

# Land and Housing management

Week Ten

Low cost Housing

**By**

**Ms. Gloria Angela Mukova**

# Last week

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

# This week

- Low cost housing
  - Understanding low cost housing
  - Approaches to low cost housing
  - Low cost housing prices
  - Examples of low cost housing projects

# Understanding low cost housing

- Low cost housing is housing designed to be affordable for households with low to medium incomes
- This housing is a critical component for social policy and urban development as that is where it is mostly needed
- It aims to provide decent and safe living conditions without imposing excessive financial burdens on its residents

- Low cost housing does not mean sub-standard material or poor workmanship
- It involves making choices to achieve good quality housing but keeping the budget low
- There is a very big and visible gap between housing for the high income groups and that for the low or no income households especially in developing countries
- Low cost housing is needed to bridge this gap and close the divide

- Low cost housing in Africa can be a two or three bed-room house. This can be completed with relatively cheap material and alternative cheap products for finishing, as well as simple building techniques
- To make this housing affordable, low cost housing projects consider factors such as material used, the period of time taken on the construction and the location of the project among other factors

- Material – material used in low cost projects should be tailored to the community and keep within the budget. These projects therefore commonly use;
  - Recycled material to reduce costs, but also save the environment.
  - Bamboo and straw, especially in regions where it is abundantly available.
  - Compressed earth blocks, which can be mass-produced then assembled on-site. These reduce time and costs
  - Local materials, which help to reduce transport costs, but also boast local economies

# Low cost housing features

Here are some key features of low cost housing

- Affordability –
  - it is often supported by subsidies, grants or other forms of financial assistance which reduces the costs for the end user
  - It is therefore targeted typically for individuals and families with a low income level depending on the area.
- Construction and Design
  - It is supported by cost-effective building materials which lower construction costs. But the material used is durable
  - Its design is simple and functional, maximizing the space, and usually the units are smaller in size to reduce costs

- Basic amenities

- It is designed with basic amenities such as kitchens, living area, bathrooms and bedrooms. What is important is that it is a functional house
- To reduce utility costs, it can be equipped with energy-efficient appliances or alternative energy sources

- Location

- Low cost housing is usually planned and located near essential community services such as public transport, health facilities, schools and shopping places to reduce movement costs

- Accessibility and inclusivity

- Housing incorporates universal designs to accommodate users of all abilities and ages
- Includes a range of unit types in order to provide diverse housing options to meet different needs and preferences . Can include apartments, single-detached or multiple family houses.

# Approaches to low cost housing

- Low cost housing approaches focus on reducing construction and operational costs related to housing, but maintaining and ensuring functionality, safety and sustainability
- Some approaches to low cost housing include the following
  - Incremental developments
  - On-site improvements
  - Prefab housing
  - Co-housing
  - Resettlement

# On-site upgrading

- This is about improving the physical, social and economic environment of an existing settlement. The improvements are done without displacing the occupants
- These improvements are targeted for informal settlements with the aim of raising the quality and standards of housing, but maintaining a low budget
- This can be one way to increase affordable and adequate housing that does not cost much.
- When this is done and supported by governments or in partnership with other providers, it can provide the least expensive adequate housing, increasing the much needed housing stock

# Resettlement

- This may not be the first options in the bid to provide low cost adequate housing, but it sometimes may be unavoidable
- This approach involves moving people from settlements with deplorable conditions and re-housing them in another location
- This should not be forceful, residents need to be in agreement hence there is need for information dissemination and sensitization

# Incremental development with sites and services

- It is difficult in developing countries especially for governments to provide already built adequate housing to such large populations of people who lack housing
- Hence, the shift is on seeing the government as a facilitator of housing development rather than as a provider

- Under this approach, housing can be done through;
  - provision of plots and basic services to individuals and households – sites-and-services schemes
- Then the beneficiaries can be allowed to construct their own houses on these sites
- The beneficiaries in this case do not have to incur costs of land acquisition; they can build houses within their means and at their pace on the plots provided.

# Low cost building techniques

- One of the biggest barriers to housing adequacy and affordability is the cost of construction which is majorly informed by the cost of materials
- It is important for housing providers to find the most cost-effective approaches to housing construction.
- A number of building techniques can be used to provide housing with a limited budget while keeping the quality and standards.

- To save up on costs of construction and provide low cost housing, providers can;
  - Use recyclable materials or waste material. These can include broken bricks, or turning rock debris into bricks
  - Use locally available material that may be provided by the community and some times availed free of charge.
  - Convert old buildings (industrial) into residential use. This is quite cheaper than new construction and may help preserve significant structures

# Prefabricated housing

- This approach involves using housing materials that can be put together off-site.
- It is like constructing a house off-site; the builders put together the components of the house, then assemble it when everyone is settled
- The approach reduced the amount of money spent on transportation and the time spent building a house.

