Housing Characteristics and Urban Liveability in Emerging Neighbourhoods: Evidence from Jos North Local Government Area

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Abstract

Nigeria's accelerating urbanization processes has in turn exacerbated pressures on the provision of housing services resulting in the rapid spread of informal housing and spatial inequalities in access to urban services. This paper compares two neighbourhoods in Jos North LGA - Utan Village (low-income peri-urban neighbourhood) and ECWA Staff Neighbourhood (planned residential neighbourhood) to analyse the relationship between housing characteristics, such as building age, number of rooms and bedrooms, building condition, and urban liveability. A purposive sampling technique was used to select 331 households; the survey method, using structured questionnaires, was employed to gather data on the respondents' demographics, housing characteristics, and urban liveability. Relationships between liveability and housing characteristics were analysed using descriptive statistics. Results indicate that most of the household heads in both localities are between 41-60 years old, indicating a working-class population. The households in Utan Village are bigger, less educated, informal, and have lower incomes. In Utan Village, there is a higher number of old homes (46% were built 16–20 years ago) and more rooms (54% contain five or more rooms), with overcrowding and poor physical conditions. Conversely, ECWA Staff Neighbourhood has newer and moderately sized houses, with 65% of them rated as being in good condition, which gives better privacy and living standards. Such micro-level inequalities explain why context-sensitive policies are necessary. The paper recommends specific investments in housing quality, infrastructure, and sustainable planning, especially in underserved regions such as Utan Village.

Keywords: Housing-Characteristics, Urban-Liveability, Neighbourhood-Differences, Socio-Economic Factors, Nigeria

1. Introduction

A major concern in the discourse of contemporary urban research is urban liveability, which means inter-relations between housing conditions, building conditions and socio-spatial contexts within which the residents ought to be accommodated (Skalicky & Cerpes, 2019). Scholars from both the Global North and Global South posit that housing is beyond merely a shelter and an indicator of living standard, social justice and an element contributing to the future of sustainable urban areas (Marans & Stimson, 2011; Ezeanah, 2018, 2021[b]; Khorrami et al., 2021). While in the Global North issues of housing affordability, energy efficiency, and old structure refurbishment are

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broadly discussed (Gurran & Phibbs, 2015); Rapid urbanisation, informal settlement, lack of adequate housing infrastructure are major research subjects in the Global South (Agyabeng et al., 2022). The dichotomy presented by the two contrasting conditions necessitates the adoption of comparative method and it is necessary to put the local housing problems within the global context and take housing a universal human right issue into account.

In Nigeria, issues related to housing and urban liveability can be illustrated by its case. High degree of urbanisation and population growth coupled with weak housing policy, led to the establishment of diverse kinds of housing environment including both formal and informal areas (Ibem & Aduwo, 2013; Ezeanah & Daniel, 2025). Research shows that in the new settlements characteristics like poor building quality, lack of infrastructure and overcrowding are widespread (Agyabeng et al., 2022; Akinwande & Dekker, 2024); While the existing planned formal housing, designed residential estates, staff quarters etc show some efforts made toward providing a planned and controlled housing supply (Oshodi, 2018; Aliu et al., 2018). As stated by Ezeanah (2021[a]), Nigerian housing problems are closely related to the institutional frailty and policy contradictions; meanwhile Ezeanah (2020) indicates the importance of infrastructure provision in relation to housing quality experience. These two dichotomies enable Nigeria as a country to be a more interesting research field to understand housing characteristics and urban liveability, since Nigeria is such a country representing both the problems of informality and aspirations for planned urban development.

Urban housing dynamics is exemplified by Utan Village and ECWA Staff Neighbourhood in Jos, Plateau State. ECWA Staff Neighbourhood is well-planned and features relatively good houses located in a more planned environment while Utan Village is an informal neighbourhood which houses substandard residential facilities and the use of varied building materials; they are vulnerable to natural disasters; emphasizing the context-based approach. Ezeanah and Moga (2025) demonstrate that the liveability, the quality and the satisfaction with urban houses in Jos is mainly influenced by socio-economic variables. The inadequacy in infrastructure provision is also responsible for residents' dissatisfaction in many sub-Saharan cities. In addition to infrastructure inadequacies, residents' satisfaction is also affected by socio-economic variables such as education and income and building-related characteristics of their neighbourhoods (Ezeanah et al. 2025; Akindele et al., 2025). Analyses of these neighbourhoods have demonstrated the connections between local conditions and urban problems, which has established a basis for practitioners and policymakers in Nigeria and beyond.

