INTRODUCTION
Housing design and incremental strategies are constructive design thoughts that are framed to support housing in low income neighborhoods. However, the framework sometimes fails to acknowledge social constructs and financial systems that could throw these design frameworks off balance.

Many concerns of incremental housing stem from family growth and financial standing over years that could define a household’s ability to incrementally develop their house while supporting the growing family and their financial needs, such as education, healthcare etc.

CONTEXT
The context of the design intervention is rooted in Addis Ababa, Ethiopia which is facing a critical housing crisis. The housing crisis is due to the rural exodus which has caused a high concentration of low income population in urban centers. This problem needs to be tackled quickly before it intensifies.

There is a large shortage of housing in Addis Ababa that is not able to meet the demands of housing needs, leading to encroachment and unsanitary living conditions for a large group of the urban population. The government has tried to address these issues through residential condos.

ISSUES
Addis Ababa’s response to housing has been through the development of condos that are not socially relevant or logistically situated to support the needs of the low income population. These condos are designed as rigid blocks that do not take into consideration the social needs of the community. On signing up for this housing the communities are tied to the institutional financial system which could plunge them into a debt crisis.
DESIGN INTERVENTION

The Design intervention builds on existing informal housing settlement patterns and collective financial systems that are built around trust. The informal settlements will be formalized by injecting government subsidies to develop the neighborhood into a livable space.

EKUB FINANCIAL SYSTEM

Developing on the existing financial system of the Ekub system, a form of rotational banking system that utilizes the aspect of social trust. Neighborhood members add value to a pot that is made up of 80 cycles over a span of 12 years. Members have access to this collective fund to incrementally develop their house three times over the 12 years.

INFORMAL SETTLEMENT PATTERNS

By building on the existing settlement pattern, a hierarchy is identified which could be used to develop a series of shared spaces which could reduce the strain of developing these spaces individually. These patterns also would help to be sensitive to the social constructs of the neighborhood.
Urban growth Pattern

Informal settlement pattern of the site
Figure-ground study of the settlement pattern to identify hierarchy

Spatial hierarchy concept
Stage 1: Existing housing condition

Stage 2: Incrementally grown house with increase in family