APPRAISING THE EFFECTS OF CORONAVIRUS PANDEMIC ON PROPERTY TAX RETURNS IN OWERRI IMO STATE, NIGERIA

[1]Agwu, Kenneth, [2]Onyekpandu, Ngozi Faith, [3]Udobi A. N. PhD and [4]Nwanekezi, Silver C.

[1&2]Department of Estate Management, Federal Polytechnic Nekede
[3]Department of Estate Management, Nnamdi Azikiwe University, Awka
[4]Department of Urban and Regional Planning, Federal University of Technology, Owerri

Abstract
This paper sets out to examine the effects of coronavirus pandemic on property taxation returns in Imo State. It is no longer news that the Coronavirus pandemic that ravaged the human race since 2019 till date has done untold harm on the social, political and economic well being of humanity. What could be news is the effect on sectors like the real estate sector which has been known as a hedge against inflation. This study relied on primary data obtained through questionnaires from the units responsible for property tax returns in Imo State. It employed simple statistical tools like tables and percentages for the data analysis. It sought to know the effects of the pandemic on the property taxation returns in Imo State. Over 50% of the respondents were of the opinion that the pandemic affected the returns negatively. The paper concluded thus that coronavirus has dealt seriously with the returns from real estate taxation returns. It recommends that the Federal and Imo State Governments need to stem the tides of the pandemic by ensuring that international and national protocols are adhered to, but with less restrictions to movement and social interactions. This will help open up the economy for more dynamic real estate activities.
Key Words: Coronavirus Pandemic, Property Taxation, Returns, Infectious Disease

INTRODUCTION

One of the ways by which governments all over the world (developed, less developed and under-developed) generate income for national and sub-national developments, is property taxation. It is renowned as one of the ways available for government to raise funds for development of their component areas. This source of income is subject to much vicissitudes as human factors play serious roles in either undermining or actualizing the goals for which they were instituted. Among such human factors is corruption that can take the form of diversion of proceeds, undervaluation of subject properties (property taxes are incumbent on the value of the subject property especially in Nigeria) stemming from tribalism, nepotism, fraternity and other interpersonal relationships that are allowed to hold sway while determining amount to be paid as tax. Aside this corruption plaque, proceeds from property taxation could be heavily affected by the state of the economy. Thus, anything that affects the economy has the power of affecting the proceeds generated from property taxation.

The entire human race woke up in November 2019 to be confronted by the stunning news of the emergence of a "super" killer virus of the coronavirus family. This, the World Health Organization (WHO) called, the COVID-19. The virus took the city of Wuhan, China, by surprise and in a matter of weeks it had affected several hundreds of people across the second largest province in China. The virus spread across the globe trailing people who had contacts with carriers, as they moved here and there across the globe spreading it. Today, it is no longer news that COVID-19 is a household name that has paralyzed all known and unknown human social, economic, political, religious, cultural, developmental, industrial, private and public activities. Most economies of the world, even very strong economies like Germany, USA, Canada, Italy, Spain, Brazil, and South Africa among hundreds of others have been sent into

palpable economic recession. Majority can no longer afford to pay salaries and take care of basic societal needs. As a matter of facts, abilities to pay (effective demand) for goods and services have been fundamentally wrecked and afflicted. Even the acquisition of basic needs have proven difficult to come by nowadays, all owing to the coronavirus pandemic.

It is against this background that this paper examines/appraises the effects of coronavirus on property taxation in Imo State, with the view to making recommendations as to how to come out from such an appalling condition.

Statement of the Problem

The coronavirus pandemic has left the whole world in a state of shock and despair. All the sectors of human society have been dastardly affected by the virus. The economic sector harboring different segments like banking, real estate, agriculture, religious, commerce, trade, transportation, sports, recreation, and public services among others have been paralyzed. Most world economies have gone into recession; even great economies like the USA, Germany, Japan, Italy, Spain, Brazil, Sweden, France, China, and South Africa among others have witnessed tremendous economic dip.

