

Residential Property Tenancy Failure: The Case of Ilorin Metropolis, Nigeria

¹Nurain Bolanle Tanimowo, ²Ranti Taibat Adebisi & ³Halim Yusuf Agava

¹Department of Urban and Regional Planning, Faculty of Environmental Sciences, University of Ilorin, Nigeria.

²Department of Quantity Surveying, Faculty of Environmental Sciences, University of Ilorin, Nigeria.

³Department of Estate Management, Faculty of Environmental Sciences, University of Ilorin, Nigeria.

Corresponding Author: agava.yh@unilorin.edu.ng

Abstract

The ability to sustain a tenancy is a key factor in maintaining stability for both individuals and families and the costs to those suffering tenancy failures encompass the whole of their lives. This study examined tenancy failure in the residential property market of Ilorin metropolis, Nigeria. The study adopted a survey research approach using structured questionnaires as instrument of data collection. Primary data were mainly employed and sourced from the sampled tenants within the metropolis. The data collected were analysed using mean scores and percentage; Cronbach Alpha, Factor Analysis and Relative Important Index. The study revealed, among others, that greater numbers of tenants in the study area have experienced tenancy failure at least once. The major causes of tenancy failure in the study area include breach of tenancy agreement, moving to own house, discrimination, and insecurity. The study also found that homelessness, loss of rent to landlord, and high cost of resettlement were the major consequences of tenancy failure in the study area. The study recommended, among others, that the identified causes and consequences of tenancy failure in this study should be given proper attention by the landlords, government, property managers in their decision-making processes.

Keywords: Ilorin metropolis, Nigeria, Rental value, Residential property, Tenancy failure, Tenant

Introduction

The global population explosion, urbanisation trend and the raising socio-economic activities has led to the current unprecedented global quest for residential accommodations particularly, in the urban areas of the developing nations. Keivani & Wema (2001) and Ismail & Sulaiman (2015) observed that, the need for expanding housing supply to cope with increasing housing demand has taken a centre stage in policy debate globally, with the need to stimulate the role of private markets as the quality of human life can be seriously jeopardized without adequate, affordable and qualitative housing.

Residential property can be owner-occupied or rental tenanted.

It has been observed that rental housing offers the most affordable residential accommodation to majority of occupiers globally. Oloke *et al.* (2013) and Olajide (2007) argued that, Nigeria urban areas are experiencing increasing renters' population and overcrowding of available housing units as the nation's rental market continue to witness unprecedented surge in the demand for rental housing all year round. The predicament in the Nigeria housing sector rangings from housing inadequacy, affordability to policy instability which has in varying degree affected tenancy

arrangement(s) in the real property market subsectors of the national economy. The assessment of tenancy failure in a metropolitan city as Ilorin which is the crux of the current study is therefore considered necessary and timely as this have negatively affected landlord/tenant relationship in most parts of the city

Tenancy is predominantly periodic in nature and as such enjoys automatic renewal at expiration for a series of terms until it is eventually terminated by the parties (Henry, 2011). However, when a tenancy is terminated abruptly before the end of the term granted, it is a premature termination and it is often regarded as a tenancy non-sustainment, tenancy breakdown or tenancy failure (Landlord and Tenant Board, 2012). Tenancy failure, as used in this study, occurs when the agreement is unacceptably violated especially by the tenant, landlord or property manager in such a way that it rather becomes difficult to sustain the tenancy. It usually results in premature determination of rental agreement by eviction, surrender or abandonment when it cannot be remedied.

Eviction is the removal of tenant from the rental unit by conventional method, that is, action in court. Surrender is a premature determination of a tenancy, unilaterally by a tenant or with the consent of the landlord. Abandonment refers to instances where the tenant moves out and stops paying rent without notifying the landlord. Each of these has one or more problems for the stakeholders in the property market.

