

TOWN PLANNING REGULATIONS AND HOUSING REALITIES: TOWARDS TRANSFORMATIVE HOUSING IN BAMENDA'S SPRAWLING SPACE

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ABSTRACT

Against the backdrop of rapid urbanization, growing informality, and declining housing accessibility for low-income populations, Bamenda's expanding urban space faces mounting pressure on its housing sector. Existing town planning regulations inadequately reflect contemporary urban realities, thereby widening the policy-practice chasm and exacerbating housing deficits. This study critically evaluates the planning policies shaping housing development in Bamenda, identifies regulatory voids that limit their responsiveness to current challenges, and proposes pathways for localized policy revision toward sustainable urban growth. Employing a mixed-methods approach, the research integrates Regulatory Impact Assessment (RIA), in which planning and housing regulations were assessed against housing development indicators and scored on a scale of 10 to determine effectiveness and implementation. The analysis further interrogates the policy-practice gap, highlighting how regulatory frameworks diverge from housing realities. Data were collected through interviews with officials from the Regional and Divisional Delegations of MINHDU, the Bamenda City Council, Bamenda I, II and III sub-Councils, the Divisional Delegation of MINCAF, two urban real estate agencies, three town planners, and focus group discussions. Additionally, surveys of 347 household heads provided insights into prevailing housing conditions, juxtaposed with existing planning frameworks. Findings highlight the 2004 Urban Planning Code and its 2008 decrees of implementation as the most influential regulations, while the historically decisive 1974 Land Tenure Ordinance is undermined by its coexistence with customary system. Critical deficiencies were revealed, including the absence of housing zoning policies, weak rental and tenancy regulations, lack of digital urban planning systems, and unclear frameworks for accessible social housing. The study concludes that bridging the policy-practice divide through localized, inclusive, and technology-driven reforms is essential to repurpose existing regulations, address housing deficits, and foster sustainable housing development in Bamenda's rapidly expanding urban space

Keywords: Urbanization, Town planning regulations, Transformative Housing, and Regulatory void

1.0 INTRODUCTION

Urbanization has become one of the transformative forces shaping contemporary cities, particularly in developing countries where rapid population growth and spatial expansion exert enormous pressure on urban land, infrastructure, and housing systems (Jose, 2022). Across African cities, the pace of urban growth has overwhelmed the capacity of town planning

regulations and regulatory frameworks to effectively control and adequately enhance housing development, resulting in informal settlements, accessibility challenges, and increased vulnerabilities (Bettencourt and Marchio, 2025). The consequences of accelerated urban growth become adverse when adequate housing infrastructure, services, and institutional frameworks are lacking to support it (Turok and McGranahan, 2019). While urban solution-approaches are often hindered by fragmented responsibilities (Kauark-Fontes et al., 2023), high-growth areas demand sustainable implementation of spatial plans to ensure equitable development and healthy living (Kumura, 2023).

Housing is recognized as one of the most daunting challenges of urbanization, particularly reflected in the proliferation of urban slums and informal settlements. This conviction led UN-Habitat, in 2013, to shift focus from economy and jobs towards people's needs and aspirations, including where they would live (UN-Habitat, 2013). Its "Housing at the Centre" initiative placed shelter at the core of urban planning. In response, many governments have prioritized safe, accessible, affordable, and healthy housing as a basic human right (Maluh, 2024). Yet regulating housing remains complex, shaped by competing definitions of housing, its multiple functions, diverse stakeholders, and varied approaches (Addae-Dapaah, 2021).

The modern towns we know today can be traced back to the industrial period. The inequalities produced by industrialization gave rise to two schools of thought: one advocating for planning from scratch, and another favouring piecemeal solutions without recognizing interdependence. The latter introduced health regulations that laid the foundation of modern town-planning (Benevolo, 1971). A more convincing view was advanced by Chadwick (1842), who documented the poor living conditions in Great Britain, leading to the Public Health Act of 1848. This ties with Wirth's (1938) observation that urban life carries both benefits and drawbacks, shaping how people think, behave, and how resources are distributed. These processes ultimately influenced by town planning regulations.

Building on these early insights, Howard's "Garden City" concept (1898) sought to integrate planning across sectors within urban centres, proposing green environments as solutions to overcrowding and the negative effects of urbanization (Britannica, 2024). Similarly, Corbusier (1929), in *The City of Tomorrow and Its Planning*, described European cities as havens of poor design, housing shortages, and inefficient transportation systems, inspiring innovative approaches to modern city planning. Jacobs' *The Death and Life of Great American Cities* (1961) further advocated for mixed-use spaces to foster vibrant communities.

