

Recovery of Rent Arrears and Management of Difficult Tenants in Residential and Commercial Properties in Warri Delta State Nigeria

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Abstract- This study examined the recovery of rent arrears and management of difficult tenants in residential and commercial properties in Warri, Delta State. The aim of this research was to address the persistent problem of rent arrears and the management of difficult tenants which have continued to pose significant challenges to landlords and property managers in Nigeria's urban centres. The objectives of the study are: to investigate the major reasons behind rent payment default, to identify strategies and methods used to recover rent, to evaluate the challenges associated with managing difficult tenants, to proffer practical strategies for improving rent recovery and to evaluate the challenges associated with difficult and defaulting tenants of residential and commercial properties in Warri. The study employed a descriptive research design which provided a framework for systematic data gathering and analysis. The population for the study consisted of 7,400 landlords, legal practitioners, and tenants living and operating within Warri, Delta State. A statistically valid sample size of 379 respondents was calculated using the Taro Yamane formula. The study adopted a multi-stage sampling technique involving stratified and convenience sampling to ensure that different categories of stakeholders were adequately represented. Data were gathered through the use of a structured questionnaire covering demographic characteristics and questions tied directly to the research objectives. The responses were analyzed using descriptive statistics such as mean, bar charts and standard deviation. The results indicated a high prevalence of rent renewal delays and default in Warri's property market, mainly linked to economic hardship, unexpected job loss, high rent rates, weak tenancy agreement enforcement, poor property management practices, and sudden family expenses. The study found that landlords commonly rely on reminders, legal notices, professional legal services, negotiations, flexible instalment plans, and the threat of eviction to recover overdue rents, yet they still encounter challenges like costly legal actions, property damage, prolonged court processes, and reduced investment confidence. In conclusion, the research confirmed that rent arrears and the management of difficult tenants remain a major issue for landlords and property managers. To address this, stakeholders should adopt stricter tenancy agreements, employ professional managers, implement regular tenant vetting, provide reasonable payment options, pursue timely legal actions,

and introduce reward schemes for prompt payments to ensure sustainable income and peaceful landlord-tenant relationships in Warri.

Keywords: *Rent Arrears, Difficult Tenants, Rent Recovery, Property Management, Alternative Dispute Resolution*

I. INTRODUCTION

Background to the Study

The practice of property management involves the systematic oversight of real estate assets with a view to attaining optimum use, profitability, and sustainability. Residential and commercial leasing both require strategic engagement with tenants, properties, and legal regimes to promote mutual satisfaction and operational integrity. Adedotun et al. (2025) argue that property management evolved from a straightforward rent collection exercise to an all-encompassing professional practice that incorporates lease enforcement, maintenance, risk management, and financial accountability. In the same vein, Ugonabo et al. (2023) assert that landlords, estate managers, and real estate developers play a significant mediating role in safeguarding not just property value but also stakeholders' confidence. Therefore, the successful discharge of property management responsibilities is critical to promoting a balanced rental ecosystem that improves economic activity and residential stability. In the context of rent agreements, the obligation of rent remittance makes up the central component

of the landlord-tenant relationship. For Nuhu et al. (2021), rent defaults undermine fundamentally both the economic and contractual foundations of tenancy, interrupting predicted cash flow and contributing to a decline in the value of the property. While delays may be occasioned by genuine impediments, serial defaults usually require institutional action and legal redress. Afolabi et al. (2023) argue that rent recovery mechanisms ought to be rooted in the principles of

the rule of law and the regulatory provisions of tenancy, ensuring a harmony between enforcement strategies and tenant rights. As the real estate market faces increased regulation, it has become acutely important for industry players to appreciate the intricacies of rental defaults, proper documentation, and legal enforcement.

A key part of successfully managing rental properties is confronting the difficulties presented by wayward tenants—individuals or groups whose behavior is against tenancy agreements or causes community disturbances. Problematic renters can be those that violate property rules or resort to illegal practices, and their presence can undermine the reputation and economic sustainability of the property as a whole. Odebode et al. (2022) argue that comprehensive tenant screening, well-defined lease agreements, and regular communication are essential for the prevention and effective handling of tenant issues. Moreover, Adedotun et al. (2025) highlight the significant role of relational management processes that combine legal responses with behavioral mechanisms, thus enhancing accountability and resolving conflicts. These policies for tenant handling should be based on ethical foundations and institutional support for their long-term sustainability.

The correlation between rent arrears and undesirable tenant behavior underscores the need for an integrated approach towards the management of properties, especially for urban cities that are experiencing rapid transformation. Ramos (2020) submits that the intricacies involved with landlord-tenant relationships warrant an interdisciplinary approach that acknowledges legal, economic, and interpersonal expertise. Moreover, it is argued by Hovmand et al. (2023) that the absence of efficient mechanisms for carrying out the functions points towards an increase in the vulnerability of both landlords and tenants towards conflicts and economic difficulties. It is thus necessary to put in place practices that respond specifically to the unique features of the local environment. Warri, a city of Delta State, Nigeria, offers a convincing case study given the city's unique socio-economic profile, booming real estate activities, and urbanization trends. As captured by Afolabi et al. (2023) and Ugonabo et al. (2023), an examination of rent collection and tenancy management through Warri offers vital observations of the relationship between

formal property institutions and the informal mechanisms, enhancing the theoretical framework for the governance of properties in urban environments.

Statement of the Problem

Despite the existing legal frameworks and procedural regulations regarding rent recovery and oversight of tenants, cases of rental defaults and undesirable tenant activities continue to occur with alarming frequency in both Warri's residential and commercial spheres. Afolabi et al. (2023) clarify that arrears in rent have proven to be a recurring problem in the Nigerian real estate scene, often leading to protracted legal proceedings, financial losses, and evictions of tenants. This gap between expected outcomes and reality underscores the vital need to investigate the causative factors and management practices associated with arrears in rent.

Aim of the Study

The aim of this study is to assess recovery of rent arrears and management of difficult tenants in residential and commercial properties in Warri Delta State.

Objectives of the study

The Specific Objectives of this study are:

1. To ascertain the prevalence of rent renewal delays and default among tenants of residential and commercial properties in Warri
2. To discover the major causes of default in rent payment among tenants of residential and commercial properties in Warri
3. To ascertain the prevailing strategies and methods of rent recovery from tenants of residential and commercial properties in Warri
4. To evaluate the challenges associated with difficult and defaulting tenants of residential and commercial properties in Warri
5. To proffer effective strategies for recovering rents adequately from tenants of residential and commercial properties in Warri

Research Questions

The following research questions which are in line with the objectives of this study will be answered:

- i. What is the prevalence of rent renewal delays and defaults among tenants of residential and commercial properties in Warri

- ii. What are the major causes of default in rent payment among tenants of residential and commercial properties in Warri?
- iii. What are the prevailing strategies and methods of rent recovery from tenants of residential and commercial properties in Warri?
- iv. What are the challenges associated with difficult and defaulting tenants of residential and commercial properties in Warri?
- v. What are the effective strategies for recovering rents adequately from tenants of residential and commercial properties in Warri?

Research Hypotheses

The research hypothesis are:-

Null Hypotheses H_0 : Ineffective rent collection systems does not result to default in rent payment in Warri

Alternate Hypotheses H_A : Ineffective rent collection systems results to default in rent payment in Warri

Significance of the Study

The research will be of significant benefit for landlords and property owners in Warri, and indeed similar urban locations. It will seek to offer practical solutions for the recovery of unpaid rent, as well as improving the handling of problematic tenants. Through the determination of common issues and the suggesting of equally pertinent solutions, the research will enhance their capacity to protect their investments and receive steady rental returns.

