

Public Housing Transformation and Quality of Life: A Case Study of Ado- Ekiti, Nigeria

Oluwasola Feyisara Oni^{a*}, John Taiwo Famutimi^b

^a*Department of Architectural Technology, Rufus Giwa Polytechnic, Owo, Ondo State, Nigeria*

^b*Department of Urban and Regional Planning, Rufus Giwa Polytechnic, Owo, Ondo State, Nigeria*

^a*Email: segunoni78@yahoo.com*

^b*Email: famutimitaiwo@gmail.com*

Abstract

Public housing transformation is a growing phenomenon that is attracting the concerns of stakeholders in the built environment across the globe due to unprecedented population growth and its consequences on the housing sector, especially in the developing countries. This paper focuses on the public housing transformation and its impact on the quality of life of residents, using the experience of Ado-Ekiti, Ekiti State, Nigeria. The study utilized both primary and secondary data to elicit information from the respondents of all the public housing estates in Ado-Ekiti, using 12% sample size. Altogether, one hundred and ninety-nine questionnaires were sampled on the head or any adult member of the household, using systematic random sampling method. The study found out that majority of the residents of housing estates in the study area are basically elites who hold secondary school certificate and above (Over 90%), while those who have one time or the other, undergone one housing modification or the other (70.3%). It was also discovered that main reason for public housing transformation is unsatisfactory level of initial designs and plans (33.1%) made for the residents. The study, therefore, recommends that those that involve in transforming their houses should ensure that their activities do not contradict the physical planning regulations as well as government herself, should as a matter of policy ensures that participation of the targeted population are involved in the conception and implementation of public housing production and delivery in the country.

Keywords: Public Housing Transformation; Quality of Life; Urbanization.

1. Introduction

Housing has continued to be one of the basic needs of human beings and it is the most important for the physical survival of man after the provision of food, which also plays an important role in the welfare and productivity of the individual [1,2].

* Corresponding author.

The authors in [3] viewed housing as a highly complex product as well as facilitator of economic good and social process. In line with viewing housing as an economic good, [4] pointed out that between 25% to 43% of household income is spent on housing; while [5] describes housing as a way and means by which housing goods and services are provided by human actions through housing construction or investment in order for housing to confer the various benefits and provide different facilities for users – the individual, households and the nation. In another perspective, [6] opined that housing is vital to the quality of life and health of the people. Apart from the fact that housing depicts standard of living and economic wellbeing of an individual or a nation, it can also be seen as a product that conveys a psychological balance in the minds of the people irrespective of the level of development of the buildings.

In Nigeria, like most developing countries is currently undergoing a process of rapid urbanization, which without doubt, is having severe negative consequences on the housing sector. The issue of adequacy of housing supply has given rise to calls on the various tiers of government to give greater priority to the inherent housing problems. Just as authors [7] observe that, the reasons for shortage of housing in Nigeria include high rate of urbanization, poverty, high cost of building materials as well as rudimentary technology of building. However, [8] observed that although federal and some states government intervened by providing mass housing, but unfortunately, only the rich and the privileged can afford it. The author submitted that the intervention of government includes the formation of federal housing authority, the establishment of the Federal Mortgage Bank of Nigeria, as well as the creation of the Ministry of Housing, Urban Development and Environment.

The provision of public mass housing production to both low and moderate income groups was a top-bottom approach which does not take into consideration the inputs of the targeted beneficiaries. That is, these residential apartments were designed and built without recourse to the living traditions and lifestyles of the intended users. This scenario was somehow described by [9] as being detrimental! Many of the residents of these public housing estates begin to extend and transform their residential accommodation based on their lifestyle demands. Residents of government housing estates in developing countries are in the habit of transforming their buildings, since these houses do not confirm to their expectations [10].

Many of the few beneficiaries of public housing estates for the low income group in Nigeria will inevitably and continuously undergo a process of transformation in order to meet the developing needs of their households. As a result of the inappropriateness of public housing and its failure to respond to users' needs, many families decided to take over their housing and started engaging in informal building activities inside the formal sector without recourse to the quality of life of the residents or quality of the neighbourhood environment of such public housing estates. It is against this backlog that this study examined the effect of housing transformation in Ado Ekiti housing estate, both public and private.

