Full Length Research Paper

Effect of landlord and tenant relationship on property values in Makurdi metropolis, Benue State, Nigeria

Adamu, Garba[1] Ogu, Ukamaka Joy[2]

Nigerian Army College of Environmental Science and Technology (NACEST), Department of Estate Management and Valuation, Makurdi, Benue State, Nigeria.

Abstract

This study evaluated the Effect of Landlord and Tenant Relationship on Property Values in Makurdi Metropolis, Benue State, Nigeria. A sample of 158 respondents was used and information was obtained by the use of a structured questionnaire. The data obtained were analyzed using multiple regression analysis while the hypotheses of the study was tested using the probability value of the regression estimate. The result of the study indicates that rent default (RTD) and tenant eviction (TEV) both have negative effects on property values (PPV) in Makurdi Metropolis Benue State, Nigeria and the effects are statistically significant ($p<0.05$) and in line with a priori expectation. However, property damage has a positive effect on property values (PPV) in Makurdi Metropolis Benue State and the effect is not statistically significant ($p>0.05$) and not in line with a priori expectation. It was concluded that maintaining healthy landlord-tenant relationship in a residential property is a pre-requisite for societal advancement and growth. It was recommended among others that eviction can be avoided if communication is improved between the tenant and the landlord on any area of conflicts identified by both parties to the lease.

Keywords: Landlord, Tenant, Default, Property, Eviction, Benue, Nigeria

INTRODUCTION

Background to the Study

The relationship of landlord and tenant may be defined as the relationship that exists between parties to a lease. It usually arises when the owner of an estate grants, usually by means of contract, the right to possession of his land or part of it, to another person to hold for a specific period of time. Such a grant is what is called a lease, demise or tenancy. Good tenant employee relations back-up by a comprehensive tenancy agreement and timely payment of rents are required for a cordial relationship to exist between the landlords and to

also boost tenant satisfaction (Ibori, 2019).

Owing to the deteriorating economic situation in the country, a lot of people are no longer able to own properties because of the difficulty in the acquisition of land and the high cost of building construction. Therefore, they are left with the alternative of renting other people's properties in order to satisfy their need for shelter. A lease establishes the relationship of landlord and tenant and it is both a conveyance of a possessory estate in real property and also a contract between the parties. Through the lease, the tenant receives a right to legal possession of the property in exchange for "valuable consideration" (i.e. rent) paid to the landlord. Most leases specify the duration of the agreement, any terms for

Corresponding author Email: ilocinwand72@yahoo.com

extending the agreement and details regarding rent payments. Because a lease is both a conveyance and a contract, two sets of duties between the landlord and tenant arise: those that exist in relation to residential property laws, and those that arise due to the contractual promises of the lease (Byrne and McArdle, 2020). Under this arrangement, the Tenant pays to the Landlord a certain amount of money in consideration for his use of the Landlord's house. This amount is popularly known as rent. A very important motive of residential real estate investors is to secure optimum returns on their investment which commonly takes the form of rental values. More importantly, it is also desirable for each party to know their right as guaranteed under the various applicable laws on the subject matter. This will ensure a peaceful co-existence between tenants and landlords in residential buildings (Igwenagu, Emoh and Obineme, 2018). The relationship that exists between the Landlord and the Tenant to a lease usually involves interactions such as rent payment/default, Tenant eviction and property damage complain. All these activities bring the Landlord and the Tenant to a proximate relationship which could either improve or deteriorate the property value base on how the relationship proceeds.

In Nigeria, rent default is a major challenge facing private rental housing providers (Sani & Gbadegesin, 2015). According to Nwaiwu (2016), tenant's ability to pay rent and observe other covenants in tenancy agreement are paramount considerations for judging whether they are good or bad. Estate surveyors sometimes find it tougher to deal with difficult corporate tenants especially when they default in rent payment and the need to eject them arises; they have resources to engage experienced lawyers to frustrate ejection processes. Such situation is worrisome to stakeholders in real estate investments particularly landlords and or their agents. Rental market in Makurdi Metropolis is not an exemption. Having substantially established cases of rent arrears in Nigeria, it is therefore necessary to study other factors responsible for Tenant-Landlord relationship or interaction such as Tenant eviction.