State level housing policies and urban problems were examined in Yang et al., (2021) and Nelson et al., (2024) without sufficient detailed examination of how neighbourhood differences shape residents' experience. In addition to the study of informality, infrastructure provision and house affordability issues in the global South and North and Nigerian cities (Makinde, 2020; Gilbert & Shi, 2023), neighbourhood level comparative analyses incorporating physical variables like building age, building size and the physical condition of buildings have been scarcely conducted regarding urban liveability. Therefore, based on the gap highlighted, this paper sought to examine

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age of buildings in Utan Village and the ECWA Staff Neighbourhood, number of rooms per house across the two neighbourhoods and physical condition of buildings in Utan Village and ECWA Staff Neighbourhood and how micro-neighbourhood variations shape people's lived experience.

1.1 Housing and Urban Liveability: A Review of Global Perspectives

The importance of size, design, tenure and service availability as predictors of liveability has generally been recognized to be related to the characteristics of housing. However, the current trends focus on quality of housing, green buildings, accessibility, social and economic liveliness and neighbourhood amenities which have been found to significantly correlate with liveability in developed countries (Martino et al., 2021). Research in Europe and North America showed good design of buildings promotes social inclusion and can improve mental well-being and satisfaction with a neighbourhood (Alidoust & Huang, 2023). Integrating greenspaces and the quality of dense building design in a neighbourhood are known to increase community engagement and reduce stress in neighbourhood residents (Jennings et al., 2024) whereas the prevailing problem in Latin America, Asia and Africa proved overcrowding and lack of security in terms of tenant right and ventilation could be major housing issues impacting on liveability of urban life (Dubey et al., 2022). These contrasts clearly illustrate how housing characteristics were embedded within socio-political and economic environments and could impact on daily life of city dwellers at different scales depending on their location.

Building quality is an indispensable tool to make sense of the liveability in urban areas. Existing deteriorating and unsustainable buildings and retrofitting to make them sustainable have been part of policy focus of North-led urban discourse (Assefa & Ambler, 2017). Structural defects, materials used and susceptibility to climate hazard continue to persist as problems for dwellers in the South (Hussainzad & Gou, 2024). Poor building quality not only affects safe environments but can also influence the cycles of poverty and exclusion (Kaiser et al., 2025). Typical houses in informal settlements, constructed on less appropriate materials, have also exposed their inhabitants to weather-related risks such as flood and epidemics outbreak (Olanrewaju & Reddy, 2023; Jamshed et al., 2024). Improvement of building quality appears to be critical for making urban inclusion and is constrained by affordability, resilience and sustainability factors.

The housing concern is of utmost importance when discussing the rapidly transformed neighbourhoods resulting from migration flows, change of land use patterns or conflicts. These hybrids characterize emerging neighbourhoods and represent complex urban formations with informal houses coexisting with formal infrastructure and fragmented urban governance systems (Ezeanah & Mallo, 2025). City-wide upgrading strategies, such as that experienced in Medellin, Colombia that improved housing and physical environment to enhance the liveability and reduction of violence (Sotomayor, 2018), and South Africa post-apartheid housing policy aimed at eradicating space inequality but still face delivery and integration problems (Adebayo, 2021).

Comparative studies suggest that there are differences between Global North led debate and South led problems. Whereas the former focus on the issues of affordability and sustainable

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transformation, the latter address the questions of informality, poor infrastructure and lack of governance. Yet, a consensus is emerging in both regions on housing as a foundation of urban life. European cities are characterized by small, pedestrian-friendly environments which lower transportation dependence and promote social interaction (Chen, 2023). These have been proven to enhance quality of urban life while lowering transportation-induced stress, carbon emission and sustainability problems and enhancing liveability by reducing car dependency and promoting the use of public transport. African cities demonstrate the pressing need for provision of fundamental services, quality housing and participatory forms of governance. These are influenced by context specific challenges and policy imperatives but rooted in the shared understanding of housing as a human right.

2. Materials and Methods

This study was carried out in Utan Village and ECWA Staff Neighbourhood, both located in Jos North Local Government Area, Plateau State, Nigeria. Utan village is located on the peri-urban periphery of the Local Government Area. This area is characterized by informal expansion of housing, congestion, poor quality roads, poor infrastructure facilities like drinkable water supply and sanitation, electricity, and poorly built houses with cheap materials. Housing here is the typical representation of problems that arise from rapid growth of cities and poor infrastructure facilities (Ezeanah et al., 2025). ECWA Staff Neighbourhood is a housing development located less than 2 km from Jos central business district. It is characterized by new houses, a better-quality road network, a better quality of access to amenities and better housing (see Figure 1). The reason for selecting the two neighbourhoods was for contrasting the characteristics of the two areas in relation to socio-economic factors, age of houses, size of houses (number of rooms and bedrooms) and conditions of the houses in the respective neighbourhoods in the urban life of the occupants.

