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# Assessment of Housing Typologies and Factors Influencing Provider Choice of Typology in Urban Abuja

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**Abstract**: Access to adequate housing is globally recognised as both a human right and a critical pillar of sustainable urban development, yet supply deficits persist across sub-Saharan Africa. In Nigeria, the housing shortfall has grown from 7 million units in 1991 to over 28 million in 2024, with Abuja, the Federal Capital Territory (FCT), reflecting these pressures most acutely. This study examined the dominant housing typologies in urban Abuja and the determinants influencing providers' choices. A descriptive quantitative design was adopted, with data collected through questionnaires administered to residents and suppliers. The study population comprised adults living in mass housing schemes in Phases 2 and 3. Using multistage sampling, 30% of districts and 10% of housing schemes were selected. Two respondent groups were engaged: 242 housing suppliers, drawn randomly to represent 30% of total supplier in Phases 2 and 3, and 920 household heads selected through random and systematic sampling. This sample size was considered adequate to ensure robust representation of both suppliers and residents. Data were analysed using descriptive statistics to reveal prevailing typologies and the factors shaping providers' choices. The study revealed that housing supply in Abuja's urban core is dominated by duplexes (41.1 percent) and flats (37.7 percent), shaped largely by profitability, market demand, and regulatory frameworks, with prestige reinforcing statusoriented choices and culture playing a limited role. This indicates that housing outcomes are driven more by profit and status than by affordability or inclusiveness. For policymakers, planners, and architects, the findings underscore the need to recalibrate housing delivery systems by balancing profitability and efficiency with affordability, inclusiveness, and sustainability.

**Keywords**: housing typologies, urban Abuja, economic determinants, regulatory frameworks, socio-cultural and design considerations.

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# INTRODUCTION

Access to adequate housing is no longer merely a social aspiration, it is a fundamental human right and a cornerstone of sustainable urban development. Housing shapes livelihoods, well-being, and social cohesion, extending beyond shelter to include access to essential services such as water, sanitation, and energy (UN-Habitat, 2023; Lekwot *et al.*, 2012; Ihuah *et al.*, 2014). Yet, housing deficits remain a pressing global challenge, particularly in sub-Saharan Africa, where rapid urbanisation has outpaced supply (Olotuah and Bobadoye, 2009). In Nigeria, the shortfall has surged from 7 million units in 1991 to over 28 million in 2024, with bridging the gap requiring investments exceeding N21 trillion (Friedman and Rosen, 2018; Federal Mortgage Bank, 2024).

Abuja, the Federal Capital Territory (FCT), reflects this national housing dilemma. Its population has risen from 2.3 million to over 4.2 million in less than two decades (Macrotrends, 2024), exerting immense pressure on infrastructure and the formal housing market. While considerable research has focused on housing challenges in the city's peripheral settlements, such as Lugbe, Gwagwalada, and Nyanya, limited scholarly attention has been devoted to the urban core. This is significant, given that the core functions as the political, administrative, and economic hub of the FCT and hosts numerous formal housing projects driven by public, private, and public-private partnership (PPP) providers.

Housing typology critically shapes affordability, land use efficiency, densities, and user acceptability (Nubi, 2000; Agbola, 2001; UN-Habitat, 2023). Despite studies on Nigerian housing typologies (Nubi, 2000; Agbola, 2001; Odunjo, 2008, 2014; Odunjo *et al.*, 2015), empirical analysis in Abuja remains limited. Specifically, the distribution of major typologies, such as duplexes and terraces, and the determinants influencing providers choice of typology have not been comprehensively documented. While previous studies identify constraints such as land tenure, material costs, and regulatory processes, they rarely examine why providers favor one housing typology over another in the urban core. In particular, the roles of market considerations, government policy, socio-cultural factors, and architectural design preferences in shaping these choices remain underexplored, leaving a gap in understanding decision-making and typological diversity in central districts.