The term eviction describes the practice of involuntary removal of person(s) from their homes. It is frequently associated with a range of related terms such as premises recovery, ejection, forced removal, relocation, dislocation, expulsion and displacement. Landlords and tenants disputes may arise as a result of non-payment of rent or late settlement of rent, damage of landlords' properties, non-refund of security deposits, etc. amongst others. Landlord-tenant disputes are example of common complaints that can become intractable and seemingly unending court processes. These disputes may become nasty as it always leads to eviction which is bad for both parties because the tenant depends on a place to live and the landlord depend on his rental income for survival (Ankeli *et al.* 2016).

Also of great concern is the impending eviction of thousands of families living in various categories of rental properties across the country. Although the causes of tenant eviction can be varied, in most instances, it arises as a response of Landlords to violation of the lease term by tenant. A lease is a contract between a Landlord and Tenant which contains the terms and conditions of the rental. This leads to the final relationship between Tenant and Landlord which deals with property damage.

Tenancy breakdown as a result of the two (2) factors earlier examined namely rent default and Tenant eviction have generated significant costs for Landlords, as each additional property falling vacant incurs costs in relation to the repair, cleaning and re-servicing of the property as well as the costs in lost rent while it remains empty and the costs of re-letting the property to another tenant (Sani & Gbadegesin, 2015). Cases involving claims for tenancy disruption and recovery of premises could potentially increase legal costs, create an entitlement to compensation and cause damage to the landlord's reputation. These relationships between the Tenant and the Landlord can improve or mar the property value in the study area depending on the direction of the relationship.

Statement of the Problem

From previous research works, it has become clear that non-fulfillment of obligations binding on relationships can have a drastic effect. The management of public housing by many estate owners, Landlords and caretakers in most developing countries, including Nigeria is often bedeviled by cases of rent default, litigation and possible eviction and consequently damage to the property which increases the cost of repair and subsequent rent due to poor or no tenancy agreements between landlords and tenants and all these contribute towards the general decline of public housing. Drafting of a comprehensive tenancy agreement requires the services of a competent lawyer, who will concisely spell out the duties and responsibilities of both the Landlord and the Tenant is sometimes ignored by some landlords or not drafted at all. In the absence of a comprehensive tenancy agreement, conflict and soar relationship between the Landlord and the Tenant may arise, when one party is not satisfied with the conduct of the other. The resultant derelict state of public housing sadly also incubates high vandalism rates which.

Most Tenants especially in residential properties ignore their obligation to pay utility bills and other bills binding on them by virtue of occupying the property. All these have played a huge role in affecting the relationship between the Landlord and the Tenant especially in Makurdi Metropolis, Benue State, Nigeria. It is in the light of the above that this study examines the effect of Landlord and Tenant Relationship on Property Values in Makurdi Metropolis, Benue state, Nigeria.

Objectives of the Study

The main aim of the study is to critically examine the Effects of Landlord and Tenant Relationship on Property Values in Makurdi Metropolis, Benue State, Nigeria. Specific objectives of the study are to:

i.   Examine the Effect of Rent Default on Property Values in Makurdi Metropolis, Benue   State, Nigeria.
ii.   Determine the Effect of Tenant Eviction on Property Values in Makurdi Metropolis, Benue State, Nigeria.
iii.   Assess the Effect of Property Damage on Property Values in Makurdi Metropolis, Benue State, Nigeria.