The ultimate goal of investing in residential property is to earn a continuous flow of investment returns. The achievement and sustainability of this goal forms the objective of good property management and realisation of the anticipated benefits accrue to the investment. However, there are a lot of factors that influence the actualisation of this investment goal. One of such variables could be tenancy failure (Igwenagu *et al.*, 2019).

There is an observable growing trend in population and socio-economic activities in

Ilorin metropolis in recent time as a result of rural-urban and urban-urban drift. This scenario has created an increased housing demand and pressure on the existing housing facilities. As the state capital, Ilorin is experiencing a very high growth rate of population and over the time, there is a growing rate of eviction (Akogun and Ojo, 2013). Eviction is a product of tenancy failure which no doubt has its attendant consequences and effects on residential property investments in the metropolis. Moreover, the nature and intensity of tenancy failure has not been properly explored hence the need for this study in Ilorin.

It is against this background that this study seeks to examine tenancy failure in Ilorin residential property market with a view to understanding the causes and its implications from the tenants' point of view. The core objectives of the study, therefore, are to identify the causes of tenancy failure in residential properties and evaluate the effects on residential property investment and management practice in the study area.

The Study Area

Ilorin is the capital of Kwara State, Nigerian, located on Latitude 8°30'N and Longitude 4°35'E (Figure 1). It lies in the transitional zone of the middle belt and serves as a gateway between the north and south-western part of Nigeria. Kwara state had a total population of 1,714,485 as at 1981, while Ilorin alone had 208,546 (about 12.16% of the state population). In 1991, the census figure of population for the state was 1,566,469 while Ilorin metropolis was 508,388 (about 32.45%). The 2006 census revealed a population of 2,371,089 for Kwara State, of which 1,012,894 representing 42.72% of the state total population belong to Ilorin metropolis with an annual population growth rate of 3.2% (Akogun and Ojo, 2013). When projected using 3.2% as growth rate, the population of Ilorin metropolis is expected to reach 1,730,290 people in 2023. The state capital is experiencing a very high rate of population growth over the time.

Ilorin metropolis can be grouped into three zones: core, suburb and intermediate. The traditional/core of the city (Pakata, Adangba, Adabata, Omoda, Ajikobi, Oloje, Gegele, Sanni-Okin., Balogun Fulani, Alanamu, and Ita-Adu) consists mainly of old compound and tenement houses interspersed with block of flats and is of high density category. The suburbs of the city are characterised by two, three and four

bedroom bungalows, and extensions to create more spaces to accommodate more people. They are of medium densities which include housing estates located at Adewole, Ogidi, Kulende, Irewolede and the Mandate estates. Intermediate/low-density areas are found in the GRA, Taiwo and parts of Adewole estate where the houses are mainly detached bungalows of two to five bedrooms, duplex and maisonnettes.

