Model Affordable Housing Project

Designing Affordable Homes and Liveable Communities for Ghana

Project Summary

The BFAD Foundation Model Affordable Housing Project is a citizen-led, design-led initiative to develop practical housing models that reduce the cost of building, owning, and living in homes in Ghana.

Starting in Greater Accra, the project will bring together a focused Council of Experts to design affordable housing models for three land scales:

- 1 plot
- 1 acre
- 3 acres

Density will be a guiding principle from the beginning. The project will explore how land can be used more intelligently to create homes that are affordable, liveable, dignified, financeable, and replicable.

The project will combine expert design, landowner participation, physical prototyping, digital visualization, public exhibition, and citizen feedback to create a model that can be refined, prepared for approval, piloted, documented, and replicated.

About BFAD Foundation

BFAD Foundation is the implementation arm of BFAD. It exists to take bold development ideas that have public relevance and turn them into real-world projects that can be tested, documented, improved, and replicated.

BFAD Foundation is citizen-led and design-led. It treats development problems as design challenges: issues that must be understood deeply, prototyped carefully, tested in real life, and refined through evidence.

The Foundation's approach is simple: start with focused, achievable projects; prove what works on the ground; publish the lessons; and create models that other citizens, districts, governments, developers, and partners can copy.

The Model Affordable Housing Project is one of BFAD Foundation's flagship initiatives. Through this project, the Foundation will convene experts, engage citizens, work with landowners, and develop practical housing prototypes that respond to Ghana's real affordability challenge.

The Housing Challenge

Ghana's housing challenge is not only about the price of a house. It is about the full cost of housing. Many families face a combination of:

- High land prices in well-serviced areas.
- Rising construction and finishing costs.
- Heavy reliance on imported materials and finishes.
- Limited access to long-term home financing.
- High utility, maintenance, and repair costs.
- Cheaper land located far from schools, clinics, transport, recreation, and jobs.

As a result, many homes are either too expensive to buy, too expensive to live in, or located in areas that are not yet liveable. The BFAD Foundation Model Affordable Housing Project responds by looking at the full housing equation: land, density, building cost, materials, finishes, services, financing, and the community around the home.

The Project Idea

The project will develop practical affordable housing models for three land scales.

- **1 Plot Model**
  A compact density model for a standard residential plot. This model will explore how a single plot can support a thoughtful multi-household housing arrangement without becoming overcrowded, unsafe, or undignified.

- **1 Acre Model**
  A medium-scale housing cluster model that can support multiple homes, shared infrastructure, open space, and a more coordinated community layout.

- **3 Acre Model**
  A larger affordable community model that explores how housing can be planned alongside shared amenities, public space, recreation, basic services, and commercial activity.

The detailed specifications for each model will be developed by the Council of Experts as the project advances.

Project Goals

1. **Reduce the cost of building**
   The project will explore indigenous building knowledge, locally available materials, efficient layouts, and modern cost-saving construction methods. The goal is to reduce cost without sacrificing safety, durability, comfort, or beauty.

2. **Use land more efficiently**
   Density will be treated as a core affordability tool. The project will explore how land can accommodate more homes in thoughtful, liveable ways across 1 plot, 1 acre, and 3 acre sites. For the 1 plot model especially, the question is not simply how to place more than one house on a plot. The deeper question is how to design compact, multi-household living that preserves privacy, ventilation, access, safety, outdoor space, and dignity while reducing cost per household.

3. **Reduce the cost of living**
   Affordable housing should not only be cheaper to build. It should also be cheaper to live in. The project will explore design choices that can reduce recurring household costs, including cooling, electricity, water use, maintenance, and repairs.

4. **Rethink finishes and housing components**
   The project will explore alternatives to expensive imported finishes by prototyping locally available, locally producible, or lower-cost components. This may include:
   - Doors, windows, gates, and wall systems.
   - Bathrooms, kitchens, floors, and interior finishes.
   - Courtyards, shade structures, landscaping, and shared outdoor elements.

5. **Create a landowner registry**
   BFAD Foundation will create a registry for landowners who want to opt into the initiative. The registry will allow individuals, families, stools, churches, institutions, companies, and other landowners to express interest in making suitable land available for the project. The registry does not guarantee immediate development. It creates a structured pathway for matching suitable land with the right housing model, expert review, financing pathway, and possible pilot opportunity.

6. **Make affordable communities liveable**
   The project will explore how housing clusters can connect with the things that make daily life work: schools, clinics, transport, shops, recreation, drainage, public space, and community services. This is especially important for land outside the city centre, where land may be cheaper but basic services may be weaker.

7. **Build a financing pathway**
   The project will work with real estate developers, financiers, institutional funders, and other partners to explore models that can work for homeowners, landowners, and developers. The aim is to make affordable housing not only socially necessary, but financially possible.

8. **Prepare the models for approval and pilot implementation**
   A final critical element of the project will be to refine the strongest housing models into designs that can move toward the necessary approval processes and pilot implementation. This will happen after the models have been developed, costed, exhibited, tested through feedback, and refined by the Council of Experts.

