Bias in Tenant Selection in Lagos Private Rental Housing Market, Nigeria

Joseph Oyewale Oyedeji

Department of Estate Management, Bells University of Technology, Ota, Ogun State, Nigeria

Author's email: diranjosh@gmail.com

Abstract

Bias in tenant selection is a global phenomenon. This necessitates the need to examine bias in tenant selection in the study area being a prime property market. This study aimed at examining the requirements for tenant selection and the nature of tenant selection bias in the study area. Data were gathered through structured questionnaires administered to 162 Estate Surveyors and Valuers out of which 137 questionnaires were retrieved. Data gathered were analyzed using frequency distribution table, weighted mean and ranking. Findings from the study revealed that all the identified tenant selection requirements are important and income status is the most important tenant selection requirement in the study area. Also, bias base on ethnicity is the most prevalent form of bias in tenant selection with a mean of 4.299. The major cause of tenant selection bias is as a result of previous bad experiences from old tenants with a mean of 4.058. The major consequence of tenant selection bias is increase in the void period with a mean of 4.190. It is imperative for government to legislate and make enforcement against all forms of tenant selection bias as it is inimical to housing accessibility. Also, it is important to orientate residential property owners against the negative consequences of bias in tenant selection.

Keywords: Bias, tenant selection, private housing, rental housing market, Lagos

⊙1.0 INTRODUCTION

Property investment is an important class of investment in a viable investment portfolio (Klimczak, 2010; Olaleye, 2011). Proceeds from property investment can be in form of rental income or profit from sales. These are among other property investment motives which include: capital growth, security of investment and investment liquidity (Oni, 2011). Like other classes of investments, there are different risk factors that affects property investments among which is risk associated with selection of bad tenant. There are diverse risks associated with bad tenants ranging from; rent default (Dabara et al., 2017), exerting pressure on building components, not complimenting other tenants (Gbadegesin & Oletubo, 2013). These tenant's selection risk factors necessitate the need for designing and adopting a strategic tenancy selection criterion by property managers (Fonseca at al., 2018).

There are different tenant's selection criteria adopted by landlords and property managers ranging from ability to pay rent (Dabara et al., 2017), marital status and size of the family (Bonnet & Pollard, 2020) and intensity of use (Gbadegesin & Oletubo, 2013). In addition to these criteria, some rental discriminatory factors are being introduced by landlords and property managers (Gbadegesin & Ojo, 2013; Heylen & Van den Broeck, 2016). These rental discriminatory factors are in the following forms; racial or ethnic bias (Gbadegesin & Ojo, 2013), disability and financial means (Heylen & Van den Broeck, 2016) as well as gender (Ahmed & Hammarstedt, 2008). The studies that established discrimination in tenant's selection based on the identified criteria posited that tenant's selection discrimination is illegal in both developed and developing countries. This assertion can be attributed to the fact that housing is a constitutional right and its importance for social inclusion in both developed and developing nations cannot be overemphasized.

Despite the established illegality in tenant's selection discrimination, it is still practiced across the globe. Ponce (2010) examined the problem of housing discrimination in Spain and concluded that it is increasing with an increase in the number of immigrants in the country. Also, Heylen and Van den Broeck (2016) corroborated this assertion by positing that despite the illegality of discrimination in tenant's selection in Belgium, the reported cases are increasing yearly. The scholars posited further that private housing market discrimination constitutes half of any form of discrimination in Belgium. Furthermore, Gbadegesin and Ojo (2013) asserted that there is an increase in the rate of ethnic discrimination in private rental housing market in the city of Ibadan, Nigeria. The scholars posited further that this development contravene the law of Nigeria.

There are numerous consequences of private residential housing discrimination affecting both the landlord and tenants. Oladokun (2011) established that rental housing discrimination lead to increase in rental housing void period in the city of Lagos. It can be inferred from the assertion that the period required to let a residential property increases as a result of consideration of a discrimination criterion

among the tenant's selection criteria. Also, Greif (2018) asserted that residential housing discrimination makes decent housing become inaccessible to the people and consequently lead to rental increase. Rental housing discrimination is a major factor that inhibits housing accessibility among the people in a community. Finally, introduction of a bias factor among the tenant selection factors affects the property market negatively by widening its imperfection (Gray, 2018). However, it should be noted that the asserted consequences by the scholars on bias in tenant's selection are not based on empirical studies.