This study addresses these gaps by providing geographically specific, empirical evidence on housing typologies in Abuja's urban core and accessing the market, policy, sociocultural, and architectural factors shaping provider typology choices.

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#### The Study Area: Urban Abuja

Abuja became the administrative capital of Nigeria on 12th December 1991. It is located in the central part of the country, north of the confluence of the Niger and Benue Rivers, at latitude 9°07'N and longitude 7°48'E. Abuja replaced Lagos, the national capital since 1914, after it was discovered that Lagos could no longer sustain the dual role of state and federal capital due to challenges such as housing shortages, traffic congestion, and overstressed infrastructure (Imam *et al.*, 2008). To address these problems, a new Federal Territory was created, and Abuja was planned as the Federal Capital City.

The Abuja Master Plan projected a population of 3.2 million by the year 2000 (Ukoje and Kanu, 2014). However, actual growth far exceeded projections even before development was completed. As the capital of the sixth largest oil-producing country in the world, Abuja witnessed massive influxes of people due to social, economic, and political factors. According to Imam *et al.* (2008), less than 50% of the planned development had been achieved, yet the city's population already exceeded 6 million. Within just two decades, Abuja grew from 387,671 residents in 1991 to a projected 2,245,000 by 2012 (Abdullahi and Wan, 2010). This made it the fourth largest city in Nigeria, surpassed only by Lagos, Kano, and Ibadan (Tangaza, 2013), with a growth rate estimated at 9.3% (Elaigwu, 2009).

This rapid expansion has created an acute housing shortage, driven by the spontaneous relocation of federal employees without adequate housing (Ikejiofo, 1999) and the continued influx of migrants since 1991 (Abubakar, 2014). To guide development, Abuja's planners structured the city into concentric "Phases." Phase 1 includes the Central Area, home to the National Assembly, embassies, cultural institutes, and other government offices, along with Garki, Wuse, Maitama, Guzape, and Asokoro. Phase 2 districts comprise Apo Dutse, Dakibiyu, Duboyi, Durumi, Gaduwa, Games Village, Kaura, Gudu, Jahi, Kado, Katampe, Kukwaba, Mabushi, Utako, Wuye, and Jabi and Phase 3 consists of Galadimawa, Gwarinpa, Kabusa, Karmo, Life Camp, Lokogoma, and Nbora.

Beyond these, the suburban expansion of Abuja extends into Phases 4 and 5. Phase 4 includes Idu and Karsana, while Phase 5 covers Dawaki, Kubwa, Kuje, Lugbe, and Mpape. Despite this wider metropolitan spread, Phases 1 to 3 form the core of urban Abuja, which constitutes the study area for this research (Abuja, 2021).

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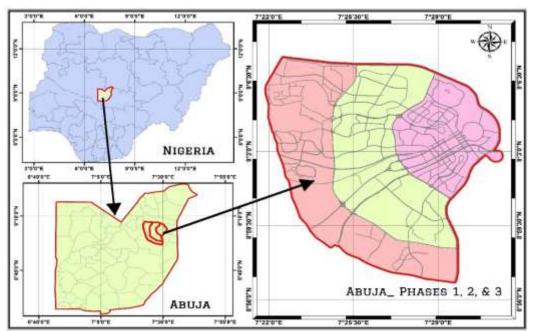


Figure 1: Geographical Context of the Study Area: Nigeria, Abuja and Urban Abuja Source: AGIS, 2023

#### LITERATURE REVIEW

Multiple studies recognise a duality in Abuja's residential landscape, distinguishing formal "volumetric" settlements, such as apartments and planned estates, from informal, improvised "unvolumetric" settlements composed of recycled materials (Obiadi *et al.*, 2017). This spatial dialectic highlight how formal planning ideals contrast sharply with onthe-ground realities, particularly in rapidly urbanising contexts.

Research by Jiburum *et al.* (2021) notes that public housing in districts like Wuse, Garki, and Mabushi was originally delivered through prototype apartments and bungalows during the 1980s and 1990s to accommodate civil servants under programs such as the Shagari low-cost estates and early public-private partnersh ips. While these typologies were intended to provide affordable accommodation, the 2005 monetisation policy privatised many units, making them largely unaffordable for former beneficiaries.