The study employed a quantitative research design to explore the objectives. Primary data focused on the objectives of the study, which include housing characteristics, specifically building age, number of rooms and bedrooms, and building condition, and how differences in these attributes shape residents' experiences, well-being, and perceptions of liveability. The researcher employed a purposive sampling technique by picking households based on their residential areas in the two neighbourhoods. Population estimates were based on statistics provided by the National Population Commission (NPC, 2020), assuming an average household size of five people. Dwelling counts were verified through ground-truthing, resulting in estimated populations of about 4,590 in Utan Village and 3,670 in ECWA Staff Neighbourhood. These figures were used to proportionately allocate the sample size, from which a total of 331 households were surveyed for the study.

In this research, a quantitative, descriptive research design was used to address the objectives, namely the building's age, number of rooms per house and building condition in Utan Village and ECWA Staff Neighbourhood in Jos North LGA. A cross-sectional survey was carried out through a structured face-to-face survey questionnaire administered to the household heads or

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representatives in both locations. The questionnaire was structured to elicit specific details about the characteristics of housing, such as the age of the building, the number of rooms and bedrooms and the general condition of the house. In this way, systematic collection of quantitative data which could be analysed statistically and ensured the consistency of data between respondents were collected (Creswell & Creswell, 2017). The data was gathered for two months, between September and November 2024, which gives a timely overview of the situation with housing in both neighbourhoods.

The data were analysed using descriptive statistical methods, specifically frequencies and percentages. The results were analysed and presented as tables and bar charts. A small sample of households (10% of the sample) also pilot-tested the questionnaire to confirm its intelligibility, understanding, and content validity. Specific emphasis was placed on buildings' ages, room count per dwelling, and the buildings' physical condition in Utan Village and the ECWA Staff Neighbourhood. A pre-test of the research tool was carried out on 20 dwellings in Anguwan Rogo (outside study areas but comparable socioeconomic grouping). This pre-test was done in a location other than the study areas to minimize any researcher bias that may lead the tool to assess variables correctly for building age, number of rooms per dwelling, and buildings' physical condition, while ensuring that the instrument correctly assessed building age, number of rooms, and physical condition of the dwellings (Adair et al., 2014). The tool's validity was enhanced by expert opinions, field observation, and comparison to secondary sources. Comprehensive understanding of the differences in urban housing conditions was possible with the quantitative evaluation and descriptive comparisons. The differences were examined as they related to levels of housing satisfaction and urban liveability in Jos North LGA. The research involving human subjects was conducted in full compliance with the stipulated ethical requirements, where informed consent was sought after all research purposes had been explained, anonymity assured, participation was voluntary and at will, and withdrawal was non-punitive.

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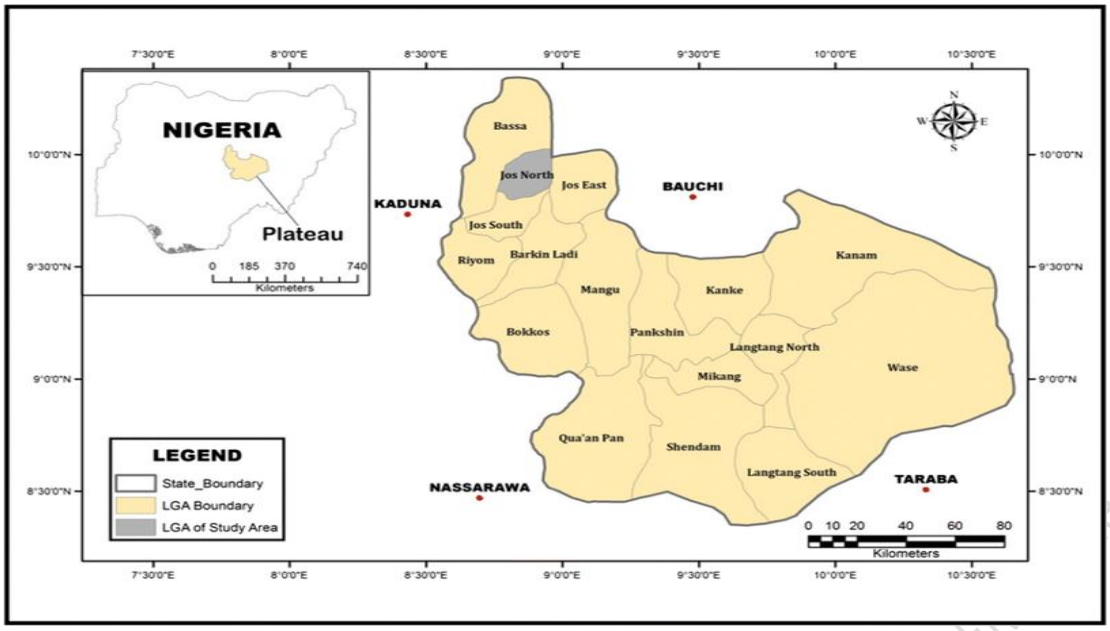


