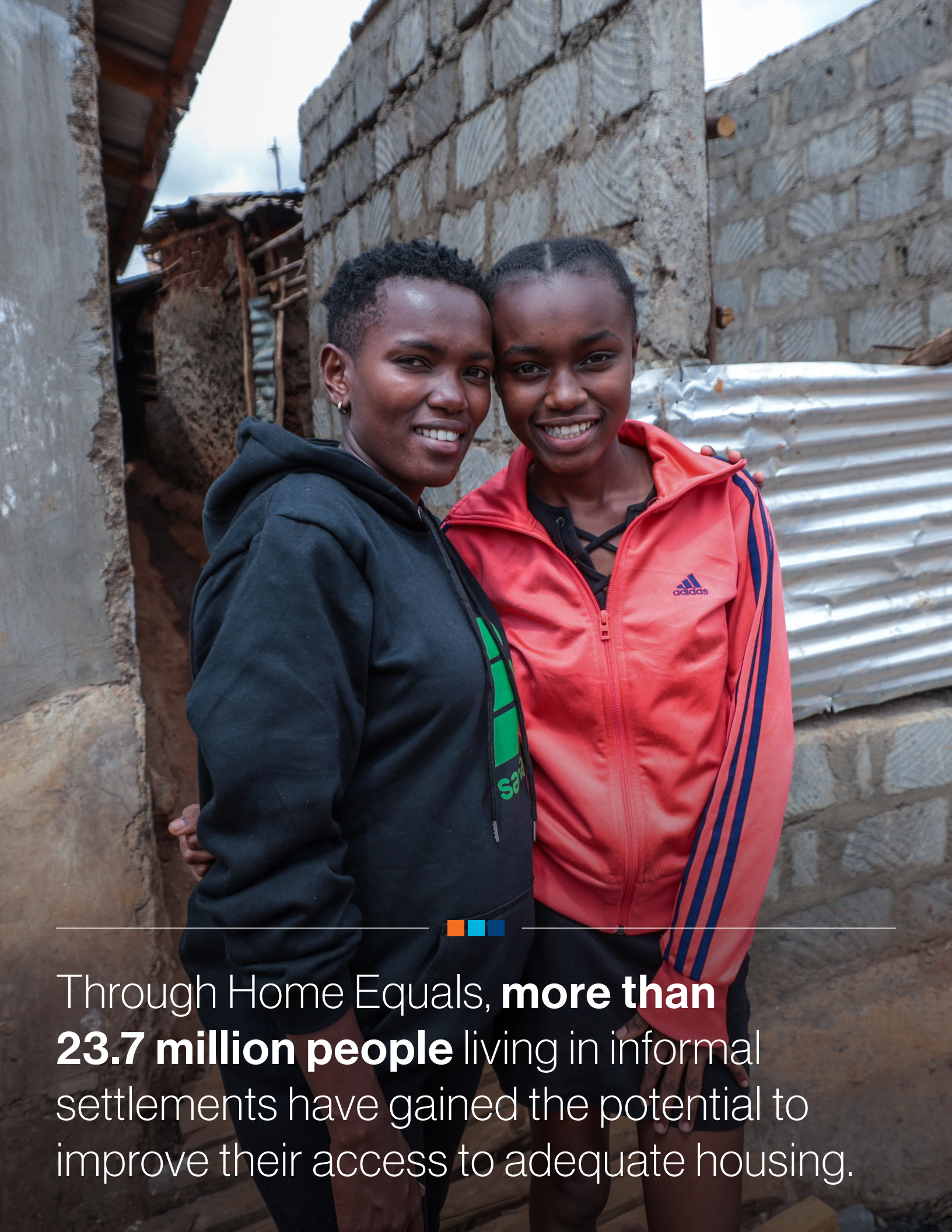




**Habitat**  
for Humanity®

Home Equals: YEAR 3



Through Home Equals, **more than 23.7 million people** living in informal settlements have gained the potential to improve their access to adequate housing.



“Three years into Home Equals, we are proud to have already reached a milestone originally set for the full five-year campaign: advancing policies and systems that give more than 15 million people living in informal settlements the potential to improve their access to adequate housing.

