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URBAN TRANSITION AND RESIDENTIAL PROPERTY MANAGEMENT STRATEGIES IN NIGERIA: ADDRESSING THE DILEMMAS OF A RAPIDLY EMERGING MIDSIZE CITY

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ABSTRACT

Nigeria's rapidly emerging midsize cities are undergoing profound urban transitions that place new demands on residential property management practice. Using Osogbo as a case study, this paper examines how accelerated urban growth, changing socio-economic dynamics, and evolving housing patterns are reshaping property management strategies. The study adopts a mixed-method approach, combining household surveys, key informant interviews, and spatial observations to assess prevailing management practices and the dilemmas faced by property managers and residents. 250 questionnaire was administered to respondents who are property owners, managers and tenants. The respondents were randomly selected. However, 225 of the retrieved questionnaires were adequately filled and considered good enough for analysis. Findings reveal persistent gaps in maintenance planning, service delivery, regulatory compliance, and stakeholder coordination, largely driven by informal development patterns and institutional capacity as constraints. The paper argues that conventional property management models are increasingly becoming inadequate for transitional urban contexts. It therefore proposes context-responsive strategies that integrate digital tools, public governance structures, contemporary management standards, with adaptive service frameworks. The study therefore contributes to urban management discourse by offering practical insights for sustainable residential property management in Nigeria's midsize cities.

Keywords: Urban transition; Residential property management; Midsize cities; Osogbo; Nigeria

1. INTRODUCTION

The rapid urban transformation occurring across sub-Saharan Africa countries reflects the broader demographic, socio-economic, and governance changes that continue to shape and reshape urban spaces, social relations, and property systems. In Nigeria, urbanisation is no longer concentrated only in megacities such as Lagos, Port Harcourt, Kano, and Abuja. Midsize cities as Osogbo are becoming critical centers of urban growth and socio-economic activities. These emerging urban centers are often shaped by rural - urban migration, changing land use and housing markets, and structural economic pressures. These factors continue to challenge existing planning institutions and residential property management systems. According to Ige (2025), Nigeria's urban land and real estate environment is characterized by fragmented governance structures, insecure land tenure systems, and weak planning regulation enforcement. These

conditions have contributed significantly to unstable urban property markets and the rapid spread of informal settlements across cities of different scales.

Osogbo, the capital of Osun State, clearly illustrates this ongoing urban transition, particularly in its residential and commercial land use patterns. Oyeniyi et al. (2025) and Ankeli et al. (2023) observed that land use changes between 2014 and 2023 revealed substantial urban expansion and increasing land use infiltration. The studies further noted that spatial growth in the city has outpaced formal planning efforts, resulting in illegal land conversions, unhealthy competition for urban land, and mounting pressure on residential infrastructure and public services. While Osogbo provides opportunities for cultural development, employment generation, social mobility, and regional connectivity, the city also faces serious infrastructural deficits, housing affordability challenges, and regulatory weaknesses similar to those experienced in larger Nigerian cities. However, the scale of these challenges in midsize cities is often intensified by limited institutional capacity and resource constraints. The absence of effective property management strategies has further contributed to declining neighbourhood quality, poor service delivery, and growing concerns about urban liveability and social equity.

Existing literature on Nigerian urbanisation has largely focused on megacities, with comparatively limited attention given to the unique realities of midsize cities. Earlier studies by Essien and Jesse (2024) highlighted how rigid regulations and exclusionary housing markets push low-income households toward informal housing developments lacking adequate amenities and tenure security. Similarly, Essien (2022) emphasized the importance of governance systems, civic participation, and inclusive planning in achieving sustainable urbanisation. Nevertheless, there remains limited empirical research connecting these governance issues with practical residential property management in rapidly growing midsize cities. Consequently, the present study situates Osogbo within Nigeria's broader urban transition discourse and examines how residential property management strategies can be redesigned to address urban growth, sustainability, and social equity challenges. Through a mixed-methods approach involving household surveys, stakeholder interviews, and spatial analysis, the study contributes to policy and theoretical discussions on urban transformation while proposing context-sensitive frameworks for planning and property management in midsize Nigerian cities.

