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36. 36. See reference 30, pages 486—487.
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38. 38. See reference 15, SMG (2002).
39. 39. These criteria include, for example, veterans, North Korean refugees, disabled persons and victims of natural disasters.

40. 40. For more discussions on improving tenure security for urban poor residents, see Payne, Geoffrey (2005), "Getting ahead of the game: a twin-track approach to improving existing slums and reducing the need for future slums", *Environment and Urbanization* Vol 17, No 1, April, pages 135—145.
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