

## Tussle between Landlords and Tenants in West African Cities; Lokoja, North Central Nigeria Experience

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### Abstract

This paper introduces the reader to a special issue that focused on tussle in landlord-tenant relationship in West African cities, including how to survive as a landlord and tenant in the current housing crisis that required an effective conflict management that necessitated proper identification and classification of causes of disputes particularly in places like Kumasi, Ouagadougou, Dakar, Bamako, Cotonou, Porto-novo, Niamey, Lome, Ksoa, Lagos, Ibadan, Port Harcourt, Onitsha, Bissau, Maradi, Daloa, Benin City, Kano and Lokoja. This study investigates and classified disputes relating to landlord-tenant relationship using descriptive statistics and factor analysis. The study elicited data from tenants in Lokoja, Nigeria on issues generating disputes between them and their landlords. Stratified random sampling was used in selecting respondent tenants from five neighbourhoods and a total of 300 questionnaires were administered on them out of which 235(78.3%) were retrieved and found good for analysis. Findings indicate that the desire to have value for rent paid on the part of tenants, and guide against possible misuse of demised premises from landlords' were viewed as the major dispute generators. It was recommended among others that, there must be necessity of tenancy agreement guiding all leases in order to reduce or eliminate the tussle of physical assault, incessant clashes, and altercations between landlord and tenants.

**Keywords:** Conflict/Tussle, Factor Analysis, Landlords, Lokoja, Tenants

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### 1. Introduction

Scholars in the built environment have been advocating for greater attention to implementing governance mechanisms to solve some of the “wicked” problems in housing, particularly residential property rental services/markets (Sheena Wilson 2014; Ayo-Odifiri *et al.* 2017; Salleh 2018; Arku, *et al.* 2018). The supply and demand for housing in cities is high due to the benefits from employment, infrastructures and decent housing in urban areas than rural areas (UN-Habitat 2013). The inflow of individuals to the cities (urban areas) results to tussle between landlords and tenants which are basically regulated in few cases in West African cities. Landlords and Tenants tussle has generated more controversial in literatures (UN-Habitat 2013; Astmarsson, Jensen & Maslesa 2015; Lehman & Pheps 2019; Anjorin *et al.*2022). It involve economic, ethnic, sociological and numerical dimension. In most West African Cities, and Nigeria inclusive, tussle between Landlord and Tenant cut across the three levels of government, in the local government area, state and capital.

Home owners put up their house where they thinks tenants can troop in to occupy, since they must resort somewhere after work to refresh from all the daily activities. However, maintaining healthy landlord-tenant relationship in a residential property is a pre-requisite for societal advancement and growth (UN-Habitat 2013). 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 (Sheena Wilson 2014). Tenant relations generally deal with avoiding and resolving issues concerning residents living in a landed property. These issues has be reported in most West African cities like Kumasi, Ouagadougou, Dakar, Bamako, Cotonou, Porto-novo, Niamey, Lome, Ksoa, Lagos, Ibadan, Port Harcourt, Onitsha, Bissau, Maradi, Daloa, Benin City, Kano and Lokoja, as it relate to house rents, tenancy agreements, and may result in conflicts if not properly managed (Salleh 2018).

Landlords are referred to as the owner of a house, apartment, land, estate and or condominium who rented/leased his property to an individual or group, who is called a tenant (also a lessee or renter). When a juristic person is in this position, the term landlord is used. Other term include lessor, housing provider or owner. Landlord-tenant law is the field of law that deal with the right and duties of landlords and tenants (Anjorin, *et al.* 2022) In common law legal system such as Irish law, landlord-tenant law includes elements of common law of real property and contract. The lease term can be indefinite but must be stipulated as such in the document, lease will also include the price of rent per month or per term. Tussle on the other hand, is a term of disagreement between two parties, based on deviation on agreed term by one party. It is a cause of tenant that held agreement with his co-tenant and the quarrel automatically becomes a point of tussle between his landlords because his staying in the apartment has led to vacating of tenant term from the compound. However, very few people have not experience the tussle in tenancy relationship (Anjorin, *et al.* 2022).