Hypotheses of the Study

H_{01}:   Rent default has no significant effect   on property values in Makurdi Metropolis, Benue State, Nigeria.
H_{02}:   Tenant eviction has no significant effect on property values in Makurdi Metropolis,   Benue State, Nigeria.
H_{03}:   Property damage has no significant effect on property values in Makurdi Metropolis,   Benue State, Nigeria.

LITERATURE REVIEW

Conceptual framework

Tenant-landlord relationship

The landlord and tenant relationship usually refers to a living arrangement. It refers to how land is owned and used between two parties who have entered into a lease for real property. It involves the overlap of property law, contract law, and tort law. In this respect landlord and tenant law differs from the law regarding leases. In a landlord and tenant relationship, the parties are often referred to as lessor (landlord) and lessee (tenant). Indeed, a lease is a contract that creates the same relationship as exists between a landlord and tenant: the lessor owns property and allows the lessee to use it for a fee. However, the law of leases does not necessarily concern itself with living arrangements. A lease agreement may, for example, relate to the use of a good or service. Because living arrangements are vital to human existence, landlord and tenant relationships are treated differently from lease contracts (Akubuko, 2017).

Generally, a landlord and tenant relationship exists if (1) the property owner consents to occupancy of the premises; (2) the tenant acknowledges that the owner has title to the property and a future interest in the property; (3) the owner actually has title to the property;

(4) the tenant receives a limited right to use the premises; (5) the owner transfers possession and control of the premises to the tenant; and (6) a contract to rent exists between the parties (Akubuko, 2017). The relationship between Tenants and Landlords in the study area has reached a very significant stage in the modern day society in Nigeria, thus there is a need to know and review the effect of the relationship between the Landlord and the Tenant on property values. This will ensure a peaceful co-existence between Tenants and Landlords in residential buildings.

The first decision in a rental relationship requires that both the Landlord and the Tenant choose each other. The wisdom of this decision will probably affect each party's satisfaction until the Tenant moves out or the Landlord turns over the property to someone else, and that could take a long time before this is accomplished. A problem Tenant or Landlord usually does not improve over time, and they are expected to do all they can to make sure of a good match (The U.S. Department of Housing and Urban Development (USHUD, 2010).

Landlord-tenant relationships are generally a matter of State and local laws which vary from one place to another. Such relationship can be enhanced if parties improve their communication skills, make communication goal-oriented, approach communication with positive and creative attitude, and work to reduce barriers. According to Lack (2009), property is the primary source of emotion for the Landlord especially if he is not in it for the business end and this home had been a personal residence before renting it out. A home is considered a very sacred place by many.

Instances where Tenant-Landlord Relationship occur

Rental default

In order to avoid rent arrears, property management experts recommend that care should be taken when selecting Tenants. Rent default also called rent arrears is the inability of a tenant to pay his or her rent at the time that the rent is due (Ilekoin *et al.* 2020). Daniel et al. (2017) opines that the unwillingness to pay rent on the part of tenants is the principal reason for rent default and that the major factors that contribute to rent default are unemployment and retrenchment. Rent default could be caused by both landlord and tenant. The refusal of the landlord to fulfill his part of the tenancy agreement by failing to repair dilapidated property might cause the tenant to default in rent payment (Sani and Gbadegesin, 2015).

Nwaiwu (2016) opined that rent default is where the tenant stops paying rent. In the majority of cases, payment default happens when the tenant's income is stopped or reduced due to an unforeseen event such as losing their job, sudden expenses, divorce, or illness.

When rent default occurs, constant negative relationship

between Tenant-landlord relationship results.

