

Overall Summary Note

INTRODUCTION

The technical assistance on leveraging urban land for development in Cameroon in particular and other countries of the CEMAC region in general aimed to provide analysis and guidance to inform the efforts of the ministries and agencies responsible for urban development and land management to improve urban land delivery systems and land administration for shared prosperity in Cameroon. It was provided to the Government of Cameroon by the World Bank between February 2018 and February 2020. As one of the most diverse countries in the CEMAC region in socio-economic, geographic, and cultural terms and contributing around 44 percent of its total gross domestic product, Cameroon lends itself well as a case study to draw lessons learnt for other countries in the region.

Like other countries in sub-Saharan Africa, Cameroon is experiencing unprecedented, largely unplanned and inefficient urbanization, resulting from both rural-urban migration and high natural population growth. With about 57 per cent of the population living in urban areas in 2019, it is estimated that cities in Cameroon will continue to grow rapidly over the coming decades.¹ This urban growth leads to a significant spatial expansion of Cameroonian cities, which in turn implies massive changes in land use (from predominantly rural to more residential) and land tenure status (from customary to statutory law).

In light of this context, it is imperative that policymakers know how to effectively guide and accompany the underlying processes of the rapid urbanization, which is one of the most pressing development challenges of the 21st century for most African countries, in order to transform it into efficient, inclusive and sustainable cities. As a first step and a prerequisite for the design of appropriate public policies, it is necessary to gain an in-depth understanding of the various land transformation dynamics and practices that are taking place on the ground.

In view of this challenge and complementing previous studies on the general framework of land governance in Cameroon as well as for other specific sectors and communities², the analyses and activities carried out under this technical assistance focused on *de facto* challenges rooted in the legal framework in Cameroon regarding access to land rights in urban and peri-urban areas, and practices to deliver land for urban development purposes, in particular the provision of a sufficient number of properly serviced new plots for residential purposes in the periphery of fast-growing cities. In the overarching context of an ongoing land reform process that the Government of Cameroon has

¹ It is estimated that the urban population will increase by 6 million by 2030 (reaching an urbanization rate of more than 63 per cent) and that the urbanization rate will reach 73 per cent by 2050 (UN, 2018).

² Including: "Land Governance Analysis Framework " (World Bank 2014); "Policy Note on Indigenous Peoples' Land Rights in Cameroon" (Talla & Bove, 2017); "Access to land and tenure security in the eastern and northern regions of Cameroon" (World Bank, 2017).

Technical Assistance on Leveraging Urban Land for Development in Cameroon

initiated over 10 years ago³, the technical assistance opted for a pragmatic approach focusing on specific practical issues as well as land-related realities and challenges faced by urban residents in Cameroon.

The activities of the technical assistance were placed under the technical leadership of the Ministry of Housing and Urban Development (MINHDU) and the Ministry of State Property, Survey, and Land Tenure (MINDCAF). In addition, representatives from other key public agencies (such as the Urban and Rural Land Development Authority-MAETUR, the Crédit Foncier du Cameroun-CFC, and the Cameroon Real Estate Company-SIC), selected municipalities, as well as civil society and academia were consulted and involved during the process.

Reflecting the most relevant interests, three interconnected technical notes were prepared under this technical assistance addressing the following issues: (i) accessing, formalizing, and securing land rights in urban peripheries in Cameroon; (ii) the residential land delivery system in the metropolitan area of Yaoundé; and (iii) the experience of municipalities developing new urban subdivisions since 2004. In addition, in response to a specific interest expressed by MINDCAF during the conception of this technical assistance, a fourth note was prepared to take stock of the experience with the real estate co-ownership regime and propose a roadmap to stimulate its use in Cameroonian cities.

This summary note presents the main conclusions and recommendations from the four notes, aiming to inform the ongoing policy dialog around the land reform in general and to encourage practical actions to achieve incremental improvements under the current legal framework.

³ A draft for a new land law is currently under technical review at the Presidency level and is not yet shared with partners outside the Government.

MAIN CONCLUSIONS

The current legal, institutional, and operational frameworks no longer meet current needs for formalizing and securing land tenure, especially in peri-urban areas.

The dualism of land tenure regimes and the existence of the national domain in the current legal framework in Cameroon present major challenges for land management in rapidly growing urban areas. The current land tenure system in Cameroon, which is based on the mechanisms put in place by the ordinances of 1974 and 1977 as well as by Law No. 79/05 of 29 June 1979, recognizes three types of private and state land tenure, which are *de facto* overlapped by the customary land tenure system. In addition to the usual distinction between public and private domain, there is the national domain, which is defined as a residual category consisting of land that is not subject to any ownership right but may be claimed by an individual. Moreover, the land tenure system is based on the *de facto* dualism of land tenure, with statutory law and traditional customary management existing side by side, which leads to well-known complexities. The heterogeneity of land statuses and the rules regarding the national domain do not facilitate efficient land management, especially in the peri-urban areas of rapidly growing cities where customary rights for land on the national domain meet modern law and competition for land is high.

