

The Trend in Public Housing Development Issues in Nigeria

Muhammad Akilu Umar

Faculty of Technology Management and Business, Universiti Tun Hussein Onn Malaysia, Parit Raja, 86400 BatuPahat, Johor, Malaysia HP: 0102504187, email: Akilumuhammad78@gmail.com

RozilahKasim

Faculty of Technology Management and Business, Universiti Tun Hussein Onn Malaysia, Parit Raja, 86400 BatuPahat, Johor, Malaysia. HP: 013705164, email: rozilah@uthm.edu.my

David Martin @ DaudJuanil

Faculty of Technology Management and Business, Universiti Tun Hussein Onn Malaysia, Parit Raja, 86400 BatuPahat, Johor, Malaysia. HP: 0198200290, email: martin@uthm.edu.my

ABSTRACT

Housing development is a global issue; countries around the world are still drafting measures to provide more public estate for it is the citizenry. In Nigeria the trend in public housing deficit is alarming. In 2002 the public housing deficit in Nigeria was estimated to be 8 million, it increases to 14 million in 2010 and currently in 2013 the public housing deficit is about 17 million. The aim of this paper is to examine the issues associated with housing development and its implications for a country with a population of about 170 million. The objective of this paper is to investigate the issues responsible for the growing trend in public housing deficits in Nigeria. The qualitative research approach is adopted in the study. Interview and document review was conducted in the ministry of housing and environment, land and survey, state investment corporation and state urban development. The sample size of the study uses a total of 20 respondents, 5 interviewees from each relevant department in the stated organisations. The findings revealed that government policy, misplaced priorities, encumbrances' on land due to statutory provisions and poor infrastructure are some of the issues associated with housing development in Nigeria. The paper highlights the issues in housing development in Nigeria and possible ways to resolve these issues. It also provides a ground for future research in the realm of real estate housing development.

Keywords: public housing, housing development, housing deficits, real estate.

1. INTRODUCTION

Delivery of houses through a mortgage is a difficult phenomenon in Africa because it is not accorded the significance it deserves (Ajibola, 2007). Housing is one of the basic of human needs. Therefore, governments through different policies try to make these provisions. However, Housing affordability is the capacity to afford to pay for the ownership of housing (Onyike, 2007). Despite all the effort by the third world and the developing countries, some of the inhabitants still live in inferior and degenerated unhealthy dwellings. In Nigeria provision of housing started before independence from Britain in 1960.

However, housing provision in Nigeria is still unsatisfactory, because most of the middle and lower class citizens living in the urban rural areas are still without their own accommodations. Several researchers supported this assertion; they strongly observed that Nigeria is facing affordable housing challenges, both in the number of houses provided and in the quality of these houses. (Onibokun, 1983; Abumere, 1987; Federal Office of Statistics., 1997; Adeagbo, 1997; Agbola, 1998; Egunjobi, 1999; Mabogunje 2003; Olatubara, 2008; Ademiluyi&Raji, 2008; Ademiluyi, 2010; Adedeji and Olotuah, 2012). Therefore, the aim of this study is to investigate and determine the challenges and issues facing housing development in Nigeria.

2. ISSUES ON PUBLIC HOUSING DEVELOPMENT

Housing plays a very important role in the development of any country. Therefore, Countries attached significant attention to housing provision. An understanding of the theoretical background of developing and developed countries experience in housing affordability and also an examination of the local state of affairs should assist in evading undesirable procedures in order to promote growth of the housing finance (Torliccio and Dorakh, 2011). This is because Housing affordability has become a global issue. Housing affordability relates to the standard of housing consumption, in view of opportunity cost (Hancock, 1993). Housing expenditure and household income are related by housing affordability, in view of the standard of income that defines the inability to housing affordability (Freeman, 1997).