Previous studies on bias in tenant selection have only examined some forms of biases in tenant's selection but have not empirically examined the causes and consequences of bias in tenant's selection. All these consequences of bias in tenant's selection necessitate the need for a comprehensive study that will examine all forms of bias in tenant's selection. Bias in tenant's selection is a global phenomenon but this study shall focus on Lagos, the commercial nerve of Nigeria, which is an emerging economy. This study aimed at achieving the following objectives: to examine tenant selection requirement and criteria adopted in the study area; to examine the nature of stereotyping in tenant selection in the study area; to assess the causes of stereotyping in tenant selection in the study area and to examine the consequences of bias in tenant selection the study area.

⭕2.0 LITERATURE REVIEW

2.1 Tenant Selection

Tenant selection is a major property management activity with a great impact on property investment (Gbadegesin & Oletubo, 2013). The importance of tenancy selection in the management of rental properties cannot be overemphasized. Oni (2011) gave credence to this assertion by positing that the main aim of investing in private rental properties is to derive adequate returns which can only be achieved through painstaking tenancy selection. A bad tenant who did not fulfill covenant of lease like; payment of rent, keeping property in good state of repair and not sub-letting the property is inimical to the realization of the projected returns from a property investment. Tenants with such bad attributes can be screened out at the inception of the tenancy. There are different criteria adopted in tenant's selection. Bello (2008) asserted that affordability is the most considered criteria in the developing countries. The study posited further that most private rental investors are concerned with the financial strength of a potential tenant. Affordability considered, is not only at the inception of the tenancy but also at a future date. Also, property managers consider different factors when evaluating affordability of a rented apartment. However, there are other tenancy selection factors in addition to affordability.

Fonseca et al. (2018) asserted that tenancy selection is a complex decision making exercise that requires careful consideration of different factors. Factors considered includes demographic factors such as; age, gender, marital status, number of dependants among others. In addition to these factors are; annual income, credit access and psychological profile (Gbadegesin & Oletubo, 2013; Oni, 2011; Yau & Davis, 1994). Bello (2008) posited tenant's reputation is as important as affordability. Oni (2011) corroborated this assertion by positing that rent default is avoided by requesting for the following: affordability evidence, criminality record or track record, police report and quality of reference or guarantor. Also, Olukolajo et al. (2018) established the importance of the following factors as a precaution against rent default; occupation status, guarantor, religion, letter from previous landlord, marital status, tenancy history, size of household, education, age, ethnicity and gender. Reosti (2018) asserted that tenant's screening criteria is different in information age that the conventional era. The scholar posited further that landlords in information age adopt commercial background check which investigates: criminal, credit and eviction histories in selecting tenants. The major aim of adopting the various tenants' selection criteria as identified by the different scholars is to protect the interest of the property investor and to safeguard the property against bad tenant.

However, care must be taken when adopting these tenant's selection criteria in scrutinizing prospective tenants because bias could be introduced unconsciously (Gbadegesin & Oletubo, 2013; Reosti, 2018). Bias or stereotyping could be in different form which ranges from; marital status, ethnicity, occupation, income, gender and religion (Heylen & Van den Broeck, 2016). Property managers and landlords are guilty of bias in tenancy selection. Different studies have established adoption of bias and its negative consequences in tenant's selection (Carpusor & Loges, 2006; Gbadegesin & Ojo, 2013; Heylen and Van den Broeck, 2016; Reosti, 2018).

2.2 Bias in Tenant Selection

Bias in tenant selection is the act of introducing discriminatory factors with the aim of denying category of people access to accommodation when selecting tenants. These discriminatory factors make some category of the prospective tenants to be at a disadvantageous end accessing accommodation (Heylen & Van den Broeck, 2016; Reosti, 2018). Baldini and Federici (2011) posited that bias in tenant selection is a social exclusion act. The study established further that the act reduces housing accessibility by the citizens. There are different bias factors experienced in tenant's selection. Gbadegesin and Ojo (2013) attributed the proliferation of the bias factors to the competition in the property market. There are different tenant selection biases which include: ethnicity, income, marital status, family size, occupation and religion. Heylen and Van den Broeck (2016) established that bias in tenant's selection widening the inequality gap in the society. Previous studies established that Bias in tenant selection is a common phenomenon in private residential housing (Carpusor & Loges, 2006; Gbadegesin & Ojo, 2013; Heylen & Van den Broeck, 2016). Studies have not established prevalence of bias in tenant selection in public residential properties. It can be inferred that government give adequate consideration to fairness and justice when allocating public residential properties.

