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Demographic and Socio-Economic Dynamics of Habitability among Multi-Storey Housing Residents in Lagos, Nigeria

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ABSTRACT

The rapid urbanisation of Lagos has significantly increased the need for multi-storey residential buildings to address limited land availability and rising population density. The challenges associated with population growth driven by urban growth have become major obstacles to achieving sustainable housing and effective urban development. This study aimed at evaluating the demographic and socio-economic characteristics of multi-storey housing residents in Lagos. A quantitative approach was employed with the use of structured questionnaire administered across eleven multi-storey residential developments selected through multistage sampling. Descriptive and inferential analysis were used. Frequency counts and cross-tabulation were used to summarise and identify patterns in the data, while the inferential statistics entailed the use of Chi-square and Cramer's V. Findings showed that occupants of multi-storey housing in the study area were predominantly male, accounting for 66.8% of the sample, and were largely of working age, with 70.4% aged between 30 and 49 years. Educational attainment was notably high, with 95.6% of residents holding tertiary qualifications, and the majority of the residents are employed in private sector, accounting for 81.0% of the sample. Income distribution skewed upward, with 92.5% of residents earning above ₦300,000 monthly, placing most occupants comfortably above the national income median and tenants outnumbered owner-occupiers by a wide margin, at 68.6%. The study concludes that tenure status income and age are major determinant of habitability in multi-storey housing. It further demonstrates that habitability research in Lagos's multi-storey sector accounts explicitly for tenure status, not only income and age when explaining occupants' experience.

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INTRODUCTION

Housing is a basic human need that extends beyond providing shelter (Odunjo and Okanlawon, 2015). It significantly influences an individual's physical, mental, psychological, and social well-being, while also affecting overall productivity and quality of life (Akinyode and Tareef, 2013). It is a process of providing functional shelter in a proper setting of a neighbourhood, supported by sustainable maintenance of the built environment for the day-to-day living, activities of individual and families within the communities (Abraham, 2019). According to the United Nations (2015), the promotion of the development of affordable, safe and sustainable housing is one of the Sustainable Development Goals (SDG11) which indicates that housing is crucial for human. Studies have established a strong link between inadequate housing conditions and poorer physical and

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mental health outcomes among families and children, including increased food insecurity, chronic stress, and limited access to preventive healthcare services.

Conversely, habitability encompasses the relationship between people, buildings, and their surrounding environment. In essence, it refers to the condition of a dwelling in which occupants are protected from defects or hazards that could adversely affect their health, safety, and overall well-being (James and Essien, 2018; United Nations, 2024). It ensures that the dwellers live in a healthy, safe and comfortable environment, which helps develop a positive identity. The physical conditions of a house can affect the realisation of other human rights, including the attainment of high standards of mental and physical health.

Housing is a fundamental component of planning for habitability, serving as the basic unit of residential development (Investopedia, 2023). Groups of housing units with similar physical characteristics and design form communities, whose residents interact with one another within a broader planning framework to promote an organized and functional living environment. These interactions are strengthened by adherence to key habitability principles, including safety, health, mobility, sustainability, convenience, and accessibility. Various indicators based on these principles are used to evaluate the quality of residential environments. Furthermore, housing is closely linked to other planning dimensions such as population dynamics, socio-cultural factors, economic conditions, land use, infrastructure and utilities, public health, transportation, and governance (Tonne, Adair, Adlakha, & Anguelovski, 2020). Effective integration and coordination of these planning elements are essential for achieving a habitable and sustainable housing environment.

In Nigeria, urbanisation has become a widespread phenomenon, accompanied by a significant and growing housing deficit. The housing shortfall has reportedly risen from approximately 16 million units in 2013 to about 28 million units in 2024 (Kabir & Ikwuagwu, 2025). As a response to land scarcity, particularly in urban areas, multi-storey housing developments have increasingly been adopted as a strategy to maximise limited land resources (Fakere, Ayoola, & Daramola, 2021). This form of residential development has gained prominence in both developed and developing cities due to rapid urban expansion, which continues to place considerable pressure on available land, especially within highly populated urban centres. Consequently, existing literature contains extensive research on multi-storey housing as a design response to the challenges associated with urbanisation. These studies have examined various aspects, including privacy and residential comfort within multi-storey housing environments (Kennedy, Buys, & Miller, 2015).