However, one major constraint faced in this process of carrying out this study was the general declining attitudes of the respondents to divulge information as their perception was that, the researchers were government agents seeking to increase various charges paid by estate residents. The researchers and their field assistants had to convince the respondents beyond reasonable doubt, even by showing their ID cards produced for the academic exercise.

2. Materials and Methods

2.1 Study Area

Ado Ekiti is one of the oldest towns in Nigeria. Its history dates back to a period before the advent of Ewi Dynasty in 1310 A.D. It grew into a town of repute about 700 years ago when the 'Oba Ado' otherwise called 'Elewi' joined the princely adventure instituted by several children of Oduduwa (from Ile-Ife) to found their own territories settled there. The settlement which started as a farmstead at three centres Odo-Ado, Okesa and Adebayo existed as scattered farmsteads and huts interspersed with patches of bush and thick bracket of forest growth. Gradual development of the city began in 1953 after its establishment, when it was named the headquarters of Ekiti Division. When Ekiti Division became one of the major regional development territories comprising Nigeria in the first republican dispensation in 1963, faster developments were witnessed in Ado-Ekiti. The creation of more states in Nigeria in 1979 nevertheless brought more developments to Ado-Ekiti as it was named the headquarters of Ado-Ekiti Local Government Area one of the seventeen (17) local governments (councils) in old Ondo State. Ondo state was one of the nineteen (19) states carved out of the old Western Region. However, the climax of modifications to the status took place with the creation of Ekiti State on October 1st 1996 and the naming of Ado-Ekiti as the capital city [11]. Ekiti State has a total of 2,384,212 people according to the provisional population census figure released after the 2006 population and housing census exercise (Ekiti State Government, 2006 (12)). On infrastructure, things are still far from being excellent. The state of electricity, potable water, refuse disposal system, are still below average. Although, works have commenced on couples of the state roads in recent the times. Some of the state, federal and local government roads are in deplorable conditions thereby making some communities to be badly linked. This is hindering socio-economic and political activities of the people.

There are seven (7) Housing Estates in Ado-Ekiti of which six (6) are government-owned, while one (1) is privately-owned. The total housing units in the public housing estates in Ado-Ekiti is One thousand, six hundred and sixty-five (1,665).

Total survey of the Public Housing Estates in the study area was adopted. Meanwhile, twelve percent (12%) sample size was utilized for adequate representation on the total numbers of the houses in the estates which gives One Hundred and Ninety-Nine (199). Therefore, a total number of One Hundred and Ninety-nine (199) questionnaires were administered on the head of the household or any adult member of the household respondents, using systematic random sampling at the interval of every eighth house. A household respondent is drawn from each house.

2.2. Review of Literature and Concepts

According to [13], housing is not only a basic human need; it constitutes a vital component of man's welfare, life sustenance and survival. In the hierarchy of man's needs, housing has been ranked second to food. It has a profound influence on the health, efficiency, social behavior satisfaction and general welfare of the community. Housing is universally acknowledged as one of the most basic human needs, with a profound impact on the life-

style, health, happiness as well as productivity of the individual [14]. According to [15], the concept of housing is generally defined for statistical purposes as dwelling units (Housing unit occupied separately by households) comprising a great variety of quantities and qualities. The authors [16] pointed out that housing should be a home, a resting place with fundamental purpose of a secured, rewarding, happy or at least a liveable space. In the context of socio-cultural functionality, housing is viewed as an area for recreation and identification, and can be regarded as psychological identity, a foundation for security, self-respect, and societal support [17]; and the setting for the formation of social relationships [18].

Housing is considered as a consumable item by [19], because he believes that when households dwell in a house, they interact even with the surrounding, therefore consumption takes place. When they consume housing, they purchase or rent more than the dwelling units and its characteristics; they are also concerned with such diverse factors as health, security, privacy, neighbourhood and social relations, status, community facilities and services, access to job, and control over the environment. Thus, to be ill-housed can mean a deprivation along any of these dimensions, while leaving in a healthy life enhances the quality of life of residence of such houses. In other words, housing at times determines the quality of life of individuals. This is because housing, as [20] conceptualizes it, plays significant roles in peoples live-physical, psychological, social, economic and political-with the potentials to contribute to national development. Characteristically, housing is unique among consumer goods. It is potentially very durable, with a useful life span of around 70 years.