In contrast, many African cities at independence inherited urban planning frameworks designed for colonial trade, administration, and military security (Njoh, 2009). These frameworks entrenched spatial segregation and regulatory constraints that conflict with the multi-sectoral needs and rapid growth of modern African cities. This legacy is acutely visible in Cameroon, where cities like Douala, Yaoundé, and Bamenda struggle to reconcile colonial-era planning with post-colonial population growth. While variations in land administration between former British and French Cameroon are noted (Loh, 2023; Fonjong et al., 2018), Tene et al. (2017) detail the landmark genesis of town planning in Cameroon. Upon federation, Law No. 66/10 of 18 November 1966 laid down urban planning regulations in French Cameroon, later revised in 1973 and replaced by Ordinance No. 73/20 regulating urban planning nationwide. Yet construction in urban centres often failed to respect these regulations (Njei et al., 2025). The

decrees implementing the 2004 Urban Code only came into force in 2008, leaving a regulatory gap that, coupled with ongoing crises, has exacerbated informal housing proliferation and widened socio-economic vulnerabilities between the low-income and high-income urban dwellers.

2.0 CONCEPTUAL FRAMEWORK

The study is conceptualized within the global discourse of the right to the city and the New Urban Agenda, which positions housing as a fundamental human right and a cornerstone of urban development and economic growth (Wetzstein, 2017). Housing is not simply shelter but a socio-spatial system where economics, society, space, and design intersect, carrying meanings that reflect governance capacity and social equity. Informal housing and slums, for instance, signify poverty and weak regulatory control, often stemming from poorly designed urban planning regulations. Across Africa, challenges such as limited funding, insecure land tenure, and weak implementation of planning frameworks (Wanie, 2019; Ugonabo and Emoh, 2013) have constrained housing development, prompting governments to respond with social housing projects and slum revitalization initiatives of varied scale and impact (Ewouso, 2020). Urban regulations dictate where, what, and how housing can be built, directly shaping density, affordability, and architectural form (Salihu et al., 2020), making them central to the housing discourse.

In Cameroon, however, urban development has been marked by conflicting land policies and colonial legacies, producing uneven governance and regulatory constraints. Centralized town planning regulations often clash with informal migrant settlements in fragile zones, while customary land tenure collides with statutory law, fuelling conflicts and perpetuating inequality (Bah and Teguia, 2025). Urban policies have historically favoured state elites and privileged groups, marginalizing the urban poor who are deprived of land rights (Njoh, 1999). In Bamenda, despite the presence of multiple housing institutions and policies, housing practices remain characterized by policy defiance (Maluh, 2024), underscoring the policy-practice gap. This, therefore, is a setback for SDG 11, which seeks to make cities and human settlements sustainably inclusive. This study therefore conceptualises housing development in Bamenda as a negotiation between regulatory frameworks and lived realities, employing Regulatory Impact Assessment to evaluate the effectiveness of town planning regulations, expose regulatory voids, and proposes localized, inclusive, and technology-driven reforms to advance sustainable housing development in the city's rapidly expanding urban space (Figure 1).

