

PEOPLE LIVING WITH DISABILITIES AND AFFORDABLE HOUSING: KEY LEARNINGS AND RECOMMENDATIONS IN AFRICA AND ASIA



REALL IS AN INVESTOR AND INNOVATOR IN AFFORDABLE HOUSING AND IS UNLOCKING HOUSING SOLUTIONS FOR PEOPLE LIVING ON LOW INCOMES IN URBAN AFRICA ASIA, HAVING DONE SO FOR OVER 30 YEARS.

QUALITY, AFFORDABLE HOMES HAVE A PROFOUND IMPACT ON THE QUALITY OF LIFE FOR PEOPLE LIVING WITH DISABILITIES.

THE GLOBAL HOUSING OPPORTUNITY

At least 1.2 billion people worldwide live in substandard housing, and this number is increasing quickly in the context of accelerating urban population growth. 300 million new homes will be required by 2030 to bridge the global deficit, with the majority concentrated in rapidly urbanising Sub-Saharan Africa, South Asia, and Southeast Asia.¹

While the challenge is vast, the opportunity is enormous. Delivering quality, serviced, and affordable housing at scale drives economic growth, job creation and urban resilience, while having profound developmental impact.

This impact is often radical for socially excluded groups, who are concentrated in the lower end of the income pyramid. Across Africa and Asia, this typically includes people with disabilities, women and girls, ethnic and religious minorities, migrants, and older people.

Supported by the UK and Swedish governments, Reall is an innovator and investor in affordable housing for the bottom 40% of the income pyramid in urban Africa and Asia.

Reall catalyses socioeconomic development through commercially viable and climate-smart \$10,000 homes.

By evidencing the cross-cutting impact of housing – a doorway to 16 of 17 SDGs – and demonstrating the investable opportunity, Reall leverages the private sector to transform markets and build the more sustainable cities of tomorrow.

GLOBAL DISABILITY

One billion people, or around 15% of the world's population, experience some form of disability, representing the world's largest minority.² Disability prevalence is also higher for developing countries.³ Disability can take many forms, including mobility and physical impairments, brain injuries, diminished vision or hearing, cognitive and learning disabilities, psychological disorders, and mental health issues.

People with disabilities experience comparatively lower educational attainment, lower employment rates, worse living conditions, and higher

“STATES PARTIES RECOGNISE THE RIGHT OF PERSONS WITH DISABILITIES TO AN ADEQUATE STANDARD OF LIVING FOR THEMSELVES AND THEIR FAMILIES, INCLUDING ADEQUATE FOOD, CLOTHING AND HOUSING, AND TO THE CONTINUOUS IMPROVEMENT OF LIVING CONDITIONS.”

UN Convention on the Rights of Persons with Disabilities, Article 28

¹ World Bank, 'Housing for All by 2030', 2016: <https://www.worldbank.org/en/news/infographic/2016/05/13/housing-for-all-by-2030>

² UN World Health Organization (WHO), 'Disability and Health', 2018: <https://www.who.int/en/news-room/fact-sheets/detail/disability-and-health>

³ World Bank, 'Disability Inclusion', 2020: <https://www.worldbank.org/en/topic/disability>

HOW CLIMATE SMART AFFORDABLE HOUSING IS AN OPPORTUNITY FOR PEOPLE LIVING WITH DISABILITIES IN URBAN AFRICA & ASIA



poverty rates.⁴ Fears of increased costs, inflexibility in considering necessary accommodations, and outright prejudice all contribute to an artificially small job market for people with disabilities. The differentiated impact of the Covid-19 pandemic on marginalised groups has further highlighted deep rooted systemic inequalities.

Global awareness of disability-inclusive development is increasing, and the UN's 2030 Agenda for Sustainable Development clearly states that disability cannot be a barrier to the realisation of human rights. Disability is referenced throughout the Sustainable Development Goals (SDGs), and is specifically related to education (Goal 4), growth and employment (Goal 8), inequality (Goal 10), accessibility of human settlements (Goal 11), and data collection and monitoring (Goal 17).⁵

HOUSING AND DISABILITY

The UN Convention on the Rights of Persons with Disabilities recognises the right of people living with disabilities to adequate housing. SDG11 also commits the international community to make cities and human settlements inclusive, safe, and sustainable for all. However, many individuals with a form of disability encounter barriers to appropriate and affordable housing globally, arising from social isolation, discriminatory or inadequate policies, and economic hardship.