2.3 Consequences of Bias in Tenant Selection

Different studies (Gray, 2018; Greif, 2018; Oladokun, 2011) have posited the consequences of adopting one form of bias or the other in tenant selection. Oladokun (2011) posited that bias in tenant selection in Lagos private residential property led to increase in rental housing

void period. It can be inferred from the assertion that the period required to let a residential property increases as a result of consideration of a bias criterion among the tenant's selection criteria. In most cases, prospective tenants denied access to accommodation due to bias, stigmatized the property and this consequently elongate the letting period. Also, Greif (2018) asserted that bias in tenant selection in residential properties makes decent housing become inaccessible to the people and consequently lead to rental increase. Rental housing discrimination is a major factor that inhibits housing accessibility among the people in a community. Finally, introduction of a bias factor among the tenant selection factors affects the property market negatively by widening its imperfection (Gray, 2018). The imperfection of the property market can negatively affect smooth rental value determination which can lead to increase or decrease in rent (Oyedeji, 2020). Gbadegesin and Ojo (2013) established that there is high tendency of selecting a bad tenant when considering ethnicity as a tenant selection factor. However, it should be noted that the asserted consequences of bias in tenant's selection are not based on empirical studies but assertions of scholars. Also, the causes of bias in tenant selection can not be established empirically but can deduced from previous studies.

2.4 Empirical Studies on Bias in Tenant Selection

Different studies have been conducted on various types of bias in tenant selection in different parts of the world. It is pertinent to review these studies so as to hinge the present research on the existing body of knowledge.

Carpusor and Loges (2006) examined tendency of rental discrimination based on ethnicity in names. The study test effect of name based ethnic stereotypes on housing discrimination. The scholars posited that 1115 inquiry emails were sent to landlords advertising apartment vacancies in Los Angeles over 10 weeks which spanned 6 weeks before the war with Iraq in 2003 and 4 weeks during the war. One of three names that implied either Arab, African American or White ethnicity was randomly assigned to each of the messages sent. African American and Arab names received significantly fewer positive responses than the white names and the African American names fared worst of all. This pattern cut across all rent categories both in cooperate and privately owned apartments before and during the war.

Oladokun (2011) examined impact of bias factors on property void in Okota, Lagos, Nigeria. Data for the study was gathered through questionnaires administered to 20 estate surveying and valuation firms in the study area. Data gathered were analysed using frequency distribution, percentages and relative importance index. Findings from the study revealed that ethnicity is the major cause of rental property void in the study area. Next to ethnicity is occupation and family composition. Gender of the tenants has the least impact on rental property void in the study area.

Gbadegesin and Ojo (2013) assessed ethnic bias in tenant selection in Ibadan, Nigeria. Data for the study were gathered through administration of questionnaires with items measuring bias tendency and the driving factors for motivation on estate surveyors and valuers. Data gathered from the study were analysed using descriptive statistics: chi square and factor analysis. Findings from the study confirmed a significant relationship between the ethnic background of the property manager and the tenants selected to filled vacant apartments. The study also revealed that preference of the landlord or property manager is the most driving factor for discriminating against tenants in the study area. Finally, the study established that there is a significant relationship between the qualifications and ages of the property manager and the tendency to be bias.

Heylen and Van den Broeck (2016) examined discrimination and selection of tenants in private residential properties in Belgium. The study focused on disability, ethnicity and gender discrimination factors. In addition to this, the study considered financial means as a selection factor. Telephone and email behavioral experimental testing methods were employed in the study. Fictional rental home seekers asked the landlord by email or telephone if vacant dwelling were available and if they could make an appointment to visit. In the telephone approach, a sample of 684 online ads was used in a paired testing design, in which the landlords were contacted by both the control and experimental applicant. In the e-mail approach, a random assignment design with a sample of 1769 online advertisements was used. Findings from the study revealed that discrimination for securing an appointment was established in the discrimination and selection criteria in the email approach (only results for men). People with Moroccan/Turkish names and disabled people were discriminated against in the telephone approach. The study established gender as an important factor, as men with a Moroccan/Turkish decent were discriminated in the phone-call approach in contrast to women, whereas regarding financial means, women were treated more negatively than men.

Tighe et al. (2017) examined discrimination based on source of income and fair housing policy. The study through the review of relevant literatures, established that housing choice voucher program was designed with two main goals which are: to eliminate concentration of poverty and its associated problems and provide poor households with greater access to higher opportunity neighborhood. Findings from the study revealed that voucher holders wish to move to higher opportunity neighborhoods but are denied access due to local laws that allows landlords to discriminate against potential tenants based on their source of income. The previous studies have examined bias in tenant's selection caused by different bias factors. However, none of the previous studies considered all the bias factors that influence tenant selection. This study aimed at examining the different bias factors that influence tenant selection in Lagos, Nigeria.

