



Ministry of Housing

REPUBLIC OF FIJI

# DRAFT NATIONAL HOUSING POLICY 2024-2030

**FOR PUBLIC CONSULTATION**

*\*Notes (italicised in red) to guide further development*

**DRAFT**

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# List of Abbreviations and Acronyms

<b>CBO</b>	Community Based Organisations
<b>CSO</b>	Civil Society Organisations
<b>DRR</b>	Disaster Risk Reduction
<b>DTCP</b>	Department Town and Country Planning
<b>EFL</b>	Energy Fiji Limited
<b>FBoS</b>	Fiji Bureau of Statistics
<b>FGD</b>	Focus Group Discussion
<b>FNU</b>	Fiji National University
<b>FPF</b>	Fiji Police Force
<b>FRA</b>	Fiji Roads Authority
<b>FRIS</b>	Fiji Resilient Informal Settlements Programme
<b>GSR</b>	Greater Suva Region
<b>GSUA</b>	Greater Suva Urban Area
<b>IS</b>	Informal Settlement
<b>LISUA</b>	Lami Informal Settlements Upgrading Analysis
<b>LISUS</b>	Lami Informal Settlements Upgrading Strategy
<b>LTC</b>	Lami Town Council
<b>MCTTT</b>	Ministry of Commerce, Trade, Tourism and Transport
<b>MHCD</b>	Ministry of Housing and Community Development
<b>MLG</b>	Ministry of Local Government
<b>MoIMS</b>	Ministry of Infrastructure & Meteorological Services
<b>MoLMR</b>	Ministry of Lands and Mineral Resources
<b>MoU</b>	Memorandum of Understanding
<b>MRMDND</b>	Ministry of Rural and Maritime Development & National Disaster
<b>MTA</b>	Ministry of iTaukei Affairs
<b>MWCPA</b>	Ministry of Women, Children and Poverty Alleviation
<b>MWE</b>	Ministry of Waterways and Environment
<b>NAP</b>	National Adaptation Plan
<b>NDP</b>	National Development Plan
<b>NFA</b>	National Fire Authority
<b>NGO</b>	Non-Governmental Organisation
<b>NHP</b>	National Housing Policy
<b>OPM</b>	Office of the Prime Minister
<b>PSUP</b>	Participatory Slum Upgrading Programme
<b>RO</b>	Resilience officer
<b>SCC</b>	Suva City Council
<b>SDG</b>	Sustainable Development Goal
<b>TLTB</b>	iTaukei Land Trust Board
<b>UN-Habitat</b>	United Nations Human Settlements Programme
<b>USP</b>	University of South Pacific
<b>WAF</b>	Water Authority of Fiji

# Foreword

*Short forward with -reference to the constitutional right to housing and the scope of government vision, policy intent and action over the sort, medium and longer term. Eg:*

The National Housing Policy:

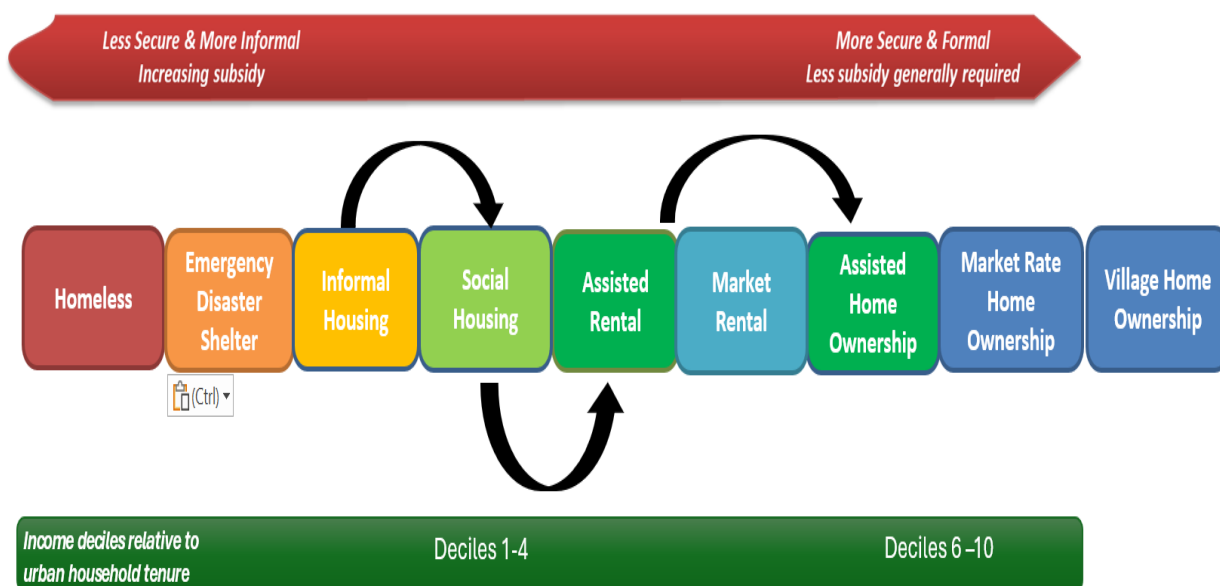
- Sets out a national vision for improving housing outcomes and the housing sector, and underpinned by, the constitutional right that all Fijian have to accessible and adequate housing.
- Identifies strategic areas of focus to shape and guide the further development of the sector.
- Provides Sets out a priority for housing and a clear programme of action to lead the sector over the next 3-6 years

