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Author: Abdul Hassan

Address: Department of Land Management
Faculty of Islands and Oceans
University of the South Pacific
Privat mail Bag, Suva, Fiji
Phone: (679) 323 2167
Fax: (679) 323 1507
Email; hassan_a@usp.ac.fj
Website: <http://www.usp.ac.fj/landmgmt>

Title: National Overview of Housing in Fiji

Abstract: This paper provides an overview of the housing market in Fiji. The research would look into the development in the housing market over the last five years, housing prices, and future trends.

The Fiji housing market has experienced a rapid growth over recent years. Prior to this, there has never been such a strong price growth. There is a sharp increase in housing prices particularly in Suva City, followed by other urban centres. Suva has outperformed other centres as the price in many cases has doubled over a short period.

The recent price hike has been of concern to local residents and the government. The sharp deterioration in affordability by an average Fijian provides a challenging backdrop to the Fiji Government's target to increase home ownership by the local residents. The Real Estate Agent Bill has been enacted recently, enabling government to bring real estate dealing under statutory control.

This paper seeks to establish the factors contributing to the changing structure of the housing market in Fiji and the impact it will have on an average prospective Fijian homebuyer.

Key Words: overview, housing market, price hike, homebuyer

1.0 Introduction

This paper provides an overview of housing development in Fiji. It investigates the development in the housing market particularly in the urban centres, over the last five years and the likely future trend. There is no critical shortage of housing in the rural sector.

In all urban centres, Suva City experienced a sharp increase in housing prices in recent years. Suva City is the capital of Fiji situated on the southeastern coast of Viti Levu island, in the South Pacific. Over the last ten years, Suva has a high level of migration. The migration of Indo-Fijians from rural areas has been steady and prompted primarily by the pressure and insecurities of land tenure in the rural areas. Most Indo-Fijian farmers are tenants who lease native land. A majority of them move to Suva with the expectation of getting employment when their lease expires. The employment opportunity in other urban areas is limited. Movement of Indigenous Fijians is not due to shortage of land but by a lack of opportunities to generate regular income in the native villages. Due to the social changes, in the Fijian society there is a rising expectation that cannot be met in rural areas.

The significant rise in housing prices is of concern to the government and local buyers. This paper looks at the impact of such price rises and reports on how the residential property industry might develop in the next five years. The paper identifies the factors that contribute to the changing structures of the housing market and discusses the possible impact it will have on an average local homebuyer.

2.0 Background to the Study

This is an opportune time for such a study on the housing market in the country. Housing development has been an area of great concern to the Fiji Government due to the pressure created by the urban drift and growth of population in the urban centres. The Fiji Government formed the Ministry of Local Government, Housing, Squatter Settlement and Environment to look into the housing need of the country.

The Ministry through its agencies, the Fiji Housing Authority and Public Rental Board are responsible for providing the housing needs of Fiji. The Housing Authority established under the Housing Act (Cap. 267 of 1955) as a statutory corporation to assist with the affordable housing service and assistance to low income earners.

Fiji Housing Authority being the key provider of housing for the low-income group has considerable difficulty meeting the demand, owing to a lack of finance, its detachment from the real concerns of the tenants, land shortage and the inability of the people to service the housing loan they have obtained from the Authority (Bryant, 1992).

Fiji is undergoing economic recession. Growth in 2005 was estimated as 1.5 per cent, down from 4.2 per cent and 0.7 per cent in 2006, down from 2.9 per cent. Unemployment, political instability, expiry of agricultural leases, declining world

sugar prices and a major increase in the cost of living, are all symptoms of this recession.

In the urban centres, currently approximately 25 per cent of households are living in informal settlements. Local Government Survey (Fiji Times, February 13, 2005) revealed that in 1986 there were 3412 informal dwellings in the urban areas of Fiji or 17,600 people with an average household size of five members. A subsequent survey of 2003 shows that there are 182 squatter settlements in Fiji with an estimated population of 82,350 or 13,725 households, an average family of six members. This represents an average growth of 73 per cent over a period of seven years from 1996 to 2003.

3.0 Research Method

This research was completed through a collection of secondary data from Ministry of Lands and Mineral Resources of Fiji, Fiji Housing Authority, Reserve Bank of Fiji, Fiji Islands Bureau of Statistics and Asian Development Bank Reports. A number of property related journal articles and the internet were also used to look into the current problem within the building industry in Fiji.

