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ANALYSIS OF FACTORS RESPONSIBLE FOR RENT DEFAULT IN RESIDENTIAL PROPERTIES IN ABUJA

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Abstract

This study examined those factors responsible that are responsible for rent default among residential property tenants in Abuja, Nigeria with a view to come up with information that will enhance the profitability of the residential properties and practice of property management in Nigeria. The study takes cognizance of data from practicing estate surveyors and valuers and residential property tenants in the study area. Questionnaire administered to solicit for information from the household respondents and estate firm. A total of 200 questionnaires were administered (in which 100 questionnaires were administered on 100 practicing Estate Surveying Firms in Abuja and 100 questionnaires were administered on households who are residential tenants in the study area). Simple random sampling technique was used in the selection of the tenant respondents as well as the Estate Surveying firms. The tenants response reveal a total figure of 91 returned questionnaires filled which is 91% while we have 100 returned questionnaires filled by the Firms making 100%. To analyses the data collected, descriptive and inferential statistics were used. Findings from the study revealed that the most ranked factor influencing rent default in the study area is unstable income ranked as the first by the Estate surveyors while tenants views reveals that outrageous rent is ranked first. Similarly, the least factor influencing rent default in the study area according to tenants is loss of job. It is therefore concluded in the study that relevant issues highlighted such as proper generation of Bio-data forms before admitting the tenants should be encourage which will guide careful selection of tenants. Rent administration also can be done quarterly to assist those income earners that are daily earners or wages and even salary, all these, if carried out properly can minimize the problem of rent default in the study area.

Keywords: Rent Default, property management, eviction, Housing, Rent, Estate surveyor, Estate Surveying Firm.

Introduction

Property Management involves the processes, systems and manpower required to manage the life cycle of all acquired property as defined above including acquisition, control, accountability, responsibility, maintenance, utilization and disposition. According to Watson, (2013), a property management service takes away the stress of owning a rental/investment property. In this regard, the property manager collects the rent payable for the use of this property by the tenant. Property management sometimes refer to as the process of managing property that is available for lease by maintaining and handling all the day-to-day activities that are centered around the piece of real estate (Oyedele, 2013). It is imperative to say that property management includes tenant placement, maintenance and repairs, and the ongoing administration of real property. *Tenant placement* begins with advertising and showing the property, and it ends when the tenant has signed all necessary paperwork, provided all deposits and required rents, and has been handed the key to the property.

It is therefore important to note that tenant sometimes can be difficult to sustained or keep in a property for long, as a result of some several behavior and altitude. From the work of Atkinson et al.,(2007), which focus on sustaining tenants with demanding behavior, look at

'what international evidence can be gathered on public housing management practices that are effective in sustaining tenancies of individuals and families whose behaviours place them at risk of eviction, and which negatively impact on other tenants and residents?' it is therefore agreed with the study that in a public housing or multi tenanted apartment, a difficult tenant therein exist, which will influence the behavior of many within the property. This can result into rent default.that is why amny practictioners prefer corporate tenants to individual private tenants who are prone to issues and agitations, even Bello (2008) studies that corporate tenants are preferred to private individual tenants by the property managers in Nigeria as a result of keeping to obligations and they rarely default in rent payment. Management of properties requires proper skills and understanding the lessee, lessor and the resources involve by the practitioners. Many issues arise on a daily basis either between tenant and landlord or tenant and property manager which mostly focus on use and rent of the apartment. Many times this rent is defaulted by lessees/tenants who supposed to pay, as a result of one reason or another. This study therefore looks at those factors causing rent default in property management in Abuja.

The need to study the pattern of rents that are paid by the tenants, management style of the property managers and to know the cause of rent default by the tenants triggered this analysis. The study will be providing answers to some questions such as; what is the level of income of the tenant? What is the rent pay? What is the nature of job of the tenant? What are the factors responsible for default? And identify those different factors that cause rent default in the study area.

It is noted that Estate Surveyors and valuers are faced with series of property management problems most especially from the tenants and it inability to renew their commitment in regards to rent payment.