II. LITERATURE REVIEW

Concept of Property Management

The property management field is a sophisticated professional field that entails the supervision, management, and coordination of real estate investments on behalf of their owners. It is an intermediary role between landlords and tenants, with financial, legal, and operational duties being incorporated into a unified framework with the aim of asset conservation and value maximization. Gbadegesin (2022) opines that property management goes beyond the upkeep of buildings, as it requires experienced handling of tenant relations, finances, and adherence to laws. Onwuanyi (2020) insists that the demands of urbanization and the commercialization of real estate require the use of professional property management to maximize the

investment yield of income-generating real estate in terms of functionality and profitability. As real estate investments become more advanced entities, the nature of property management is increasingly expanding from conventional custodial duties to a more strategic, analytical capability that combines administrative skills with market information, thus promoting the establishment of stable, sustainable, and viable residential and commercial real estate.

The management of real estate properties involves substantial interaction with tenancy structures and lease contracts, thus highlighting the need for property managers to effectively engage the legal and contractual aspects of occupancy. Wainwright (2022) holds that property management principles are supported by binding contracts that define the terms of occupancy, payment terms, and mutual obligations. These contracts form the foundation for trust and reliability within landlord-tenant relationships. Hardie (2022) argues that an understanding of lease contracts and enforcement is critical for developing managerial controls and consistency across residential and commercial property portfolios. The formalization of these relationships not only promotes legal certainty but also improves operational effectiveness by enabling managers to anticipate, document, and enforce the terms of real estate use. Property management is thus described as a two-faceted activity, where technical skill and interpersonal skills are interconnected. Legal knowledge and interpersonal skills are entwined.

Property management plays a critical role in the financial planning and reporting aspects of real estate investments. Proper accounting methodologies, rent collection processes, budgeting, and expenditure control are essential to protecting the economic viability of the properties being managed. According to Ewurum et al. (2023), financial roles involved in property management include more than rent collection; they also involve cost forecasting, return-on-investment analysis, and cash flow management. Idacho (2021) points out that without financial control systems and structures of reporting, property owners can face mismanagement, depletion of capital, and loss of long-term asset value. Through keeping detailed records and ensuring transparency in reporting, property managers provide an informed summary of asset performance that allows owners to make sound investment decisions. As such, financial

stewardship becomes an integral component of property management, fulfilling the expectations of investors as well as fiduciary duties.

The organizational structure of property management has both regular and programmed activities involving the maintenance of buildings, infrastructure, and supporting facilities. This activity is crucial for the maintenance of the physical integrity of the real estate assets, with observance of regulatory standards, tenant satisfaction, and market sustainability. According to Gbadegesin (2022), planning for maintenance is a tactical component of property management that efficiently slows the decay of properties and extends the purpose-based period of constructed facilities. Moreover, Kure et al. (2023) argue that the use of a maintenance approach allows for increased tenant satisfaction, reduces long-term costs, and retains the commercial appeal of properties. The activities of maintenance are not always merely corrective services, but rather routine components of an organized maintenance process, reflecting the operation of each property category. If performed efficiently, these activities not only increase the value proposition of the asset, but also create an accommodating environment that is ready for occupation and use. The operational aspect is inherently intertwined with tenant relationship management, which is an essential element of contemporary property management exercises. Effective communication, timely resolution of conflicts, and the promotion of respect between the parties are essential factors that ensure the long-term stability of rent agreements. Hardie (2022) holds the view that tenant relationships are not accidental, but the result of deliberate practices that play a significant role in the social performance of a property. According to Onwuanyi (2020), by emphasizing responsiveness and openness, property managers foster a trusted-based culture that induces long-term occupancy and reduces turnover. These relationship processes are important both in residential and business scenarios, with tenant satisfaction having an instant financial performance and continuity of operation impact. As a result, property management can be understood as an activity focused around people, integrating technical competence with interpersonal connections to maximize the general property effectiveness.

Understanding Residential and Commercial Tenancy
Tenancy as a contract is a foundation in property occupation and investment in real estate. It is the

instrument of law that binds possession, use, and liabilities of property together. According to Adesanya et al. (2022), tenancy regulates the terms under which tenants possess property, offering a legal structure for possession that does not entail the transfer of ownership. Lee et al. (2023) argue that tenancy contracts regulate the relationship between property owners and property users, coordinating and making mutual expectations binding. The differentiation of tenancy into residential and commercial tenancies provides distinct operational and legal dynamics that are acceptable to the use for which the property is being used. Though both, in essence, are founded upon a landlord-tenant relationship, differences in function, regulation, and expectations yield differences in managerial requirements that are explicable under the general framework of property law and urban economics.

Residential tenancy refers to rental arrangements where properties are exclusively utilized for residential purposes, mimicking home and personal use. The agreements promote habitability, privacy, and continuity in living conditions. Mrva et al. (2020) note that residential tenancy is social and cultural, and the tenant's usual expectation is that the home is stable, secure, and consistent. Apanapudor et al. (2022) note that residential leases are controlled by the law towards the tenant, with provisions providing easy entry to basic amenities, reasonable eviction, and structural maintenance by the landlord. It is largely long-term, emotional, and based on day-to-day livelihood patterns, the expectation of which requires that tenancy conditions in this sector be well designed to promote habitability. The residential character of the tenancy makes it an important factor of urban well-being and social inclusion public debate.

Commercial tenancy, on the other hand, involves leasing of premises for industry, trade, or investment, with largely economic performance requirements. Commercial contracts differ from domestic contracts and are more complex and often negotiable, with elaborate provisions for rent increases, change of property, and lease duration. Commercial leases, Adebisi (2024) asserts, are concerned with revenue, use flexibility, and legal certainty, with the tenant often paying utilities, maintenance, and business risk. Commercial tenancy, Grotenhuis et al. (2021) argues, requires greater precision of contracts so that utilization of the property is adapted to the intentions

of the business and the conditions of the market. Landlord-tenant relations, in the latter instance, are usually formal with greater enforcement, by virtue of sums of money involved. This requires specialized property administration measures adapted to the special use requirements of commercial lessees.

The structural difference between commercial and residential tenancies also impacts the process of leasing, specifically negotiation power, legal protection, and managerial authority. Adesanya et al. (2022) observe that residential tenants negotiate from a position of weakness, employing statutory protection to balance bargaining power with landlords. Lee et al. (2023) propose that commercial tenants—businesses and corporations—possess higher bargaining power to negotiate lease terms, demand flexibility, and require property alterations. The degree of customizability permitted in commercial leases is considerably higher, offering an environment that facilitates business expansion and tenant-specific demand. Such dualism necessitates property managers and owners to possess differentiated knowledge systems to cater to expectations and legal demands specific to each class of tenancy, ensuring compliance while fostering tenant satisfaction and asset functionality.

Concept of Rent Arrears

Rent arrears refer to overdue financial obligations made by a tenant to a landowner for the occupancy of a residential or commercial premises, following the breach of the payment terms in a tenancy agreement. It is a deviation from the agreed payment schedule for the renting of a property, in which the tenant neither pays any amount nor makes a payment on or before the specified date as stipulated in the terms under the terms of the lease agreement. Yusuf (2022) confirms that rent arrears occur when tenants are unable to meet their contractual financial obligation under legal tenancy agreements, leading to an accumulation of arrears of rent payments. Decker (2021) informs that rent arrears are not late payments but an aggregate of financial obligation that skews the income stream expected by property owners. The term embodies a temporal and contractual delay in payments, which is a position of indebtedness that can continue to grow if left unpaid within the agreed time period for the tenancy.