However, there are a lot of individual differences and some income earners are prudent, while some employ opportunity cost. The development of affordable housing has turned out to be the main issue in housing policy in transitional and developed countries (Torliccio and Dorakh, 2011). Similarly, the United Kingdom, Ireland, Japan and Taiwan have all experienced problems of affordability in the past few decades (Bramley, 1994; Memery, 2007; Yamada, 1999; Chang et al. 2001; Okechuku, 2009). But, their problems are not the same with Nigeria. Studies revealed that the assessment of housing affordability is based on the average cost of the dwelling and the ratio of earnings is not sufficient, while the distinctiveness of regional development is not taken into account. (Bohdan, 2010; Stone, 1994). The Majority of housing unaffordability is caused by lack of inadequate finance facilities, this inadequacy becomes a burden, and as such government has to offer subsidies to the people (Torliccio and Dorakh, 2011). However, the strongest factor which is over looked is government policy with respect to housing. There is low residential mobility due to unavailability for housing finance, which creates in balance and disrupts housing restructuring. (Torliccio and Dorakh, 2011). Affordable housing market can be created by increasing the demand of the public through the development of housing finance and increase in construction of dwellings (Torliccio and Dorakh, 2011).

Nevertheless, in most developing countries, there is a massive criticism on the housing programmes which could not deliver any meaningful, sufficient quality and affordable housing units, to the targeted residents of (Mukhija, 2004). Yet, several research studies show that governments are still making efforts to ameliorate the situation (Yeun et al., 2006; Sengupta and Tipple, 2007; Akinmoladun and Oluwoye, 2007; Ademiluyi and Raji, 2008; Sengupta and Sharma, 2008; Obeng-Odoom, 2009; Fernandez-Maldonado and Bredenoord, 2010 ;Mohit et al., 2010).

2.1 CHALLENGES OF PUBLIC HOUSING DEVELOPMENT IN NIGERIA

In 1979, during the shehushagari administration in Nigeria, the first significant attempt was made on public housing development. But, the housing scheme did not meet the required target, due to high interest rate on mortgage, high cost of land and building materials, weak developed mortgage finance system, the low income of workers, administrative issues (Ogwu, 2006; Akomolede, 2007).

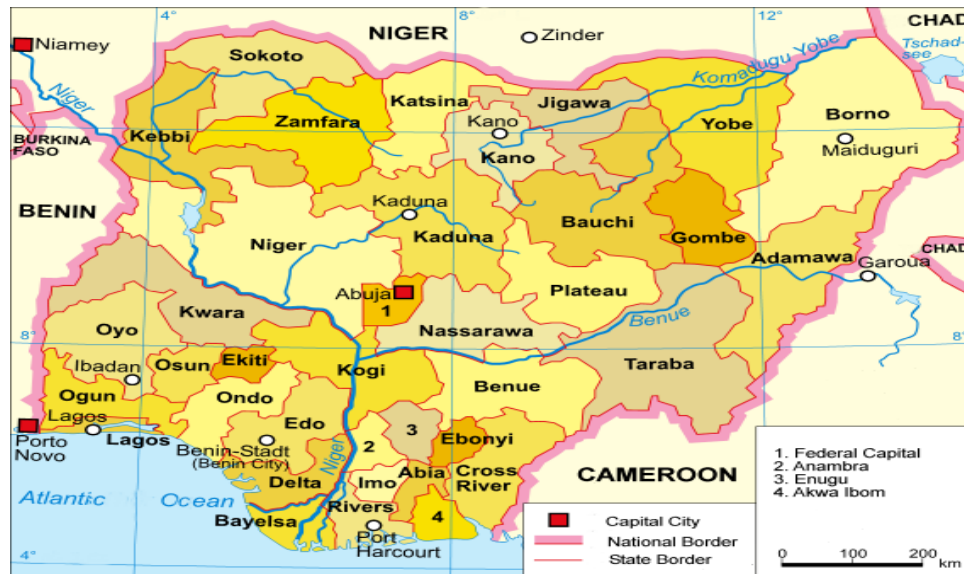


Figure 2.1: Map of Nigeria (Google map, 2014)

The Federal Housing Authority (FHA) built only 30,000 housing units nation-wide within 1973 to 2006, when the housing deficit was then 12 million homes (Yar'adua, 2007). The Minister of Housing and Urban Development in 2006 stated that Nigeria required about ten million housing units before all Nigerians could be sheltered. In 2007 the president put the national housing deficit at between 8 and 10 million (Yar'adua, 2007).

