective is to assemble the best publicly available data to produce a clear diagnostic of the present distribution of housing needs, organized into five standardized categories. Below is a quick summary of what each category entails. For more detailed descriptions, refer to the glossary.



Homelessness: Includes people without shelter or living in emergency or temporary accommodation, including homelessness support services.



Transitional: Includes people requiring short-term housing or humanitarian shelter. A good estimate will include the total number of forcibly displaced populations (both refugees and the internally displaced).



Incremental: Includes people living in informal settlements or inadequate housing that requires upgrades.



Social: Includes people unable to access adequate housing through the market and requiring significant support.



Market: Includes people who can access adequate housing through the open market with limited support; it excludes full-market-rate housing and luxury housing.

Geographic coverage may be regional, national or at the city level, depending on who is developing the snapshot and for what purpose. To ensure consistency and comparability, the unit of analysis should be people, not households or housing units. Any data reported at the household or unit level should be converted into population estimates using the nationally reported average household size from the most recent national census or household survey. This ensures that all categories of the continuum are expressed in comparable population terms. The reference year should always be the most recent year with reliable data. These parameters help ensure that the snapshot presents the clearest possible narrative of current housing needs.

Step 2a: Identify the most useful data sources

Data collection should start with official data sources. International organizations and development banks are great resources, because they often clean and structure the data in ways that are easier to consult than the primary data sources from national statistics offices.

A few simple criteria can help guide this selection:

Source credibility: Prioritize population and housing censuses; nationally representative household surveys; and reports from housing authorities, government agencies, central banks or international organizations. If the data collection process is aided by artificial intelligence tools, it is imperative to review and validate the automated output against primary data sources.

Coverage: Favor data that reflects the broader context you are investigating. If your snapshot focuses on a city, then focus on data from within that city. If your snapshot focuses on a national analysis, focus your data collection on national sources, not local or subregional sources. Whenever higher-level data is not available, data at a lower scale may be useful to inform estimates.

Recency: Use the most recent reliable data available to ensure the snapshot reflects current conditions. As a general rule, data should not be older than 10 years, which is the standard frequency of national censuses and household surveys.

Clarity and consistency: Prioritize — when available — data that aligns with a single continuum category to avoid overlap and prevent double-counting. When such data is not available, document your decision and validate it with experts (see **Step 4**).

These criteria help ensure that the continuum is grounded in the strongest available evidence while remaining transparent about its limitations.

Recommended sources of data by housing continuum category



Homelessness: Enormous data collection challenges hinder accurate measurements of homeless populations. Not many countries have begun collecting homelessness data through national population censuses, but when it is available, consulting this data is the first step. Figures often underestimate the scale of need, so whenever possible, it is useful to consult civil society organizations and NGOs working on homelessness, especially those operating shelters or programs, who may have more realistic accounts.

Useful sources:

Global Homelessness Data Map by IGH[1]

UN-HABITAT Urban Indicators Database[2]



Transitional: The United Nations High Commissioner for Refugees, or UNHCR, is a primary source for estimating populations potentially requiring transitional housing, particularly forcibly displaced people. UNHCR consolidates updated data from key international sources on forcibly displaced individuals for most countries, which includes refugees, asylum-seekers, internally displaced populations and stateless individuals. National disaster response agencies regularly report on shelter services rendered after disasters due to environmental hazards and storms. NGOs compile data on shelter provided in humanitarian settings, in addition to shelter provided after disasters caused by environmental events.

Useful sources:

UNHCR's Refugee Population Statistics Database[3]



Incremental: In countries where informal settlements are a widespread reality with insecure tenure conditions, these figures may provide an excellent estimate. Wherever "qualitative housing deficits" are calculated, these can represent the best estimate for this category. As both indicators (tenure insecurity and qualitative housing deficit) may overlap, it is recommended to use one or the other to avoid double counting. It may be helpful to introduce a simple prioritization rule (e.g., classify according to primary deprivation or most binding constraint) to ensure consistency across countries and improve comparability.