Rent arrears are a legal and financial institution based on the economic reciprocity principles of real property relationship and the precepts of contractual

obligation. A tenancy agreement makes rent a continuous periodic charge, generally monthly or quarterly, whose non-performance is a breach quantifiable in monetary terms. Olaitan et al. (2024) hold the view that rent arrears are defined by their enforceability in law, with the amounts in arrears a recoverable debt under tenancy laws. Erekosima et al. (2020) view the concept to be core to property administration, and its effect is direct on the landlord's right to receive compensation in a timely manner for the use of his property. It is a failure in the financial relationship between the landlord and the tenant, but it also gives a quantifiable basis by which the pattern of payment compliance over a period can be evaluated. Rent arrears are therefore an institutionalized deviation from the performance of tenancy covenants.

The definitional parameters of rent arrears are also formed by the duration, extent, and frequency of payment default, and these determine when the arrears are short-term, long-term, or chronic. Shimizu et al. (2022) opine that occasional financial shortages may result in rent arrears or become systemic if the tenant repeatedly resorts to default when the rent payment date elapses over extended periods. Edwards (2025) suggests that the quantum of arrears determines how it is classified and treated, such as whether it is subject to agreement through negotiations, the courts, or the taking of enforcement action. The element of time involved with rent arrears also portrays its fluidity as a concept—it depends, not only on the amount of the debt, but also on the elapse of time and the character of the breached contractual terms. Rent arrears can be best thought of, then, not as a fixed position but as a dynamic financial position that evolves with each period of non-payment.

The concept of rent arrears underlies the issue of tenancy management, even more given the fact that it is a key financial threshold to occupation of property. Enjoyment of occupation by the defaulting tenant constitutes rent arrears, serving the official indicator of default, warranting managerial action and legal determination. Yusuf (2022) contributes the fact that rent arrears are implicit in the monitoring of the tenant's performance, given the fact that they indicate financial as well as behavioural deviation from the expectations of the lease. Decker (2021) contributes the fact that the concept upholds a variety of landlord choices, such as extending the lease, retention of the tenant, and rent collection. As things are, rent arrears

are not merely an adjunct element to the association between the dynamics of tenancy, but an idea that can be delineated, quantified, and based upon the economic rationale of property management.

Causes of Rent Arrears

Economic Instability and Income Volatility

Economic instability significantly contributes to rent arrears through fluctuations in tenants' income and employment status. According to Aisekhaghe (2021), tenants facing irregular income streams or sudden job losses often prioritize basic survival needs over financial obligations such as rent, leading to delayed or defaulted payments. This pattern is particularly prevalent in urban centres where economic inequalities widen financial vulnerabilities among low- and middle-income earners. As Nordin et al. (2023) assert, inconsistent earnings create a mismatch between income flow and fixed rental commitments, leaving tenants financially overstretched. The inability to predict monthly income with certainty diminishes budgetary planning, weakening compliance with tenancy agreements and increasing the risk of arrears.

Inefficient Tenant Selection and Screening Procedures

The absence of rigorous tenant screening procedures increases the likelihood of placing high-risk tenants in residential and commercial units. According to Anim-Odame et al. (2024), landlords who neglect to verify employment history, income level, or creditworthiness often attract individuals with low financial discipline or limited ability to meet recurring payments. Without predictive assessments, tenancy becomes a speculative engagement.

Where property owners fail to conduct due diligence, they inadvertently compromise the sustainability of their rental income stream. Obayomi et al. (2024) emphasize that proper tenant vetting processes reduce the incidence of default by aligning rent obligations with a tenant's proven financial capacity. When landlords prioritize occupancy over tenant quality, they create exposure to rent arrears that could have been prevented through structured evaluation.

Rent Inflation and Affordability Gaps

Persistent rent inflation in urban housing markets contributes to arrears by widening affordability gaps,

especially among fixed-income earners. As Olanrewaju et al. (2023) explain, many tenants struggle to cope with escalating rental rates that are not reflective of corresponding improvements in income or housing quality. This disparity creates long-term financial strain that often culminates in default.

Rent increases without commensurate income growth distort tenants' budgeting processes, eroding their ability to meet monthly rental obligations. Olatokun et al. (2023) argue that tenants subjected to unpredictable rent adjustments become vulnerable to arrears due to diminishing affordability. The imbalance between market-driven pricing and wage stagnation increases the frequency and depth of unpaid rent cycles.

Ineffective Rent Collection Systems

The structure and efficiency of rent collection mechanisms directly affect rental compliance rates. Landlords who lack systematic rent tracking and collection protocols often encounter delayed or missed payments. Adelowo (2020) notes that informal and unmonitored rent collection systems make it difficult to enforce payment discipline or maintain accurate financial records.

Weak administrative frameworks further reduce accountability among tenants who exploit procedural loopholes. Aisekhaghe (2021) points out that inefficient rent monitoring leads to communication gaps between landlords and tenants, reducing the urgency of rent compliance. Effective rent management systems not only enhance recovery but also help preempt arrears by identifying defaulters early.

Methods of Rent Arrears Recovery

Legal Enforcement and Litigation

Legal enforcement is the most formal form of rent arrears recovery, and it involves the use of court action to recover payment or enforce possession of the property. Richardson (2021) clarifies that landlords will normally take the tenant to court if they fail to meet their financial obligations, with the invoking of tenancy law for enforcing compliance. This will normally be governed by statutory procedure and will generally result in judicial decrees enforcing landlords' contractual rights while ensuring due process for the tenant.

Litigation is normally preceded by a phase of non-compliance and aims at setting a precedent towards the gravity of rent payment. Toy-Cronin et al. (2022) explain that not only does litigation assist with recoveries of arrears, it discourages extended default by enforceable court orders. It signifies the institutional context within which rent arrears are settled and signifies the end of efforts at informal negotiations, therefore favoring regulatory processes over landlord-tenant relations.

Alternative Dispute Resolution (ADR)

Alternative Dispute Resolution (ADR) offers a less confrontational way of resolving rent arrears via mediation and arbitral processes. De La Campa et al. (2022) note that ADR offers a way for disputants to resolve their differences without recourse to litigation, fostering understanding among the parties and continuity of tenancies in the long run. It offers landlords and tenants a platform to air their grievances and agree on payment schedules under the auspices of a neutral third party.

ADR is additionally cost- and time-saving, with flexible and confidential results that are case-specific. Nwobike (2023) contends that it enhances tenant-landlord relations by focusing on cooperation instead of confrontation and is especially useful in preserving occupancy and preventing financial loss through vacancy. The conciliatory and relational character of ADR demonstrates movement toward sustainable conflict resolution in property management.

Property Management and Communication Strategies

Effective property management involving systemic reminders, regular accounts reconciliation, and direct communication with tenants can be the foundation for successful rent collection. Initial contact through letters, emails, or a phone call reminds the tenant of his/her obligations and can prevent long-term arrears, according to Idaeho (2020). Organized management systems provide openness and keep both parties informed in the trajectory of the tenancy.

Engagement efforts must be built on empathy and professionalism, recognising the tenant's position and reasserting contractual obligation. Anim-Odame et al. (2023) point out that transparency of communication increases the prospects of voluntary payment, particularly where landlords offer flexible

terms. Strategic communication thus acts not only as an instrument of rent recovery but also of retention that reduces tenant churn and increases financial certainty.