Moreover, the registration system as the only way to access private land ownership is showing its limitations to secure land rights for the majority of people. Only about 30% of Cameroon's territory has been officially documented since the land tenure system was put in place over 40 years ago. Under the existing framework, land titles, concessions, and emphyteutic lease -all issued by a centralized administration- are the main instruments for securing land tenure. The authentication to obtain these rights is based primarily on formal registration, for which the procedure remains long, costly, and complex in practice, despite relevant reforms undertaken in 2005. This diverts buyers away from the formal market and contributes to the fact that land in peri-urban areas, which is typically in the national domain, is particularly affected by informality. The introduction of mechanisms for intermediate certification of land rights would allow greater tenure security for more people, particularly in rapidly growing peri-urban areas.

Finally, the institutional context and the lack of coordination between land administration and urban planning are not conducive to the production of new, well-developed urban plots, thus contributing to the significant sprawl of Cameroonian cities. Institutional coordination and the multitude of actors is a key challenge. Despite the reduction in the number of actors through the 2005 reform, the institutional framework for land administration in urban and peri-urban areas is still characterized by the intervention of many actors at the national and local levels. The 2005 reform deconcentrated the registration of land titles to the departmental level, increasing the proximity of land services to users. However, the reform did not fundamentally change and improve the basic principles and procedure for obtaining land titles. On the other hand, the municipalities (decentralized local authorities, CTD) continue to play a marginal role in land administration, despite the fact that they are

Technical Assistance on Leveraging Urban Land for Development in Cameroon

responsible for land use planning in their jurisdiction and the enforcement of urban planning standards in urban expansion. At the same time, traditional authorities still play a key role in access to land and land management in peri-urban areas.

Moreover, the legal framework is not systematically applied in practice and the many difficulties faced by users lead to the erosion of their confidence in the system.

There is a significant gap between the written land law and practices observed on the ground.

In practice, the following five main types of difficulties related to legal aspects have been identified as the most common situations encountered by users regarding formalization and securing of land rights in urban and peri-urban areas in Cameroon:

- (1) Difficulties when obtaining land titles or concessions are mainly related to the cost, delays, opacity, and complexity of the procedure, even after the 2005 reforms, and seem to be of particular concern regarding oppositions or applications for registration of land rights during the public consultation procedure;
- (2) Specific difficulties related to occupation of the national domain because the definitions of effective development, of occupation without title, and of the claim of ceded customary rights are subject to interpretation;
- (3) Difficulties encountered by holders of land titles, in particular the risk of a cancellation of the title after the fact (there is a sharp increase in these cases) undermines legal security;
- (4) Difficulties related to the resolution of many land disputes, which are arising from the fact that the handling of land disputes remains highly centralized in practice, despite the 2005 decentralization reform, and from ambiguous and biased perceptions of the occupancy status of “tenants”. In fact, some of the occupants do not consider themselves as tenants but think that they acquired the plots, which contributes to the emergence of land conflicts; and
- (5) Specific difficulties encountered by public entities and state agencies faced with the lack of land available for housing development operations and numerous complications in relation to expropriation and compensation.

Although recent reforms have significantly improved service for users, the land administration is not able to implement and enforce the applicable law, to build such a complex administrative system, and to keep information up to date. In general, there are indications that the land administration institutions, whose agents are sometimes unscrupulous, is experiencing a crisis of confidence in urban and peri-urban areas. Land information is unreliable since it is not comprehensive nor systematically updated. At the same time, procedures are rarely respected. Due to inadequacies in coverage and management, land and cadastral information does not meet users' expectations nor establish trust. Accessing the available land information is another difficulty. Despite ongoing

Technical Assistance on Leveraging Urban Land for Development in Cameroon

programs to improve land information⁴, the shortcomings of the land information system are a major constraint to ensuring legal security of land tenure. In addition, a chronic lack of qualified human resources, material and financing is aggravated by the inadequacy of the current system to adapt to users' needs and the unfamiliarity of many key actors with the legal texts, including judges who often decide cases on the basis of common sense rather than the law.

The production of new urban residential land is dominated by private and mostly informal actors, which often results in poorly developed plots without tenure security.

In the context of this legal and institutional framework and the related practical difficulties, different land delivery mechanisms produce the spatial extension of Cameroonian cities towards their rural peripheries, which are gradually being converted into new urban residential areas. These different land conversion mechanisms, or in other words the delivery channels for new residential land, can be differentiated by the main actors who facilitate them and the different land tenure situations at the beginning and end of the conversion process. Three main types of land delivery channels have been identified in the current delivery system for residential land in the metropolitan region of Yaoundé:

- (1) The 'private' channels, which include: the customary channel without any attempt to register the land; the channels with land registration, either at the initiative and in the name of the original customary owners or at the initiative and for the benefit of so-called 'financial' intermediaries who help customary owners obtain land titles (informal developers, speculators, etc.); and the formal private channel (real estate developers);
- (2) The public channels in which the creation of a subdivision, the development and the allocation/sale of plots as well as regularization operations are originally carried out by public or para-public entities, including MAETUR, municipalities or sub-divisional officers (*préfets*), as well as urban renewal operations;
- (3) The 'squat' channels in which *non-aedificandi* areas of the public domain, but also some land in the private domain of the State, are occupied spontaneously and illegally.