4.0 Birth of Real Estate Agents Bill

With the exorbitant rise in housing price in the recent years, the Fiji Government in 2005 decided to bring under control the real estate transaction through the enactment of the Real Estate Agents Bill. In the absence of proper regulatory control and relevant price control mean, the homebuyers are at the mercy of the industry. In the last four years, there has been significant movement in the property values particularly in Suva City.

Some quarters of the government authorities were of the view that the underlying factors behind the trend were the growth in incomes, improvement in the labour market situation as well as lower interest rate and competitive loan conditions. Reserve Bank of Fiji Governor, Savenaca Narube while raising his concern remarked- *But we are concern with the quantum of the price increases, that appears to be well in excess to the real estate growth in incomes or even expected future incomes. It appears that speculative elements are at work* (Fiji Times October 30, 2005).

The Real Estate Agents Bill has gone through Parliament and passed in 2006. In terms of regulatory control, transparency and protection to homebuyers the Bill provides very little protection to the potential homebuyers.

5.0 Institutional Development in the Housing Sector

Before highlighting on other issues, it is important to discuss what some of the key problems are within the key players responsible for supplying affordable housing in the country. The issues discussed in this section are not an exhaustive list of factors but serves as checklist against which the discussion of housing shortage, placed in context. The key players in the public housing development are the Fiji Housing Authority and Public Rental Board.

5.1 Housing Authority

A project performance report on low cost housing development in Fiji, by the Asian Development Bank (ADB) in December 1999 critically looked into the operation of the Fiji Housing Authority (HA). The project packaged was as a set of complementary parallel components financed by grants and loans from the Asian Development Bank, the World Bank, the United Nations Development Programme and the Government of Japan. In particular, the ADB financed the Housing Authority's management operation system, residential land development, provision of mortgage finance and rehabilitation of rental units transferred from the Authority to the Public Rental Board.

The ADB financed project specifically designed to address the main constraints on the provision of affordable housing to the lower income group. The key element was the lowering of housing standards, incorporated into the project development. However, recommended standards were not lowered and other factors negated the cost savings for the project-financed land. The incremental housing concept not supported by policy development and not promoted. As a result, housing costs were not reduced. The input by the ADB did not produce any significant benefits because of the weak and inappropriate management by the Authority (Asian Development Bank, 1999).

The Housing Authority was able to produce and sell the targeted number of lots and disburse the Project's mortgage. This was made possible not by reducing housing costs but by targeting higher income groups who could afford what was offered. Housing costs exceeded those expected at appraisal. Project management proved to be weak and the Authority was much concerned with the financial condition, than about the development of objectives. Implementation of the project was unsatisfactory and neither the long term nor short-term target of establishing more affordable housing arrangement for low-income groups was achieved. Formal housing remains beyond the reach of the target group. On the other hand, the number of informally housed family increased rapidly. The ADB concluded that overall the Project rated as unsuccessful.

On further analysis of the project, ADB identified two key issues for further development of the sector:

- 1) Firstly the HA need to find a balance between the cost of housing and what the lower income group can afford. Various options are available but lowering of standard is required. The Housing Authority consider such modification of standards undesirable, the alternative of informal housings entails even lower standard.
- 2) Various public sector efforts directed at lower income earner housing are uncoordinated, have gaps and overlap. Full extent of the housing problem is not quantified and responsibilities are not assigned making difficult to allocate resources. More information and resources are needed to monitor and support the public effort in overcoming this weakness.

5.2 Public Rental Board

The financial position of the Public Rental Board (PRB) remained unstable since its formation in 1989. However, it was able to reduce its debt from F\$21 million in 1989 to F\$16.5 million in 1999. In 1999, the government took the obligation and ceased payment of direct subsidies to the Rental Board. This has improved the financial position of the Board. The PRB faced the problem in collecting rent and the tenants were not paying 25 per cent of the levied rent.

Since formation, the PRB was not operating with clear direction and as such not contributing towards a housing solution for the lower income group (Asian Development Bank, 1999). The main objective of the government to form the PRB was to reduce housing costs. In 1999, there were 2,500 households on rental accommodation, on waiting lists and the number increased by 150-200 households per year. The available flats for renting by the PRB were 150-201 per year. Of great concern has been the lack of information on the rental needs and failure by the PRB to identify the solution for housing lower income families. The PRB could act as part of safety net and as a provider of temporary housing for families that are saving funds for a down payment on a house.