Useful sources:

CAHF country profiles[4]

Anuario de Vivienda LAC[5]

OECD Affordable Housing Database[6]

UN-HABITAT Urban Indicators Database[7]



Social: This category of housing is usually prioritized by government subsidies, so the best source of data are estimates available for the target population of government subsidies. Where data on quantitative housing deficits are available and disaggregated by income level or housing segment, these can be used to estimate the population requiring social housing. If such disaggregation is not available, estimates may be derived by identifying the share of the population within income groups that cannot afford market-rate housing, using official statistics; academic research; or reports from housing ministries, housing institutes or financial institutions.

Useful sources:

CAHF country profiles[8]

Anuario de Vivienda LAC[9]

OECD Affordable Housing Database[10]

UN-HABITAT Urban Indicators Database[11]



Market: This category refers to housing needs currently met by market-enabled solutions, with limited support from external sources such as government, civil society or other organizations. Where data on quantitative housing deficits are available and disaggregated by income level or housing segment, these can be used to estimate the population requiring market-enabled housing. If such disaggregation is not available, estimates may be derived by identifying the share of the population within income groups that cannot afford market-rate housing but may be able to access housing with less support or smaller government subsidies.

Useful sources:

CAHF country profiles[12]

Anuario de Vivienda LAC[13]

UN-HABITAT Urban Indicators Database[14]

1 https://ighomelessness.org/global-homeless-data/
2 https://data.unhabitat.org/pages/housing-slums-and-informal-settlements
3 https://www.unhcr.org/refugee-statistics
4 https://housingfinanceafrica.org/countries/
5 https://anuarioviviendalac.com/
6 https://www.oecd.org/en/data/datasets/oecd-affordable-housing-database.html
7 https://data.unhabitat.org/pages/housing-slums-and-informal-settlements
8 https://housingfinanceafrica.org/countries/
9 https://anuarioviviendalac.com/
10 https://www.oecd.org/en/data/datasets/oecd-affordable-housing-database.html
11 https://data.unhabitat.org/pages/housing-slums-and-informal-settlements
12 https://housingfinanceafrica.org/countries/
13 https://anuarioviviendalac.com/
14 https://data.unhabitat.org/pages/housing-slums-and-informal-settlements

Step 2b: Estimate population size for each continuum category

Convert data reported in housing units or households into population estimates using the national average household size from the most recent census or household survey. All assumptions and conversion factors should be documented and explicitly mentioned. It should be acknowledged that household size may vary across housing conditions (e.g., between informal and formal housing), introducing a degree of uncertainty into these estimates.

Step 2c: Address and document data limitations, uncertainty and undercounting

Keep a record of all data used, noting potential gaps, undercounts, overlaps or inconsistencies across sources. No dataset will perfectly capture reality, but acknowledging limitations is essential. List the sources and annotate their years of publication. Remind users that the goal of the snapshot is not precise measurement but a high-level, illustrative depiction that can inform action.

Step 3: Map policy and financial tools

Once housing needs have been estimated, conduct a high-level scan of housing policies, programs and financial instruments. This review should draw primarily on official government portals, legal and regulatory documents, program operating guidelines, and information published by implementing agencies. For country-level analysis, prioritize nationally implemented instruments with broad coverage, rather than localized or pilot initiatives.

Include a brief description of each tool identified, its primary objective, the implementing institution, the year it initiated, and a link to an official source. The mapping should be comprehensive enough to capture the main instruments shaping housing outcomes while remaining focused on those most relevant to the continuum.

Each initiative, whether policy tools or financial mechanisms, can then be mapped as serving one or more categories of the continuum based on its primary target population and intended outcome. While some will span multiple categories, classification should reflect the program's main objective, with cross-cutting coverage noted clearly. Policies may also be categorized by type: regulatory frameworks, implementation programs or planning tools.