Since the end of the 1980s, the importance of the public land delivery channels has sharply declined; the land delivery channels have diversified and, in particular, the private channels facilitated by intermediaries have gained in importance, such as the so-called "surveyor's" subdivisions. Over the last few decades, the urban expansion of Yaoundé has mainly been shaped by private land actors (customary owners, buyers of all kinds, surveyors, real estate developers, other intermediaries, etc.) seeking rents generated by the transformation from rural to urban land use. Among these private channels, the so-called "surveyor's" subdivisions seem to be predominant. These are subdivisions where a master land title is subject to a simple plan to allow for the parceling

⁴ Notably the Support Project for Modernization of Land Registration and Improvement of the Business Climate (PAMOCCA). This project does not have a mandate to verify the documents it digitizes. In other words, irregular or fraudulent titles may have been digitized or are in the process of being digitized.

Technical Assistance on Leveraging Urban Land for Development in Cameroon

out and sale/purchase of plots on a piecemeal basis. These operations are carried out by surveyors, without the framework of a real development plan prepared in accordance with the urban planning regulations and approved by the competent authorities. In other words, there is no real urban development, no control of the city's extension, nor even coordinated or guided management facilitated by public authorities. Rather, Cameroonian cities are essentially shaped by more or less formal private land actors who lack guidance from urban planners and developers. Since the mid-2000s, this trend has been complemented by the gradual emergence of real estate developers and a certain, but still rather timid, awareness of the need to take better account of urban development considerations in privately executed subdivisions.

The predominance of poorly regulated private land delivery channels tends to translate into relatively precarious land status at the time of the first transfer.⁵ In the peri-urban areas of Yaoundé, in the vast majority, the land being transferred is initially under the first category of the national domain (land whose occupation is demonstrated by an obvious human influence and development), which is de facto customary land, most often undocumented. In the best-case scenario, these land transfers are formalized using documents that are not recognized by law and can therefore be questioned. Examples include private deeds of sale and certificates of abandonment of customary rights) that are not recognized by law and can therefore be challenged. In the least formal case, the occupants make only undocumented "customary settlement", which makes land occupation even more insecure. In contrast, incorporation of land plots from the national domain into the private domain of the State, which is done mainly through public channels, generally takes the form of an entry in the land register in the name of the State or a municipality. Once subdivided, the land is the subject of a letter of attribution (equivalent to a provisional concession) and their holders may ultimately obtain the division of the master land title in their favor, subject to the condition of developing the plot. However, in view of the costs of the procedure, buyers are slow to complete it.

The use of the land registration procedure is however on the rise in Yaoundé and especially in its neighboring departments. It is rare to find land that is already registered in the name of individuals (land title) in the peri-urban areas of Yaoundé as the initial status. However, direct land registration of land falling under the first category of the national domain is often a first step pursued by speculators or developers to put this land on the market (after an often-rudimentary subdivision). More recently, certain customary owners have also started pursuing this route, which allows them to benefit from part of the land appreciation that they share with the "financial" intermediaries and certain officials who helped facilitate their access to the land title. In fact, more and more customary owners seem to have understood the value of establishing land titles in their own name rather than ceding their rights to a third party at low cost. MINDCAF statistics on land registration (direct registration and subdivisions) in the five departments into which the Yaoundé metropolitan area extends confirm the increased use

⁵ This is the formal or informal transaction that extracts the ceded parcel of customary land managed collectively and traditionally by a family in a rural setting to use it for housing purposes in urban area.

Technical Assistance on Leveraging Urban Land for Development in Cameroon

of land registration, especially in three peripheral departments⁶ where the total number of annual registrations increased 17-fold between 2005 and 2017 (from 182 to 3,154 per year).

The experience since 2004 shows that urban subdivisions developed by municipalities can be an appropriate tool to better manage urban growth in Cameroon

While many subdivisions produced by the private sector tend to be informal and poorly developed, residential subdivisions developed by municipalities have contributed to better planned urban fabric but seem to remain under-utilized. An evaluation of the experience of municipality-led subdivisions since 2004 (when new laws reformulating the role of municipalities in urban planning were adopted) indicates the untapped potential of this tool to produce better quality residential developments, while better managing and controlling urban growth. In addition, the implementation of these subdivisions could help to fill the large deficit of new, properly developed residential plots needed in Cameroon's fast-growing cities, which private developers are not (yet) able to provide. The promotion of this approach is even more relevant as the Government of Cameroon continues to pursue greater decentralization.