5.3 Other Players in Housing Sector

Several other Government agencies play an important role in the housing sector. The key agencies are the Ministry of Local Government, Housing and Environment, which has the overall responsibility for housing in Fiji. Native Land Trust Board effectively controls the development of available native land in the urban areas. The Department of Lands and Survey addresses the informal housing, land and titling. Local councils administer land and housing development regulations in their respective municipal areas. Overall, the Government services in housing are fragmented and coordination among the agencies is limited. This reflects on the achievement and lack of institutional strengthening by the agencies to address the housing needs. Private sector involvement in low-income housing is limited.

6.0 Views on Housing Demand and Market

Purchasing a home offers several financial advantages to a buyer. If the property value increases, a sale could bring in more money than the owner paid and a long-term gain. As the total mortgage, debt reduced through mortgage payments, the owner's actual ownership interest in the property increases. On the other hand, a tenant renting premises accumulates nothing whereas the homeowner's mortgage payment builds equity and increases the net worth. People buy their own homes for psychological as well as for financial reasons. For many people, home ownership is a sign of financial stability. An investment appreciates and is a hedge against inflation. Home ownership also offers benefits that may be less tangible but are no less valuable, such as pride, security and sense of belonging to the community.

Due to the real estate's uniqueness and immobility, the market adjusts gradually to the forces of supply and demand. In cases when the supply is low, a higher demand not met immediately because development and construction are lengthy process. Even when supply and demand forecasted, some events such as political unrest can disrupt

market trends. Such changes in financial markets or local events such as employment opportunity can disrupt a stable market as well.

Dealing with the effect of changing increase rates (Solomon and Heywood 2003) asset that the effect of one percent increase has little impact on the proportion of people who would fall behind with at least one of their borrowing commitments but many borrowers would start to struggle. As a result, a large number of people expect deterioration in their ability to cope with all their borrowing commitment as a sequence. With a 2.5-point rise, 44% of families with a mortgage would be able to cope with all of the borrowing commitment without difficulty but 9% would fall behind with at least one commitment. In case of families with high debt servicing costs, they are most likely to say that they will experience financial hardship in the event of an interest rate increase. In United Kingdom, approximately 17% of those with debt spend more than half of their annual gross income on borrowing commitments, including their mortgage. Two fifths of these indebted families are able to cope with these repayments without difficulty. With one per cent point rise in interest rate, only a quarter would be able to cope with payments. Families who spend between a quarter and a half their annual gross income on borrowing commitment would also face difficulty to cope with payments.

Low Cost Home Ownership schemes proved effective in a country from the point of view of the government providers, lenders and customers relate to the matching of supply with demand (Morgan and Bramley, 2002). Many factors have impact on it, but one of the most important drivers is the level of house prices. The scheme is popular with customers and provides genuine choice for potential homebuyers who could not otherwise become homeowners. With respect to value for money for the customer varies between schemes, depending upon a number of factors including interest rates, grant rates and rent setting practices. In London, for instance the cost of both shared ownership and home purchase lie in an intermediate position between social renting and the market purchase whereas in other regions of the United Kingdom the gap between social renting and market purchase is less severe. Shared ownership brings with it a shelter from the effect of interest rates and access to housing benefit and reduces the risk. When interest rates are low, home buying gives better value for money relative to the asset acquired. People under the scheme happily accept this form of ownership as it mirrors their value for money analysis. The risk in this scheme however involves consumers and providers if the scheme is not operating by the provider who have affirm grasp of local market conditions.. Providers require expertise in selecting customers and communicating with them and lenders.

The housing market very much depends on the price paid for the land by the house builder and the timing of the scheme in relation to the land and the housing market cycles (Barlow, 2000). Builders need to secure a steady flow of sites to meet their immediate business plans and to fulfil the conditional contracts for long-term strategic plans. Reserve of land owned either outright or under contract could help to increase development profit by maintaining low land cost relative to house prices. Some firms make an effort to produce housing that are customised but restricted by the company policies and building regulations. Customisation is also constrained by construction lead times, the approach to the development process adopted by house builder and economic and institutional factors. Some times the lenders and valuers are concerned about the property resale prices and this might restrict buyers chances of obtaining

loan for a customised home. House builders are worried as to how the additional cost will increase the housing price. The house builder should consider the other major issue of mixing affordable and other housing or other appropriate mixes of use.