Iruobe et al. (2020) compared bias in tenant selection process by professional property managers and non-professional property managers in Federal Capital Territory, Abuja, Nigeria. The process of the assessment leading to tenant selection was dealt on. Data were gathered using questionnaires administered to professional property managers (estate surveyors and valuers) and non-professional property managers. Data gathered were analysed using frequency and percentage tables, Chi-square test statistics, ANOVA and determinant analysis. Findings from the study revealed that bias in prevalent in the selection criteria employed by the non-professionals than the selection criteria employed by the professionals.

It can be inferred that previous empirical studies on tenant's selection have examined some bias factors in tenant's selection without examining the causes and consequences of the various bias tenant's selection factors. This study fills this gap by examining the various forms of biases in tenant's selection, examining causes of bias in tenant's selection and the consequences of bias in tenant's selection.

⊙3.0 METHOD AND MATERIAL

The study area for this study is Lagos which is the commercial capital of Nigeria. Lagos was the capital of Nigeria until 1991, before the relocation of the capital of Nigeria to Abuja. According to Nigerian Bureau of Statistics (NBS), Lagos has a population of 13,230,000 and an urban density of 17,800/sq mi in 2017. The high urban density justifies the high demand for housing units in Lagos (Makinde, 2014).

The study population for this study is the registered estate surveying and valuation firms in Lagos. According to the directory of Nigerian Institution of Estate Surveyors and Valuers (NIESV) published in 2017, there are 324 registered estate surveying and valuation firms in the study area. The estate surveyors and valuation firms are property management firms that manage properties on behalf of landlords. This study adopts a systematic sampling technique by considering every second member firms on the NIESV's directory. This translates into a sample size of 162 registered firms of estate surveyors and valuers. Data for the study were accumulated through administration of questionnaires on the specific objectives.

Data gathered on all the objectives were analyzed using; frequency distribution table, weighted mean and ranking. The weighted mean was calculated based on five point ordinal scale. Out of 162 questionnaires administered, 137 questionnaires were retrieved and good for analysis. This implies that 84.57% of the administered questionnaires are good for analysis.

Table 1 Demographic analysis of respondents

Features	Qualification	Frequency	Percentage (%)
Respondents' Background			
Academic qualification	HND	38	27.74
	BSc	61	44.53
	Master's	36	26.28
	PhD	02	1.46
	Total	137	100
Professional qualification	Graduate/Probationer	11	8.03
	ANIVS	87	63.50
	FNIVS	39	28.47
	Total	137	100
Years of working experience	1-5 years	08	5.84
	6-10 years	56	40.88
	11-15 years	15	10.95
	16-20 years	41	20.93
	Above 20 years	17	12.41
	Total	137	100
Firms' Area of Professional Practice			
Property valuation	Yes	110	80.29
	No	27	19.71
	Total	137	100.00
Property management/agency	Yes	114	83.21
	No	23	16.79
	Total	137	100.00
Property development	Yes	22	16.06
	No	115	83.94
	Total	137	100.00
Other real estate services	Yes	54	39.42
	No	83	60.58
	Total	137	100.00

Majority (44.53%) of the estate surveyors and valuers hold Bachelor's degree, 27.73% of the respondents hold Higher National Diploma, while another 26.28% of the respondents hold Master's degree. The implication of this is that the respondents have requisite academic qualifications to understand questions directed to them and consequently established the originality of the data obtained for the study.

Table 1 also reveals the professional qualifications of the respondents. 87 of the respondents (63.50 %) are corporate member of the Nigerian Institution of Estate Surveyors and Valuers (Associate Member) and 39 (28.47 %) of the respondents are Fellow of the Nigerian Institution of Estate Surveyors and Valuers. It can be inferred that these respondents are licensed real estate professionals. Information gathered from these respondents is reliable and suitable for the study.

Majority of the respondents 56 (40.88 %) have 6-10 years work experience. 41 of the respondents (20.93 %) have 16-20 years work experience, 17 respondents (21.41 %) have above 20 years work experience, and 15 respondents (10.95 %) have 11-15 years work

experience. It can be inferred that the respondents have enough years of experience to provide information on the study. Professional experience is an important measure of data originality in the built environment (Gbadegesin & Ojo, 2013).