Step 4: Validate with local experts

To strengthen the accuracy and credibility of the continuum, include a round of stakeholder validation. Share a draft with colleagues and recognized housing experts, and invite input from government counterparts, civil society organizations and practitioners. Their feedback can help verify population estimates, surface new data sources, clarify definitions, and identify overlooked groups or blind spots. It is critical to validate the selection of key policy and financial tools and how they are mapped across continuum categories. Practitioners working in shelters, upgrading initiatives, social housing or market-based programs can offer grounded insights on how housing needs manifest in practice. Incorporating this feedback ensures the final continuum reflects the best available data and real-world conditions while also building shared ownership and increasing the likelihood that the snapshot will inform policy and program decisions.

Step 5: Visualize the findings

After all this work, it is easy to forget that the most important outcome of the snapshot is its simplicity. Dedicate focused time to the graphic representation to ensure it is clear, concise, nonredundant and as intuitive as possible. The final product should allow users to understand the full picture at a glance. For this reason, it is essential that all layers of information fit into a single visual, enabling viewers to see needs, policies and gaps simultaneously. A well-designed, streamlined graphic enhances usability, strengthens communication, and increases the likelihood that the continuum will be understood and used as intended. We strongly encourage using the templates created for this purpose, which are available at **habitat.org/continuum.**

Step 6: Use and improve the snapshot

After creating the visual, teams should review it holistically to identify how housing needs align – or fail to align – with existing policies, programs and financing mechanisms, revealing gaps such as underinvestment, duplication or fragmentation. Sharing the snapshot widely with government, civil society, communities, private actors, donors, communities and other development partners builds a common language, supports coordinated action and generates valuable feedback. Consider including time to solicit expert feedback again in order to revise and perfect the snapshot. Public presentations, policy briefs, workshops and any conversation can be an opportunity to invite feedback and encourage wider engagement, allowing stakeholders to challenge assumptions and contribute new insights or data. Treating the continuum as a living tool that is updated as conditions evolve or new information emerges enhances its relevance over time and increases the likelihood that it will meaningfully guide policy, investment and program design.

Habitat for Humanity International is ready to assist those interested in creating or updating a snapshot.
For questions, reach out to *advocacy@habitat.org*.
Use this address to share your final snapshots with our team.

Guiding principles for developing a Housing Continuum Snapshot

The Global Housing Continuum is a tool designed for use across diverse contexts while preserving a global framework. Adapting it to successfully capture local realities requires flexibility in interpretation paired with expert judgment. Because housing systems are complex and data environments vary widely, developing a Housing Continuum Snapshot cannot rely on rigid instructions alone. Guiding principles are essential; they provide the orientation needed to apply the framework consistently while allowing for the flexibility and contextual nuance that real-world housing systems demand. They also help ensure that the continuum is approached with transparency, collaboration and a shared understanding of purpose – qualities that strengthen both the analysis and the dialogue it is meant to support.

Regardless of who is developing a Housing Continuum Snapshot – government officials, communities, practitioners, researchers or interested individuals – the following principles should guide its development:

1. **Embrace imperfection and prioritize transparency.**
   No country, city or region has perfect housing data. The goal is not precision at all costs, but clarity about what is known, what is estimated, and where gaps remain. A snapshot built with transparent assumptions is far more valuable than one that waits for perfect data.

2. **Focus on a moment in time.**
   The continuum captures housing need today. It is a snapshot, not a forecast. This grounding in present conditions allows policymakers and practitioners to identify immediate gaps, misalignments, and opportunities in policy and funding.

3. **Allow for contextual adaptation.**
   While the five core categories remain consistent, countries can add other layers of information to reflect their own housing systems, legal frameworks and cultural realities. Adaptation and flexibility are encouraged.

4. **Encourage collaboration and validation across the housing system.**
   The tool is most effective when it draws on the knowledge of a wide range of actors, including government, civil society, academia, the private sector and communities. Collaboration strengthens data quality, improves interpretation and builds shared ownership of the findings.