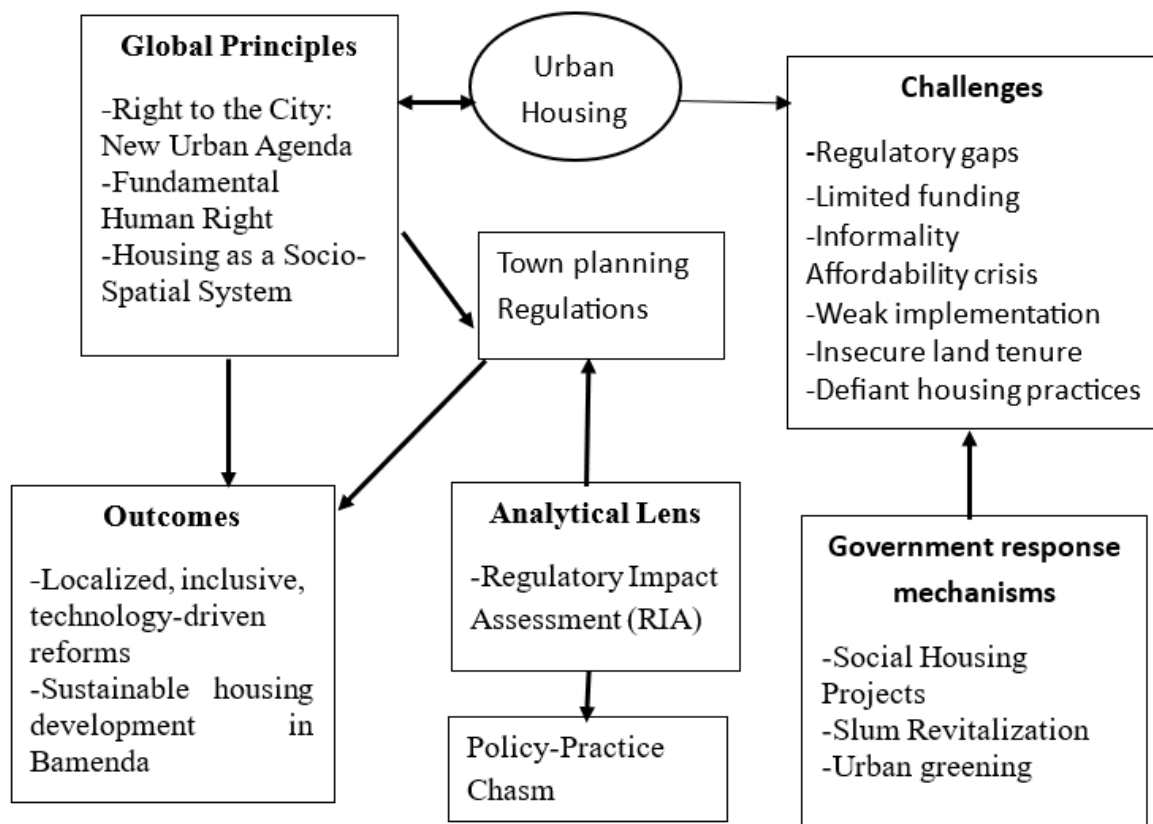


Figure 1: Contextual Framework of Housing Regulation and Policy-Practice Chasm in Bamenda

Source: Adapted from Maluh (2024).

3.0 STUDY AREA

Bamenda urban space (5.9597°N, 10.1460°E) is centrally located in the Northwest Region of Cameroon. It is bordered by Bafut to the north, Santa to the south, Tubah to the east, and Bali to the west. As the administrative and economic hub of the region, Bamenda faces rapid urbanisation pressures, fragile infrastructure, and widespread informal housing. Its terrain further complicates housing development: Bamenda II and III lie in low lying wetlands prone to flooding, while the Bamenda escarpment, with steep slopes, separates Bamenda I from the rest of the town, restricting expansion and construction (Figure 2)

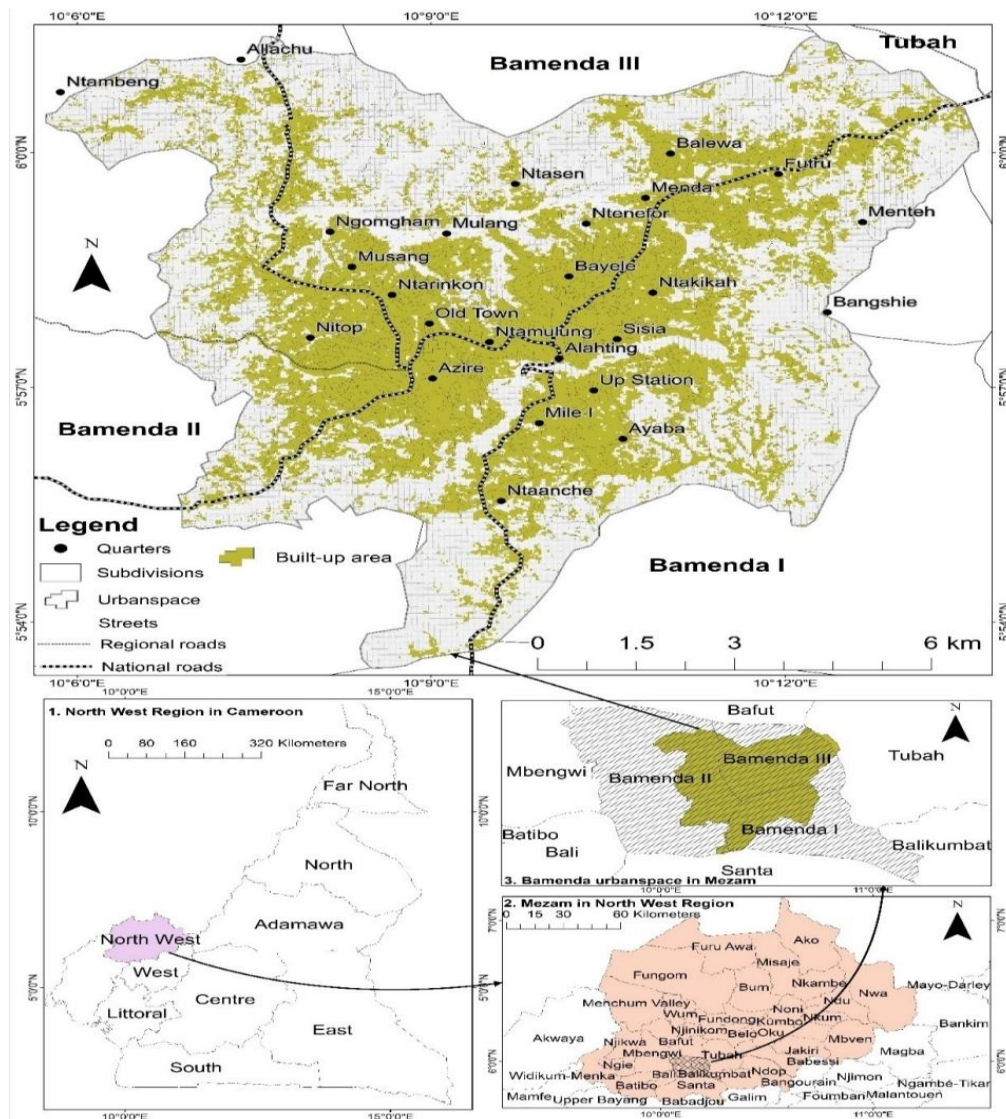


Figure 1.2: The location of Bamenda urban space in Mezam Division of the North West Region of Cameroon

