Incremental housing is seen as an antidote to affordability challenges, allowing low-income families to transform their habitable space through time and pay for it in a phased manner. It applies to a solution where the government created an environment favourable to the owner-building of dwellings. However, scholarship on incremental housing continues to focus largely on tenure, building materials and housing conditions at a local level, while self-built housing is a pathway to debt by burdening low-income households with the customisation process. Thus, this housing solution is vital for the reproduction of the capitalist landscape. This article examines the impediments of self-building practices imposed on low-income families for criticizing current Chilean program of delivering unfinished houses. The hypothesis holds that examination of occupants’ current customisation issues acknowledges the consequences of top-down decision-making practices. Mapping customisation issues is necessary to understand fundamental questions of how and why initiatives aimed at improving participation levels of incremental housing dwellers get stuck. For achieving this aim, the author uses qualitative methods such as questionnaire, semi-structured interview, observation, photographic survey, and diagrams of Lo Espejo condominium (2007) and Las Higueras (2006), located in the Santiago Metropolitan Area of Chile. The article is concluded with the outline of
needed adjustments of the current practice of delivering the unfinished house without professionals' support for customisation.

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Goran Ivo Marinovic joined the American University of the Middle East (acronym AUM), Kuwait, in August 2019. Prior to joining AUM, he was Visiting Professor at La Universidad de las Américas Puebla, Mexico; Assistant Professor at the Department of Architecture, Keimyung University, South Korea (2016-2018); Research Fellow at the Technical University Munich (2015); and Visiting Scholar at the University of Chile, Chile (2014-2015). In August 2016, he obtained a PhD from the Department of Architecture and Architectural Engineering at Seoul National University, South Korea. His work focuses on examining incremental housing for low-income households using critical phenomenology to examine the households' belonging and embodiment within their home. In addition to academic obligations, in 2016, he cofounded “Foundation Budva” in Montenegro, and was responsible for insisting on place-making projects in Montenegro as a part of the ongoing program of the Foundation.