Figure 1: Jos North Local Government Area in Plateau State

3. Results

This part focuses on the analysis of housing characteristics for Utan Village and ECWA Staff Neighbourhood, Jos North LGA. It is organized based on the three objectives of the study. Specifically, it examines the age of buildings in both neighbourhoods, analyses the distribution of rooms and bedrooms per house, and assesses the physical condition of buildings.

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Table 1: Demographic Characteristics of Household Heads

Demographic Variable	Category	Utan Village (n=184)	ECWA Staff Neighbourhood (n=147)	Total (n=331)
Age (Years)	30–40	29 (16%)	26 (18%)	55 (16.61%)
	41–50	53 (29%)	40 (27%)	93 (28.10%)
	51–60	68 (37%)	48 (33%)	116 (35.05%)
	61–70	26 (14%)	27 (18%)	53 (16.01%)
	71–80	8 (4%)	6 (4%)	14 (4.23%)
	81+	0 (0%)	0 (0%)	0 (0%)
Gender	Male	146 (79%)	114 (78%)	260 (78.49%)
	Female	38 (21%)	33 (22%)	71 (21.51%)
Marital Status	Single	8 (4%)	21 (14%)	29 (8.76%)
	Married	156 (85%)	102 (70%)	258 (77.95%)
	Divorced	12 (7%)	6 (4%)	18 (5.44%)
	Widowed	8 (4%)	18 (12%)	26 (7.85%)
Primary Source of Income	Formal Employment	82 (44%)	93 (63%)	175 (52.87%)
	Informal Employment	38 (21%)	6 (4%)	44 (13.29%)
	Business/Trade	55 (30%)	33 (23%)	88 (26.56%)
	No Regular Income	9 (5%)	15 (10%)	%
Level of Education	No Formal Education	18 (10%)	0 (0%)	18 (5.44%)
	Primary Education	36 (19%)	6 (4%)	42 (12.69%)
	Secondary Education	44 (24%)	27 (18%)	71 (21.45%)
	Tertiary Education	86 (47%)	114 (78%)	200 (60.42%)

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Monthly Household Income	Below ₦20,000	0 (0%)	0 (0%)	0 (0%)
	₦20,000 – ₦50,000	124 (67%)	33 (22%)	157 (47.43%)
	₦50,001 – ₦100,000	40 (22%)	42 (29%)	82 (24.77%)
	Above ₦100,000	20 (11%)	72 (49%)	92 (27.80%)
Employment Status	Employed Full-time	84 (46%)	102 (69%)	186 (56.19%)
	Employed Part-time	42 (23%)	9 (6%)	51 (15.38%)
	Self-employed	58 (31%)	36 (25%)	94 (28.43%)
	Unemployed	0 (0%)	0 (0%)	0 (0%)
Average Household Size	1–3 people	9 (5%)	87 (59%)	96 (29.00%)
	4–6 people	41 (22%)	54 (37%)	95 (28.68%)
	7–9 people	118 (64%)	6 (4%)	124 (37.46%)
	>9 people	16 (9%)	0 (0%)	16 (4.85%)

Source: Field Survey, 2024

Table 1 shows the Demographic Characteristics of Household Heads. The socio-demographic features of the households' heads in Utan Village and ECWA Staff Neighbourhood provide a significant understanding of the differences in housing characteristics and urban liveability. The presence of middle-aged household heads (41–60 years old) males are more dominant in both neighbourhoods constituting 78% in ECWA staff Neighbourhood and 79% in Utan village. In Utan Village 85% are married and in ECWA Staff neighbourhood 70% are married.