Housing policy alone cannot guarantee adequate housing. Monetary, labour market, transport, social assistance, and urban planning polices all influence housing outcomes. There is a need for housing to be more integrated and viewed more holistically, rather than isolated from other policy areas.

To progressively achieve this vision, we will work with all together as stakeholders and partners in the housing sector, the private sector and our local communities to:

- increase public and private housing supply
- modernise housing sector legislation
- increase access to affordable housing, for people to rent and buy
- Improve the resilience of housing to withstand hazards
- Support diverse housing needs
- Build skill capability, capacity and leadership in the sector

Collectively support progress along the housing continuum and pathways to permanence.



# Executive Summary

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*To be developed and inserted.*

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# Overview of the National Housing Policy 2024

The NHP 2024 includes a vision statement for the housing sector in Fiji that sets a shared goal for improving housing conditions and outcomes for all in Fiji.

Supporting this vision is a set of outcomes that will assist with keeping the sector on track, and a set of focus areas and strategies that outline the actions required over the short (Years 1-3) to medium term (Years 3-6) to progressively achieved the vision.

<b>Vision: An effective housing system that ensures accessible and adequate housing for all Fijians.</b>				
<b>Outcomes:</b>				
<p><b>Effective Housing System</b> The institutional, planning and development, financial and investment, regulatory and contractual frameworks for housing markets and systems are in place, operating effectively and are inclusive and responsive to diverse housing needs.</p>	<p><b>Accessibility</b> The homes and places that people live are accessible and connected to basic services, economic opportunities, education, health care and other social and cultural facilities.</p>	<p><b>Adequacy</b> All Fijians have a decent home to live in, whether rented or owned, that is tenure secure, affordable and offers protection from adverse weather events. The quality, accessibility of homes support people to live healthy, resilient, safe, and successful lives.</p>		
<b>Principles:</b>				
<p><b>The centrality of housing</b> <i>Shelter is a basic human need and central to people's lives. It contributes to the social and economic well-being of individuals, communities, and families.</i></p>	<p><b>Decent housing for all</b> <i>Housing solutions must be affordable, of good quality, and meet reasonable standards of design and resilience. Those most in need are prioritised and equality is ensured.</i></p>	<p><b>Partnership and Participation</b> <i>Actively working in partnership with others and facilitating genuine participation with others to improve the delivery of housing for low- and modest-income families.</i></p>	<p><b>Evidence Based</b> <i>Housing policy and interventions should be informed by solution-focused, evidence-based research. Changing patterns of housing need should be anticipated and responded to.</i></p>	
<b>Focus Areas:</b>				
Fully enable the formal supply of housing including rental options	Improve housing assistance and affordability	Strengthen housing resilience and quality in all communities	Support diverse housing needs	Build sector skills, capacity, capability, knowledge, partnerships and leadership
<b>Key Strategies</b>				
A range of supply and demand strategies and actions which target identified sectoral gaps, issues, and cross cutting challenges along the housing continuum.				
<b>Implementation:</b>				
<b>Roles</b>	<b>Resources</b>	<b>Monitoring</b>	<b>Review</b>	
<b>Action Plan</b>				
<b>Housing System Performance Indicators</b>				