Tenant eviction

The term eviction describes the practice of involuntary removal of person(s) from their homes. It is frequently associated with a range of related terms such as premises recovery, ejection, forced removal, relocation, dislocation, expulsion and displacement (Daniel *et al.* 2017b). When a Tenant fails to comply with the lease agreement, the Landlord may seek eviction of the Tenant to terminate his rights to use the property. Eviction is to force somebody to pack out of the house they are living in usually permanently and for a stated reason. It is a lawful step taken usually by the lessor (landlord) to recover possession and the right to use his property from a defaulting tenant. Both the landlord and the tenant have some obligation to respect under tenancy agreement. Several types of evictions have been identified, this include actual, constructive, partial or retaliatory evictions. Actual eviction exists where one is removed from the property either by force or through the process of law. When it is by the process of law, it is called legal eviction; this however require the serving of proper notice on the defaulting tenant to vacate the premises within a specified time frame and court process is used to follow up when such a tenant dishonoured the notice (Nigeria Property Centre, 2019).

The eviction becomes constructive where it is the fault of the landlord or physical condition/ nature of the property that render property unfit for the purpose for which it was leased. A tenant who has been constructively evicted has a number of legal recourse; as such tenant may terminate the lease. Partial eviction exists where a tenant is deprived of portion of property. For example where a substantial modification is required on one side of the building, the landlord and the tenant may agree to a partial eviction from the property because of the disruption to be caused by the work. Retaliatory eviction occur when a landlord attempt to evict a tenant in response to some legal action taken by the tenant, though retaliatory eviction suit could be dismissed, provided the tenant can provide evidences that can prove beyond reasonable doubt and convince the court that it is Retaliatory (Nigeria Property Centre, 2019).

Damage of Property

Damage in building structures is defined as intentional or unintentional changes to the material and/or geometric properties of these systems, including changes to the boundary conditions and system connectivity, which adversely affect the current or future performance of that structure (Farrar, *et al.,* 2001). When a tenant signs a lease to rent a property, it's their responsibility to treat it with respect. That means taking care of it, cleaning it, keeping it tidy and informing the landlord if anything is broken. Tenants who mistreat a property aren't going to be looked on favourably by a landlord and may lose their bond at the end of the lease or be evicted early. Likewise, a landlord needs to respect a tenant's rights when conducting inspections and adequate notice needs to be given to enter the property. Tenants have the right to refuse entry to a landlord who shows up unannounced (Akogwu, J (2016). Damage can occur in different ways: (i) gradually (e.g. fatigue, creep, corrosion); (ii) predictably (e.g. excessive loads, removal or partial failure of load bearing members, climatic conditions); and (iii) suddenly and unpredictably (e.g. earthquake-induced damage and damage due to blast loading). Hidden damages are very difficult and expensive to discover by visual inspection. This undetected and unrepaired damage may lead to a structural failure without prior warning, requiring costly repair and/or loss of human lives. To overcome such problems, a health monitoring system which is capable of monitoring the structural health of the building (including damage diagnosis), issuing warning messages, and providing maintenance guidance, becomes necessary to ensure the safety of the infrastructure and public.

Concept of Property Values

Property is the subject matter of valuation. Like value, it is a word of common usage, but unlike value, property, has a precise legal meaning. Both the exact meaning of property and its nature have strong bearing on valuation. In popular imagination and common usage, property suggests possession, or better still, the belongings of a person which he can deal with as he likes. Between regular cash flow from tenants, real estate appreciation, and tax benefits property value occurs when a tenant is providing the landlord with an investment return on his capital cost (cost of erecting the building). The essential characteristic of Property is the value attached to it. In one way or the other, it is a source of wealth. The value, although may be either monetary or personal (Laso, 2019).

Theoretical Framework

Theories of contractual structure

The first modern philosopher to articulate a detailed contract theory was Thomas Hobbes (1588–1679). Theories of contractual structure typically analyze contractual choice in a principal-agent framework where the principal chooses the terms of the contract to maximize her payoff for given characteristics of the agent and production function. In the context under study, the agent (tenant) rents the property from the principal (landlord) to use and chooses two dimensions of contrac-

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tual structure- the duration of the contract and the agent's compensation scheme. Within the first dimension, duration, the agent chooses between short term and long term contracts. Short term contracts are one period long, where one period is defined as the length of time within which the agent performs his tasks or take custody of the property, the outcome is realized and the principal receives a payment. In the rental sector context studied here, one period typically corresponds to one calendar year. Long term contracts are agreements that last more than one period.

