

REFERENCES

- Abiodun, J.A. (1985). 'Housing Problems in Nigeria Cities' in Onibokun P (ed.) *Housing in Nigeria: A Book of Reading* NISER, Ibadan Pp 49-63,.
- Abiodun, J. A. (2000). Housing Finance under National Housing Fund: An appraisal. Paper presented at the General Meeting of the Nigeria Institute of Town Planning Lagos Nigeria.
- Abercrombie, Nicholas, Stephen Hill & Bryan S. Turner (1988). *The Penguin Dictionary of Sociology*,. New Edition. Harmondsworth: Penguin Books
- Abrams, C. (1964). Housing in the Modern World. Man's Struggle for Shelter in an Urbanizing World. *Africa Today*, 11(8). 12-14: Indiana University Press.
- Achunine, B. O. (1992). Urban Relocation: Policy and Practice Evaluation of relocation programme in Nigeria, Paper presented at the Expert Group Meeting on evaluation of Experience with Relocation Activities, HIS, Rotterdam, the Netherlands, 12-15,.
- Adams, O. A; (1996). Perceived Relative Importance of Training in Contractor Development in Nigeria, *The Organization and Management of Construction: Shaping Theory and Practice*, Vol.2, Managing the Construction Project and Managing Risk; London; E&FN Spon; pp 640 – 649.
- Adedipe, B. (2009). Overview of the Global Economic Crisis. A Paper presented at the 14th Seminar for Finance Correspondents and Business Editors, Makurdi, Nigeria: 15-18 July.
- Adegbehingbe, V. O. & Fadamiro, J.A. (2006). Sustainability of Built Environment in Nigeria: Self Help transformation of Public Housing option. A conference paper accepted for presentation at the International Conference in Built Environment (ICiBE), Kuala Lumpur, Malaysia.
- Adejumo A.A.(2005). Establishing principles for building maintenance policy in public building in Nigeria Published by Dept. of Architecture, College of Science and Technology, Covenant University. Canaanland Ota
- Adejumo, A A., (2008). "Social Housing in Nigeria – An Imminent Mass Housing Revolution?" Available online at www.nigeriavillagesquare.com 31 October 2008

- Agbola, T. (1993). "Manpower Problems in the Nigerian Building Industry," in Taylor, *Current Trends of Urban Planning and Development in Nigeria*.
- Agbola, T., (1994). "NGOs and Community Development in Urban Areas: A Nigerian case study", *Cities*, 11(1) 59-67.
- Agukoroye, O.C.(2004). "Urban Poverty and Environmental Degradation in Nigerian Cities" in Mba, H.C.et al (eds) *Management of environmental problems and harzards in Nigeria*, Ashgate Publishing Limited ,England,pp.161-174.
- Ahmad, H.H. (2003). *Residential satisfaction and social integration in public low-income housing in Malaysia*: Universal Putra Malaysia Press
- Ahsen, O. & Gulcin P.G. (2005). *Space use, dwelling layout and housing quality: an example of low cost housing in Istanbul*: Ashgate publishing Limited, England.
- Aina, O.C. (2005). Land Use Conversion: A Clog in the Wheel of Effective and Sustainable Physical Planning in Ikeja, Lagos State. Published by Dept. of Architecture, College of Science and Technology, Covenant University. Canaanland Ota.
- Al-Naim, M. and Mahmud, S.(2004). Is Transformation in the Traditional Dwellings one Day of Making Slums or a Solution to Accommodate More People and New Functions?: A case in Dhaka and Hofuf. *GBER* 5(1): 30– 44
- Ajaegbu, H.I. (1976). *Urban and Rural Development in Nigeria*: London.
- Ajanlekoko, J. S. (2001). Sustainable Housing Development in Nigeria - The Financial and Infrastructural Implication, International Conference on Spatial Information for Sustainable Development, Nairobi, Kenya, 2–5 October 2001, www.fig.net/pub/proceedings/nairobi_abs/ajanlekoko-CMWS1-1.htm.
- Alexander, E. R.(1986). Informal housing – The most advanced technology in Latin America: policies for facilitation; Proceedings CIB Tenth Triennial Congress, (4) 1123 – 1132.
- Alison, P., Ade, K. & Roland, A. (2002) What makes People Dissatisfied with their Neighborhood? *Urban Studies* 39 (13) 2413-2438
- Amole, O.O. (1997). An Evaluation of Students' Residential Facilities in Some Nigerian universities. Unpublished Ph.D Thesis, submitted to the Department of Architecture Obafemi Awolowo University, Ile-Ife.

- Aniekwu, A.N., & D.C. Okpala (1987). Contractual Arrangements and the Performance of the Nigerian Construction Industry (the Structural Component); London, Construction Management and Economics 5; E&FN Spon; pp 3-11.
- Aniekwu, A.N. & D.C. Okpala (1988). The Effect of Systematic Factors on Contract Services in Nigeria; Construction Management and Economics 6; London, E&FN Spon; pp 171-182
- Ann, V. (2006). Children and Housing: 'Only the Best is Good Enough' Some evidence from Belgium. University of Antwerp. *SAGE Publications*. 13(2): 205–224.
- Anugwom, E. E. (2000). "Urbanization and Juvenile Delinquency in Nigeria: Towards a new orientation", in Anugwom, E.E; V. Okeke; R. Asogwa and I. Obasi (eds) *The Social Sciences: issues and perspectives*. Nsukka: Fulladu.
- Aroni S. & Hasson, S. (1982). "The Meaning of Public Housing in Los Angeles: Contradictory Functions and Values", *ITCC Review*. (44) 21-31.
- Avery, M.(2006). *Neighborhood Context and Neighboring Ties*. City and Community. American Sociology Association
- Avi, F. (2002). *The adaptable House: Designing Homes for Change*. McGraw-Hill.
- Awotona, A. (1987). "Housing policy in Nigeria" *Habitat International*, 17(2),89-103.Oxford, United kingdom,
- Awotona, A. (1988). The Perception of the Housing Conditions in Nigeria by the Urban Poor, *Habitat International*, 12,(2). 75-96. Oxford, United Kingdom, 75-96.
- Awotona, A. (1991). "Housing need in Metropolitan Lagos in 2000 A-D. "In Bandhu, Desh (ed) *Human Settlements for Sustainable Development*, Agra, India, November,. Pp 48-63.
- Awotona, A.(1993). "The Urban Poor's Perception of Housing Conditions. In R.W. Taylor (ed), *Urban Development in Nigeria: Planning, Housing and Land Policy*, Aldershot, Avebury, Pp 130-143.
- Awotona, A. (1994). "Transformation of Housing Development in an Urban Village in India", Proceedings of the 2nd International Symposium in Housing for the Urban Poor, Housing Poverty and Developing Countries, International Convention Centre, Birmingham, United Kingdom, 11-14 April.

- Basset, K. & Short (1980). *Housing and Residential Structure*. London: Routledge and Kegan Paul Ltd.
- Beinard, J. (1971). Government – Built Cities and People Made Places. In Lewis D (ed), *The Growth of Cities*. Elek book, London.
- Bello, M.O.(2003). A Comparative Analysis of the Performance of Residential Property in Lagos Metropolis, *Journal of the Nigerian Institute of Estate Surveyors and Valuers*.21(2) 9-19
- Benjamin, S.J. (1985). India: Formal Versus Informal, the *Architectural Review* 1062:32-35.
- Bennett, J. (1985). *Construction Project Management*; London; Butterworths.
- Bennett, J. (1991). *International Project Management*; Oxford; Butterworths-Heinemann.
- Birrell, G. S; 1996; French Building Procurement Approaches – Input to Theory and Practice; The Organization and Management of Construction: Shaping Theory and Practice, (2), 326 – 335. London; E&FN Spon;
- Blair, A. Badcock (1991). Neighborhood Change in Inner Adelaide: An Update. *Urban Stud* ; 28(4); 553-558.
- Blunt, P. (1983). *Organization Theory – An African Perspective*; Longman
- Brandon, P. S. (1990). Quantity Surveying Techniques – New Directions; Oxford; BSP Professional Book 10. Cleland, D.I., and W.R. King; 1983; Systems Analysis and Project Management; New York; McGraw-Hill.
- Burnett, J. (1986). *A Social History of Housing 1815- 1985*. London: Methuen.
- Chamberlain, P. (2005). Business Day Media Ltd "Ameliorating Housing Deficit in Nigeria. Sept.7th.
- Chaney, D. (1996). *Lifestyles*. London Routledge.
- Chipungun, L. (2005). Rics Foundation Organization. National University of Science and Technology, Zimbabwe.
- Choguill, C. L. & Choguill M.B.G (1996). Towards Sustainable Development in Low-Income Communities. In C. Pugh (ed.) Sustainability, the Environment and Urbanization. London Earthscan.

