

A Preliminary Study on the Supply of Low Cost Housing in Fiji

Pacific–Rim Real Estate Society

11th Annual Conference

Sunday 23rd to Thursday 27th January 2005

The University of Melbourne, Australia

Author: Abdul Hassan
Address: Department of Land Management and Development,
School of Social and Economic Development,
University of the South Pacific
P.O. Box 1168, Suva, Republic of Fiji Islands
Tel: (679) 3212 167 Fax: (679) 3304 332
Email: hassan_a@usp.ac.fj

Title: A Preliminary Study on the Supply of Low Cost Housing in Fiji

Abstract: This paper provides an overview of the status of low cost housing supply in Fiji. It identifies the reasons for the shortages of housing particularly in the urban centres. A number of housing policies created by the government has not improved the situation. The provision of infrastructure, the regulation of land and housing development, the organisation of the construction and material industry, and the involvement of the sectors in building and construction all have achieved little success. Policies such as security of tenure for housing land and the ability to use it as an asset also affects the quantity of housing. Investigation of all these factors is needed as they heavily influence the cost, quality and production of affordable housing, which accommodates most of the low-income population in urban areas.

Using Suva City as the major study area this paper looks into the issues that have inhibited the development of housing in urban centres. Analysing the data collected, using graphs and charts the major obstacles to housing development are identified and highlighted.

Keywords: *Low cost housing, development, constraints, Fiji.*

A PRELIMINARY STUDY ON THE SUPPLY OF LOW COST HOUSING IN FIJI

INTRODUCTION

In rural areas of Fiji there is no serious housing problem. The reasons being the availability of land with a basic level of services at limited cost; easy access to building materials, cheap labour or community based construction efforts and a limited need for finance. On the contrary these basic housing inputs either do not exist are unaffordable, especially for the middle and lower income sectors of the urban population. A number of housing policies created by the Fiji Government over the years have not largely reduced the housing problem.

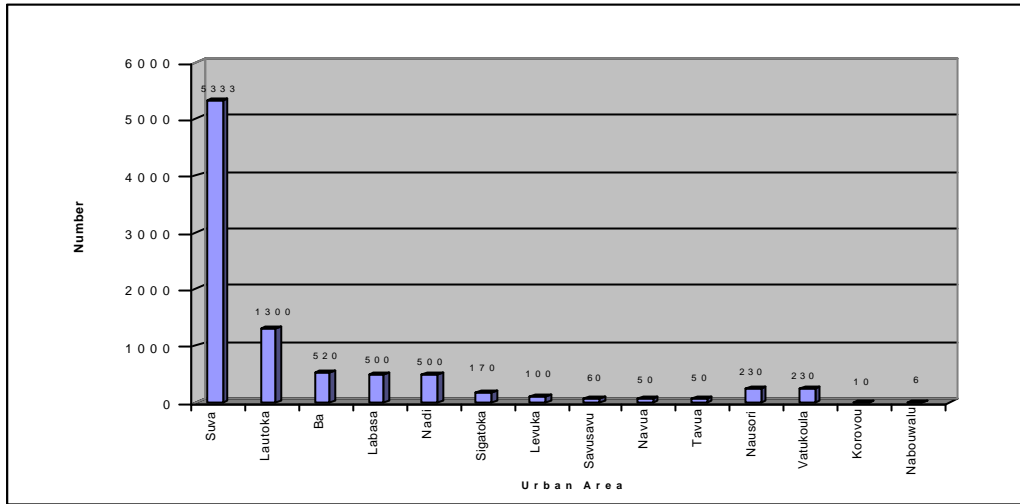
Shortage of housing in Fiji, particularly in urban areas, is caused by several factors, the most significant being the lack of affordable prices at which the low-income earner can buy their homes. It is one of the key issues of social concern and a threat to the homes and communities of many, particularly those with modest incomes. The shortage of housing is aggravated by the influx of people to urban centres after their agricultural leases expired on native land. Other reasons for migration being people are attracted to urban areas to seek alternative employment, education, sporting facilities and health care.

This paper will look into the constraints of low cost housing supply in Fiji. Weaknesses of the present policies are examined and highlighted so that the government, and other stakeholders, can be encouraged to take steps on the issues that need to be looked into to improve low cost housing development in Fiji.