Structured Repayment Agreements

Repayment agreements facilitate the landlords to recover the arrears formally by invoking structured payment terms according to the affordability of the tenants. According to Okafor et al. (2020), the repayment agreements specify new timelines and staged terms of payment, providing the tenant with an acceptable means of fulfilling the commitments without disturbance of the tenancy.

The terms minimize the need for instant adjudication. Repayment plans also showcase the willingness of a landlord to negotiate, therefore creating goodwill and financial responsibility. Richardson (2021) concludes that written agreements have a two-way protection given that they set terms and sanctions for non-compliance, therefore promoting responsibility. Repayment plans, if suitably drafted, are an acceptable mechanism that acts as a mediator between the welfare of the tenant and landlords' fiscal interests.

Overview of Difficult Tenants and Their Challenges

Problematic tenants in property management are a special category of residents whose behavioral, legal, or financial predispositions differ from the norms implicit in tenancy arrangements. These are residents who fail to fulfill the conventional expectations of compliance, respect, or maintenance, and force landlords and property managers to exercise increased control. Problematic tenants, Ater (2024) argues, may be defined as persistent breach of lease conditions, consistent lateness in rent payment, or refusal to maintain the property. Philip et al. (2023) elucidate that the typology of problematic tenants is non-standardized, and the residents differ in the frequency and extent of their problem behavior, hence require differential amounts of control. These are not necessarily illegal, but present administrative problems that disrupt the functional roles of property management, especially in residential areas where personal convenience and communal cohesion are of paramount concern. Problem tenant encompasses something beyond rent arrears or gross violations to the extent of covering a broad list of activities disrupting the free flow of tenancy operations. These may vary from excessive noise, unreported

subleasing, unauthorized alteration, or refusal of property inspections. Barus et al.

(2021) argue that such actions not only disrupt operational efficiency, but also erode the landlord's ability to preserve the value of the property, and uphold communal norms. Crawford (2020) also posits that the test for problem tenants with regard to business leases can be premised upon the breach of covenants such as misuse of premises or default of fit-out conditions. Conceptualization of the contextual relevance of tenant conduct allows the property managers to intervene with targeted and proportionate approaches. Recognition of difficult tenants also involves an awareness of how personality, communication gaps, and incompatible expectations define property relationships. Olanrewaju et al. (2023) contend that the ability to identify early on behavioural tendencies enables property managers to address issues before they are exacerbated. Barus et al. (2021) demonstrate that beyond contractual enforcement, addressing problem tenants requires a multi-faceted approach of legal literacy, emotional intelligence, and procedural compliance. The notion thus encapsulates the confluence of tenancy law and human behaviour, where landlord-tenant relationships are tense and reduced to the lens of managerial responsiveness.

III. METHODOLOGY

Research Design

The descriptive research design was employed in this study. This design was used because it involves observing and describing the behaviour of the participants without influencing it in any way (Jongbo, 2018), which is useful for the study.

Population of the Study

The target population for this study are Landlords, Legal Practitioners and Tenants in Warri, Delta State. According to the most recent demographic estimate obtained from the Delta State Ministry of Lands and Housing Annual Report (2024), there are an estimated 7,400 Landlords, Legal Practitioners and Tenants in Warri, Delta State.

Sampling Frame

The sampling frame for this study comprised of registered landlords, active tenants, and practicing

legal practitioners involved in residential and commercial property management within Warri, Delta State. This frame was derived from official records maintained by the Delta State Ministry of Lands and Housing. The sampling frame ensures that all relevant subgroups within the target population are adequately represented, providing a reliable basis for selecting respondents who possess the experience and knowledge necessary to provide valid information on issues of rent arrears, default, and tenant management within the study area.

Sample Size

In this study, the researcher adopted the Taro Yamane (1967) formula for determining the actual sample size from the above noted population. Taro Yamane (1967) provides a simplified formula to calculate sample sizes

Assumption:

95% confidence level

$P = .5$

$$n = \frac{N}{1 + N(e)^2}$$

n = sample

N = population

e = error margin

n = sample

$n = 7,400 / 1 + 7,400(0.05)^2$

$n = 7,400 / 1 + 7,400(0.0025)$

$n = 7,400 / 19.5$

$n = 379$

Therefore, the sample size of this study is 379 participants.

Sampling Technique

Stratified sampling technique was used in order to avoid bias in the distribution of the questionnaire to the respondents

Data collection methods

Secondary Source

Secondary data were collected through the review of literature. A literature review was carried on various topics that have to do with recovery of rent arrears and management of difficult tenants in residential and commercial properties. These sources includes

textbooks, journals, seminar/conference paper and the internet.

Primary Source

The information gathered from the primary sources involved two stages; the first stage was through interviews which were conducted through interaction with the respondents and the second stage was through the use of questionnaire.

Questionnaire design/Instrument for Data Collection

The research instrument used in this study was the questionnaire. A survey containing series of questions were administered to the enrolled participants. The questionnaire was divided into two sections, the first section enquired about the responses demographic or personal data while the second sections were in line with the study objectives, aimed at providing answers to the research questions. Participants were required to

respond by placing a tick at the appropriate column. The questionnaire was personally administered by the researcher.

Method of Data Analysis

The collected data was analyzed using descriptive statistical techniques. Descriptive statistics, such as frequencies, percentages, means, and standard deviations, was used to analyze, and interpret the results which was presented in tables, and Bar charts for easy interpretation.

IV. METHOD OF DATA ANALYSIS

The data analysis depicts the simple frequency and percentage of the respondents as well as interpretation of the information gathered.

RESPONSE RATE

Table 4.1: Distribution of Questionnaire

Questionnaire	Frequency	Percentage
Questionnaire Distributed	385	100
Questionnaire Received and Validated	379	90
Questionnaire Rejected	6	10

Source: Field Survey, 2025

The table 4.1 above shows the summary of the data distribution and collection. A sum of 385 questionnaires was distributed for this study, a total of 379 was retrieved and validated. While 6 copies of the questionnaire was rejected due to incompleteness,

and rough handling by the respondents. For this study a total of 379 was used for the analysis.

ANALYSIS OF THE RESPONDENTS' BACKGROUND DEMOGRAPHIC ANALYSIS

Table 4.2 Demographic Profile of the Respondents

Gender	Frequency	Percentage	Valid Percent	Cumulative Percent
Male	211	55.7%	55.7%	55.7%
Female	168	44.3%	44.3%	100.0%
Total	379	100.0%	100.0%	

Source: Field Survey, 2025

From the responses obtained as shown in Table 4.2 above, a majority of the respondents were male (55.7%), while females accounted for 44.3%. This indicates a slightly higher representation of male respondents in the study, possibly reflecting gender dominance in property-related decisions or ownership in the research area.

Table 4.3: Age Group of the Respondents

Age Group	Frequency	Percentage	Valid Percent	Cumulative Percent
18–30 years	64	16.9%	16.9%	16.9%
31–40 years	143	37.7%	37.7%	54.6%
41–50 years	108	28.5%	28.5%	83.1%

Age Group	Frequency	Percentage	Valid Percent	Cumulative Percent
51 years and above	64	16.9%	16.9%	100.0%
Total	379	100.0%	100.0%	

Source: Field Survey, 2025

As presented in Table 4.3 above, the age group 31–40 years had the highest representation with 37.7%, followed by 41–50 years (28.5%), while the youngest and oldest groups (18–30 and 51+ years) both accounted for 16.9% each. This distribution suggests

that the majority of respondents were middle-aged adults, a group likely active in renting, owning, or managing properties, making their insights particularly relevant.