The Council of Experts

BFAD Foundation will begin with a focused Council of Experts for the project. The first council will include:

- Architects
- Builders
- Structural engineers
- Quantity surveyors
- Urban planners
- Interior designers
- Landscape designers
- Real estate developers
- Financiers

This group will help test the project from the most important early angles: design, structure, cost, land use, interiors, landscape, development viability, and financing. The team will be built out as the project advances. Additional specialists may be invited at different stages depending on the needs of the work, including legal, land documentation, utilities, public approvals, materials, technology, exhibition design, and policy support.

The Multisensory Affordable Housing Exhibition

A major output of the project will be a public exhibition that makes the housing models real, visible, and understandable. Rather than presenting only drawings and reports, BFAD Foundation will create a multisensory experience where people can see, touch, walk through, and respond to the proposed housing ideas. The exhibition will include two main layers.

Physical installations

The project will build sample installations of important home components such as doors, windows, bathrooms, flooring, wall finishes, gates, kitchens, interiors, and landscape features. This will allow people to physically experience the materials, finishes, and design choices being proposed.

Digital and immersive presentations

The full buildings and housing communities will be presented through high-fidelity digital experiences, including:

- 3D prototypes & architectural renders.
- Walkthrough videos.
- Virtual reality installations.
- Scale models or interactive displays.
- Cost and material comparisons.

The exhibition will also serve as a feedback platform. Potential homeowners, landowners, developers, financiers, public agencies, and citizens will be invited to respond to the models before they are refined for pilot implementation. The exhibition intends to make affordable housing feel real, desirable, and possible.

Project Process

The project will move through a clear design and refinement process.

- **Phase 1: Confirm the project team and Council**
  BFAD Foundation will confirm the core project team, assemble the first Council of Experts, define roles, and agree on the project scope, timeline, and priorities.

- **Phase 2: Research and cost mapping**
  The team will study current construction costs, material options, finishing costs, infrastructure needs, utility costs, financing gaps, and existing housing models.

- **Phase 3: Open the landowner registry**
  BFAD Foundation will invite landowners with suitable land to register their interest. Submissions will be reviewed based on land size, location, access, ownership clarity, and development potential.

- **Phase 4: Develop the housing models**
  The Council will develop model concepts for 1 plot, 1 acre, and 3 acre sites. This will include density assumptions, layouts, material options, community planning, building components, and cost considerations.

- **Phase 5: Prototype key components**
  Selected doors, windows, bathrooms, finishes, interiors, and other cost-sensitive elements will be physically prototyped for testing and exhibition.

- **Phase 6: Cost and finance modelling**
  Quantity surveyors, developers, and financiers will test the models against real cost and financing assumptions.

- **Phase 7: Public exhibition and feedback**
  BFAD Foundation will present the models through a multisensory exhibition, collect feedback from the public and stakeholders, and identify the strongest areas for refinement.

- **Phase 8: Refine for approval and pilot pathway**
  Based on feedback, costing, land availability, and partner interest, the project will refine the strongest models and prepare them for the relevant approval processes and pilot implementation.

Expected Outputs

By the end of the design and exhibition phase, the project will produce:

- A BFAD Foundation Model Affordable Housing Concept Report.
- Model housing designs for 1 plot, 1 acre, and 3 acre sites.
- A landowner registry for suitable pilot opportunities.

- A catalogue of cost-conscious housing components and finishes.
- Physical prototypes of selected home elements.
- 3D renders, walkthrough videos, and virtual reality experiences.
- A public exhibition with citizen and stakeholder feedback.
- A cost and finance framework.
- A shortlist of potential pilot sites.
- Refined designs prepared for approval and pilot implementation.

What We Are Looking For

BFAD Foundation is inviting people and institutions who can help move this project from idea to model, and from model to pilot. We are looking for support in four main areas:

- **Expertise:** Architects, builders, engineers, quantity surveyors, planners, designers, developers, financiers, and other professionals who can help shape the model.
- **Land:** Landowners with suitable 1 plot, 1 acre, or 3 acre sites who are open to exploring affordable housing partnerships.
- **Partnerships:** Developers, institutions, funders, public agencies, material innovators, and technical partners who can contribute to design, financing, implementation, or exhibition.
- **Public engagement:** Citizens, potential homeowners, community leaders, and supporters who want to help shape what affordable housing in Ghana should become.

The Bigger Vision

The BFAD Foundation Model Affordable Housing Project is an attempt to prove that affordable housing can be beautiful, practical, locally grounded, financially viable, and replicable.

It is not only about designing cheaper homes. It is about designing a better housing system — one that uses land more efficiently, gives landowners a pathway to participate, gives homeowners a more realistic path to ownership, gives developers a model that can work, and gives citizens evidence that better is possible.

BFAD Foundation is inviting experts, landowners, financiers, developers, institutions, and citizens to help build that model. Affordable housing should not mean poor housing. It should mean intelligent design, shared effort, and homes that ordinary people can live in with dignity.