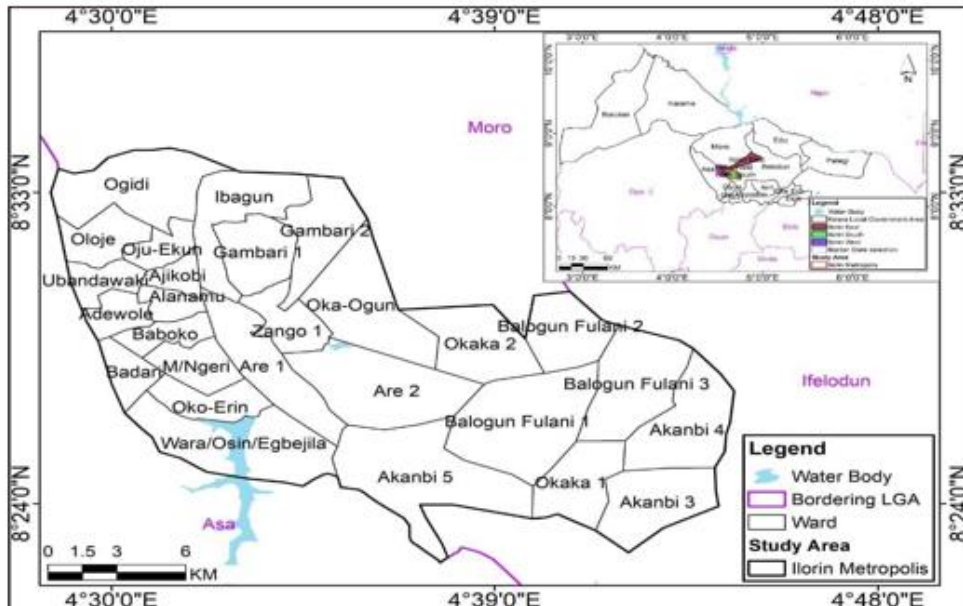


Figure 1: Ilorin Metropolis
Source: Adapted from Kareem *et al.* (2022)

Literature Review

A tenancy is a contract or a rental arrangement between a landlord and a tenant (Landlord and Tenant Board, (2012). Duhaime (2012) defined tenancy as a contract by which the owner of real property (The landlord), grants exclusive possession of that real property to another person (Tenant) in exchange for the tenant’s periodic payment of some amount of money (Rent). Tenancy agreement is a contractual document containing the terms and conditions of the rental which cannot be changed while it is in effect unless both parties agree (Spitzer, 2003). It is a legally binding agreement which must be observed by both parties in order to maintain a good landlord-tenant relationship throughout the

period of the lease. A tenancy agreement transfers the exclusive possession of a property from the landlord to the tenant for a stated period of time in consideration of periodic payment of rent by the tenant (Duhaime, 2012).

Empirical Review Related Studies on Tenancy Failure

Edmonton Social Planning Council (2012) submitted that the reasons for tenancy failure are multifaceted and complex. They include tenant’s inability to afford suitable accommodation, poverty, having a criminal record, poor credit history, non-habitable because it is unsafe and/or infested with cockroaches or bed bugs, return to additions and/or an episode of severe mental illness,

conflicts with landlords and other tenants; and inability to manage one's finances or other essential aspects of daily living. However, Edmonton Social Planning Council (2012) listed the following factors as responsible for tenancy failure: tenant's vulnerability, rent default, landlord's recklessness, property manager's negligence, breach of tenancy agreement, frustration, forfeiture, and dilapidated buildings.

Akogun & Ojo (2013) investigated the causes and methods of tenant eviction in property management practice in Ilorin metropolis with a view to suggesting measures aimed at reducing its incidence. Questionnaire was used to collect the data required from 16 registered estate surveying and valuation firms in the metropolis. Data collected were analysed using descriptive statistics. The findings of the study revealed that rent default was the dominant cause of eviction in Ilorin metropolis. The study found quit notice as the significant method of tenant eviction in the study area. Although the study focused on Ilorin metropolis, it is dated thereby creating a time gap which this study attempts to fill.

The relative incidence of eviction in residential and commercial properties in Ilorin metropolis was assessed by Akogun (2013). The data for the study included records of tenant evictions from residential and commercial properties within ten-year period (1998-2007). The data were collected using questionnaires administered on the practising firms of Estate Surveyors and Valuers within Ilorin metropolis. The findings of the study showed an increasing trend in eviction during the period. The study found that eviction from residential properties was more pronounced compared to commercial properties. The incidence of tenant eviction was higher on residential properties while low income earners residing in tenement and block of flats are mostly affected. The study, though focused on Ilorin metropolis, is dated and there is need to investigate the current situation of tenancy failure which is the cause of eviction in rented properties.

The work of Ankeli et al. (2017) evaluated the causes and consequences of tenant eviction in Ede metropolis of Osun State Nigeria. The study adopted a survey research design. Questionnaires were administered to registered Estate Surveying and Valuation firm who have their presence in the rental housing market in the metropolis, housing agents operating in the area and the evicted tenants involved in one form of eviction cases or the other. The data collected were analyzed using mean scores and percentages. The study found that default as a result of criminal acts; unruly behaviour and noncompliance with tenancy agreement constitute the major causes for tenant eviction in Ede. This finding corroborated the finding of Akogun & Ojo (2013) which found that tenant default was the major cause of eviction. Women, children, students and the low-income earners were the most affected by eviction in the study area. There is a geographical gap created for the current study to explore the peculiarity of Ilorin metropolis.