2. LITERATURE REVIEW

Accelerated Urban Growth, Changing Socio-economic Dynamics, Evolving Housing Patterns Reshaping of Property Management Strategies.

Rapid urban expansion has become a defining characteristic of Nigeria's contemporary urban landscape. This is particularly more pronounce within the emerging midsize cities that now absorb a growing share of economic activities and population increase. Unlike the already established megacities, these midsize urban centres often experience rapid spatial transformation without adequate institutional capacity and planning coordination. Consequently, they represent an important yet under-explored dimension of urban transition and residential property management studies. Adeyemo and Olaitan (2024) noted that urban growth in Nigeria is increasingly visible in midsize cities undergoing significant socio-economic and spatial transformation. Similarly, Fox and Goodfellow (2020) and Cobbinah et al. (2015) described midsize cities as critical frontiers of Africa's urban future where housing demand, governance deficiencies, and service delivery challenges intersect.

Urban expansion in Nigeria is largely driven by natural population growth, rural–urban migration, and the administrative upgrading of settlements. In Osogbo, Akinmoladun

and Oluwoye (2021) observed that urban growth has resulted in outward city expansion, densification of existing neighbourhoods, and the conversion of peri-urban land into residential uses. Furthermore, Afolabi et al. (2025) identified clear socio-spatial differentiation within Osogbo's core, transition, and suburban zones, reflecting changing residential preferences and socio-economic stratification. However, the pace of development frequently exceeds formal planning controls, leading to fragmented urban forms and uneven infrastructural development. According to Nuhu et al. (2022) and Aribigbola (2020), weak land governance systems, insecure tenure arrangements, and ineffective development control mechanisms continue to reshape residential land use patterns while creating long-term challenges for property development, maintenance, and service delivery.

The evolving socio-economic structure of Osogbo has also transformed residential property management demands. As the city functions increasingly as a regional service and administrative centre, it attracts civil servants, students, artisans, entrepreneurs, and low-income migrants. Lawanson and Oduwaye (2019) argued that such socio-economic diversity generates varied housing needs ranging from gated residential estates to incremental self-built housing. Nevertheless, Ezeokoli and Okolie (2022) observed that existing property management frameworks in Nigerian cities often rely on conventional assumptions of stable income and formal tenancy systems, making them less effective within the realities of diverse and informal housing markets.

Housing delivery in many midsize Nigerian cities remains dominated by informal and semi-formal systems characterised by landlord-managed compounds, incremental construction, and mixed land use arrangements (Olotuah & Ajenifujah, 2023). While these systems provide flexible housing opportunities, they also create persistent management challenges such as poor maintenance culture, unclear responsibilities, and weak compliance with building regulations. Ankeli et al. (2025a) therefore stressed the importance of integrating environmental, social, and governance principles into property management practices to improve sustainability and urban liveability. In addition, Ankeli (2023) highlighted the growing relevance of PropTech and digital innovations for improving transparency and service delivery, but was quick to add that the adoption of the contemporary innovations in cities as Osogbo still remains limited. Recent studies increasingly recognize that residential property management in emerging cities extends beyond routine maintenance to include governance, infrastructure, and social coordination challenges (Ankeli et al., 2023 and UN-Habitat, 2022). Despite the growing scholarly attention on urban transition, there remains limited research directly connecting rapid urbanisation with adaptive property management strategies in Nigerian midsize cities. The current study addresses this gap by examining how context-responsive property management approaches can sustain housing quality and urban liveability within Osogbo's rapidly changing urban environment.

3. Rationale for the Study Locale and Time frame

Osogbo, the capital of Osun State, was selected for this study because of its growing relevance as an emerging urban centre within southwestern Nigeria's real estate landscape. Although the city is less commercially vibrant compare to bigger cities as Lagos and Ibadan. However, its relatively affordable land values and cheaper cost of living have increasingly attracted investors and migrants. In recent years, demographic spill-over from more saturated urban centers, particularly Lagos and Ibadan, has intensified development pressures in Osogbo, making the city an emerging destination for residential and real estate investment. This rapid urban transition has, however, generated significant pressure on land use developments, especially within the

traditional core residential neighbourhoods. The resulting challenges in the rental housing market, combined with the absence of adaptive property management strategies, underscore the relevance and timeliness of the present study.

