



**ASSESSMENT OF PROPERTY RATING ADMINISTRATION AND MANAGEMENT IN MINNA
BETWEEN 2009 - 2019**

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ABSTRACT

Property tax revenue constitutes less than 4% of all tax revenues in developing countries, and averages 0.42% of Gross Domestic Product (GDP) of developing countries respectively. Although property tax has great potentials yet it is faced with the problem of ineffectiveness and unreliability induced by weak administration and technical limitation which seriously limit its ability to generate adequate revenue. This study assessed the administration and management of property rating in Minna with a view to proffering a sustainable property rating administration. Cluster sampling technique was adopted for selection of three (3) neighbourhoods from unplanned and planned areas each. The housing units was sampled using simple random sampling technique. A sample size of 399 was used. Weighted Average (\bar{w}) and Relative importance Index (RII) were used to examine property rating trend, management and challenges in Minna. Findings revealed that property rating is not a popular activity in Minna because a large number of respondents are grossly unaware of the process. Result shows that only about 28% of the respondents have paid for property rating before, out of the 52% who are aware of it. However, majority (57.2%) of the respondents have not been issued demand notice before. The trend in property rates of Minna from 2010 to 2019 shows a constant increase from 2010 to 2017. The following recommendations are proffered to achieve the set objectives of the study; the rating authority need to create awareness to the general public of the need to pay for property rating. There should be transparency in declaring revenues and the use of the revenue to the public. This will help residents develop faith in the process and increase their willingness to contribute. Rating authority should be up and doing about their activity in issuing demand notices to residents and develop an updated data base for effectiveness and efficiency in discharging their duties.

Keywords: property, Tax Revenue, Rating Administrations, trends

INTRODUCTION

Property rating otherwise known as known as tenement rating is the rate or tax levied upon the owners or occupiers of properties or tenements which are rateable (Oden, 2020). It is a kind of tax levied on non-government properties by local governments. Property rating was introduced in 1601 in the United Kingdom when the poor relief fund was introduced. It then

began to gain popularity and has become a great source of revenue for governments. In developed countries, property tax accounts for about 40-80 percent of local government revenues (Kelly, 2003). As observed by Tsoodle and Turner (2008), Property taxes are a fundamental source of wealth for Local Governments in the United States, and they make up to 73% of Local Government tax revenue. Despite the immense contribution of property tax in developed nations, its potential is generally under- exploited in developing countries (Lall and Deichmann, 2006). Property tax revenue constitutes less than 4% of all tax revenues in developing countries, and averages 0.42% of Gross Domestic Product (GDP) of developing countries respectively (Kaiser, 2005; Bahl, 2009).

According to Fjeldstad, Ali and Goodfellow (2017), in countries like Ghana, property tax accounts for only 14 percent of local governments internal generated revenues, in Gambia, it accounts for 10 percent, and in Sierra Leone, it accounts for 6 percent of local governments revenue. The amount of revenue generated from the sources are however very little compared to the potentials that lie in property rates.

SCOPE OF THE STUDY

The scope of this study is within the confines of how property rating is administered and managed in Chanchaga Local Government area of Niger State from the period of 2010 to 2019 being a ten (10) year span reasonable for robust data collection. The geographical scope of the study does not exceed Chanchaga Local Government area of Niger State with its location in Minna the capital of the state with the following locational dimension:

Latitude 9.5836° N and Longitude 6.5463° E.

DESCRIPTION OF THE STUDY AREA HISTORICAL BACKGROUND AND LOCATION OF MINNA

Minna is the Capital of Niger State Nigeria. Niger State is one of the 36 States of the Federal Republic of Nigeria, located at Latitude 9.9309° N and Longitude 5.5983° E (See figure 1.1). Niger State is the largest state in the country in term of landmass and referred to as the "Power State" because of the existence of three hydro-electric power stations namely the Shiroro, Kanji and Jebba power stations in the State. Minna is located at Latitude 9.5836° N and Longitude 6.5463° E. Minna is a City composed of Chanchaga Local Government Area and some part of Bosso Local Government Area of Niger State (See Figure 1.1).