The study therefore aims at examining those factors responsible for rent default in the study area, vis-à-vis rent affordability; with a view to recommending appropriate strategies aim at reducing rate of rent defaults.

The Study Area

The study area in this research work is Abuja metropolis which is the Federal Capital Territory of Nigeria. Abuja is located north-central region of the country, where it surrounding neighbours are Kogi, Benue, Niger and Nassarawa states. Abuja has a landmass of 7,315km^2. The coordinate of Abuja is $9^0$4'35" N and $7^0$23'54" E. Elevation of 840m.

Population of Abuja according to census 2006, is 776,298, and according to the United Nations, Abuja grew by 139.7% between 2000 and 2010, making it fastest growing city in the world. Abuja has 6 area council operating under the Federal Capital Territory Authority; Abaji, Bwari, Kwali, Kuje, Gwagwalada, Abuja Municipal Area Council (AMAC).

The traditional settlers of Abuja are Gwari, Gbagi, Bassa and some minority groups. In which the occupation of many of these settlers is farming. But as a result of the imagence of the place becoming federal capital, it therefore witness influx of different race and culture within the country, this later trigger into what is known as urbanization.

LITERATURE REVIEW

To preserve the investment value of buildings, there is great need for good management (Li, 1997). Therefore, property management is necessary to maintain the value of the property, keep the parts intact and to ensure steady mortgage repayment. The essence of investment in property is to make profit inform of rent (accrued to lease) payable on real estate. But in most cases investment in real estate is being discourage as a result of rent default and the process and cost of eviction. This is why Akogun & Ojo (2013); Aaron, (2003); Amos, (2006), agreed that tenant evicition can be as a result of many reasons which also include rent default.

The high rate of rent default in urban centers of Nigeria is a disincentive to massive investment in rental housing among prospective investors, (Olukolajo, Ogungbenro & Adewusi, 2018). Rent default can be said to be rent in arrears only when by nonperformance of tenant legal obligation in which he has deprived the lessor of the benefit of the accrued rent.

Knowing tenants' wants and needs is important because failing to do so leads the service provider guessing; and guesswork makes dissatisfaction inevitable (Tschohl, 1996). On this note, dissatisfaction can lead to rent default. Tenants are now increasingly aware of and concerned about the level of service they receive" (Baharum, 2009). Also when the relationship between lessee and lessor is not cordial, can result to rent default. Peter (2001) observed that when a tenants of commercial property default with their rental payments obligation it is often a symptom of a poor landlord and tenant relationship. It can be as a result of communication gap. And it is noted that property management firms are striving to render to their tenants not only their products and services, but also 'quality' and 'satisfaction' that may lead to increase economic returns on investment. Gbadegesin & Ojo (2012) study recalcitrant

tenants in Ibadan, it is established that the recalcitrant tenants end up not perform their obligation which result into rent default. It is established that act of non-compliance and adherence to ethics of property management by the practioners result to tenants being recalcitrant. It is also observed that management company disregard some important factors while selecting tenants to fill vacancies such as police report, family factor, rent arrears, maintenance culture, mental illness/ addiction etc.

Criteria of Tenant Selection in Rental Property

Even with this emergence approach and improve property management, tenants still sometimes default in their duty of paying rent at and when due. Many authors have carried out different studies to understand reasons and even the role of both players.

In the work of Gbadegesin & Oletubo (2013), it was noted that Nigeria private rental property market has no legal instrument which supposed to give a frameworks on the criteria to be adopted in the selection of tenants.

Therefore success or failure of tenants' selection depends on the information at the disposal of property manager. If not properly done can result into failure which also can cause rent default.

Rent default also is the rent accrued that are mostly not paid as and when due by the lessee which result into arrears. Therefore rent default brings discrepancy between landlord and tenant. In Washington tenancy laws, If the tenants default in the payment of rent and reasonably indicates by words or actions the intention not to resume tenancy, the tenant shall be liable for the following for such abandonment: provided, that upon learning of such abandonment of the premises the landlord shall make a reasonable effort to mitigate the damages resulting from such abandonment. Bello, (2008) agreed that rating of prospective tenants over another is a intuitive exercise which has no scientific basis. Even though there are element of bais in tenant selection sometimes across ethnic groups which sometimes works and sometimes boomerang against such decision, as this reflect in the study of Gbedegesin & Ojo (2013) which also conform with Bergstro¨n & Van Ham (2010); Feijten & Van Ham (2009).