Property taxes are taxes paid on real estates. What it means is that the ability to pay by the owners and users of real estate has also been wrecked by the pandemic. One would first and foremost receive income from the property occupied before making deductions for tax and other obligations. With the state of the world economies leaving everyone in need of palliative, it can only be imagined how property users and owners could afford the extra pain of paying tax. Hence, there will be dwindling revenue to government from property taxation as most property tax payers will try to evade payment or under pay these obligations.

Aim and Objectives of the Study

The aim of this study is to appraise the effect of coronavirus pandemic on property taxation returns in Imo State. The Objectives of the study include:

i. To identify the existence of coronavirus in Imo State, Nigeria
ii. To examine the quantum of returns generated from property taxation in Imo State before the coronavirus in Imo State, Nigeria.
iii. To examine quantum of returns generated from property taxation in Imo State during and after the coronavirus pandemic in Imo State, Nigeria.
iv. To appraise the effect of the coronavirus pandemic on property taxation returns in Imo State Nigeria

Research Questions

i. Is there coronavirus in Imo State, Nigeria?
ii. What was the quantum of returns generated from property taxation in Imo State before March, 2020 in Imo State Nigeria?
iii. What is the quantum of returns generated from property taxation in Imo State during and after coronavirus pandemic (i.e. from April 2020 to September, 2020)?
iv. How has the coronavirus pandemic affected property taxation returns in Imo State, Nigeria?

Scope of the Study

There are the thematic and the geographic scope of this study. The thematic scope includes the effects of coronavirus pandemic on property taxation returns in Owerri, the Imo State capital city. The geographic scope is Owerri in Imo State. This comprises major parts of Owerri Municipal, Owerri North and Owerri West Local Government Council Areas and even part of Mbaitoli LGA (see map of Imo State as attached).

Literature Review

Coronavirus Pandemic: History and Effects

Coronavirus disease 2019 (covid-19)) is a contagious disease caused by server acute respiratory syndrome, coronavirus 2 (SARS COV-2). The first case was identified in Wuhan, China, in December 2019. The disease has since spread worldwide leading to an ongoing pandemic (Wikipedia, 2019). "The history of human coronavirus began in 1965 when Tyrrell and Bynoe found THAT THEY could passage a virus named B814. It was found in human embryonic tracheal organ cultures obtained from the respiratory track of an adult with a common cold (Kahn and Mcintosh, 2005).

According to Shawna (2020):

> *On January 9 of this year (2020), Chinese State media reported that a team of researchers led by Xu Jianguo had identified the pathogen behind a mysterious outbreak of pneumonia in Wuhan as a novel coronavirus. Although the virus was soon after named 2019-nCOV, and then renamed SARS-COV-2, it remains commonly known simply as the corona virus… Various corona viruses infect numerous species, but the first human corona viruses weren't discovered* until mid-1960s.

Coronavirus has had devastating effects on the economies of the world. According to ILO, FAO, IFAD, and WHO statement (2020);

> *Millions of our enterprises face an existential threat. Nearly half of the world's 3.3 billion global workforce are at risk of losing their livelihoods… The pandemic has decimated jobs and placed millions of livelihoods at risk. As bread winners lose their jobs, fall ill and die, the food security and nutrition of millions of women and men are under threat.*

On the effect of the pandemic on real estate market, Global Property Guide (2020) noted that "… real estate is the safe haven and best alternative in this era of global economic crisis caused by the pandemic. The source pointed out that "certainly, real estate will increase and decrease, and they will be influenced to a limited extend by economic cycles, but overtime, real estate value historically always increases".