However, several constraints currently hamper the ability of Cameroonian municipalities to carry out subdivisions operations themselves. The first and most important constraint is the difficulty of accessing land in a context where land in the municipal jurisdiction is directly controlled and managed by the national government through MINDCAF's departmental delegations and land access procedures are slow, expensive and strewn with administrative blockages. To get around this constraint, some municipalities have resorted to amicable negotiations against payment in kind with the customary land owners in a format that is similar to, but does not fully comply with, the concerted development zone (ZAC) tool provided for by law. The second constraint is the difficulty to secure financing for the operation in a context of very limited fiscal decentralization where there are few external partners engaged in financing municipality-led subdivisions, including the Special Council Support Fund for Mutual Assistance (FEICOM). Thirdly, the lack of fruitful collaboration between the deconcentrated government services headed by the Senior Divisional Officer (*préfet*) (who plays an important role in access to land) and the municipality is a major challenge. The fourth constraint is the lack of or weak local leadership, especially of the mayor, to overcome the obstacles to municipality-led subdivision operations. Finally, low technical capacity of the municipalities in terms of competent human resources as well as equipment is a blocking factor for the realization of subdivisions. Pioneering municipalities often end up resorting to external expertise, which can be expensive and does not solve the problem on a permanent basis.

Despite these constraints, the pioneering municipalities that pursued urban development operations have generally succeeded in producing residential subdivisions of appreciable quality. The municipality-led subdivisions reviewed under this technical assistance complied to a large extent with the subdivision procedures prescribed by law, including in particular the urban

⁶ These departments are: Méfou et Afamba, Méfou et Akono et Lekié.

Technical Assistance on Leveraging Urban Land for Development in Cameroon

planning code, and were in conformity with urban planning documents where they existed. Moreover, the subdivision plans prepared by the municipalities generally consider urban development needs (such as provision of roads and various networks, public services, green spaces, etc.). However, the municipalities often sequenced the delivery of these infrastructure and services over a longer time horizon, as they generally do not have sufficient means to provide them before the sales of plots. Finally, the municipal subdivisions studied seem more affordable than the other types of subdivisions, particularly considering the price-performance ratio, i.e. the social dimension is generally better taken into account in subdivisions developed by municipalities. Considering these criteria, urban subdivisions developed by municipalities tend to be of better quality than those produced by private actors, including formal developers.

However, the risks involved in the implementation of municipal subdivisions operations should be mitigated. The main category of risks essentially pertains to corruption and attempts to use the subdivisions as an opportunity for embezzlement or as a means of granting undue advantages to officials' allies or acquaintances. Another category of risk relates to an inefficient division of labor and relationship between the public and private sectors. It is important to ensure that the role of municipalities in the production of subdivisions does not compromise their mission to regulate and control subdivisions carried out by the private sector. In fact, public action is not intended to replace or compete with residential developments carried out by the private sector. This risk requires to define conditions that a subdivision project must meet to justify the investment of scarce public resources.

The co-ownership regime for real estate is struggling to take off in Cameroon due to multiple constraints blocking the emergence of a market

Condominiums are being considered as one solution to address the serious housing shortage in Cameroon but have been rarely used in practice so far. The promotion of co-ownership, which is a hybrid legal regime combining individual and collective ownership, is not a new concern of the Government of Cameroon. There has, however, been renewed interest in implementing this regime since 2009/10 as one of the strategies to address the growing housing deficit in the country. This deficit was estimated at 1,5 million units in 2015 with an annual increase of 150,000 units driven by rapid urbanization. However, since the reform of the legal and regulatory framework governing co-ownership in 2010 only four new condominiums have been developed in Cameroon with a total of 5,147 housing units; all of which are in the medium to high-end segment and all have been carried out by public actors (SIC, MINH DU, CUY). This contrasts sharply with the situation in other countries, such as Morocco and Senegal, where much more condominium housing developments exist (over 1.15 million and 75,500 units, respectively) that were largely carried out by private developers.

Rather than gaps in training and dissemination on the regulatory framework for co-ownership, the main impediment to the development of condominium complexes are constraints on the supply and demand for such buildings in Cameroon. Several training seminars on the co-ownership regime have been organized reaching over 500 practitioners. However, there is no real incentive for

Technical Assistance on Leveraging Urban Land for Development in Cameroon

technical experts to train and specialize in this area as the commercial prospects for using the new skills do not yet exist. Similarly, in the light of international experience, the most effective promotion of condominium ownership seems to be done by real estate developers when they advertise the sale of their housing units. However, the market for condominium housing and its potential in Cameroon are currently limited in terms of both supply and demand:

- (1) On the supply side, the main constraint is the limited activity or even non-existence of private real estate developers with the required level of professionalism to be major players in the production of condominium buildings (or even single-family homes). The orientation of public policies for housing in Cameroon is different from those of countries such as Morocco or Senegal, which proactively encouraged the emergence of a dynamic private real estate sector. Moreover, the few developers that are active in Cameroon do not only face difficulties in accessing land with secure property rights, but also difficulties in finding financing for the execution of real estate projects. They may also be discouraged by the high taxation on land and real estate transactions.
- (2) Demand-side constraints include the prevailing culture of self-construction, the sociological preference for single-family homes, the low affordability of housing and the absence of mortgages, abuses or scams in the purchase of apartments via pre-sale financing schemes, and concerns related to the management of condominiums by homeowners' associations (*syndic*) or commercial property managers, with monthly charges perceived as an unusual additional cost.