According to Smith and Ford (2002), many homebuyers regard flexible mortgages as a security against the loss of jobs and income of unexpected expenditure. They regard flexible mortgage as better than traditional mortgages for keeping a home safe. It is a safety net against unemployment. The flexible feature of the mortgage is that a substantial sum of money is stored up inside the mortgage through regular overpayments and lump- sum investment. Flexible mortgage allows money to be withdrawn from the mortgage account as easily as invested and this particular feature of the mortgage account acts as a safety net against loss of income for the borrower. With flexible mortgage, a few issues are important. First is the loss of income of the borrowers for a first few months that put them in a most difficult situation. Second issue is the lenders action and forbearance in relation to underpayment on flexible mortgage, which may be significant for the sustainability of the home ownership

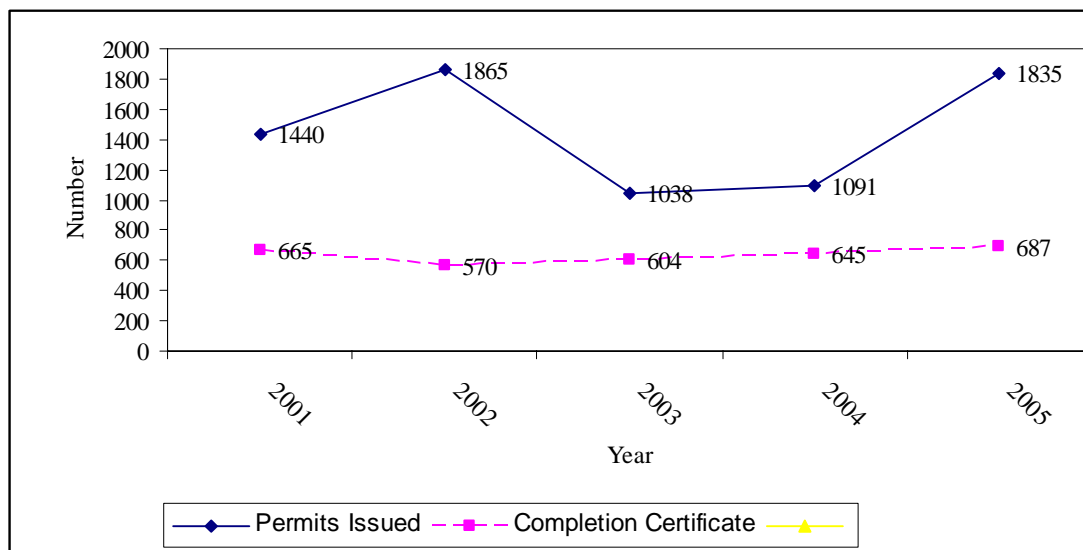
7.0 Real Estate Brokerage

In many countries including Fiji, the nature of real estate brokerage services especially those provided in residential sales transactions has changed drastically in recent years. In the earlier days real estate brokerage firms were primarily one office family run operations. The broker listed an owner's property for sale and attracted a buyer without assistance from other brokerage companies. The sale negotiated and it was clear that the broker represented the seller's interest. In subsequent years, the buyers and sellers are brought together and the mode of selling properties has changed. Brokers started to share information regarding properties they listed, resulting in two brokers cooperating to sell a property. This has expedited sales by increasing a single property's exposure to a greater number of potential buyers. Both brokers still represented the seller's interest. While this arrangement benefited sellers, buyers interests are not protected. Accurate, factual information and objective advice is not provided to buyers particularly in the face of increasingly complex real estate transactions.

8.0 DATA ANALYSIS

The useful indicator of the supply of housing in the country is the completion certificate issued by the Municipal Councils and Rural Local Authorities. As shown in Figure 1, less than 50% buildings were completed in the years 2001 to 2005, for which the building permits were issued. The number of houses completed remains less than 50% of the permits issued for every year under consideration. The completion certificate pattern demonstrates that there was a declining trend in the supply of housing from 2002 to 2005. A crude estimate of housing need in Fiji until 2006 was approximately 3840 (Task Force Report, 2002) per annum. The projection indicate that if measures are not taken to increase housing production and to deal with factors constraining the supply, the shortage will continue to rise in the future or even get worse.

