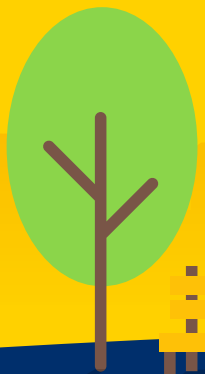




**The Global Housing
Continuum**
A global tool
for local action

Nepal

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.

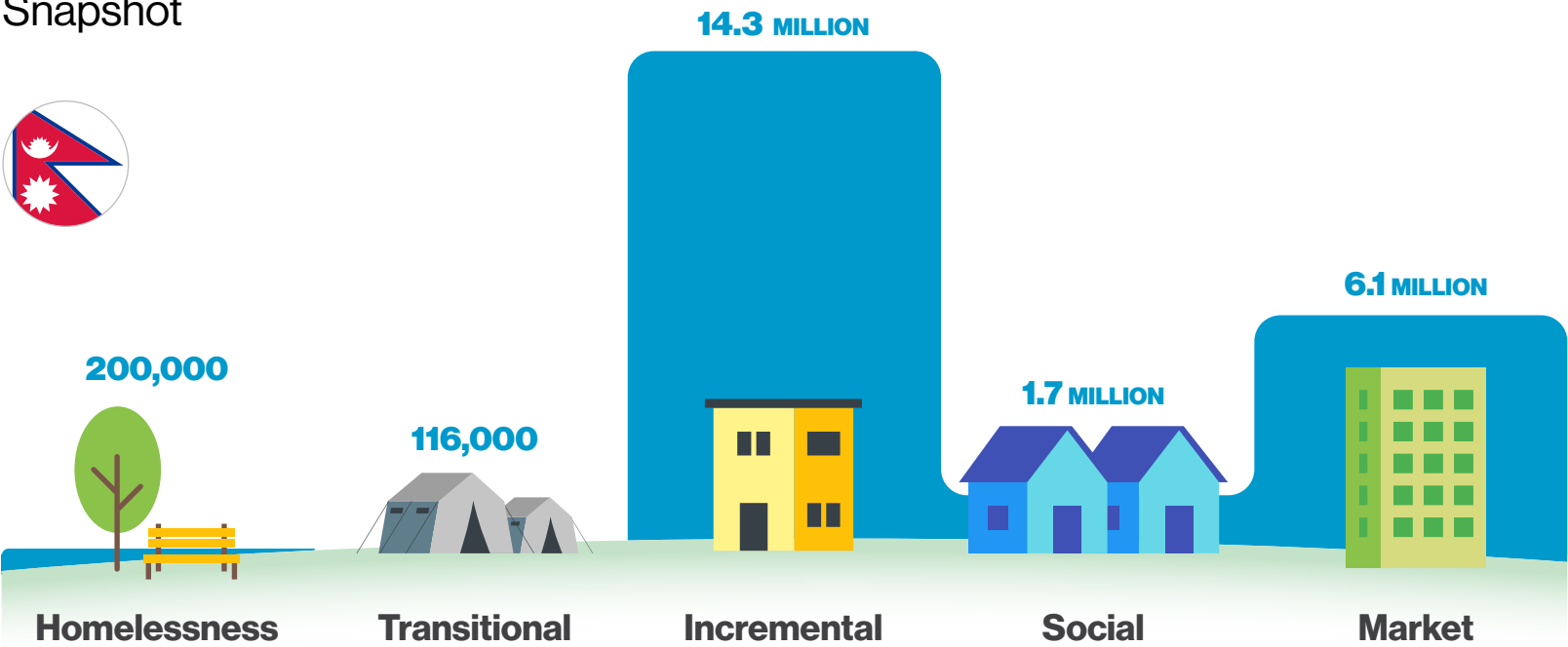
The 2026 Nepal Housing Continuum Snapshot