RECOMMENDATIONS AND COURSES OF ACTION

Today, problems related to access to land, formalization and security of its tenure, and its transformation into new residential plots are limiting the population's access to land ownership and decent housing, especially for low- and intermediate-income groups, while also contributing to the haphazard expansion of Cameroonian cities. Addressing land issues will be essential to ensure that urbanization in Cameroon contributes to more inclusive and sustainable growth and shared prosperity.

The findings presented above highlight several challenges related to land management that hamper productive, inclusive, and sustainable urban development in Cameroon, but they also point to some potential ways to overcome them. To this end, the four notes prepared under this technical assistance present a set of recommendations and courses of action that could: (1) inform the policy dialog around the ongoing land reform to determine the impact of the legal solutions that are considered in the proposed new law; and (2) help decision-makers and civil servants to promote better use of possibilities existing under the current legal framework and to experiment with alternative and innovative mechanisms to improve current practices and reduce observed dysfunctions in land management. In addition, the Government should play its role in regulating, and, where appropriate, sanctioning private sector actors who engage in illegal land parceling and subdivision operations, and may also provide incentives to private developers, licensed private surveyors and so-called "financial" intermediaries to encourage compliance with the applicable regulations and procedures and contribute to the development of more efficient, inclusive and sustainable Cameroonian cities.

As part of the current land reform process, the Government has a window of opportunity to carry out an in-depth review of the legal framework to arrive at a new single law or a land code that would better meet current needs.

It would be important to draw up a land policy, develop its strategy and revise the new law aimed at securing the continuum of land rights. The registration of land as the only means of access to land ownership, the presumption of public land ownership, the burden of providing proof of ownership, and the absence of a time limit to file land claims, are among the legal principles that contribute to making the current system cumbersome and dysfunctional. As a result, access to secure land tenure via a land title remains practically impossible for the majority of the population. In order to achieve better tenure security for as many citizens as possible, it would be necessary to move away from the formal land title as the sole instrument of land security towards a continuum of intermediate and evolving rights, which would reflect different degrees of tenure security granted to their holders.

The recasting of legal principles could also consider the introduction of principles of presumption of ownership and mechanisms of acquisitive prescription. These principles are distinct from the principle of the legitimacy of the first occupant of the land. The application of these principles suggests that the occupation of land and its development should be considered to constitute

Technical Assistance on Leveraging Urban Land for Development in Cameroon

a right to the land when the occupation is peaceful, public, exercised continuously and without challenge for a determined period of time. One of the advantages of applying these legal principles is the reduced cost for users and the fact that the rights are no longer based on a system of administered ownership. However, their application requires clear and universally accepted conditions. Beyond the legal approach, their application also requires support to raise awareness and to compensate pertinent land tenure situations that fall under the responsibility of the administration.

The new land policy should seek harmonization between policies for land use planning, urban development and natural resource management, as well as with their respective planning and investment tools. In particular, better coordination between the land and urban planning sectors will be essential to achieve harmonized land use and infrastructure planning that produces a more efficient (i.e. less sprawling) urban fabric with adequately serviced plots to accommodate a growing urban population. As part of this coordination, the authorities should focus on how to accompany the real dynamics of residential land supply, which are largely informal, in order to make them less distorting, more efficient, and more equitable. To this end, the Government should consider adopting alternative urban development approaches that are better adapted to the Cameroonian reality and a wider range of differentiated norms and subdivision standards that meet the needs of different income levels. Such approaches include notably sites and services and guided land development. These are implemented in partnership with landowners and based on special subdivision standards that allow for incremental development of infrastructure and services over several phases. Thanks to this evolutionary logic, these approaches help reduce the initial costs of subdivisions, while ensuring that they are adequately structured providing a minimum of basic services (e.g. by providing the grid for the road network first in dirt roads and then paving it in a later phase). All this could help to move from the “cities of surveyors” to the “cities of the urban planners” in Cameroon.

Similarly, the reform should consider strengthening decentralization of land management. The lack of competence of municipalities for land administration contrasts with the experience of other countries where urban growth has been managed more effectively at the local level. Allocating certain responsibilities for land administration to municipalities would facilitate the harmonization of urban planning and land management decisions and the implementation of alternative approaches, such as land readjustment and concerted development zones (ZAC). Moreover, it could also provide incentives for municipalities to increase revenues from property taxation, which in turn could be invested in urban infrastructure.