The study adopts a sixteen-year time frame (2011–2026) to capture long-term rental and property market dynamics within the city. Unlike many earlier studies that examined shorter periods, this broader temporal scope provides deeper insight into evolving urban and housing trends. The selected period is particularly important because Nigeria's real estate sector during this era was shaped by persistent macroeconomic instability, structural limitations, and changing housing demand patterns. Unlike advanced economies where mortgage systems and monetary policy strongly influence property markets, Nigeria's housing sector has remained heavily dependent on oil revenues, inflation trends, and institutional effectiveness. One of the most significant turning points was the oil price collapse between 2014 and 2016, which triggered economic recession, weakened purchasing power, and slowed property investment activities. Although periods of economic recovery later encouraged renewed investments, growth remained uneven and concentrated largely in urban areas. Inflation, exchange rate depreciation, and rising costs of imported building materials further increased development costs while simultaneously reducing housing availability and affordability. Consequently, real estate increasingly served as a hedge against inflation for investors, even as access to decent housing became more difficult for average households.

Structural challenges within Nigeria's housing finance system also constrained market growth. High interest rates and weak mortgage accessibility restricted home ownership mainly to high-income earners and cash buyers. Nevertheless, rapid urbanisation, rural-urban migration, and the country's persistent housing deficit continued to sustain strong rental demand. More recent economic developments, particularly in the post-2022 inflationary pressures and the 2023 fuel subsidy removal resulting in the current pump price hike, further increased construction and living costs, slowed housing supply, and intensified rental demand. Overall, the Nigerian property market is gradually transitioning toward more adaptive and resilient models characterized by affordable housing initiatives, rental-driven investments, and incremental housing development approaches.

4. MATERIALS AND METHODS

4.1 *The Study Area*

Osogbo is the capital city of Osun state, Nigeria. Osogbo is located at the center of Osun state and lies approximately between latitudes 7°46′N and longitudes 4°34′E, known for its cultural heritage and significance. Osogbo shares boundaries with Ede, Ilesha, Iragbiji and Ikirun. The topography of Osogbo is generally undulating, with elevation of about 320 meters (1,050 feet) above sea level with some areas slightly rising higher. It is the home of Osun-Osogbo Sacred Grove. The famous Osun River flows across the city. The town is a vibrant commercial hub that blend culture with modern development.