Table 2.1: Review of National Development Policies on Public Housing in Nigeria (EFInA and FinMark Trust, 2010)

Development Policies	Housing Target	Completed Units
National Development Plan (NDP) 1 1962-1968	24,000 within 6 years	500
NDP3 1975-1980	202,000 within 5 years 46,000 units in Lagos, 12,000 Kaduna 8,000 units in the remaining 17 state capitals.	28,500
NDP4 Period 1981-1985	114,000 within 4 years	47,000
National Housing Programme 1994-1995	121,000 within 1 year	1,014
National housing Policy 2002	7000	

The mortgage industry lacks specialized knowledge and application to cater for long-term loans to low-income earners. Obtaining licenses have about 16 steps before approval for construction this obstruct fast development amount of tax levied adds up to 30-35% of the construction cost like vat, stamp duty and title fees all these are taxes to be paid in the housing development process. Poor penalty measures for defaulters, high cost of building materials and lack of major infrastructure such as roads, electricity and steady water supply also have a negative effect on public housing development. Some of the policies of housing provisions are summarized in Table 2.2.

Table 2.2: Summary of National Housing Programmes 1975-1995 (Pison Housing Company, 2009)

National Housing Programmes	National Housing Programme Planned Target	Achieved	Percentage of Achievement Based on Targets
Period (1962 – 1968)	24000	500	2.1%
Period(1975 – 1980)	202000	28500	14.1%
Period(1981 – 1985)	200000	47200	23,6%
Period(1994 – 1995)	121000	1014	0.8%

The reasons identified as the factors that militates against housing provisions, according to (Adewale, 2010) are: Institutional provisions, risk sharing, stable macro-economic environment, technical knowledge, infrastructure, high cost of building materials. However, according to According to (Ajibola, 2010) the challenges of housing provisions in Nigeria are: Legislation on land use, Registering of Properties which takes about 80 days, but takes just a day in Singapore and Norway, Risk Sharing; there is no machinery for risk sharing which will encourage financial lenders or mortgage in case of default. Absence of a National Credit Database this could have provided a complete database for mortgagees' and due it is absent the mortgage institutions are skeptical in given out mortgage to low income earners. Stable economic environment, which resulted in inflationary trend and unstable exchange rate and devaluation of currency, which affect the developmental processes. The effect of these issues is summarized in Figure 2.1

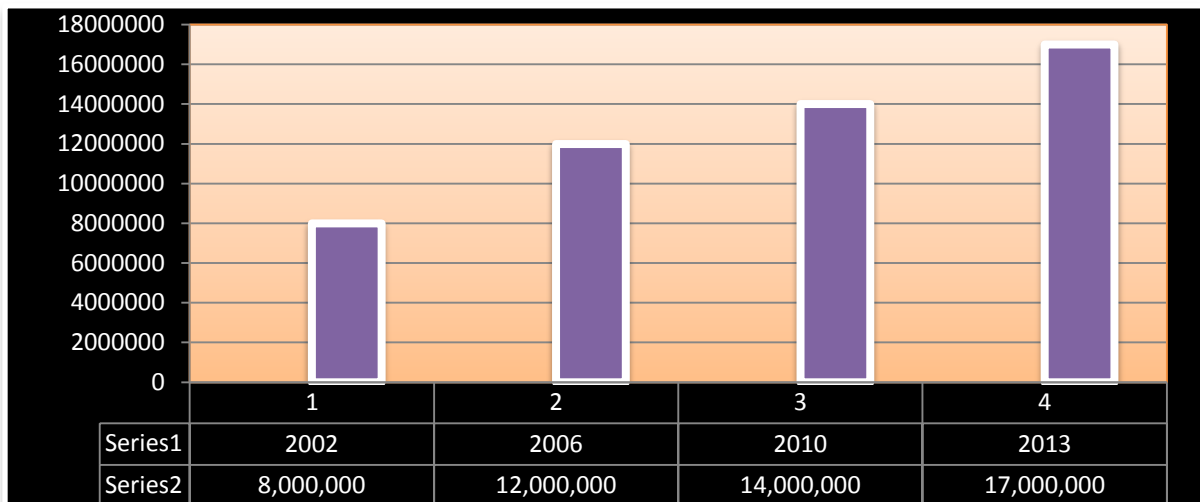


Figure 2.1: The growing trend in public housing deficit (FMBN, 2013).