The practice of estate surveying and valuation involves: property valuation, property management, property agency, feasibility and viability study, land titling perfection and other aspects of real estate consultancy. It can be inferred from table1 that majority of the respondents (114 which translates into 83.21 %) are involved in property management which is the focus of this study. Consequently, these respondents can provide reliable information on the study.

4.0 DATA ANALYSIS AND DISCUSSION

Table 2 Order of importance of tenant selection requirement / criteria

Requirement/Criteria	Most Important	Important	Less Important	Rarely Important	Not Important	Mean	Rank
Income status	87	20	17	10	03	4.299	1st
Quality of reference/guarantor	72	18	12	25	10	3.854	2nd
Criminal record	65	17	18	15	22	3.642	3rd
Matching family size	68	18	10	12	29	3.613	4th
Potential value to building	60	11	15	19	32	3.350	5th
Compatibility with neighbors	58	08	17	21	33	3.270	6th
Current tenancy report	56	08	17	21	35	3.212	7th
Use of proposed tenancy	48	09	11	16	53	2.876	8th
Current occupation needs	32	05	07	14	79	2.248	9th
Community impact use	30	05	05	16	81	2.175	10th

Table 2 exhibits the importance of the requirements and criteria employed when selecting tenants. Income status is the most important requirement considered by estate surveyors and valuers with a mean of 4.299. Second to this is quality of reference/ guarantor with a mean of 3.854 and criminal record of the prospective tenant ranked third with a mean of 3.642. Matching family size with the apartment ranked fourth and potential value to building ranked fifth. Compatibility with neighbors ranked sixth and current tenancy report ranked seventh. The use of the proposed tenancy ranked eight and current occupation needs in the property ranked ninth. Community impact use ranked tenth. It can be inferred that the property managers (estate surveyors and valuers) gave credence to the highlighted important tenant selection requirements and criteria when selecting tenants. This Finding corroborate the finding of Agboola and Olukolajo (2021) who established the order of importance of the identified factors. However, this finding contradicts the studies of Gbadegesin and Oletubo (2013), Fonseca et al. (2018), and Iruobe et al. (2020), as they have only identified the above tenant selection requirements but failed to assess the order of importance.

Table 3 Nature and prevalence of bias in tenant selection

Factors	Most Prevalent	Prevalent	Less Prevalent	Rarely Prevalent	Not Prevalent	Mean	Rank
Ethnicity	87	20	17	10	03	4.299	1st
Religion	72	18	12	25	10	3.854	2nd
Family size	65	17	18	15	22	3.642	3rd
Marital Status	68	18	10	12	29	3.613	4th
Gender	60	11	15	19	32	3.350	5th
Nature of work	58	08	17	21	33	3.270	6th
Disability	56	08	17	21	35	3.212	7th
Age	48	09	11	16	53	2.876	8th

Table 3 depicts the most prevalent form of bias in the study area. Finding from the study revealed that bias based on ethnicity is the most prevalent nature of bias in tenant selection with a mean of 4.299. This is followed by bias based on religious belief with a mean of 3.854 and bias based on size of the family ranked third with a mean of 3.642. Bias according to marital status ranked fourth and gender based bias ranked fifth with a mean of 3.613 and 3.350 respectively. Bias of tenants based on nature of work ranked sixth and based on disability ranked seventh with 3.270 and 3.212 mean respectively. The least ranked nature of bias in tenant selection is based on age which ranked eight with a mean of 2.876. This finding is a major attempt to examine the various natures of biases tenants experience when expressing interest to take a lease of private residential properties. This finding corroborates the findings of Oladokun (2011) in a study conducted in Lagos and Heylen and Van den Broeck (2016) in a study conducted in Belgium established that the most prevalent form of bias in tenant selection is based on ethnicity. Gbadegesin and Ojo (2013) also reiterated the prevalence of ethnic form of bias in tenant selection in Ibadan, Nigeria. It can be inferred that bias in tenants based on ethnicity is not peculiar to the emerging economies but a global phenomenon.