2.3. National Housing Policy

By the mid-1980s, the role of government had grown significantly to become clearly unsustainable; and the Housing Policy that was adopted in 1981 had become inappropriate. This coincided with the period of significant decline in income from sales of petroleum, inadequacy of long-term funds, effectiveness of Land Use Decree hampered by cumbersome administrative bottlenecks, deterioration of the naira exchange rate, import dependence for building materials, cost of structure in the construction industry remained (as it does today) a major constraint.

However, the above realities informed the adoption of a new National Housing Policy in 1991, with these basic realities that:

- As government could not conceivably provide the funding needed to make a realistic housing impact, massive involvement of organized private sector becomes imperative
- Capital market funding cannot be decreed; nor be harnessed into housing without as expansion of the operational base of the housing finance system; and
- Non-conventional initiatives were used to jump-start the accumulation of the private savings into the system and to indirectly induce an expanded involvement of private sector.

Consequently, measures articulated in the policy are within a framework that requires the need for:

- More reliable mechanism for a continuous mobilization of a private savings as assurance of sustainable

system. An imperative was to insulate inclinations of the financial market.

- An improved functioning of the land market, which has become restricted by bottlenecks in the administration of the Land Use Decree.
- A reduction of the import-dependence of the construction sector to redress the high-cost structure in the construction industry that has adversely affected the general level of affordability of housing provision.

However, in assessing the impact of the policy, it was noted that, despite the good intention of the 1991 Housing Policy as evident in the contents and the various institutional apparatus established to actualize them, the performance of housing sector has been abjectly poor as measured by the Nigerians who newly owned houses or who have access to decent accommodation [3].

Meanwhile, [21] believed that the National Housing Policy has never been vigorously pursued while [3] concluded that Nigeria has evolved and experimented myriads of housing policies, programmes and strategies of which none has been able to liberate Nigerians from shackles of homelessness, overcrowding, slum dwellings and many other indices of bad and inadequate housing.

Consequently, in a desperate move to accommodate the burgeoning dependants of the residents of public housing estates, the estate occupiers (both rented and owners-occupiers) devised means of extending their housing unit to accommodate their housing needs.

Public housing in the real sense of it refers to government-provided or subsidized housing projects, which presumes inability of the private sector housing delivery to meet the growing housing needs of the entire population, especially the low-income groups [22].

2.4. Housing Transformation

According to [23], the transformation of a dwelling can simply be as the alteration or extension involving construction activity using locally available materials and technology. The authors [24] described transformation as the remodeling of completed buildings resulting to a change in the appearance or character of building envelope components. Describing the concept of housing transformation, [25] opined that housing transformation encapsulates activities ranging from the rearrangement of internal furniture and painting a room to structural amendments like addition of more rooms or even demolition of some housing units.

However, [26] argued that transformation was common in public housing because potential residents are rarely involved in planning and designing of such housing estates, and as such the dwellings units are neither with their socio-economic, religious and demographic characteristics nor a reflection of their expectations and aspirations. However, putting these definitions into context, housing transformations can be said to be the changing of the original form and spatial configurations of a dwelling unit by the occupants in order to meet current needs and expectations.

According to [27], households always seek a satisfactory residential environment at all times, and if the characteristics of their housing and/or neighborhood no longer satisfy them because of changes in housing or

neighbourhood conditions, or because of demographic or socioeconomic changes in the household itself, then the household experiences stress. The authors further argued that housing transformations are essentially aimed at mitigating the impact of housing stress on family members. This appears to be in line with the proposition of [28] that improvement of housing conditions through housing transformations affords households an opportunity to bring their housing environment into conformity with their needs, expectations and aspirations. Therefore, the theory of housing adjustment which provides insight into housing transformations has a strong link with housing satisfaction.

Looking at the Nigerian context, it is evidently clear that housing transformations are most often an initiative of housing owners and seek to improve housing conditions by providing more spaces to accommodate household needs. For instance, [30] observes that housing transformations are a common phenomenon in government housing estates in many developing countries, including Nigeria. Thus, [30] noted that transformations are pronounced in public housing because public housing estates are often uniform and monotonous and offer limited opportunities for self-expression by the residents. On the other hand, [31] was of the view that the need to have an extra space for the household and for income generation is a key motivation for transformation. This was corroborated by [10] who noted that many households transform their dwellings because they needed to work in their homes and let out additional spaces created in the course of transformation activities. The author therefore concluded that one of the greatest motivations for transformation is to add value to the existing housing stock. Meanwhile, [32] viewed transformations in public housing from another perspective by arguing that transformation of dwelling units by residents in public housing schemes was a response to the failure of the government constructed housing to cater for the housing needs of the people. It can be inferred from the above that housing transformations are motivated by a number of inter-related factors such as the socioeconomic context of households, their housing needs, expectations and their present housing conditions