Table 4.4: Respondent Type

Respondent Type	Frequency	Percentage	Valid Percent	Cumulative Percent
Landlords	152	40.1%	40.1%	40.1%
Tenants	186	49.1%	49.1%	89.2%
Legal Practitioners	41	10.8%	10.8%	100.0%
Total	379	100.0%	100.0%	

Source: Field Survey, 2025

Table 4.4 reveals that tenants made up the largest proportion of respondents at 49.1%, followed by landlords (40.1%), while legal practitioners represented the smallest group at 10.8%. This

distribution ensures a balanced perspective from property users and owners, with legal experts contributing to understanding property rights and disputes.

Table 4.5: Educational Level of the Respondents

Educational Level	Frequency	Percentage	Valid Percent	Cumulative Percent
SSCE/OND	87	22.9%	22.9%	22.9%
HND/B.Sc	199	52.5%	52.5%	75.4%
Postgraduate	93	24.6%	24.6%	100.0%
Total	379	100.0%	100.0%	

Source: Field Survey, 2025

As indicated in Table 4.5, the majority of respondents (52.5%) held a HND/B.Sc, followed by those with postgraduate qualifications (24.6%), and SSCE/OND holders (22.9%). This suggests a relatively high educational profile among participants, which may enhance the reliability and informed nature of their responses regarding property and legal matters.

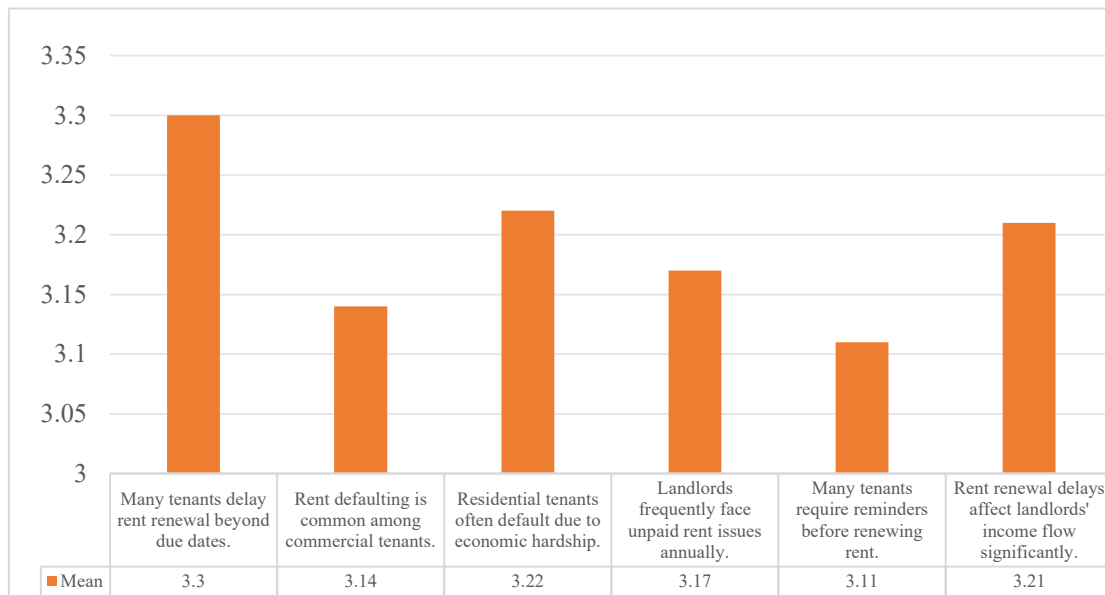
ANALYSIS OF THE OBJECTIVES

Research Question One: What is the prevalence of rent renewal delays and defaults among tenants of residential and commercial properties in Warri?

Table 4.2: Mean and Standard Deviation Analysis of the Prevalence of Rent Renewal Delay and Default

S/N	Statement	X	S.D	Decision
1	Many tenants delay rent renewal beyond due dates.	3.30	0.78	Accepted
2	Rent defaulting is common among commercial tenants.	3.14	0.85	Accepted
3	Residential tenants often default due to economic hardship.	3.22	0.80	Accepted
4	Landlords frequently face unpaid rent issues annually.	3.17	0.77	Accepted
5	Many tenants require reminders before renewing rent.	3.11	0.86	Accepted
6	Rent renewal delays affect landlords' income flow significantly.	3.21	0.81	Accepted

Source: Field Survey, 2025



The analysis of Research Question One indicates a high prevalence of rent renewal delays and defaults among tenants in Warri. The first item shows a mean of 3.30, which is well above the cutoff mean of 2.50, suggesting that many tenants indeed delay rent renewal beyond due dates. The second item, with a mean of 3.14, also supports the view that defaulting is common among commercial tenants. The mean of 3.22 for the third item highlights that residential tenants frequently default, primarily due to economic hardship. The fourth statement has a mean of 3.17, confirming that unpaid rent is a frequent challenge landlords face annually. A mean of 3.11 for the fifth

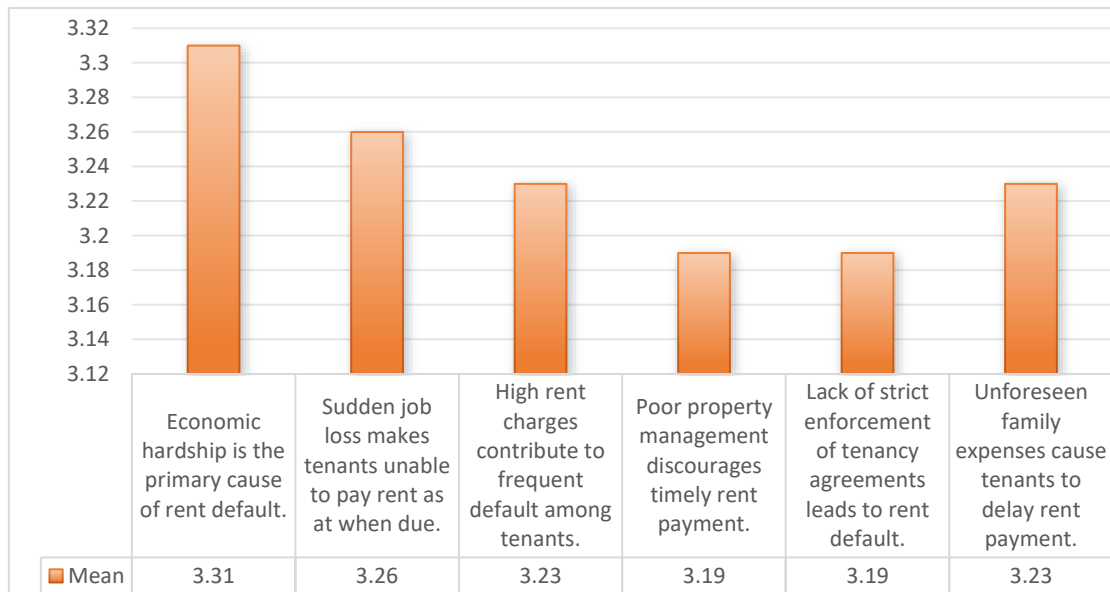
item indicates that many tenants require reminders before renewing their rent, pointing to habitual delay tendencies. Lastly, the sixth item's mean of 3.21 shows that these delays significantly disrupt landlords' expected income flow. Overall, all means are well above the cutoff point of 2.50, clearly implying that rent renewal delay and default are prevalent issues in Warri's residential and commercial property sector.