Since becoming the capital of Niger state in 1976, Minna has developed as an administrative centre. It is home to the Federal University of Technology (1983), teacher- training colleges, and several hospitals. It is also the radio broadcasting centre for the state and is a hub for local roads serving the southern part of the State. Minna is connected to neighbouring cities by road such as Kontagora Northward, Shiroro Westward, Bida

Eastward and Suleja Southward. Abuja, the capital of Nigeria, is about 102 km away from Minna (Nuhu, 2008). Minna is also connected by railroad to both Kano in the north and Ibadan and Lagos in the south which is also boarder by Ilorin city.

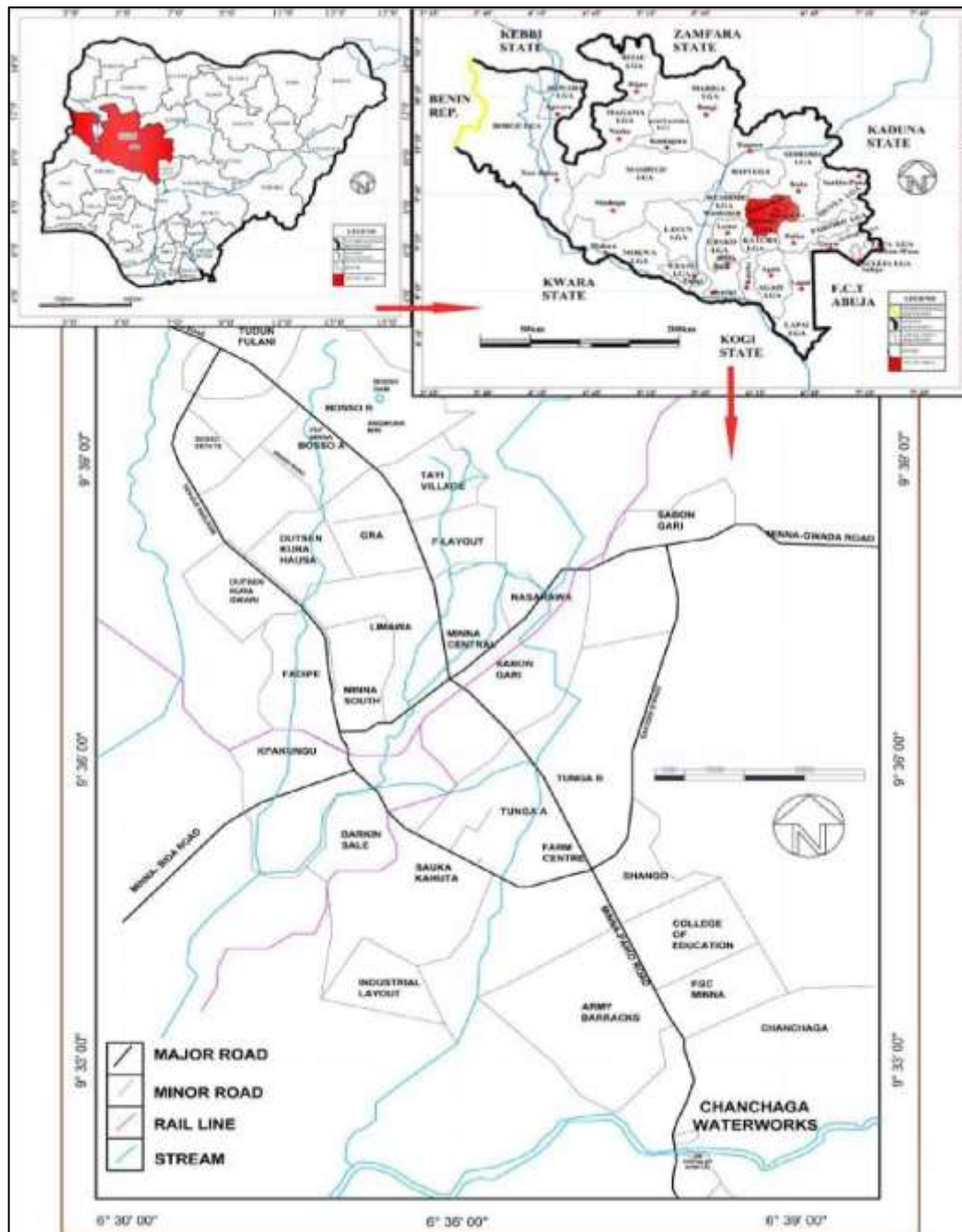


Figure 1.1: Location of Minna

Source: Niger State Ministry of Lands and Housing (2019)