- Coleman, D. & Salt, J. (1992). *The British Population: Patterns, Trends and Processes*. Oxford: Oxford University Press.
- Cox, A & Townsend, M. (1998). *Strategic Procurement in Construction: Towards Better Practice in The Management of Construction Supply Chains*; London; Thomas Telford.
- Cynthia, W. (1992). A Contextual Approach to Neighborhood Attachment. *Urban Stud*; 29 (1) 99-116. Downloaded from <http://usj.sagepub.com>. February 26, 2008.
- Daramola, S. A (1996). Housing the Nomads: An International Study of the Nomads and their Habitat, A Research Report submitted to the Centre for Architectural Research and Development Overseas,(CARDO) University of Newcastle Upon Tyne, UK.
- Daramola, S.A.(2006). Affordable and Functional Housing in a Developing Economy: A Case Study of Nigeria. *Journal of Land Use and Development Studies* 2(1).
- Dooble, W.A. (1987). Land Policy in Rodwin L.(ed) *Shelter, Settlement and Development*. Allen and Unwin, Boston.
- Dogan, S., (2009). Transformation of housing in Slum Upgrading Areas: Lessons from Turkey by, *University of Southern California*, , 359 pages; 3368516
- Dobers, P. & Lars S. (2005). Design ,Lifestyles and Sustainability. *Bus. Strat..Env*.14, 324-336. Published online in Wiley Inter-Science, www.interscience.wiley.com
- Dorothy, A. H, Dodge R. W., Stephen C., (2004). *Building Change of Use: Renovating, Adapting, and Altering commercial, Institutional and Industrial Properties*. Mcgraw-hill Companies inc.
- Dunn, J.R. (2000). Housing and health Inequalities: Review and Prospects For Research, *Housing Studies*, 15(3): 341–366.
- Durand-Lasserve, A., (1999). “Benefits of Regularizing Informal Settlements”, *Habitat International*, 5,(3).256
- Egbu, C. O. (1994). Management Education and Training for Refurbishment Work Within the Construction Industry, Unpublished PhD Thesis, University of Salford.
- Egunjobi, L, (2002). “Planning The Nigerian Cities for Better Quality of Life” in S.O. Onakomaiya & O O Oyesiku, *Environment, Physical Planning & Development in Nigeria*, College Press, Ibadan pp. 89-107.

- Egunjobi, Layi (2005). Urban Renewal: Issues, Policies, Strategies and Planning *Urban Renewal in Nigeria*. Pp. 33-43.
- El-Rufai, N.A. (2004). Ministerial Press Briefing report. FCT (1978) The Abuja Master Plan, IPA UN - HABITAT (2003) www.unhabitat.org/
- Engels F. (1987). The Housing Question. Progress Publishers, Moscow. Government of Zimbabwe. Ministry of Local Government's PSIP Estimates - 2001.
- Erica, N. C. (2004). Today's private-home design and current metropolitan living habits in Brazil. Presented at the International Conference tagged "Adequate and Affordable Housing For All" in centre for urban and community studies, University of Sao Paulo. erica.camargo@uol.com.br. Accessed on 6th April 2008.
- Fasakin, J.O. (2000). A Land-use Analysis of the Operational Characteristics of Commercial Motorcycles in Akure, Nigeria. Unpublished PhD Thesis Submitted to the department of urban and regional planning, Federal University of Technology Akure.
- Featherstone, M. (1991). Consumer Culture and Postmodernism. *Sage*: London
- Federal Republic of Nigeria; National Housing Policy: Federal Ministry of Works and Housing; February, 1991.
- Ferguson, B. (1999). "Micro-finance of Housing; a Key to Housing The Low or Moderate- Income Majority". *Environment and Urbanization*. London..
- Ferguson, B. & Haider, E. (2000). "Mainstreaming Microfinance of Housing", Inter American Development Bank, September, Housing Finance International. <http://www.iadb.org/sds/doc/IFM-FergusonandHaider-E.pdf>
- Flanagan, R & Tate, B. (1997). *Cost Control in Building Design*; Oxford; Blackwell Science.
- Friedman, J; (1992). *Empowerment – the politics of alternative development*; Oxford; Basil Blackwell.
- Gabriel, E. (1997). The lean approach to project management; *International Journal of Project Management*.(15) 205 - 209 Elsevier Science Ltd and IPMA.
- Gallent, N.; M. Sho & J. Anderson, R. Oades & C. Tudor (2004). 'England's Urban Fringes: Multi Functionality and Planning'. *Local Environment*, 9(3), 217-233.

- Galster G.C. & Hesser, G.W (1981). Residential satisfaction: Compositional and contextual correlates. *Environment and Behaviour*.19(5): 539-568.
- Galster G.C.(1987). Identifying the Correlates of Dwelling Satisfaction: An Empirical Critique. *Environment and Behavior*. 19(5):539-568.
- Galster G.C. (2001). On the Nature of Neighborhoods. *Urban Studies*.; 38 (12):2111-24.
- Galster, G. (2003). Investigating Behavioral Impacts of Poor Neighborhoods: Towards New Data and Analytical Strategies. *Housing Studies*, 18(3), 893-914
- George, S. Rent & Clyda S. Rent;(1978). Low-Income Housing Factors Related to Residential Satisfaction. *Diagnosis of dwelling Design and Use: An enduring process*.
- Goodchild B.(1997). *Housing and the Urban Environment. A Guide to Housing Design, Renewal and Urban Planning*. Oxford: Blackwell Science Ltd.
- Grebler, L. (1964). *Urban Renewal in European Countries: Its Emergence and Potentials*. Pennsylvania University Press, Pennsylvania
- Gracia Mira, Uzzel, Real & Romay.(2005). *Housing, Space and Quality of Life*. Ashgate Publishing Company Limited, England.
- Greer, S. (1972). *The Urban View, Life and Politics in Metropolitan America*. New York University Press.
- Grigsby W., Morton B., George G., and Duncan M. (1987). "The Dynamics of Neighborhood Change and Decline." *Progress in Planning* 28: 1-76
- Habraken, N.J. (1975). *Supports: An Alternative to Mass Housing*, London: Architectural press.
- Hall, N. (1996). Partnerships in Housing Provision: A Case Study of Cooperative Housing Initiatives in Kwekwe, Bulawayo and Harare. In "Addressing Urban Poverty in the Context of Decentralisation in Eastern and Southern Africa: Case Studies in Malawi, Uganda, Zambia and Zimbabwe". Working Paper 3, Municipal Development Programme for Sub-saharan Africa.
- Hallman, H.W. (1984). *Neighborhood: Their Place in Urban Life*. Sage Pub. Beverly Hills.
- Hardoy J.E & Satterthwaite D. (1981). The Legal and Illegal City. In "Shelter Need and

- Response: Housing, Land and Settlement Policies within Seventeen Third World Nations". *Housing Today* (a Journal of the Association of Housing Corporations of Nigeria (AHCN) 2002 1(6).
- Hasan, A. (2006); *Scale and Causes of Urban Change in Pakistan*; Ushba Publishing International, Karachi, 2006
- Hughes, W. P; (1989). Identifying Environment of Construction Projects; *Construction Management and Economics* 6; London, E&FN Spon; pp 29-40.
- Hunter A. (1974). *Symbolic Communities. The Persistence and Change of Chicago's Communities*. The University of Chicago press.
- Imbert, I. D. C; (1990). Human Issues Affecting Construction in Developing Countries; *Construction Management and Economics*; London, E&FN Spon; pp 219-228.
- Jelili, M. O., Adedibu A. A. & Ayinla, A. K (2006). Planning. Implications of Housing Redevelopment in High Density Areas in Ogbomoso, Nigeria: A Pilot Study Urban and Regional Planning Department, Ladoke Akintola University of Technology, Ogbomoso Nigeria
- John L. M. (2000). *Landscape Design*. 2nd Edition John Wiley & Sons
- John W. & Sons J. N.O. (1978). Housing Finance for Low-income Groups with Special Reference to Developing Countries. General Printers, Nairobi.
- Joseph U. (1982). *Towards a Nigerian Nation*. Urban Policy ,Ibadan,
- Johnson M. P. (2006). Decision Models for Affordable Housing and Sustainable Community Development. Carnegie Mellon University, 5000 Forbes Ave. Pittsburgh, PA 15213-3890, Submission to special issue of Journal of the American Planning Association.
- Josef L.; (1999). *Sustaining cities: Environmental planning and management*. In Urban Design. New York: McGraw-Hill
- Joshi, J. (1992). "Infrastructure provision in housing", paper presented to the 18th WEDC Conference, Water, Environment and Management, Kathmandu, 30 August to 3 September.
- Jozsef H. & Ivan T. (1994). The Poor, the Rich and the Transformation of Urban Space: Editors' Introduction to the Special Issue. *Urban Stud*; 31; 989. <http://usj.sagepub.com> by Dolapo Amole on February 2008.