The objectives of housing provision can only be achieved through adequate provisions of basic infrastructure (Ajibola, 2010). There is a strong yearning for affordable housing in Nigeria. However, housing affordability in Nigeria is still in a dilemma (Nubi and Afe, 2012). To curb these issues measures are taken in different scenarios, policies were introduced; legislations, reform and housing schemes are initiated to improve housing affordability (Onibokun, 1985; Rondinelli, 1990; Tipple, 1994; Ajanlekoko, 2002; Sengupta, 2005; Sengupta and Sharma, 2008).

3. METHODOLOGY

The methodology applied in the study area is a qualitative approach. Structured and semi-structured interview was conducted. 5 staff of the Investment Corporation, 5 staff of the Ministry of Housing, 5 of Urban Development Authority and 5 staff of the ministry of land and survey, were interviewed in order to find out what are the challenges or barriers that impede affordable housing in Bauchi State, Nigeria. Thematic Network Analysis is used for analyzing the data obtained. The questions asked were; what are the issues in residential property development? Every housing development plan has a targeted number of housing to be provided; does the recent housing scheme meet the targeted number of housing to be provided? how is the housing allocation carried out? What is the level of infrastructures provided by the state for the mass housing scheme?

3.1 THE THEMATIC NETWORK ANALYSIS

Thematic network analysis is a qualitative research method of analysis that involves the practice of developing themes from word-based data and presenting the information in an illustrative form. Thematic network analysis embroils the classification and analysis of related themes and patterns (Braun & Clark, 2006). The Thematic analysis goes beyond the textual data, it redesigns the related key issues and group them under certain identified classes, which is referred to as themes which are represented in an organized web-like network. The three classifications of themes are highlighted below:

- **Basic Theme:** The most rudimentary lowest-order of theme is classified as the basic theme and it originated from word-based data. It is a foundation of which connects and define the super-ordinate theme. The basic themes are a domain of the data, their definition of text group is myopic as such is does not really convey much except if it is linked with the organizing theme.
- **Organizing Theme:** This is mediating themes (middle-order theme) which systematically arrange the basic themes into groups of related issues. They are groups of connotations that review the principal assumptions of a group of basic themes, they disclose more on what is happening within the textual-data. However, they perform a function of a converging point to the basic themes as such gives more meaning to the global theme.
- **Global Theme:** Global Themes are a central theme (super-ordinate themes) that includes all the data facets. A global theme forms the key issue in a certain area of investigation comprising of the entire variables involved in determining the true situation of the event in question. Organizing themes put forward an argument from a certain point of view and tried to link-up with reality. The Figure below shows the three different classes of themes.

