

Land and Housing management

Week Eight

Housing Affordability, Accessibility and Adequacy

By

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Last week: Housing Typologies

- Types by design
- Types by length of stay
- Types by level of support
- Types by level of assistance

This week:

Housing Affordability, Accessibility and Adequacy

- Housing – is a basic human need
- Good housing contributes to wellbeing of individuals and families
- Good housing contributes also to the country's social and economic development
- Housing development is the process through which we make housing **available**, adequate, affordable and accessible

Housing availability

Before we judge whether housing is accessible, affordable and adequate, housing has to be there – available

- The supply of housing units within a given location – Housing availability
- The housing units should be accessible to individuals and families that are in need and are seeking housing
- Housing availability encompasses the quantity of the housing, the suitability, the distribution, among other aspects as seen in the following slides

Aspects of Housing Availability

Quantity

- The number of housing units ready for occupancy in relation to the number of individuals and families seeking for housing within a community determines the availability of housing
- Availability also encompasses entire population in the geographic area and the total housing units therein.
- Number of housing units hence include both rental units and owner-occupied units.
- There should be housing units enough to feed the existing population ...

Vacancy rates

- This is the proportion of housing units that are ready and available for rent or sale, but are unoccupied.
- If there are few houses ready for rent (low vacancy rate), this may indicate unavailability of housing.
- A high vacancy rate also may indicate an excess in housing supply compared to the demand. But this wouldn't be a problem since all we want is for housing to be available...

Housing distribution

- The distribution can be in terms of;
 - **Physical placement** of housing across a geographic area, i.e. how housing blocks are spread out. This helps to make housing physically accessible to different people in given locations
 - **Design types of the housing.** This allows for variety in housing options; single-detached, semi-detached, apartments among other types

Housing development and construction

- Housing development and construction is the process through which housing is made available.
- This process contributes to the supply, hence availability of housing in a given location
- Housing development and construction can be through;
 - New developments/ construction – which goes through the process of housing construction from nothing to the final product – a house or housing unit
 - Renovation and rehabilitation – which involves working with what is already there.
 - Includes improvement of structures, infilling projects, revitalization / redevelopment to bring housing back into the market, or turn other uses into housing.
 - This all boosts supply and availability of housing

- It is through the aspect of housing development and construction that housing is actually made available.
- After construction and development then we can ask questions relating to
 - How much housing – Quantity
 - How is it distributed – Distribution
 - How much housing is not occupied – vacancy rate
- All these aspects therefore inform the availability of housing in a given location
- In context – Uganda has, and still is making efforts to avail housing through housing development and construction
 - Let's look back a little bit ...

Status of housing development in Uganda

- Housing development and construction is regulated by the government through the ministry of Lands, Housing and Urban Development
- Actors in housing development include;
 - The public sector,
 - The private sector especially investors and real estate developer
 - Civil society
 - Community especially land owners

- The actual housing construction is mostly done by individuals
- The housing composition is mostly **owner-occupied** and **rental housing**
- So, is housing adequate, accessible and affordable?
- Let's first understand these concepts
 - Accessibility
 - Affordability
 - Adequacy

Housing accessibility

- Housing accessibility is the ability of individuals and households to obtain quality, suitable and functional housing options that meet household specific needs and preferences.
- Making housing accessible involves ensuring that houses (buildings and units) are barrier free and all-inclusive. When housing is barrier-free, then:-
 - It is accessible by people of all ages
 - It is accessible by people of all abilities
 - Occupants can live independently and are able to fully participate in their community activities

- Housing accessibility is a dynamic concept, it can take various shapes and aspects.
- Accessibility in terms of housing can be in relation to;
 - Physical accessibility,
 - Economic or
 - Social accessibility.

- **Physical accessibility**

- Physical accessibility is about;
 - Availability – housing should be there, so there has to be housing development to create the housing that we need to access
 - Reachability - takes into consideration the way housing can be reached. This should include road network construction or whatever means of transport will make it reachable
- Physical accessibility therefore Includes aspects like;
 - access to amenities and public services. Occupants should be able t access healthcare facilities, education, recreation, public streets etc.

- Internal accessibility. The design and construction should allow for facilities like
 - entrances and exits – doors and windows;
 - stairs and elevators to reach certain heights or rooms;
 - rails and ramps in case there are members with disabilities
- Universal designing to make sure that the house is useable and accessible by people of all ages, abilities and sizes.

- This can take into consideration diverse and specific designs of
 - Door handles
 - Bathrooms – grab bars
 - Floors – non-slip
 - Counters – can be height-adjustable
- Physical accessibility is simply about removing any obstacles to independent living and mobility, taking into consideration the different categories of people that may have to use the dwelling

- **Economic accessibility**

- This brings the aspect of affordability
- Economic accessibility includes the housing costs versus the household incomes
- When households are unable to buy or pay rent for the housing unit, then it is not accessible to them
- Housing may be perfectly physically accessible, but it also needs to be affordable to the people whose needs it is designed to meet

- **Social accessibility**

- Accessible housing should also allow for social connection and cohesion, hence, housing should take into consideration;
 - Visitability – people of different ages, sizes and abilities should be able to visit and move around safely and independently
 - Communication – connection through phone calls, messages or internet should be possible so that occupants stay socially in touch

- Housing accessibility therefore;
 - Is diverse and all inclusive
 - Requires awareness creation and education to bring on board policy makers, housing developers, architects and the general public to understand its importance
 - Is important for removing social, economic and physical barriers to inclusion in the built environment

Housing Affordability

- The ability of individuals and families to access and afford housing options. The housing should be suitable, and not exert excessive financial strain on the occupants
- Affordable housing is one that is deemed affordable to those with low and medium income

- It is reasonably adequate in standard and location for lower and middle income households, and its cost does not stand in the way of households meeting other basic needs
- Affordable housing is provided to specific households whose housing needs are not met by the market
- However, affordable housing is not uniform for all settings or environments.