Collinson and Reed (2018) examined the effects of evictions on low-income households in New York City, U.S. The study collected relevant data linking individuals from housing court cases in New York City to administrative data and leverage the random assignment of cases to courtrooms to estimate the causal effect of evictions on homelessness, health, earnings, employment, and public assistance receipt. The finding of the study revealed that evictions cause large and persistent increases in risk of homelessness, elevate long-term residential instability, and increase emergency room use. The study also found some evidence that evictions lower earnings modestly, but little evidence that they substantially worsen employment outcomes or increase receipt of public assistance. This study was conducted in an economy more advanced than Ilorin metropolis. The study focused on the effect of eviction and ignored the causes of eviction. There is a geographical and subject gap to fill.

Onyejiaka *et al.* (2019) examined the causes and methods of tenant eviction in property management practice in Anambra State. The study adopted a descriptive survey research design using questionnaire to gather data from 150 professional and practicing valuers in Nnewi, Onitsha and Awka which are the three major cities in Anambra State. Data collected were measured on a 5-likert scale and analyzed using descriptive statistics such as mean and percentage. The study's result revealed that rent default, damage of property, holdover, owner's usage and breach of other covenants are the major reasons for evictions. Quit notice was found to be the most significant method adopted for evicting tenants. It also recommended that an alternative method of eviction which is relatively less expensive and time consuming should be employed. However, the geographical scope of the study was different from this study. The focus of this study is Ilorin metropolis in Kwara State.

Igwenagu *et al.* (2019) conducted a study on the causes of tenancy disruption and its effects on property investment in Anambra State. The study adopted a survey method to administer a total of 396 questionnaires were administered to respondents comprising of Estate Surveyors and Valuers, Landlords and Tenants in Awka, Nnewi and Onitsha. The findings of the study revealed that non-payment of rent, habitual late payment of rent and breach of contract are the most important circumstances that results in tenancy disruption in Anambra State while loss of income to the landlord/investor, void on properties and delayed mortgage loan repayment are the most important effects of tenancy disruption in the study area. Similarly, the focus of the study was Anambra, eastern Nigeria whose socio-economic characteristics differ from Ilorin metropolis which is the focus of this study.

Research Methodology

This study adopted survey research design. The study population is the population of residents living in rented residential

properties within Ilorin Metropolis. It excluded the owner-occupied homes. They were the respondents on whom the research questionnaire was administered to gather the required data which were primary in nature. The metropolis was stratified into high density areas, medium density areas, low density areas and the suburbs using Figure 1 as a guide. Three neighbourhoods were randomly selected from each stratum making a total of 12 neighbourhoods in all. These formed the sampled neighbourhoods for this study.

A purposive sampling technique was adopted for questionnaire administration and a total of six hundred and sixty-four (664) questionnaires were correctly completed and retrieved for analysis. The questionnaire was structured and divided into three sections. The first section contained information on the socio-economic characteristics of the respondents such as gender, marital status, occupation and type of properties and length of stay in the properties. The second section contained the factors responsible for tenancy failure as identified from the literature reviewed for this study. In this regard, fifteen (15) factors that cause tenancy failure were identified from the literature reviewed. A five-point Likert scale of strongly disagree; disagree; undecided; agree and strongly disagree was used to rate the opinion of the tenants, who at one point experienced tenancy failure in the study area, on these tenancy failure causative factors. The third section of the research questionnaire contained data on the perceived consequences of tenancy failure from the point of view of the tenants.