Current Housing Crisis in Fiji

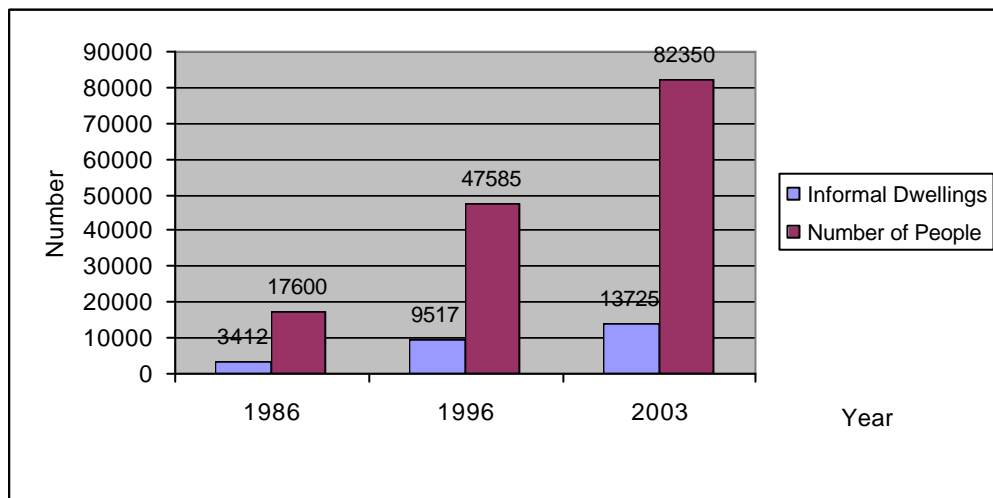
According to Squatter Resettlement Unit Report of Fiji Government in 1999, a total of 9231 urban households lived in informal housing throughout the country. With a household size of 5 members this would translate to 46,155 people or 12.8 percent of total urban population that needed housing. The number of squatter households in various urban centres of Fiji is shown in Figure 1.

Figure 1 Squatter Settlement in Urban Centres of Fiji



Source: Lingam (2004)

Figure 2 Growth of Squatter Settlement Between 1986 - 2003



Source: Lingam, D. (2004)

As shown in Figure 2, in 1986 there were 3412 informal dwellings in the urban areas of Fiji or 17,600 people with an average household size of 5 members. The latest survey of June 2003 shows that there are 182 squatter settlements in Fiji with an

estimated population of 82,350 or 13,725 households (average family size of 6). This represents a growth of 73% over a period of seven years (1996 to 2003). It is estimated that in 2006 in the Suva/Nausori corridor (Figure 3) alone there will be 15,000 squatter household or 90,000 people in informal settlements. A typical squatter settlement is shown in Figure 4.

Key Players in Housing Development

Since 1980's the Fiji Government has gradually reduced direct intervention in public and low –income housing development in the country. Its role is restricted to creating an environment for private housing development through the provision of serviced sites. In brief the activities of each stakeholder in the housing development including the State can be summarised as follows:

1. State

- Leases out large tract of land to other prospective housing developers at nominal rentals for 99 years.
- The developers would subdivide the land and directly build homes or sell the vacant lots to deserving cases.

Housing Authority of Fiji (Statutory Body)

- Established in 1955 to assist the low and middle–income earners.
- To facilitate the provision of decent affordable housing especially to those with low income through reduction in cost of buying land, building or buying homes.
- To subsidise interest rate to those lower income earners whose income is less than \$6500.00
- Provide housing lots to families with income between \$3,500 to \$16,500.
- Promote home ownership through grant of up to \$5000.00 for retention of home by retired (over 60 years), sick and unemployed.
- Authority is servicing a relatively small number of low income earners, because a large number do not meet the requirement of the loan criteria
- Other factors that preclude low income earners from benefiting from the services of the Authority is the high interest rate and escalating cost of building materials

Figure 3 High Squatter Settlement Area between Suva /Nausori Corridor



Source: Ministry of Lands, Suva

High Squatter Settlement Area

Figure 4. Typical Squatter Settlement in Suva City



Source: Ministry of Lands, Suva

Squatter Settlement

3. Public Rental Board (PRB)

- Assist low-income earners through cheaper and sustainable rental housing.
- Promote home ownership by selling rental flats
- Build 200 rental units every 2 years with optimal use of the land.

4. Housing Assistance and Relief Trust (HART)

5. Looks after the destitute and very poor. The funding is provided by the State under the Poverty Alleviation Program.

- Approximately 25% of Fiji's population live below the poverty line. Basic living cost for a household of five people would be approximately \$83.00 per week.
- It targets 50 new homes every year with basic facilities.

2. National Squatter Council

- Established in 1994 to upgrade squatter settlements by redevelopment of areas and provision of basic amenities.
- Subdivide land and make provision for road, water, sewer and electricity to Public Work Department and Local Government's standard.
- A forum through which the government's policy of upgrading of squatter colonies is discussed. In consultation with landowners the containment of the growth of squatter settlement is pursued.
- For squatter resettlement the plot size is minimised to ensure maximum use of the land and the lot is provided at affordable price to the poor.