Data source: National institute of Cartography geodatabase of administrative limits of Cameroon, 2025

Bamenda urban space is historically rooted in the three villages of Nkwen, Mankon, and Bamendankwe, whose territories now form the core of the city's administrative subdivisions. These traditional settlements provided the foundation for the town's expansion, with Nkwen and Mankon hosting much of the commercial and residential areas, while Bamendankwe anchors the escarpment in the north. The map illustrates how Bamenda's built up area has rapidly expanded, particularly in Bamenda I and Bamenda III, where urban sprawl has intensified along steep slopes and low-lying wetlands. This spatial growth underscores the tension between inherited village land systems and formal town planning regulations, highlighting the policy-practice chasm that continues to shape housing development in the city.

4.0 RESEARCH METHODS

This study adopted a mixed methods approach to evaluate town planning regulations and their impact on housing development in Bamenda's rapidly urbanising urban space. Using Regulatory Impact Assessment (RIA), planning and housing regulations were assessed against housing development indicators and scored on a scale of 1-10 to determine effectiveness and relevance. Primary data were collected through interviews with officials from MINHDU, MINCAF, the Bamenda City Council, Bamenda I, II, and III Councils, real estate agencies, and town planners, complemented by focus group discussions. Household surveys of 347 respondents provided quantitative insights into prevailing housing conditions, while secondary data from statutory instruments such as the 2004 Urban Planning Code, its 2008 decrees, and the 1974 Land Tenure Ordinance were critically reviewed.

5.0 RESULTS

5.1 Population growth and housing needs in the Bamenda city

Bamenda's housing sector is shaped by rapid urbanisation and unreliable demographic data. The absence of an updated census for over four decades has forced planners to depend on projections with wide error margins, further complicated by the unchecked spread of informal settlements outside the control of the City Council and MINHDU. The socio-political crisis in the Northwest has constrained field surveys and disrupted housing constructions, while displaced populations continue to settle informally without permits, leaving housing realities under-represented because of inaccurate housing statistics. Nationally, Cameroon has not conducted housing census since 2005, and subsequent projects by BUCREB (2016-2025) relied on the constant weight method, which assumes static subdivision proportions. This approach, based on only three censuses over 20 years, is prone to inaccuracies, especially given the volatile socio-political climate in Mezam Division. Tables 1 and 2 present the projected population and housing needs for Mezam Division respectively.

Table 1: Population projections of the Mezam disaggregated by sub-division

Division	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
Mezam	608177	620314	633184	646785	661114	699457	709014	718173	727094	736093
Bamenda I	32907	33563	34260	34996	35771	37846	38363	38858	39341	39828
Bamenda II	213828	218096	222620	227402	232440	245921	249281	252501	255638	258802
Bamenda III	127933	130487	133194	136055	139069	147135	149145	151072	152948	154841

Source: Adapted from Central Bureau for Censuses and Population Studies (BUCREP), 2022

The projection table shows steady growth across Mezam Division and its subdivisions between 2016 and 2025. Mezam's population rises from 608,177 in 2016 to 736,093 in 2025, reflecting sustained urbanisation pressures. Within the city, Bamenda III consistently records the largest share, growing from 213,828 to 258,802, underscoring its role as the most densely populated subdivision. Bamenda III also experiences significant expansion, from 127,933 to 154,841,

while Bamenda I remains the smallest but still shows steady growth from 32,907 to 39,823. The data highlights rapid urban expansion, particularly in Bamenda II and III, where informal settlements and fragile infrastructure intensify housing challenges.

The housing needs table complements these projections by translating population growth into demand for dwellings. For instance, Bamenda II's population increases from 184,277 in 2005 to 234,072 in 2027, corresponding to housing needs rising from 6,267 to 7,960 units. Similarly, Bamenda II's growth from 110,253 to 140,054 drives housing demand from 4,600 to 5,844 units, while Bamenda I's smaller population still requires an increase from 2,473 to 3,141 units over the same period.