- Kallus, R. (2000). *What is a Neighbourhood? The Structure and Function of an Idea*. UK, Pion.
- Kingsley, G.T. & Pettit, L. S. (2007). "Concentrated Poverty: Dynamics of Change. "Neighborhood Change in Urban America (5). Washington, DC: The Institute. <http://www.urban.org/url.cfm?ID=411527>.
- Kinyungu A.N (2004). Public-Sector Partnerships in the Servicing of Land and Provision of Housing for Low-income Groups in Harare: Experiences and Lessons Learnt 1990-1996. RICS Foundation, UK.
- Kwanashie, (2003). *Housing & Urban Development*, Dat & Partners. <http://www.nigeriafirst.org/about.shtml>
- Latham, G. P. & Saari, L. M. (1984). Do People Do What They Say? Further Studies on the Situational Interview, The Situational Review. *Journal of Applied Psychology*. 69(4), 569-573.
- Lawrence, R.J.(1995). *Housing Quality: An Agenda for Research and Practice*. Chichester: John Wiley and Sons.
- Longman Dictionary of Contemporary English. Pearson Education Ltd, Edinburgh Gate. 1st published 1978, 1st impression 2007,
- Lu, M. (1999). Determinants of Residential Satisfaction: Ordered logit vs. regression models, *Growth and Change* 30:264-287
- Mabogunje, A. L. (1992). *Perspectives on Urban Land and Urban Management Policies in Sub-Saharan Africa*. Chichester, John Wiley.
- Mabogunje, A. L. (2002). "Towards an Urban Policy in Nigeria," in Sada and Oguntoyinbo, *Urbanization Processes and Problems in Nigeria*.
- Maha, S. A. *Housing Design, User Needs, Adaptation Sustainable houses between past and present*.
- Mansfield, N.R., O.O. Ugwu, & T. Doran; (1994). Causes of Delay and Cost Overruns in Nigerian Construction Projects; *International Journal of Project Management*. 12 (4) 254 – 260. London; Butterworths-Heinemann;
- Mbiriri, P.I. (2001). *Land and Land-Use Development*. Paper submitted at Workshop on Local Economic Development for Eastern and Southern Africa. Unpublished.
- Mcgee, T., *The Emergence of Desoka Regions in Asia*.

- Mike, K. (2003). *Housing & Urban Development*. 10 (39)
<http://www.nigeriafirst.org/about.shtml>}; Copyright 2005 Nigeriafirst.org
- Miles, M. E., G. Berens & M. A. Weiss; (2000). *Real Estate Development, Principles and Processes*; Third Edition; Washington D.C; Urban Land Institute.
- Minkler, M., & Wallerstein, N. (1997). *Improving Health through Community Organization and Community Building*. In M. Minkler (Ed.), *Community organizing and community building for health* (pp. 30–52), New Brunswick, NJ: Rutgers University Press
- Moavenzodeh F. (1987) *The Construction Industry in* Rodwin (ed.), *Shelter, Settlement and Development*. Allen & Unwin, Boston.
- Mohammed, H. (1985). "Abuja: A Capital in Waiting," *West Africa*, October 7,
- Moodley, K & Preece, C. N. (1996). *Implementing Community Policies in the Construction Industry; The Organization and Management of Construction: Shaping Theory and Practice, Vol.1, Managing the Construction Enterprise*; London; E & FN Spon; pp 178 - 186.
- Morris, D. J., & Hess, K. (1975). *Neighborhood power: The new localism*. Boston: Beacon Press.
- Morris, P.W.G; (1994). *The Management of Projects*; London; Thomas Telford.
- Mubvami, T. (1996). *Urban Poverty, Housing and Municipal Governance in Zimbabwe*. In *Addressing Urban Poverty in the Context of Decentralization in Eastern and Southern Africa: Case Studies in Malawi, Uganda, Zambia and Zimbabwe*. Working Paper 3, Municipal Development Programme for Sub-saharan Africa.
- Mubvami, T. & Musandu O. (1994). *Procedural Impediments to the Low-income Housing Land Delivery Process in Cities of Zimbabwe- A Case-study of Harare*. Unpublished.
- Munzwa, K. (1999). *Housing Development Project Financing in Zimbabwe with Special Focus on Housing Cooperatives*. In "Responsive Design and Plan Implementation in Zimbabwe". Workshop Proceedings.
- Murrison, H.S. and Lea J.P. (1986). *Housing in Third World Countries: Perspectives on Policy and Practice*.
- Murtala, O.: (2001). *A Framework for Cost Management of Low Cost Housing* International Conference on Spatial Information for Sustainable Development

- Nairobi, Kenya.2–5 October.
- Natasha, P.-M..(1994). The Role of Housing Policy in the Transformation Process of Central –East European cities. <http://jpe.sage Pub.com>. By Dolapo Amole on April 26, 2008.
- Nigeria First (2003). The new challenge in Urban Planning, October, 2003, <http://www.nigeriafirst.org/>.Official Website of Lagos State . www.lagosstate.gov.ng/ accessed on 19th oct. 2009 at 6pm
- Nubi, T.O. (2000). Housing Finance in Nigeria - Need for Re-engineering , retrieved from <http://www.housingfinance.org/pdfstorage/Africa/> (Accessed on 27 of September 2010)
- Nuzhat, A. (1993). Choice of Neighbourhoods by Mover Households in Karachi. *Urban Studies*.30 (7):1257-1270.
- Ogunlana, S.O., K. Promkuntong, & V. Jearkjirm; (1996). Construction Delays in a Fast Growing Economy; Comparing Thailand With Other Economies; *International Journal of Project Management* 14 (1) 37-45; Elsevier Science Ltd and IPMA;.
- Ogunsakin L (1988) Urbanisation and Urban Housing in the Third World. Unpublished Ph.D thesis Submitted to Aristotle University of Thessalonika; Greece.
- Ogunsote, O.O. & Ogunsote B.P. (2002). Defining Climatic Zones for Architectural Design in Nigeria: A Systematic Delineation. *Journal of Environmental Technology*. 1(2), 1-14.
- Okosun, A.E., Ezediche N.H., (2005). The Built environment: Innovation Policy and Sustainable Development. Published by Department of Architecture, College of Science and Technology, Covenant University, Canaanland Ota. Nigeria.
- Okpala, D.C. (1992). Housing Production Systems and Technologies in Developing Countries. *Habitat International*, 16 (3). Pergamon, London.
- Okewole, A.I., Daramola, S.A., Ajayi, C.A, Ogunba, O.A., Odusami, K.T. (2005).The Built Environment: Innovation Policy and Sustainable Development. Published