Research Question Two: What are the major causes of default in rent payment among tenants of residential and commercial properties in Warri?

Table 4.3: Mean and Standard Deviation Analysis of the Major Causes of Rent Payment Default

S/N	Statement	X	S.D	Decision
1	Economic hardship is the primary cause of rent default.	3.31	0.76	Accepted
2	Sudden job loss makes tenants unable to pay rent as at when due.	3.26	0.79	Accepted
3	High rent charges contribute to frequent default among tenants.	3.23	0.77	Accepted
4	Poor property management discourages timely rent payment.	3.19	0.80	Accepted
5	Lack of strict enforcement of tenancy agreements leads to rent default.	3.19	0.78	Accepted
6	Unforeseen family expenses cause tenants to delay rent payment.	3.23	0.79	Accepted

Source: Field Survey, 2025



The analysis of Research Question Two shows that several major causes contribute to rent payment default among tenants in Warri. The first item has the highest mean of 3.31, indicating that economic hardship is widely regarded as the leading cause of default. The second item, with a mean of 3.26, confirms that sudden job loss also significantly affects tenants' ability to pay rent on time. High rent charges, shown by the third item's mean of 3.23, further exacerbate the problem, while the fourth item's mean of 3.19 suggests that poor property management practices may discourage timely rent payment. The mean of 3.19 for the fifth statement

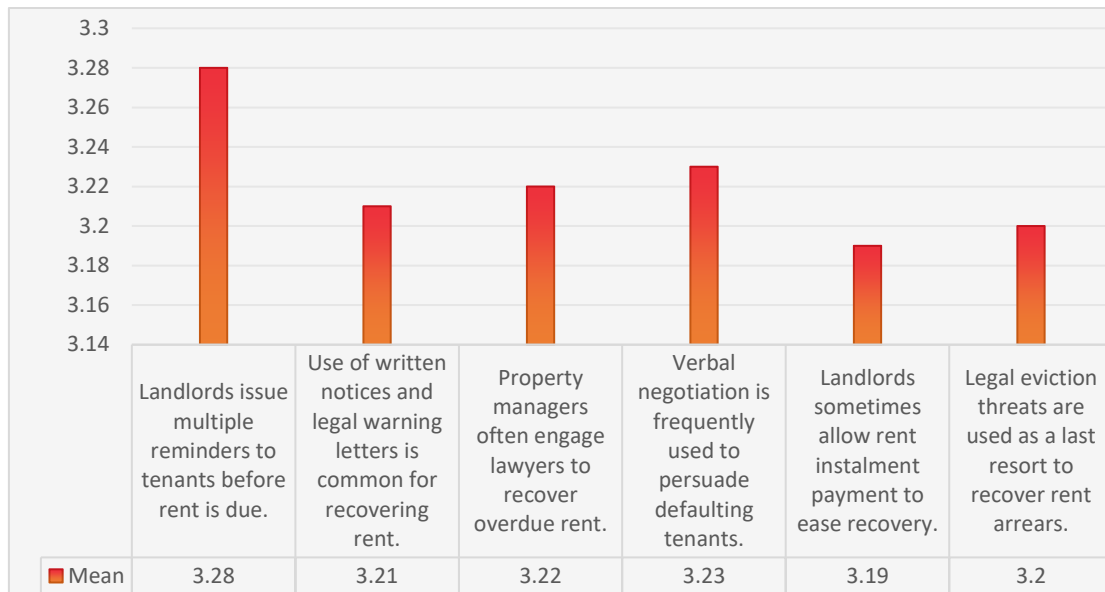
shows that ineffective enforcement of tenancy agreements allows tenants to default more easily. Lastly, the sixth item's mean of 3.23 implies that unexpected family expenses are another common reason tenants delay payment. Since all means exceed the cutoff point of 2.50, it can be concluded that these factors are significant contributors to rent default in Warri's residential and commercial properties.

Research Question Three: What are the prevailing strategies and methods of rent recovery from tenants of residential and commercial properties in Warri?

Table 4.4: Mean and Standard Deviation Analysis of Prevailing Strategies and Methods of Rent Recovery

S/N	Statement	X	S.D	Decision
1	Landlords issue multiple reminders to tenants before rent is due.	3.28	0.76	Accepted
2	Use of written notices and legal warning letters is common for recovering rent.	3.21	0.78	Accepted
3	Property managers often engage lawyers to recover overdue rent.	3.22	0.77	Accepted
4	Verbal negotiation is frequently used to persuade defaulting tenants.	3.23	0.78	Accepted
5	Landlords sometimes allow rent instalment payment to ease recovery.	3.19	0.80	Accepted
6	Legal eviction threats are used as a last resort to recover rent arrears.	3.20	0.80	Accepted

Source: Field Survey, 2025



The analysis of Research Question Three reveals that various strategies and methods are actively used to recover rent from tenants in Warri. The first item shows a mean of 3.28, indicating that landlords frequently issue reminders before rent becomes overdue. The second item, with a mean of 3.21, highlights that written notices and legal warning letters are commonly employed for rent recovery. The third item's mean of 3.22 confirms that engaging lawyers to pursue overdue rent is a prevailing strategy. A mean of 3.23 for the fourth item shows that verbal negotiation is also widely practiced to resolve default issues amicably. The fifth item, with

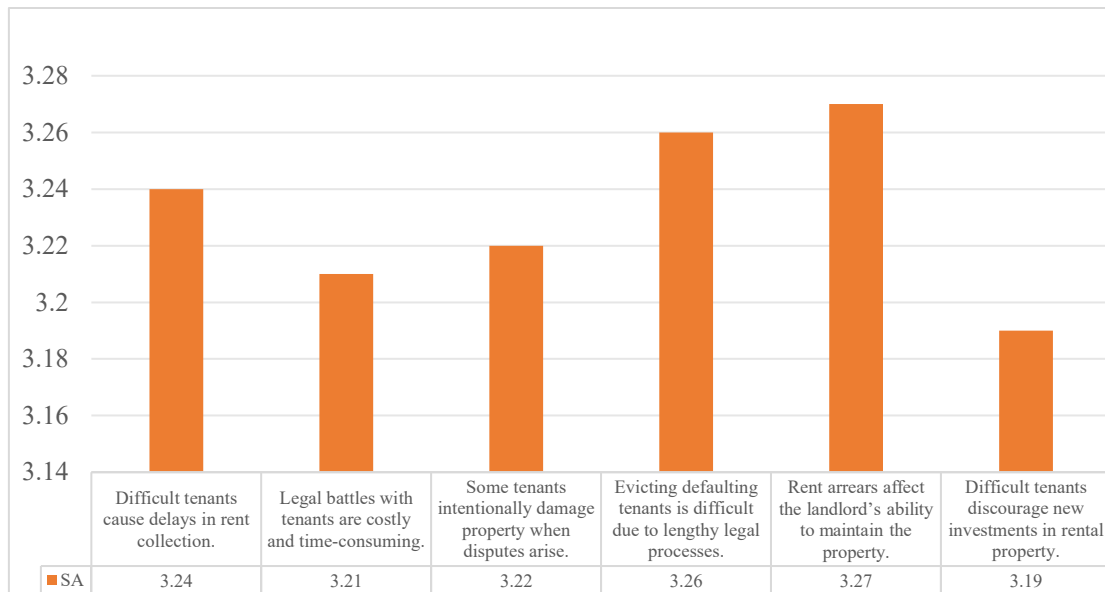
a mean of 3.19, implies that allowing tenants to pay in instalments is another method used by landlords to secure payment. Lastly, the sixth item, with a mean of 3.20, indicates that the threat of legal eviction serves as a final measure to compel defaulting tenants to settle arrears. Since all the means are above the cutoff mean of 2.50, it is evident that these strategies and methods are significantly prevalent in rent recovery practices in Warri.