While this milestone marks meaningful progress, it also calls us forward. It deepens our responsibility to build on what works and scale solutions with millions of families still without safe, secure homes. Adequate housing opens the door to more than shelter — it is the foundation for health, resilience, opportunity and human dignity.”

— Jonathan Reckford  
Chief Executive Officer, Habitat for Humanity

## Today, more than 1.1 billion people live in slums and informal settlements.

Informal settlement upgrading must be part of global housing solutions. Home Equals exists to move adequate housing in informal settlements from the margins of global development into the center of policy, funding and collective action.

## In this report



**1 Our progress**  
Measuring impact and advancing policy changes



**2 Housing as a continuum**  
A tool to understand the world's diverse housing realities



**3 Stories of momentum**  
The campaign's impact across places, people and systems



**4 Campaign support**  
Partners and allies driving collective action



A milestone reached.  
A movement gaining momentum.

23.7M

people gained the potential to improve their access to adequate housing

The campaign surpassed its original five-year goal of reaching 15 million people in just three years. To date, policy and systems changes advanced through Home Equals have given 23.7 million people the potential to improve their access to adequate housing.

Together, these gains demonstrate how policy changes can expand access, unlock investment and improve housing conditions at scale.

78 policy successes influenced by Habitat organizations



44 countries participating in the campaign

US\$3.7B government funds allocated or unlocked for housing improvements

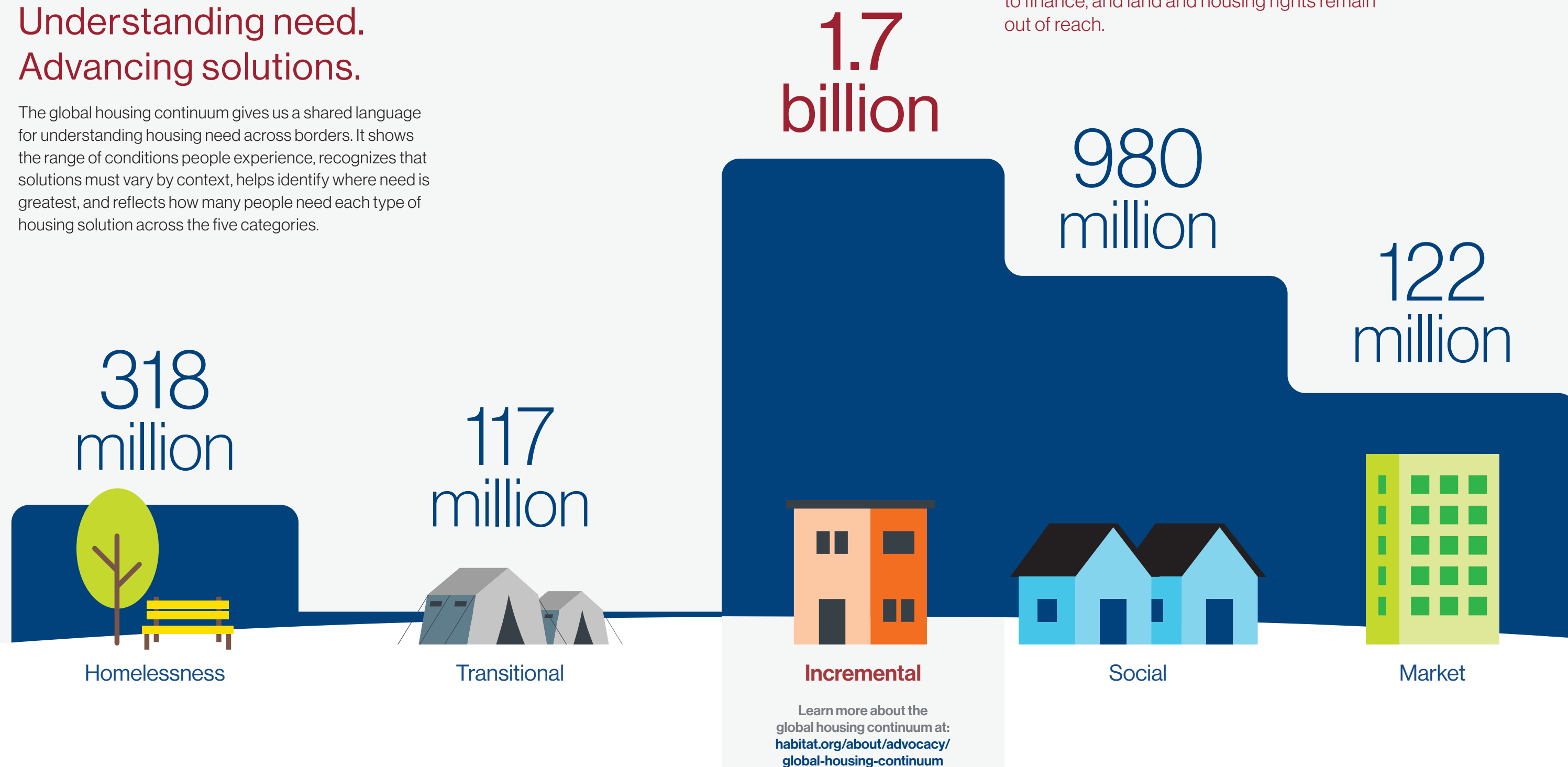
Even as we celebrate surpassing our initial campaign goal, our work continues. The achievement reinforces what comes next: recognizing informal settlements as part of the global housing continuum and ensuring that the communities with the greatest need are included in policies, funding and systems that shape adequate housing.