Table 2: Projected housing needs for the Bamenda Urban Space

Year	Bamenda II Urban Pop	Housing Need	Bamenda III Urban Pop	Housing Need	Bamenda I Urban Pop	Housing Need
2005	184,277	6,267	110,253	4,600	28,359	2,473
2011	193,307	6,574	115,655	4,826	29,749	2,594
2016	202,779	6,896	121,322	5,062	31,207	2,721
2021	212,715	7,234	127,267	5,310	32,736	2,854
2026	223,138	7,588	133,503	5,571	34,340	2,994
2027	234,072	7,960	140,045	5,844	36,023	3,141

Source: Adapted from the Bamenda City Master Plan of 2011-2027

These figures reveal a widening gap between population growth and housing supply, particularly in Bamenda II and III, where demand outpaces regulatory and infrastructural capacity. Together, the projections underscore the urgency of addressing Bamenda's housing deficit.

5.2 Evolution in building types from 2008-2025 in the Bamenda urban space

The evolution of building types in Bamenda reflects the city's rapid urbanisation and shifting housing dynamics. Over time, traditional single-family dwellings have increasingly given way to more complex forms such as multi apartment housing and storey buildings. This transition mirrors population growth, rising demand for durable housing, and the pressures of informal expansion in subdivisions like Bamenda I and Bamenda II. The changing landscape of construction highlights both opportunities for modernisation and challenges posed by weak regulatory enforcement, insecure land tenure, and socio-political instability. These shifts set the stage for analysing how Bamenda's housing stock has diversified (figure 3).

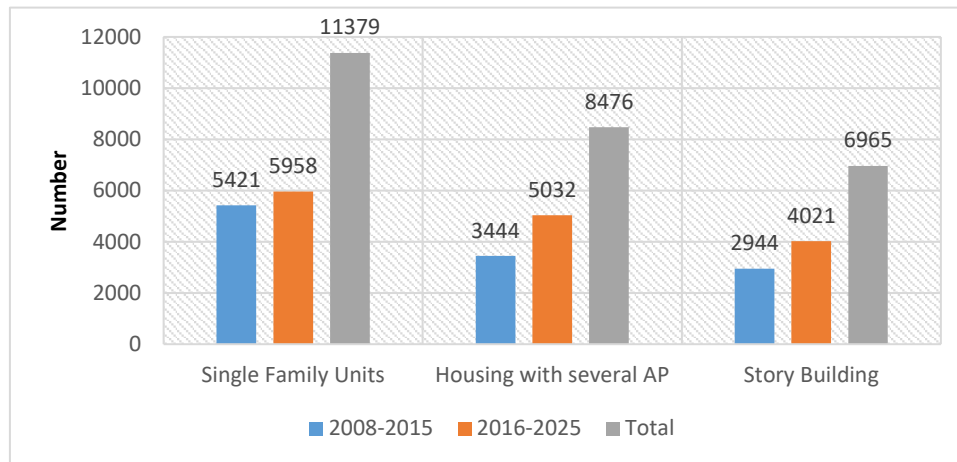


Figure 3: Evolution in building types across the metropolis from 2008-2025

Source: Adapted from Acha and Fombe (2023). And expanded with data from Building Permit, BCC (2025)

Between 2008-2025, Bamenda's housing stock expanded across single family homes, multi-unit dwellings, and storey buildings, with notable growth in the latter two categories. Yet, housing data from 1985-2007 was not recorded, creating lapses that weaken continuity in planning. The restructuring of Bamenda into a City Council in 2008 further disrupted consistency, as the issuing of building permit shifted and available data remained non digitized, making compilation tedious and error prone. From 2016 onward, insecurity in the Northwest compounded these challenges, with many homes built but not registered, leaving official figures understated. While storey buildings are more consistently documented, numerous single-family units in Bamenda II and III remain unauthorized, fuelling informal expansion at the periphery. These gaps in coverage and lack of digitization underscore the urgent need for reliable, continuous housing data to guide sustainable urban development

6.0 TOWN PLANNING REGULATIONS SHAPING HOUSING IN THE BAMENDA URBAN SPACE

This section examines the impacts of town planning regulations on housing development in Bamenda, premised on the statement that the 1974/76 Land Tenure Ordinance and the Urbanism Code of 2004 are the most influential regulations shaping housing growth in the city. The study applied the Regulatory Impact Assessment (RIA) method, focusing specifically on urban regulations and housing development. Indicators such as affordability, infrastructure availability, housing quality, risk mitigation, public participation, accessibility, pollution control, legal land ownership, construction costs, and sanctions for non-compliance were selected. Each regulation was reviewed in terms of its context and content, then scored on a scale of 100. This structured approach provided a clear measure of how effectively regulations have influenced housing outcomes and exposed persistent gaps caused by weak enforcement and institutional constraints.