Furthermore, although Lagos is characterised by a diverse population with varying ethnic and cultural backgrounds, housing developments are often implemented without adequate consideration of the perspectives of end users or the integration of their socio-economic and cultural attributes into the design process. Waziri, Yusof, Abd Rahim, Roosli, and Yakub (2014) noted that many housing studies have paid limited attention to socio-economic and cultural status (Odunjo, Okanlawon, Ayinla and Ayanda, 2015; Odunjo, 2017), with these factors frequently treated merely as control variables rather than being examined as significant determinants of housing outcomes. Makinde (2015) further observed that residents' satisfaction with housing features varies considerably across different socio-cultural characteristics, including age, gender, ethnicity, and other demographic factors. Similarly, Maina (2021) emphasised the need for further research into the socio-cultural requirements and preferences of users within urban housing typologies.

Therefore, the study filled the gap by assessing the demographic and socio-economic characteristic of multi-storey housing residents towards improving their living experience. The study was conducted in Eko (Figure 1), one of the five administrative divisions of Lagos comprising Apapa, Eti-Osa, Lagos Island, Lagos Mainland, Surulere, Ajeromi-Ifelodun and Amuwo-Odofin (Lagos State Government, 2024) Local

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Government Areas, purposively selected as the area housing the majority of Lagos's multi-storey housing stock.



Figure 1: Eko in the Context of Lagos State

METHODOLOGY

The study adopted a quantitative research approach with the use of structured questionnaire administered across eleven multi-storey residential developments selected through multistage sampling. A total of 305 residents were selected through simple random sampling and the questionnaires were administered at household level. A total of 226 questionnaires were retrieved in usable form, representing a 74% response rate, exceeding the 60% threshold regarded as acceptable for survey research (Sekaran & Bougie, 2019). Both descriptive and inferential statistics were employed for the data analysis. The descriptive statistics, including frequency counts, percentages and cross-tabulation, were used to summarise the distribution of data across the various demographic and socio-economic groups, while the inferential statistics entailed the use of Chi-square and Cramer's V.

RESULTS AND DISCUSSION OF FINDINGS

This section examines the socio-economic characteristics of occupants of multi-storey buildings in the study area. These characteristics are important for understanding how social and economic attributes of individuals influences the choice of apartment types, housing condition and available facilities within multi-storey residences. The study considered the following variables of socio-economic characteristics such as gender, age, marital status, household size, educational status, occupation, monthly income, duration of stay and categories of occupants. These variables do not eliminate any potential factors but were incorporated into the study to have realistic attribute of multi-storey housing dwellers.

Gender

Almost two-thirds (66.8%) of the sampled multi-storey occupants were male, while 33.2% were female (Table 1). Although descriptive results show dominance of male respondents than their female counterparts, chi-square test indicates this distribution is not statistically significant at 0.05 level, $X^2 = 5.757$, $p = 0.835$. This implies that gender and occupancy of multi-storey housing in Lagos are independent in this sample. In other words, the observed male skew cannot be generalised as evidence of gendered access to vertical housing. This contrasts Agbola and Olatubara (2003) and UN-Habitat (2019) which reported significant male dominance in formal high-rise housing. The non-significant result reflects the following: true gender parity in this Lagos estate sample, sampling method that captured both male tenants and female dependents and increasing female participation in Lagos formal rental market since 2003.

For habitability, the implication is important since gender is not significantly associated with occupancy; habitability problems reported cannot be attributed to male-centred versus female centred estates. Instead, design and management failures affect all occupants

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equally. However, the descriptive 2:1 ratio still warrants qualitative follow up; chi-square tests association, not meaning. World Health Organisation (2018) notes that even with equal occupancy, men and women experience housing differently due to safety, water access and care giving roles.

Age Distribution

Age distribution was significantly associated with occupancy of multi-storey housing, significant X^2 =69.841, p = 0.002. <0.05. Descriptive results show 70.4% of occupants are aged 30-49 years, while 16.4% are 50 years and above. This concentration in prime working age reflects Lagos' urban reality where multi-storey housing serves upwardly mobile professionals and young families who require proximity to CBDs but lack capital for landed property (UN-Habitat, 2014; Ibem and Amole, 2013). This sharp decline after age 50 aligns with WHO, (2007) findings that high rise living without age-friendly features excludes older persons due to mobility, health access, and affordability constraints. Thus, while habitability may be adequate for the 30-49 cohorts, the building form is not age-inclusive. This has implications for SDG 11.1 and Lagos future housing policy as the population ages. Architect and other professional in the building industry must consider elevators, healthcare access, and ground-floor units to widen habitability beyond the current young professional bracket.