- by the Department of Architecture, College of Science and Technology, Covenant University, Canaanland Ota, Nigeria.
- Okoko, E.E. (2001). *Quantitative Techniques in Urban Analysis*. Krafts Books Limited, Ibadan, Nigeria.
- Okoko, E.E. (2002). *A Productive Modeling of Spatial Interaction Pattern in Akure, Nigeria*. An unpublished PhD thesis, Submitted to Federal University of Technology, Akure.
- Okupe, L. (2002). Private Sector Initiative in Housing Development in Nigeria-how feasible?. *Housing Today*. The Journal of the Association of Housing Corporations of Nigeria. July/aug.2002 1(6)
- Oladapo, M.A; (1991). *Federal Capital Developments; A Study of Procurement Systems and Project Organizations; Abuja; Unpublished M.Sc. dissertation; University of Reading, UK.*
- Olaniyan, O: S.A. Yusuf and O. Oni (2004). *Social Protection Strategy for Nigerian- Policy note prepared for Nigeria social Protection Committee, National Planning Commission, Abuja.*
- Olotuah, A. O. (2003). The Physical and Socio -Economic Dimension to Housing Quality: An Empirical investigation of a Suburb. *Africa Journal of Science*, 4 (1).
- Omole, F.K (2001). *Basic Issues In Housing Development*. Ondo: Femobless Publications
- Omotola, J.A. (1983). *Cases on the Land Use Act (Lagos, 1983)*.
- Onibokun, A.G & Kumuyi, A. (1996). "Urban Poverty in Nigeria" Centre for African Settlement Studies and Development (CASSAD) Publishers, Lagos, Nigeria.
- Onibokun, A. G., Olokesusi, F. and Layi Egunjobi, (Eds.). NISER, Ibadan (1987). *Federal Government: 1963 National Population Census, National Population Commission. Branch Office, Ogbomoso (1963)*.
- Onibokun, A. G. (1982). *In Search of Solutions: A Comprehensive Review of Housing Literature and Research in Nigeria*. NISER, Ibadan, Nigeria, 126 pp.
- Onibokun, A. G., ed. (1985). *Housing in Nigeria*. NISER Ibadan, Nigeria, 446 pp.

- Onibokun, A.(1985). (available on line 2002), Physical Planning Within the Framework of National Development Planning in Nigeria. *Habitat International* 9 (3-4) pgs 157- 177.
- Oruwari, (2005). Housing Urban Poor in Nigeria (ii) Wednesday, Apr 12, 2006
- Osuide, S.O. (2004). Strategies for Affordable Housing Stocks Delivery in Nigeria. 18th Inaugural Lecture of Ambrose Alli University, Ekpoma Edo State. Floreat System Benin-City, Pp. 2- 20
- Owoeye, J.O. (2005). Analysis of Slum Formation and its Associated Effects on Residential Core Areas of Akure. Unpublished, M. Tech seminar paper, Federal University of Technology, Akure.
- Ozaki, R. (2004), House Design as a Representation of Values and Lifestyle (The Meaning of Use of Domestic Space).
- Ozo, A. O. (1990). The Private Rented Housing Sector and Public Policies in Developing Countries: The example of Nigeria. *Third World Planning Review* 12(3): 261-279.
- Pearson, L. (2007). Longman Dictionary of Contemporary English 2007 edition.
- Pichler-M. (1994).The Role of Housing Policy in the Transformation Process of Central-East European Cities Natasha. *Urban Stud*; 31; 1097
- Pitkin B. (2001).Theories of Neighborhood Change: Implications for Community Development Policy and Practice. *UCLA Advanced Policy Institute*.
- Potts, K; (1995). Major Construction Works: Contractual and Financial Management; London; Longman.
- Quercia, R. G., & George, C. Galster. (2000). Threshold Effects and Neighborhood Change: A Review of the Literature. *Journal of Planning Education and Research*.
- Ranjit, K. (2005). Research Methodology: A Step by Step Guide for Beginners. *Sage publication* 2nd edition..
- Rapoport, A.(1969). *House Form and Culture*. Englewood Cliffs, NJ: Prentice Hall
- Ray, F. & James, L. (2003). *Housing and Social Change, East –West perspective*, Routledge, U.K.
- Ricardo, G. & Myriam, G. : (2005). The Perception of Urban Space from Two Different Viewpoints: Pedestrians and Automobile Passengers.

- Robert, G. (1997). Allyn & Bacon. Environmental Psychology (Principles and Practice 2nd edition).
- Rondinelli, D. A.(1990). Housing the Urban Poor in Developing Countries: The Magnitude of Housing Deficiencies and the Failure of Conventional Strategies are World-Wide Problems. *American Journal of Economics and Sociology*, 49(2)
- Rybczynski, W, Bhatt, V & Mellin, R. (1984). Low-Income Urban Shelter Alternatives; *International Journal for Housing Science and Its Applications*, 8(2);125 - 136.
- Sada, P.O. & Oguntoyinbo, J.S. (1981). eds., "Urbanization Processes and Problems in Nigeria".
- Salau, A.T. (1992). Urbanization, Housing and Social Services in Nigeria: The Challenge of Meeting Basic Needs. In "Cities and Development in the Third World"; Mansell Publishing Limited, London 51-69.
- Schwirian, K. & Schwirian, P. (1993). Neighbouring, Residential Satisfaction, and Psychological Well-being in Urban Elders. *Journal of Community Psychology*, 21
- Seek, N.H (1983). Adjusting Housing Consumption: Improve or Move', *Urban Studies* (20): 455-469.
- Sheuya, S. (2004). Housing Transformation and Urban Livelihoods in Informal Settlements, The Case of Dar es Salaam, Tanzania. Dortmund
- Sheng, Y. K (1987). Community Participation in Low-Income Housing Projects: Problems and Prospects. *Habitat International*. 10 (4)
- Smith, N. & Perkin, W (1986). Gentrification of the City. London: Allen and Unwind.
- Smith, T., Nelischer, M., & Perkins.(1997). Quality of an Urban Community: A frame work for Understanding the Relationship Between Quality and Physical Form. *Landscape and Urban Planning*, 39,229-241.
- Stafford, D.C. (1978). The Economics of Housing Policy. Groom Helm Ltd. 2-10 St. John Road London SW11.
- Steinberg, F.(1984). 'Ain El Sira In Cairo: The 'Architecture of Poverty'. *Open House International* 9(2):35-42.

- Strassmann, W.P. (1986). "Types of Neighborhood and Home-based Enterprises: Evidence from Lima, Peru". *Urban Studies*, 23, 485-500.
- Sule, O.A. (1982). *Urban Planning and Housing in Nigeria*. New York .
- Sule, O. A. "Land as a Constraint on Urban Housing Development in Nigeria,"
In Taylor, Current Trends of Urban Planning and Development in Nigeria.
- Susan J. P. (2006). Beyond Crime Prevention: How the Transformation of Public Housing has Changed the Policy Equation. *Criminology and Public Policy*. 3 (1), 45-52.
- Sueca, N.P. (2008). *Housing Transformation: Improving Environment And Developing Culture in Bali*. Available at: <http://research.ncl.ac.uk/forum/v5i1/sueca.pdf>, Accessed on 1/02/2011
- Tai, C. (1988). *Housing Policy and High Rise Living. A Study of Singapore's Public Housing*. Singapore: Chopmen Pub.
- Taylor, R. G, G. H. M. Norval, B Hindle, P. D. Rwelamila and P McDermott; (1991);
From Conventionally Orientated to Developmentally Orientated Procurement Systems: Experiences From South Africa; *Procurement Systems – A Guide to Best Practice in Construction*; London; E&FN Spon.
- Temkin, K. & Rohe, W. (1996). Neighborhood Change and Urban Policy. *Journal of Planning Education and Research* 15 (3): 159-70. or <http://jpe.sage Pub.com>. By Dolapo Amole on April 24,2008.
- Tipple, A. G. (1994). Housing Policy and Culture in Kumasi, Ghana: A Study of Constraints and Resources. *Environment and Behavior* 87(19); 331 . *African Affairs*: 93,587-608.
- Tipple, A. G. (1994).The Need For New Urban Housing in Sub-Saharan Africa: Problem or Opportunity?. *Journal of Africa Affairs*, 93, 587-608.
- Tipple, A.G. & Owusu S.E (1994). Transformation in Kumasi, Ghana; as a Housing Supply Mechanism, Preliminary Study, Centre for Architectural Research and Development Overseas,(CARDO) University of New Castle Upon Tyne.
- Tipple & Sahidul, (1999). User Initiated Extension Activity in Bangladesh: "Building Slums or Area Improvement? *Environment and Urbanization*, 11(1) 165-183.