According to Odutola (2020) "the Coronavirus (Covid-19) pandemic is having a far-reaching impact on all sectors of the global and Nigerian economy. The spread has grounded economic activities and the real estate sector is not isolated from it". He cited Ismail (2020) who held that "… most people that have either lost their jobs or whose salaries are slashed are likely to have paid their rents in advance before the virus..." He noted further that "right now, what happened is that by the third or fourth quarter of the year, you start feeling it, then we will see how it has affected Nigeria…By then, people won't be able to pay rents or buy houses as planned...Even in inventories, where developers have put houses out for rent, the concern is, who is going to rent them?

Property Taxation in Nigeria

Property tax is an imposition by government on the citizen (Ikebudu, 2001). It has been defined as "a tax on assets or property" (Igwe-Kalu, 1998). According to Udechukwu (2016), Property tax is an annual tax on real property. It is usually but not always a local tax. It is most commonly founded on the concept of market value. The tax bases maybe the land only, the land and buildings or various permutations of these factors". According to Gifis (1984) in Agwu (2014), property tax is a tax imposed by municipalities upon owners of real property within their jurisdiction based on the value of such property. It is also defined as an annual tax imposed on real property usually by reference to an advalorem tax base (i.e. the tax is calculated according to the value of the property) (FAO, 2002). Okoronkwo (2014) noted that "property taxes are government (legitimate) levies on incomes from ownership, use and occupation as well as

alienation of interests in properties". Other authorities like Olalemi (2000), Onyike (2017), Tomori (2008), Kalu (2001) did give useful hints on property taxation in Nigeria.

There are different types of property taxation charged in Nigeria. According to Muhammad and Ishiyaku (2013), the list includes-transfer taxes (stamp duty, consent fees and title registration), capital gain tax/profit tax, withholding tax on rent, inheritance tax and gift tax, betterment tax, planning rates, tenement rates and land use charge. Umezurike (1996) listed the taxes relating to real estate possessions in Nigeria as follows: Property rates (tenement rate), capital gain tax, capital transfer, estate fees, stamp duties on real estate title document, withholding tax on rent, consent fee. Igwe-Kalu (1998) confirmed the list of taxes in Nigeria to include; capital gain tax, capital transfer tax (now extinct), estate tax, inheritance tax, stamp duty, road tax, withholding tax, probate tax, consent fee, forest fee, royalty tax and petroleum tax.

Patunola-Ajayi (2007) listed probate tax, capital gains tax, capital transfer tax, tenements rate, ground rate, withholding tax etc as examples of property taxes in Nigeria. Even Olusegun (2003) added the following taxes; development levy/capital contribution, neighbourhood improvement levy, value added tax, maintenance tax, documentation fees, toll fees and business premises registration fees as well as governor's consent to mortgage, assignment, sublease, and gift of land. Many others like Anih (2017), Onyike (2017), Emeka (2001), Nigeria High Commission (2010), Nwanekezie (1996) and Ezeudu (2017) confirmed these lists as the property taxes paid in Nigeria.
Property tax is "transparent, cheap to administer, efficient in its collection, easy to understand by the taxpaying public and feasible in administration… It is suitable as source of locally generated revenue for the local and state governments to provide for locally determined needs geared towards poverty eradication. These needs could come in the form of the provision of rural infrastructure" (Belo and Okafor, 2007 cited in Taxjusticeafrica, 2017).

Property tax returns refer to the amount of money that the state treasury receives from payments coming from owners of landed properties. Property taxes could come in form of local government property rates, withholding tax, probate tax, transfer taxes (stamp duty, consent fees, title registration fee), capital gain tax/profit tax, inheritance, betterment tax, planning rates, tenement rates, land use charges, gift tax, development tax (Ogbuefi, 2004; Tomori, n.d cited in Muhammad and Ishiyaku, 2013).