# Housing as a continuum

Understanding need.  
Advancing solutions.

The global housing continuum gives us a shared language for understanding housing need across borders. It shows the range of conditions people experience, recognizes that solutions must vary by context, helps identify where need is greatest, and reflects how many people need each type of housing solution across the five categories.

**The greatest concentration of need** sits in incremental housing, which for too long has been overlooked. For most informal settlement residents, homes are self-built and upgrades occur over time as services, materials, access to finance, and land and housing rights remain out of reach.



## Vietnam

# Fostering inclusive, climate-resilient housing



before



after

**“We could not have built a house resilient to natural disasters without support from Habitat for Humanity Vietnam,” Tran Thi Kim Le, a Da Nang City resident, said when speaking at the Home Matters 2026 Conference before more than 130 government officials, nonprofit leaders and donors.**

She described a process that gave her and other community members real access to decision-making about where and how they live, from house design to choice of materials.

The conference is the latest in a series of Habitat Vietnam activities engaging national and local government officials to increase access to quality, affordable and climate-resilient housing across the country.

Since 2023, Habitat Vietnam has worked with local partners and community members in the Mekong Delta to help families become more resilient to intensifying environmental shocks brought on by the changing climate, to advocate for improved housing standards and to ensure community voices shape the solutions.

By combining community voices, technical knowledge and government engagement, Habitat Vietnam is helping drive national efforts to expand social housing and improve living conditions for low-income households.



## Impact at a glance

- **5 municipal housing policies** approved or updated
- **23 municipalities** reached
- **22,000 people** directly supported
- **US\$165,000+** mobilized from governments, partners and communities

## Honduras

# Dignity at home

**For years, Rosibel and her family lived without a toilet in Petoa, Santa Bárbara, Honduras.** The absence of safe sanitation affected their health, privacy and dignity each day.

That changed when her family received a new sanitation facility, one of 18 built in their community through Habitat for Humanity Honduras and the Home Equals campaign.

“It is a major turnaround we have experienced,” she says. “After not having a toilet, today we have one.”

Rosibel’s experience reflects the kinds of housing needs communities are working to address through the Home Equals campaign. Habitat worked with communities and local governments in 23 municipalities across Honduras to

strengthen housing commissions and bring local priorities into municipal planning.

That work contributed to five new or updated municipal housing policies and helped mobilize resources for community-identified needs. The policies give local governments a framework to improve basic services, reduce disaster risk and address informal settlements.

Just as importantly, they embed housing in local development planning, helping ensure that community priorities continue to shape government decisions and public investment long after individual projects end.