The data collected were analysed using mean, percentage, Factor Analysis (FA) and relative important index (RII). Cronbach Alpha test of reliability was conducted on the dataset for purpose of examining the internal consistency of the responses of the participants. The FA was used on SPSS package to extract the most important factors responsible for tenancy failure while the RII was used to rank the consequences of tenancy failure in the study area based on

the respondents' opinions. The RII model is given in Equation 1 below as follows:

$$RII = \frac{5n_5+4n_4+3n_3+2n_2+1n_1}{A.N} \quad (1)$$

Where; n_5 , n_4 , n_3 , n_2 and n_1 are numbers of respondents for strongly agree, agree, undecided, disagree and strongly disagree respectively. 'A' is the highest weight = 5 and N is total number of respondents, that is, 664 in this study.

The factor analysis model is given in Equation 2 as follows:

$$X = \mu + LF + e \quad (2)$$

Where X is the $p \times 1$ vector of measurements, μ is the $p \times 1$ vector of means, L is a $p \times m$ matrix of loadings, F is a $m \times 1$ vector of common factors, and e is a $p \times 1$ vector of residuals. Here, p represents the number of measurements on a subject or item and m represents the number of common factors. F and e are assumed to be independent and the individual F's are independent of each other.

Findings and Discussions

This section presents and discusses the research findings. It starts with the analysis of the socio-economic characteristics of the tenants who completed the research questionnaires.

Characteristics of Sampled Tenants in the Study Area

The study examined the socio-economic characteristics of the respondents and the analysis presented in Table 1. From the analysis, more male representing 56.8% of the respondents have experienced tenancy failure while a sizeable number of female have at least experienced tenancy failure once. That is, about 43% of the people who participated in the survey were female. This indicated that, irrespective of gender, tenancy failure is common phenomenon among residents of the study area. Majority of the respondent were Nigerians with only about 3.8% been Non-Nigerians.

The study found that 23.8% of the sampled residents were civil servants. About 64% engaged in other professions while about

12.5% of the participants were unemployed residents. The study found that most of the participants were majorly middle income earners whose salaries range between ₦50,000 and ₦150,000 per month. However, over 20% of the residents earn below ₦50,000 per month. Since, tenant's purchasing power is determinant of ability to pay housing rent this category of residents may find it difficult to meet their tenancy obligation which usually resulted in tenancy failure.

Factors Responsible for Tenancy Failure in the Study Area

The causes of tenancy failure were examined using factor analysis and the result presented and discussed in this section. The variables used in the FA satisfied the pre-conditions for the use of FA. These conditions include normality of data, adequate sample size, and absence of multicollinearity. Based on the result obtained from data pretest, there was no correlation coefficient ≥ 0.8 , hence no variable was excluded from the analysis. The KMO and Bartlett's Test of sphericity was 0.873 which was greater than 0.5 meaning that the sampling in the research was adequate.

Based on the FA, using varimax with Kaiser Normalisation and the rotation that converged in 20 iterations, 17 components were extracted. All the seventeen components accounted for 63.83% of all the salient explanations of the tenancy failure. All these 17 components returned after rotation account for 64.12% of the total variance of the data.

However, the first four components were selected for decision because at the initial Eigenvalues, the Eigenvalues were 14.289, 5.485, 2.417 and 2.129 respectively. They also have percentage of variance of 21.680, 8.283, 3.683 and 3.225 respectively. After rotation they have Eigenvalues of 4.087, 3.889, 3.664 and 3.162 respectively as well as the percentage variance of 7.526, 5.862, 5.552, 4.700. All the four components account for cumulative total variance of 23.640. Table 2 indicates the variable

loadings on the four components (factors). ≥ 0.4 were considered important. Therefore
Conventionally, factor loadings that were they were selected for decision making.