The assessment highlighted key urban regulations beginning with the 1974/76 Land Tenure Ordinance, which redefined land ownership and is presumed the most decisive in influencing

housing development and growth in the city. Other significant frameworks include Ordinance No. 77-1 of 1977 requiring conversion of occupancy certificates, Law No. 83/17 of 1983 establishing a framework for urban planning, Law No. 96/12 of 1996 introducing environmental impact assessments, the 2004 Urbanism Code, the 2004 Law on Decentralization, the 2007 Presidential Decree creating Bamenda I, II, and III councils, the 2008 Implementation Decrees on planning documents and construction rules, the 2011 ordinances standardizing permits and compliance statements, the 2019 General Code of Decentralized Territorial Communities, and the 2024 Urbanism Code. By scoring these regulations against the chosen indicators, the study demonstrates how they have shaped housing development in Bamenda. The statistical scores from this analysis, clearly depict the influence of town planning regulations on housing development in the city. The table further captures the evolutionary trend of town planning regulations in Cameroon by listing the years of key decrees and laws over time. This timeline shows how the regulatory framework has expanded and shifted in response to urbanisation pressure. The scoring of different indicators then evaluates the scope of each regulation, service delivery, infrastructure provision, and risk avoidance. Higher scores indicate regulations that clearly define standards for building quality, mandate prior infrastructure provision, and restrict development in hazard-prone areas, while lower scores reveal gaps where regulations exist, but fail to produce safe, secure, assessable, affordable housing. Additionally, the RIA followed a similar procedure utilised for Preferred Reporting Items for Systematic Review and Meta-Analysis (PRISMA), whereby regulations were pre-scrutinised, and those that fell within predetermined range of indicators were selected for further thematic analysis. This led to the rejection of some sector-specific decrees under the indicators, affordability, infrastructure provision, housing quality, risk management (RM), community participation (CP), accessibility (ACC), pollution control (PC), legal land ownership (LLO), management of construction material (MCM), and sanction for non-compliance construction (SNC). Table 3 presents the statistical scoring of diverse town planning regulations across housing development indicators

Table 3: Thematic Scoring of Urban Planning Regulations Influencing Housing Development in Bamenda

Instrument	AFI	INFA	HQ	RM	CP	ACC	PC	LLO	MCM	SNC	T/100
1974/76 Land Tenure Ordinance	4	3	2	3	2	3	1	8	2	5	33
1996 Environmental Law	6	6	6	9	8	5	9	–	6	8	63
2004 Decentralization Law	6	8	8	6	8	6	5	7	5	6	65
2004 Town Planning Law	8	8	8	8	8	7	6	6	5	8	72
2008 Laws Applicable to Councils	7	8	8	8	7	7	6	7	5	8	71
2008/0736/PM – Town Planning Documents	6	8	7	8	7	6	6	6	5	7	66
2008/0737/PM – Safety, Hygiene, Sanitation	5	7	9	8	6	6	7	5	6	8	67
2008/0378/PM – Land Development Procedures	5	8	7	7	6	6	6	6	5	7	63

2016/3058/PM – Land Use & Construction Rules	6	7	8	8	6	6	7	6	6	8	68
2008/0340/PM – Penalties for Offences	4	5	6	7	5	5	6	5	5	9	57
2011/0005/E/2 – Application Certificate	4	6	6	6	6	6	5	6	5	7	57
2011/0002/E/2 – Building Permit Application	4	6	7	6	6	6	5	6	5	7	58
2011/0005/E/2 – Works Completion Certificate	4	4	7	7	6	6	5	6	5	8	58
2019 General Code of Decentralized Communities	7	6	6	7	6	6	6	6	6	6	62
Total	76	90	95	98	87	81	80	80	72	101	

Authors' conception, 2026

Cameroon's urban planning framework reveals a clear hierarchy of influence, with the 2004 Urban Code and its implementing decrees of 2008 emerging as the most decisive instruments. Scoring 72/100, the 2004 law provided a comprehensive foundation across housing quality, risk management, and sanctions for non-compliance. However, it took several years before the 2008 decree came into existence, delaying the translation of the law into an enforceable mechanism. Once enacted, these decrees standardized planning procedures, regulated construction norms, and strengthened compliance, thereby rendering housing regulations practical rather than theoretical. Complementary laws such as the 2004 Decentralization Law (65/100), the 2008 Laws Applicable to Councils (71/100), and the 2019 General Code of Decentralized Communities (62/100) further consolidated municipal authority, granting councils expanded powers in infrastructure development and fiscal mobilization. The 1996 Environmental Law (63/100) also contributed through Environmental Impact Assessments, while the 1974/76 Land Tenure Ordinance (33/100), though foundational, remains weak due to conflicts with customary tenure and restrictions on secure land titles. The 1977 amendment clarified land registration but maintained restrictions on granting titles to lands not occupied before 5 August 1974, limiting access for younger generations and new settlers. The 2005 amendment updated administrative procedures and sought to harmonize land tenure with decentralization reforms, but conflicts with customary systems persisted, leaving many residents without secure land titles.