# 1. Introduction

Housing is fundamentally a basic need with access to adequate housing recognised as a right. Housing provides not only shelter that protects people from the elements, but also provides people with access to a range of other basic services. The quality of housing can also influence health and education outcomes if its inhabitants. The adequacy (or inadequacy) of housing can therefore be seen as a wider measure of quality of life and relative poverty.

Housing can be a private social, financial and economic asset, providing a recognised address and structured way for people to set aside saving, or a platform to generate income or build wealth. Housing can also be considered a national asset as housing contributes substantially to economic growth.

Housing is consequently a significant, and interlinked, instrument of socioeconomic policy that shapes and influences both the living conditions and welfare of the population and the development of the national economy. Given that most Fijian households are housed without direct assistance from the government (either as homeowners or as tenants renting privately) housing markets and systems need to respond to demand and provide a range of housing options in terms of affordability and configuration in both urban, rural and maritime locations.

## Housing in Fiji – A Profile

The 2017 Census provides the following snapshot of housing in Fiji:

**Location of Housing Stock:** As at 2017 there were about 192,000 houses, or dwellings, in Fiji. Just over half (109,000 or about 57%) of these houses are now located in urban areas with 43% of dwellings located in rural areas.

**Housing Tenure and Typology:** The 2017 Census data indicates that 24% of the urban population rents their accommodation.

**Informal Housing:** Approximately 24% of the urban dwellings have been classified as informal, with over 250 informal settlements located in and around Fiji's urban areas.

**Housing and Access to Basic Services:** Significant improvements in access to basic services (water, sanitation and electricity) have been made however disparity in the levels of service/access between rural and urban households still persists. The level of access to services in informal is often closer to conditions in rural areas than the urban average. For example, in 2017, 74% of rural dwellings had access to modern (improved) sanitation however a much greater portion (96%) of urban dwellings had access to modern sanitation while roughly 78% of dwellings in informal settlements have access to modern sanitation.

**Housing Typology:** The vast majority of houses in rural areas (91%) remain standalone 'one-family' houses. In Fiji's intensifying urban areas, the proportion of dwellings in buildings with 'two or more apartments' increasing from 9% in 1996 to 14% in 2017.

**Housing and the Economy:** In 2018, the Housing Sector contributed at estimated 5.65% to Fiji's GDP. The wider contribution to the economy is likely to be even greater if the flow of effects/linkages (indirect and induced impacts) of this direct contribution are also considered.