LITERATURE REVIEW

CONCEPT OF PROPERTY RATING

Property rating is an instrument for raising revenue so as to help in defraying some of the costs incurred by local authorities or urban councils in the provision and maintenance of

infrastructures and other services within their area of authority (Emoh & Nwachukwu, 2012). Property rating is a system of levying a direct tax on the owner or occupier of real property (Akujuru, 2000). This makes the term property rating often times exchanged with property tax. Property rate is a non-personal tax levied by the local government upon tenement in its area of jurisdiction (Uzoigwe & Emoh, 2012). The property rating and taxation system refers to the whole activities that are carried out from the approval of the enabling law to the collection of assessed taxes (Ezeudu, 2005). The process is not complete until the billed rates are collected and paid into the treasury of the concerned local government (Deeyah *et al.*, 2019).

Property Rating is a term synonymous with tenement rating (Olajide, 2007). Tenement refer to a piece of land that has a building or a structure erected on it (Bauchi State Ministry of Justice, 2007, in Baba, 2017). Property rating is essentially property tax levied and charged on real property, this form of tax is 'ad valorem' in that, the tax is calculated on the basis of the value of the property, this however, gives the impression that, the higher the value of a property liable for rating, the higher the tax payable (Jacobus, 2010). The tax (property rating) is administered under the jurisdiction of municipal authority, properties are assessed and valued every five years the tax is charged on the annual value of a non-domestic property and capital value of a domestic property (as the case may be) (Baba, 2017) According to Kuye (2002), in 1601, the persistent dilapidation of neighbourhood facilities and lack of regular maintenance in United Kingdom, triggered the enactment of 'Poor Relief Act' in order to raise funds through property rating for financing neighbourhood facilities. Thus, the major focus of property rating is to find local remedy to the poor condition of facilities and services like refuse disposal, sanitation, healthcare, as well as the provision and maintenance of basic facilities (Ogbuefi, 2004).

Property rating as a revenue source provides local governments with relatively stable, broad, expanded and substantial tax base which partly explains its popularity in nearly all countries as it has become a major source of income for many countries (Babawale & Nubi, 2011). Property rating is based essentially on the size, structure and location of the property (Akujuru, 2000). The practice of property rating at the local level for the purpose of community development programmes like education, health, water project, sanitation is a global phenomenon (Reilly, 2000).

The methodological procedure for property rating can be classified into four (4) stages; which include: zoning, enumeration, referencing, office work (Akujuru, 2000). Zoning is the subdivision of a rating area into manageable sub-units such as boundaries deemed adequate for survey for ease of collection of the required data, and it is dependent on job complexity, staff competence level and available workforce size. Enumeration is the actual the census of rateable properties within the scope of the enumeration so as to ascertain the total number of properties within each zone.

ORIGIN OF PROPERTY RATING IN NIGERIA

Property rating in Nigeria can be traced back to the history of the colonization. It gained wide acceptance when it was introduced, largely due to the fact that it was seen to be similar to the communal development system that was practice by our fore-fathers. Their contribution at that time was either in cash or kind and the money contributed is used to execute projects based in order of priority. Strangers were exempted from this contribution however. The

major difference between this system and the one practiced in the United Kingdom is just standardization. The first rating law in Nigeria was sponsored by the British in the year 1915 but collection of rates was largely unaccounted for and arbitrarily fixed. Later the local government edict of 1976 came into play and this helped property rating gain prominence (Ayandeji, 2017).

CONTRIBUTION OF PROPERTY RATING TO REVENUE GENERATION

Property rating practice is basically internally generated revenue administered within the jurisdiction of a local government area or municipal council, established to provide and maintain community infrastructure and local services (Nwachukwu & Emoh, 2010). Property rating plays a key role in financing local governments throughout the world (Deeyah, et al., 2019). Property rating is a good option for financing and maintaining community infrastructures as the tax can generate huge revenue sufficient to finance community projects. Table 2.1 shows the percentage contribution of property rating to Internally Generated Revenue (IGR) of some Countries.

Table 1: Tenement Contribution in Selected Countries

Country	Rate as Percentage of Internal Revenue
Israel	49%
South Africa	37%
U.S.A	49%
Canada	74%
Great Britain	62%

Source: Akujuru, (2008).