Another key issue to be debated is the balance to be struck between public and private intervention in the development of urban subdivisions. In other words, a debate should be held around the following questions: what role should the Government and municipalities play in the different urban land delivery channels? Should their intervention be limited to providing guidance (e.g. through urban planning documents) and to enforcing compliance of the activities carried out by the private sector with legal and regulatory requirements? Under what conditions should they play a

Technical Assistance on Leveraging Urban Land for Development in Cameroon

more active role in the provision of residential plots and subdivisions? Should public-private partnerships be developed?

In light of the number of aspects to be considered as part of the reform, it will be useful to have a structure to discuss the legal principles and issues that particularly hamper efficient urban development. The Government should continue to use existing fora and platforms bringing together public, private, non-governmental and academic stakeholders as well as development partners to discuss, in a participatory and inclusive manner, reforms and actions that are being considered in different legal areas (specifically regarding urban zones) and economic sectors where land plays a crucial role. It would also be useful to jointly agree on a roadmap for progressive reform of specific legal issues to be addressed as a matter of priority. At the end of the debate, legal choices will have to be made. During the process, the Government could draw inspiration from specific legal measures introduced in other countries that have embarked on significant land property reforms, such as Niger, Madagascar, Mali, Côte d'Ivoire and Benin.

In parallel to the ongoing reform dialog, the Government can make pragmatic adjustments supported by systematic experimentation with innovative and alternative methods within the current framework.

The Government could take a series of measures in the short and medium term to move towards formalizing and securing land rights for as many people as possible and clarifying the rights on land in the national domain under the existing legal framework. In the short term, with regard to the issuance of land titles, the Government could regulate the conditions for cancelling irregular land titles by issuing decrees to define the conditions of application and draw lessons from them. Awareness-raising campaigns to inform the population about the process for formalizing and securing land rights should also be conducted, especially in the outskirts of rapidly growing cities. In addition, the scales for calculating fees for the registration to obtain a land title, property taxes and the rate of compensation for expropriation following a declaration of eminent domain should be reviewed and harmonized. Another short-term measure would be to strengthen operational capacity within MINDCAF departmental delegations to ensure the proper functioning of the One-Stop Shops for Land Transactions (GUTF), which would facilitate access to land for businesses.

With a view to clarifying and harmonizing the interpretations regarding rights for land in the national domain, in the short term, the land administration could consider preparing a manual of procedures to ensure the uniform application of articles 15 and 17 of ordinance 74-2 of 6 July 1974 across the country. Following an inventory of existing practices across the country, it would be useful to consider reengineering procedures within the current framework considering identified good practices and possible simplifications. In the medium term, the Government should consider the introduction of a participatory and inclusive methodology for pilot operations to regularize precarious occupation in order to reconcile legal and legitimate practices regarding the national domain. In the medium and long term, the need to clean up outstanding irregularities and resolve conflicts would

Technical Assistance on Leveraging Urban Land for Development in Cameroon

require the establishment of decentralized appeal bodies or specialized courts to reduce the time for resolution of land disputes. This would be done after having reviewed the legal and regulatory framework, having identified existing conflict resolution mechanisms and having specified clear procedures, time limits, rights and obligations of appeal bodies in order to minimize discretionary interventions. In parallel with these efforts, it would be necessary to verify the consistency and timeliness of land information regarding rights, their holders, and the consistency of property, but also to organize the management of the private domain of the State and the national domain. In view of the scale of the task, this verification could be planned over time and carried out area by area after identification of priority areas.

In addition, it would be advisable for the Government to implement methods to improve access to land for vulnerable groups, including women and youth. These efforts should be carried out through a systematic process of recognizing and formalizing rights, with intermediate and locally implemented evidence. Procedures should be kept simple so that everyone obtains a document formalizing their land tenure, which over time, and whenever necessary or relevant, can lead to land titling.

It would also be essential to continue the modernization of land administration and land information systems in order to improve the quality, availability and reliability of land data and provide better service to the public. In the short and medium term, the efforts undertaken in the context of PAMOCCA since 2011 should be continued, including the systematic linking of land parcels to a single cartography, compilation of land data into a single database, ensuring the interoperability of this land database with urban planning and development data, and moving towards greater transparency of data (public accessibility). The Government should also consider the implementation of pilot operations for the systematic registration of urban areas and the promotion of secure land tenure in urban areas. In addition, the modernization of land administration requires staff with enhanced skills and capacities. Staff need significant capacity building, which should be addressed based on a training plan with a budget, in order to appropriate new technologies and modernization processes and to be able to lead change and reform.