Empirical review

Daniel *et al.*, (2017) in their study over rent default factors on residential properties in Nigeria noted that the most critical factor influencing rent default s employment and retrenchment which might not be unconnected to the resent economic recession being experienced in Nigeria. According to Julie & Carole (2013) it is easy to believe that certain type of property or Tenant are more probable to lead to rent defaults, but the best way to allay the risk of rent defaults in future is to project the possible cost of your planning as early as possible so as to prevent rent default. Onu and Onu (2019). Urban Residential Housing and Low-Income Earners: A Study of Makurdi Metropolis, Benue State, Nigeria. The paper adopts survey research design to determine the challenges confronting low income earners in urban residential housing areas in Markurdi Metropolis, Benue State, Nigeria. The paper utilized both primary and secondary data sources. Data obtained were analyzed using descriptive statistics. The paper found that 57.8 percent of the respondents earn less than N10,000.00 (US$62.50) a month which made it difficult for them to afford decent houses. The paper concluded that good urban government is necessary to promote increased access to land, credit and affordable housing that is environmentally friendly and conducive for the low income earners. Igwenagu, Emoh & Obineme (2018) carried out an examination of causes of tenancy disruption and its effects on property investment in Anambra State, Nigeria. The sample size was determined using simple random sampling technique. 396 questionnaires were administered by simple random sampling technique to respondents in three (3) major cities in Anambra State namely: Awka, Nnewi and Onitsha. Results obtained 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. Ibrahim & Olatoye (2013) examined Tenant Eviction in Property Management Practice in Ilorin Metropolis, Nigeria

his paper examines the causes and methods of tenant eviction in property management practice in Ilorin metropolis, Nigeria with a view to suggesting measures aimed at reducing its incidence. The sixteen (16) registered estate surveyors and valuers in the study area were surveyed with a structured questionnaire. Data collected were analyzed using descriptive statistics. The study's result revealed that rent default which accounted for 57.66 percent of the reasons for evictions was the most important. The most significant method adopted for evicting tenants was quit notice.

METHODOLOGY

Research Design

Survey research design was adopted for this research. It involves the use of questionnaires, and generalization of the results of the sample to the population from which it was drawn.

Population of the Study

The targeted population under the study covers the Landlords and Tenants in Makurdi Metropolis. Since it is impossible to study all the Landlords and Tenants in the study area, three hundred (300) respondents were purposively selected for the study in Makurdi Metropolis. One hundred and fifty (150) is made up of Landlords while one hundred and fifty (150) is made up of Tenants.

Sampling Technique

Purposive sampling technique was adopted for the study. This is because in the judgment of the researcher, the respondents selected for the study are the most appropriate for the study given the infinite nature of the population.

Sample Size

The sample size for the study is therefore three hundred (300) respondents since the sample for the study was obtained from the selected respondents in the population.

Methods of Data Collection

Primary data was mainly used for this study and it was obtained by the use of questionnaire using four point measuring scale of strongly agreed, agreed, disagreed and strongly disagreed.

Validation of Instrument

In this study, the two most common types of validity, which are content and construct validity, were considered. While content validity was tested through the

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expert contributions, construct validity was tested with the use of Factor analytical tool that considered Kaiser-Meyer-Olkin (KMO) and Bartlett's Test of Sphericity for sampling adequacy. The KMO measure of sampling adequacy is shown in Table 1 below.

The result of the factor analysis indicates that the KMO (Kaiser-Meyer-Olkin) measure for the study's 4 variables items is 0.837 with Barlett's Test of Sphericity (BTS) value to be 6 at a level of significance p=0.014. Our KMO result in this analysis surpasses the threshold value of 0.50 as recommended in literature. Therefore, we are confident that our sample and data are adequate for this study.