Evaluations by Adidi *et al.* (2021) further indicate that housing typology choices across estates like Utako, Mabushi, Wuye, and Gudu are shaped more by systemic constraints, such as land tenure security, rising building material costs, bureaucratic challenges, and developer capacity than by resident preferences or cultural appropriateness.

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Dauda (2022) reports extensively on typologies within indigenous and informal settlements, typically compound-style housing without certified building designs or adequate infrastructure. However, comparisons between informal compounds and formal apartments or bungalows remain under-theorised in urban Abuja.

Nationwide typology modelling studies, such as those published in *Buildings and Cities*, classify Nigerian dwellings into archetypes including apartments, bungalows, compounds, mud houses, and improvised settlements, and analyse their energy and material use. While useful for broader classification, these studies lack geographic specificity to Abuja's urban core and do not engage with provider motivations.

Despite substantial housing delivery in Abuja's planned districts, a unified typology across the urban core is lacking. Moreover, scholarly discourse has rarely investigated why providers favor certain housing typologies. While studies such as Jiburum *et al.* (2021) and Adidi *et al.* (2021) reference policy, cost, and institutional factors, they stop short of empirically documenting the rationale behind typology deployment in the urban core.

#### RESEARCH METHODOLOGY

This study adopted a quantitative research design to access the housing typologies provided in the urban core of Abuja, the rationale behind providers' preference for specific typologies, and the extent to which these align with household cultural values and lifestyle needs. Two sets of respondents were targeted: housing suppliers and residents.

The research was conducted in urban Abuja, the Federal Capital Territory (FCT) of Nigeria, which was purposively chosen due to its large population, concentration of mass housing schemes, and role as the nation's administrative and economic center. Abuja is spatially structured into urban and fringe areas. The urban area comprises Phases 1 to 3, while Phases 4 and 5 constitute fringe settlements. For this study, Phases 2 and 3 were purposively selected because they host a significant share of formal residential developments catering to the city's workforce population and exhibit diverse housing typologies. Phase 1, which accommodates the central government institutions and diplomatic zones, was excluded due to its unique land-use character.

# **Population and Sampling Frame**

The population of the study comprised stakeholders involved in the formal provision of housing within the study area. Based on field compilation a total of 1,026 mass housing schemes were identified across urban Abuja, with 805 located in Phases 2 and 3. forming the study's sampling frame as shown in Table 1. These schemes formed the sampling frame for both respondent groups.

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#### **Sampling Technique**

The study used a multistage sampling technique, which involves dividing the population into groups and subgroups based on location characteristics (Odunjo, 2023; Oladimeji, 2023). In the first stage, Abuja was stratified into urban and fringe sections, and the urban core was further delineated into Phases 1 to 3. In the second stage, Phases 2 and 3 were purposively selected for their representative housing characteristics and exhibit diverse housing typologies, Phase 2 has sixteen districts, and Phase 3 has seven districts.

In the third stage, 30% of districts from each phase were randomly selected to ensure accurate representation. Consequently, five districts were selected from Phase 2 (Wuye, Gudu, Kamtape, Duboyi, and Jabi) and two districts from Phase 3 (Gwarimpa and Life Camp). The fourth stage involved identifying all mass housing schemes within the selected districts (Table 2), from which 10% of the schemes in each district were randomly sampled to achieve adequate representation.

Two sets of respondents were targeted for the study: residents of the housing schemes and housing suppliers. For residents, questionnaires were administered using the Equal Probability Selection Method (EPSEM). Specifically, fifty per cent (50%) sample from each of the different house types in each mass housing scheme was selected via random draw using paper slips. Systematic sampling then selected households at fixed intervals. Overall, 920 resident questionnaires were sampled (see Table 3). For housing suppliers, 30% of the suppliers of mass housing schemes in Phases 2 and 3 were randomly sampled due to limited availability and reluctance to provide information. A total of 242 suppliers were surveyed, with questionnaires administered to either the supplier or their representative. This survey focused on capturing information on housing typology choices.