FIGURE 1 – COMPARISON OF PERMITS AND COMPLETION CERTIFICATE



Source: Fiji Islands Bureau of Statistics 2006

8.1 Development Rate of Housing

TABLE 1- BUILDINGS COMPLETED 2001-2005

Year	Permit Issued	Completion Certificate	Percentage Completed (%)
2001	1449	665	46
2002	1865	578	31
2003	1838	604	33
2004	1891	645	34
2005	1835	687	37

Source: Fiji Islands Bureau of Statistics 2006

The high construction standard for houses would result in high cost of building a house. While it is acceptable that high standards be maintained, affordability requires a balance between the standards and the capability of households to pay. The high cost of housing relative to the financial capacity of low-income earners has been an issue in this country that needs attention of the Government and other stakeholders. The lowering in housing standards would enable families to pool the income of family members together to finance the building work. It is certain that until housing standards are lowered, middle and lower income groups will find it extremely difficult to build homes.

In the absence of any subsidy on the building materials, the property owners would have to wait for more years to save money through their own income or other sources before deciding to construct a building. As shown in the Table 1, the construction of the buildings on vacant sites has decreased from 46% to 37% from years 2001 to 2005.

Table 2 Housing Supply and Demand 2001-2005

Year	2001	2002	2003	2004	2005
Demand	3047	3133	3220	3307	3394
Supply	665	578	604	645	687
Percentage	22%	19%	19%	20%	20%

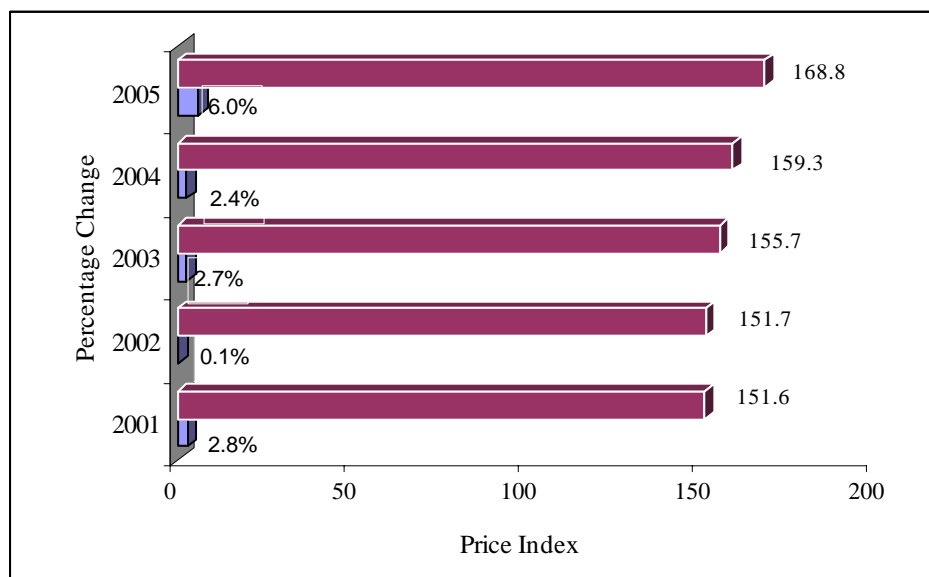
Source: Fiji Islands Bureau of Statistics 2006

The supply, demand and the percentage completed housing each year in the country is shown at Table 2. This information is based on the linear trend implied in the completion figures for the period 2001- 2005. The figures indicate that if steps are not taken to deal immediately with the factors constraining the supply, the housing shortage will remain in the future.

8.2 Cost Component

Generally, the cost of housing is composed of four basic items that include the cost of materials, the labour cost, the cost of services and the cost to develop vacant land. In view of the rise in the price of building materials in the recent years (Figure 2) the housing activity has declined. Over a one year period (2004 – 2005), the price of building materials have increased by 6%, resulting in an increase in the total housing cost.

FIGURE 2- PRICE INDEX FOR BUILDING MATERIALS 2001-2005



Source: Fiji Islands Bureau of Statistics 2006

The rise in the cost of building materials is due to the high cost of imported materials and the cost of local items such as timber and cement that are used for the basic components of a house. The labour costs remained constant due to the imposition of wage control and has not been a serious factor to increase the housing cost.