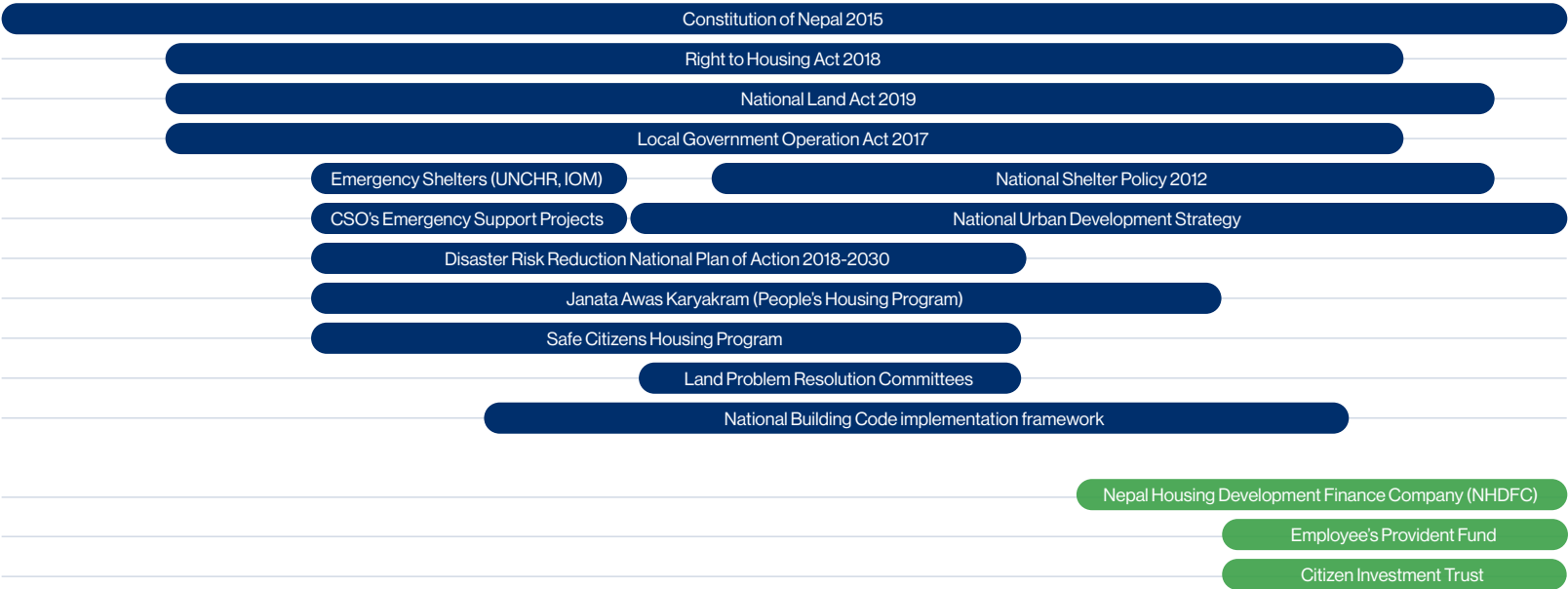
The Nepal Housing Continuum Snapshot visually represents the full spectrum of housing needs alongside the main housing-specific national policy tools and financial mechanisms available, validated by national-level experts. This visual summary provides a high-level diagnostic of housing needs, policy 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 1.
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.

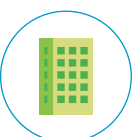


Incremental (approximately 14,290,643 people): According to Nepal's National Population and Housing Census of 2021, 49% of the population lives in substandard housing, indicating a range of interrelated challenges related to habitability, building materials, overcrowding, insecurity of tenure, and deficient 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, 2015¹

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, 2018²

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, 2012³

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, 2019⁴

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, 2017⁵

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, 2018-2030⁸

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 Program⁹

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 Committees¹⁰

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 framework¹¹

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 Shelters¹²

Implementation program

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

CSO Emergency Support Projects¹³

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.molipa.gov.npDate-72_11_16.pdf
2 <https://pr.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/>
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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 2.
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.

The Nepal 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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