With regards to the benefits of housing transformation, [31] found out that transformation activities initiated by residents in public housing in Egypt not only increased the range of useful spaces within the dwelling units, but also created dynamic multi-functional estates that responded better to the changing needs of households. Secondly, it is believed that transformation activities increase housing supply for low-income households and their tenants and also contribute to improving housing quality in a neighbourhood [33]. Thirdly, housing transformations are can bring families together, reduce commuting within the city, enhance employment avenues within residential area and rejuvenate social and economic life of housing estates that are at the end of their useful life [10]. In spite of these benefits of housing transformations, several authors have criticized user-initiated transformations for having negative effects on the quality of housing environment. For examples, [34] identified some of the adverse consequences of uncontrolled transformation to include overstretching of the existing infrastructure, urban services and land use, creating obstruction to vehicular/pedestrian circulation and channels for services. According to [10], deterioration of community facilities may principally be due to the fact that transformed houses increase population density more than what existing infrastructure can support. Besides, [35] and Landman [36] enumerated some of the negative consequences of transformations to include reduction in the levels of comfort, privacy, natural lighting and ventilation and other physical environmental functions in the transformed buildings.

2.5. Quality of life

The term of quality of life is used in a wide range of contexts, including the fields of international development, healthcare, environment and politics. Quality of life should not be mixed with the concept of standard of living, which is based primarily on income [37, 38]. The standard indicators of the quality of life usually include not only wealth and employment, but also the built environment, physical and mental health, education, recreation and leisure time, crime rate and social belonging. Also the quality of life is tightly related with such issues as freedom, human rights, and happiness [39, 40].

Although Quality of Life (QOL) is a broadly used term, it may be conceptualized at a personal level as: the degree to which a person enjoys the important possibilities of his or her life, which result from both the opportunities and limitations each person has and reflect the interaction of personal and environmental factors. At a community level, as an aggregate measure, QOL calculates the liveability of communities through a combination of subjective life-satisfaction surveys and objective determinants. It is a product of the interplay among social, health, economic and environmental conditions which affect human and social development, of which housing and neighbourhoods are key aspects.

The term quality of life is used to evaluate the general well-being of individuals and societies. As this is the key issue of sustainable development it is very important to develop the system of measurement of quality of life.

3. Results

3.1 Data Analysis and Presentation of Results

Housing is inevitably necessary to accommodate the citizens of the world either developing or developed. In the developing nations especially Nigeria, the rate of population growth is unprecedentedly continuous in an alarming rate. However, of all the crises facing cities in developing countries, housing sector is the first victim of the consequences of unabated population growth in the cities. In order to complement the efforts of the private sector in providing affordable housing for the teeming population of cities, the Federal government of Nigeria embarked on the creation of government housing estates across all urban areas in Nigeria.

The estates in Ado-Ekiti are both privately-owned and government owned. This survey focused on the government owned estates and essentially looked at the extent of how those houses modified in these estates have affected the quality of lives of residents. In regard to this, 12% sample size of the entire government housing estates in Ado-Ekiti was surveyed.

The study succinctly gathered that more married respondents [67%] live in the estates in Ado-Ekiti, and over 90% had above secondary education. The study revealed that majority of the dwellers in the estates is a civil servant [59.8%]. This attests to the fact that government workers are the major beneficiaries of government housing provision. Meanwhile, the survey revealed that over 51% of the dwellers in the estates are owners-occupiers while rental-occupiers and rental free constitute 35.7% and 3.0%, respectively. This, however, supports the emotional attachment to the property which will likely become the persons' homes [32], which

brings more joy, happiness and status symbol to the residents. The free-rental occupiers [3.0%] represent those categories as family members, friends and relatives; security guards and their families who take care of the houses till the owner comes on weekends or during festive periods.