Household size varies significantly in both neighbourhoods, with 59% of the households in ECWA Staff Neighbourhood having 1-3 persons while in Utan Village 64% of the households have 7-9 persons.

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Table 2: Age of Building by Neighbourhoods

Age Range (Years)	Utan Village	ECWA Staff Neighbourhood	Total
0 – 5	23 (12%)	27 (18%)	50 (15.11%)
6 – 10	44 (24%)	36 (25%)	80 (24.17%)
11 – 15	21 (11%)	33 (22%)	54 (16.31%)
16 – 20	84 (46%)	48 (33%)	132 (39.88%)
21 – 25	12 (7%)	3 (2%)	15 (4.53%)
Total	**184**	**147**	**331**

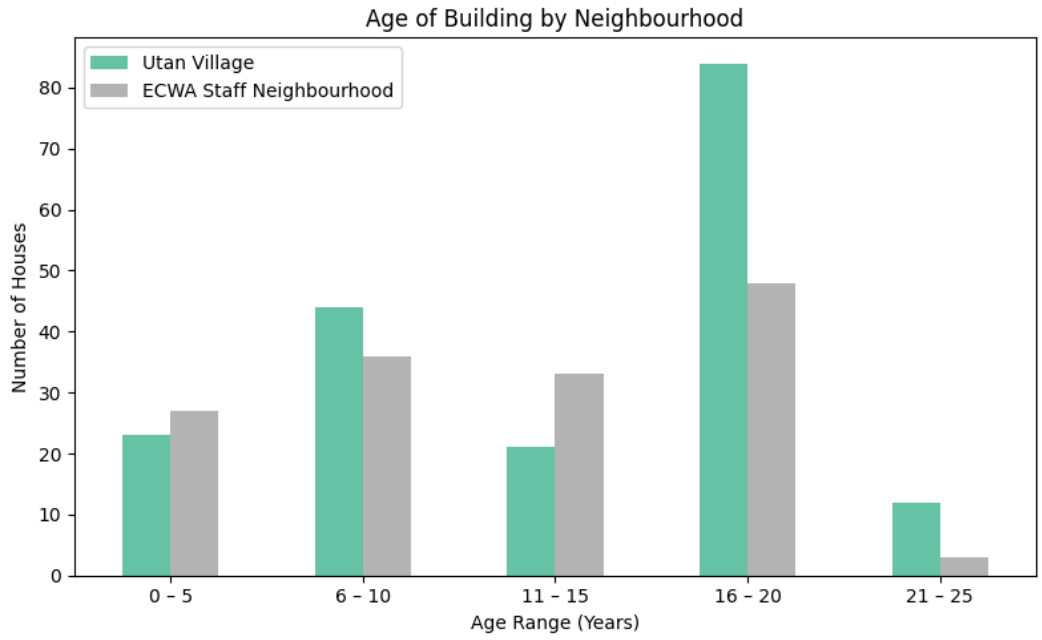


Chart 2: Age of Building by Neighbourhoods

Source: Field Survey, 2024

Table 2 & Chart 2 depict the ages of the buildings and this information shows the development trend within the two neighbourhoods. The age distribution of the buildings is skewed (in Utan Village, 46% of the buildings are aged between 16 and 20 years) compared with the buildings in ECWA Staff Neighbourhood (22% are 11-15 years and 33% are aged 16-20 years).

Table 3: Number of Rooms per House by Neighbourhoods

Number of Rooms	Utan Village	ECWA Staff Neighbourhood	Total (n = 331)
1 – 2	16 (9%)	7 (5%)	23 (6.95%)
3 – 4	68 (37%)	80 (54%)	148 (44.71%)
5 and above	100 (54%)	60 (41%)	160 (48.34%)
Total	**184 (100%)**	**147 (100%)**	**331 (100%)**