According to Dabara, Olatoye & Okorie (2021), a landlord is a person or organization that owns a property (a building, house, apartment, or plot of land) that is rented to others (tenants). A tenant is similar to vassal because the he does not own the property but is allowed to use it for a fee (Lehman and Pheps, 2019). The relationship between a landlord and tenant is guided by tenancy agreement. This instrument in property management purports to provide protection to all the parties involved in the rental housing sector (Dabara *et al.* 2021). Unfortunately, great deals of contracts in the cities of the developing world are informal and both landlords and tenants sometimes flout the law because of the inadequacies of the judicial system (UN-Habitat, 2013). Tenancy agreement are not enforceable because most of the contracts are “invisible” in the sense that most agreements are either done verbally or informally and being without a strong backing of the law, they are usually unenforceable. Like in most relationships, conflict in tenancy is inevitable. The need to let and rent an apartment opens landlord and tenants to conflict relating to tenancy. In order to avoid the kind of dispute associated with tenancy, some people will rather not invest in rental properties while some have found solution in engaging professional property manager whose training and skill can forestall some disputes. Lee (2017) warned that conflict can be a breeding ground for disruption and viciousness; it can cause stress, emotional pain and decrease job satisfaction. Disputes relating to tenancy are diverse and enormous (Olukolajo 2016), they must be understood, classified correctly, and then can they be pragmatically tackled.

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. The period granted is the term or term of years. This relationship is one of tenure which means that it is for a period which is either subject to definite limits. As a rule, the landlord confers on the tenant the right to exclusive possession for a period which is subject to a definite time limit, as in the cases of a lease for a term of years, or which though indefinite can be made subject to a definite limit by either party as in the case of a tenancy from year to year (Mohd 2015). Landlord – tenant law generally recognizes difference between residential and commercial leases on the assumption that residential lease present much more of a risk of unequal bargaining power than commercial leases. Residential leases are contracts that are designed for individual or group to live or reside in the leased spared. Therefore, leases of residential spares are generally afforded more right and protections than commercial leases. It is because of the presumption of unequal bargaining power that residential spares are afforded more protection.

The relationship between tenants and landlords in North Central Nigeria 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 residential properties. Reviewing this, also, it is important for us to know the position as it exists between tenant and landlord in residential buildings prior to the legal evaluation of tenancy Law in North Central Nigeria. 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.

A lease establishes the relationship of landlord and tenant and is both a conveyance of a possessory estate in real property and 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. In some West African Cities, most leases specify the duration of the agreement, and terms for extending the agreement and details regarding rent payments (Dairo, Oladapo, & Okosun 2016), this is because a lease is both a conveyance and a

contract, and 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.

Housing codes were established to ensure that residential rental units were habitable at the time of rental and during the tenancy. In Lokoja, housing violation of these rules may lead to eviction action or to the tenant being allowed to withhold rent in some cases. The right to access of a residential property is also ensured by warranties which are prescribed by common and/or statutory law. A breach of the warranty of habitability or a covenant within the lease may cause an eviction or allow the tenant to withhold rent. So long as these obligations are not met by either party, this could be breach on this relationship that is binding by factors dependent on obligation to be fulfilled by the landlord and the tenant on his property. This research intends to appraise the spectrum of behavior of landlord and tenant in residential property in cities, The aim of the study is to examine the effects of landlord and tenant relationship on residential property in Lokoja, North Central Nigeria, with a view to ensure sustainable development in Nigeria. The following objectives were pursued. These are to: i) examine the extent in which landlord and tenant relationship could improve residential properties in Lokoja. ii) examine the factors that have militated against cordial relationship between landlord and tenants. and; iii) propose ways of improving landlord and tenant relationship as to better residential property.