Marital Status

Marital status distribution shows 59.3% married occupants, followed by 23.0% single, 9.3% widowed, 4.9% separated, and 3.5% divorced. This indicates that multi-storey housing in Lagos primarily serves married households, a pattern consistent with Agbola, 2005 and Olayiwola et al, 2006 who reported similar dominance of married couples in formal vertical housing. This concentration reflects estate allocation preferences for stable families and unit layouts designed for nuclear families (UN-Habitat, 2020). However, the combined 17.7% of single, divorced, separated and widowed occupants signals a habitability gap. WHO (2018) notes that fixed service charges and large floor plans disadvantage single-income households reducing affordability and perceived safety. Thus, while married couples may find the housing adequate, the estate design and management model is less inclusive for non-married occupants. For Lagos' housing policy, this suggests need for unit mix diversity- more 1 bedroom/studio flats and flexible payment to meet SDG 11.1 beyond the married family norm.

Educational Status

Analysis shows that 95.6% of the occupants of the multi-storey buildings reported postgraduate qualifications, first degree or Higher National Diploma (HND), while 4.0% possessed Nigerian Certificate in Education (NCE) or Ordinary National Diploma (OND) and smaller proportion (0.4%) had completed secondary education.

Educational attainment was highly skewed, with 95.6% of occupants holding HND, first degree, or postgraduate qualifications, while only 4.4% had NCE/OND or secondary education. This near-total dominance of tertiary-educated occupants reflects strong education-based filtering in Lagos multi-storey housing. This finding aligns with Ibem (2018) who reported 89% tertiary education in Lagos public high-rise blocks, and UN-Habitat, 2016 which notes that formal vertical housing in Sub-Saharan Africa is accessible mainly to the top education-income bracket. The implication for habitability is critical: the housing conditions being evaluated represent the experience of Lagos' educated middle class, not the general urban population.

Bourdieu's concept of housing as cultural capital (Olayiwola, 2012) explains this- estates use educational credentials as proxy for desirable tenant status. Consequently, habitability challenges reported may understate city-wide problems, since lower-education, lower income groups who face worse housing are excluded from multi-storey housing entirely. This raises questions about SDG 11.1- housing for all. For Lagos to achieve inclusive vertical urbanisation, policy must address documentation barriers, unit

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mix, and rent structures that currently make multi-storey housing an elite enclave.

Occupation

Findings indicate that 81.0% of the respondents were private sector workers, representing the largest employment category in the sample. This was followed by traders (9.7%), public sector employees (7.5%) and a smaller fraction accounted 0.9% for student and other occupational type respectively as shown in Table 1. Occupation distribution shows 81.0% occupants work in private organisations, followed by 9.7% trading, 7.5% civil servant and 0.9% each for students and others. This confirms that Lagos multi-storey housing is overwhelmingly occupied by private sector employees. This pattern aligns with Aribigbola, 2008; Ibem and Aduwo, 2013 who identified private sector workers as the dominant occupants of formal high rise housing due to regular salaries, documented employment, and access to cooperative loans for rent advance.

Civil servants and traders are underrepresented despite being large occupational groups in Lagos, reflecting affordability and documentation barriers (UN-Habitat, 2014). For habitability, this occupational concentration means estate design and management respond to private sector needs: reliable power, security, internet, and proximity to CBDs. However, it also means that housing model excludes informal workers and public servants who constitute the majority of Lagos' workforce. Thus, habitability assessments from this sample reflect corporate class experience. To meet SDG 11.1, Lagos housing policy must diversify occupancy beyond private sector enclaves through flexible payment, mixed-income units, and allocation rules that includes civil servants and successful informal traders.

Monthly Income

Monthly income was extremely skewed, with 92.5% of occupants earning above ₦ 300,000, 6.2% earning ₦201,000 – ₦ 300,000 and only 1.3% earning ₦ 101,000 - ₦ 200,000. No occupants earned below ₦ 100,000. This confirms that Lagos multi-storey housing is accessible almost exclusively to high-income earners. This finding aligns with Nubi, 2008; Ibem, 2013 who identified income threshold as the primary barrier to formal vertical housing in Lagos, and with World Bank, 2019 which estimates only 3% of urban Nigerians can afford formal housing without stress. The income concentration explains other socio-economic attribute skewed in this study: high tertiary education (95.6%) and private sector employment (81.0%) are prerequisites for this income bracket.