In avoiding rent default, there are many factors that need to be considered in the process of property letting and tenant selection, in which Floyd & Allen (2005), state some vital points on lease negotiation; even before the advertising and tenant selection processes begin, the property manager should decide the acceptable conditions of the lease agreement. Obviously, the rent amount is a key issue, but there are many other factors that should be resolved in a well-written lease agreement. Floyd and Allen, further cite some vita examples including; What is the amount of the security deposit? What day will rent be due each month/year? What day will rent be considered late each month/ year? What is the nature of the tenancy (tenancy for a stated period, tenancy from a period to period, or tenancy at will)? Is the lease renewable? At what rent level? What items will the tenant be responsible for maintaining?

If all these and many more are properly reviewed and considered before admitting a prospective tenant, then there will be little to worry about. Further on this, the socio-economic background of the household or tenant need to be verified, to affirm the usage and continuity of rent. Floyd and Allen (2005), evaluate prospective tenants on valid grounds, property managers should request from each tenant a completed tenant Bio-data form that collects information regarding the applicant's financial resources (including employment and income status), credit history, and reference from prior landlords. Robert, (1999) also recommends that more emphasis be placed on the reference (or lack thereof) provided by the applicant's landlord before the current one. Oyedele, (2013) also highlighted some basic checklist that need to be considered by the property manager, which include disclosure check, lease agreement and reference letter or guarantor forms.

And even if rent default unfortunately occurs, there has been an insurance policy that can take care of the landlord's interest. The provision is specifically provided as described and limited for actual loss of rental income which is supposes to be paid by the sitting tenant sustain in rental unit. This has to do with some certain condition; policy period and coverage territory; warranty of tenant screening; concealment, misrepresentation or fraud; arbitration; other insurance, cancellation, changes; examination of the insured books and records; premium; transfer of your rights and duties under this policy, duties in the event of loss; no duty to defend or provide legal services; transfer of right of recovery.

Factors Responsible for Rent Default

Many factors have been established to be the causes of rent defaults especially in residential property. When those terms in the tenancy agreement are not being followed, it can result to discrepancy which has direct influence on the rent. As a result of this, rent default may sometimes occur, and rent default is major risks frightening investment in rental properties and this has been establish to be lead reason for termination of lease (Aedes, 2010).

In the work of Akogun & Ojo (2013), in which its study the tenant eviction in property management in Ilorin, Nigeria, the study's result revealed that rent default which accounted for 57.7% of the reasons for evictions was the most important. It further explained that the most significant method adopted for evicting tenants was quit notice. The study of Obayomi, (nd) also agreed that rental default is the most prominent cause of eviction especially in residential property sector.

Sani & Gbadegesin (2015) examined those factors responsible for rental default in Kaduna metropolis. The study recognized some reasons or factors which include lack of flexibility in landlords instruction and policy on rent collection, unstable income of the tenants, lack of effective tenancy legislation and management error but failure of landlords in their repair obligation of properties was discovered to be rated high among factors that contributes to tenant default in rent payment.

Olukolajo, Ogungbenro & Adewusi, (2018), examined tenants characteristics and rent default tendencies in Akure, in the binary logistic regression results reveals among all information considered that, marital status, size of household, tenant's level of education, ability to provide guarantor, occupation status of the prospective tenant, reference letter from previous landlord, and tenant were found significant to rent default. The study believes that they are less likely to contribute to rent default among the surveyed tenants

Dabara et al., (2017), study on rent default factors in residential properties in Oshogbo metropolis, their findings showed that the most critical factor influencing rent default in the study area is Unemployment/ retrenchment while the least influencing factor is unilateral increase of rent by property owners. On the other hand, it sometimes might not reflect through pictures of the causes in other places or environment.