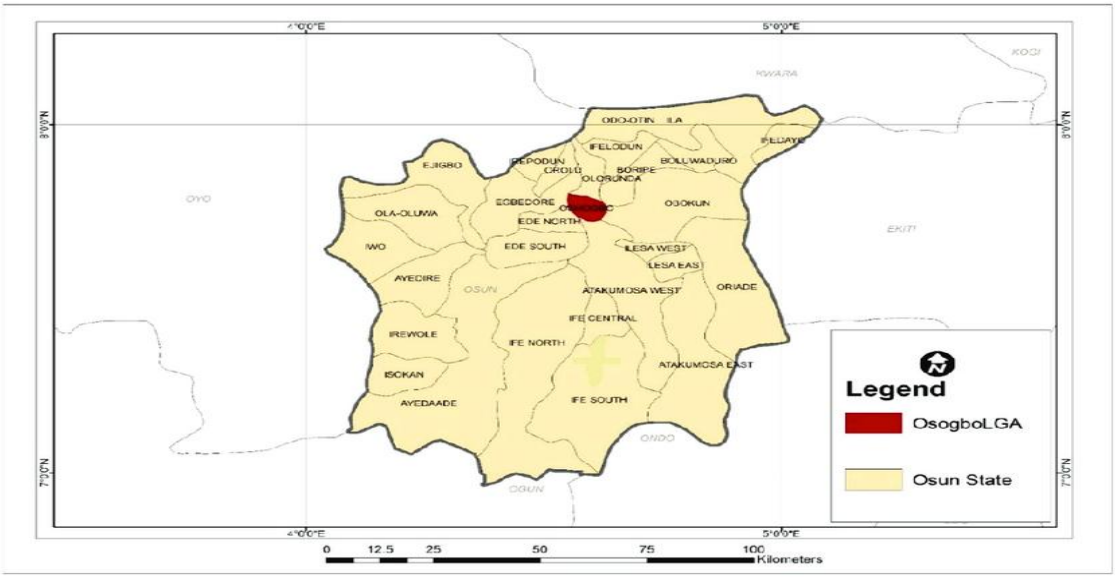


Fig. 1: map of Osun state showing Osogbo

4.2 Method

The study adopted a mixed-method research approach following the framework proposed by Fadil et al. (2023) and Creswell and Clark (2017). The approach was considered appropriate because it enabled the integration of both qualitative and quantitative techniques in examining urban transition and residential property management strategies within Osogbo. This study divided Osogbo into the core, transition, and suburban zones to reflect the socio-economic stratification and changing residential preferences associated with rapid urban growth. The mixed-method approach provided a broader understanding of the research problem by combining participant perceptions, statistical analysis, and contextual interpretations.

According to Fadil et al. (2023), qualitative methods are particularly useful when exploring complex urban issues that require detailed understanding of participant experiences and diverse perspectives. Consequently, the qualitative component of the study was used to obtain expert opinions on urban transition and to evaluate the property management strategies currently adopted in the study area, as recommended by Brown (2018) and Castillo-Montoya (2016). On the other hand, quantitative methods were employed to examine relationships between variables and provide measurable evidence capable of supporting the study findings (Creswell & Clark, 2017 and Fadil et al., 2023;). The integration of both methods therefore enhanced the reliability, depth, and corroborative strength of the research outcomes.

Data collection was conducted in two major phases. The first phase involved physical field reconnaissance and direct observation of the study area. During this stage, field notes were taken and preliminary observations recorded to support subsequent questionnaire responses and interview findings. Observations from the field revealed that substantial portions of the core area were characterised by clustered housing patterns and informal settlement formations extending into the transition and suburban zones. This pattern reflects the rapid urban expansion currently occurring within the city. Population statistics from Osogbo, Nigeria Metro Population/Historical Data (1950–2025) further indicated that the city recorded an estimated urban population of approximately 822,000 in 2025, with an annual growth rate of about 3.27%. The influx of migrants and expanding population have consequently intensified pressure on housing supply and urban infrastructure within the metropolis.

The second phase involved the administration of structured questionnaires and semi-structured interviews. A snowball sampling technique, as suggested by Jarah et al. (2019), was adopted for the selection of interview participants, including residents, property owners, and property managers. The interviews focused on identifying the major drivers of urban transition, the property management strategies currently in use, and possible solutions to the emerging challenges confronting residential real estate management in the city. In addition, a total of 250 structured questionnaires were administered across the three residential zones with only 225 correctly filled and returned for analysis. This gives 90% response rate while appointments for one-on-one interviews were also scheduled with selected participants. The questionnaire contained close-ended questions relating to respondents' socio-economic characteristics, duration of residence, perceptions of urban growth over the period, infrastructure provision, rental trends for two- and three-bedroom apartments, existing property management practices strategies, and the challenges associated with rapid urban transition.

The study further adopted the interview framework proposed by Essien and Jesse (2024), Fadil et al. (2023), and Castillo-Montoya (2016) to ensure consistency between the research objectives and interview questions. The framework also supported the development, testing, and refinement of the interview procedure to improve the reliability and trustworthiness of the research instrument. Qualitative data obtained from interviews were triangulated, concatenated, and translated into measurable quantitative variables for statistical validation. To strengthen dependability and minimize interpretative errors, detailed field notes were maintained throughout the research process.