## Jordan

# Finding her voice in working for safer housing

**Muna has lived with her family in Marka Camp in Jordan for nearly two decades and knows its housing challenges firsthand.** Poor drainage causes flooding, while deteriorating water tanks put families at risk. For 10 of those years, she has served as a community volunteer and focal point between residents and camp stakeholders.

Through Participatory Approach for Safe Shelter Awareness (PASSA) sessions, Muna and 25 residents turned shared concerns into an advocacy strategy.



With support from Habitat for Humanity Jordan, they brought their priorities to the Department of Palestinian Affairs and camp management.

Their advocacy led to a rehabilitated drainage system and new water tanks, improving safety and resilience for more than 145 families.

“Seeing them become real improvements showed us that community participation matters,” Muna says. “When people work together and their voices are heard, change is possible.”

That same emphasis on resident voice is helping shape broader housing reform. Habitat Jordan was entrusted to help lead the first update since 1969 of Jordan’s National Housing and Building Policy. Working with government institutions, the U.N. Palestinian aid organization UNRWA and other partners, Habitat reviewed housing conditions and outdated regulations to identify priorities. The updated policy could improve housing for 476,000 people across Jordan’s 13 Palestinian refugee camps.



## Malawi

# Upgrading without uprooting

**For more than 10 years, Lizineti lived with housing uncertainty shared by many families in Lilongwe’s Area 27.** When heavy rains flooded Lizineti’s temporary home and destroyed her latrine, her youngest child became sick from the dirty water. “We had nowhere to go,” she remembers.

Today, Lizineti is one of 402 households in Area 27 that have secured formal land tenure – legal recognition of their right to live on the land.

With support from Habitat for Humanity Malawi, her plot has been demarcated, connected to new roadside drainage and included in an upgraded infrastructure plan designed to make the community safer and more resilient. She also joined a Habitat-supported savings group where 124 women are saving together to build with disaster-resilient materials.

Working alongside residents, Lilongwe City Council and national leaders, Habitat Malawi is demonstrating that people-centered, community-led informal settlement upgrading can improve living conditions, strengthen tenure security, and reduce vulnerability to climate and disaster risks while allowing families to remain in their communities. This work provides the model for a new national upgrading strategy expected to benefit 1.7 million Malawians.

“Now I have a certificate for my land. I am not afraid of being moved. Habitat showed us that our small home can be part of a big solution.”

— Lizineti,  
Area 27 householder



## Bulgaria Security at last

**For years, Lyuben and his family dealt with the uncertainty that comes from living in an informal settlement without legal recognition of their home.**

Through Habitat for Humanity Bulgaria's support, they were able to navigate the process toward securing legal status and greater housing stability.

Lyuben's experience reflects the reality faced by many families living in informal and unauthorized settlements across Bulgaria, where housing insecurity can limit access to services, opportunities and long-term stability.

Habitat Bulgaria is driving policy changes intended to address housing poverty and the exclusion of communities living in informal and unauthorized settlements. By working with families like Lyuben's, Habitat Bulgaria is demonstrating practical pathways to housing legalization and generating solutions to inform housing policies, strengthen local government approaches to informal settlements, and promote the long-term social integration of marginalized communities.

Habitat Bulgaria's work in Iztok, a Roma district in Kyustendil, builds on more than a decade of partnership with the community, including housing microfinance support that has provided 370 interest-free microloans to more than 400 families for home improvements.

## Learning across borders

**Through campaign grants, Habitat national organizations have facilitated targeted learning exchanges that connected Bulgarian officials with their counterparts in Romania and Cambodian stakeholders with their peers in Hong Kong.** These exchanges gave government leaders, housing experts and advocates opportunities to compare practical housing models, discuss policy approaches and explore solutions that could work in their own contexts.

Lessons from the exchanges are now informing Cambodia's Social and Affordable Housing Development Policy and Bulgaria's emerging housing strategy, which Habitat Cambodia and Habitat Bulgaria are facilitating, respectively.

This approach shows how learning from peers can help move policy from conversation to action. When leaders work alongside trusted local partners, they are better positioned to develop housing policies that are coordinated, community centered and built to last.



## A global call for home

**Housing solutions begin in communities, but lasting change requires momentum on the global stage.**

Through Home Equals, Habitat for Humanity is bringing the foundational role of adequate housing into the global conversations where policy priorities are shaped and political will is built.