### ***1.2 Statements of the research problem***

The management of public housing by many estate owners, landlords and caretakers in most developing countries, including Nigeria is often bedeviled by poor maintenance, high rentals and more often than not, tenants are unsatisfied with their dwelling units. These factors plus poor or no tenancy agreements between landlords and tenants contribute towards the general decline of public housing (Hegedus & Mark 2020). Drafting of a comprehensive tenancy agreement requires the services of a competent lawyer (Dairo, Oladapo, & Okosun, 2016), 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 in turn further contribute to the high maintenance cost of residential properties. British researcher Sheena Wilson (2014) asserts that, it is often difficult to distinguish intentional forms of damage from wear and tear, indifference, neglect and thoughtlessness in public housing estates. Vandalism in such neighbourhoods therefore, is part of a spectrum of behavior which begins with very common forms of carelessness such as dropping litter, and continues through a wide range of rough handling-bumping prams into glass swing doors, taking short cuts through newly planted flower beds, for example-to the stage where damage is deliberate: glass broken by stray objects such as stones when children are playing, smashed fittings, and dismantled fire-hoses. These are typical features in public housing owing to various factors.

From previous studies, it has become clear that non-fulfillment of obligations binding on relationships can have a drastic effect (Olukolajo 2016, Obasa 2022). For there to be a proper conveyance of title or right to occupy in the case of a residential property by a landlord to a tenant, there are obligations binding on both parties that must be met (Basorun & Fadairo 2018). This binding factor which is called 'rent' on the part of the tenant has a bigger effect as to whether it will last long or not. On the part of the landlord is the obligation to lease or withhold the property. Rent as a determinant in this relationship can be a constraint due to a survey conducted in 2011 by Dele Taiwo Associates an Estate Management firm with offices round Nigeria.

There are challenges posed by these factors. such as eviction, withholding of a right to legal habitation of the property in exchange for "valuable consideration" (i.e., rent) paid to the landlord (Gbadegesin & Ojo 2017), thus has affected the relationship between the landlord and the tenant for various reasons ranging from non-communication of position by the landlord in case of renovations or non-payment of rent as at when due by the tenant. 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 Lokoja.

### ***1.3 Significance of the study***

Public housing although critical and inevitable in facilitating access to decent housing for the low income earners like students especially in cities and urban areas, should not be taken seriously. If landlord and tenant relationship is adequately managed, public housing is capable of supplementing the inadequacies of market driven housing delivery systems and delivering a more inclusive society. The management of public housing cannot be feasible if rent collection and other residential or tenancy agreements are not properly documented and effected. A functional rent collection and management system can be an integral component of a responsive policy platform that facilitates sustainable delivery and management of public housing. This study will therefore greatly contribute towards improving Landlord and tenant relationships and proffer solutions to most landlord-tenant disagreements and conflicts.

## **2. Concept of Conflicts/Tussle in Landlord Tenant Relationship**

Generally, a landlord and tenant relationship exists if the property owner consents to let his premises; the tenant acknowledges that the owner has title and right to a future interest in the property; the owner actually has title to the property; the tenant receives a limited right to use the premises; the owner transfers possession and control of the premises to the tenant; and a contract to rent exists between the parties. However, conflict is believed to be a disagreement between two or more people over a specific issue or action; again, conflict can also be a personal experience of one person over an issue or action. Oftentimes, people associate conflict with chaos, arguments, fights, destruction, crisis etc. What all these concepts have in common is negativity. Conflicts/tussle usually reflects the diversity and complexity of human societies and should not be seen as a dysfunctional experience, as it can be an opportunity for change. If we look at it this way, conflict on its own is neither positive nor negative. It is worthy to note that conflict is a natural and necessary part of our lives. If conflict is managed in a constructive way, its resultant effect is development, change, interaction, progress, knowledge, peace etc. Tussle is not always a bad occurrence; it can have both negative and positive sides. It is therefore important to know how best to manage tussle, when they arise so that lessons arising from them can be used positively for promoting change and development needed in her cities.