#### Data Analysis.

The collected data were analysed using descriptive statistical techniques, including frequencies and percentages to summarise the housing typology and typology choices.

## **Table 1: Sampling Frame**

S/N Phase District Mass	
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			<b>Housing Schemes</b>
1	Phase 2	Kukwaba	22
2	Phase 2	Apo Duste	62
3	Phase 2	Utako	24
4	Phase 2	Gaduwa	9
5	Phase 2	Kaura	14
6	Phase 2	Kado	21
7	Phase 2	Dakibiyu	26
8	Phase 2	Games Village	3
9	Phase 2	Wuye	44
10	Phase 2	Gudu	56
11	Phase 2	Jahi	30
12	Phase 2	Duboyi	60
13	Phase 2	Durumi	31
14	Phase 2	Jabi	56
15	Phase 2	Katampe	34
16	Phase 2	Mabushi	49
17	Phase 3	Galadimawa	27
18	Phase 3	Mbora	32
19	Phase 3	Kabusa	21
20	Phase 3	Gwarimpa	47
21	Phase 3	Karmo	49
22	Phase 3	Life Camp	41
23	Phase 3	Lokogoma	46
Total		-	805

Source: Author's field survey (2023)

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**Table 2: Mass Housing Schemes in the Selected Districts** 

S/N	Phase	District	Mass housing scheme (10%)	Typology	Units	Sample Size 50(%)
(1)	Phase 2	Wuye	TPF Vintage	Flat type storey building	12	06
				Flat type bungalow	04	02
				Duplex	15	08
			Alpha Estate	Duplex	18	09
				Flat type storey building	16	08
			Al-Gamji Garden	Flat type storey building	16	08
				Duplex	24	12
			Glendale Place	Duplex	28	14
				Flat type storey building	18	09
				Sub-Total	151	76
(2)		Gudu	Dolman Estate	Duplex	20	10
				Flat type storey	15	8
			Sticks and Stone	Flat type storey building	25	13
			Gaduwa Housing	Flat type storey building	34	17
			Estate	Duplex	22	11
				Flat type Bungalow	24	12
			Kafe Garden	Duplex	22	11
			Savannah Estate	Duplex	21	11
				Flat type storey building	28	14
			<b>Brains and Hammer</b>	Duplex	32	16
				Flat type bungalow	27	14
				Sub-Total	270	137
(3)		Jahi	Cream House	Flat type storey building	8	4
				Duplex	38	19
			Peace Apartment	Flat type storey building	12	6
			-	Flat type bungalow	06	03
				Duplex	15	7
			Jedo Mass Housing	Flat type storey building	18	9
			Estate	Duplex	32	16
				Sub- Total	129	64
(4)		Duboyi	Kings Park Estate	Flat type storey building	52	26
			<b>Brains and Hammers</b>	Duplex	46	23
			Wonderful Estate	Flat type bungalow	7	4
				Flat type storey building	22	11
			Pengassan Estate	Duplex	25	13
			-	Flat type storey building	26	13
			<b>Grand View Estate</b>	Duplex	44	22
				Flat type storey building	48	24
			Total Cooperative	Flat type bungalow	23	11
			Estate	Flat type storey building	22	11