For habitability, this creates a critical limitation: the housing conditions assessed represents the experience of Lagos 'economic elite who can afford diesel, water treatment, and private security. WHO and UN-Habitat define affordability as a core component of adequate housing. Since 92.5% of occupants is above ₦ 300,000 while 70% of Lagos workers earn below ₦ 150,000 (NBS, 2023), multi-storey housing in its current form fails the "for all" requirement of SDG 11.1. Policy intervention is needed in the form of rent-to-own, mixed-income quotas, and reduced documentation to de-concentrate high-income occupancy.

Household Size

Household size distribution shows 39.8% of households have 3-4 persons, 28.3% have 5-6 persons, 25.7% have 1-2 persons, and 6.2% have 7-8 persons. This indicate that while nuclear families of 3-4 persons dominate, a substantial 34.5% of households are medium-to-large with 5-8 persons, the pattern reflects the mismatch between estate design and Lagos family structure documented by Ibem and Amole, 2012: flats are built for Western nuclear family of 4, but cultural practice of extended family support leads to overcrowding. Adeokun (2003) reported similar >2persons per bedroom rates in Lagos estates.

For habitability, household size is critical because WHO (2018) links overcrowding to respiratory disease, mental stress and reduced privacy. Households with 5-8 persons in standard 2–3-bedroom flats likely fall below WHO minimum of 10m^2 per person, straining water, sanitation and ventilation systems designed for smaller

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occupancy. Thus, habitability complaints in later sections may be partly driven by design-occupancy mismatch rather than pure management failure. Lagos housing policy must reconsider unit-mix – increasing 4-bderoom units and flexible layouts to accommodate extended family reality and meet SDG 11.1 without forcing overcrowding.

Ethnicity

Descriptive analysis shows that occupants of multi-storey housing in Lagos city are predominantly Yoruba, followed by Igbo (20.8%), Hausa (5.3%), and Others (42.9%). In a habitability evaluation, ethnicity is relevant because cultural background influences spatial use, privacy needs and satisfaction with dwelling features. The Yoruba majority reflects indigenous settlement and family land access on the mainland, often linked to longer occupancy and stronger attachment to place. The 20.8% Igbo and 5.3% Hausa shares align with post-2020 migration studies showing that housing choice in Lagos is shaped by proximity to trade, transport and ethnic economic networks (Adebayo, 2021; Musa, 2023).

The high proportion (42.9%) for Others suggests Lagos towers now house a broad mix of minority groups and expatriates from other countries including Americans, Chinese, Indians, Syrian, Egyptians, Lebanese and English with temporary housing tenure, supporting 2022-2024 literature that frames high-density housing a multi-ethnic infrastructure rather than segregated enclaves (Okonkwo and Adeleke, 2022). However, in the context of habitability, this mix has two implications. One is that the design must account for varied cultural practices in ventilation, cooking and communal spaces to avoid user dissatisfaction. Furthermore, management should recognise that ethnic diversity can affect how residents perceive safety, noise and shared facilities; which remained key habitability dimensions.

Beyond composition, ethnicity influences how occupants perceive and rate habitability dimensions in Lagos multi-storey housing. Post-2020 studies in Nigerian cities show that cultural background shapes expectations around space use, privacy, ventilation, and communal facilities (Akinyode and Khan, 2020; Ibem *et al*., 2021). For instance, Yoruba occupants with indigenous ties often prioritise proximity to extended family and land tenure security, which can raise satisfaction with location even when physical conditions are aging. Igbo occupants, frequently linked to trading activities, tend to value functional layouts and storage space that support small scale commerce from home, so satisfaction drops when units lack flexible space. Hausa occupants, though only 5.3% in this sample, have been shown to place higher emphasis on gendered privacy and separation of cooking areas, meaning opel-plan designs common in modern towers can reduce perceived habitability if not adapted (Musa, 2023). The other ethnic groups accounted for adds complexity, as minority and ECOWAS migrants often compare Lagos housing standards to their places of origin, leading to varied satisfaction thresholds for water supply, waste management and safety.

This implies habitability cannot be measured as a single universal standard in Lagos. A design for management rated adequate by one ethnic group may be rated poor by another due to cultural use patterns. For architects and policy makers, the implication is to move from generic building codes towards more user-centered, culturally responsive standards that account for Lagos' multi-ethnic occupancy.