Factors that Affect Property Taxation Returns in Nigeria
According to Sibley County (2021), one of these factors is that the market value of a property may change;

- each parcel of property is physically inspected at least once every five years, but valued yearly,
- each year, a sales ratio study is done to determine if property is assessed similarly to like properties,
- you may make additions or improvements to your property. These certainly will affect market value of such properties

Muhammad and Ishiyaku (2013) consider the following factors as challenges to property taxation thus;

i. assessment and valuation inconsistencies
ii. illiteracy and ignorance
iii. none existent or inadequate legal document
iv. attitude of the tax payer and tax authority
v. defective policies
vi. absence of appropriate appeal machinery
vii. political will

Odhiambo & Olushola (2018) identified the following factors as challenges to the tax system in Nigeria generally;

i. non-availability of tax statistics
ii. inability to priorities tax efforts
iii. poor tax administration
iv. multiplicity of taxes
v. regulatory challenges
vi. tax evasion
vii. tax avoidance
viii. structural problems in the economy
ix. a thriving underground economy

In sum, the factors that affect property taxation are varied as property owners, both individuals and businesses can easily avoid paying taxes because it is no well enforced (Agwu, 2019). These challenges result eventually to lower and inconsistent returns from property taxation.

Theoretical Framework

This work is based on the theory of disease and development, propounded in 2008 by Shakha Chakraborty, Chris Papageorgiou, Fidel Perez and Micheal Boldrin. This is a proposed economic theory of infectious disease transmission and rational behaviour. According to the proponents of this theory, "disease are costly due to mortality (infected individual can die prematurely) and morbidity (lower productivity and quality of life)." The model posits that "a greater prevalence of disease implies a lower savings-investment propensity because of mortality and morbidity." The theory noted that "the extent to which preventive health investment can counter this depends on the prevalence rate and specifically, on the strength of disease externality. Second, infectious disease can generate low-growth traps in which income alone cannot push the economy out of underdevelopment. Third, income per se does not cause health when prevalence is high. Successful inventions should therefore be health specific and when possible channeled via the public health delivery system".

This theory is apt with what is obtained globally in respect of the devastating effect of coronavirus on the world economy. No country is spared whether developed or developing. Purchasing power of individuals and even governments has been seriously eroded by the COVID-19 pandemic, given the protracted nature of the disease, its coverage and the fact that all facets of the economies were locked down.

The locked down economy meant less cash/income flow; this also implied low level savings, low level investment and low economic activities. In Nigeria where analogue banking still hold sway, access to cash from banks remained an uphill task throughout the heat period of the pandemic and even after the heat period where it now turned out to be a new normal. Even investments in real estate were affected; no income to buy property; social distancing meant that buyers and sellers could hardly and effectively meet to transact on land/landed properties. Government and other public services were locked down hence tax administration was only possible online. This online business is not only new in Nigeria and other developing economies but also strangled by poor electric power supply, poor communication services and paucity of very skilled manpower to drive these digital innovations. The pandemic therefore set itself to weaken the already weak systems in Nigeria.

Research Methodology

This study adopted the descriptive survey design. The study describes the relationship between property tax returns and the coronavirus pandemic in Owerri, Imo State, Nigeria. This is suitable for this type of study.

The study is situated in Owerri, which is the capital city of Imo State, Nigeria, set in the heart of Igbo land. Owerri Municipal, Owerri North and Owerri West LGA (Agwu, 2016). It has an

estimated population of about 1,401,873 as of 2016 and is approximately 100 square kilometers (40sqm) in areas (Wikipedia, 2021). Owerri is located within latitude $5^0$485'N and Longitude $7^0$35E (Akujuobi, 2003; Mongabay, 2011). It is bordered by the Otamiri River to the east and the Nworie River to the south (Acholonu, 2005). The total cases of coronavirus in Imo State as at April, 17, 2021 is 1,555 out of which 1,592 recovered and 37 deaths recorded (JHU CSSE COVID-19 Data, 2021).

The study population is the number of staff of the Imo State Internal Revenue Service (IIRS). This is because they manage the information concerning the returns made from property taxation in Imo State. This, target population size, for convenience sake, includes a total of ten main staff of the office. The information on tax returns is classified such that only the most senior staff can avail one the data, considering its political sensitive nature.