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			·	Duplex	21	11
				Sub- Total	336	169
(5)		Jabi	Ballavue Estate	Flat type storey building	34	17
				Duplex	38	19
			Philkruz Estate	Flat type storey building	12	6
				Duplex	19	10
			Bilaad Estate	Flat type storey building	28	14
				Duplex	17	9
			Lake View Estate	Duplex	25	13
				Flat type storey building	22	11
			Sigma Estate	Duplex	23	14
				Flat type bungalow	16	8
			Divine Estate	Duplex	28	14
				Flat type storey building	24	12
				Flat type bungalow	5	3
				Sub- Total	291	150
				<b>Grand Total for Phase 2</b>	1177	<b>596</b>
(6)	Phase 3	Gwarimpa	Hillside Estate	Duplex	41	21
				Flat type storey building	25	13
				Flat type bungalow	38	19
			FHA/Prince and	Flat type storey building	26	13
			Princess	Flat type bungalow	18	9
			Mab Global Estate	Flat type storey building	26	13
				Duplex	31	16
				Flat type bungalow	32	16
			Jenew Estate	Duplex	47	24
				Flat type storey building	30	15
			Works and Housing	Duplex	24	12
			Estate	Flat type storey building	34	17
				Flat type bungalow	47	24
				Sub- Total	419	212
(7)		Life Camp	Damunde Estate	Duplex	44	22
			Efab Estate	Duplex	63	32
				Flat type storey building	13	7
			Aco Estate	Flat type bungalow	8	4
				Flat type storey building	12	6
				Duplex	40	20
			Earth Point Estate	Duplex	23	12
				Flat type storey building	18	9
				Sub- Total Grand Total for Phase 3	221 640	112 324
				Granu Total for Fliase 3	UHU	344

Source: Author's field survey (2023)

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**Table 3: Sample Size** 

S/No	Phase	Total No of Houses	Sample Size (50%)
2	Phase 2	1,177	596
3	Phase 3	640	324
	Total	1,817	920

Source: Author's field survey (2023)

#### DATA ANALYSIS AND PRESENTATION OF FINDINGS

# **Housing Typology**

This study critically assessed the residents' perception on the five housing typologies identified in urban Abuja, classified based on architectural style, in line with earlier frameworks by Odunjo (2014), Odunjo *et al.* (2015) and Oladimeji (2023). The five typologies observed in the sampled estates are: flat type bungalow, flat type storey, tenement bungalow, tenement storey and duplex. Out of a set of nine hundred and twenty (920) questionnaires administered to the residents, only eight hundred and forty-one (841) questionnaires were retrieved back making 91.4%. This is however considered valid for measuring the situation under study.

The result of analysis as shown on Table 4 revealed that duplex is the most predominant (41.1%) among all the five house types supplied. This was followed by flat type storey (37.7%), flat type bungalow (20.3%), tenement storey (0.6%) and tenement bungalow (0.2%). The inference drawn is that Abuja is characterised by duplex buildings. Furthermore, the implication of this is that the bulk of the houses in the mass housing schemes are notably duplexes and flat-type storey units for privacy reasons and to utilise limited plots efficiently. However, the limited land supply in Abuja has led developers to invest in vertical buildings.

Table 4: Housing Typology in Urban Abuja

Housing Typologies	Frequency (N)	Percentage (%)
Flat type bungalow	171	20.3
Flat type storey building	317	37.7
Tenement bungalow	2	0.2
Tenement storey building	5	0.6
Duplex	346	41.1
Total	841	100.0
$(X^2 \text{ value} = 744.417; \text{ Asp. Sig.} = 0.000)$		

**Source: Author's Field Survey (2024)** 

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## Determinants Influencing Providers Choice of Housing Typologies in Urban Abuja

The analysis of housing typology choices in Abuja's urban core is structured around four key determinants: economic/market factors (construction costs, profitability, land availability, affordability), policy and regulatory frameworks (zoning, building codes, housing schemes), cultural adaptability (lifestyle preferences, status, cultural norms), and architectural design considerations (land efficiency, vertical adaptability, durability). Together, these four variables provide a holistic framework to assess why certain housing typologies are favored, integrating economic, regulatory, social, and technical perspectives. Out of a set of two hundred and forty-two (242) questionnaires administered to the providers, only two hundred and six (206) questionnaires were retrieved back making 85.1%. This is however considered valid for measuring the situation under study.