# Low cost housing prices

While low cost housing units are designed to be affordable, there are no uniform rates world wide. The prices of housing, especially social housing units vary according to various factors;

- Construction techniques
  - Different settings use different techniques to provide low cost housing. The technique used will affect the housing prices differently, even if in the same location

- Location

- Location plays an important role in determining the cost of low cost housing. Costs may vary between urban areas and rural areas, given the varying amenities and opportunities

- Size and design

- House size differs based on square footage, and on number of rooms, facilities and unitalities
- The complexity of architectural designs also differs
- Depending on the complexity and the size, low cost housing prices will vary and can vary greatly

- Government engagement

- The state can engage in low cost housing provision through loans, subsidies or tax incentives. This tends to make such housing quite cheaper, compared to one that is privately developed, or funded by other organizations
- The extent of government involvement greatly influences the price

It is important to note however, that regardless of the variations in price, the ultimate purpose of low cost housing remains to provide affordable housing that does not compromise the sustainability and quality of housing .

# Examples of low cost housing projects

- The increasing demand for affordable and adequate housing has compelled several companies to invest in low cost housing.
- The low cost housing approach is practiced in several regions, in various countries to meet this human right.
- Here are a few examples of low cost housing projects in some countries.

# Low cost housing in Uganda

- Uganda has had her share of housing shortage, and has tried several projects and partnerships to address this concern though she still registers a deficit.
- Low cost housing in Uganda is mostly a civil society action, and the involvement of communities in solving the housing problems
- Some of the companies or organizations that have engaged in low cost housing development and delivery Include the following



Karmod prefab building – this is an international company specializing in housing development, and with a component of modular and prefabricated housing development.

Started in 1986 and has had projects in many countries, Uganda inclusive

**Source: Karmod 2023**

- Community Shelter for Uganda
  - This is an NGO that engages in housing provision through loans that are repaid back after a period of time
- Habitat for Humanity – provides low cost housing through;
  - Housing finance program which targets low income individuals who can access a loan and pay later
  - Orphans and other vulnerable children program which gives a house to beneficiaries but with no repayment expectations

- Low cost housing costs in Uganda vary according to the project, the provider and the beneficiary (or the kind of help offered)
- For Habitat for Humanity, the housing loans range between 200,000/= and 3million shillings. The loan repayment comes with a 5% interest. The cost hence will depend on the kind of improvements made on the house
- For Community Shelter Uganda, a housing unit costs about 8million
- Building materials can also vary in cost, as well as labor costs

# Low cost housing in South Africa

- Empower Shack – Urban Think Tank
  - This was designed after the Apartheid period for residents in Cape Town.
  - The project aimed at providing a fair distribution of public land for the thousands of informal settlers.
  - It helped solve the housing crisis faced in this period due to increasing property prices
  - Here, land is used more efficiently as buildings occupy a smaller footprint
  - The scheme also provides training programs, renewable energy and community livelihoods



Source: Rethinking the future (2022). [10 Examples of Low cost housing - RTF | Rethinking The Future \(re-thinkingthefuture.com\)](#)

# Low cost housing in Sri Lanka

- Post-Tsunami housing
  - This was set up in a Muslim fishing community in Sri Lanka.
  - It was targeted for individuals and households who lost everything during the 2004 Tsunami.
  - It proposed 100 houses on an area of 71 square meters
  - Each housing unit includes two bedrooms, a living space and a hall.
  - Among material used here is wooden screens, compressed earth blocks and other locally available material



Source: Rethinking the future (2022). [10 Examples of Low cost housing - RTF | Rethinking The Future \(re-thinkingthefuture.com\)](https://re-thinkingthefuture.com)

# Conclusion

- Low cost housing is one smart approach to increasing housing accessibility, affordability and adequacy.
- The various approaches to low cost housing are adopted and applied by different countries.
- In some places however, even low cost housing becomes expensive to some people. Hence, there is need to regularly review approaches and programs for a continued inclusiveness

# Next week

- Land and Urban management
  - Understanding urban management
  - Relationship between population and housing

# References

- Namono, L. (2021). Low cost housing. Monitor ePaper retrieved from [Low cost housing | Monitor](#)
- Rethinking the future (2022). 10 examples of low cost housing, retrieved from [10 Examples of Low cost housing - RTF | Rethinking The Future \(re-thinkingthefuture.com\)](#)
- Karmod. Low cost fabricated housing. Retrieved from [Mass Housing Life Project in Congo Kinshasa - Karmod | Karmod](#)
- Karmod (2023). Low cost social housing retrieved from <https://www.karmod.eu/modular-homes/low-cost-social-housing/>