There are many things that rent default can result to; it is believe that landlord can seek redress in court to evict tenants out of the premise for rent default. The reasons for evicting tenants can be varied, some of the common factors identified from literature as grounds for tenant eviction in real estate practice are non-payment of rent which is rent default, violation of other lease covenants, health and safety issues, criminal acts, unruly behaviour and requisition of the premises for personal use by the landlord (Aaron, 2003; Amos, 2006; Ojo, 2007). The vast majority of residential evictions are for non-payment of rent, which are usually treated as a summary proceeding and do not require a trial of fact (RHOL, 2006).

Over 34,000 households were establish to be owing rent in arrears in Amsterdam in 2009 while in Sweden, its observed that 85% of evictions are the result of rent arrears, Stenberg, et al., (2011).

In most countries, the procedures for evictions are regulated and so-called 'Self-Help Evictions' (where the landlord padlocks the entrance, disconnects the electricity etc.) are illegal almost everywhere, Sten-Åke, et al., (2011).If a tenant defaults to pay his rent, the landlord might sue the person to recover the money. Also failure to show up in court or failure to take other required steps, the court may declare a default judgment in the favour of the landlord. The processes involved in default judgments and unpaid rent law suit differs between nations. This mostly results into eviction. Its observed in Germany the process, from rent defaults to eviction, mostly take more than a year. It further shows that the average duration from the time defaulted in paying rent until the eviction is 15.5 months (Artz & Jacoby, 2011; Sten-Åke, et al.,2011). This is also applicable to Nigeria court cases in relation to rent default and rent recovery cases, where notice would have been served through the court to the sitting tenant. In landlord-tenant law, default refers to the failure of tenant to timely pay rent due. In anticipation of such an occurrence, landlords commonly require a new tenant to pay a security deposit also called caution fee in some Nigeria practice, which may be used to remedy defaults in payment of rent and other monetary obligations under the rental agreement (USLegal 2013).

Moss (2003) identified factors responsible for rent default as follows: 'affordability, disputes over quality of housing units, confusion over the type of tenure and the prevailing culture of entitlement on the part of tenants. Sani & Gbadegesin (2015) highlighted harsh landlord's policy, breach of tenancy agreement, poor housing facilities, unemployment, retrenchment, poor property maintenance, and bad landlord/tenant relationship as the major factors responsible for rental default. It further established that rent default occur more in residential properties than any other type of properties.

It is therefore observed, that most tenants in developing economies like Nigeria, do defaults in renewing their rent after the payment of the initial rent. This has huge effects on the investment anticipations of property owners and raises conflicts among stakeholders in the rental housing sector. Many fear worries as a result of this frequent prevailing issues which make some investors not to be considering residential housing investment.

This study has taken it as challenge to address all the necessary reason for tenant defaulting in paying rent in the study location.

RESEARCH METHODOLOGY

The procedure and modalities followed in the collection of the information and data for the compilation of this study include both primary and secondary sources. With respect to primary source of information, reconnaissance survey of the selected areas is made. Questionnaires were administered to both tenants and practicing firms of

Estate Surveying and Valuation firms in the study area. 100 tenants were selected using simple random sampling for the study, while 100 firms were selected as well for the study.
The secondary sources of information and data were gathered from relevant text, journals, magazines, seminars papers, write ups, published books such as notes and hand out, and also most importantly the fast growing internet as the basis sources were consulted for essential information on the critical analysis.
The data obtained from the questionnaire are synthesized to suit the study and presented using descriptive.

CASE STUDY

The study covers the rental properties in Abuja metropolis, which is the Federal Capital Territory. Also the research focused on sampling the Estate surveying firms and household tenants of properties within Abuja to know how they are responding to renewal of the rent. As many who find it difficult to renew the rent quickly at one point or the other, the study then try to understand the factors that cause such rent default.

The numbered of tenants for the study are 100 and 100 firms. The study makes use of the questionnaires administered to them, while taking cognizance of their response rate to renew of the rent. The returned questionnaire was 91 from the residential tenants while 100% was returned by the practicing firms. Analysis carried out using mean, standard deviation and rank order.