#### **Economic/market Factors**

As shown in Table 5, Profitability/ROI (44.2%) and Market Demand (44.2%) exert the greatest influence on housing typology decisions, confirming that providers adopt a market-driven approach where housing delivery is treated primarily as an investment. Typologies are therefore selected to maximise returns and minimise risks.

Affordability of Buyers (32.0%) functions as a moderating factor, reflecting developers' awareness of the purchasing power of end-users. Where affordability is constrained, providers adjust typologies to appeal to middle- and lower-income groups. Land Cost and Availability (31.1%) also shapes decisions, as high land values in Abuja's core encourage vertical or high-end developments that optimise land use efficiency.

By contrast, Cost of Construction (22.8%) exerts the least influence, indicating that developers are willing to absorb higher construction expenses so long as profitability and demand remain favourable. Overall, typology choices are driven more by market and return-on-investment imperatives than by cost considerations.

Table 5: Economic/Market Factors Influencing Housing Typology in Urban Abuja

Economic / Market	1 – Not Important	2 – Low	3 – Moderate	4 – High	5 – Very High	Total (Freq %)	Rank
	(N)(%)	(N)(%)	(N)(%)	(N)(%)	(N)(%)	(N)(%)	
Cost of construction	12 (5.8%)	25 (12.1%)	49 (23.8%)	74 (35.9%)	47 (22.8%)	206 (100%)	4
Profitability / ROI	5(2.4%)	12 (5.8%)	37(18.0%)	61(29.6%)	91(44.2%)	206 (100%)	1
Land cost and availability	7 (3.4%)	17 (8.3%)	17 (8.3%)	74 (35.9%)	64 (31.1%)	206 (100%)	3
Market demand	14 (1.9%)	9 (4.4%)	29 (14.1%)	74(35.9%)	91(44.2%)	206 (100%)	1
Affordability of buyers	10 (4.9%)	20 (9.7%)	49 (23.8%)	61(29.6%)	66 (32.0%)	206 (100%)	2

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Source: Author's Field Survey (2024)

# **Policy and Regulatory Factors**

The findings (Table 6) show that Building Codes and Density Regulations (51.1%) and Zoning and Land Use Policies (51.0%) are the most influential policy determinants of housing typology in Abuja's urban core. These frameworks, covering density ratios, height limits, construction standards, and land allocation rules, strongly guide whether providers opt for terraces, duplexes, or high-density apartments.

By contrast, Government Housing Schemes ranked lowest, with only 11.7% rating them as very influential and a majority considering them unimportant. This indicates that providers rely more on statutory regulations than on direct government interventions in determining typology choices.

**Table 6: Policy and Regulatory Factors** 

: Policy and Regulatory Factors	1 – Not Important (N)(%)	2 – Low (N)(%)	3 – Moderate (N)(%)	4 – High (N)(%)	5 – Very High (N)(%)	Total (Freq %) (N)(%)	Rank
Zoning and Land Use	12 (5.8%)	15 (7.3%)	25 (12.1%)	49 (23.8%)	105 (51.0%)	206 (100%)	2
Government Schemes	74 (35.9%)	49 (23.8%)	29 (14.1%)	30 (14.6%)	24 (11.7%)	206 (100%)	3
Building Codes and Density	10(4.9%)	12 (5.8%)	29 (14.1%)	49(23.8%)	106(51.1%)	206 (100%)	1

Source: Author's Field Survey (2024)

## Cultural / Social Factors Influencing Housing Typology in Urban Abuja

The results (Figure 2) revealed that Prestige/Status Value and Lifestyle Fit are the most influential socio-cultural factors shaping housing typology in Abuja's urban core, with 33.0% of respondents rating them as very high. This indicates that both developers and homeowners prioritise housing forms that project social standing and align with modern lifestyles, driving the choice of duplexes, semi-detached units, and high-end apartments. Housing thus functions not only as shelter but also as a marker of identity and prestige.