It is the most important and potential internally generated revenue for local governments (Cozmei & Onofrei, 2012), countries across the world have keen interest on this local tax, over 130 countries levied tax on real property (Drebbia *et al.*, 2002). Studies have shown that property rating contributes up to 2.1% of GDP in some countries of the Organisation for Economic Cooperation and Development (OECD) (Norregaard, 2013); and less than 0.5% is contributed to GDP in African countries; and about 90% of the sub-national revenues contributed by property tax in some OECD countries (Presbitero, Sacchi & Zazzaro, 2014). Johor and Kuala Lumpur City Hall in Malaysia recorded property tax arrears of more than RM400 in 2009 alone; and that these tax arrears, if promptly paid, can be of immense importance to the communities' concern (Pawi, Yusoff, Arif, Shafie & Salleh, 2012).

METHOD OF RATING VALUATION

Rental comparison method of valuation

This is the most widely used method in property rating valuation. It is applicable where there is adequate information about rent passing in the rating area or similar area and comparable properties that are currently let (French, 2004). The rental evidence of the comparable property is obtained and adjusted to suit the subject property's physical condition, age, structural layout, location, amenities, internal finishing as well as the value of the premises (Houses & Accommodation, 2011)

Profit/account method of valuation

In this method, the gross receipt from a business is determined and the operational cost removed from it to arrive at the divisible balance and a proportion of this is taken as the rateable value. This method originated from the Ricardian Theory of rent which identified profit as a long term determinant of agricultural land's rental value. In the same vein, tenants of rateable property rely on the earning capacity of their properties to pay rents. This method is only applicable where available rental evidences are not reliable and for property that enjoys some sort of legal or locational monopoly. (Brown, 2008)

Depreciated replacement/contractors approach

This method is based on the premise that a prudent tenant will not pay more for a property than it will cost him to build a replica capable of offering the same level of satisfaction in terms of functionality and the occupational demands of such property. It is applicable to properties that are rarely let and therefore, have little or no rental evidence. It uses current rate of construction per square metre to determine the cost of building a replica of the property putting into consideration the level of physical, functional and economic obsolescence (Kuye, 2002).

Through-put approach

This method is an abridged version of the profit method. It is used in assessing garages and petrol/gas service stations. This method is based on the potential annual profit on sale of petroleum/gas products put through containers. In order to arrive at annual value, values attributable to other properties and services that go along with the filling station such as lube bay, supermarket are considered.

Output approach

This method is adopted in assessing mines where different minerals are produced. The amount payable is based on the total output of the mineral concerned. A rate per tonne is fixed and this is applied to the level of production to arrive at the rate payable.

Zoning approach

This method is used in the assessment of shops and departmental stores. It is based on the application and analysis of the rental evidence available to the rating valuer. Due to the difference in the level of usage of different portions of shops, the half-bag principle is used to obtain the value of the various portions from the total value of the shop. The value of the shops on the ground floor is usually greater than the value of the shops on the subsequent floors.

Challenges of Property Rating Administration in Nigeria

In communities where residents provide most of the properties and infrastructures such as roads for themselves, the idea of paying for government service through rates cannot be understood by the residents. It is thus a near impossibility to try and convince the local populace that rates are worthwhile, when they feel that the government (local or state) does not care about their welfare. In a setting like this, it is only to be expected that there will be a lot of resistance to the introduction of rating (Akujuru, 2000). Studies show that the administration of rates in Lagos is not very efficient (Enahoro & Olabisi, 2012), as it does not have the needed competency to

efficiently administer rates (Naiyeju, 2005). If the collection of property rates is handled by consultant firms the rating administration system in Lagos state would improve (Enahoro & Olabisi, 2012). Ayandeji (2012) sated corrupt practices on the part of rating officials and lack of competent rating officers as factors that weaken people's trust in the system and as a result, has significantly reduced yield from rates.

In Kogi State, Adebisi (2010) identified lack of power by revenue Appeal Courts, poor staffing and equipment and corrupt practices by tax officials as some of the problems of tax administration. The study further revealed however that revealed that taxation in the state is not performing so badly, as a matter of fact, revenue from taxes forms about 40% of the State's internally generated revenue (IGR).

RESEARCH METHODOLOGY

Study Population, Sampling Technique and Sample Size

The population of Minna was 309,951 people in 2006 (NPC, 2006), projected to be about 434,000 people in 2019. Since this study is carried out in Chanchaga Local Government Area of Niger State on rateable properties, the population was sampled; alongside houses in the residential neighbourhoods. The sampling technique adopted for selection of neighbourhoods is Cluster Sampling. Three neighbourhoods were selected from unplanned areas in Minna which are Tunga, Kpakungu and Agwan Daji, having 1326 housing units, 1290 housing units and 764 housing units respectively (AEDC, 2019).