### ***2.1 Landlord-tenant conflict***

One of the least loved economic classes in America was landlords in the 1930s and a similar sentiment is frequently expressed in many other countries today. Many tenants have a bad story to tell about their landlord and so also are many landlords. Failure to maintain the demised property, failure to return refundable deposits for one reason or the other, insensitivity to temporary economic setbacks, discrimination of all kinds, interference with tenants' privacy etc., are usual complaint from many tenants against their landlord (Olukolajo 2016). According to Obasa (2022), out of a total of 1,395 new cases received by the Citizenship's Mediation Centre (CMC), Lagos (an alternative dispute resolution body) in August 2022; 1,382 (99.06%) were landlord/tenant cases. Also records obtained from the CMC showed that out of a total of 10,957 new cases received between January to August, 10,290 (93.91%) addressed issues involving landlords and tenants. Oni (2019) observed that, many prospective tenants of residential properties usually appear good at the recruitment stage but often become belligerent with grave challenge to the property managers with passage of time.

In a study conducted by Gbadegesin & Ojo (2017), on recalcitrant tenants in metropolitan Ibadan property market; military personnel, police officers, lawyers, artisans and civil servants are the usual recalcitrant tenants; while few minorities of bankers and lecturers are not usually difficult to manage. The study concluded that, the commonest recalcitrant tenants are law enforcement agents who usually take laws into their hands; a confirmation of the current aberration against the rules of laws in Nigeria. Gbadegesin & Ojo (2017) attributed disregard of some relevant factors such as police report, maintenance culture, rental arrears, family factor, personal/family crisis and mental illness/addiction, among others while selecting tenants to fill vacancies is responsible for recalcitrant tenants, and having problematic tenant can discourage investment in rental properties. Landlord-tenant relationship is a form of business relationship; the competitive environment is changing and the real estate owners are seeking new ways of differentiating themselves from competitors (Rasila 2009). Almost all tenants assume tenancy on a good note; however, the relationship sometimes gets sour leading to many unpleasant experiences at both ends. Some of the consequences of conflict relating to tenancy include facing criminal charges, loss of income and time, damage to co-tenants' properties, damage to landlord's properties,

bodily injuries to parties, distrust, noisy and rowdy environment, discomfort to neighbours, eviction, poisoning and death among others (Gundersen 2012, Warah 2013, Durodola 2015).

Several studies have been conducted on the causes of disputes between landlords and their tenants. Mwangi (2010), Oruwari and Ogunene (2010), identified forceful ejection of tenant by their landlords. Conflict on issues of energy use in rented apartment was reported in Dillahunt, by Mankoff & Paulos (2014). They opined that, a key source of conflict as seen from the landlord's perspective was tenant neglect or wastefulness; however, research suggests that residences deteriorate due to landlord negligence more often than they are destroyed by tenant harm, despite the fact that landlords are convinced that tenants do not take care of property. Gibson & Murdoch (2017) conducted a study of the lease structure in United Kingdom and observed that inability to manage entry and exit, issues bothering on length of lease, the right to break, alienation clauses, type of review and repairing and insuring clauses, pose serious difficulties for occupiers of commercial properties. In Denmark the landlord-tenant dilemma occurs over issues bothering on energy-efficiency improvement of a property. According to Astmarsson, Jensen & Maslesa (2015), since tenants are responsible for energy consumption cost in rented apartments, many landlords do not invest enough in the energy efficiency thereby making tenants to expend more. Arku, *et al.* (2018) studies of low income housing market in Ghana revealed that abrupt rent increases and unjust eviction is rampant. Advance rent payments are demanded for period of two to five years despite Ghana's Rent Act stipulating maximum of six months advance rent. The practice of creating conflict with sitting tenant in order to secure higher rent from potential tenants was noted with landlords. When landlord cannot have their way, they engage 'macho' men and hoodlums to forcefully evict tenants who cannot pay the demanded rent. All these contribute to unhealthy landlord-tenant relationship.