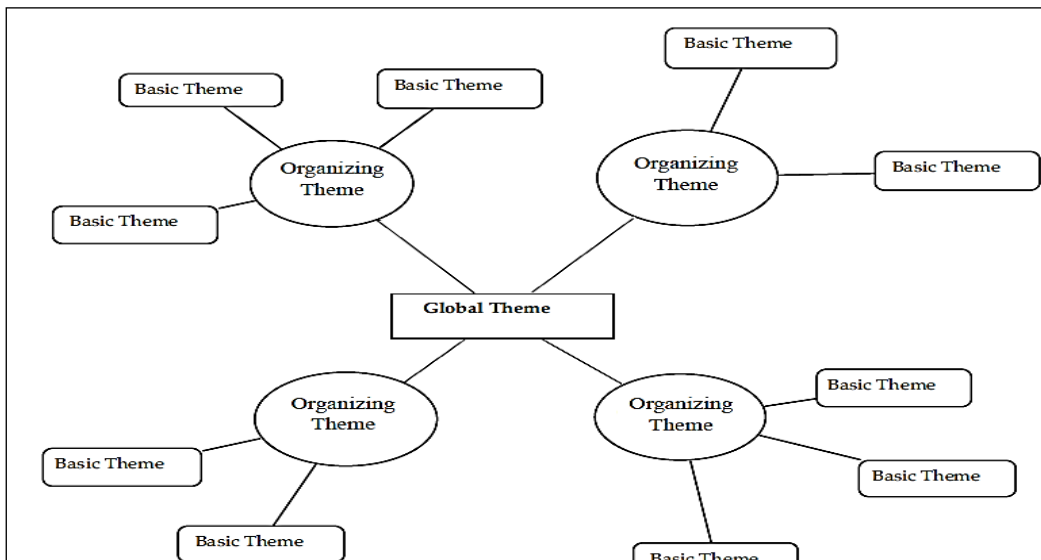


Figure 3.1: The Structure of Thematic Network Analysis(Attride-stirling, 2001).

Table 3.1 The steps involved in the analysis employed in the research

Coding Process
Step 1. Code Material
Step 2. Identify Themes
Step 3. Construct Thematic Networks
Step 4. Describe and Explore Thematic Networks
Step 5. Summarize Thematic Networks
Step 6. Interpret Patterns

Adopted from (Attride-stirling, 2001).

4. RESULTS AND DISCUSSION

The findings in this section try to explore the challenges of housing affordability in the study area. These associated issues are found to be the barriers in housing affordability in the study area, the factors are: politics, encumbrances on land, inappropriate land allocations, lack of infrastructure, unfair allocations. These issues were evaluated in order to achieve the main objective of this study through highlighting the influence of these factors on affordable housing in the study area.

4.1 THE INFLUENCE OF POPULATION ON PUBLIC HOUSING

The Figure below illustrates the effect of population growth as the Global Theme on public housing. The Global Theme explores the effects of growing population on public housing which are: the increase in demand for housing, increase in allocation for housing, increase in prices of building materials, the need for expansion in the development plan. The respondents were asked how does population affect housing provision in the study area? The respondents stated that population affects housing delivery in terms of quantity of houses provided. The development plan need to be constantly updated due to ever increasing number of the population, these tend to be difficult which accounts for not capturing the housing requirement of the country. Large number of population requires a large number of houses. Similarly, N12 billion is needed to fund 15 million housing requirement in 2007 (Mabogunje, 2007).

In addition, The housing requirement in Nigeria as at 2011 is about 16 million units, while the funds required for the housing is estimated to be about n 30 trillion, according to The International Finance Corporation in Vanguard Newsstand, 2011. where there is no balance between the two, housing affordability cannot be guaranteed. Similarly, financial provision has to be made for the construction of these houses and due to the large number of the population, huge amount of money is required for feasible housing delivery. Due to high demand for building materials, this tends to create a sharp rise in the prices of building materials. The cost of construction also rises with the rise in construction materials. Figure 3.2 below illustrates the effects of population growth on public housing.

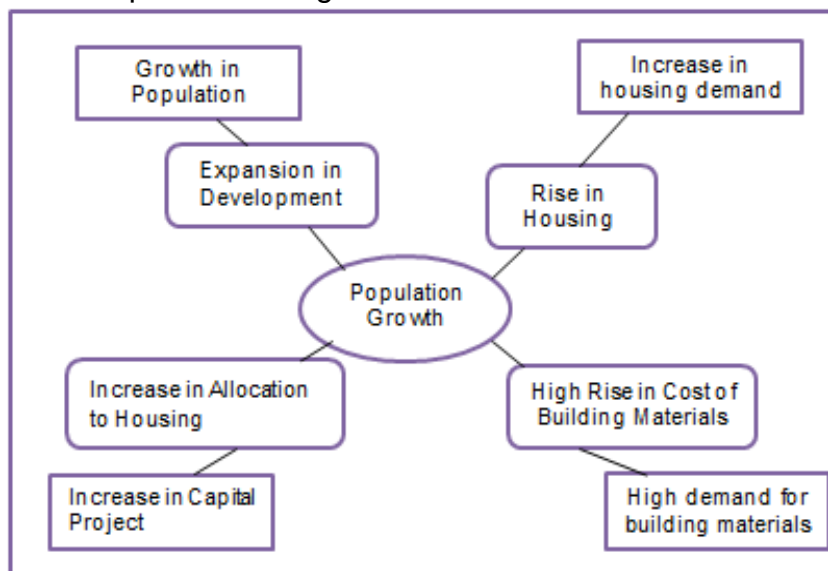


Figure 3.2: The Structure of Thematic Network Analysis Showing Effects of Population Growth Affects Housing Affordability (Interview Survey, 2013).