Table 4 Causes of bias in tenant selection

Factors	Strongly Agreed	Agreed	Neutral	Disagree	Strongly Disagree	Mean	Rank
Previous bad experience	89	10	11	11	16	4.058	1st
Advice against class of people	81	11	12	13	20	3.876	2nd
Ethnic bigotry	78	13	15	11	20	3.861	3rd
Religious belief	75	12	13	16	21	3.759	4th
Social class	70	15	11	18	23	3.664	5th
Ensuring harmony among tenants	68	13	10	17	29	3.540	6th
Protection against rent default	65	12	13	18	29	3.482	7th
Guide against building deterioration	58	13	12	12	42	3.241	8th

Table 4 displays the causes of bias in tenant selection. This is very important because previous studies on bias in tenant selection (Gbadegesin & Ojo, 2013; Heylen & Van den Broeck, 2016; Tighe et al., 2017) did not examine the causes of stereotyping in tenant selection. Previous bad experience from past tenants ranked first with a mean of 4.058 as the factor that informed the decision of landlords and property managers in adopting a bias criterion or more. Next to this is advice against a category of people by relations and friends with a mean of 3.876. Ethnic bigotry ranked third with a mean of 3.861 and religious belief ranked fourth with a mean of 3.759. Social class ranked fifth with a mean of 3.664, ensuring harmony among tenants ranked sixth, protection against rent default ranked seventh and guide against building deterioration ranked eight with 3.540, 3.482 and 3.241 respectively. This finding filled a wide gap by establishing the causes of bias when selecting tenants. It can be inferred that most landlords and property managers became bias when selecting tenants due to their previous bad experiences from past tenants that have occupied their houses.

Table 5 Consequences of bias in tenant selection

Consequences	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree	Mean	Rank
Increase in void period	92	10	12	15	08	4.190	1st
Stigmatization of property	87	10	12	18	10	4.066	2nd
Selection of wrong tenant	86	10	12	18	11	4.036	3rd
Increase in rent	80	09	13	17	18	3.847	4th
Decrease in rent	75	10	09	10	33	3.613	5th

Table 5 demonstrates the consequences of bias in tenant selection. Findings revealed that increase in void period of residential apartments is the most prevalent consequence of tenant selection with a mean of 4.190. Next to this is stigmatization of property with a mean of 4.066, followed by selection of wrong tenant with a mean of 4.036. Increase in rent ranked fourth and decrease in rent ranked fifth with mean of 3.847 and 3.613 respectively. This finding filled a wide gap as previous studies (Gbadegesin & Ojo, 2013; Heylen & Van den Broeck, 2016; Tighe et al., 2017) did not examine the consequences of bias on property investment.

❍5.0 CONCLUSION

In conclusion bias in tenant selection is prevalent in the emerging residential property market of Lagos Nigeria. However, several prior studies by Carpusor and Loges (2006) in Los Angeles, Heylen and Van den Broeck (2016) in Belgium, and Gbadegesin and Ojo (2013) in Ibadan, established that bias in tenant selection is a worldwide phenomenon which affects developed and developing nations. Stereotyping in tenant selection is in different forms which include: ethnicity, religion, and marital status induced bias with ethnicity induced bias being the most prevalent. It was established that different factors informed bias in the residential property market of Lagos with previous bad experience from old tenants being the major cause. Also, there are different consequences of bias in the Lagos residential property market with increase in void period being the major consequence. These consequences have a negative impact on residential property investment and can discourage investment in residential real estate. This makes it imperative for any residential real estate investor to analyze and avoid all forms of stereotyping in real estate investment in order to ensure high investment yield.

❍6.0 RECOMMENDATIONS

Housing accessibility is an important factor, especially in an emerging economy with high housing deficit like Nigeria. In order to achieve high housing accessibility, it is imperative to implement the following recommendations:
1.   Government should enact laws and legislations against all forms of bias in tenant selection in Nigeria and all countries where bias in tenant selection is prevalent. These laws and legislations will discourage landlords and property managers from being bias in selecting tenants. Also, it is imperative for the government to set up an enforcement agency that will implement all the enacted legislations against all forms of stereotyping in tenant selection.

2. Ethic bias which is the established most prevalent form of bias in tenant selection should be reduced or avoided drastically through national re-orientation of citizens against it. Also, national co-integration should be encouraged among the ethnic groups so as to reduce the negative effect of bias in tenant's selection. In addition, Landlords and property managers should be orientated against the consequences of bias in tenant's selection. Landlords should be made to realize that bias increase the void period of property and consequently reduce the income generation of the property.
3. Property management should be regulated and only certified Estate Surveyors and Valuers should be allowed to manage residential properties. The Estate Surveyors and Valuers are the recognized professionals charged with the responsibility of selecting tenants. Regulating their activities in this regard, will reduce bias in tenant selection.
4. Landlords and property managers should avoid considering previous bad experiences and advice against category of people when selecting tenants as this might lead to introduction of bias in tenant's selection. These two factors are the most prevalent causes of bias in tenant's selection.

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