### **3. Materials and methods**

#### *3.1 The Study Area*

Lokoja was the first headquarter of Nigeria immediately after the amalgamation of North and South protectorates in 1914. The first Governor General of the Northern protectorate Sir Fredrick Lugard was sworn in on 1st January 1880 at Lokoja. It assumed the current status of state capital when Kogi State was created out of the old Kwara and Benue State on 27th August 1991. Since its creation, the state located in North Central Nigeria has been witnessing tremendous stride in housing and urban development. The teeming population experienced in the state capital has necessitated development of various types of properties ranging from commercial, residential, industrial etc. The participants in these developmental activities include individual investors, corporate and government. The population of Lokoja which was below 40,000 before it became state capital increased to 43,784 in 1991 and over 196,643 in 2006 census (National Bureau of Statistics, 2009).

#### *3.2 Research Method*

A survey research approach was adopted in this study. The approach was used, because it has the advantages of identifying attributes of a large population from a small group of individuals, rapid approach in data collection and the economy of the design (Kothari, 2014, Fowler, 2012). Tenants of residential property market in Lokoja were the targeted population for this study. The study area was stratified into five strata - Adankolo, Ganaja, Lokongoma, Sarkin-Numa, Kabawa - and 60 questionnaires were randomly distributed in each stratum. In all, 300 questionnaires were administered. Although, a total of 263 questionnaires were retrieved, only 235 (78.3%) constituted valid response on which the results of this study was based.

The questionnaire was prepared on five likert scale on questions bothering on issues that generate conflict between tenants and their landlord based on tenants' point of view. Tenants are the consumers of rental properties and Rasila (2016) described Landlord-tenant relationship as a form of business relationship; the competitive environment is changing and the real estate owners are seeking new ways of differentiating themselves from competitors. The study employed factor analysis and principal component analysis. Factor analysis identified the structure underlying set of the variables in form of latent factors, and analyzes only the shared variances. Factor analysis organizes, identify and minimize big items from the questionnaire to certain constructs under one dependent variable in a research (Chua 2020). Principal component analysis provides an optimal ways to combine variables into small number of variables. KMO test was done to identify whether the data is suitable for factor analysis.

#### 4. Results and Discussion

The data collected in accordance with the aim and objectives of the study covered all the set objectives. Discussion was based on the research objectives as follows:

The demographic characteristics of the respondents presented in table 1 shows that, 166 (70.64%) are males, while 69 (29.36%) females. Their age distributions indicates that, majority (99.15%) of them falls within 20 and 60 years, and 80.85% of the respondents have lived in the study area for period not less than 5 years.

Table 1. Demographic Characteristics of Respondents

Classification /Range	Frequency	Percentage
<b>Sex</b>		
Male	166	70.64
Female	69	29.36
<b>Age</b>		
< 20 years	2	0.85
21 – 40 years	132	56.17
41 – 60 years	101	42.98
> 60 years	0	0.00
<b>Duration in Property occupied</b>		
Below 5 years	45	19.15
5 – 10 years	154	65.53
11 - 20 years	36	15.32
Above 20 years	0	0.00

The survey revealed that 70.64% of the tenancies in the study area do not have formal tenancy agreement drawn and all the respondents have had dispute with their landlord or his agent at one time or the other in the course of their tenancy. Only 38.30% of the respondents live in premises managed by an Estate Surveyor and Valuer (see table 2). By virtue of Decree 24 of 1975, Estate Surveyors and Valuers are authorized to manage land and landed properties in Nigeria.