Table 1: Socio-economic characteristics of respondents

Gender			Nationality		
Sex	Frequency	Percent		Frequency	Percent
Male	377	56.8	Nigerians	639	96.2
Female	287	43.2	Non- Nigerians	25	3.8
Age			Marital Status		
Year	Frequency	Percent		Frequency	Percent
Less than 30 years	353	53.1	Married	293	44.2
31-40 years	161	24.2	Single	304	45.7
41-50 years	89	13.4	Widowed	48	7.3
51-60 years	47	7.1	Divorced	6	0.9
Above 60 years	14	2.2	Separated	13	1.9
Occupation			Educational Level		
Type	Frequency	Percent		Frequency	Percent
Private Sector	117	17.6	Primary	69	10.4
Civil Servant	158	23.8	Secondary	221	33.3
Retired	44	6.6	Tertiary	316	47.6
Artisan	64	9.7	None	38	5.7
Trader	104	15.7	Others	20	3.0
Clergy/Cleric	13	1.9			
Unemployed	83	12.5			
Others	81	12.2			
Average Income per Month			Number of Household Per Family		
Amount (₦)	Frequency	Percent	No. of person	Frequency	Percent
Less than 50,000	147	22.2	1 - 2	149	22.4
50,000 – 100,000	214	32.3	3 - 4	221	33.3
100,000 – 150,000	246	36.9	5 - 6	153	23.1
150,000 – 200,000	13	2.0	7 - 8	81	12.2
Above 200,000	44	6.6	9 - 10	28	4.2
			Above 10	32	4.8

Source: Authors' analysis, 2022

Table 2: Variables and their loadings on the Components

S/No.	Variable	Component 1	Component 2	Component 3	Component 4
1	Close to noisy street	.744			
2	Close to cemetery	.718			
3	Neighbourhood conflicts	.689			
4	Prone to rape and drug abuse	.681			
5	Flood prone area	.661			
6	Close to industrial pollution	.634			
7	Prone to fire outbreak	.511			
8	Rain/wind storm disturbance	.495			
9	Isolation and loneliness		.748		
10	Non-habitable property		.739		
11	Inadequate spaces for human circulation		.707		
12	Discrimination		.608		
13	Landlords refusal to effect repairs		.580		
14	Tenants & Landlord crisis		.471		
15	Poor electricity supply			.733	
16	Poorly maintained roads/streets			.720	
17	Poor water supply			.718	
18	Poor refuse collection			.711	
19	Close to refuse dumping site			.496	
20	Relationship breakdown				.741
21	Escaping from a violent relationship				.693
22	Getting married / remarried				.693
23	Loss of partner (divorce or death)				.609
24	Domestic and family crisis				.500
25	Drug and alcohol abuse				.406

Source: Authors' analysis, 2022

On the first component, eight variables load above 0.4 as shown on Table 2. The variables are essentially environmental variables, so the component which is the most important in this factor analysis can be named "environmental factor." On the second component, six variables have loadings of 0.4 and above; three of them are strictly social while the other 3 are physical. They are essentially social and physical variables. So, the component can be named "socio-physical factor." On the third component, 5 variables load highly i.e. above 0.4; they are physical and planning variables. So, the component can be named "physical planning factor." The fourth

component has 6 variables with loading above 0.4 loadings. They are mainly social and domestic variables. Therefore, the component can be named "socio-domestic factor."

Consequences of Tenancy Failure in the Study Area

The study also examined the consequences of tenancy failure in the study area. First, the data set was analysed to determine the internal consistency of the responses using Cronbach Alpha test. A Cronbach Alpha value of 0.76 was obtained indicating a good internal consistency in the responses. Thereafter, the mean score and Relative

Important Index (RII) of the data set were calculated and the results presented in Table 3.

Fifteen identified consequences of tenancy failure were analysed. Akadiri (2011) gave the following interpretation criteria of RII values: High if $0.80 \leq RII \leq 1$; High-medium if $0.6 \leq RII \leq 0.8$; Medium if $0.4 \leq RII \leq 0.6$; Medium-low if $0.2 \leq RII \leq 0.4$ and Low if $0 \leq RII \leq 0.2$. This interpretation criterion was adopted in this study. The study found that high cost of resettlement, loss of rent to landlords, and dislocation of family members topped the list of the consequences of tenancy failure in Ilorin metropolis with respective RII of 0.96, 0.95 and 0.93. These values fall in the category of high RII rating hence the respondents ranked these consequences of tenancy failure above other consequences. This finding corroborates the submission of Cooper (2014) and Igwenagu *et al.* (2019).