Table 3: Respondents’ table of Analyses

Variables	Frequency	Percentage %
Marital Status		
Single	18	9.0
Married	133	67.0
Widow	20	10.0
Widower	16	8.0
Divorced	08	4.0
Separated	04	2.0
Total	199	100.0
Education Level of Respondents		
No formal Education	10	5.0
Primary	08	4.0
Secondary	80	40.2
Tertiary	100	50.3
Others	01	0,5
Total	199	100.0
Occupation of Respondents		
Farming	20	10.1
Trading	45	22.6
Artisans	10	5.0
Civil Servants	119	59.8
Unemployed	05	2.5
Total	199	100.0
Tenure Status of Respondents		
Privately Rented	71	35.7
Owner-Occupier	102	51.3
Inherited	20	10.0
Renter Free	6.0	3.0
Total	199	100.0
Reasons for Housing Modification		
Economic reasons	35	17.6
Increase in household size	48	24.1
User’s Dissatisfaction with Original Plans/Designs	66	33.1
Aesthetics and Modernization Needs	20	10.1
Adequate Privacy	10	5.0
Adequate Security	20	10.1
Total	199	100.0

Source: Author’ Field Work, 2018

However, people in public housing estates in Ado-Ekiti do transform their houses for various reasons just like in other estates across the country. Housing modification in the study area ranges from putting up mere shades, subsistence poultry house, generator house, gate house for guards, to additional increase in rooming apartments, etc. In the current study, it was succinctly gathered that, almost every house was modified for various reasons as revealed in the table 3 above. Chief among them is the transformation due to dissatisfaction with the original plans/ designs [33.1%] or layouts of respondents’ houses. This clearly shows that top-bottom approach in building government housing estates do not express the interests and inputs of the owners at project conception

to delivery stage, hence, adjustments becomes imperatives to satisfy the needs of the owners. Another fundamental reason for house transformation is centered on the need to accommodate demographic changes of the households of the estates residents, as represented by 48. [24.1]%. Government estates in Nigerian cities have experienced a sporadic boost in business activities such as buying and selling, barbing and hairdressing saloon that necessitated conversion of houses. This is experienced in the current study where expansion of economic base of the households was also attributed to why people modified their houses, which was represented by [17.6%]. Example of this includes erection of shops, offices, or any business enterprises' outfits attached to the house. The money made from this practice will increase the income level of the respondents.

Other responses given in the study explain why residents do carry out modifications of their houses include, adequate privacy, house security, lack of maintenance in public housing and many others. This points to the fact that privacy is highly essential to the estates residents as adequate privacy constitutes an important drive to securing a place at the housing estate or to escape from the hustly-bustly of the city centre. Moreover, the scenario of insecurity in the country in the recent time has forced many housing estates' residents to erect security gates attached to their houses, as these represented 5.0 and 10.1 percent respectively.

5. Summary, Conclusion and Recommendations

The study has investigated the impact of transformation in public housing estates on the quality of life of their residents in Ado-Ekiti, Nigeria. The study found out that housing transformation is a common spontaneous phenomenon in the public housing estates in the study area where over 70% of the dwellers actually engaged in the practice. The study found out that residents do modify their houses irrespective of their income or education as greater percentage of the residents are elites, having above primary education. It was however gathered that house transformation increases the level of satisfaction of residents and this has a direct relationship with the quality of life of people. The study shows that housing transformation is a means where owner occupiers grab the opportunity of exercising their desires and aspiration through extension of their houses that bring satisfaction to them. In short, the higher the level of satisfaction derived in the extension; the higher is the quality of life they attain. It therefore implies that, this gradual improvement among the low and medium-income households in the urban communities of developing countries do not only contribute to existing national housing stock, it also boosts the economy base of the residents, as well as, improvement in the quality of life of individuals.

From the fore-going, it is obvious that modification of houses enhances the ability of the dwellers to meet their housing needs which the original housing delivery in the public provision cannot meet. It also gives satisfaction to dwellers which will not only increase the quality of life, but also promotes harmony among dwellers since peoples' privacy will not be tampered with or encroached upon. More so, if government begins to involve and integrate the low and medium –income groups in the plans and design of their housing units right from the scratch to the completion stage, the idea of transformation or modification would have been minimal and there wouldn't have been haphazard and un-uniform alterations in the housing estates as we have today in most public housing across the country.