5. **Prioritize people, not units.**
   Housing systems have different units of measurement (individuals, households or units). The snapshot centers on individuals whose lives are shaped by housing conditions. This principle ensures that the analysis remains people-centered.

6. **Maintain curiosity and a learning mindset.**
   The snapshot is not just a technical tool; it is a lens for inquiry. Approach the process with curiosity about how the housing system functions, where it breaks down, and why certain needs persist. Curiosity leads to better questions, and better questions lead to better solutions.

7. **Build for replicability and iteration.**
   A continuum should be easy to update as new data become available. Treat it as a living tool that evolves, rather than a one-off report. Replicability strengthens comparability across years and across countries.

5.

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.

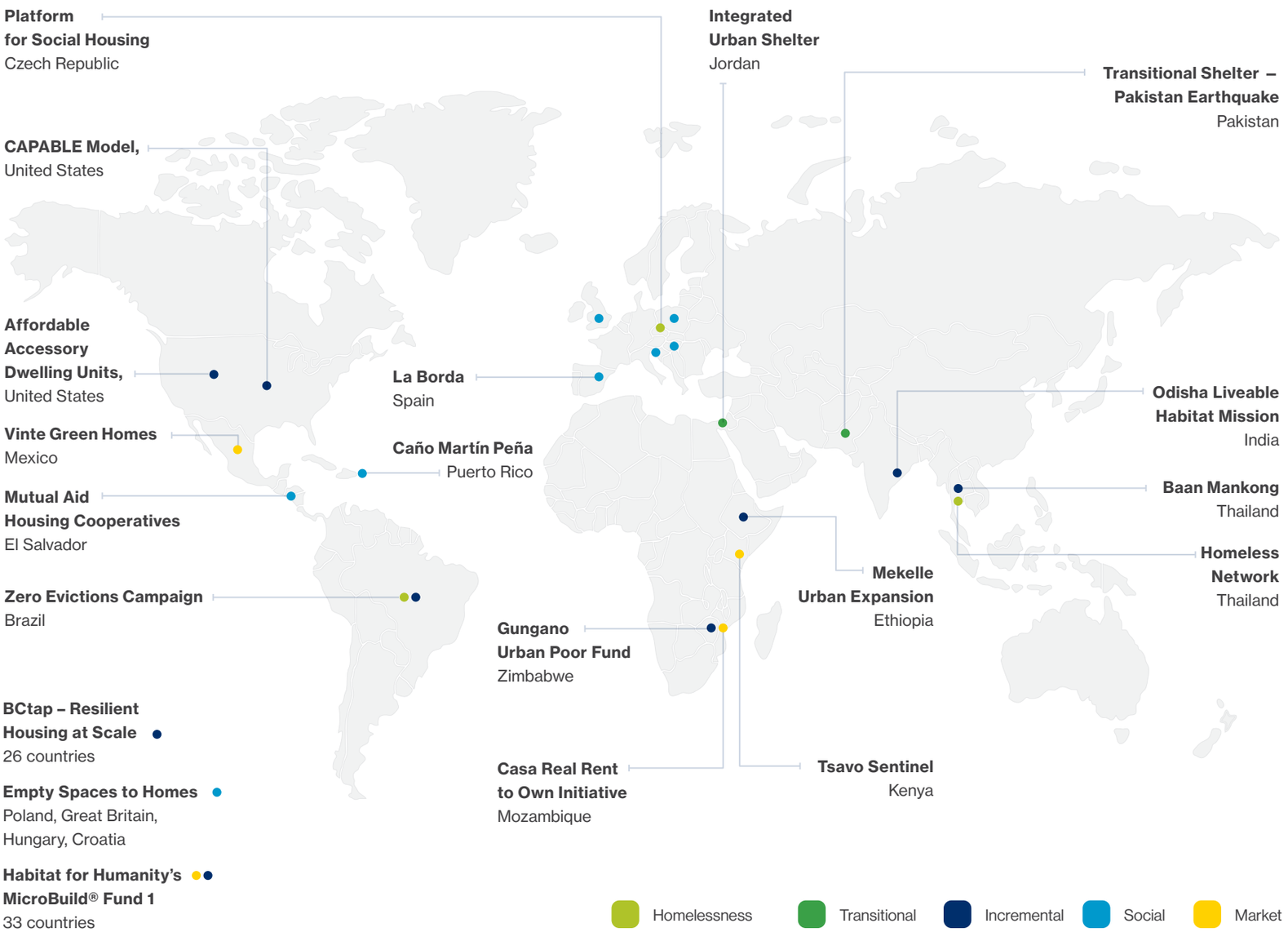
These cases are not presented as “best practices.” Rather, they serve as illustrative examples that demonstrate the varied ways housing challenges are being addressed globally. Together, they reinforce the continuum as not only a conceptual framework, but also a reflection of real, practical and replicable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