- Tipple, A. G. (2000). *Extending Themselves: User-Initiated Transformations of Government-Built Housing in Developing Countries*. Liverpool University Press.
- Tipple, A. Owusu, E., Pritchard, C. (2004). User-Initiated Extensions in Government-Built Estates in Ghana and Zimbabwe: Unconventional but Effective Housing Supply. *Africa Today* - 2 (51),79-105.
- Topcu, U., Dokmeci, V., & Kiroglu, G.(2003). Satisfaction in Traditional and Old Neighbourhood in Istanbul. *Quality of Urban Life; Policy versus Practice Conference*. Istanbul Technical University, Istanbul/Turkey.
- Turner, J.F.C. (1970). Barriers and Channels for Housing Development in Modernizing Countries. *Journal of the American Institute of Planners*, No. 33.
- Turner, (1979). *Housing by the People : Towards Autonomy in Building Environment*, London: Marion Boyars. University of Zimbabwe, Department of Rural and Urban Planning, Harare, Zimbabwe and Cardiff University, Department of City and Regional Planning, Wales, UK.
- UNCHS, 2005. African Ministers' Conference on Housing and Urban Development Durban, South Africa.
- Walker, A. (1989). *Project Management in Construction*, Oxford; BSP Professional Books.
- Wells, J. (1986). *The Construction Industry in Developing Countries: Alternative Strategies for Development*; London; Croom Helm.
- Warren, (1981). *Helping nNetworks; How People Cope With Problems in Urban Community*. Notre Dame, in University of Notre Dame.
- Whitehand, J.W.R. & Christine M. H. Carr (1999). The Changing Fabrics of Ordinary Residential Areas, *Urban Stud* ; 36; 1661.
- Youker, R, (1992) *Managing the International Project Environment*; International Journal of Project Management 10(4), 219-226 ; Butterworth-Heinemann.
- Youqin H. & William A. (2002). Housing Tenure Choice in Transitional Urban China: A Multilevel Analysis. *Urban Studies*, 39(1)
- Zimucha, A. (1998) *Housing Finance, A Critical Appraisal of the Start Paying for your House Scheme*. Msc. Dissertation, Unpublished.

APPENDIX I

For official use only	Questionnaire no:
	City

QUESTIONNAIRE
DEPARTMENT OF ARCHITECTURE

COLLEGE OF SCIENCE AND TECHNOLOGY
COVENANT UNIVERSITY, CANAANLAND.
KM 49 IDIROKO ROAD OTA, OGUN STATE

QUESTIONNAIRE ON: HOUSING TRANSFORMATION AND ITS IMPACT ON
NEIGHBOURHOODS IN SELECTED LOW-INCOME PUBLIC HOUSING ESTATES
IN LAGOS, NIGERIA.

Dear Sir/Madam,

This Questionnaire is designed to elicit responses from residents for a Ph.D. research on issues pertaining to Housing Transformation of low-income Public Housing in Lagos. The goal of the research is to understand and describe fully the impact of housing transformation on neighborhoods. It is essentially an instrument for data collection and gathering for an on-going research on housing studies.

Please the numbers attached to the options should be ignored as they are for coding purposes only. Please be assured that the information, which you will provide, will be treated in strict confidence and the results will be published only in an aggregated form. You will remain anonymous. The questionnaire only takes 10-15 minutes. I hope to give you a summary of the findings at the end of the research.

(Please tick (✓) as appropriate).

Thank you.

Aduwo Egidario B. (Arc.)

Department of Architecture
Covenant University, Ota

NOTE:IT SHALL BE APPRECIATED IF THE HOUSEHOLD HEAD OR HIS/HER
REPRESENTATIVE FILLS THIS QUESTIONNAIRE.

SECTION A: GENERAL INFORMATION

1. Location/House
Address.....
2. What is your occupation : Retired [1] Self employed(specify)[2].....
Civil servant [3], artisan (specify) [4] Others (specify) [5].
3. Sex : Male [1] Female [2]
4. How old are you? 25-40[1], 41-50[2], 51-60 [3], 61-70[4], 71-above[5].
5. What is your ethnic group? Yoruba [1], Ibo [2], Hausa [3] Others specify [4].....
6. What is your religion? Christianity [1], Islam [2], Atheist [3], Others specify [4].....
7. Marital status : Single [1], Married [2], Widow [3], Widower [4], Divorced [5], Separated [6]
8. What is your level of education : No formal education (1), Primary only [2] WASC [3], OND [4], HND / B.Sc/BA [5], Others (specify) [6]
9. Income classification. Low (1), Lower middle [2], Upper middle [3], High [4], Not sure[5].
10. Give us an idea of your monthly income. 10,000-20000 (1), 21,000-40,000 (2), 41,000-60,000(3), 61,000-100,000 [4], 101,000-200,000 [5], Above 200,000 [6]
11. What was your household size including resident dependants at the initial time of occupying this house. 1-3 [1], 4-6 [2], 7-10 [3] , more than 10[4] others specify [5]
Male Female
12. What is your present household size including resident dependants?
1 – 2 [1], 3 – 4[2], 5 – 6[3], 7 – 8 [4], Above 8 [5]
Male, Female, Children
13. How many people who are not normally part of your household come and stay here as guest in a year? 1-2 [1], 3-4 [2], 5-7 [3], 7-above [4]

SECTION B:

14. State your type of tenure status(occupancy) ?. Privately rented [1] Owner occupied [2], Inherited [3], free Houser [4], multiple ownership (family house [5], Others (specify)[6]
15. If owner – occupied, how did you obtain the ownership ?

- Bought it directly from government [1], Bought it from a previous owner [2],
 Transfer of ownership (family inheritance) [3], Other (Specify)
 [4].....
16. How did you source for money to pay for the building/flat ?. Self/personal savings (1),
 Mortgage borrowing [2], Financial institutions (commercial banks etc) [3],
 Cooperative societies [4], Housing Loan [5], Family inheritance [6],
 Local borrowing (friend, money lenders etc) [7], Others (Specify)[8]

17. What was the payment procedure ? Lump sum (at once) [1],
 Periodical [2],
 if periodical, please explain
18. Type of building originally occupied: Semidetached one bed room bungalow [1],
 Semidetached two-bedroom bungalow [2], 2 bedroom storey [3],
 Two-bedroom bungalow [4], Rooming housing [5],
 Others(Specify)[6].....
19. How long have you lived in this house: Less than 5 year [1],
 Between 6 – 10 years [2],
 11 – 15 years [3], 16 – 20 years [4], 21 – 25 years [5], Over 25 years [6]
20. Do you own a house elsewhere? Yes [1] No [2]
21. If yes where? My home town [1], In another town or city [2], Lagos [3]

SECTIONC:

22. Please rate your level of satisfaction with the original plan of this house when
 you moved in. Very satisfied [4], Satisfied [3], Neutral [0],
 Not satisfied [24] Strongly Dissatisfied [1]
23. Have you added or transformed your house in anyway? Yes [1], No
 [2]
24. How many bedrooms have you added to the original plan?: One more [1], two-
 bedroom [2], Three bedroom [3], Non (4) Others (Specify)[4]

25. If yes , why did you transform?
26. If yes where and how did you do it? (Tick as many as you consider necessary)
 Perimeter fencing [1], More rooms [2], garage [3] shop/store (4),
 Worship centre [5], Others (Specify)[6]
27. If no, why ? I am satisfied with the dwelling [1], I will soon move
 away [2]
 Against building regulation [3], financial challenges [4], Others
 (Specify)[5].....
28. Number of bedrooms originally present at the time of your moving into the
 building.
 1-Bedroom [1], 2-Bedrooms [2], 3-Bed rooms [3],

- 4 Bedrooms [4], Others [5].
29. Think of these spaces in your house when you moved into the house and rate them according to your level of satisfaction

S/No	space	Very satisfied (4)	Satisfied (3)	Neutral (0)	Not satisfied(2)	Strongly dissatisfied(1)
1	Living room					
2	Dining room					
3	Kitchen					
4	Bedrooms					
5	Outdoor spaces					

30. Which of these spaces have you added to the interior of the building after moving in ? (Tick as many as you consider necessary) Living room [1], Dining room [2], Kitchen [3], Children's room [4], Guest room [5], Others (Specify)[6]
- 32 Do you still intend to add or remove from this house? Yes [1], No [2], I am not sure [3]
- 33 If yes, what else would you need to add or do? Please specify.....
- 34 Of all the transformation that you may have carried out in this house, which one of the following came first? Fence [1] Room, [2], Shop/store [3], Worship centre [4], Burglar protectors in doors and windows [5] Others specify [6]
35. How much did it cost to build this Extension and alteration (transformation) in naira ?.
 Less than 250,000 [1], 251,000 – 500,000 [2], 501,000–750,000 [3],
 751,000 – 1,000,000 [4], Above 1 million [5]

36. Source of finance for the Extension (Physical transformation). Individual saving [1], Cooperative [2], Loan from Bank [3], Others (specify) [4]

37. How did you carryout this extension and alteration (physical transformation)?
 Self-Help (You built it directly by yourself)[1], Contractor [2], Direct Labour (separate tradesmen)[3], Others (specify)[4]

38. How long did the transformation you carried out take to complete (duration) ?
 Less than 1 year [1], 1–2 yrs [2], 2–3 yrs [3], 3–4yrs [4], 4–5yrs [4], Above 5yrs [5], on going [6]
39. How well does the building react to the climate ?. Hot during the day [1], Cool interiors in the day [2], Quite stuffy [3], Well ventilated [4], others(specify)[5].....
40. What is your reaction to the physical transformation activities taking place in this neighbourhood? Indifferent [1], Worrisome[2], helps in Upgrading Environment[3] Helps in providing infrastructure/facilities which government could not provide[4], Others specify [5].....
41. In what other ways do you think the transformation impact on the neighbourhood?