4.2 THE INFLUENCE POOR GOVERNANCE ON PROVISION OF PUBLIC HOUSING

The Figure below illustrates politics as the Global Theme and its influence on public housing. It affects public housing negatively through; unrealizable housing targets, lack of feasible policies, poor adherence to judicial, unfair enforcement as the Organizing Theme. While the subset of each Organizing Theme forms the Basic Theme of the Thematic Network Analysis, these are mismanaged, misplaced priorities, poor feasibilities, immunity from the law, weak penalties and inequality. The respondents were asked, in their own opinion, what are the challenges of housing affordability.

The respondents revealed that, politics in public housing significantly affect the output level in housing delivery. A lot of promises were made one of which is housing for all but, the delivery process is not efficient enough to bring a significant change in public housing, due to misplaced priorities, mismanagement of public fund. The housing deficit was about 12 million as at 2006 (Yar'aduwa, 2007). High population growth is responsible for the high number of housing needs coupled with unsatisfactory performance in housing delivery. While, in 2012 the housing needs is about 18 million (Adedeji and Olotuah, 2012). The political office holders are not usually tried in the court of law; this affects performance in public housing. Since, provision of housing is always deficient. Figure 3.3 depicts the effects of poor governance on housing, which contribute to public housing issues development in Nigeria.

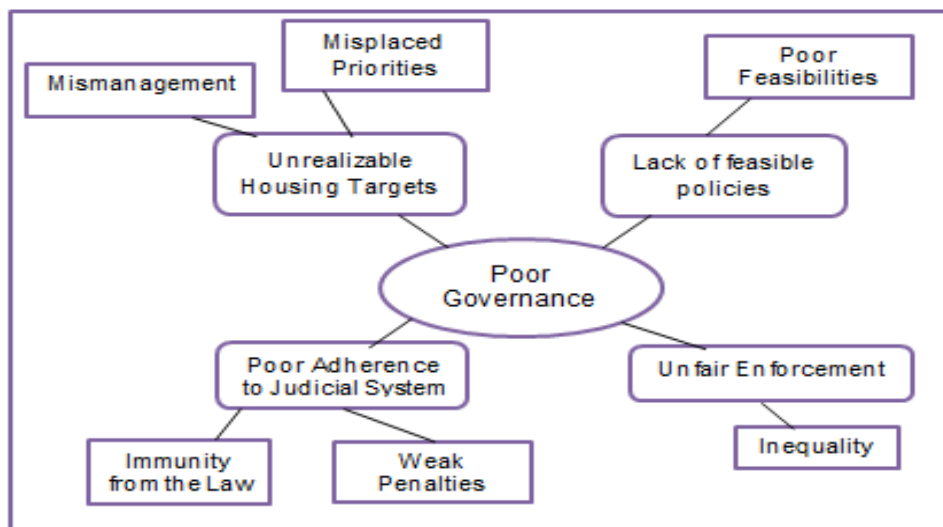


Figure 3.3: The Structure of Thematic Network Analysis Showing Effects of Politics on Public Housing Development (Interview Survey, 2013).

4.3 THE EFFECTS OF ENCUMBRANCES' ON PUBLIC HOUSING

Figure 4 below illustrates the effect of encumbrances' on land in public housing. The factors explored are; poor compensation, claims of land by the original owners, slump development and inappropriate neighboring land allocation. The respondents answered on what are the existing issues with respects to land acquisition. The respondents stated that, Mass housing usually requires a sizeable portion of land, where the government compulsorily acquires this land,

compensation is issued to the original owners of the lands or buildings. Figure 3.4 shows the effect of encumbrances on land in terms of public housing development.