Size of the study population is ten (10) and technique employed is simple random sampling, in distributing the questionnaire. The method of data collection is face to face delivery of the instruments (questionnaires and interview schedules) and the completed instrument immediately retrieved. Simple statistical tools were used to analyze the data gathered. Such tools like tables and percentages were suitably adapted for the analysis.

Data Presentation and Analysis

From the number of questionnaires distributed, which was ten (10) in all, seven (7) were returned. This implied 70% return of set questionnaire (see table 1 below).

Table 1: Showing percentage return rate of Questionnaire

Number of questionnaire distributed	10	
Number of questionnaire returned		7
Percentage returned		**70%**

Source: Field Survey, 2021

This is an accepted return rate as 30% only were not returned due to respondent's ineptitude.

Table 2: Showing Responses on the Existence of Coronavirus in Imo State

Particular	**Response**	**Percentage (%)**
Note quite presents	1	14.29
Very present	3	42.85
Devastatingly present	2	0
Presents at Medical level	1	28.57
Total	**7**	**100%**

Source: Field Survey, 2021

Out of the seven respondents who returned their questionnaire, one respondent each responded that corona virus is not quite present in Imo State and present at a media level respectively and one said nothing at all. None said of it that it was devastatingly present but 3 respondents remarked that corona virus was very present in Imo State (see table 2 above). This represents 42.86% of the returned response

Table 3: Showing Quantum of Returns Generated from Property Taxation in Imo State before March, 2020

Particular	**Response**	**Percentage (%)**
Under ₦500million	1	14.29
Over ₦500million	3	42.85
Between ₦500million and1 billion	2	28.57
Over ₦1 billion	1	14.29
Total	**7**	**100%**

Source: Field Survey, 2021

Table 3 shows that out of the returned questionnaire, respondents were of the opinion that over 500 million naira was generated from property tax returns in Imo State before the corona virus pandemic, in March, 2020.

Table 4: Showing Quantum of Returns Generated from Property Taxation in Imo State so far in 2021

Particular	Response	Percentages (%)
Under ₦500 million	4	57.13
Over ₦500 million	1	14.29
Between ₦800 million and ₦1 billion	1	14.29
Over ₦1billion naira	1	14.29
Total	**7**	**100.00%**

Source: Field Survey, 2021

From Table 4 above it is obvious that 57.13% of the respondent agreed that less than 500 million naira returns were made during the pandemic in Imo state, that means four out of seven persons think that state government from property taxation during the Covid-19 pandemic.

Table 5: Showing how the Covid-19 Pandemic affected property taxation returns in Imo State.

Particular	Response	Percentage (%)
Mildly	0	0
Seriously	3	42.85
Very seriously	2	28.58
Not significant	2	28.58
Total	**7**	**100.00%**

Source: Field Survey, 2021

From the table 5 above, it is obvious that Covid-19 pandemic affected property tax returns in Imo State seriously as 42.85% of respondents rooted for "seriously", as the way Covid-19 pandemic affected property tax returns in Imo State.

Summary

The study shows that there was coronavirus in Imo State, Nigeria. 42.85% percent of total respondents acknowledged that coronavirus was very present in Imo State, Nigeria. Also, 42.85% of respondents admitted that over ₦500 million was realized from property taxation in Imo State, Nigeria. This accounts for the highest response, indicating that before the coronavirus pandemic in 2019, the State made more revenue from property taxation than during the pandemic. The quantum of returns generated from property taxation in Imo State during and after the coronavirus pandemic was said to be less than ₦500 million. Over 57.13% of respondents affirmed this fall in property tax returns in the State.