42. Do you think transformation activities impact negatively on the environment?
 Yes[1] No [2]
43. In what ways?
44. Do you think transformation activities impact positively on the environment?
 Yes [1] No [2]
45. In what ways?.
46. Do you think transformation activities have no effect at all on the environment?
 Yes [1], No [2]
47. With the transformation activities in this neighbourhood, has there been improvement/upgrading of the environment?. Yes [1], No [2]
48. Do you think the transformers (those that Extend or Alter their dwellings) are changing this neighbourhood to a slum ? Yes [1], No [2]
49. Has there been increase in the number of people living in your dwellings after the extension (transformation)? Yes [1] No [2]
50. Do you think there been increase in crime rate due to the transformation activities in the neighborhood?. Yes [1], No [2]

51. Which of these facilities is /are mostly affected negatively by these transformation activities? (Tick as many as you consider necessary). Roads [1], water supply [2], electricity [3], pedestrian circulation [4], vehicular circulation [5] none of them, [6], All of them. [7]
52. Which of these forms of change of use do you find necessary in a place like this? (Tick as many as you consider necessary). Worship centres [1], patent medicine store [2], welding workshop [(3), provision store [4], school [5], daycare and crèche [6], tailoring and fashion store [7] others specify[8].....
53. After the modification of existing spaces/addition of Extra spaces through transformation of your dwellings which of this Home Based Enterprises do you have ? (Tick as many as you consider necessary). Provision/medicine shop [1], Hair dress/barbing shop [2] Poultry activities/keeping livestock [3] tailoring [4], Patient medicine store [5], Restaurant [6], Stationeries/Photocopies [7] General store [8], None at all [9] Others (specify) [10]
54. How much do you generate per year in naira from the above Home based Enterprises. ?
Less than 100,000[1], 101,000 – 200,000[2], 201,000 – 300,000 [3], 301,000 – 400,000 [4], 401,000 – 500,000 [5], above 501,000 [6].
55. What other use, have you transformed your dwelling to. ?
Office accommodation [1], Warehouse [2], Place of worship [3], School accommodation [4], Hotel accommodation [5], Shopping complex [6], Workshop[7], Never[8], Others (specify)[9].....
56. Will you suggest to government to relax the enforcement of building regulations and encourage transformation? Yes [1], No [2]
57. If not, what change will you like? Change in the front view [1], Change in other views [2], Provision of additional rooms/ facilities [3] Provision of additional public/private spaces [4], Others (specify)[5].....
58. Do you have a building plan for the extension? Yes [1], No [2]
59. Was the building plan approved? Yes[1] No [2].

60. What are the problems encountered before and during the process of transformation of your house ?

61. What have you gained from the transformation?. (Tick as many as you consider necessary). More income for the Household [1], More accommodate/spaces [2] bring employment near to residential estate [3], satisfy the shopping need of the residential estate[4], To effect aesthetic change [5], Others (specify) [6].....
62. In new design of public Housing (your dwelling), will you prefer one which will allow for physical transformation (core housing)?. Yes [1], No [2] Not Sure[3]
63. Which of the following communal facilities were available within the Estate at the time you moved in ?
 Health centre (medical centre) [1], Shopping centre [2], Educational facilities [3]
 Recreational facilities [4], Religious buildings [6].
64. How accessible is the estate to other parts of the city?. Very accessible [1], Accessible [2], Slightly accessible [3] Not accessible [4].

SECTION D:- Please Rate your level of agreement/disagreement with the following statement with respect to the transformation of low-income public housing. SD strongly disagree [1], D Disagree [2], U Uncertain [3], A Agree [4], SA strongly Agree [5]

	Statements	SD(1)	D(2)	U(3)	A(4)	SA(5)
65.	This house provides safety and security for me and my family					
66	This house provides attention and sense of belonging for my household					
67	This house as it is now provides pride of social status for my household now than when it was not transformed					
68.	Housing needs of occupants of public housing estates are not satisfied					
69.	The acts of carrying out extensions or alteration (Physical transformation) is unavoidable					
70	Physical transformers are expressing not only housing needs but the desire for identity, a sense of belonging and a search for status among neighbors					
71.	The low-income sector is not adequately taken care of in terms of housing provision					
72	Physical transformation helps to renew or upgrade low- quality housing at no cost to the government					
73.	I like the estate the way it is now more than what it was when we moved in					
74.	Transformation encourages increase in population leading to higher pressure on utilities and public services					
75.	Transformation allow house-holds to adjust their housing at their own pace and within their cost limit					
76.	This house provides climatic comfort at all time of the day for me and my family					
77.	Transformation allows economic activity in the house (home-based enterprises), including renting rooms and etc					
78.	Transformers are producing variety out of uniformity (different facade) from initial design					
79.	Transformation has negative effect on the available infrastructural facilities					
80.	Transformation makes life easier for the residents					

I thank you.

APPENDIX II

Age of respondent and Length of stay

Estate Location respondent	Age of respondent	Count/% within Age of respondent	Length of stay					Total	
			Less than 5 years	btw 6- 10years	11-15 years	16-20years	21-25 years		over 25 years
Federal Low-income Housing (Shagari) estate Ipaja	25- 40years	Count/% within Age of respondent	34/(26.2%)	29/(22.3%)	0/(.0%)	16/(12.3%)	15/(11.5%)	36/(27.7%)	130/(100.0%)
	41- 50years	Count/% within Age of respondent	30/(31.9%)	0/(.0%)	42/(44.7%)	10/(10.6%)	12/(12.8%)	0/(.0%)	94/(100.0%)
	51- 60years	Count/% within Age of respondent	2/(2.0%)	0/(0%)	10/(9.8%)	22/(21.6%)	37/(36.3%)	31/(30.4%)	102/(100.0%)
	61- 70years	Count/% within Age of respondent	1/(1.9%)	0/(.0%)	21/(39.6%)	28/(52.8%)	1/(1.9%)	2/(3.8%)	53/(100.0%)
	Total	Count/% within Age of respondent	67/(17.7%)	29/(7.7%)	73/(19.3%)	76/(20.1%)	65/(17.2%)	69/(18.2%)	379/(100.0%)
New-Lagos Low- income Estate (phase1) Surulere	25- 40years	Count/% within Age of respondent		0/(.0%)		1/(8.3%)	1/(8.3%)	10/(83.3%)	12/(100.0%)
	41- 50years	Count/% within Age of respondent		3/(4.5%)		33/(50.0%)	5/(7.6%)	25/(37.9%)	66/(100.0%)

51-60years within Age of respondent	Count/%		32/(94.1%)		0/(.0%)	1/(2.9%)	1/(2.9%)	34/(99.8%)
61-70years within Age of respondent	Count/%		2/(7.7%)		2/(7.7%)	7/(26.9%)	15/(57.7%)	26/(96.3%)
71years -above within Age of respondent	Count/%		4/(4.1%)		2/(2.1%)	2/(2.1%)	89/(91.8%)	97/(96.0%)
Total	Count		41/(17.4%)		38/(16.2%)	16/(6.8%)	140/(59.6%)	235/(100.0%)