The validity and reliability of the quantitative instrument were tested using Cronbach's alpha, which produced a coefficient value of 0.740, indicating acceptable internal consistency in line with Heale and Twycross (2015). For the qualitative component, the principles of credibility, transferability, dependability, and confirmability suggested by Amin (2018) and Guest et al. (2016) were adopted. Peer debriefing, participant feedback, and post-interview discussions were conducted at different stages of the study to improve credibility and refine data interpretation. Furthermore, identified issues relating to urban transition and property management were measured using a 5-point Likert scale ranging from 1 = Strongly Not Applicable to 5 = Strongly Applicable. The Relative Applicability Index technique proposed by Ankeli (2023) was subsequently used to rank and evaluate the significance of the identified variables. The Relative Applicability Index formula adopted is:

$$RAI = \frac{\sum \mathcal{W}}{A*N} = \frac{5n5+4n4+3n3+2n2+1n1}{5*N} \quad (1)$$

$\mathcal{W}$ = the weight given to each respondents' statement ranges from 1 to 5. A = the highest response integer (5), n5 = strongly applicable, n4 = applicable, n3= somehow applicable, n2 = not applicable and n1 = strongly not applicable. Furthermore, rental pricing data used for the study were collected from the records of Estate Surveying and Valuation firms in the study areas. Rental data collected were further aggregated into average annual rental pricing and transformed into rental index for each of the zones using the formula:

$$RI = \frac{\sum \mathbf{P1}}{\sum \mathbf{P0}} X\ 100 \quad (2)$$

Where RI = Rental Index, P_0 = base year rent and P_1 = current year rent

5. RESULTS AND DISCUSSION

This section present the result of findings from the field and meticulously discussed each of such findings. Data on the respondents' demographic profile, issues on urban transition and property management strategy in an emerging midsize city in Nigeria, among others were presented, analyzed and discussed based on the various specific headings.

5.1 Demographic Profile of Respondents

The study administered and retrieved two hundred and twenty-five (225) questionnaires in the three identified zones of the midsize city. That is, 75 questionnaires for each of the locations (Osogbo core, transition and suburban zones respectively). Table 1 present the breakdown of the administered and retrieved questionnaires.

Table 1: Demographic Profile of the Respondents and Questionnaire Administered

Category	Core (N= 75)	Transition (N = 75)	Suburban (N = 75)	Total	% Rate
Gender					
Male	55	60	45	160	71
Female	20	15	30	65	29
Total	**75**	**75**	**75**	**225**	**100**
Age Group					
18 – 30	05	10	05	20	9
31 – 45	20	20	10	50	22
46 + years	50	45	60	155	69
Total	**75**	**75**	**75**	**225**	**100**
Status of Respondent					
Property Owner	25	50	60	135	60
Tenant/Residents	40	20	10	70	31
Property Manager	10	05	05	20	9
Total	**75**	**75**	**75**	**225**	**100**
Education background					
ND and below	05	10	05	20	9
HND/BSc	20	30	30	80	35
Master's and above	50	35	40	125	56
Total	**75**	**75**	**75**	**225**	**100**

*Source: Field survey (2026) *ND = National Diploma *% = Percentage*

Table 1 revealed that about 71% of the respondents that responded to the survey are male; hence, substantiates the common believe that men are more dispose to taking part in interviews than the female. It further shows male supremacy or dominance in decision making process in a typical African setting, especially, when such decision relates to family matter. The study also considered the age, status and education of the respondents. Most of the respondents in the three zones are above 31 years old (91%) and are either the property owners or tenants. The 9% interviewed are the property managers who provided relevant information on the strategy adopted in real property management and rental pricing in the area. 91% of the respondents are well educated. All these factors contribute to the credibility of the research.