3. Habitat for Humanity Fiji

- Relatively new to Fiji but effectively assists other Pacific Island countries.
- Intends to fill the area between other charity organisations
- Targets people earning between \$500- \$6000 per annum
- Potential clients must have a secure tenure of land, ability to make payment, provide part of labour and assist in building of the house.

4. Native Land Trust Board (NLTB)

- Has important role to play in making land available for development and land use planning
- Controls 87% of the land in Fiji on behalf of native landowners
- Has taken initiative to prepare land development programme for 2002-2009 and Greater Suva Land Use Study (2003).
- Expansion of informal housing on native lands is symptom that NLTB is not meeting the full range of needs in the market

6. Other Non Government Organisations (NGO's)

- These NGO's are not primarily concerned with housing development,
- Assist in providing shelter to destitute, chronically sick and non able bodied men and families.- St Vincent de Paul- assist approximately twenty families per year
 - Fiji Muslim League- helps ten families per year
 - Salvation Army- distributes building materials to less than five families per year
 - Poor Relief Society- assists twenty families with building

material.

- Rotary Club of Fiji- builds homes on land provided by the government

Urban Migration

People need cheap accommodation by virtue of poor financial position in the rural areas of Fiji. On the other hand in the urban centres people cannot find cheap accommodation. Some migrants to urban centres rent accommodation, in the neighbourhood of vacant land, thus taking advantage of the situation and build illegal houses on those sites. They migrate to urban centres because of the lack of opportunities in the rural areas. Different ethnic groups move to urban centres for different reasons. For example Fijians move due to the land tenure system. The ownership of land vests in the *mataqali* (land owning unit) that have membership based on seniority of age and rank. Under this system young men are not on priority list. In many cases the reserved areas are leased to a few members of the *mataqalis* thus others are deprived of using such land. Even those members who lease reserved land have difficulty to raising loans because such leases have limited open market value. Other indigenous people move to urban areas so that they can avoid and evade customary obligations and responsibilities associated with the chiefly system in the villages. The social obligations are executed in cash that is hard to obtain in the village economy.

The increase in the drift of Fijian women to urban centres is due to the relaxed attitude toward women in the new environment. Such attitude cannot be exercised in a village setting. The steady rise in the number of young people in urban centres is attributed to the continuous increase of school leavers, who have no employment and have elected to remain in urban areas with relatives.

Indian urban migration is prompted by the insecurity of tenure in the rural areas where most of them had been on the Native land and the leases expired. Indian migrates to urban centres to find jobs, for better education of children and owning a house.

Importance of Housing

The policy on home ownership, availability of low cost rental housing and the policies to subsidise incomes places public to participate in the market for housing (Rensel, 2002). The increasing population and the cultural diversity influences rapid development of housing in many countries including Fiji. Rensel (2002) believes that

the housing stock of the early part of the twentieth century has been affected by construction modes, concepts and materials used to build houses. Despite different housing styles that enrich the human heritage it still reflects similarities based on the need for it to serve a common purpose for human life of working, eating, sleeping, child-rearing and leisure. However the perception of the role of housing has expanded over the years with emphasis more on economics and social costs. At present housing not only provides shelter for a family but also serves as a centre of its total residential environment. It is a symbol of achievement and social acceptance and an element of urban growth and income distribution. Housing also fulfils a social need and satisfies criteria for remunerative urban investment. According to Suguta (1982) housing development is important to Fiji and other Pacific Island countries and it constitutes a special segment of public policy.

Availability of Land

The land issue in Fiji is ignored or rarely addressed in any systematic way by the Fiji Government. There is no established sound land policy on the development of housing in demanded areas. In the past the State would allocate land to prospective developers as development leases. The subdivisions are restricted in that the land has to be used only for residential development. The development leases were limited to 3-5 years and a nominal rental was charged. It required a developer who had capital and expertise to complete the development within a specified period and comply with the subdivision mandatory. The developer's interest would be mainly to make profit from undertaking the development as the lots could be sold at costs plus twenty five percent profit. This is contrary to Suguta (1982) who claims that the availability of land at reasonable and affordable prices is the most critical prerequisite to achieving adequate shelter for all people particularly lower income groups who are disadvantaged in bidding for available land supply.

In other cases the Fiji Government has the policy of leasing state land to the Housing Authority (HA) of Fiji. In issuing leases to the HA the State has not formulated any policy to direct its activities. State being the owner of the land has powers to decide as to how the lots should be sold or leased out. Ownership of the land gives the State all the power necessary to bring about positive planning and implementation of policies that would facilitate housing development in the country. The State can monitor the activities of Housing Authority to see that it does not enter into speculative property development and should not deviate from its objectives.