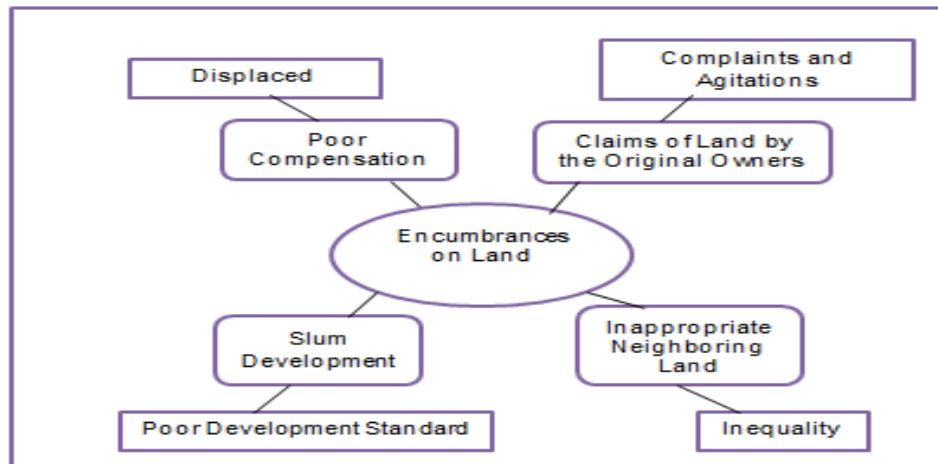


Figure 3.4: The Structure of Thematic Network Analysis Showing the Effect of Encumbrances on Land Housing Affordability (Interview Survey, 2013).

The respondents stated that, sometime the compensation is not adequate. Therefore, give rise to agitations by the original owners as such disrupts the peace of the area. Other respondents pointed out that unplanned development exists within the planned residential areas. This is due to inappropriate land allocation within the neighborhood of such estate. This kind of allocations usually cannot be challenged. While, construction of such land, affects the drainage system, water pipes, sometimes even passages are affected by such developments. This generally affects the residential plan of an area and as such affects the individual choice of a permanent home. Encumbrances on land are an institutional provision, the land use act of 1978, specifies the instruments to be used as at 1978 for compensation. This may not be applicable today. The Institutional provision affects housing affordability, according (Adewale, 2010).

4.4 THE EFFECTS OF INFRASTRUCTURE ON PUBLIC HOUSING

The thematic network analysis shows the Global theme, which is Poor Infrastructure, while the Organizing Themes are lack of drainage system, lack of good road networks, government intervention and electricity. This factor has a significant effect on public housing. The respondents were asked, what some of the issues associated with housing affordability are. The respondents revealed that the mass housing development is usually supported by the Development Banks with current interest rates of about 10-11% repayment. However, the construction agreement is that, the Development Bank finances the construction and the government provided the necessary infrastructure. The respondents stated that recently, the infrastructure has not been provided. So therefore, the Development Bank refuses to release funds for the continuation of the construction. Therefore, it can be concluded that poor infrastructure provisions negatively affects housing affordability, sharing the same view is (Adewale, 2010). Figure 3.5 shows the effect of poor infrastructure on public housing.