Across urban Africa and Asia, low-

income groups are often settled in segregated spaces disconnected from adequate infrastructure, or overcrowded and unsanitary informal settlements at high risk of disasters and hazards. These areas normally present problems, with unpaved and narrow paths, irregular surfaces, lack of public lighting and signalling, inadequate water and sanitation, and open sewers. A person may use a wheelchair in the slums of Kampala, Karachi, Lagos, Mumbai, and Nairobi – but the more accurate phrasing is that they are confined to one.

Under these conditions housing is frequently constructed informally or inadequately, below any minimum standards and with inappropriate building materials. This further decreases the autonomy and quality of life for people with disabilities. Limited or no access to public spaces, transportation, education, health, and the dignified use of housing facilities reaffirms the poverty condition of these vulnerable groups, inhibiting the realisation of the 'leave no one behind' agenda.

THE IMPACT OF HOUSING

Reall invests in credible, scalable and sustainable affordable housing developers to demonstrate the commercial viability of climate-smart \$10,000 homes for the bottom 40% of the income pyramid.

All homes are built to professional standards and equipped with access to clean, water, sanitation, and energy.

Reall has invested \$68 million in affordable housing projects since 2000, housing over 100,000 people and creating over 75,000 new jobs.

As the projects Reall invests in focus exclusively on the bottom 40% of the income pyramid, many occupants and target clients are living with a form of disability or impairment. Reall and our partners have found that the delivery of quality, affordable housing can be genuinely transformative and life-changing for persons with disabilities:

- **Habitability** – quality housing that provides adequate space and protects from disasters, hazards, and disease
- **Affordability** – reducing financial costs associated with housing, freeing up expenditure on other basic needs
- **Accessibility** – professional construction, adequate and appropriate space, ground floor sleeping quarters, and integrated accessible architectural design features
- **Legal security of tenure** – guaranteeing legal protection against forced eviction, harassment, and insecurity
- **Clean water and sanitation** – safeguarding health, boosting resilience, and improving educational and employment opportunities
- **Good location** – ensuring access to employment opportunities, healthcare services, schools, and social facilities, and public greenspace

⁴ World Bank, Disability and Poverty in Developing Countries: A Snapshot from the World Health Survey, 2011: <https://ideas.repec.org/p/wbk/hdnspu/62564.html>

⁵ UN DESA, 'Sustainable Development Goals (SDGs) and Disability', 2015: <https://www.un.org/development/desa/disabilities/about-us/sustainable-development-goals-sdgs-and-disability.html>



INCLUSIVE DESIGN

Moving into well designed homes that are affordable, resilient, and equipped with clean water and sanitation, has an immediate positive impact on the quality of life for people living with disabilities in urban Africa and Asia. Reall and in-country housing developer partners deepen this impact further through implementing and refining inclusive architectural designs and accessible features. While these vary by context and typology, these features may include ramps and wider spaces for wheelchairs, lever handles on doors, installation of handrails and grab bars, and the installation and maintenance of lifts in higher-density developments.

At a minimum, all Reall developer partners and their affordable housing projects must adhere to official disability standards and inclusive design guidelines in their respective countries and cities. Project proposals by Reall partners are also increasingly cross-referenced with UK expertise and standards, including the Royal Institution of Chartered Surveyors (RICS) and UK government guidelines.

This identifies areas for additional improvement and enhancement. Reall further develops capacity for disability-inclusive design through technical assistance to partners, project monitoring, and independent auditing. For Reall and our network of partners, a truly accessible home is a house or apartment that enables an individual to do what he or she needs and desires to do as independently as possible.

SUSTAINABLE COMMUNITIES

The delivery of a quality, accessible housing unit is fundamental for people living for disabilities. Reall and its partners have learned that practitioners and policymakers must also look beyond the provision of a single home. We must strive to foster sustainable and safe housing communities in desirable urban locations, with excellent access to shops, transportation, greenspace, and public services.