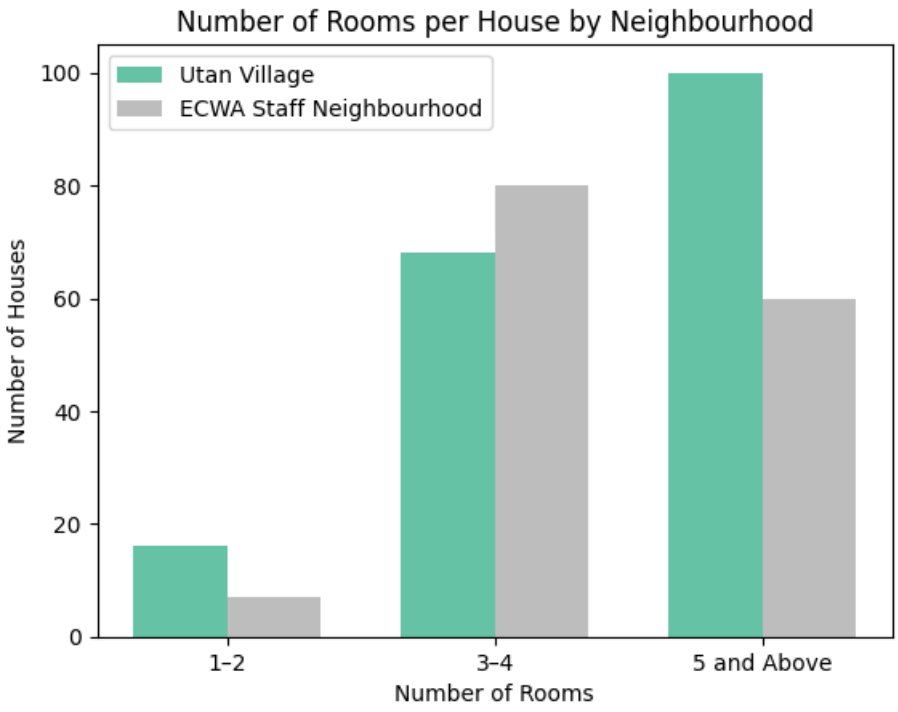


Chart 3: Showing Number of Rooms Per House by Neighbourhoods

Source: Field Survey, 2024

Chart 3 and Table 3 demonstrate the distributions of the number of rooms per house, which reflect the differences in socio-economic and cultural characteristics of the house. Utan Village has 54% (5 and above rooms) houses, whereas ECWA Staff Neighbourhood has 41%. In contrast, ECWA Staff Neighbourhood has 54% of houses with 3-4 rooms, compared to 37% in Utan Village.

Table 4: Number of Bedrooms per House by Neighbourhoods

Number of Bedrooms	Utan Village	ECWA Staff Neighbourhood	Total
1 – 2	78 (42%)	48 (33%)	126 (38.07%)
3 – 4	88 (48%)	69 (47%)	157 (47.43%)
5 and above	18 (10%)	30 (20%)	48 (14.50%)
Total	**184**	**147**	**331**

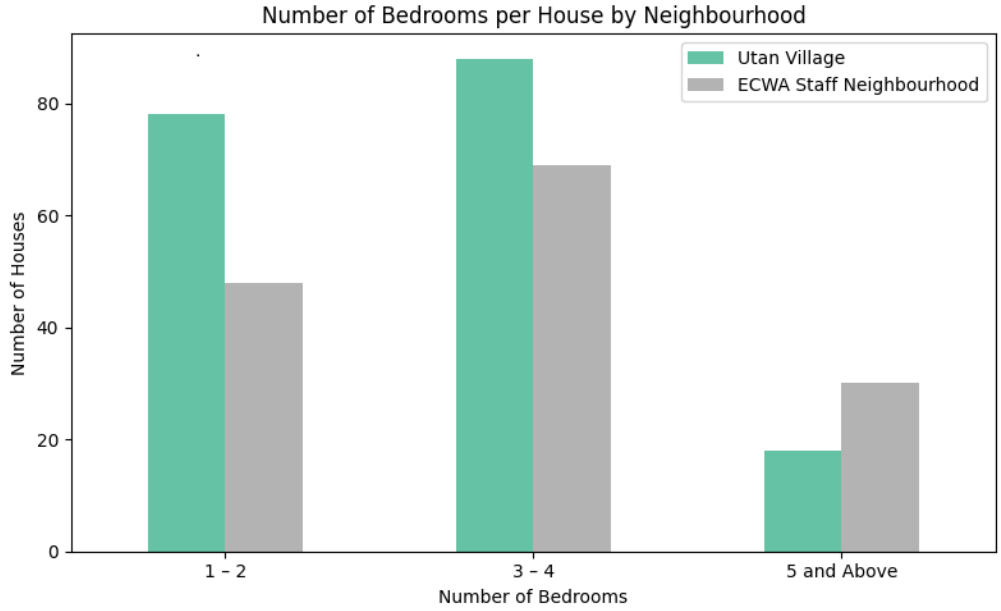


Chart 4: Showing Number of Bedrooms Per House by Neighbourhoods

Source: Authors work, 2024

Table 4 and Chart 4 show the number of bedrooms per house by neighbourhood. In Utan Village 42% of the houses have 1–2 bedrooms as against 33% in ECWA Staff Neighbourhood. On the other hand, ECWA Staff Neighbourhood contains more houses with 5 or more bedrooms (20%). The prevalence of 3–4-bedroom houses in the two neighbourhoods (47% on average) is also observed.