There is an important relationship between security of tenure and housing development. If the people feel insecure, they would refrain from making home improvements even if the finance is available. Therefore an important policy decision should be in place to provide a security of tenure. Freehold tenure seems to be the most favourable and sought after status among the people. This is evident by the level of housing development undertaken on freehold land against the short-term leaseholds. Long term leases falls in the next category that encourage a family to improve its dwelling. The advantage of leasehold is that it provides the housing development authorities powers to control and regulate land uses. According to Laquin (1983) sometimes long-term leases have many legal implications, contained in complicated clauses on issues such as succession, specific violations and penalties for violations. In some cases people are permitted to lease plots for a certain period of time after which there is an option to buy the property outright. The promised outright sale at the end of the leasing period also gives incentives and security to improve homes.

Housing Development Area

As the number of people in the low-income sectors increases it can be predicted that there will be demand for housing near to employment areas. Therefore it is essential that programme for regional development is worked out and commercial and industrial activities are established close to these settlements. Such planning and policies would serve to alleviate the concentration of activity in limited central areas and would provide suitable grounds for future growth. In several neighbourhood of Suva/ Nausori corridor these settlement structures have evolved to accommodate intensive use of the land, reducing the time and cost of transportation and at the same time provides equitable access to services by all sections of the populations.

Financial Constraint

In Fiji the housing program common in early eighties was urban renewal, low-cost home development. It relied on the fact that if sufficient units were built there would be no shortage of housing. To overcome the problem it involved providing adequate capital for housing, use of experienced and reputable housing constructors, identifying better and cheaper building materials and improving on designing, in having more simple buildings. An important requirement for the success of these solutions was the control of land use, illegal squatting and the movement of population. The programme no longer remains effective largely because of the lack of funds to develop housing

for the low-income group.

According to Mathey (1990) low interest bank loans can be made available to cover a wide range of building costs such as materials for construction or repairs, land, architectural and other technical assistance, equipment rental, and contracted labour. Land can be purchased at open market prices from private individuals, and permanent surface rights to state-owned land can be purchased at lower prices. The buildings can be constructed under self-built scheme and under this arrangement the households usually receive help from family, friends and contracted labour. Construction technology, building standards and design can reduce cost of housing. It is possible to industrialise construction and to do so through the development of prefabrication. It is perceived the industrial construction is rapid, requiring less labour, humanising arduous tasks, and uses far less scarce wood than conventional methods. In Fiji the key players involved in low cost housing development should seriously take on board these issues in order to reduce the housing cost.

Issues that have been highlighted include the housing standards, influx of people in urban centres, unavailability of land, fund and loan subsidies and the effective role of public sector in housing development. If the housing standard set is very high it cannot be afforded by the occupants and becomes a major obstacle to provide housing to low income families. Also when many of the stakeholders undertake work independently it leads to the separation of responsibilities resulting in the crucial constraint on housing development. In such circumstances the role of the state which is largely responsible to provide essential infrastructure and land at affordable prices to allow small low-income families to build their homes needs to be re-examined. Cost factor is vital and the government agencies should seriously consider this component and set a standard for building materials and construction designs that can be met by the poor families.

If the financial arrangements are very complex, borrowing loan interest rate is high and subsidies are not readily available to cover the building costs, it would deprive the lower income families from investing in housing.

METHODOLOGY

This research is based on the secondary data and reports obtained from the Housing Authority of Fiji, Public Rental Board, Ministry of Local Government, Housing, Squatter Settlement and Environment. Discussion was held with the Loan Manager of

the Authority and interviews with other staff members. Information was extracted from housing reports obtained from Ministry of Lands. Interviews of other housing developers provided additional data. Background information was collected from published sources.