- The affordability of housing is influenced and determined by various factors,
 - including income levels,
 - housing costs, standard and cost of living,
 - demand and supply dynamics,
 - as well as social and economic factors, among others.
- Let's look at some common ones in details ...

Factors that influence or determine housing affordability

Income levels

- Housing affordability is closely linked to income levels, hence, housing costs should be proportionate to the income of households
- Households may face income insecurity and housing cost burden if the incomes are much less than the housing costs
- Fact – incomes in most cases are NOT uniform, socio-economic status differs
- It is important hence to develop housing that suits the various income groups

Housing Costs and changing housing prices

- Housing costs are not only about rent fees, they include maintenance, utilities, tax among others
- Affordable housing should not take up more than 30% (on rent) of the households' income
- On the other hand are the rising prices of housing fueled by land scarcity, urbanization and speculative housing investment. These together outpace incomes and therefore make housing unaffordable

Demand and supply

- The balance between supply and demand for housing influence housing affordability
- Areas with limited supply and a high demand tend to have high housing and rent prices
- This mostly happens in places with high population growth – cities or urban areas
- High housing costs in such places makes housing unaffordable for low income households

Government policies and programs

- Policies and programs can affect housing affordability through tax incentives, subsidies, inclusionary zoning, affordable housing development initiatives and rent control
- Programs can help make housing cheaper for especially low and middle income households
- Policies on rent control and zoning can also be in favor of all income groups
- The absence of such policies leaves housing costing in the hands of investors and the private sector. This in most cases makes housing unaffordable to low and middle income since private sector mainly targets high income households

Geographic disparities

- Housing affordability can vary greatly across different regions
- Some regions like urban areas and metropolitan areas tend to have high housing prices compared to small towns and rural areas
- This makes housing affordability different for specific regions

Housing Adequacy

Provision of housing that provides a safe, healthy and dignified living environment, as well as meeting the basic living standards of residents –

Housing Adequacy

- Adequate housing encompasses aspects of:-
 - Quality of the housing,
 - Its suitability, and
 - The functioning of the housing

- The universal Declaration of Human rights declares housing a human right
- According to the Universal Declaration of Human Rights; Right to adequate housing (1991) , there are Minimum requirements for adequate housing

Minimum requirements for adequate housing

- **Safety and security** including Legal secure tenure – adequate housing should provide a sense of safety and security through;
 - Legal secure tenure - this ensures protection from eviction, harassment or any other threats. States need to enforce tenure security
 - Safe connections and wiring – to ensure that occupants are free from electrical faults, avoidable fire risks and other structural deficiencies
 - Safe and secure housing should have enough lighting, aeration, safe locks and emergency exit etc.

- **Services and infrastructure** – Adequate housing should provide basic amenities to support daily living. Should include facilities essential for;
 - Health – sanitation facilities, safe water, nutrition
 - Security – emergency services,
 - Energy – for cooking, lighting, heating
- Safe and reliable amenities help maintain good health and wellbeing in a home

- **Affordability** – housing affordability is very closely linked to housing adequacy.
 - Housing costs should be proportionate to the household income
 - Housing costs should not be so high that it compromises the household's ability to meet other basic needs
 - Households hence should be able to access adequate housing within their means and budget

- **Habitability** – adequate housing should be designed with integrity – should be structurally sound, resilient and able to withstand all weather conditions.
 - Adequate housing hence should provide protection from rain, wind, cold, sunshine or any other threats and hazards.
 - Should also withstand severe environmental hazards like earth quakes, floods and mud slides
 - Adequate housing should also provide enough space
 - To ensure the structural integrity, there should be use of proper construction techniques, building material, as well as maintenance practices

- **Accessibility** – housing should be accessible to all groups of people in society.
 - All people regardless of age or abilities should be able to access and move freely and independently around the house
 - Should be located where other services and amenities can be easily accessible
 - Access to community services is vital for residents to meet their daily needs

Conclusion

- Housing accessibility, affordability and adequacy are housing aspects that compliment each other and work closely together.
- Improving one aspect can have a positive impact on the other since you find each of them as components in the other
- Accessibility, affordability and adequacy are all vital in housing provision to meet the needs of different people in society

Next week

- Barriers to Housing Accessibility
- Barriers to Housing Affordability
- Barriers to Housing Adequacy
- Approaches to improve housing Accessibility, Affordability and Adequacy

References

Habitat for Humanity and Master Card Foundation (2013). Uganda Housing Market Mapping and Value Chain Analysis

UBOS (2012/13). Uganda National Household survey