Table 5: Condition of Building by Neighbourhoods

Condition	Neighbourhoods Utan Village	ECWA Staff Neighbourhood	Total
Good	44 (24%)	96 (65%)	140 (42.24%)
Fair	125 (68%)	48 (33%)	173 (52.26%)
Poor	15 (8%)	3 (2%)	18 (5.45%)
Total	**184**	**147**	**331**

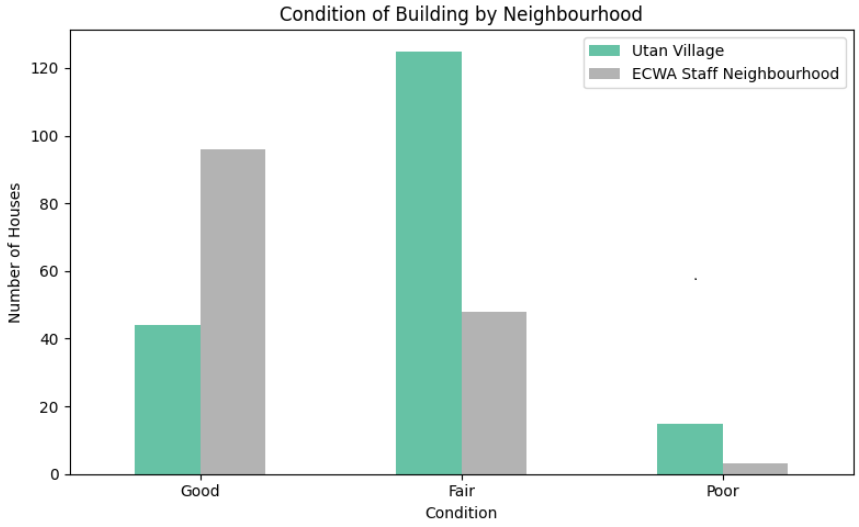


Chart 5: Showing Condition of Building by Neighbourhoods

Source: Authors work, 2024

Table 5 and Chart 5 indicate that building condition is the core of urban liveability. The percentage of buildings that are in good condition stands at 65% in ECWA Staff Neighbourhood as opposed to 24% in Utan Village. Conversely, 68% of the buildings in Utan Village are in fair condition, with 8% in poor condition.

4. Discussion

The results indicate that the prevalence of middle-aged household heads (41-60 years old) in both neighbourhoods is associated with a relatively stable and economically active population with long-term housing demand, but definite socio-economic differences influence housing outcomes.

The low-income earners, informal workers, low levels of education and large household sizes of 7-9 persons characterise Utan Village, which increases pressure on the housing space, leading to overcrowding, lack of space and rapid deterioration of the buildings. On the other hand, ECWA Staff Neighbourhood, which has more formal jobs, higher education and income as well as lower household size, has greater ability to invest in housing thus, leading to better building conditions, room allocation and maintenance. These inequalities highlight the importance of income stability and education in improving housing quality and adherence to planning standards, which supports the fact that socio-economic capacity continues to be one of the primary factors that determine housing conditions and city liveability in Nigerian cities (Ibem & Aduwo, 2017; Moga & Ezeanah, 2025).

The finding shows that presence of middle age (41-60 years) heads of households in the two neighbourhoods is associated with relatively static population which is active, long-term housing demand, but socio-economic differences do affect housing quality. Utan Village is characterised by low-income earners, informal workers, low education and large size (7-9 people) family size thus increasing pressure on room space resulting in overcrowding and room shortage with rapid building deteriorations. In contrast ECWA Staff Neighbourhood by virtue of their formal work status and higher education and income level as well as small family size are much more capable of investing in housing, this brings about better building conditions, room allocation and maintenance. The disparities demonstrate the significance of income security and education in improving housing and adherence to planning norms that reinforces the claims that socio-economic capacity remains one of the key factors in determining housing quality and city liveability in Nigerian cities (Ibem & Aduwo, 2017; Moga & Ezeanah, 2025).