Conclusion

The study therefore found that the coronavirus pandemic had negative effect on the returns generated from property taxation in Imo State, Nigeria. This is associated with the effect of lockdown, retrained banking operations, inter-state movement restrictions and social-distancing in Imo State, Nigeria. Closure of banks, markets, schools, churches, offices and transportation systems, turned out to hurt the purchasing power of people. Investors made little or no investments (purchases, sales, leases etc.)

The conclusion of the study hinges on the fact that the coronavirus pandemic affected the returns realized by the Imo State Government from property tax. This is in line with Odutola's submission in 2020 that "coronavirus (Covid-19) pandemic is having a far reaching impact on all

sectors of the global and Nigerian economy. The spread has grounded economic activities and the real estate sector is not isolated from it".

Recommendations

The following recommendations are rife and follow from the study:

1. The federal and Imo State Governments need to stem the tides of the pandemic by ensuring that international and national protocols are adhered to, but with less restrictions to movement and social interactions
2. Government should mitigate the effects of financial hardship on the people by providing relief funds. This is done in other climes to ensure that citizens get backed-up from the frail economy resulting from COVID-19 Pandemic challenges.
3. The Imo State Government can seek other non-tax sources of revenue for the mean time and take off the burden of taxes from the tax payers, in order to boost their financial well being and purchasing power.

References

Acholonu, A.D.W. (2008). Water quality studies of Nworie River in Owerri, Nigeria. *Mississippi Academy of Science*. Retrieved 17/04/2021

Agwu, K. (2014). Local government and real estate taxation in Nigeria. In: Erondu, N.A, Nwaorgu, O.C. & Onwubiko, O. (Eds.). *Local government administration in Nigeria: Yesterday, today and …* Owerri: CREMD.

Agwu, K. (2016). "Study of the influence of information and communications technology on real estate practice in Imo State, Nigeria". Unpublished Research work.

Agwu, K. (2019). "Evaluation of the effect of ICT on property tax administration (PTA) in Imo State, Nigeria". An unpublished work.

Akujuobi, I.C. (2003). "Housing need and public sector responses in Owerri Urban". Unpublished Bachelors Degree Project, University of Nigeria, Nsukka, Nigeria.

Anih, S.C. (2017). Valuation-based property taxation – A prerequisite for sustainable revenue generation in Nigeria. *Book of Proceedings*, 47th Annual Conference of the Nigerian Institution of Estate Surveyors and Valuers, Held at the Imo International Convention Center, Owerri, March 28- April 1, pp.79-94.

Chakraborty, S., Papageorgiou, C., Perez, F. & Boldrin, M. (2008). *Disease and development: A theory of infection dynamics and economic behaviour.* Retrieved 31/3/2021 from: https://www.researchgate.net>2286.

Emeka A.C. (2001). "The effective method of assessment and administration of stamp duty, estate duty and capital gain tax in respect of property transactions in Nigeria". Paper presentation at the one-day continuing Professional Development seminar, organized by the Nigeria Institution of Estate Surveyors and Valuers, Imo State Branch June 1.

Ezeudu, C.U. (2017). "Strategies for enhancing land-based taxation in Nigeria: Critique of Anambah property and land use charge". Paper delivered at the 47th Annual Conference of NIESV, held in Owerri, March 28 April.

FAO (2002). *Rural property tax system in Central and Eastern Europe.* FAO Corporate Document Respository: Economic and Social Development Department. Retrieved 20/12/2016 from: ftp://ftp.fao.org/docrep/fao/005/Y4313E/Y4313EOO.pdf

Global Property Guide (2020). *What is the impact of the Covid-19 pandemic on the real estate market?* Retrieved 12/02/2021 from: www.globalpropertyguide.com

Igwe-Kalu, A. (1998). *Landed property taxation and rating*. Port Harcourt: Jita Concept.

Ikebudu, A.U.(2001). "Taxation management and suggestions for its improvement for local, state and federal government". Paper presented at the one day continuing professional development seminar organized by the NIESV, Imo State Branch, June 1.