Data Analysis

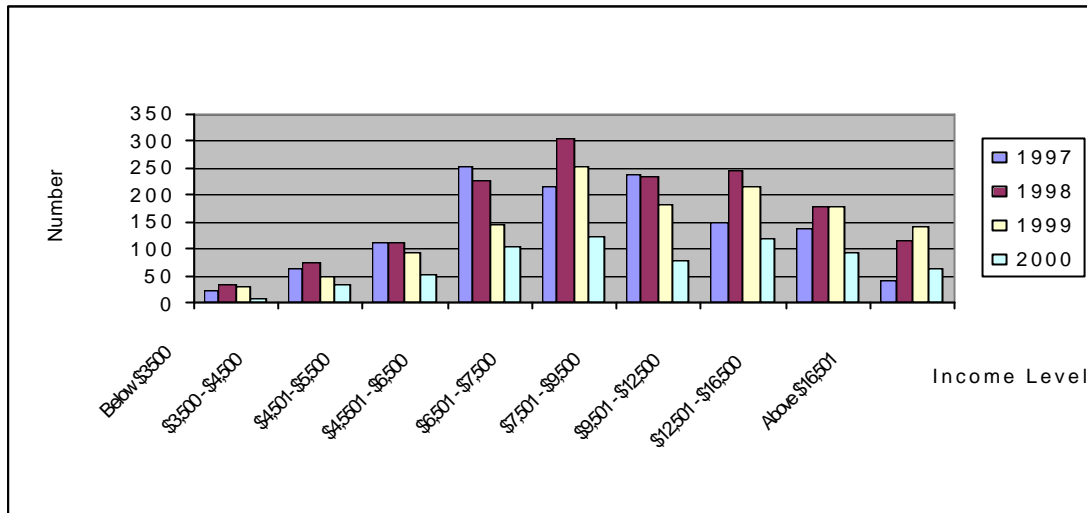
This section presents the report and statistical analysis of figures obtained from various sources.

Achievement by the Housing Authority

The Housing Authority is a statutory body established under the Housing Act, to make provision to enable workers as herein after defined to purchase or lease dwelling houses at a reasonable cost and for the purposes connected therewith. The Housing Authority is an important agent of the Government of Fiji, responsible to fulfil the Government's housing policies. The role of the Authority is to deliver social outcomes that would not otherwise be generated by the market, without incurring any loss. Currently the core business of the Authority is to grant loans to clients. The development and sale of subdivided lots continue at 400- 500 per annum. The house design and construction programme has been terminated, due to the poor performance and competition in the recent past years.

Since September 1999 the Housing Authority commenced charging 6% interest rate for clients earning less than \$6500.00 per annum and in January 2000 the reduced rate was extended to all customers falling in the same income level. The implementation of new interest rate was made possible after the Government has undertaken to provide a grant of \$2 million every year to the Authority. Earlier the Authority was charging interest at 11.59 per cent. In further refining its interest policy the Authority commenced charging new customers 4.45% fixed for two years thence increased to 6.99% thereafter. An assistance of \$5000.00, was granted to those clients that were affected by job losses, on medical grounds or had attained old age and retirement. The policy was introduced to promote home retention. It was considered that interest reduction was an incentive to the clients and a way forward for Housing Authority if it to realise its objective and goals. As shown in Figure 5 it is apparent that Housing Authority is servicing a small number of low income earners because a large number of earners do not fall into the category that meet the requirements of the loan criteria of the Authority.

Fig 5 – Distribution of Clients Served by Housing Authority



Source: Housing Authority (2004)

Public Rental Board

The Public Rental Board (PRB) was established in 1989 to manage the rental section of the Housing Authority and supply economically sustainable rental housing to lower and middle income earners. In 1990 the PRB increased rentals on the flats on the basis where it can recover the full cost of construction, maintenance and administration. As a result 23% of the tenants could not afford to pay the new rental. Since 1993 the Government provides subsidy but only 935 out of 1742 tenants of PRB reap that benefit. Figure 6 shows the distribution of clients served by the Board.

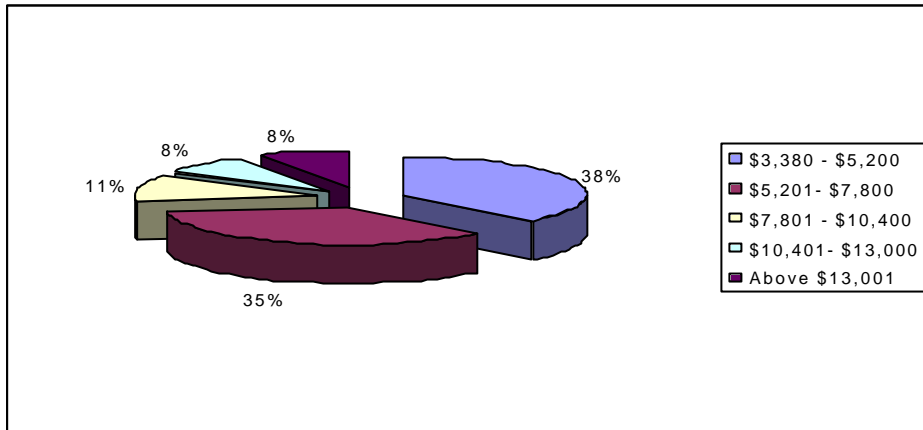
The rental charged for the flat ranges from \$8.00 to \$47.00 per week depending on the size and location of the building. Many of the Board's tenants continue to occupy the flats for longer periods than expected because of their inability to buy homes. In 2003 the unmet demand for rental flats was 3072 (Annual Report, 2003). To fulfil the shortage of flats PRB require approximately \$3.5 million to build new homes.