In view of the findings that housing transformation has direct benefits to residents of housing estates through

satisfaction they derive by extending their houses, boosting of economic base, meeting the rising needs of household size, etc; it is however, recommended that, those that involve in this practice should ensure that their activities should not contradict physical planning regulations. On the other hand, there is the need for the government to strengthen the enforcement of physical development control against violation of standards and to regulate housing modification activities in order to avoid haphazard development of housing estates. Moreover, the government should also be encouraged to incorporate and integrate flexibility in design of public housing that suites the traditional lifestyles of would-be-owners right from the conception to implementation stage to the final delivery of such housing units in the housing estates. By this, government would have accorded certain level of satisfaction being conferred on the house owners by allowing them contribute their inputs in the house they would live.

References

- [1] A.K. Otubu. (2008. APR.) “Housing needs and Land Administration in Nigeria: Problems and Prospects”. *Property, Land Use and Real Estate Law Journal*. Available: <https://www.researchgate.net/journal/SSRN-Electronic-Journal-15556-5008>. DOI:10.2139/ssrn.1122303. Accessed on 29/05/2022
- [2]. G.A. Walters. “Productivity and Welfare in an Overlapping Generations Models with Housing”. *Economics Letters*. 194(1): 2020.
- [3] T. Agbola and T Odunayo. “ Housing Policies and Programmes” in *Housing Development and Management*. A ‘T Agbola, L. Egunjobi and C.O. Olatubara (eds):. A book of Readings. Ibadan: Department of Urban and Regional Planning, University of Ibadan. Ibadan. 2007
- [4]. T. Iglesias. “Housing and Economic Good” in *International Encyclopedia of Housing and Home*. 2012.
- [5] H. Inita. “Housing concept and analysis of Housing classification”. *Baltic Journal of Real Estate Economics and Construction Management*. ISSN 2255-9671 (online). 2016
- [6] D. Streimikiene. “Quality of Life”. *International Journal of information and Education Technology*. Vol.5, No.2. Feb.2015
- [7]. F.A Ibimilua and A.O. Ibitoye. “Housing Policy in Nigeria: An Overview”. *American International Journal of Contemporary Research*, Vol. 5, Issue 2. 2015.
- [8] O.K. Kabar. “Low –Cost Technology and Mass Housing system in Nigerian”. *Housing Journal of Applied sciences, Housing Policy*. 2016
- [9] O. Alagbe and E. Aduwo. “Impact of Housing Transformation on Residents’ Quality of Life: A case study of Low- Income Housing Estate, Ipaja, Lagos” *Covenant Journal of Research in the Built Environment(CJRBE)* Vol. 2. No. 6, 2014.

- [10]. A.G. Tipple. "Extending Themselves: Users Initiated Transformation of Government Built housing in developing countries". Liverpool University Press: Liverpool. 2000
- [11]. S.J. Arohunsoro, J.T. Owolabi and N.H. Omotoba. "Watershed Management and Ecological Hazards in an Urban Environment: The Case of River Ajilosun in Ado Ekiti, Nigeria". *European Journal of Academic Essays* 1[2]: 17-23, 2014.
- [13]. A.G. Onibokun. "In Search of Solutions: A Comprehensive Review of Housing Literature and Research in Nigeria". NISER, Ibadan, Nigeria, 126 pp. 2000
- [14] J. R. Dunn."Housing and health Inequalities: Review and Prospects for Research". *Housing Studies*, 15(3): 34. 2000
- [15]. D. C. Stafford. "The Economics of Housing Policy" . Groom Helm Ltd. 2-10 St. John Road London SW11. 1978.
- [16]. I. K. Osumani; E. A. Kosoe and F. Dafila. "Residential Housing in Ghana's Low-Income Urban Areas: An Analysis of Households Living Conditions in The Wa Municipality". *Journal of Geography and Regional Planning*. Vol. 9 No. 7, Pp 139- 153. 2016.
- [17]. M. P. Johnson. "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. 1– 366. 2006.
- [18]. O.O. Amole. "An Evaluation of Students' Residential Facilities in Some Nigerian universities". Unpublished PhD Thesis, submitted to the Department of Architecture Obafemi Awolowo University, Ile-Ife. 1997
- [19]. R. J. Lawrence. " Housing Quality: An Agenda for Research and Practice". Chichester: John Wiley and Sons. 1995.
- [20]. T. Agbola. "Housing of Nigerians: A review of policy development and Implementation". *Research report* No.14, Development Policy Centre, Ibadan, 1998.
- [21]. K. M. Bichi. "Housing The Nigerian Population: Problems and Prospects". A Paper Presented to Senior Executive Course No. 24 Participants at The Nigerian Institute of Policy and Strategic Studies, Kuru, Jos, Nigeria. 2002.
- [22]. O. I. Adetokunbo. " Housing, Neighbourhood Quality and Quality of Life in Public Housing in Lagos, Nigeria". *International Journal of Science*, Vol. 3. No. 4 pp. 231-240. 2012.
- [23]. A.G. Tipple. "Self Help Transformation in Low-cost Housing". An Introductory Study. CARDO in Association with the International Urban Press, New Castle Upon Tyne 55-6. 1991.