Table: Age of residents compared with their tenure status

Estate Location status			Age of respondent					Total
			25- 40years	41- 50years	51- 60years	61- 70years	71years -above	
Federal Low- income Housing (Shagari) estate Ipaja	Privately rented	Count	37	43	31	1		112
		% within tenure status(Occupancy)	33.0%	38.4%	27.7%	.9%		100.0%
	Owner occupied	Count	32	51	71	51		205
		% within tenure status(Occupancy)	15.6%	24.9%	34.6%	24.9%		100.0%
	Inherited	Count	59	0	0	0		59
% within tenure status(Occupancy)		100.0%	.0%	.0%	.0%		100.0%	
Free houser	Count	1	0	0	1		2	
	% within tenure status(Occupancy)	50.0%	.0%	.0%	50.0%		100.0%	
		Count	129	94	102	53		378
		% within tenure status(Occupancy)	34.1%	24.9%	27.0%	14.0%		100.0%
New-Lagos) Low-income Estate (phase1) Surulere	Privately rented	Count	7	37	34	17	12	107
		% within tenure status(Occupancy)	6.5%	34.6%	31.8%	15.9%	11.2%	100.0%
	Owner occupied	Count	3	14	0	5	77	99
		% within tenure status(Occupancy)	3.0%	14.1%	.0%	5.1%	77.8%	100.0%
Multiple ownership (family house)	Count	2	15	0	4	8	29	
	% within tenure status(Occupancy)	6.9%	51.7%	.0%	13.8%	27.6%	100.0%	
		Count	12	66	34	26	97	235
		% within tenure status(Occupancy)	5.1%	28.1%	14.5%	11.1%	41.3%	100.0%

Table: Gender of residents and their tenure status

			Tenure status(Occupancy)					Total
			Privately rented	Owner occupied	Inherited	Free houser	Multiple ownership (family house)	
Estate Location	Gender							
Federal Low-income Housing (Shagari) estate Ipaja	Male	Count	86	131	58	1		276
		% within Gender	31.2%	47.5%	21.0%	.4%		100.0%
	Female	Count	26	74	1	1		102
		% within Gender	25.5%	72.5%	.0%	1.0%		100.0%
	Total	Count	112	205	59	2		378
		% within Gender	29.6%	54.2%	15.6%	.5%		100.0%
New-Lagos Low-income Estate (phase1) Surulere	Male	Count	43	20			13	76
		% within Gender	56.6%	26.3%			17.1%	100.0%
	Female	Count	64	79			16	159
		% within Gender	40.3%	49.7%			10.1%	100.0%
	Total	Count	107	99			29	235
		% within Gender	45.5%	42.1%			12.3%	100.0%

Table: Income classification and tenure status

Estate Location	Income classification	tenure status(Occupancy)					Total
		Privately rented	Owner occupied	Inherited	Free houser	Multiple ownership (family house)	
Federal Low-income Housing (Shagari) estate Ipaja	low	Count	1	23	32	0	56
		% within Income classification	1.8%	41.1%	57.1%	.0%	100.0%
	lower middle	Count	53	74	20	0	147
		% within Income classification	36.1%	50.3%	13.6%	.0%	100.0%
	upper middle	Count	33	73	2	0	108
		% within Income classification	30.6%	67.6%	1.9%	.0%	100.0%
	high	Count	25	23	3	2	53
		% within Income classification	47.2%	43.4%	5.7%	3.8%	100.0%
	not sure	Count	0	12	2	0	14
		% within Income classification	.0%	85.7%	14.3%	.0%	100.0%
	Total	Count	112	205	59	2	378
		% within Income classification	29.6%	54.2%	15.6%	.5%	100.0%
New-Lagos Low-income Estate (phase1) Surulere	low	Count	54	99			179
		% within Income classification	30.2%	55.3%		14.5%	100.0%
	lower	Count	44	0		3	47

middle % within Income classification	93.6%	.0%			6.4%	100.0%
upper Count	9	0			0	9
middle % within Income classification	100.0%	.0%			.0%	100.0%
Total Count	107	99			29	235
% within Income classification	45.5%	42.1%			12.3%	100.0%

Income classificatin * Have you transformed your housing Crosstabulation

			Have you transformed your housing		Total
			Yes	No	
Income classificatin	low	Count	213	22	235
		% within Income classificatin	90.6%	9.4%	100.0%
		% within Have you transformed your housing	45.8%	14.8%	38.3%
lower middle		Count	141	53	194
		% within Income classificatin	72.7%	27.3%	100.0%
		% within Have you transformed your housing	30.3%	35.6%	31.6%
upper middle		Count	67	51	118
		% within Income classificatin	56.8%	43.2%	100.0%
		% within Have you transformed your housing	14.4%	34.2%	19.2%
high		Count	30	23	53
		% within Income classificatin	56.6%	43.4%	100.0%
		% within Have you transformed your housing	6.5%	15.4%	8.6%
not sure		Count	14	0	14
		% within Income classificatin	100.0%	.0%	100.0%
		% within Have you transformed your housing	3.0%	.0%	2.3%
Total		Count	465	149	614
		% within Income classificatin	75.7%	24.3%	100.0%
		% within Have you transformed your housing	100.0%	100.0%	100.0%

Method of obtainance * Mode of payment Crosstabulation

			Mode of payment				Total
			Lump sum	Periodical (yearly)	Periodical (monthly)	Not applicable	
Method of obtainance	Bought directly from govt	Count	0	181	34	2	217
		% within Method of obtainance	.0%	83.4%	15.7%	.9%	100.0%
		% within Mode of payment	.0%	47.5%	25.0%	8.3%	35.3%
	Bought from an allottee	Count	73	13	0	0	86
		% within Method of obtainance	84.9%	15.1%	.0%	.0%	100.0%
		% within Mode of payment	100.0%	3.4%	.0%	.0%	14.0%
	Transfer of ownership (family inheritance)	Count	0	56	31	20	107
		% within Method of obtainance	.0%	52.3%	29.0%	18.7%	100.0%
		% within Mode of payment	.0%	14.7%	22.8%	83.3%	17.4%
	Rented from an allottee	Count	0	127	69	2	198
		% within Method of obtainance	.0%	64.1%	34.8%	1.0%	100.0%
		% within Mode of payment	.0%	33.3%	50.7%	8.3%	32.2%
	SOS or Gift	Count	0	4	2	0	6

from the govt	% within Method of obtainance	.0%	66.7%	33.3%	.0%	100.0%
	% within Mode of payment	.0%	1.0%	1.5%	.0%	1.0%
Total	Count	73	381	136	24	614
	% within Method of obtainance	11.9%	62.1%	22.1%	3.9%	100.0%
	% within Mode of payment	100.0%	100.0%	100.0%	100.0%	100.0%

Estate Location * Mode of payment * Method of obtainance Crosstabulation

Method of obtainance				Mode of payment				Total
				Lump sum	Periodical (yearly)	Periodical (monthly)	Not aplicable	
Bought directly from govt	Estate Location	Federal	Count		140	5	0	145
		Low- income Housing (Shagari) estate Ipaja	% within Estate Location Mode of payment		96.6%	3.4%	.0%	100.0%
	New- Lagos Low- income Estate (phase1) Surulere		Count		41	29	2	72
			% within Estate Location Mode of payment		56.9%	40.3%	2.8%	100.0%
					22.7%	85.3%	100.0%	33.2%

	Total		Count		181	34	2	217
			% within Estate Location		83.4%	15.7%	.9%	100.0%
			% within Mode of payment		100.0%	100.0%	100.0%	100.0%
Bought from an allottee	Estate Location	Federal Low-income Housing (Shagari) estate Ipaja	Count	61	13			74
			% within Estate Location	82.4%	17.6%			100.0%
		% within Mode of payment	83.6%	100.0%			86.0%	
	New-Lagos Low-income Estate (phase1) Surulere	Count	12	0			12	
		% within Estate Location	100.0%	.0%			100.0%	
		% within Mode of payment	16.4%	.0%			14.0%	
	Total		Count	73	13			86
			% within Estate Location	84.9%	15.1%			100.0%
			% within Mode of payment	100.0%	100.0%			100.0%
Transfer of ownership (family inheritance)	Estate Location	Federal Low-income Housing (Shagari) estate Ipaja	Count		33	14	12	59
			% within Estate Location		55.9%	23.7%	20.3%	100.0%
		% within Mode of payment		58.9%	45.2%	60.0%	55.1%	
	New-	Count			23	17	8	48