Indirect housing decrees further shape Bamenda's urban space by regulating the essential services that sustain residential viability. Law No. 98/005 on water supply and watershed protection ensures safe housing locations by controlling drainage and guaranteeing potable water access. Law No. 2011/022 regulates electricity access and safety standards, influencing settlement patterns and reducing risks from unsafe installations. Law No. 89/27 on hazardous waste management prevents pollution of residential areas, sanctioning non-compliance to safeguard urban health. These sector-specific decrees, though not directly framed as housing laws, act as the operational backbone of housing development by ensuring that residential spaces are viable, safe, and sustainable. Together with the core urban planning instruments, they highlight how Bamenda's housing growth is shaped by both governance laws and service-oriented regulations, though persistent gaps in zoning, rental regulation, tenure security, and digital planning continue to constrain effective urban management.

6.1 Regulatory strengths and voids in housing practices in the Bamenda urban space

A coherent legal framework exists to guide housing development in Cameroon, and it provides councils with important strengths. The 1974/76 Land Tenure Ordinance established statutory modalities for land ownership, while the 2004 Decentralisation Law and the 2004 Town Planning Law empowered councils to design master plans tailored to their local environments. The 2008 Laws Applicable to Councils reinforced this autonomy, complemented by 2008/0736/PM which provided instruments for preparing town planning documents. A critical strength lies in 2008/0737/PM, which regulates hygiene, safety, and sanitation in construction, specifying building height, ventilation measures, and structural integrity standards to reduce risks in housing. Similarly, 2008/0378/PM and 2016/3058/PM established procedures and rules for land development and construction, while 2008/0340/PM introduced penalties for offences in housing practices. The 2019 General Code of Decentralized Communities further strengthened council autonomy. The 2011-2027 Bamenda Master Plan zoned the city into high-density (Musang, Ntarikon, Ntambag, Nitop, Atua-Azire, Bayelle), medium-density (Mulang, Ntenefor, Ntamuche, Nkwasi, Menda), and low-density peripheries, offering a structured vision for balanced growth.

7.0 APPROACHES TO IMPROVED HOUSING IN THE BAMENDA URBAN SPACE

Improved housing in Bamenda requires moving beyond the gaps identified in existing laws and decrees to concrete, locally grounded measures that ensure sustainability, inclusivity, and resilience. For tenancy and rental regulations in Bamenda, councils should institute clear rules that standardize the categories of housing such as studios, single-rooms, and apartments, along with their corresponding price range. These standards must also check for basic amenities including energy supply, water access, lighting systems, and proper ventilation to ensure that minimum living conditions are met. By setting these benchmarks, landlords would be compelled to maintain housing quality while tenants gain protection from exploitation. Furthermore, the rental system should be digitized so that contracts, payments, and housing availability are accessible online. This would enhance transparency, reduce disputes, and make it easier for residents to find and secure housing in a fair and accountable way. On the other hand, can help prevent rent invasion

Another measure is the adoption of enforceable zoning bylaws that define housing typologies, density limits, and building height restrictions. Integrating these rules into digital platform permits a system which ensures that every construction project is checked against zoning standards before approval. This would reduce overcrowding, improve safety, and align neighbourhood growth with the urban Master Plan

A city-wide housing numbering campaign should also be launched, beginning with high-density areas like Ntambag, Musang and Ntarikon. Assigning each house a unique number linked to municipal records would improve taxation, service delivery, and emergency response. This simple measure would make households visible to musical systems and strengthen accountability. Moreso, inclusive zoning should be prioritised and implemented to enhance orderly planning and affordability

For secure tenure in Bamenda, a sustainable solution would be the creation of a digital land governance system that combines both customary and statutory practices. This system should include a centralized land registry (at the level of the City Council and Sub Divisional Councils), where all plots are recorded to improve transparency, reduce duplication, and enhance accountability. It would also introduce standardized land pricing frameworks, fixing the price per square metre to prevent speculation and disputes. In risk-prone zones such as floodplains of Mulang, Ntenefer, Nkwasi or landslide areas along the Bamenda escarpment, families should be compensated fairly and guided through relocation programs. Municipal councils must regulate all land transactions to ensure they comply with planning standards, while a digital approval system would determine whether a particular plot is fit for construction or not. Every development proposal can be evaluated against environmental and planning criteria before approval, ensuring that housing growth is safe, equitable, and sustainable.

8.0 DISCUSSION

Housing development in Bamenda is significantly shaped by statutory instruments such as the Law No. 2004/003 of 21 April 2004, its 2008 decrees of implementation, Law No. 2004/017 of 22 July 2004 on decentralization, and the 2008 law applicable to councils, which empowered such bodies to design master plans and regulate construction in the municipality. The decrees of 2008/0736/PM (preparation of town planning documents), 2008/0737/PM (hygiene, safety, and sanitation in construction), 2008/0378/PM and 2016/3058/PM (land development and construction procedures), and 2008/0340/PM (penalties for housing offences, provide practical mechanisms for enforcing planning standards. Yet absence of specific housing zoning policies has left Bamenda dependent solely on broad town planning regulations, with density categories in the Master Plan unenforced. This gap has produced spontaneous construction, characterized by unsafe housing, and informal settlements. The weakness of the 1974/76 Land Tenure Ordinance further complicates the process. While establishing statutory modalities for land ownership, it restricted secure land titles to lands occupied before 5 August 1974, excluding younger generations and new settlers. Even with the 1977 and 2005 amendments, conflicts with customary tenure persist, leaving many residents without secure titles, exposing households to future eviction such as in Sisia, where 2000 residents will be resettled in Mbung (MINHDU, 2026). This may have adverse psychological and social consequences on the households.