Table 2 shows the variance of the various constructs used in the study which in effect shows the validity of the instrument for the study. As shown on the rotated sum of squared loadings section, two components i.e component 1 and 2 accounted for 65.269 percent of the variance of the whole variables of the study. This shows that the instrument has strong construct validity. Table 3 and 4 shows the reliability of the instruments used for the study.

Reliability of Instrument

Table 3 shows the reliability statistics which indicates that the Cronbach Alpha value is 0.872. Reliability Cronbach Alpha statistics of 0.70 is considered adequate and reliable for social science research, hence the questionnaire for our study is reliable.

As shown in Table 4, an item-total correlation test is performed to check if any item in the set of tests is inconsistent with the averaged behaviour of the others, and thus can be discarded. A reliability analysis was carried out on the variables of the study values scale comprising 4 items. Cronbach's alpha showed the questionnaire to reach acceptable reliability, $\alpha = 0.872$, most items appeared to be worthy of retention, resulting in a decrease in the alpha if deleted. There is no exception to this in all the variables of the study as none of the items if deleted will improve the overall Cronbach Alpha statistics. As such, none of the variables was removed.

Model Specification

Guided by the functional relationship between the variables of the study, the implicit and the explicit modeling for this study are as shown below:

$$PPV = f(RTD, TEV, PPD) \qquad (1)$$

Where,

PPV	=	Property values
RTD	=	Rent default
TEV	=	Tenant eviction
PPD	=	Property damage

The explicit form of the model can be stated as follows.

$$PPV = b_0 + b_1 RTD + b_2 TEV + b_3 PPD + U_t \qquad (2)$$

Where b_0 = Constant or intercept

U_t = Error terms

A priori expectation

Rent default; *a priori* expectation is negative

Tenant eviction; *a priori* expectation is negative

Property damage; *a priori* expectation is negative

Data Analysis Techniques

The data for the study was collated, coded and analyzed using computer-based Statistical Package for Social Sciences (SPSS version 21.0 for Microsoft Windows). Multiple regression analysis was be used to evaluate the effect of the independent variables of the study on the dependent variable. The probability value of the estimate was used to test the 3 hypotheses for this study. The following decision rules were adopted for accepting or rejecting hypotheses: *If the p-value of* (b_i) > than the critical value we accept the null hypothesis, that is, we accept that the estimate b_i is not statistically significant at the 5 percent level of significance otherwise reject the null hypotheses.

RESULTS AND DISCUSSION

Regression Analysis

The discussion of the result of the study starts with examination of diagnostics test such as that shown in figure 1 which looks at whether the data used in the study is normally distributed.

Testing the basic assumption of normality

The plot of the residuals versus predicted dependent variable of Property values (PPV) shows that the distribution is normal. Thus implying that there is no problems with the assumption that the residuals are not normally distributed.

This statistics examines model fitness. That is how fit the model used in this study is in determining the model of the study. The result shows that the probability value of the estimate is less than the critical value of 0.05 (p<0.05) or 95% confidence level. Hence, the regression model is a good fit of the data.

The coefficient of determination R^2 examines how all the independent variables of the study jointly explain the dependent variable of the study. Hence, it gives the percentage of the joint explanation of the all the independent variables on the dependent variable. The coefficient of determination R^2 for the study is 0.814 or 81.4 percent. This indicates that 81.4 percent of the variations in the model can be explained by the explanatory variables of the model while 18.6 percent of the variation can be attributed to unexplained variation captured by the error term.

Table 1. Kaiser-Meyer-Olkin and Bartlett's test.

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.837
Bartlett's Test of Sphericity	Approx. Chi-Square	5.236
	df	6
	Sig.	.014

Source: SPSS Result, 2021.

Table 2. Total Variance Explained.