Taskforce Report

Task Force Report (2002) on housing shows that the most useful indicator of the supply of housing in the country is the completion certificate issued by the Municipal Councils and Rural Local Authorities. Records reveal that the number of houses completed has fallen short of the number of permits issued for every year under consideration. As shown in Figure 7 there has been a gradual decline in using

supply from 1976 to 1986 then accelerated in the next period until 1991. In the next five-year period the supply was increased until 1995. Subsequently there was fluctuation with increase in 1998.

Figure 6 Distribution of Clients served by PRB in 2000



Source: Public Rental Board (2003)

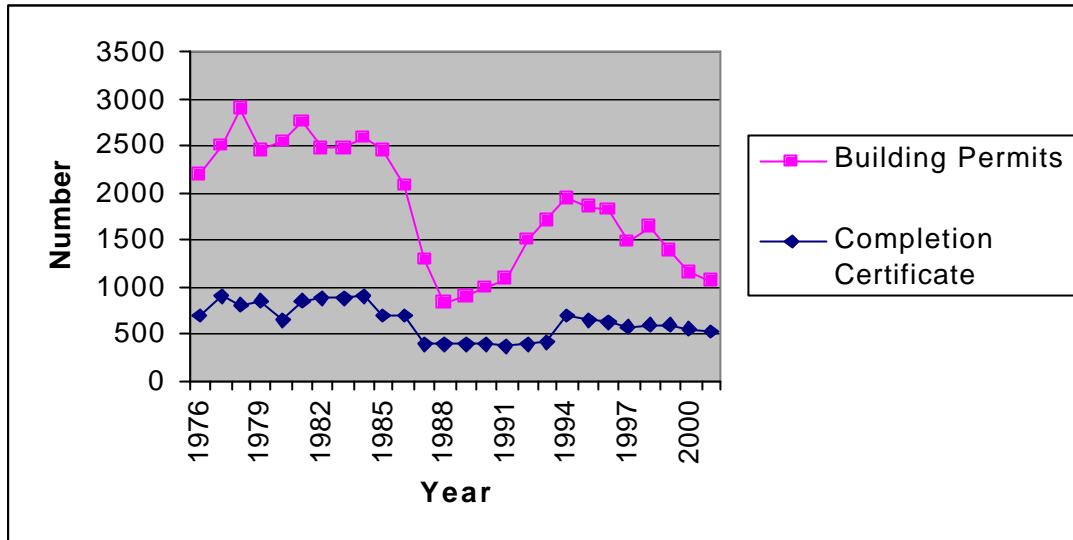
The demand for housing was established by adjusting the growth rate implied in the 1989 Housing Need Assessment and applied it to the period 1976 – 1998. The projected growth for the period 1991 –2006 was from 2180 to 3840, which is half of the growth in the Housing Needs Assessment of 1989, with a population growth of 0.8%.

The number of building permits issued over the period (1976 – 2000) and the buildings completed is shown in Figure 7. The demand and supply projections for housing are shown in Figure 8. The projection is based on the linear trend implied in the completion figures for the period 1990-2006. It is anticipated that the supply would increase from 691 in 2000 to 926 in 2006. The housing demand projections are based on the population growth rate at 0.8% per cent per annum. On this basis the demand for housing is likely to increase from 2,960 in 2000 to 3,481 in 2006. Should steps not be taken to deal adequately with the factors constraining the supply of housing in the recent years the shortage will continue to raise from 2,269 in 2000 to 2,554 in 2005.

Deteriorating Condition in Urban Areas

The rapid urbanisation of Fiji society in the last twenty years has greatly increased the demand for affordable housing in the urban centres. The housing for high-income