As regards the age of buildings per neighbourhood, results in Table 2 and Chart 2 imply that the existing stock of housing in Utan Village are slightly older thus reflect unplanned informal developments that occurred in the past, while that of ECWA Staff Neighbourhood is relatively younger, suggesting more recent and planned development. This can be explained by the relatively recent development in the peripheral areas of the Jos urban city which is similar with Ezeanah and Kigbu (2025) who opine that older building stock will make it difficult to enforce up-to-date planning legislation, while newer stock can offer a unique opportunity for the introduction of new building designs and enforcement of the new rules. However, older building stocks are more prone to deterioration process thereby more frequently requiring repairs and maintenance that could increase cost of maintenance as well as result in failure to maintain the traditional character of a neighbourhood.

Results in Table 3 and Chart 3 reflect that dwelling units at Utan Village accommodate extended families and a traditional dwelling pattern, consistent with socio-economic condition and size family which determine housing choice. Conversely, ECWA Staff Neighbourhood contains a total of 54% (3-4 room) house that indicates the presence of nuclear families with middle income earners. However, the larger sized housing units at Utan village may not necessarily yield better liveability conditions due to overcrowding and use of sub-standard building materials whereas the

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medium sized dwelling units at ECWA Staff neighbourhood perform and design efficiently that it affects life quality of a house inhabitant (Udom & Ikiriko, 2023).

The outcomes of Table 4 and Chart 4 indicate socio-economic disparities in bedroom distribution per dwelling unit. This shows a form of overcrowding and non-conducive living condition and privacy at Utan Village that has been corroborated by Taiwo et al. (2018) and Lorentzen et al. (2022) who associated health risk with living condition of overcrowding in households. The finding of having houses with 5 or more bedrooms corresponds to better living conditions and more income level while 3-4 room houses show that they satisfy the middle-income household need as affirmed by research conducted by Mharzi-Alaoui et al. (2022) which claimed people's preference for right sized housing units. The study affirms the claim by Mharzi-Alaoui et al. (2022) that distribution of bedrooms per dwelling unit is an essential liveability parameter that can be attributed to a higher standard of living and lower income. There is crowding with smaller bedroom sizes at Utan Village while ECWA Staff neighbourhood have larger, properly spaced and therefore privacy conscious bedroom size.

Results in Table 5 and Chart 5 demonstrated a remarkable distinction in building conditions for both neighbourhoods where more houses in ECWA Staff neighbourhood are in good condition (65) compared to Utan Village (24). It signifies greater socio-economic capacity and housing quality while the prevalence of moderate condition in Utan Village (68%) signifies poor-quality performance and is consistent with the study of Emenike et al. (2015) and Udoh and Essien (2025) who assert that house quality is dependent on building material use and maintenance practice. This suggests that better quality material could potentially be employed at Utan Village as way of enhancing housing conditions. Generally, the results affirm that a better built environment leads to higher liveability and restricted liveability conditions exist in poor neighbourhoods.

5. Conclusion

This study examined housing characteristics and urban liveability for emerging areas, utilising data from Utan Village and the ECWA Staff Neighbourhood in Jos North LGA. The findings demonstrate that age, size, bedroom distribution, and housing conditions are not merely aspects of housing, but also critical determinants of occupants lived experiences, well-being, and quality of life. The study presents empirical evidence that micro-level variations significantly impact liveability outcomes in developing neighbourhoods in Nigeria. Despite both areas being predominantly inhabited by economically active household heads, the degree of socio-economic disparities is significant, resulting in different housing characteristics and circumstances. The effects of low-income level, large household size, low level of education and reliance on informal sector jobs strain housing structures in Utan Village to cause overcrowding, high rate of deterioration of structures, and low quality of space and privacy. The ECWA Staff Neighbourhood has high income levels, higher access to formal labour and high level of education allowing residents to use new, well-serviced houses with well-serviced rooms and bedrooms to the desired living comfort and residential satisfaction. A difference in structure age shows a difference in

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growth rate and the structures in Utan Village is older and thus are more susceptible to structural and environmental hazards while those in the ECWA Staff Neighbourhood is new and balanced for maintainable planning and building standards. These findings confirm previous findings by demonstrating that differences at the neighbourhood level translate into differences at the urban liveability level. Planning requires context-sensitive house and urban development to mitigate specific local problems. Upgrading programs, access to cheap and quality construction materials and an investment in basic infrastructure will contribute to improving liveability in the lower income areas, while the higher income area may require more stringent planning regulations to maintain quality of housing. The micro-neighbourhood housing characteristics are instrumental to urban liveability and their differentiation may explain differences at the city level for Nigerian cities.

6. Acknowledgement

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