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	1.382	34.555	34.555	1.382	34.555	34.555	1.372	34.300	34.300
2	1.229	30.714	65.269	1.229	30.714	65.269	1.239	30.969	65.269
3	.920	23.012	88.281						
4	.469	11.719	100.000						

Extraction Method: Principal Component Analysis.

Source: SPSS Result, 2021.

Table 3. Reliability Statistics.

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.872	.918	4

Source: SPSS Result, 2021.

Table 4. Item-Total Statistics.

	Scale Mean if Item Deleted	Scale Variance if Item Deleted	Corrected Item-Total Correlation	Squared Multiple Correlation	Cronbach's Alpha if Item Deleted
PPV	88.5500	100.050	.800	.142	.694
RTD	91.8000	73.011	.706	.089	.793
TEV	92.7500	143.145	.660	.223	.675
PPD	93.5000	109.316	.416	.172	.590

Source: SPSS Result, 2021.

Discussion of findings

The findings of the first objective of the study shows that rent default has a negative effect on property values in Makurdi Metropolis Benue State and the effect is statistically significant ($p<0.05$) and in line with the stated *a priori* expectation. This means that when rent default is increased by one, it will lead to reduction of property values by a margin of 59.8 percent. The null hypothesis is rejected and the alternative accepted. This implies that

rent default has a significant negative effect on property values in the study area. This finding is in line with that of Igwenagu, Emoh and Obineme (2018) who carried out an examination of causes of tenancy disruption and its effects on property investment in Anambra State, Nigeria. The researcher found that the 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
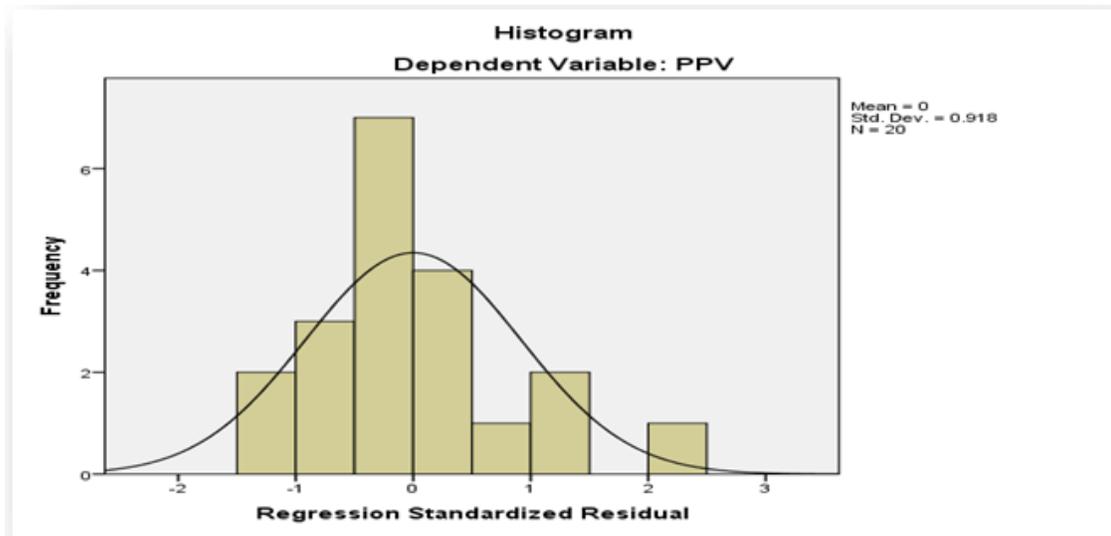
Figure 1. Regression standardized residual.

Table 5. Statistical Significance of the model.

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	148.512	3	49.504	.882	.047[b]
1	Residual	898.038	16	56.127		
	Total	1046.550	19			

a. Dependent Variable: PPV
b. Predictors: (Constant), PPD, RTD, TEV
Source: SPSS 20.0 Result Output, 2021.