5.2 Level of Preparedness towards Strategic property Management in the Emerging Residential Property Market

To investigate the level of the property managers preparedness towards emerging issues in the contemporary property market, semi-interview was conducted with the property managers on the thematic areas of the research. One of the property managers, for instance have this to say on their level of preparedness:

"*Most of us have little knowledge of the operation of modern technology; hence, are not full prepared to face the evolving challenges of the contemporary property market. We are only applying the few knowledge of the modern management strategies known to us in solving basic issues in the rental market. That is all.*"

Another manager who has large properties in his management portfolio in the study area , stated that:

"contemporary management strategies*? What do you mean by that? We adopt the procedures we know and no body is complaining. We are okay with it. We are not ready for context-sensitive planning framework or strategic management or whatever you decide to call it. "*

To further test the cognitive proficiency of the managers, the researchers went ahead to present some components of both contemporary and conventional property management strategies obtained from previous literature in a Likert scale table format. This was done to test the relative applicability of the isolated strategic property management components in practice. It revealed the level of preparedness of the property managers towards adopting modern property management strategies in the study area. The Relative Applicability Index (RAI) Metrics for the ranking of the isolated variables uses scores ranging from 5 for strongly applicable, 4 for applicable, 3 for not sure, 2 for not applicable and 1 for strongly not applicable. The ranking or the outcome of the test is presented in Table 2.

Table 2: ***RAI on the Level of Preparedness towards Strategic property Management in the Emerging Residential Property Market***

Contemporary and Conventional model components)	**5**	**4**	**3**	**2**	**1**	**∑w**	**RII**	**Ranking**
Landlord-Centered Decision Making	40	20	10	5	0	340	.91	1st
Rent Collection and Accounting	40	20	10	5	0	340	.91	1st
Tenant Relation Management	25	35	5	10	0	300	.81	3rd
Lease Administration	25	25	15	5	5	285	.76	4th
Manual Record Keeping	20	25	15	10	05	270	.72	5th
Physical Property Inspection	15	30	15	5	10	260	.69	6th
Technology Integration	20	25	10	5	15	255	.68	7th
Data Analytics and Market Intelligence	15	20	15	15	10	240	.64	8th
Risk and Security Management	10	25	20	10	10	240	.64	8th
Customer-Centric Service Delivery	10	5	10	35	15	185	.49	10th

Source: Field survey (2026)

Table 2 present the Relative Applicability Index outlook in the study area. The study presented ten property management components in all (five components from the contemporary model and five from the conventional property management strategic models) to property managers that directly manages properties in the study area. From the Table, the test on the perceptions of the respondents readiness which was conducted to test the cognitive proficiency of the respondents revealed that, the property managers are more inclined to the conventional property management strategic components. The conventional model components ranked from 1st to the 6th; hence, these variables ranked the most critical applicable components in the study area. While on the other, the contemporary strategic model components ranked from 7th to 10th positions. However, despite the current deep rooted entrenchment of the conventional property management strategy in the study area, the merit for adopting the contemporary methods is enormous. The adoption of the model could revitalize the need for professional practice and restore investors confidence. More so, it will reduce the glut in the conventional real property management system exacerbating corruption and other

unethical practices. More so, the safety of the space users/tenants and the investors/property owners' objectives could be much more guaranteed.

5.6 Urban Transition and Rental Performances

As an independent study involving three locations within an emerging city, the use of trend graph for the explicit explanation of rental performance due to urban transition or urbanization become imperative. The trend analysis shows the graphical trend or presentation of the rental performances/behaviour across the study locations. Hence, explain the effect of urban transition and the urbanization effect on rental pricing performances. To explicitly show the rental pricing trend, data on annual rental pricing from 2011 to 2026 was collected, thereafter aggregated and transformed into average rental index and presented in Table 3. This was further presented in graphical format as shown in figures 2 and 3.

Table 3: Annual Rental Index of Two and Three bedroom bungalow in Osogbo Urban core, Transition and Suburban Zones

Year	Rental Index for Two and three Bedrooms at the Urban Core zone (₦)		Rental Index for Two and Three Bedrooms at the Transition Zone (₦)		Rental Index for Two and Three Bedrooms at the Suburb Zone (₦)	
	2BDR	3 BDR	2BDR	3 BDR	2BDR	3 BDR
2011	100	100	100	100	100	100
2012	100	100	100	100	100	100
2013	127	100	123	100	100	100
2014	191	155	146	137	116	125
2015	225	155	201	137	121	141
2016	238	120	201	167	182	212
2017	301	145	247	215	215	243
2018	318	210	265	315	327	423
2019	377	235	302	353	453	541
2020	415	255	334	372	504	596
2021	508	288	421	434	737	910
2022	525	308	448	491	830	1028
2023	559	358	471	558	942	1177
2024	635	421	549	615	1455	1726
2025	737	546	677	787	1632	1883
2026	796	571	714	835	1632	1883
Mean	**385**	**254**	**331**	**357**	**590**	**699**
STD	**223**	**153**	**198**	**245**	**559**	**659**