In 2025, that work included two landmark moments:

- Habitat's CEO, Jonathan Reckford, advocated alongside global leaders at the U.N. General Assembly, where governments endorsed a global Call to Action on Adequate and Affordable Housing.
- The Belém Call to Action emerged from the U.N. climate conference, COP30, which reinforced housing's central role in climate resilience and sustainable development.

This growing international recognition is overdue and significant. It shows progress toward aligning global policy, financing and political will around a shared truth: Addressing the housing crisis is a globally shared challenge and is being recognized as essential to building a more resilient, equitable future.



**Housing is essential to urban resilience, climate action and economic development.**

# How Home Equals funds were used



**80%**

Advancing local and national advocacy efforts

**7%**

Increasing international support for access to adequate housing in informal settlements

**13%**

Coordinating and building infrastructure for the campaign

## Campaign endorsers

**CADASTA**

**HUAIROU COMMISSION**  
Women, Homes & Community

**iied** International Institute for Environment and Development

**Landesa**

**LINCOLN INSTITUTE**  
OF LAND POLICY

Rooftops Canada  
Abri International

**40th ANNIVERSARY**

**sdi.**

**UCLG**  
United Cities and Local Governments

**WORLD RESOURCES INSTITUTE** ROSS CENTER  
Technical partner

## Donors

BMZ (German Federal Ministry for Economic Cooperation and Development)  
Comic Relief  
Dotson Family Fund  
Etex  
Fonds van Zanten  
Harlan Stone  
Keith V. Kiernan Foundation

Liz and Frank Blake  
Northern Trust  
Procter & Gamble  
Techtronic Industries Co. Ltd.  
Turner & Townsend Pte Ltd.  
Wesco International Inc.  
Wolff Family Foundation

## Habitat Tithe partners

Asheville Area Habitat for Humanity, North Carolina  
Austin Habitat for Humanity, Texas  
Northwest Michigan Habitat for Humanity  
Chipola Area Habitat for Humanity, Florida  
Dallas Area Habitat for Humanity, Texas  
DuPage and Chicago South Suburbs Habitat for Humanity, Illinois  
Golden Crescent Habitat for Humanity, Texas  
Greater Charlottesville Habitat for Humanity, Virginia  
Greater Des Moines Habitat for Humanity, Iowa  
Greater Rochester Habitat for Humanity, New York  
Habitat for Humanity Greater Boston, Massachusetts  
Habitat for Humanity Greater San Francisco, California  
Habitat for Humanity Kansas  
Habitat for Humanity MetroWest-Greater Worcester, Massachusetts  
Habitat for Humanity of Broward, Florida  
Habitat for Humanity of Carroll County, Maryland  
Habitat for Humanity of Grand County, Colorado  
Habitat for Humanity of Greater Cincinnati, Ohio  
Habitat for Humanity of Greater Memphis, Tennessee

Habitat for Humanity of Greater Pittsburgh, Pennsylvania  
Habitat for Humanity of Lincoln County, Oregon  
Habitat for Humanity of Long Island, New York  
Habitat for Humanity of Metro Denver, Colorado  
Habitat for Humanity of Minnesota  
Habitat for Humanity of North Carolina  
Habitat for Humanity of Northwest Harris County, Texas  
Habitat for Humanity of Oregon  
Habitat for Humanity of the Sandhills, North Carolina  
Habitat for Humanity of Washington, D.C., & Northern Virginia  
Habitat for Humanity Orange County, North Carolina  
Habitat for Humanity Susquehanna, Maryland  
Habitat for Humanity Texas  
Habitat for Humanity Williamson-Maury, Tennessee  
Houston Habitat for Humanity, Texas  
Loudon County Habitat for Humanity, Tennessee  
Milwaukee Habitat for Humanity, Wisconsin  
Richmond Metropolitan Habitat for Humanity, Virginia  
Solano-Napa Habitat for Humanity, California  
St. Croix Valley Habitat for Humanity, Wisconsin  
Tres Rios Habitat for Humanity, New Mexico



The work continues until  
everyone, everywhere, has a  
decent place to call home.



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