		Lagos	% within		47.9%	35.4%	16.7%	100.0%
		Low-income	Estate					
		Estate	Location					
		(phase1)	% within		41.1%	54.8%	40.0%	44.9%
		Surulere	Mode of					
			payment					
	Total		Count		56	31	20	107
			% within		52.3%	29.0%	18.7%	100.0%
			Estate					
			Location					
			% within		100.0%	100.0%	100.0%	100.0%
			Mode of					
			payment					
Rented from an allottee	Estate	Federal	Count		64	37	0	101
	Location	Low-income	% within		63.4%	36.6%	.0%	100.0%
		Housing	Estate					
		(Shagari)	Location					
		estate	% within		50.4%	53.6%	.0%	51.0%
		Ipaja	Mode of					
			payment					
		New-Lagos	Count		63	32	2	97
		Low-income	% within		64.9%	33.0%	2.1%	100.0%
		Estate	Estate					
		(phase1)	Location					
		Surulere	% within		49.6%	46.4%	100.0%	49.0%
			Mode of					
			payment					
	Total		Count		127	69	2	198
			% within		64.1%	34.8%	1.0%	100.0%
			Estate					
			Location					
			% within		100.0%	100.0%	100.0%	100.0%
			Mode of					
			payment					
SOS or Gift	Estate	New-	Count		4	2		6

from the govt	Location Lagos	% within	66.7%	33.3%	100.0%
	Low-income Estate (phase1) Surulere	Estate Location % within Mode of payment	100.0%	100.0%	100.0%
Total		Count	4	2	6
		% within Estate Location	66.7%	33.3%	100.0%
		% within Mode of payment	100.0%	100.0%	100.0%

APPENDIX 3

Table 1: Shows the 12 variables which clearly distinguished the transformers from their non-transforming counterparts (discriminant analysis)

Variables Entered ^{a,b,c,d}									
Step	Entered	Wilks' Lambda							
		Statistic	df1	df2	df3	Exact F			
						Statistic	df	df2	Sig.
1	Do you think transformation into worship center is necessary in a place like this?	.041	1	1	150.000	3491.447	1	150.000	.000
2	How accessible is this estate to other parts of the city	.028	2	1	150.000	2622.804	2	149.000	.000
3	Cost implication of the transformation	.021	3	1	150.000	2296.658	3	148.000	.000
4	Do you think effecting aesthetic change on the buildings is one of the gains derived from transformation?	.009	4	1	150.000	4274.068	4	147.000	.000
5	Source of finance for the transformation (Personal/ individual savings)	.002	5	1	150.000	18488.412	5	146.000	.000

6	Occupation	.001	6	1	150.000	22049.872	6	145.000	.000
7	Present household size	.001	7	1	150.000	21363.722	7	144.000	.000
8	do you think transformation has negative impact on facilities like pedestrian circulation?	.001	8	1	150.000	26243.856	8	143.000	.000
9	Do you think the impact is positive	.000	9	1	150.000	40981.049	9	142.000	.000
10	Religion	.000	10	1	150.000	42127.913	10	141.000	.000
11	Method of obtainance	.000	11	1	150.000	40954.755	11	140.000	.000
12	Income classification	.000	12	1	150.000	38996.313	12	139.000	.000

At each step, the variable that minimizes the overall Wilks' Lambda is entered.

a. Maximum number of steps is 164.

b. Minimum partial F to enter is 3.84.

c. Maximum partial F to remove is 2.71.

d. F level, tolerance, or VIN insufficient for further computation.

Table 2: Standardized Canonical Discriminant Function Coefficients

	Function
	1
Occupation	-1.041
Religion	-1.037
Income classification	.397
Present household size	-.770
Method of obtainance	.328
Cost implication of the transformation	16.318
Source of finance for the transformation (Personal/individual savings)	-8.282
Do you think the impact is positive	-2.830
do you think transformation has negative impact on facilities like pedestrian circulation?	-4.993
Do you think transformation into worship center is necessary in a place like this?	8.487
Do you think effecting aesthetic change on the buildings is one of the gains derived from transformation?	15.440
How accessible is this estate to other parts of the city	-9.232

Table 3 Functions at Group Centroids

Have you transformed your housing	Function
	1
Yes	-27.988
No	118.706

Unstandardized canonical discriminant functions evaluated at group means

Table 4: Classification Results^{b,c}

		Have you transformed your housing	Predicted Group Membership		Total
			Yes	No	
Original	Count	Yes	408	54	462
		No	97	51	148
	%	Yes	88.3	11.7	100.0
		No	65.5	34.5	100.0
Cross-validated ^a	Count	Yes	398	64	462
		No	1	147	148
	%	Yes	86.1	13.9	100.0
		No	.7	99.3	100.0

a. Cross validation is done only for those cases in the analysis. In cross validation, each case is classified by the functions derived from all cases other than that case.

b. 75.2% of original grouped cases correctly classified.

c. 89.3% of cross-validated grouped cases correctly classified.

APPENDIX 4

Table 1::Variables that have informed the residents attitude to transformation (Factor analysis)

Factors	Variables Represented	Rotated Component Factor Loading
1- Concern for Housing Comfort (20.60%)	This house provides climate comfort at all time of the day for me and my family	.823
	Transformation makes life easier for the residents	.783
	Transformation encourages increase in population leading to excessive pressure on utilities and public services	-.772
	Transformation has negative effect on the available infrastructural facilities	-.753
	This house provides safety and security for me and my family	.560
2- Attainment of Socio-Economic goals of Housing/ benefits (20.48%)	This house provides pride of social status for my household	.781
	Housing needs of the occupant of low-income estates are not satisfied	-.778
	Transformation allows economic activities in the houses including renting out rooms and etc	.758
	Transformers are producing variety out of uniformity of the initial designs	.531
3- Renewal and upgrade initiative (13.61%)	Transformation helps to renew or upgrade low quality housing at no cost to the government	.872
	Transformation allow households to	.724

	adjust their housing at their own pace and within their cost limit	
	This house provides attention and sense of belonging for household now than when it was not transformed	.670
4- Social Esteem/ needs (12.27%)	I like the estate the way it is now than it was when i moved in	.843
	Physical transformers are expressing not only housing needs but the desire for identity, a sense of belonging and a search for status amongst neighbors	-.825
5- Helplessness/ Housing needs (11.15%)	The low-income sector is not adequately taken care of in terms of housing provision	.916
	The act of carrying out transformation is unavoidable	.820

Table 2

Total Variance Explained			
Component	Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %
1	3.295	20.595	20.595
2	3.277	20.483	41.078
3	2.177	13.605	54.683
4	1.963	12.272	66.955
5	1.784	11.149	78.104

Table 3: Rotated Component Matrix

	Component				
	1	2	3	4	5
This house provides climatic comfort at all time of the day for me and my family	.823	.125	.079	.136	-.101
Transformation makes life easier for the residents	.783	-.190	.195	.264	.027
Transformation encourages increase in population leading to excessive pressure on utilities and public services	-.772	.329	.127	.055	-.034
Transformation has negative effect on the available infrastructural facilities	-.753	.487	-.139	-.157	.009
This house provides safety and security for me and my family	.560	.496	.260	.066	-.158
This house provides pride of social status for my household	.009	.781	.443	.032	.000
Housing needs of the occupant of low-income estates are not satisfied	.155	-.778	-.004	.102	-.174
Transformation allows economic activities in the houses including renting out rooms and etc	-.261	.758	-.142	-.245	-.046
Transformers are producing variety out of uniformity of the initial designs	-.467	.531	.228	.478	.140
Transformation helps to renew or upgrade low quality housing at no cost to the govt	.125	-.169	.872	-.048	-.072
Transformation allow households to adjust their housing at their own pace and within their cost limit	-.083	.496	.724	.221	.141
This house provides attention and sense of	.350	.372	.670	.189	-.359

belonging for household now than when it was not transformed					
I like the estate the way it is now than it was when i moved in	.229	-.062	.124	.843	.129
Physical transformers are expressing not only housing needs but the desire for identity,a sense of belonging and a search for status amongst neighbours	-.121	.133	.018	-.825	.110
The low-income sector is not adequately taken care of in terms of housing provision	.002	-.101	-.010	-.121	.916
The act of carrying out transformation is unavoidable	-.081	.339	-.109	.226	.820
Extraction Method: Principal Component Analysis.					
Rotation Method: Varimax with Kaiser Normalization.					
a. Rotation converged in 8 iterations.					