

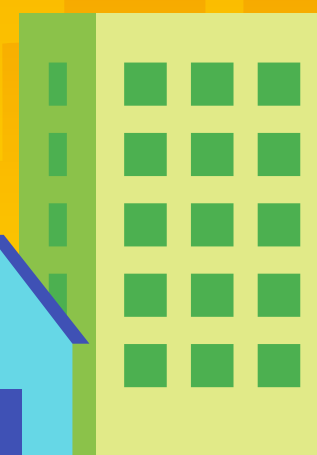
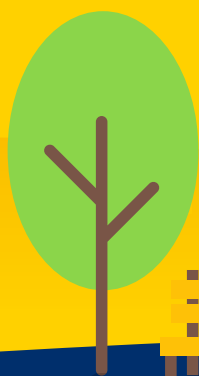


**The Global Housing
Continuum**

A global tool
for local action

Kenya

Housing Continuum Snapshot, 2026



Background: Basic terms in the Global Housing Continuum

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

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

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

Global Housing Continuum



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

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

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

Background: Basic terms in the Global Housing Continuum



Homelessness services

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

Common housing interventions

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



Transitional shelter

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

Common housing interventions *mainly humanitarian-led*

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



Incremental housing

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

Common housing interventions *mainly resident-led*

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



Social housing

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

Common housing interventions

mainly government or CSO-led

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



Market-enabled solutions

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

Common housing interventions

mainly developer-led

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

Housing Continuum Snapshots — information for action

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

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

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

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

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

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

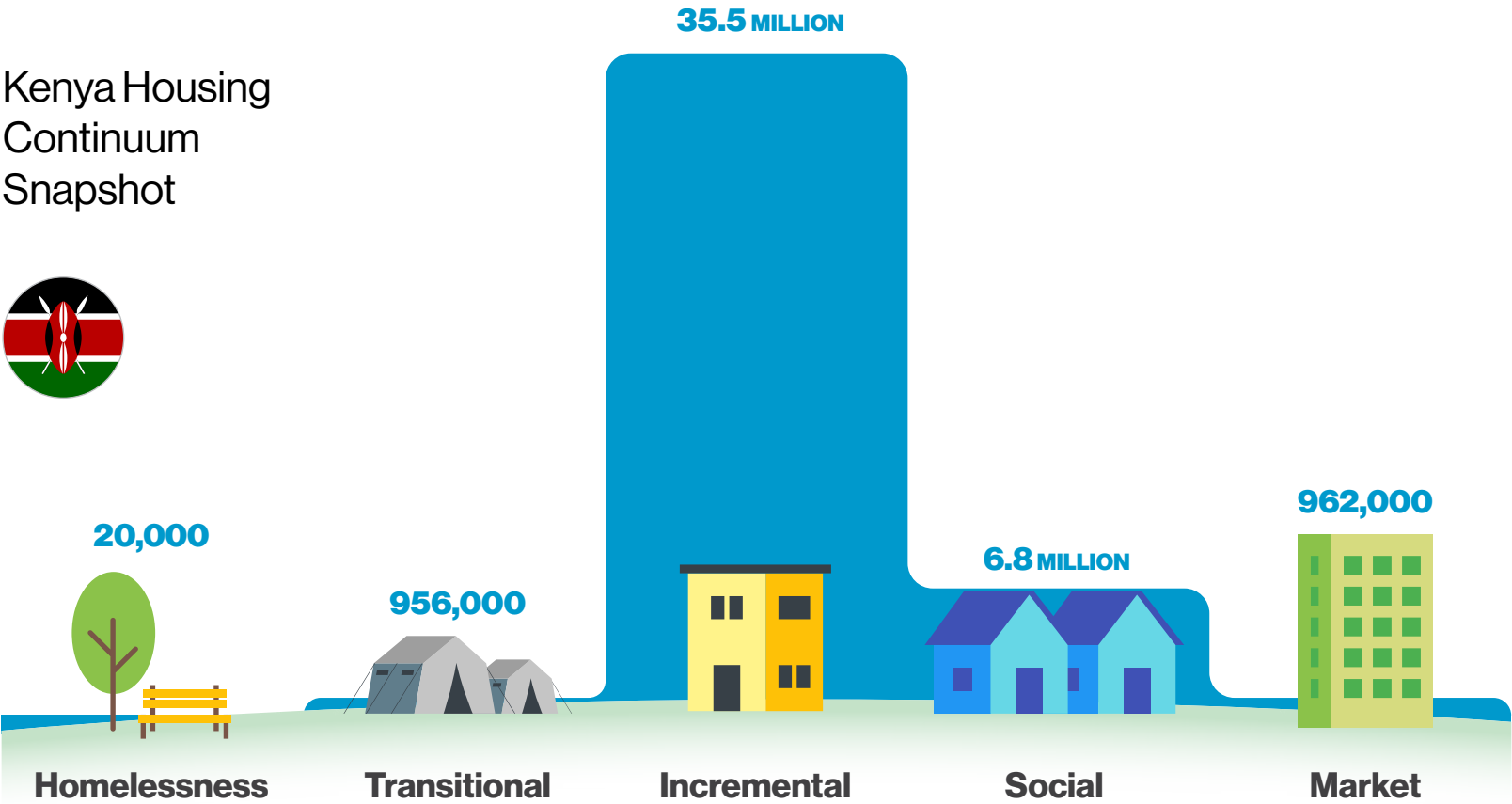
The 2026 Kenya Housing Continuum Snapshot



