

## Study on Challenges of Housing Development for Low Income Community in Colombo City

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### **Abstract**

The main purpose of this study was to identify the challenges of housing development for the low income population in city of Colombo. Challenges were identified in the point of low income people view. The major objective of the study was to identify the challenges faced by low income people when they access housing in city of Colombo. Following specific objectives had to be completed in order to achieve the major objective of the study. The specific objectives are identifying the current housing statues of the low income people in a city of Colombo, identifying the expected housing information of the low income people and identifying the overall challenges to low income people. Moreover, some suggestions of the low income households were presented to overcome the identified challenges. For the data collection, 80 low income households were selected. Structured questionnaires and unstructured interviews were used to gather data from the respondents. The findings of the research considering the housing satisfaction related to the Physical Condition of the House, it has been identified that it is in dissatisfied level and the data analysis revealed that their houses haven't met the minimum requirements of a house such as lighting, ventilation, separate rooms, separate kitchen and sanitary facilities. As per expectations of the respondents, most of them expected houses with minimum requirements and it was found that most of them do not have the capability of constructing their own houses. Reasons for this scenario are mainly identified under two main categories. They are financial status and personal attitudes. Under finance status, nature of the employment, less disposable income, rising cost of land and material cost are identified as sub elements. By holding unstructured interviews, under personal attitudes, sub elements such as reluctance to the change residence, existing social background, less education level and positive thinking were identified.

Finally, as per the identified challenges and respondents' opinions followings can be recommended as suggestions to overcome the identified challenges. They are introducing interest free or low-interest housing loans and flexible finance methods and providing land & housing schemes by the government.

**Keywords:** Challenges, Low Income People, Housing Issue