ILO, FAO, IFAD & WHO Statement (2020). *Impact of COVID-19 on people's livelihoods, their health and our food systems*. Retrieved 10/02/2021 from: www.who.int.

JHU CSSE COVID-19 Data (2021). *Cases overview*. Retrieved 17/04/2021 from: https://www.google.com/search?

Kahn, J.S. & Mcintosh, K.(2005). History and recent advances in coronavirus discovery. *The Pediatric Infectious Disease Journal, 24*(11), S223-S227.
doi:10.1097/01.inf.0000188166.17324.60

Kalu, I .U. (2001). "Efficient property tax administration in Nigeria". One Day Continuing Professional Development Seminar, held at the FSP Auditorium, Owerri, June 1.

Muhammad, M.S. & Ishiyaku, B.(2013). *An assessment of the prospect of property tax administration in Nigeria: A case study of Bauchi State Board of Internal Revenue*. Retrieved17/12/2016 from: http://www.researchgate.net/publication/257143400.

Nigeria High Commission (2010). *Taxation and other fiscal issues*. Retrieved 11/11/2010 from: http://www.nigeria_can.org.all/taxation.html

Nwanekezie. O.F. (1996). *Principles and practice of estate management*. Owerri: Avan Global

Odhiambo, O. & Olushola, O. (2018). *Taxation and economic growth in a resource–rich country: The case of Nigeria.* DOI:10.5772/intechopen.74381

Odutola, A. (2020). *Experts state how Covid-19 affects Nigerian real estate sector.* Retrieved 12/02/2021 from: www.nairametrics.com

Okoronkwo, C. (2014). Application of comprehensive value database technology
(COMVADAB) to property taxation administration in Nigeria. *Journal of Estate Management and Valuation, 1*,(2), 30-35. Department of Estate Management, Federal Polytechnic, Nekede, Owerri.

Olalemi, A.O. (2000). *Economics of real property.* London: Macmillan Press.

Olusegun, K. (2003). *Fundamentals of real estate taxation.* Lagos: Olusegun Kuye & Associates

Onyike, J. A. (2017). Identification and examination of land-based revenue-generating opportunities in a diversified Nigerian economy. Paper presentation at the 47th Annual conference of the Nigerian Institution of Estate Surveyors and Valuers (NIEVs), Held at the IICC, Owerri, March 28-April, l, *Book of Proceedings, PP.14-30*.

Patunola -Ajayi, B.J. (2007). *Nigeria property tax as a tool for poverty eradication.* Retrieved 15/12/2010 from: http://taxjusticeagrica.blogspot.com/2007/10/Nigeria-property.

Taxjusticeagrica (2007: October, 8). Nigeria tax as a tool for poverty eradication. *Vanguard*. Retreived 15/2/2010 from: http://taxjusticeagrica.blogspot.com/2007/10/Nigeria-property.

Tomori, M. A. (2008). *Urban property tax reform in Nigeria, lessons from Oyo State experience*. Retrieved 11/09/2010 from: http:// mascosconsultance.com/ URBAN% 20PRO.

Udechukwu, C.E. (2016). *Property tax*. Lagos: Chika Books & Prints

Umezuruike, N.O. (1996). "Real estate related taxes and Estate Surveyors and Valuer". Paper presented at NIESV Anambra State Branch MCPD Seminar held in Onitsha.

Shawna, W. (2020). *A brief history of human coronavirus*. Retrieved 10/02/2021 from: https// www.thescientist.com

Sibley County (2021). *Factors that affects property taxes*. Retrieved 20/03/2021 from: www.sibley.mn.us>treasure

Wikipedia (2019). *Coronavirus disease 2019*. Retrieved 10/02/2021 from: en.m.wikipedia.org

Wikipedia (2021). *Owerri*. Retrieved 17/04/2021 from: https://en.wikipedia.org/wiki/owerri