Three neighbourhoods where also selected from the planned areas which are MI Wushishi Estate, Talba Housing Estate and Type A & Type B Quarters; 500 housing units, 500 housing units and 84 housing units respectively.

The housing units was sampled using simple random sampling technique, where all the elements of the study population has a probability of been selected as a sample. The sample size was derived from the study population using Yamene (1967) formula:

$$N \quad n = \frac{N}{1 + Ne^2} \dots\dots\dots(I)$$

Where:

n = the sample size

N = Study Population

e = the limit of tolerance (0.05)

This formula is concerned with applying a normal approximation with a confidence level of 95% and a limit of tolerance level (error level) of 5%.

$$n = \frac{4,464}{1 + 4,464(0.05)^2}$$

$$n = 399$$

Method of Data Collection

Data collection process follows the sequence of the data required to achieve the aim of this study. Data relating to process of property rating in Minna was collected from property rating authority with emphasis on zoning, enumeration, referencing, office work. The data on the trend in property rates of Minna from 2009 to 2019, Challenges of Property Rating in Minna; and management strategy adopted in service delivery by rating authority in Minna will also be

collected from the rating authority. In addition to data collected from the rating authority, data on management strategy adopted in service delivery and analysis of rating process will also be derived from questionnaires administered to residents.

RESULTS AND DISCUSSION

Results and Discussion

After data are collected from field, they appear in a raw form which is not understandable by anyone who was not involved in the data collection process. This is why data are analysed using statistical methods, which in the study are descriptive statistics, weighted value and Relative Importance index. The data analysed are presented in tables, figures and texts which when read are easily understandable. This section therefore presents the results of the field survey which are analysed and presented. The results are further discussed according to the objectives of the study.

Process of Property Rating in Chanchaga Local Government Area of Niger State

From the result of interview with the Niger State Ministry of Lands and Housing Minna, it was understood that property rating and property tax collection do exist. The process however involves issuance of property rating demand notice after the rating is done; the resident is therefore required to comply by paying the rate due annually. This property rating however is not so popular activity in Minna. This is because, result of field survey presented on table 4.1 shows that just about 52% of the respondents are aware of what property rating is and its existence in Chanchaga Local Government Area of Niger State. About 47% on the other hand are grossly unaware of the process, whereby, they reside on their property without any form of demand notice nor payment of any tax to the Government of Niger state.

Table 2: Relative Important Index (RII) of Opportunities that Property Rating Offers in The Study Area

Factors	Total	A*N	RII	Significance
Employment opportunities	651	1495	0.435451505	5
Redistribution of wealth	762	1495	0.509698997	1
Eases budgeting and planning	493	1495	0.329765886	7
Financing community infrastructure	664	1495	0.444147157	3
Waste Management	661	1495	0.442140468	4
Public Toilets	316	1495	0.211371237	8
Security	759	1495	0.507692308	2
Markets	596	1495	0.398662207	6

Source: Field Survey (2021)

Furthermore, Relative Importance index was used to rank the significance of the respondent's opinion on the opportunities that property rating may offer the residents.

The result of the RII as displayed on Table 4.6 shows that redistribution of wealth ranked 1, provision of security ranked 2, financing community infrastructure ranked 3, waste management ranked 4, employment opportunities ranked 5, market provision ranked 6, eases budgeting and planning ranked 7 and provision of public toilets ranked 8. This result shows that redistribution of wealth is the most significant opportunity property rating creates and provision of public toilets is the least opportunity residents may derive from property rating taxes based on the respondent's opinion.

Another analysis was conducted on the expectations of property rating service delivery in the study area. Whereby all the variables, including: general infrastructure and service, provision education, urban roads, utility and services, waste management, provision of public toilets, provision of security and provision of markets shows a high level of significance with weighted average (*W*) of 3.9 and above as shown on Table 4.7.