Table 15.
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/
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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

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2 https://socialnibydleni.org/

Zero Evictions Campaign

Category:
Homelessness — Homelessness prevention and 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

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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



Source: Habitat for Humanity

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.

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/
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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

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.



Source: Community Organizations Development Institute

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

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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.

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.



Source: World Habitat Award

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

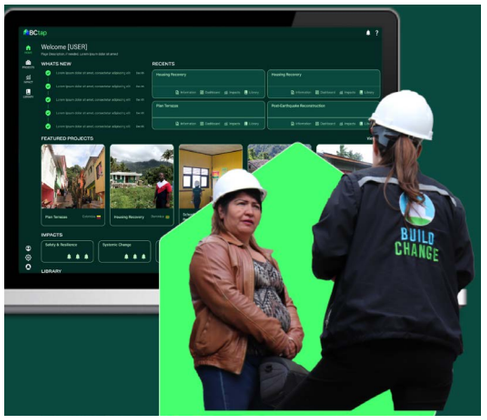
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2 https://marroninstitute.nyu.edu/blog/celebrating-the-success-of-urban-expansion-planning-in-mekele-ethiopia

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.

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.



Source: Habitat for Humanity

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

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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.



Source: Habitat for Humanity

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.

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

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[10] 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.



Source: Habitat for Humanity International

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

10 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

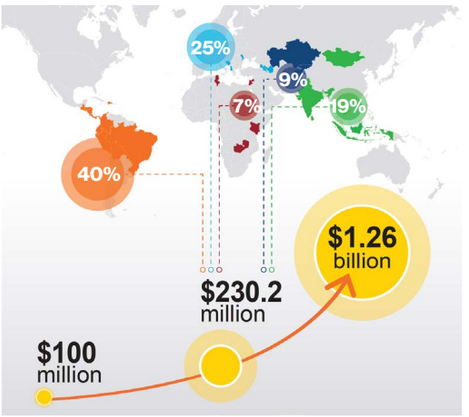
1 https://reall.net/data-dashboard/mozambique/inhamizua/
2 https://reall.net/data-dashboard/mozambique/inhamizua-phase-2/
3 https://reall.net/blog/casa-real-launch-landmark-affordable-mortgage-in-mozambique/
4 https://casareal.co.mz/

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

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7.

Annex

Technical note on the global estimates of housing need

This technical note was co-drafted by Wandia Riunga and Robert Ndugwa at UN-HABITAT's statistics unit and Maria Carrizosa and Denise Akoko at Habitat for Humanity International to explain the global estimates of housing need in 2026 that were presented in the Global Housing Continuum Snapshot.

Background

The Global Housing Continuum Snapshot provides a high-level, diagnostic view of the scale and distribution of housing need worldwide. It presents in visual form the most relevant housing policies and financial mechanisms available at the global level alongside the population in need of housing assistance across the world, in five broad umbrella categories – Homelessness, Transitional, Incremental, Social and Market – roughly understood as described below.