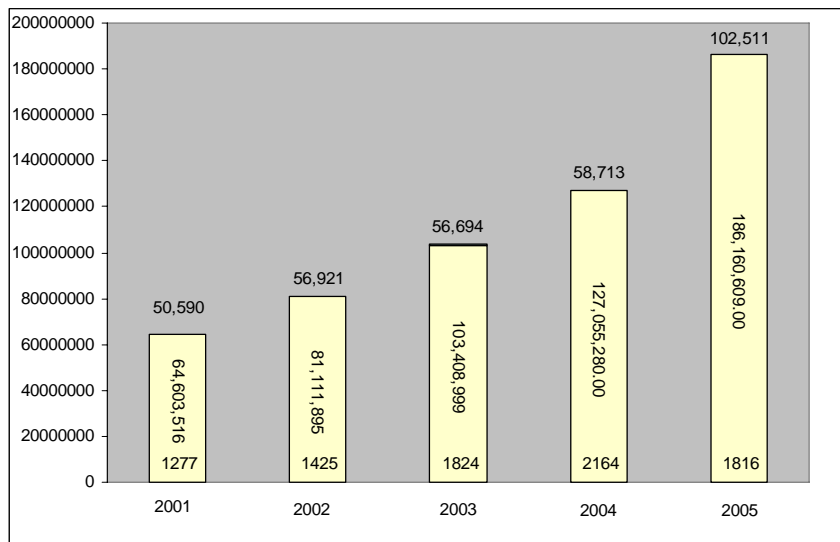
The elements that make up a house have increased substantially in cost, as a result, the purchasing power of those most in need of housing has remained relatively static. With the rise in the cost of buildings, it is becoming impossible by the public sector housing developers to service citizens with low-income earners. The final arbiter to purchase a residential property is the eligibility criteria established by the lending institutions. In the circumstances, the ability to service the loan while maintaining living standards is difficult for an average wage earner in Fiji.

8.3 Price Rise

Between 2001 and 2005, an average price of residential property has increased from \$50,590 to \$102,511 (Figure 3) an increase of 102.63 percent. This reveals that overall there is great demand for housing in the country. The factors that influence the property prices are the high demand, the low supply of housing in the market and the high cost to build new houses.

Several international real estate agents such as Harcourt, LJ Hooker, Raine and Horne have started to operate in the country. The establishment of these real estate agents and the operation of the speculative investors meant that local people on middle to lower income level could not compete and afford to buy a property. The price of properties has gone beyond the reach of local homebuyers.

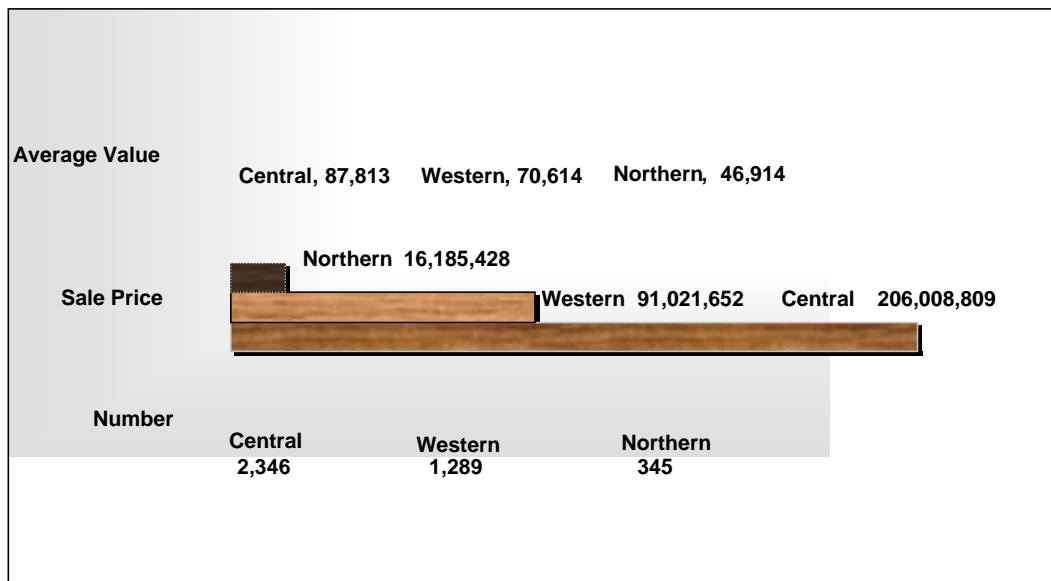
FIGURE 3, Residential Property Sales 2001-2005



Source: Lands Department, Fiji 2006

Data analysed at Figure 4 on regional level reveals that an average price of housing is highest in Central Region followed by Western and Northern. In addition, the number of properties sold in Central Region in a two years period was more than double the combine sales of properties in other two Regions. As shown in Table 3 at the local council level the housing price rise was highest in the Suva City. If the trend continues in the long term, this will result in further pressure on housing in the City. This would also threaten the viability of the City and increase the proportion of people who need government aid for their housing.