By contrast, Cultural Acceptability exerted minimal influence, with only 1.5% rating it as very high. This suggests that traditional cultural norms and heritage considerations play a limited role in typology choice, reflecting a broader shift towards aspirational, status-driven living patterns in Abuja's urban core.

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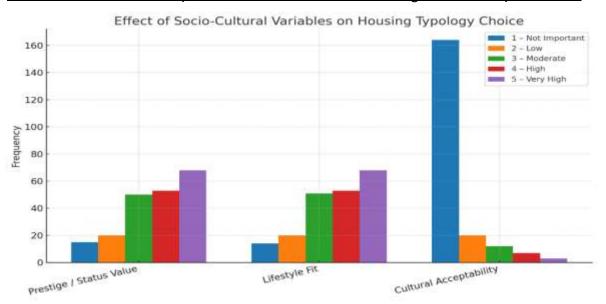


Figure 2: Cultural / Social Factors Influencing Housing Typology in Urban Abuja Source: Author's Field Survey (2024)

# Architectural Design Factors Influencing Housing Typology in Urban Abuja

The results (Figure 3) revealed that Land Efficiency is the most critical architectural determinant, with 86% of respondents rating it as very high (Rank 1). This underscores the priority placed on optimising scarce urban land in Abuja. Vertical Adaptability ranked second, with 50% rating it as very high, reflecting the need for flexible designs that can support future expansion and changing household needs. Durability and Maintenance ranked third, with 38% rating it as very high, suggesting that long-term resilience matters but is secondary to land optimisation and adaptability.

Overall, the findings indicate that housing typology choices in Abuja are shaped primarily by the imperative of efficient land use and flexible design, while maintenance considerations carry relatively less weight.

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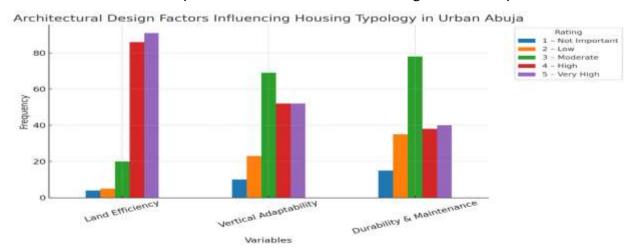


Figure 3: Architectural Design Factors Influencing Housing Typology in Urban Abuja

Source: Author's Field Survey (2024)

#### CONCLUSION AND RECOMMENDATION

This study assessed the determinants of housing typology choices in urban Abuja, focusing on the interaction of economic, socio-cultural, regulatory, and architectural design factors. The findings reveal a housing landscape shaped primarily by profitability, status aspirations, regulatory requirements, and land-use efficiency. Duplexes and flats dominate, reflecting providers' preference for housing forms that maximise returns and align with residents' lifestyle expectations, while tenement housing remains marginal. Although regulatory and design frameworks exist, they are often overshadowed by market forces and status-driven demand, leading to typological outcomes that prioritise efficiency and prestige over inclusiveness.

The study advances understanding of housing choices in African urban contexts by moving the discourse beyond supply constraints to explain why certain housing forms dominate. It contributes to knowledge by linking profitability, regulation, and socio-cultural demand in a single explanatory framework, clarifying the imbalance between profit-oriented supply and status-driven demand on one hand, and affordability and inclusiveness on the other. Overall, housing provision in Abuja is treated largely as an investment portfolio, with providers aligning zoning and regulatory frameworks with market demand to optimise land and returns, often at the expense of affordability and social sustainability.

The research provides Abuja's policymakers, planners, and architects with a basis to recalibrate housing delivery systems. It recommended a shift from predominantly profit-and status-led models toward approaches that integrate affordability, inclusiveness, and

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sustainability alongside regulation and land-use efficiency. This can be achieved through stronger enforcement of planning laws, the creation of incentives for affordable and mixed-income housing, and the promotion of design innovations that balance market viability with broader social needs. By embedding affordability and inclusiveness into the regulatory and design frameworks that already guide development, Abuja will achieve a more equitable, sustainable, and socially responsive housing system.

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