Table 1.
Brief definitions of the core categories in the Global Housing Continuum

Homelessness	Solutions and support services mainly provided through government or civil society organizations to people without and with temporary accommodation or living in severely inadequate accommodation.
Transitional	Shelter solutions mainly provided via humanitarian actors and interventions in response to crisis (conflict or disasters). Most tend to be temporary in nature but often become permanent because of a lack of other alternatives.
Incremental	Resident-driven, self-built upgrading solutions that progressively improve housing conditions. These include various forms of repair and the range of activities involved in informal settlement upgrading, and in formal contexts through addition or subdivision of existing housing units.
Social	A range of housing solutions heavily supported by government, civil society organizations or organized communities. Includes public housing and alternatives to it where other non-market actors are involved.
Market	A range of market-enabled solutions to produce affordable housing options. These often receive government support but are delivered though market mechanisms. Excludes market-rate, luxury housing.

Purpose and scope

The main objective of the Global Housing Continuum Snapshot is that it offers a common vocabulary to talk about the complexity of the housing landscape. It summarizes complexity without sacrificing the accuracy needed to support decision-making, hence supporting a wide range of advocacy efforts. The figures in the snapshot should be interpreted as estimates rather than precise measurements, suitable for comparison, system analysis and strategic discussion. Their value lies in highlighting overall scale, patterns and mismatches and in supporting analysis, advocacy, coordination and strategic decision-making.

This annex describes the methodology used to estimate the global population in need of housing assistance for three of the five core categories of the Global Housing Continuum: Incremental, Social and Market. The estimates for the other two categories — Homelessness and Transitional — come, respectively, from UN-HABITAT's 2023 reporting of the SDG 11.1 indicator and UNHCR's 2025 consolidated refugee statistics (which include all forcibly displaced populations: refugees, asylum-seekers, internally displaced people, people needing international protection, and stateless individuals).

Main data sources

The estimates draw on the following global datasets:

- **Population:** U.N. World Urbanization Prospects (2025 Revision).
- **Household size:** Global mean household size (four people), based on World Bank compilations of census and LSMS data.
- **Income distribution:** World Bank global income deciles.
- **Housing inadequacy:** UN-HABITAT estimates underlying SDG Indicator 11.1.1 (population living in slums, informal settlements or inadequate housing).

Methodological approach

Income segmentation

While the broad figure of 2.8 billion people represents those experiencing some form of housing inadequacy, a further segmentation and characterization of this population into income segments is useful to analyze which segment of the population is facing more acute challenges. The global study sought to address this challenge by developing a global cross-country dataset by applying an income-based disaggregation of housing inadequacy. The approach focuses on identifying housing inadequacy challenges faced by households across different income segments to provide insights into the housing conditions, affordability and quality of life of the population. Current household income frameworks, including the one used by World Bank, classify and characterize income deciles into three primary segments of groupings to ensure targeted support.

To analyze how housing need is distributed, the global population is grouped into three income segments based on World Bank income deciles:

- **Bottom 30% (Deciles 1–3):** Households with very limited or no capacity to meet housing needs through market mechanisms without deep subsidies.
- **Middle 30% (Deciles 4–6):** Households with partial affordability, often requiring major targeted support by governments and/or housing microfinance.
- **Upper 30% (Deciles 7–9):** Households generally able to access affordable housing through the market but still exposed to housing need in high-cost or supply-constrained contexts.

The highest 10% income decile is excluded from housing need calculations, based on the assumption of sufficient market access at the global level.

Inadequate housing gap rate

The inadequate housing gap rate is the key parameter used to convert income distribution data into estimates of housing need. Instead of applying a single global assumption, the method uses income-segment-specific gap rates derived empirically from a sample of countries where income and housing condition data are jointly available. The rate represents a range of the share of households whose incomes are insufficient to access housing that meets minimum adequacy standards, capturing the gap between income and the cost of adequate housing. Expressed as a range rather than a point estimate, it reflects cross-country variation and uncertainty and is applied conservatively at the global level.