FIGURE 4 REGIONAL SALES 2004-2005



Source: Lands Department, Fiji 2006

TABLE 3 VALUE INCREASE IN URBAN CENTRES 2004- 2005

Urban Centre	Percentage Increase (%)
SUVA CITY	68
NASINU	34
NAUSORI TOWN	46
LAMI TOWN	24
SIGATOKA TOWN	-49
NADI TOWN	58
LAUTOKA CITY	16
TAVUA TOWN	62
RAKIRAKI TOWN	22
LABASA TOWN	53

Source: Lands Department, Fiji 2006

8.4 Demand Pattern

Analysis of the sales data at Table 4 suggests that a large percentage of the buyers prefer to buy freehold properties than State and Native leases. Freehold has been the most desirable tenure choice across the nation in homeownership. The sales data shows that 46% of the buyers have chosen to invest in freehold, 15% on State leases, 14% bought Native leases and the balance 25% acquired Housing Authority leases. The advantage of having freehold land as compared to leases is that the owner is not liable to pay annual ground rental on the land and the consent of the third party except local authority not needed for any development.

TABLE 4 SALE BY LAND TENURE

Region	Freehold	State	Native Land	Housing Authority
Central	587	127	134	273
Western	201	101	96	165
Northern	56	56	35	15
Total	844	284	265	453
Percentage	46%	15%	14%	25%

Source: Lands Department, Fiji 2006

9.0 Conclusion

The study has been concerned with analysing the recent market developments in the housing sector. A variety of factors have constrained the housing output, in particular the high initial standards for infrastructure required by the approving authorities. It is beyond the financial reach of the many in need of affordable housing. The escalating price of building materials to finance new homes has been of concern in the recent past years. It clearly shows that more than 50% of the property owners whose building plans approved were not in position to build homes after the permit was granted. Fiji has adequate timber products, but other building materials could not meet the growing expectations of the homebuilders. The level of import of building material from neighbouring countries particularly Australia and New Zealand and the prices at which sold in local market is becoming a serious issue.

The housing finance system is well developed in Fiji. The Fiji National Provident Fund is the provider of initial deposits and the Housing Authority lends loans to middle-income earners. Home Finance and commercial banks serves the higher income market, and is more connected to the commercial financial market and mobilises capital for housing loan from these sources. The interest subsidies introduced by the Housing Authority of Fiji and other lending institution in recent years could not be sustained for long and have not produced any real benefit to the property buyers.

The demand for affordable housing is increasing because of the growing urban population. The impact of this is highest in the Central Region. The housing market mechanism is not functioning due to constraints highlighted above and financial mechanisms that meet the affordability levels. The limited housing stock commands high prices and the building industry are not able to play its usual role as the generator of economic growth and creator of employment opportunities.

Urbanisation requires the availability of serviced land on a regular basis for housing development in the urban centres. Freehold and State land is limited therefore, most of the development will have to take place on Native land. Currently the demand for native land is low as shown in the sales transactions at Table 4. Government and landowners need to formulate ways of adapting and managing native land to the modern opportunities and requirements of orderly urban housing development. New land policy initiatives on native land would enable the homebuyers to invest on housing on this tenure type.

It is clear from the escalating housing prices that those with middle to lower income level most affected and cannot compete with buyers of upper income level. Public housing developers such as Housing Authority and Public Rental Board will not be able to develop sufficient new housing to meet the demand in the near future due to the unavailability of utility such as water and sewerage. Several lending institutions in Fiji such as commercial banks direct their mortgage activities towards the higher income groups. The cost of borrowing money and interest rates are once again moving up and are not palatable to lower income groups. Due to these reasons, even a huge reduction in the building costs through subsidies in the coming years would not increase housing supply. The limited housing activity by the private sector is targeting the high-income bracket or to build apartments complex in the high rent area, not affordable by an average local prospective Fijian citizen.

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