Source: Field survey data (2026) *Calculated from aggregate average annual rent*

Tables 3 present the calculated mean scores, standard deviation and aggregated annual rental index for two and three bedrooms bungalow in the Osogbo urban core zones, transition zones and the suburban zones. The aggregated average annual rental index for each of the property types in the zones show the rental index performances of the assessed property types resulting from the organic growth and other variables. The tables further revealed consistent increase in the rental indexation of the various property types and significant difference in their rental indexations. Further distinct analysis of both the calculated weighted mean and standard deviation for the three zones was done and presented in a graphical format and depicted in figures 2 and 3.

However, the use of trend line graphs to explain rental behaviour or performance in the study areas due to the effect of urban transition becomes necessary as the average annual rental index table alone may not give a detailed picture of the rental trend in these areas. Again, the trend lines helped smoothen the fluctuations in the data set; hence, a more detailed and more evident trend pattern. The R^2 values generated were used to determine the accuracy and reliability of the predictions or forecast, while the least square linear regression equation generated is used for rental pricing predictions.

The coefficient of determination/explanatory power, which is the R^2 value, was also used to test the trend of reliability and the accuracy of the forecast of rental pricing in the three locations. The model fit from the analysis accounted for 97.54%; 85.77% and 94.58% of the variable growth in the rent of two bedroom and 96.91%; 87.72% and 97.42% in the rent of three bedroom in Osogbo urban core zone, suburban zone and transition zones respectively. Therefore, inferences can be made from the analysis that the rental pricing of two-bedroom property in the suburban zone have a volatile but consistent rise in the study area, which is likely to be maintained over the subsequent two years as predicated by the predictive trend lines.

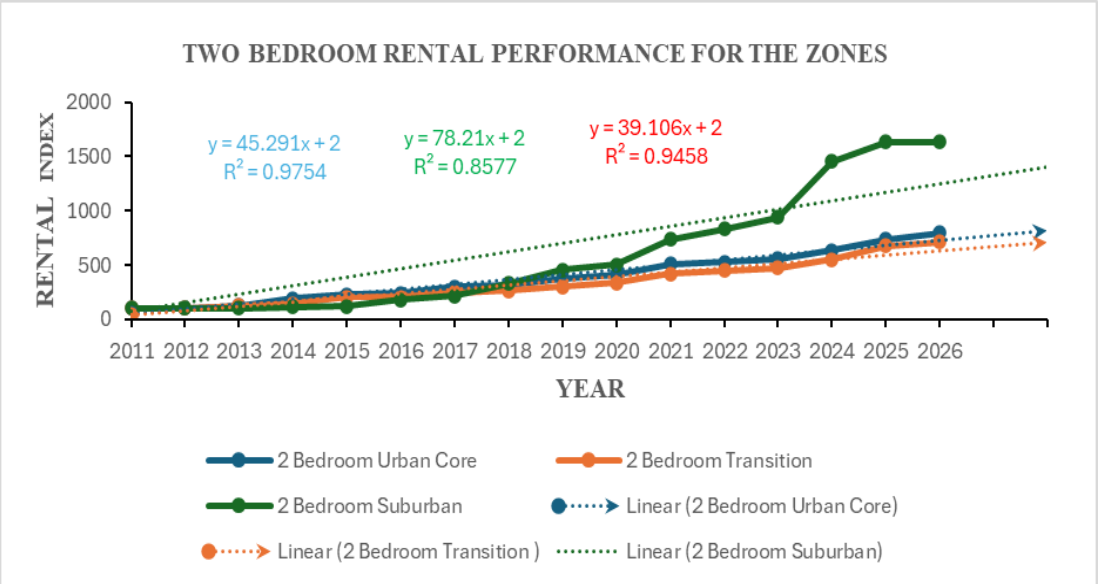


Fig.1: Annual Rental Index Trend of Two-Bedroom Bungalow in the Zones.