Duration of Stay

Duration of stay shows 59.3% of occupants have lived in the estate for 1.5 years, 16.4% over 10 years, 12.4% less than 1 year and 11.9% for 6-10 years. This concentration in the 1-5 years bracket indicates that Lagos multi-storey housing serves mainly as medium-term accommodation for upwardly mobile residents. This pattern aligns with Onibokun, 1985; Sanni and Ademiluti, 2005 who described Lagos private flats as "transitional housing" where professionals stay 3-5 years before moving to self-owned landed property. Ibem, 2012 notes that 1–5-year residents are ideal for POE studies because they have sufficient exposure to housing problems without long-term adaptation bias. The 28.3% who

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stayed above 6 years represent stable core residents whose perceptions can indicate long-term habitability trends. The relatively low 12.4% new entrants reduce "honeymoon effect" in the data. However, the fact that 72% exit within 10 years suggests retention challenges, maintenance decline, or desire for landed property. For habitability, this turnover implies that management must address issues within 5-year cycles to retain tenants; otherwise, estates become revolving-door housing rather than sustainable communities as envisioned by SDG 11.1.

Category of Residents (Tenure Status)

Majority of respondents (68.6%) were tenants, while 31.4% were owner-occupiers. This predominance of tenancy is consistent with the high cost of property ownership in Lagos's prime residential areas, where multi-storey housing is concentrated. Tenants may have different habitability concerns than owners, particularly regarding maintenance responsiveness, service charge accountability, and the ability to effect physical modifications to their units.

This tenant-dominant profile has direct bearing on the maintenance governance challenges. Because most occupants do not hold a stake in the underlying property, their capacity to influence major repair decisions is limited to whatever channels landlords or facility managers make available, reinforcing the finding that maintenance disputes in multi-ownership buildings are negotiated primarily among owners rather than the wider resident population (Folorunsho *et al,* 2015).

Table 1: Socio-Economic Characteristics of Multi-Storey Residents in Lagos

S/N	Variable	Category		Frequency (N)	Percentage (%)
1.	Gender	(i)	Male	151	66.8
		(ii)	Female	75	33.2
		Total		**226**	**100.0**
2.	Age	(i)	18-29 years	21	9.3
		(ii)	30-39 years	80	35.4
		(iii)	40-49 years	79	35.0
		(iv)	50-59 years	30	13.3
		(v)	60 years and above	16	7.1
		Total		**226**	**100.0**
3.	Marital Status	(i)	Single	52	23.0
		(ii)	Married	134	59.3
		(iii)	Divorced	8	3.5
		(iv)	Separated	11	4.9
		(v)	Widow/Widower	21	9.3
		Total		**226**	**100.0**
4.	Household Size	(i)	1-2	58	25.7
		(ii)	3-4	90	39.8
		(iii)	5-6	64	28.3
		(iv)	7-8	14	6.2
		Total		**226**	**100.0**
5.	Educational Status	(i)	Secondary/Technical	1	0.4
		(ii)	NCE/OND	9	4.0
		(iii)	HND/First Degree/Postgraduate	216	95.6

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	Total			**226**	**100.0**
6.	Occupation	(i)	Student	2	0.9
		(ii)	Trading	22	9.7
		(iii)	Civil Servant	17	7.5
		(iv)	Private Organisation	183	81.0
		(v)	Others	2	0.9
	Total			**226**	**100.0**
7.	Monthly Income	(i)	₦101,000-₦200,000	3	1.3
		(ii)	₦201,000-₦300,000	14	6.2
		(iii)	Above ₦300,000	209	92.5
	Total			**226**	**100.0**
8.	Ethnicity	(i)	Yoruba	70	31.0
		(ii)	Hausa	12	5.3
		(iii)	Igbo	47	20.8
		(iv)	Others	97	42.9
	Total			**226**	**100.0**
9.	Duration of Stay	(i)	Less than 1 year	28	12.4
		(ii)	1-5 years	134	59.3
		(iii)	6-10 years	27	11.9
		(iv)	Over 10 years	37	16.4
	Total			**226**	**100.0**
10.	Category of Resident	(i)	Owner	71	31.4
		(ii)	Tenant	155	68.6
	Total			**226**	**100.0**

Source: Author's Field Survey (2026)

Relationship between Tenure Status and Overall Satisfaction

To examine whether owner-occupiers and tenants differ in their perception of overall housing satisfaction, a cross-tabulation analysis was conducted. Table 2 presents the relationship between tenure status (owner versus tenant) and overall satisfaction with multi-storey housing in Lagos. The results show a statistically significant association between tenure status and satisfaction ($\chi^2 = 16.234$, $p = 0.003$, Cramer's $V = 0.268$), indicating that owner-occupiers and tenants differ in their satisfaction levels.