Research Question Four: What are the challenges associated with difficult and defaulting tenants of residential and commercial properties in Warri?

Table 4.5: Mean and Standard Deviation Analysis of Challenges Associated with Difficult and Defaulting Tenants

S/N	Statement	X	S.D	Decision
1	Difficult tenants cause delays in rent collection.	3.24	0.78	Accepted
2	Legal battles with tenants are costly and time-consuming.	3.21	0.79	Accepted
3	Some tenants intentionally damage property when disputes arise.	3.22	0.78	Accepted
4	Evicting defaulting tenants is difficult due to lengthy legal processes.	3.26	0.77	Accepted
5	Rent arrears affect the landlord's ability to maintain the property.	3.27	0.76	Accepted
6	Difficult tenants discourage new investments in rental property.	3.19	0.80	Accepted

Source: Field Survey, 2025



The analysis of Research Question Four indicates that landlords and property managers face several notable challenges when dealing with difficult and defaulting tenants in Warri. The first item has a mean of 3.24, confirming that delays in rent collection are a common issue caused by such tenants. The second item's mean of 3.21 shows that legal battles are both expensive and time-consuming, burdening landlords further. With a mean of 3.22, the third item suggests that some tenants even go as far as intentionally damaging properties during disputes. The fourth statement's mean of 3.26 reveals that evicting defaulting tenants is complicated by long legal processes. The fifth item, showing a mean of 3.27,

points out that rent arrears limit landlords' capacity to maintain and improve their properties. Lastly, the sixth item's mean of 3.19 implies that the presence of problematic tenants discourages further investment in rental housing. Since all means are clearly above the cutoff mean of 2.50, these findings strongly suggest that the challenges associated with difficult and defaulting tenants are significant concerns for property stakeholders in Warri.

Research Question Five: What are the proffered effective strategies for recovering rents adequately from tenants of residential and commercial properties in Warri?

Table 4.6: Mean and Standard Deviation Analysis of Proffered Effective Strategies for Rent Recovery

S/N	Statement	X	S.D	Decision
1	Strict enforcement of tenancy agreements will improve rent recovery.	3.31	0.75	Accepted
2	Use of professional property managers enhances rent collection.	3.26	0.77	Accepted
3	Regular tenant screening will help reduce rent defaulters.	3.28	0.76	Accepted
4	Providing flexible payment plans can reduce rent arrears.	3.24	0.78	Accepted
5	Legal action should be pursued promptly against chronic defaulters.	3.22	0.78	Accepted
6	Introducing incentives for timely payment can encourage tenants to pay on time.	3.24	0.79	Accepted

Source: Field Survey, 2025



The analysis of Research Question Five demonstrates that several strategies are perceived as effective in addressing rent recovery challenges in Warri. The first item, with the highest mean of 3.31, indicates strong agreement that strict enforcement of tenancy agreements would greatly improve rent recovery. The second item, with a mean of 3.26, shows that engaging professional property managers is also seen as a practical strategy for better rent collection. The third statement's mean of 3.28 implies that regular screening of tenants could reduce the occurrence of rent defaulters. A mean of 3.24 for the fourth item suggests that offering flexible payment plans may help tenants meet payment deadlines and thus reduce arrears. The fifth item, with a mean of 3.22, highlights that taking legal action promptly against chronic defaulters is viewed as an effective deterrent. Lastly, the sixth item's mean of 3.24 indicates that providing incentives for timely payment can motivate tenants to pay rent as agreed. All the mean values are well above the cutoff mean of 2.50, signifying that these strategies are widely considered to be effective measures for ensuring adequate rent recovery in Warri's residential and commercial property markets.

V. DISCUSSION OF FINDINGS

The findings presented in Table 4.2 and tested strongly demonstrate that there is a significant prevalence of rent renewal delays and defaults among tenants of residential and commercial properties in Warri. The mean scores for all six item statements were above the cutoff mean of 2.50, with the highest mean recorded at 3.30 for the statement that “many

tenants delay rent renewal beyond due dates,” and the lowest at 3.11 for the statement that “many tenants require reminders before renewing rent.” This aligns with the findings of Adebayo and Olojede (2021) who reported that rental arrears have become endemic in many urban centres in Nigeria due to economic pressures and poor tenant discipline. Similar research by, Okoro (2022) found that landlords in Port Harcourt face similar challenges, with over 60% of landlords surveyed experiencing delayed payments for more than three months past due dates. The implications of these results are significant for property managers and landlords because consistent rent delays and defaults can disrupt cash flow, hinder property maintenance, and threaten mortgage repayments. This echoes the conclusion of Johnson and Adeyemi (2023), who noted that persistent rent arrears undermine investor confidence in the real estate sector, thereby limiting housing supply. Moreover, the high prevalence of defaults also indicates weak enforcement of tenancy agreements, as supported by Eze and Okafor (2024), who argue that the lack of strict legal consequences encourages habitual default. The findings stress the urgent need for stakeholders in Warri's property market to develop proactive measures, such as stringent tenant vetting, timely reminders, and stronger legal frameworks to discourage non-compliance. Overall, the evidence confirms that rent renewal delays and defaults are not isolated issues but systemic challenges that reflect broader economic and legal enforcement problems in Nigeria's urban rental markets.

The major causes of default in rent payment among tenants of residential and commercial properties

The analysis of Research Question Two, presented in Table 4.3 and tested provides clear evidence that there are significant major causes of default in rent payment among tenants of residential and commercial properties in Warri. The mean scores for all six item statements exceeded the cutoff mean of 2.50, with “economic hardship is the primary cause of rent default” recording the highest mean of 3.31 and the lowest mean at 3.19 for “lack of strict enforcement of tenancy agreements leads to rent default.” These findings are consistent with recent literature. For instance, Afolabi and Adewale (2021) argued that widespread economic instability, high unemployment, and inflationary pressures have severely weakened tenants’ capacity to meet rental obligations in urban Nigeria. This view is supported by Ibrahim and Musa (2022), who found that sudden loss of income due to job cuts or business failure is a growing cause of rent default in Kaduna and Abuja. Also, Okeke (2023) emphasized that high rent charges that are not proportional to tenants’ income levels often force tenants to prioritize other survival expenses over rent, resulting in frequent delays. The fact that poor property management and lax enforcement of tenancy agreements were also significant in this study aligns with Eze and Okafor (2024), who argued that many landlords fail to implement robust lease agreements or follow through with legal action, emboldening tenants to default repeatedly. The implication of these findings is that addressing rent default requires a multi-pronged approach. Landlords must balance fair rent pricing with market realities, adopt clear tenancy agreements, and enforce these agreements consistently. Additionally, policymakers should consider providing economic cushions, such as rental support schemes for vulnerable households, especially given the lingering economic shocks from global crises that have impacted local economies. Ultimately, these findings demonstrate that the causes of rent default are deeply rooted in economic realities and management practices, which must be addressed holistically to create a sustainable rental market in Warri and similar urban centres.