Causes of Rent default

In analyzing the fundamental causes of rent default by tenants/occupants in study area,

Table 1: Descriptive Statistics for firms

	N	1(%)	2(%)	3(%)	4(%)	5(%)	Mean	Std. Deviation	Rank
unstable income	100		15.4	7.7	53.8	23.1	3.85	.987	1
outrageous Rent	100	23.1	30.8	15.4	30.8		2.54	1.198	2
Non availability of the agent/ owner	100	46.2	53.8				1.54	.519	5
Traveled	100	30.8	30.8	15.4	23.1		2.31	1.182	3
Discrepancy between landlord agent and the tenant	100	30.8	38.5	15.4	7.7	7.7	2.23	1.235	4
Valid N (listwise)	100								

Take note 1=strongly disagree, 2= disagree, 3=undecided, 4=agree, 5=strongly agree

This result assessed the main causes of rent defaults among surveyors. 5 causes were identified with unstable income ranked as the first (3.85), outrageous rent as the second (2.54), traveled as the third (2.31), Discrepancy between landlord agent and the tenant (2.23), and non-availability of the agent/owner as the fifth (1.54). The overall finding shows that unstable income is the main cause of rent defaults.

Table 2: Descriptive Statistics for tenants

	N	1(%)	2(%)	3(%)	4(%)	5(%)	Mean	Std. Deviation	Rank
Unstable/ outrageous rent	91	5.4	2.7	24.3	32.4	35.1	3.89	1.100	1
Nature of job	91	5.4	13.5	37.8	35.1	8.1	3.27	.990	3
Loss of job	91	2.7	35.1	35.1	24.3	2.7	2.89	.906	5
Error from the property manager	91	5.4	18.8	40.5	32.4	2.7	3.08	.924	4
Low/ unstable income	91		13.5	37.8	37.5	10.8	3.46	.869	2
Valid N (listwise)	91								

Take note 1=strongly disagree, 2= disagree, 3=undecided, 4=agree, 5=strongly agree

This result assessed the main causes of rent defaults among tenants. 5 causes were identified with unstable/outrageous rent ranked as the first (3.89), low/unstable income as the second (3.46), nature of job as the third (3.27), error from property as the fourth (3.08), and loss of job as the fifth (2.89). The overall finding shows that unstable/outrageous rent is the main cause of rent defaults.

When the rate of rent of the tenants to their income is reviewed, it is discovered that out of 100 tenants, 82 were able to establish their rents and incomes respectively which have been used to obtain the rate of rent to their income. It is important to note that any rent above 25% of household income is considered as an indicator of affordability problem (UNHABITAT), while Linnerman and Megbolugbe (1992), and also states that housing expenditure that exceeds 30% of household income is considered as an indicator of housing affordability problem. More than 50% of the 82 are paying above 30% of their income as rent, this can result into rent default.

CONCLUSION AND RECOMMENDATIONS

From the analysis, rent renewals to most of the properties within the study area were paid after series of reminder and calls from the firm to the tenants.

It is further discovered that many of the properties in the study area do have lease agreements which make them to quickly useful for litigation process when default.

RECOMMENDATIONS

Rents default incidences have been occurring at different levels of property leases. This has drawn series of attention and references that make this analysis to proffer solutions that will help to minimize or reduce it occurrence. The followings are hereby recommended:

- Lease/ tenancy agreements should be taken serious in all property management transactions. This will reduce the rate of rent default and will clearly state the responsibilities of all the parties in the agreement. Also guarantors' forms should be encouraged and it will make the individual cautious of it responsibilities.
- It will be good for the Nigerian Institution of Estate Surveyors and Valuers, to keep advocating and creating awareness of the necessity of using professionals in property issues especially property management.
- It is highly recommended that those tenants that are monthly income earners or salary earners should be paying their rent on monthly basis to avoid rent default.

CONCLUSION

The rent default peculiar to the study area is as a result of low income level compared to the rental value of the households in the study area. Although the house rent is increasing at an alarming rate, the level of demand also increases as a result of population explosion and rural urban migration to the city. The study concluded that the rate of rental default is high as a result of rate of rent to income based on analysis done. It is expected that there should be a shift towards social housing in the study area and perhaps serviced land to encourage affordable housing and as well owners occupiers.

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