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# Low Cost Housing: A Survey

D. R. Patil

Asst. Professor, Department of Civil Engineering, SGI, Atigre, India

**ABSTRACT:** Low-cost housing is a serious issue in India, where many people scuffle to afford homes. This paper explores the use of low-cost construction techniques and local materials to provide cheap housing resolutions. Through a comprehensive review of literature and case studies, I examined the challenges faced by middle and lower-income groups in attaining home ownership and identify prospects for cost reduction through technology integration and waste material reuse. These findings indicate that incorporating innovative building methods, such as filler slabs, can reduce construction costs by up to 20-25%. This research contributes to the development of sustainable and affordable housing solutions, offering valuable insights for policymakers, urban planners, and developers committed to fostering inclusive communities.

**KEYWORDS:** Low-cost, affordable, ownership etc.

## I. INTRODUCTION

### 1.1 General:

Low cost housing is the one in which cost of construction is decreased without any scope of reducing the quality and also ensures good or better performance of the housing units. Cost cuttings are achieved by using various alternate methods of construction and also by use of various alternate materials. Construction of low cost housing by using the low cost building materials raises the access to buildings by low income group peoples. Low cost housing can be achieved by use of efficient planning and project management, low cost materials, economical construction technologies and use of alternate construction methods available.

### 1.2 Objectives:

1. To study what is low cost housing.
2. To study the process of cost cutting by effective use of resources.
3. To make a detail report including all above factor for people who doesn't have any idea about this concept.

## II. METHODOLOGY

Low-cost housing methodology involves using cost-effective construction techniques, materials, and designs to provide affordable housing solutions.

1. Design Optimization: Simple Designs: Using simple and functional designs to reduce construction costs.

And Space Planning: Optimizing space planning to minimize waste and reduce material costs.

2. Material Selection: Local Materials: Using locally available materials to reduce transportation costs.

And Sustainable Materials: Incorporating sustainable materials, such as recycled materials, to reduce environmental impact.

3. Construction Techniques: Prefabricated Construction: Using prefabricated components to reduce on-site labor costs and construction time.

And Modular Construction: Building modules in a factory and assembling them on-site to improve efficiency.

4. Cost Reduction Strategies: Value Engineering: Analyzing design and construction elements to identify cost-saving opportunities.

And Material Optimization: Optimizing material usage to minimize waste and reduce costs.

5. Community Engagement: Community Participation: Involving local communities in the design and construction process to ensure that housing solutions meet their needs.

6. Sustainable Features: Energy Efficiency: Incorporating energy-efficient features, such as solar panels and rainwater harvesting systems, to reduce energy costs and environmental impact.



### III. RESULT AND DISCUSSION

#### 3.1 Low-Cost Housing Survey

A low-cost housing survey aims to gather information on the needs, preferences, and challenges faced by low-income households in accessing affordable housing. Here are some potential survey questions:

##### Demographic Information

1. Income Level: What is your monthly household income?
2. Family Size: How many people live in your household?
3. Current Housing Situation: What type of housing do you currently live in?

##### Housing Needs and Preferences

1. Affordable Housing Options: What type of affordable housing options are you aware of?
2. Priorities: What are your priorities when looking for a new home (e.g., location, size, affordability)?
3. Features: What features would you like to have in your new home (e.g., number of bedrooms, kitchen, bathroom)?

##### Challenges and Barriers

1. Affordability: What are the main challenges you face in accessing affordable housing?
2. Financing Options: Are you aware of any financing options available for low-cost housing?
3. Government Support: Have you received any government support or subsidies for housing?

##### Additional Information

1. Suggestions: Do you have any suggestions for improving low-cost housing options in your area?
2. Willingness to Pay: How much are you willing to pay for a low-cost housing unit?

By conducting a survey, policymakers, developers, and researchers can gain valuable insights into the needs and challenges faced by low-income households, informing the development of effective low-cost housing solutions.

#### 3.2 Results and suggestions:

Low-cost housing in India has become more affordable due to the Reserve Bank of India's repo rate cuts, which have reduced Equated Monthly Installments (EMIs). Here are some key results and findings:

##### Most Affordable Cities for Low-Cost Housing:

- A. Ahmedabad: Ranked as the most affordable city, with a housing affordability index ratio of 18%. This means households spend only 18% of their income on home loan EMIs.
- B. Pune: Followed closely by Pune, with an affordability index ratio of 22%.
- C. Kolkata: Kolkata ranks third, with an affordability index ratio of 23%.

##### Other Affordable Cities:

- A. Hyderabad: Known for its lower cost of living and fast development.
- B. Noida: Offers cheaper options compared to Delhi, making it ideal for young families.
- C. Jaipur: Provides good options for affordable housing with rapidly improving facilities.

##### Government Initiatives:

1. Pradhan Mantri Awas Yojana (PMAY): Offers subsidies on interest rates, making EMIs more manageable.
2. Affordable Rental Housing Complexes (ARHC): Designed for migrant workers and urban poor, providing affordable rental options.
3. Tax Benefits: Buyers get income tax benefits on home loans, especially for first-time homebuyers.

##### Challenges:

1. Location Issues: Affordable projects are sometimes located far from city centers.
2. Quality Concerns: Ensuring quality construction and materials is crucial.
3. Financing Options: Limited financing options and high interest rates can affect affordability.

### IV. CONCLUSION

Low-cost housing is a vital solution for addressing the housing needs of low-income communities. By adopting innovative construction techniques, using local and sustainable materials, and implementing effective design and planning strategies, low-cost housing can provide affordable and decent living conditions for those in need with Affordability: Low-cost housing initiatives can make housing more affordable for low-income households, Sustainability: Incorporating sustainable materials and practices can reduce environmental impact and Innovative Solutions: New construction techniques and technologies can improve efficiency and reduce costs.



## **V. FUTURE SCOPE**

1. Need to use sustainable materials.
2. Updated technologies should be implemented.
3. Government initiatives should be increase.

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| Mobile No: +91-9940572462 | Whatsapp: +91-9940572462 | [ijarasem@gmail.com](mailto:ijarasem@gmail.com) |

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