Table 2. Tenancy Agreement and Experience of dispute with landlord/agent

Classification /Range	Frequency	Percentage
Existence of Tenancy/Lease agreement		
Yes	69	29.36
No	166	70.64
Record of Dispute		
Yes	235	100.00
No	0	0.00
Involvement of Estate Surveyor in Management of property occupied		
Yes	90	38.30
No	145	61.70

The Bartlett's test of sphericity and sampling adequacy are presented in Table 3 and shows that the chi-square of 12077.901 is significant at 0.000 which is an indication that the sample used is adequate. The value of Bartlett's test of sphericity is significant ( $p < 0.001$ ,  $p = 0.000$ ). The Kaiser-Meyer-Olkin (KMO) is another measure of sample adequacy. It is an index for comparing magnitudes of the observed correlation coefficients between all pairs of variables. KMO statistics varies between 0 and 1. A value of 0 indicates that the sum of partial correlations is large relative to the sum of correlations, indicating diffusion in the pattern of correlations (hence, factor analysis is unlikely to be appropriate). A value close to 1 indicates that pattern of correlations are relatively compact and so factor analysis should yield distinct and reliable factors. Values between 0.5 and 0.7 are mediocre, values between 0.7 and 0.8 are good, values between 0.8 and 0.9 are great and values above 0.9 are superb (Hutcheson and Sofroniou, 2016). For this study, the value is 0.935, which falls into the range of being superb; so there is confidence that factor analysis is appropriate for these data.

Table 3. KMO and Bartlett's test of Sphericity

Kaiser-Meyer-Olkin Measure of Sampling adequacy	.935	
Bartlett's Test of Sphericity	Approx. Chi-square	12077.901
	df	190
	Sig.	.000

Table 4 shows the table of communalities before and after extraction. Principal component analysis works on the initial assumption that all variance is common; therefore before extraction the communalities are all 1 (Field, 2024). The communalities under extraction column reflect the common variance in the data structure. For instance from the table 93.4% of the variance associated with High gap in Rent Revision is common or shared variance. The result of the communalities shows that all the variables are well and completely fitted with the factor solution and none could possibly be dropped from the analysis.

Twenty variables were used in this study. When subjected to factor extraction by principal component. Table 5 shows that only two of the variables were found to be useful for this study due to low variance value of the

common factors. The variables are highly correlated leading to multi-collinearity. The output of the analysis in the initial component matrix was subjected to rotation in order to fine tune the loadings on each factor. The initial Eigen values, the percentage variance explained, and the rotation sum of square loading are presented in table 5. Before rotation, factor 1 accounted for 83.323% compared to 8.275% of factor 2. After extraction, it accounts for only 48.537% of variance. Factor 2 accounted for 43.060% of the variance. The clustering of factors constituting disputes within the two components generated normalized cumulative sums of squared loading of 91.598%.

Table 4. Communalities

Classification /Range	Initial	Extraction
High gap in rent revision	1.000	.934
High initial rent	1.000	.918
Refundable deposit	1.000	.887
Conversion/deviation from agreed use	1.000	.938
Delay in payment of AEDC bill	1.000	.909
Delay in payment of water rate	1.000	.926
Delayed response to maintenance	1.000	.923
Delayed response to tenants complains	1.000	.915
Interference with tenants' private life	1.000	.912
Interval of rent revision	1.000	.805
Keeping of pets	1.000	.948
Unilateral revision of rent by Landlord/Agent	1.000	.884
Non/Delayed payment of property rate	1.000	.933
Number of User/Size of family	1.000	.944
Payment for community security	1.000	.890
Poor quality of works	1.000	.933
Poor routine inspection of property	1.000	.944
Sublet of demised property	1.000	.920
Unscheduled (impromptu) property inspection	1.000	.946
Use of rent revision as threat of eviction	1.000	.911



Table 5. Extraction on method, principal 1 component analysis

Component	Initial Eigen values				Rotation sums of squared loadings			
	Total	% of variance	Cumulative	%	Total	% of variance	Cumulative	%
1	16.665	83.323	83.323		9.707	48.537	48.537	
2	1.655	8.275	91.598		8.612	43.060	91.598	
3	.492	2.461	94.058					
4	.284	1.422	95.481					
5	.238	1.189	96.669					
6	.161	.804	97.138					
7	.133	.665	98.138					
8	.075	.376	98.513					
9	.054	.268	98.781					
10	.045	.223	99.004					
11	.040	.202	99.206					
12	.035	.177	99.383					
13	.027	.136	99.519					
14	.023	.113	99.632					
15	.020	.100	99.733					
16	.015	.073	99.806					
17	.013	.065	99.871					
18	.011	.053	99.924					
19	.009	.046	99.970					
20	.006	.030	100.000					