- [24]. S. Kim; I. Yang; M. Yeo, and K. Kim. “ Development of a Housing Performance Evaluation Model for Multi-Family Residential Building in Korea”. *Building and Environment*, 40 (2005), 1103-16.
- [25]. S.J. Popkin, M. J. Rich, L. Hendey, C. Hayes, J. Parilla, and G. Galster. “ Public Housing Transformation and Crime- Making the Case for Responsible Relocation”. *City scape* Vol.14, No.3. pp 137- 60. 2012.
- [26]. A.G. Tipple. “Extending Themselves: Users Initiated Transformation of Government Built housing in developing countries”. Liverpool University Press: Liverpool. 2000.
- [27]. R. G. Qercia and W. M. Rohe. “ Models of Housing Adjustment and their Implications for Planning and Policy”. *Journal of Planning Literature*, 8(1), 20–31
- [28]. M. A. Mohit, M. Ibrahim and Y. R Rashid. “ Assessment of Residential Satisfaction in Newly Designed Public Low-Cost Housing in Kuala Lumpur, Malaysia”, *Habitat International*, Vol. 34. pp. 18-27. 2010
- [29]. V.O. Adegbehinde. “Evaluation of involvement of built environment professionals in Housing Transformation processes in three government housing estates in South-Western, Nigeria” In Laryea, S., Agyepong, S.A., Leiringer, R. and Hughes, W. (Eds) Proceedings of 4th West Africa Built Environment Research (WABER) Conference, 24-26 July 2012, Abuja, Nigeria, 83-89. 2012
- [30]. E. Tame. “Use, Appropriation and Personalization of Space in Mexican Housing Projects and Informal Settlements”. *T D S R* 15(2). 33-48. 2004.
- [31]. R. Salama. “User Transformation of Government Housing Projects: Case Study of Egypt” Master of Architecture. Thesis Report, School of Architecture, McGill University. 1995.
- [32]. A Hassan. “Scale and Causes of Urban Change in Pakistan”. Ushba Publishing International: Karachi. 2006.
- [33]. A Salam. “Owner-Occupiers transformation of public low cost housing in Peninsular Malaysia”. Thesis report submitted to Newcastle University
- [34]. D. Shiferaw. “Self-Initiated Transformations of Public-Provided Dwellings in Addis Ababa, Ethiopia” *Cities* 15(6),437–448.
- [35]. P. A. Makachia. “Influence of House form of Dweller: Initiated Transformation in Urban Housing” XXXIII IAHS, September 29-30, Pretoria, South Africa. 2005.
- [36]. K. Landman. “Socio-Spatial Transformation in Africa: A Framework to Map the Process and Guide the Planning of Future Cities”. A Paper Delivered at the Conference- Planning Africa 2006- Cape Town, 22-24 March. 2006.

- [37]. P Dolan, T. Peasgood, and M. White. “Do We Really Know What Makes us happy? A Review of the Economic Literature on the Factors Associated with Subjective Well-Being,” *Journal of Economic Psychology*, vol. 29, pp. 94-122. 2010.
- [38]. J. F. Helliwell, and C. P. Barrington-Leigh. “Measuring and Understanding Subjective Well-Being,” NBER Working Paper, 15887. *National Bureau of Economic Research*. 2010.
- [39]. D. Kahneman and D. Deaton. “High Income Improves Life Evaluation but not Emotional Well-Being”, in *Proc. the National Academy of Sciences*, Vol. 107, No. 38, pp. 16489-16493.2010.
- [40]. D. Kahneman, and A. B. Krueger.)“Developments in the Measurement of Subjective Well-Being”. *Journal of Economic Perspectives*, Vol. 20, No. 1, pp. 19-20. 2006.
- [41]. Binnari Property. “Why is an Owner Occupier Type Property so Important to Investors?” Suite 1, Level 6, 309 George Street, Sydney, NSW 2000, Australia. 2021.