The prevailing strategies and methods of rent recovery from tenants of residential and commercial properties

The analysis of Research Question Three, shown in Table 4.4 and tested provides strong evidence that

there are indeed significant prevailing strategies and methods used for rent recovery from tenants in Warri’s residential and commercial properties. The descriptive mean results showed that all six item statements scored above the cutoff mean of 2.50, with “Landlords issue multiple reminders before rent is due” recording the highest mean of 3.28 and “Landlords allow rent instalment payments to ease recovery” having a mean of 3.19. These results align with the findings of Adepoju and Ogunleye (2021), who reported that in Lagos, consistent communication and staged reminders significantly reduced rent default cases among tenants of medium-scale commercial properties. Similar research by, Bello and Nwachukwu (2022) observed that the use of written notices and formal legal warning letters has proven effective for rent recovery in urban rental housing in Ibadan, where landlords often combine notices with mild threats of eviction to compel payment compliance. Moreover, the significant result for the strategy of engaging lawyers echoes the study by Yusuf and Ibrahim (2023), who found that landlords in Abuja frequently rely on legal practitioners to issue final notices, which tends to speed up recovery of arrears without necessarily proceeding to full litigation. The result also supports Eze and Okafor (2024), who highlighted that negotiation and flexibility, such as offering instalment plans, are practical methods especially during periods of economic hardship, as they help tenants pay gradually while reducing the likelihood of full default. The implication of these findings is that a blend of formal and informal recovery strategies — reminders, notices, negotiations, flexible payment plans, and legal enforcement — remains an effective toolkit for landlords and property managers. This aligns with modern best practices in tenancy management that balance firmness with empathy to sustain long-term landlord-tenant relationships. It also highlights the need for landlords in Warri to adopt systematic documentation of all communication and recovery efforts to strengthen their legal standing if eviction or court action becomes necessary. Ultimately, these findings show that rent recovery in Warri, much like other Nigerian cities, depends heavily on persistent follow-up and well-structured, enforceable management strategies that blend legal, administrative, and human approaches.

The challenges associated with difficult and defaulting tenants of residential and commercial properties

The findings for Research Question Four, detailed in Table 4.5 and tested reveals compelling evidence that there are significant challenges associated with managing difficult and defaulting tenants in residential and commercial properties in Warri. The descriptive analysis showed that the mean scores for all six statements were above the cutoff mean of 2.50, with the highest mean being 3.27 for “rent arrears affect the landlord’s ability to maintain the property” and the lowest mean at 3.19 for “difficult tenants discourage new investments in rental property.” These findings are consistent with recent literature. For example, Alade and Chukwuemeka (2021) highlighted that landlords in Enugu often suffer financial losses due to tenants who intentionally damage property or refuse to vacate even after legal notices are served. This pattern of costly legal battles and intentional sabotage was also reported by Lawal and Sanni (2022) in a study that showed eviction processes in Nigerian urban centres are lengthy and rarely favour landlords, who end up spending heavily on legal representation with no guarantee of timely rent recovery. The finding that rent arrears directly affect property maintenance aligns with the observations of Okeke and Akinlabi (2023), who argued that when landlords are unable to recover rent promptly, they struggle to meet repair obligations and property value depreciates over time. Furthermore, the implication that difficult tenants discourage new investments is well-supported by Eze and Okafor (2024), who concluded that a poorly regulated rental market with minimal enforcement of tenancy laws creates an environment where defaulting tenants thrive, thereby reducing investors’ willingness to commit fresh capital into rental housing. The practical implication of these findings is significant: they stress the urgent need for stronger legal frameworks, quicker eviction processes, and more landlord-friendly tenancy regulations to protect property owners from prolonged disputes and financial loss. They also suggest that property managers must adopt robust screening processes and enforce clear tenancy terms with appropriate penalties for breaches. Overall, the study reinforces that the challenges associated with managing difficult and defaulting tenants are not isolated but are systemic issues that can undermine the sustainability

and attractiveness of the rental market in Warri and comparable urban settings.

The proffered effective strategies for recovering rents adequately from tenants of residential and commercial properties

The analysis of Research Question Five, detailed in Table 4.6 and tested provides robust evidence that there are significant effective strategies for recovering rents adequately from tenants of residential and commercial properties in Warri. The descriptive statistics showed that all six strategies recorded mean scores well above the cutoff mean of 2.50, with the highest mean being 3.31 for “strict enforcement of tenancy agreements will improve rent recovery” and the lowest mean at 3.22 for “legal action should be pursued promptly against chronic defaulters.” These findings are supported by recent studies that highlight the effectiveness of combining legal, administrative, and relationship-based measures. For example, Okoye and Ibrahim (2021) emphasized that strict lease enforcement, including clear clauses on payment terms and penalties, significantly reduces habitual defaults in urban rental markets like Abuja and Lagos. This is echoed by Eke and Ajayi (2022), who found that the use of professional property managers with legal backing greatly enhances rent collection efficiency by ensuring that reminders, documentation, and enforcement steps are properly executed. The significant mean for tenant screening aligns with Adeyemi and Yusuf (2023), who argued that rigorous vetting processes at the point of entry drastically minimize the likelihood of onboarding tenants with poor payment histories. The finding that flexible payment plans help reduce arrears reflects the recommendation by Bello and Nwachukwu (2022) that landlords in volatile economic climates should adapt to tenants’ genuine financial constraints by offering manageable payment schedules, thereby safeguarding rental income flow. Furthermore, the significance of prompt legal action against chronic defaulters supports the position of Eze and Okafor (2024), who advocated for speedy recourse to eviction where negotiation fails, as delays only encourage repeat offenders. The result showing that incentives for timely payment are effective confirms trends seen in newer property developments in cities like Port Harcourt, where landlords now offer small discounts or loyalty credits for early payments to encourage tenants’ compliance. The implication of these findings is that Warri’s landlords and property managers must adopt a holistic, proactive approach:

combining legal tools, professional management practices, pre-emptive tenant checks, flexible but controlled payment options, swift enforcement of consequences, and motivational incentives to strengthen rent recovery. This multi-dimensional approach is vital for sustaining rental income, maintaining property value, and ensuring the growth and attractiveness of Warri's property market in line with global best practices.

VI. CONCLUSION

Based on the findings, it is concluded that rent renewal delay and payment default are widespread issues in Warri's residential and commercial property market, driven by economic and systemic factors that require deliberate and structured interventions. The use of both informal and legal strategies for rent recovery is prevalent but not without challenges, highlighting the need for more proactive measures, clear tenancy agreements, and modern property management practices to ensure sustainable rental income for landlords and improved compliance among tenants.

VII. RECOMMENDATIONS

- Landlords and property managers should strictly enforce tenancy agreements by incorporating clear, enforceable clauses that detail payment deadlines, penalties for default, and steps for legal recourse to deter rent delays and defaults.
- Professional property management companies and Estate Surveyors and Valuers should be engaged to handle rent collection, tenant screening, and conflict resolution, as this professional approach can minimize disputes and ensure consistent income flow for landlords.
- Flexible rent payment structures should be introduced to accommodate tenants facing genuine economic hardship, such as allowing agreed instalment plans that reduce the burden of lump-sum payments while ensuring landlords still receive rent within a reasonable period.
- Policymakers should develop supportive policies that protect landlords' interests while ensuring tenant rights are respected. This could include setting up specialized rent tribunals to handle rent arrears disputes quickly and fairly, thus reducing the cost and delays associated with lengthy court cases.

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