Reall's partner in Pakistan – Ansaar Management Company (AMC) – exemplifies how this can be realised in a

way that is impactful and commercially viable, even in challenging low-income urban environments. AMC emphasises high design quality of both houses and surrounding neighbourhoods, positioned around large, safe green spaces. While AMC maximises affordability by making many design features optional for the customer, they provide a range of accessible features for people with disabilities and are highly inclusive in all marketing and customer engagement.

Recent impact studies have captured a transformative improvement in the quality of life for AMC homeowners, including men and women who experience mobility and health challenges.⁶ Many occupants directly attribute this to the quality housing and tranquil, safe environment developed by AMC. This 'placemaking' approach demonstrates that through strategic and creative interventions, underused urban areas once associated with disinvestment and isolation can become places for people and activities. This ensures equitable development for all, including persons with disabilities.

⁶ Reall, Impact Summary Brief: Pakistan, 2020: <https://www.reall.net/wp-content/uploads/2020/11/Pakistan-Impact-Summary-Brief.pdf>

CASE STUDY: FINDING STABILITY AGAIN AFTER THE 2015 EARTHQUAKE IN NEPAL

AFTER LOSING THEIR HOME, CHAKRA, AN ELDERLY BLIND WOMAN, AND HER HUSBAND HAVE BEEN ABLE TO REBUILD THEIR LIVES THROUGH A HOUSING PROJECT BY REALL AND LUMANTI.



Before the Earthquake

Chakra and her husband lived for most of their life in Thecho, south of Kathmandu. They resided in a small traditional home with no toilet or water. Chakra is blind and was completely reliant on her husband. He helped her up and down their stairs, cooking their food, and took her outside to the bush when she needed the toilet.

Although life was difficult, they got by with help from neighbours and an allowance from the government. But in 2015, the earthquake hit Nepal. Chakra and her husband were home at the time when their house was destroyed

In the Aftermath

Luckily, neither Chakra nor her husband

were injured. They sought refuge in a temporary shelter, which consisted of a plastic poly-tunnel. It very cold at night, and especially difficult for Chakra. She developed asthma and feared for her safety, struggling to sleep. Their sons came to fetch them, and they stayed with them in Pokhara for a year, but Chakra and her husband missed their community. They decided to move back to Thecho into rental accommodation. However, the most they could afford was a single room with leaking sewage.

A New Life

After three years of living in the rental property, Chakra and her husband heard about a housing project being developed in Kathmandu by Reall and Lumanti, through the Bisnu Devi

Women's Cooperative. The project meant that the couple were able to properly move back into their community and live in a home that is hygienic and safe. Their new house is much bigger and can even accommodate guests.

Significantly, the new house has given Chakra greater independence. She is able to move around the house unaided and feels secure enough for her husband to leave her alone. An indoor toilet is also under construction, which will mean that Chakra will no longer need her husband to go with her outside. The project has given the elderly couple a sense of peace that had been missing since the earthquake hit four years ago.

KEY RECOMMENDATIONS AND WAYS FORWARD

While Reall has positively impacted on the lives of many people living with disabilities in urban Africa and Asia, there is more to be done to heighten this impact, influence wider policy and practice, and forge a pathway to market transformation.

Reall recommends that:

- **Minimum standards for accessibility must be met in all affordable housing projects.** This includes ramps to enable mobility, installation of handrails, access to community buildings, minimum width paths, barrier free pathways, and basic signalling
- **Affordable urban housing developments must have access to infrastructure and services,** including public transport, livelihoods, social services, and commercial facilities. Without this, segregated and isolated communities will be fostered
- **African and Asian governments must commit to legislation and policy frameworks** that improve standards and construction guidelines for housing, infrastructure, and public spaces. These should be regionally specific and linked with appropriate indicators to assess progress
- **There is a need to build capacity of decision makers and built environment professionals** for inclusive affordable housing. Universal design must align with wider efforts to improve health, alleviate poverty, create jobs, and embrace cultural diversity
- **'Best in class' international inclusive affordable housing designs** should be developed and shared. These should be refined for ventilation, energy efficiency, cost optimisation, and incorporate accessible architectural design features
- **Access to affordable end-user housing finance must be improved for people living with disabilities in Africa and Asia, to deepen inclusion.** This requires innovative financial partnerships and sustained evidence of commercial viability
- Affordable housing developers should **deepen relationships with local Disabled People's Organisations (DPOs),** to improve awareness and boost capacity for inclusive design and marketing