Owner-occupiers expressed higher levels of satisfaction than tenants. Specifically, 31.0% of owner-occupiers rated their overall satisfaction as very high, compared with only 14.2% of tenants. Similarly, 45.1% of owners rated their satisfaction as high, compared with 38.1% of tenants. In contrast, tenants were more likely to report moderate (31.0%) or low (14.2%) satisfaction levels than owners (19.7% and 4.2%, respectively). Only 2.6% of tenants reported very low satisfaction, compared with no owner-occupiers selecting this category.

This pattern suggests that ownership status confers a satisfaction advantage that may be explained by several factors. First, owner-occupiers have greater influence over maintenance decisions and service charge allocations. Second, owners may have greater financial capacity to invest in unit improvements or to supplement inadequate services through private alternatives. Third, the psychological benefit of housing ownership, including tenure security and the ability to personalise living spaces, may contribute to higher satisfaction regardless of objective housing conditions. Fourth, owners may have selected their units more

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deliberately than tenants, resulting in better alignment between their preferences and housing.

This finding has practical implications for housing policy and facility management. Given that tenants constitute 68.6% of residents in the sampled buildings, policies and management practices that address tenant-specific concerns, such as service charge transparency, maintenance responsiveness, and security, would improve satisfaction for the majority of residents. Additionally, mechanisms that give tenants a voice in building governance, such as tenant representation on owners' associations, could partially address the satisfaction gap between owners and tenants.

Table 2: Relationship between Tenure Status and Overall Satisfaction

S/N	Tenure Status	Very High (%)	High (%)	Moderate (%)	Low (%)	Very Low (%)	Total (N)	Result
i.	Owner-Occupier	31.0	45.1	19.7	4.2	0.0	71	χ^2 = 16.234
ii.	Tenant	14.2	38.1	31.0	14.2	2.6	155	p = 0.003
	Total	19.5	40.3	27.4	11.1	1.8	226	V = 0.268

Source: Author's Field Survey (2026)

CONCLUSION

The study established that habitability of multi-storey housing is shaped by different interaction dynamics of demographic and socio-economic characteristics particularly tenure status, income and age which majorly effect on how residents perceive the habitability of their houses. Findings revealed age distribution was significantly associated with occupancy of multi-storey housing ($X^2 = 69.841$, $p = 0.002$), revealing that high-rise living without age-friendly design features tends to exclude older persons through mobility barriers, limited health access and affordability constraints.

It also shows a statistically significant association between tenure status and satisfaction ($\chi^2 = 16.234$, $p = 0.003$, Cramer's $V = 0.268$), indicating that owner-occupiers and tenants differ in their satisfaction levels. A factor that shows owners may have greater financial capacity to invest in unit improvements or to supplement inadequate services through private alternatives thereby resulting higher levels of satisfaction for owner-occupiers than tenants. Therefore, the following recommendations are proposed based on the findings towards improving the living condition of multi-storey housing residents in the study area: There is need for age-inclusive housing by providing age friendly features to support older persons and provide mobility, health access, and affordability constraints.

The need for unit mix diversity should be encouraged to cater for both the married and single occupants. For Lagos to achieve inclusive vertical urbanisation, policy must address documentation barriers, unit mix, and rent structures that currently make multi-storey housing an elite enclave. Lagos housing policy must diversify occupancy beyond private sector enclaves through flexible payment, mixed-income units, and allocation rules that includes civil servants and traders. The policy should also ensure that multi-storey housing are affordable to all income groups and household sizes.

Architects and policy makers should move from generic building codes towards more user-centered, culturally responsive standards that account for Lagos' multi-ethnic occupancy. Management must also address issues within short term tenancy; otherwise, multi-storey become revolving-door housing rather than sustainable communities as envisioned by SDG 11.1. Tenancy agreements within multi-owned houses should specify minimum maintenance obligations and response timelines, giving tenants a documented basis for raising concerns with landlords or facility managers.

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