While awaiting the reform, key public actors in the land and urban sectors could take short- and medium-term actions to improve coordination, produce more adequately serviced residential plots, and contribute to a more efficient urban form. First of all, it would be important to ensure the correct application of and compliance with the current legal and regulatory framework for land management and urban planning, the applicable planning standards, and existing urban planning documents. This would already go a long way towards reducing the severity of several problems observed in the field. Awareness-raising and training on urban planning issues and regulations could be provided for land sector professionals, including in particular certified private surveyors and the decentralized services of MINDCAF. Similarly, the capacities of municipal technical services should be strengthened to better fulfil their mandate to monitor compliance with urban planning rules in subdivision operations. Measures should also be taken to either reduce or

Technical Assistance on Leveraging Urban Land for Development in Cameroon

better organize the interventions of land actors who have no official role or competence in the process established by law, such as the so-called "financial" intermediaries or informal land brokers, so that they acquire technical expertise and a concern for a minimum of compliance with existing rules. It would be useful to develop a strategy for improving the practices and behavior of the various actors involved in the land conversion process and the formalization of land rights, providing, on the one hand, adequate incentives aligned with the responsibilities assigned by the legal framework and, on the other hand, sanctions for wrongdoing. In addition, the administration should also conduct information campaigns for the general public on the rules and management arrangements regarding subdivisions. Finally, the Government could consider placing advisory agents in the urban planning departments at the departmental level and mobilizing MAETUR to ensure an advisory role for private and municipal actors with a view to improving the provision of adequate infrastructure and services in new subdivisions.

At the same time, the Government could take advantage of and promote the positive experience of municipal subdivisions, which have already produced better developed and equipped residential areas in some Cameroonian cities. It seems appropriate for the Government to actively encourage the development of subdivision led by municipalities for: (i) operations aimed at serving "unserved" (disadvantaged) towns or urban areas where the private sector does not (yet) wish to engage; (ii) 'social' subdivisions that aim to produce plots intended for an economically disadvantaged clientele, and (iii) 'complex' subdivisions in terms of size and/or administrative coordination. For the latter type, it would however be desirable to structure public-private partnerships (PPP) with the support of MAETUR, SIC, and CARPA. Table 1 below presents a series of specific recommendations, indicating the main stakeholders and time horizon. Addressing the constraints faced by municipalities wishing to realize subdivision operations entails improvements regarding access to land and financing, strengthening local leadership and entrepreneurial spirit of municipalities, building technical capacity and collaboration at the local level, and mitigate the risks arising from weak governance in municipal subdivision operations.

In the case of large cities, another course of action is to launch restructuring and urban renewal operations for underserved and poorly structured pericentral neighborhoods. In these often-precarious neighborhoods, the cost of development is much lower than the potential value of its land if it were properly secured and developed. If these operations are carried out properly in accordance with good practices and considering social aspects and economic efficiency, they should induce significant increases in land value that the public sector could capture to use for other investments in urban development.

The findings regarding co-ownership call for a rethinking of the Government's general approach to the provision of housing with a view to prioritizing the emergence of a dynamic private real estate sector. The aim is to remove constraints both on the supply side (production of housing for sale, in general, and collective housing subject to the condominium system, in particular) and on the demand side (financial and cultural capacity of Cameroonians to buy such housing). In

Technical Assistance on Leveraging Urban Land for Development in Cameroon

addition, the Government could commit itself to consolidating and strengthening the gains already made in terms of training and dissemination, in particular by adopting a more institutionalized and long-term approach to training on the co-ownership regime and real estate development more generally, to replace the current approach of ‘ad-hoc’ seminars. Finally, the administration could take action regarding the governance of condominium properties. It would be useful to anticipate management difficulties based on those already encountered in the first condominium developments in Cameroon and to draw lessons from international experience in order to put in place pragmatic mechanisms and interventions to improve the capacity of co-owners to govern themselves autonomously, including the elaboration and dissemination of co-ownership guides and templates of key co-ownership documents. Table 2 below summarizes the specific recommendations for the short, medium, and long term under these three areas.

Table 1: Recommended interventions to remove constraints to the realization of subdivisions led by municipalities.

Recommendations	Actors	Time-Frame
Facilitating better access to land for municipalities		
1. Review and acceleration of land request procedures coming from the municipalities to MINDCAF, including through the creation of a special procedure for municipal subdivisions or the transfer of the administration of certain types of communal land to the municipalities.	MINDCAF, CTD, Prefects	Short-term
2. Promote the use of the ZAC by the municipalities as provided for in the Decree of 23 April 2008. These could be two types of interventions: (i) further disseminate the ZAC tool, and (ii) support, document and disseminate some illustrative cases.	MINHDU, MINDCAF, CTD, Prefects	Short-term
3. To proceed with the restitution to the municipalities of their share of the national land reserves constituted since 2010 in Cameroon.	MINDCAF, CTDs	Medium-term
4. To proceed with the establishment of municipal land reserves, in particular by entering financial allocations for this purpose in the municipal budgets.	CTDs	Medium-term
Facilitating better access to funding for municipalities		
1. Strengthen the capacity of municipalities to produce self-financing subdivisions (e.g. through increased capacity to conduct prior market research; capacity to implement innovative and auto-financing) land acquisition strategies; capacity to structure public-private partnerships; etc.).	MINHDU, FEICOM, CTD, Prefects	Short-term
2. Disseminate a local PPP approach through which local private actors could provide financing for municipal subdivisions or housing developments.	MINHDU, CARPA, CTD	Short-term
3. To raise the awareness of development partners in the framework of decentralized cooperation to intervene in subdivisions led by municipalities.	MINHDU, CUVC, CTD, FEICOM	Short-term
4. Reinforce the 10 billion CFA F fund set up by the CFC to finance municipal housing estates (cités) and subdivisions (increase in the envelope, improvement of disbursement procedures, etc.).	MINHDU, CFC, FEICOM, MINFI, CTD	Medium-term