Inadequate housing gap rates are calculated at the country level, across the three income segments, using available national surveys that include household income/consumption, housing conditions, household size and dwelling type, as derived from household income and expenditure surveys, or HIES; living standard measurement studies, or LSMS; or national housing surveys.

The housing adequacy gap rate is based on the assumptions below that identify typical eligibility markers, and common thresholds include the four events:

A. **Housing condition:** Slums, structural quality, overcrowding, unsafe dwellings — households are assigned to different income segments, and UN-HABITAT's slum methodology and regional benchmarks are applied to estimate inadequacy.

B. **Housing cost overburden:** Measures the proportion of households or the population that spend more than 40% of their disposable income on housing costs (in line with Eurostat's methodology).

C. **The median of the ratio of housing costs over income:** Gives an indication of the financial pressure that households face from housing costs (in line with Eurostat's methodology).

D. **Price-to-income ratio greater than three:** Used to calculate the affordability threshold.

The inadequate housing gap rate is calculated as the probability of the four events. P (housing inadequacy) = P(AUBUCUD) = = P(A∩B∩C∩D) = [P(A)+P(B)+P(C)+P(D)]-[P(A∩B)+ P(A∩C)+P(A∩D)+P(B∩C)+P(B∩D)+ P(C∩D)]+[P(A∩B∩C)+P(A∩B∩D)+ P(A∩C∩D)+P(B∩C∩D)]-P(A∩B∩C∩D)

Breakdown of the events:

- Sum of individual probabilities (adds all single events): P(A)+P(B)+P(C)+P(D)
- Minus pairwise intersections (removes overlapping double-counts): -(P(A∩B)+P(A∩C)+P(A∩D)+P(B∩C) +P(B∩D)+P(C∩D))
- Plus three-way intersections (adds back regions subtracted too many times): +(P(A∩B∩C)+P(A∩B∩D)+ P(A∩C∩D)+P(B∩C∩D))
- Minus four-way intersection (final adjustment for the complete intersection): -P(A∩B∩C∩D)

Household vs. population estimates

The results from the household-level analysis are converted to population-level estimates based on the housing unit method, applying the global average weight assumption of four people per household.

Results:
Estimated distribution of housing need

Applying the inadequate housing gap rate to global income segments yields the following distribution of the global population in housing need:

Continuum category	Income level	Inadequate housing gap rate	Number of people in need
Incremental	Bottom 30%	~61%	1,714,014,330
Social	Middle 30%	~35%	979,436,760
Market	Upper 30%	~4%	122,429,595

This confirms that housing need is highly concentrated among lower-income households but also affects portions of middle- and upper-middle-income populations, particularly in high-cost housing markets.

Consistency with other measures

The estimates for the 2026 Global Housing Continuum Snapshot align with related global housing stress indicators, including:

- OECD's Affordable Housing Database (notably indicator HC1.2.3. Housing cost overburden rate among low-income owners based on global price-to-income ratios).
- EUROSTAT Housing cost overburden rate.
- IMF's Housing Affordability Dataset.
- UN-HABITAT SDG 11.1.1 series on people living in slums or informal settlements.
- CAF – Anuario de Vivienda LAC
- CAHF Country Profiles

Limitations

The fact that, at a general level, the estimates are in line with other calculations and approaches raises the level of confidence in the figures suggested.

- As with all global estimates, national and subnational variation is masked.
- Estimates and measurements of population living in informal settlements and homelessness are widely considered undercounts.
- Income deciles do not fully capture wealth or informal earnings.
- Methodology disregards that (despite their low quality) informal settlements present highly affordable housing options.

Accordingly, the results should be interpreted as directional, diagnostic estimates, not precise counts.

The Global Housing Continuum

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Design

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

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