Table 6. Model summary,

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.938[a]	.814	.700	7.49182

a. Predictors: (Constant), PPD, RTD, TEV
b. Dependent Variable: PPV
 Source: SPSS 20.0 Result Output, 2021.

loan repayment are the most important effects of tenancy disruption in the study area. This finding is in support of the empirical result from this study on the nexus between rent default and property values in the study area.

The result of the regression analysis indicates a tenant eviction has a negative on property values (PPV) in Makurdi Metropolis Benue State and the effect is statistically significant ($p<0.05$) and in line with *a priori* expectation. This means that when tenant eviction is increased by one, it will lead to a reduction in property values by a margin of 31.6 percent. The second null hypothesis of the study was rejected. This implies that tenant eviction has a significant negative effect on property values in the study area. This result is in line with that of Ibrahim & Olatoye (2013) who examined Tenant eviction in Property Management Practice in Ilorin Metropolis, Nigeria and found that eviction is a result of poor communication between the Tenants and the Landlord

Table 7. Regression coefficients.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	58.438	16.763		3.486	.003		
	RTD	-.721	.221	-.598	-3.213	.006	.921	1.086
	TEV	-.615	.230	-.316	-2.674	.023	.854	1.171
	PPD	.343	.256	.323	1.340	.199	.921	1.085
a. Dependent Variable: PPV								

Source: SPSS 20.0 Result Output, 2021.

arising from factors such as nonpayment of rent. This is done by giving quit notice to the tenant concerned.

The result of the third objective of the study shows that property damage has a positive effect on property values in Makurdi Metropolis Benue State, Nigeria but the effect is not statistically significant ($p>0.05$) and not in line with *a priori* expectation. This means that a unit increase in property damage will lead to a corresponding increase in property values by a margin of 32.3 percent. The result of hypothesis three indicates that property damage has no significant effect on property value in Makurdi Metropolis Benue State, Nigeria. This finding is contrary to that of Olawore (2010) in his study of resolving your dispute without dissolving your relationship: Alternative dispute resolution - mediation. The researcher found that damage of Landlords fixtures, furniture and fittings, non-refund of security deposits, etc. amongst others are at the centre of landlord-tenant poor relations or conflict. These attitudes of the Tenants leads to reduction in property values. The positive but insignificant result of property damage as shown by the result of the current study could be as a result of concealment of major damage by the Tenant which make it possible to switch tenancy with other Tenants without the Landlord or the new Tenant discovering the extent of the damage.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study examined the effects of Landlord and Tenant Relationship on Property Values in Makurdi Metropolis, Benue State, Nigeria. The study used rent default, tenant eviction and property damage as a proxy for landlord Tenant relationship in line with the rent or lease agreement. These variables are the basis upon which Landlord interacts with tenants in a rent or lease agreement. According to the study, maintaining healthy Landlord-Tenant relationship in a residential property is a pre-requisite for societal advancement and growth. Good Tenant Landlord relations back-up by a comprehensive tenancy agreement and timely payment of rents are required for a cordial relationship to exist between the

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Landlord and to also boost Tenant satisfaction. Tenant relations generally deal with avoiding and resolving issues concerning residents living in a Landed property. These issues may relate to house rents, tenancy agreements, and may result to eviction if not properly managed. The study found that rent default and eviction are two (2) main determinant property values in the study area.

RECOMMENDATIONS

The following recommendations are made based on the findings of this study. They are as follow:

1)It is recommended that for quality communication between Landlord and Tenant, Landlords should take the drafting of tenancy agreement serious by ensuring that Tenants with identifiable means of livelihood who can be up to date with rent payment are accepted as Tenants.

2)Eviction can be avoided if communication is improved between the Tenant and the Landlord on any area of conflicts identified by both party to the lease.

3)To avoid property damage and loss of value, the periodic evaluation and assessment of property should be carried out by the Landlord and the Tenant to assess the state of the property under habitation.

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