Table 6. Rotated component matrix

Classification /Range	Component 1	Component 2
High gap in rent revision	0.913	
Delayed response to maintenance	0.893	
Delayed response to tenants complains	0.862	
Poor quality of maintenance work	0.860	
Unilateral revision of rent by Land/Agent	0.859	
Interval of rent revision	0.848	
Interference with tenants' private life	0.832	
Poor routine inspection of property	0.808	0.540
Unscheduled (impromptu) property inspection	0.741	0.631
Payment for community security arrangement	0.734	0.592
Use of rent revision as threat of eviction	0.718	0.629
Delay in payment of water rate	0.716	0.643
Delay in payment of AEDC bill	0.694	0.654
Non/Delayed – payment of property rate		0.921
Conversion/Deviation from agreed use		0.897
Number of use/size of family		0.890
High initial rent		0.862
Keeping of pets		0.857
Refundable deposit		0.830
Sublet of demised property		0.826

***Indices 1. Value for Rent Paid***

- (a) High Gap in Rent Revision
- (b) Delayed response to maintenance
- (c) Delayed Response to Tenants Complain
- (d) Poor quality of works
- (e) Unilateral Revision of Rent by landlord/Agent
- (f) Interval of Rent Revision
- (g) Interference with tenants' Private life

***Indices 2.Misuse of Demised Property***

- (a) Non/Delayed -payment of Property Rate

- (b) Conversion/Deviation from Agreed Use
- (c) Number of User/Size of Family
- (d) High Initial Rent
- (e) Keeping of Pets
- (f) Refundable Deposit
- (g) Sublet of Demised Property

It is noteworthy that certain variables are common to the two identified factors. These are poor routine inspection of property, unscheduled (impromptu) property inspection, payment for community security, use of rent revision as treat of eviction, delay in payment of water rate and delay in payment of PHCN (electricity) bill.

## 5. Conclusion

This study employed factor analysis in categorizing various causes of dispute between tenants and landlords in Lokoja, Nigeria. The result of the factor analysis reduced the variables responsible for incessant clash between tenants and landlords into two factors, namely: the quest to have value for the rent paid and guide against misuse/unauthorized use of the demised property. These two factors with cumulative loading of 91.598% require a close attention if there would be healthy landlord-tenant relationship. Also, 70.64% of respondents do not have tenancy agreement executed between them and their landlords an indication that most of the existing lease are informal. The involvement of professional property manager (Estate Surveyors and Valuers) in Lokoja rental market is grossly low. Only 38.3% of respondents deal with their landlords through these professionals.

In order to ameliorate the incessant clash (physical assault, and altercations) between tenants and landlords, the following recommendations are offered:

- i) It is pertinent that tenants must insist on executing tenancy agreement with their landlords or their agents at the commencement of their tenancy. Although the existence of this all important document is not a guarantee against disputes, its existence makes parties involved to exhibit reasonable caution in the relationship. Informality and lack of official documentation of leases makes going to court an extremely impractical way of dealing with landlord-tenant conflicts.
- ii) There is need to intensify efforts towards creating more awareness about the services of Estate Surveyors and Value's in Lokoja. This of course must be undertaken by the members of Nigerian Institution of Estate Surveyors and Valuers (NIESV) whose practice domicile in the study area through quality professional services. The public must be able to distinguish between the professionals and quacks who have dominated the property market and most time to the detriment of un-informed public.
- iii) Landlords and their agents must ensure their tenants have value for the rent paid. Maintenance works must be attended to promptly and good quality work must be ensured. Routine maintenance should not be compromised because *a stitch in time saves nine*.

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