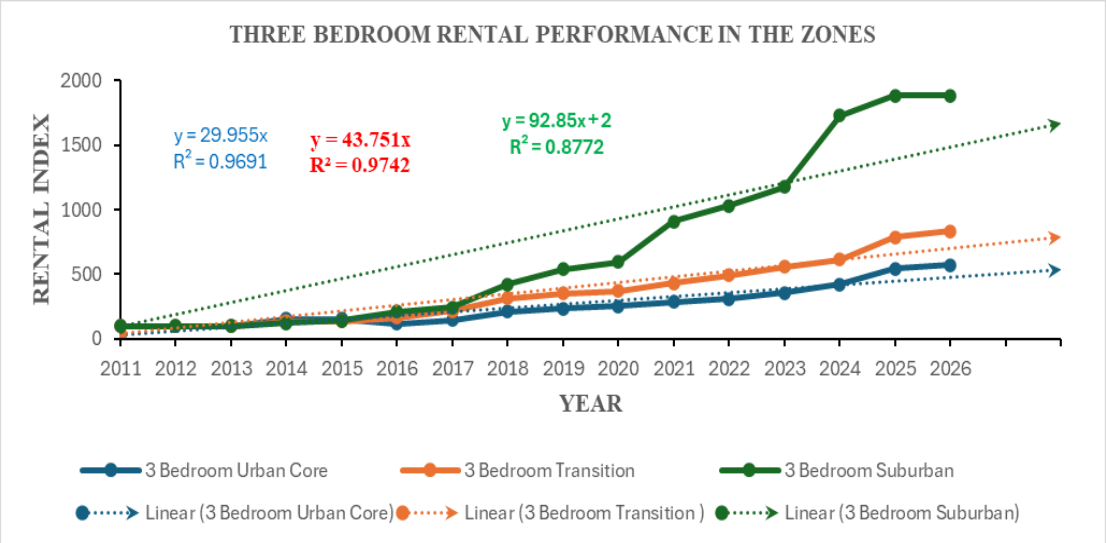


Fig.2: Annual Rental Index Trend of Three-Bedroom Bungalow in the Zones.

Figures 1 and 2 presents the annual rental indexes trend for two and three bedroom bungalows in the study area. The trend lines revealed a gradual but steady increase in rental growth in all the zones with a noticeable volatile rental gap between the suburban rental index trend line and the other two zones from 2020 for two bedroom and 2018 for three bedroom. There exist few significant differences between transition zones two and three-bedroom rental behaviour and that of Osogbo urban core zones. Inferences can therefore be made from the analysis that investment in the suburban two and three-

bedroom properties will continue at a higher and drastic rate due to the volatile but consistent rise in rent compare to rise in the rent of similar properties in the other neighbourhoods. For Osogbo urban core and transition zones with similar predictive trend lines, the analysis revealed a relatively conservative increase in the rental growth.

6. CONCLUSION

The study has reassessed urban transition and residential property management strategies in a rapidly developing Nigerian midsize city of Osogbo. Based on the data collected and other documentary evidences obtained, the study found that the city is experiencing organic expansion and is still in its transition stage. The principal strategy been adopted for residential property management in Osogbo is the conventional methods which is increasingly becoming inadequate for transitional urban contexts. Most of the properties in the study area are under the management portfolios of charlatans/quack; hence the respondents were dissatisfied with the services provided.

7. RECOMMENDATIONS

Therefore, to adequately address the dilemmas of the rapidly emerging cities in Nigeria, the study recommends:

a. the need for low-cost retrofits, professionalization of the real estate marketing subsector
b. institutional reform, capacity building, and urban planning strategies tailored to the dynamics of mid-sized emerging cities.
c. Emphasizing the need for a context-responsive strategies that integrate digital tools, public governance structures, contemporary management standards, with adaptive service frameworks.

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