Fig 7 Number of Building Permits and Completion Certificates

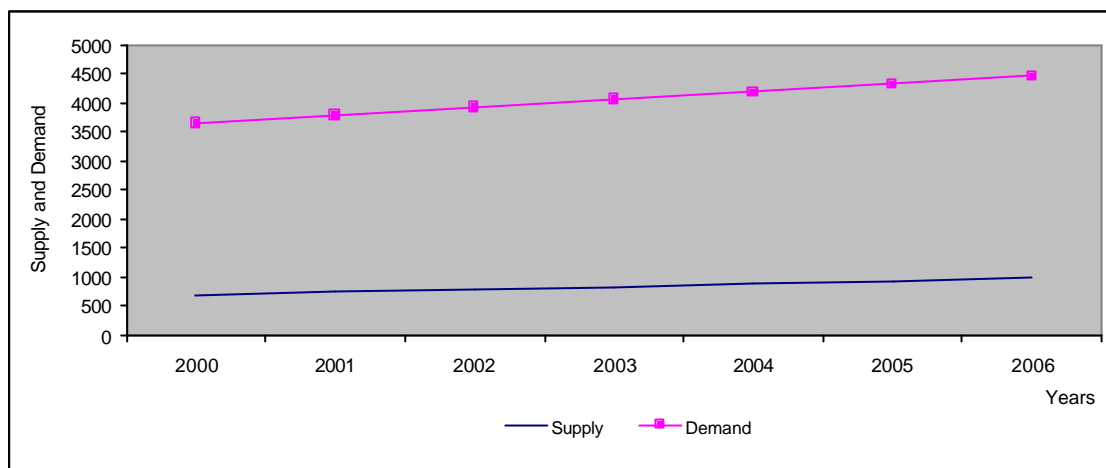


Source: Taskforce Report, (2002)

earners is provided by private sector but the lower income group depends on other housing institutions for buying or renting of housing. The government has ceased a direct intervention in public housing but support through the provision of serviced sites. Housing and Relief Trust (HART) an NGO in develop it for destitute families, through squatter settlements upgrading and interventions in housing finance.

The Housing Authority has an annual plot delivery target of 500 lots and the Public Rental Board anticipates building 100 new units every year. HART and other NGO's anticipate providing an additional 50 – 100 units per annum. Urban informal settlement upgrading is carried out by the Department of Housing and Squatter Settlement of Fiji and released approximately 250 households per annum in the last few years. Despite all these efforts and as shown in the Figure 8 the supply of housing has not been able to meet the demand due to the reasons associated with housing cost, affordability of housing, availability of land, set standard on low income housing and the availability of infrastructure. Prices of building materials have risen substantially over the years resulting in high building cost. The lack of infrastructure such as water, roads and electricity has provided disincentive to housing developers to build new homes.

Fig 8 Supply and Demand Projections for 2000-2006



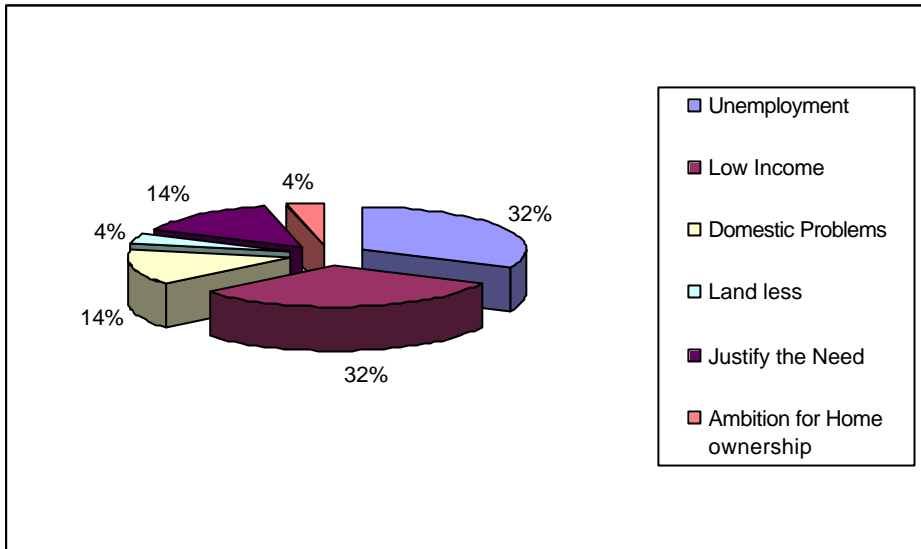
Source: Taskforce Report, (2002)

Squatter Settlement

A squatter is a person who is occupying state, freehold or native land illegally or without any form of security of tenure. The need for squatting arises due to lack of affordable housing, particularly in the urban centres. Squatters mostly target state land because they know that due to political and social reasons it would be difficult for the Fiji Government to remove them. Housing condition and sanitation are extremely poor in these settlements and can be breeding ground for social problems. A case study of two squatter settlements in the Suva City, namely Nanuku and Howell Road revealed a very useful information. Twenty-eight informal settlers were randomly selected for the exercise and the response is shown at Figure 9

During a survey in the two above squatter communities the main reasons given for their choice to squat were that they have moved into urban centres with the hope of seeking employment. As a result the only immediate alternative available was to live cheaply in squatter settlement. Others expressed that they were having low income and could not afford to buy homes or to live away from employment and chosen to move into the squatter settlement. Others preferred squatting because they had disputes with family members and had been evicted from family home. They have chosen to move close to other relatives and friends in the squatter area. A small group said that they do not own a property and chances of acquiring a home from Housing Authority were remote. The other two groups showed a desire to own a home and they believed the only way to justify their need was to squat on State land. Their squatting is on a temporary basis while awaiting approval of Housing Authority's housing accommodation or to be granted a lease on vacant subdivided plot from the State. The type of structures built on squatter settlement is shown in Figure 10.