Technical Assistance on Leveraging Urban Land for Development in Cameroon

5. Strengthen and introduce specific loans and grants from FEICOM and the government for municipal subdivisions.	FEICOM, MINFI, MINDDVEL	Medium-term
Strengthening local leadership and the entrepreneurial spirit of local governments		
1. Organization of training and awareness-raising sessions at the beginning of terms for local elected officials on topics such as "Being an entrepreneurial mayor or local official", "Developing your city despite constraints"; and practical learning meetings between peers that may include visits to successful municipality-led subdivisions and an exchange of experiences between municipalities.	MINHDU, FEICOM, CUVC, CTD	Short-term
2. Production and dissemination of teaching materials in more easily accessible modes (video, websites, etc.) on municipality-led subdivisions.	MINHDU, FEICOM, CUVC	Short-term
3. Organization of a national competition on "the best municipality-led subdivision of the year" with a prize that could finance the creation of additional infrastructures.	MINHDU, MINDDVEL, CFC, FEICOM, MINFI, CUVC	Short-term
Strengthening the technical capacity of municipalities and cooperation at the local level		
1. Recruiting better qualified staff in municipalities and establishing a minimum budget line that can cover a basic level of equipment and methodology necessary in the context of municipality-led subdivisions.	CTD	Medium-term
2. Continuous training of the municipal staff (urban planners and other specialists) potentially by embedding such programs within public training structures such as the Training Centre for Municipal Administration (CEFAM).	MINHDU, MINDDVEL, FEICOM, CUVC, CTD, CEFAM	Short-term
3. Strengthening the capacities of municipalities regarding subdivisions, including through the assignment of temporary consultants to support the municipal teams.	MINHDU, CTDs, Development partners,	Short-term
Limit the impact of weak governance in communal housing estates including the risk of selling the lots before they have been developed.		
1. Set up transparent and participatory processes to produce municipality-led subdivisions that involve a wide range of actors, in order to achieve a form of participatory evaluation and monitoring of the quality of the subdivisions.	CTD, Prefects, MINHDU, Local civil society	Short-term
2. Clarify the regulatory framework to produce municipality-led subdivisions; and the terms and conditions for the allocation of lots produced within this form of subdivision. This aims at curbing the risks of corruption when allocating new lots.	MINHDU, MINDCAF, CTDs	Medium-term

Technical Assistance on Leveraging Urban Land for Development in Cameroon

Table 2: Recommended interventions to stimulate the emergence of a co-owned property sector

Objectives	Short-term (<1 year)	Medium-term (1 to 3 years)	Long term (> 4 years)
<i>Objective 1: Removing the constraints to the emergence of a dynamic co-ownership market</i>	<ul style="list-style-type: none"> Strengthening of One-Stop-Shops (MINDCAF) 	<ul style="list-style-type: none"> Facilitation of bank financing for private property developers (MINHDU-MINFI-CFC) Mortgage loan development (MINHDU-MINFI) Significant strengthening of tax incentives for private property development (MINHDU-MINFI) Promulgation of the Housing Code and strengthening of capacities for monitoring urbanization and construction standards (MINHDU-CTD) Establishment of mechanisms to guarantee fund for pre-sale financed buildings -VEFA- (MINHDU-MINFI) Professionalization of private property developers (APIC-MINHDU) Attraction of private investments, in particular through the establishment of public-private partnerships (APIC-MINHDU-API-CARPA) 	<ul style="list-style-type: none"> Assembly of large land parcels (MINDCAF-MINHDU) Initiation of large-scale urban restructuring projects (MINHDU-MINDCAF) Improving access to housing mortgages for people with informal incomes (MINHDU-MINFI)
<i>Objective 2: Acting on training and dissemination needs</i>	<ul style="list-style-type: none"> Training of condominium technical experts (MINHDU-MINESUP) 	<ul style="list-style-type: none"> Training in real estate professions (MINHDU-MINESUP) Continuing education for property management companies (MINHDU) 	
<i>Objective 3: Acting to improve management of condominiums</i>	<ul style="list-style-type: none"> Trainings of homeowners' associations and property managers (property management companies & homeowners) Adoption of socially anchored approaches to facilitate the payment of condo fees (property management companies & homeowners) 	<ul style="list-style-type: none"> Production and distribution of various co-ownership guides (MINHDU) Production of key co-ownership document templates (MINHDU) 	
<i>Cross-cutting consideration:</i>	Rethinking the Government's overall approach to housing production		