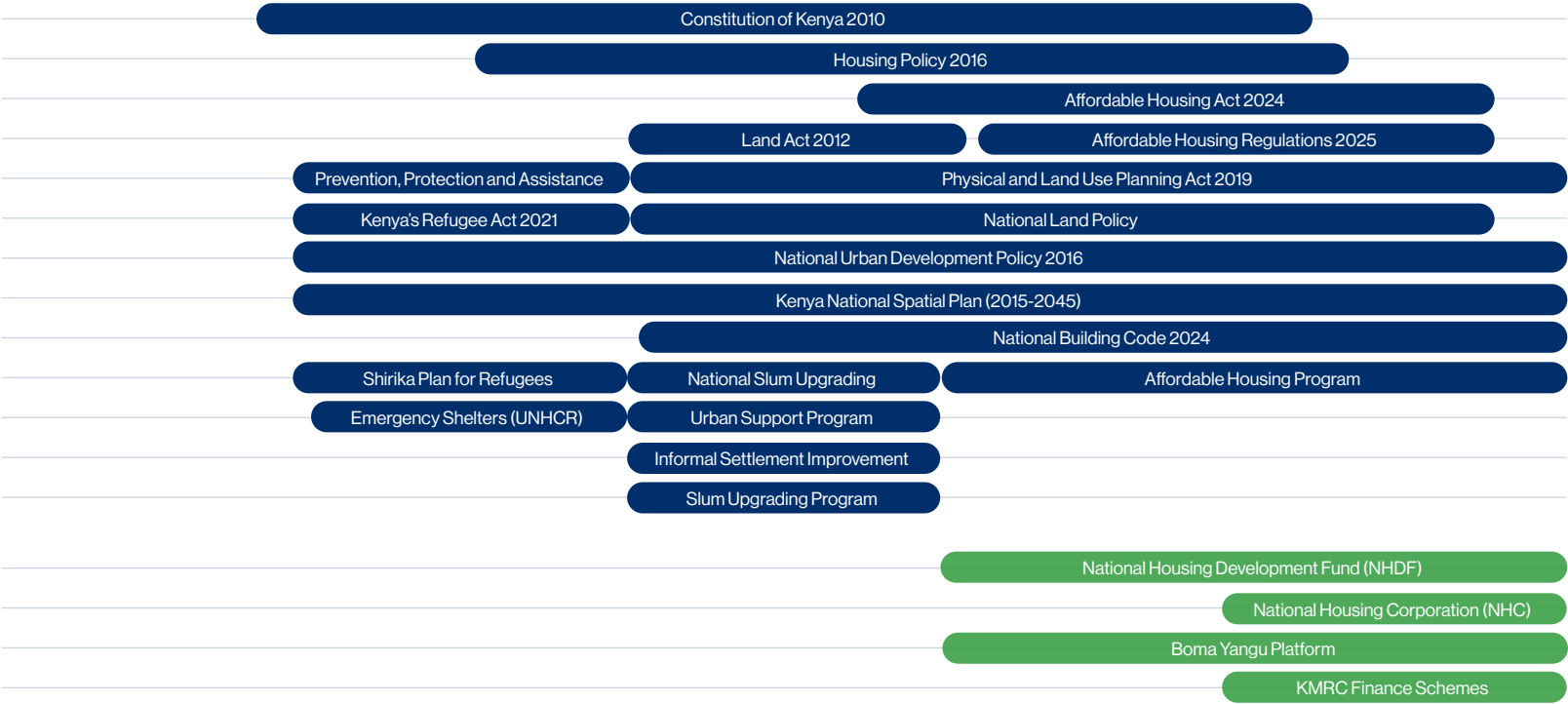
The Kenya Housing Continuum Snapshot visually represents the full spectrum of housing needs in the country alongside the main housing-specific national policy tools and financial mechanisms available, validated by national-level experts who were consulted. This visual summary is by definition incomplete 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?



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 1.
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.



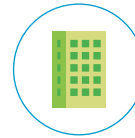
Transitional (approximately 954,851 people):

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 2010¹

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, 2016²

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, 2024³

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, 2009⁴

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, 2016⁵

Legislative framework

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

Affordable Housing Regulations, 2025⁶

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, 2025⁷

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, 2019⁸

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, 2021⁹

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 Act¹⁰

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](https://www.parliament.go.ke/sites/default/files/2017-05/The%20Constitution%20of%20Kenya%202010.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>

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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, 2024¹²

Regulatory framework

Guidelines and standards for efficient and sustainable construction practices.

National Slum Upgrading and Prevention Policy, 2016¹³

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 Program¹⁷

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 Plan¹⁸

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 Shelters¹⁹

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/in/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>
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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 2.
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.

The Kenya Housing Continuum Snapshot presented here was developed through close collaboration with the Habitat for Humanity country team and in-depth engagement with national and local housing experts. These consultations were critical to shaping and refining the snapshot by clarifying how housing need is understood and measured in this context, how policy tools are structured

and prioritized, and which financial mechanisms meaningfully influence housing outcomes in practice. Expert input was especially important for navigating data gaps, interpreting national statistics in relation to the continuum categories, and distinguishing between formal policy intent and actual delivery on the ground.

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

Keep learning about the Global Housing Continuum

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

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

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

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The Global Housing Continuum

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for local action

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