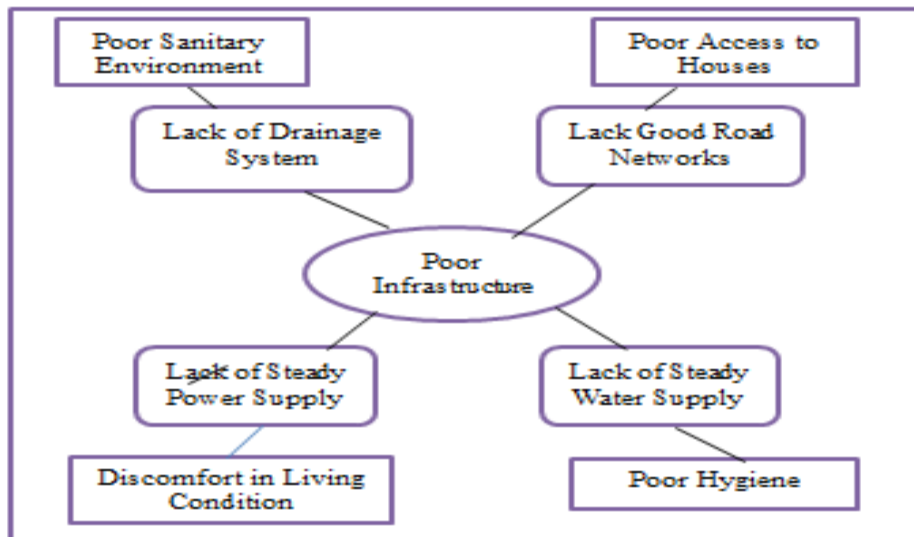


Figure 3.5: The Structure of Thematic Network Analysis Showing the Effects of Poor Infrastructure on Public housing development

4.5 GOVERNMENT INTERVENTION

Figure 7 below highlights the effects of government intervention on public housing. The thematic network analysis depicts the Global Theme as Government Intervention, while the organizing themes are sub-contracting housing construction, unfair allocation of houses, poor supervision, sub-standard work. Figure 3.6 below illustrates the Effects of government intervention on public housing.

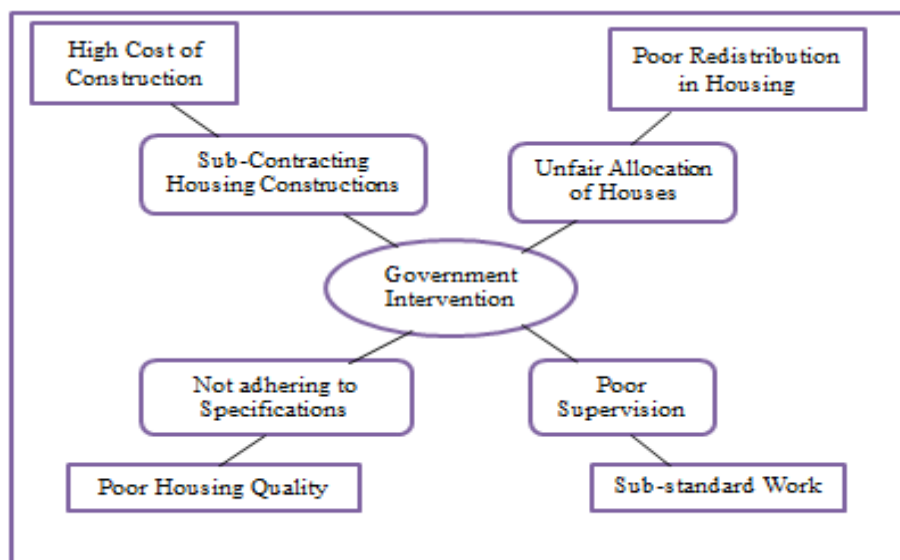


Figure 3.6: The Structure of Thematic Network Analysis Showing the Effects of Government Intervention on Public Housing Development (Interview Survey, 2013).

The Basic Themes are high cost of construction, poor redistribution in housing, use of substandard materials, not adhering to specification and use of sub-standard materials. The

respondents responses to the question what are the factors affecting public housing. The respondents stated that government intervention is one the factors affecting public housing. The development banks issued finance for housing construction to government development agencies. However, the government does not allow the agencies concerned to carry out the work, but instead a contract is awarded to a third party and this makes the contract sum to be high, which later affects the price of the houses. Sometimes because of stakeholders involved, the supervision is not effective, thereby encouraging substandard development.

5. CONCLUSION

Through the findings of this study, it can be established that public housing is facing many challenges in the study area. This seriously reduced the chances of public housing, people have to contend themselves with rented houses, because of their inability to secure their own due the issues surrounding the public housing. It can be established that the most affected people are the low-income earners. Unless these issues are resolved, otherwise there would be no solution to the issue of public housing. It can be inferred from the result of this study that the existence of such problems increases the trend on lack of public housing. Therefore, there is a dire need for the government to play positive role in the issue through providing the basic infrastructure for construction, development, curb encumbrances on land, set achievable housing delivery target and conform to this target, where the intervention of government is required. An evaluation of the impact of this intervention needs to be considered diligently, so that the outcome would be positively appreciated by the public.

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