Figure 9 Response to Survey in Case Study Areas



Source: Sahib (2002)

Figure 10 Squatter Settlement in Raiwaqa, Suva



Source: Hassan, 2004¹

Problems Associated with Poor Housing

One of the problems caused by the lack of proper housing and squatter settlements is obstruction to orderly development. It contributes to health and sanitation problems, creates an eyesore in the environment, eviction and court actions, policing cost, temporary structures are safety hazards both occupants and to others during any natural disaster.

¹ Picture is of squatter settlement in Jittu Estate, Suva

A high level of crime occurs in the neighbourhoods where the poor are concentrated. The poor people suffer from mental disorders many of that are attributable to the harsh living conditions and mental deprivation. A sub-committee on Law and Order of National Economic Summit of Fiji in 1995 established that unemployment was the major cause of crime in the country. A large number of people leave schools each year but the economy has little capacity of absorbing them into paid employment. Unemployment and without adequate means of financial support they move into urban areas looking for employment and find accommodation in squatter settlements. Failing to find work there is a chance for them to involve in crime and prostitution.

Lack of proper housing, unemployment and poverty are contributing factors in homicide cases. It reported that poor people have a greater level of participation in homicides. Researcher (Adinkarah, 1996) has indicated that unemployment is over represented in homicide it contributes to poor physical and mental health particularly amongst those facing the difficulty in meeting the basic needs. Other associated social problems are divorce, wife abuse, domestic violence, child abuse and delinquency.

Conclusion

Housing is a basic human right and it improves the quality of life and overall well being of the people. The prime goal of a housing policy should be to ensure the provision of acceptable and affordable accommodation to all population/groups, particularly to the poor and, lower income earner. Despite some level of achievement the performance of housing programmes has not been very encouraging in terms of meeting the current demand. This is apparent by the number of informal settlements in Suva City and other urban centres.

Government should have a clear policy on squatters. The policy should ensure help for people in genuine hardship but be firm enough to discourage squatting. Squatters homes should be considered as part of the housing stock so they can be upgraded rather than demolished. Other agencies involved in the land and housing development such as Housing Authority, Housing Assistance and Relief Trust, Public Rental Board, Habitat and Non Government Organisations should receive assistance from the State in the form of grants and provision of land.

Provision and management of housing finance are important factors of low cost housing development. Government grants, loans from international lending agencies, loans from institutional lenders, revolving mortgage funds and a housing tax levied against employers and employees are some of the sources of housing finance. The

Housing Authority of Fiji and Public Rental Board should consider how the sources of funding can be obtained and best used, for housing development. The Housing Authority gaining continual access to cheaper sources of external and local funds could reduce the rate of interest on housing loans. The stakeholders can encourage co-operatives and credit unions to establish small saving schemes linked to house construction or purchase. Lending has to be secured so that the government or other institution would need to underwrite or subsidise such borrowing.

The State can draw up rural development plans for all populated areas away from the urban centres to develop industries. In this set up the local entrepreneur with limited capital would be able to operate industry from an industrial area where all services would be provided by the State. This would generate employment, reduce urban migration, raise the standard of living and will contribute to the economic growth of the country. Also the State should seriously look at the importance of the agriculture to the economy of the country and its effect on the social and economic problems. The government can set up schemes to address agricultural lease problems and find a long-term solution to stop the migration of the Indian community to urban areas

The Government should reduce the cost of building materials by removing Value Added Tax and other duties on imported building material and explore cheaper sources of supply. There is a need to review the building standards that would be appropriate to provide quality at various affordability levels. There is a need for better co-ordination amongst stakeholders to solve the housing problem. These would include the State, Housing Authority, Public Rental Board and NGOs responsible for providing housing. This co-ordination should promote a transitory process where squatters move to rental units and finally to homeownership.

There is no single formula to solve the housing dilemma immediately. It is through mobilising and tapping the full diversity of resources, innovation, energy and initiative of individuals, communities, state and other stakeholders that the challenge can be met effectively. Therefore in order to fulfil the housing need of the country, the stakeholders should seriously consider establishing a sustainable housing process that will eventually allow all people to obtain housing with secure tenure, within a safe and healthy environment and in viable communities. It should be in a manner that will make a positive contribution to all people in a democratic and integrated society, within the shortest possible time frame.

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