Bamenda's housing practices are undermined by regulatory voids, and the implications are profound. The absence of tenancy and rental regulations leaves tenants exposed to exploitation, producing unstable rental markets and worsening affordability. Weak or unenforced zoning regulations result in overcrowded neighbourhoods (Ntambag and Sisia), unsafe structures, and chaotic growth that erodes the Master Plan's density categories. Un-numbered housing prevents effective taxation and complicates service delivery, leaving households invisible to municipal systems and weak governance. Tenure insecurity, caused by the failure to reconcile customary and statutory systems, discourages investment in durable housing and perpetuates informal settlements. Without digital planning (use of VR, AI, data analytics, IoT) tools, councils cannot monitor or enforce zoning, allowing uncontrolled sprawl and weak oversight. Social housing policies remain aspirational because implementing texts are missing, excluding vulnerable populations from affordable housing schemes. Although Bamenda has been zoned into high-, medium, and low-density areas, no measures exist to operationalize this zoning.

While zoning has been limited to density, and with no concrete measures, there are no policies on inclusionary policies, and zoning based on design, size and roofing. The consequences are unregulated expansion, proliferation of informal settlements in risk-prone zones, unsafe housing structures, weak service delivery, insecure tenure discouraging investment, and exclusion of vulnerable groups. Collectively, these voids erode the transformative potential of Bamenda's legal framework, creating a stark gap between law and lived urban reality.

Furthermore, the lack of modern tools such as data analytics, artificial intelligence, urban digital twins, and virtual reality, makes it nearly impossible to monitor sprawl, enforce zoning, or predict risks through modelling and replication. Renters remain vulnerable to exploitation through poor living conditions such as poor lighting, ventilation, water, waste management and toilet systems. Rental prices have been on the rise in the crisis period due to the absence of housing market regulations, resulting in over-crowding and economic hardship. In the near future, unchecked urban sprawl will exacerbate flood, landslide zones, land conflict, and tenure insecurity. Previous studies have identified structural constraints affecting housing development in Bamenda. Maluh (2024) argues that despite the existence of comprehensive urban planning regulations, weak enforcement, widespread non-compliance with building norms, and land certification, continue to undermine sustainable housing development. Similarly, Wanie (2019) attributes the housing deficit to rapid urbanisation, inadequate housing supply, poor infrastructure and basic service provision, which result to declining housing quality. In line with this, Acha and Fombe (2023) further emphasise governance deficiencies, institutional fragmentation and weak stakeholder coordination. In another dimension, Akenji and Neba (2025) demonstrate that insecure land tenure, low level of formal land ownership and the persistence of customary tradition weaken sustainable housing development in Bamend. Based on these planning loopholes, the study urges the Bamenda City Council and sub-councils, in collaboration MINHDU and other concerned stakeholders to urgently prepare an integrated digital planning system that reconciles statutory law with customary claims, operationalizes zoning, and provides real-time oversight of housing growth. This aligns with Maluh and Neba (2024) who recommends the use of geospatial tools and continuous land use monitoring to guide urban expansion. Extrapolated from Fandjo et al. (2024), effective zoning and planning urban redevelopment are critical for curbing spontaneous settlements and improving housing conditions. Furthermore, Ndo and Kenfact (2026) emphasised that digital land information systems and electronic cadastral records and GIS-based land management can enhance tenure security and reduce land conflicts. The study, therefore, recommends that the city should be zoned into clear zones, enforce building standards, and integrate environmental safeguards to ensure sustainable, inclusive, and resilient housing development. Furthermore, considerations for tenancy and rental regulations should be adopted to ameliorate the living conditions of renters, and also improve the state of rental housing.

9.0 CONCLUSION

Urban regulations such as the 2004 Urban Code, its 2008 decrees, and the 2004 Decentralisation Law have strongly influenced housing development in Bamenda. This notwithstanding, regulatory voids in zoning, inclusive zoning, tenure security, rental regulation, non-integration of paper-planning and digital planning continue to erode housing and neighbourhood quality. The weakness of the 1974 Land Tenure Ordinance, combined with unresolved customary conflicts, leaves tenure insecure and housing growth unstable. Pathways

forward lie in harmonizing statutory and customary tenure, operationalizing zoning through enforceable by-laws, and adopting digital planning tools to monitor and regulate expansion. Bamenda's housing future depends on bridging regulatory voids with integrated, technology-driven planning that transforms laws into lived urban reality.

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