On the other hand, intimidation, broken home, stigmatization of victim of tenancy failure were not major consequences associated with tenancy failure in the study area. However, these variables' RII values still fall within the high-medium on the RII scale. This means that they were equally notable consequences of tenancy failure in Ilorin metropolis. Generally, all the fifteen

identified consequences of tenancy failure in the study area were significant based on the RII rating.

Conclusion and Recommendations

This study investigates tenancy failure in the residential property market of Ilorin metropolis. A comprehensive literature review was carried out to identify concept of tenancy, property types and factors responsible for tenancy failure. The analysis revealed that bungalow with non-multi-occupied buildings dominates the housing market in Ilorin Metropolis. Duration spent in the property is an average of 2 years with rent per annum of ₦50,000.00. Payment is mostly done yearly. The analysis also revealed that female experienced tenancy failure than male and is predominant among the divorced and the separated. The most significant factor contributing to tenancy failure is tenant default followed by landlord's default and neighbourhood environment quality. A further look at the specific point within each major factor shows that among the tenants default, keeping animals and pets is the most serious default identified by the respondents.

Table 3: Consequences of Tenancy Failure in the Study Area

S/N	Consequence	Mean Score	RII	Ranking
1	Increased public expenditure	3.91	0.78	12
2	Security issues	4.20	0.76	7
3	High cost of resettlement	4.82	0.96	1
4	Extensive repairs	4.18	0.83	8
5	Dislocation of family members	4.64	0.93	3
6	Intimidation	3.45	0.69	15
7	Homelessness	4.64	0.93	3
8	Loss/reduced reputation	4.30	0.78	5
9	Broken home/relationship	3.82	0.76	14
10	Loss of rent or income to landlord	4.80	0.95	2
11	Health impairment	4.00	0.80	11
12	Stigmatization of affected tenant	3.91	0.78	12
13	Mortgage foreclosure	4.10	0.82	9
14	Dilapidation of premises	4.08	0.81	10
15	Poor landlord/tenant relationship	4.27	0.85	6

Source: Authors' analysis, 2022

In the landlords default, inadequate space for human circulation is rated highest. In the legal cause, lack of affordable tenement rate is scored highest. In the factor of Infrastructure decay, poorly maintained road/street is rated highest. Among the factors of neighbourhood environmental quality, closeness to industrial pollution is rated highest. As for positive cause factor, relocating because of a new job is rated highest.

The study has revealed a relatively high rate of tenancy failure in the study area and based on this and other findings of this study, the following recommendations are made. The findings of the study revealed that the major factor influencing tenancy failure in Ilorin metropolis were relate to environmental, socio-physical, physical planning and socio-domestic problems. Therefore, it is suggested that if housing market in Ilorin is to be stabilized and the failures in tenancy is to be curtailed, the four factors returned in the analysis should be factored into the public and private programmes meant to influence peoples' tenancy behaviour and procure stability in the housing market. In particular, the variables under each factor are to be given high priority or attention.

The study also found that the major consequences of tenancy failure were evictions leading to homelessness, high cost of resettlement, loss of rent or income by landlords, and extensive repairs. Therefore, the negative causes of tenancy failure should be avoided as much as possible by the stakeholders (landlords, tenants and property managers). This will require that the obligations contained in the tenancy agreement should be honoured by the tenants and landlords to avoid breach of the contract which could put the parties at risk of loss of rent by the landlords and eviction of the tenants.

Finally, the tenants are usually at the receiving end when tenancy fails hence, the government should put in place policy through a strong institutional framework that ensure the protection of tenants' interest and minimises eviction. There is need for

the provision of adequate and good housing facilities and infrastructure to ensure improved environmental or neighbourhood quality in the study area.

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