Table 3: Expectations of Property Rating in service delivery in The Study Area

Opportunities	Weight Average (<i>W</i>)	Minimum	Maximum	Variance	Std. Deviation
Education	3.90	1	5	1.706	1.306
Urban Roads	4.04	2	5	1.495	1.223
Utility and Services	4.04	2	5	1.495	1.223
Waste Management	4.04	2	5	1.495	1.223
Provision of Public Toilets	4.03	2	5	1.489	1.220
Provision of Security	4.03	2	5	1.483	1.218
Provision of Markets	4.00	2	5	1.483	1.218

Source: Field Survey (2021)

Further RII rating of the expectations show that general infrastructure and service score RII of 1, making it the most expected outcome of property rating in the study area. The result also shows that urban roads, utility and services and waste management all scored RII of 2, which implies that the three variables are expected in the same way. Provision of public toilets has RII of 3, provision of security scored 4, provision of markets scored 5, while education scored 6, making it the least expected outcome of property rating in the study area.

Table 4: Relative Important Index (RII) of Expectations of Property Rating in service delivery in The Study Area

Expectation	Total	A*N	RII	Significance
General Infrastructure and Service provision	775	1495	0.518394649	1
Education	751	1495	0.502341137	6
Urban Roads	773	1495	0.517056856	2
Utility and Services	773	1495	0.517056856	2
Waste Management	773	1495	0.517056856	2

Provision of Public Toilets	772	1495	0.51638796	3
Provision of Security	771	1495	0.515719064	4
Provision of Market	767	1495	0.513043478	5

Source: Field Survey (2021)

Summary of Findings

The process of property rating in the study area involves issuance of property rating demand notice after the rating is done, where residents are required to comply by paying the rate due annually. Property rating however is not so popular activity in Minna because a large number of respondents are grossly unaware of the process. Result shows that only about 28% of the respondents have paid for property rating before, out of the 52% who are aware of it. However, majority (57.2%) of the respondents have not been issued demand notice before. Majority of the respondents denied ever benefiting from property rating in the study area where.

Based on the respondent's opinion on the opportunities that property rating offers the residents, redistribution of wealth, provision of security ranked, financing community infrastructure ranked and waste management ranked high among their opinion.

The trend in property rates of Minna from 2009 to 2019 shows a constant increase from 2010 to 2017. This increase however drastically dropped in 2018 even below the starting point of the trend, and the decrease in revenue continued in 2018. This result therefore shows a serious decline in the trend of property rating returns to the Government of Niger State that requires action.

Results shows that lack of awareness has the highest significance as the major challenge of property rating Minna. Corrupt practices took the second place of the ranking, while political interference and poor information system are at the number 3 spot. On the other hand, difficulty in valuation has the lowest ranking among the challenges of property rating in the study area. Inadequate personnel also ranked low because there are adequate personnel available in the Ministry. This result shows that difficulty in valuation is the least significant challenge of property rating in the study area while lack of awareness is the most significant challenge of property rating in the study area.

Analysis of management strategy adopted in service delivery by rating authority in the study area there shows that there is no transparency. This implies that the respondent has minimal trust for what the Government will do with their remittance for property rating at any time, as they are not transparent about it. The respondent's opinion that it is for development and it will increase state revenue is also highly ranked. However, the idea that property rating will increase rent, increase employment and that it cannot work ranked very low.

CONCLUSION AND RECOMMENDATIONS

Conclusion

This study has assessed the administration and management of property rating in Minna with a view to proffering a sustainable property rating administration.

Recommendations

This study has identified some fundamental areas that requires improvement for a sustainable property rating administration in the study area. The following are policy and planning

recommendations to be adopted in order to achieve sustainability in the rating administration of the study area.

1. **Create Awareness:** lack of awareness has made people unable to contribute to the Revenue in Chanchaga Local Government Area of Niger State through remittance of property rating taxes. It is therefore of utmost importance to create awareness to the general public of the need to pay for property rating, and the onus lies on the rating authority of the State.
2. **Transparency:** Distrust in the rating process and revenue management by the rating authority is a major issue as identified in the study. It is therefore recommended that the rating authority should become transparent in declaring their revenues and the use of the revenue to the public. This will help residents develop faith in the process and increase their willingness to contribute. **iii. Notice Issuance:** It was identified that respondents seldom get demand notice for property rating in the study area. It is therefore recommended that the rating authority should be up and doing about their activity in issuing demand notices to residents.
3. **Data Base:** Outdated data is another challenge of rating authority in the study area. The rating authority should therefore develop an updated data base for effectiveness and efficiency in discharging their duties.
4. **Proper Information and communication:** Important information should be properly passed as at when due to the general public. The authorities should employ the use of social media in disseminating such information.

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