### Housing Supply and Demand

### Housing Affordability



# The Fiji Housing Sector

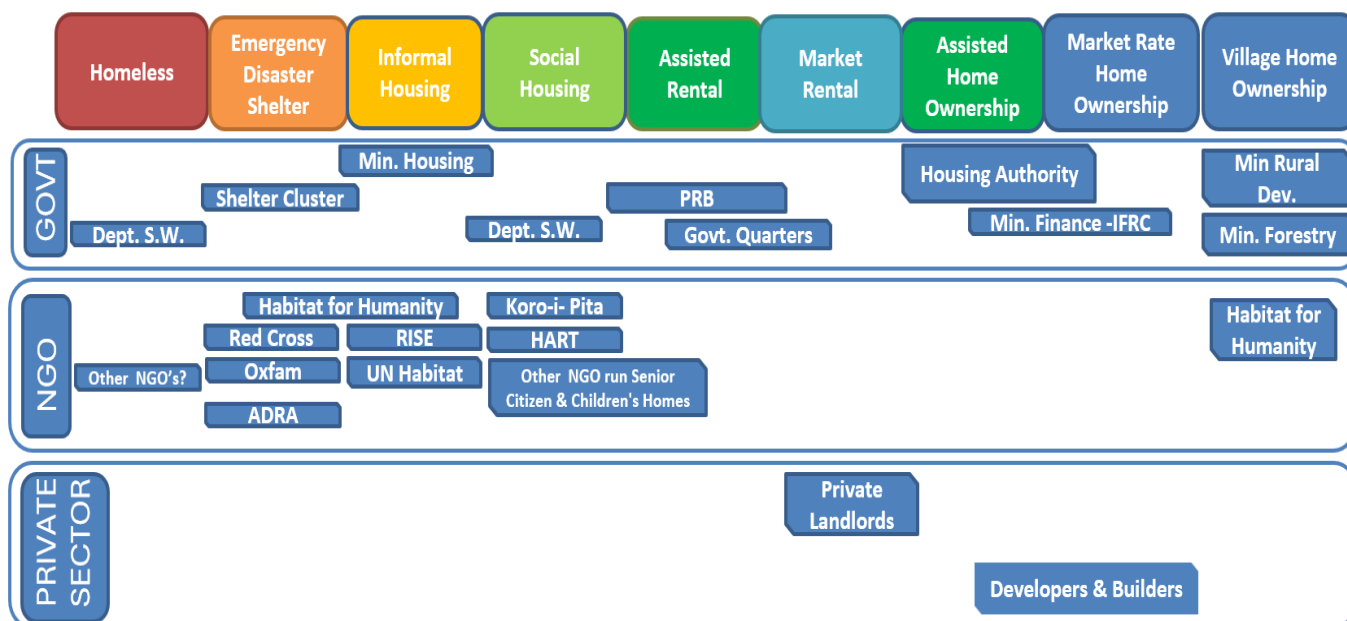
The diagram below provides a high-level overview key stakeholders (involved the direct provision or facilitation of housing options) against the spectrum of housing tenure in Fiji. This concept of the continuum of housing is explored further in the section on conceptual models below. The relative roles of each organisation active in the housing sector are explored further in the sector focused discussions.

**Government:** The **Ministry of Housing** and Community Development was established in 2018 as a dedicated stand-alone line ministry with a singular focus on the housing sector bringing together Fiji's long running urban housing programme, The Ministry is responsible for strategy, policy, funding assistance, monitoring and regulation of Fiji's housing system and plays a lead role in promoting and facilitating the provision of accessible and adequate housing for low and middle-income households and people living in informal settlements.

Apart from the key role of Ministry responsible for Housing other government agencies involved the **Department of Social Welfare**, the **Ministry of the Economy** and the **Housing Authority** and **Public Rental Board (PRB)**.

**Non-Government Organisations (NGOs):** More than a dozen different NGOs operate at the lower end of the income spectrum focused on responding to specific housing needs and/or groups. i.e. Disaster shelter or housing for vulnerable single mothers.

**Private Sector:** Private Sector participation in housing is usually confined to private landlords participating in the rental market (formal or informal) and a range of developers and builders involved in the construction of housing in the formal (or informal) markets.



## 2. Existing Policy Instruments and Commitments

Fiji as a party to several international and regional instruments, has long recognised the right to housing. Fiji formulated its first National Housing Policy in 2011 and subsequently enshrined the right to accessible and adequate housing in the 2013 Constitution. Various other national policies provide specific guidance on different dimensions of the country's housing development objectives. The NHP now integrates these existing commitments into one cohesive housing policy framework.

### International Policies, Goals and Commitments

The **Sustainable Development Goals (SDG)** target 11 aims to ensure access for all to adequate, safe and affordable housing and basic services and upgrade slums, by 2030. Fiji is party to the Sustainable Development Goals which are a collection of 17 interlinked global goals designed to be a “blueprint to achieve a better and more sustainable future for all”. The SDGs were set in 2015 by the United Nations General Assembly and are intended to be achieved by the year 2030<sup>1</sup>. The SDG Goal 11: Making Human Settlements Inclusive; Safe; and Resilient is the primary housing focused goal.

While housing is explicitly articulated in Target 11 of the Sustainable Development Goals (SDGs), it is a key component of sustainable development across all the goals. Good housing drives access to basic services, contributes towards inclusive growth, and supports the development of a sustainable future, with a direct impact on the factors that contribute or mediate the effects of climate change. Investment in affordable housing will therefore have a profound and direct impact on at least 14 of the 17 SDGs.

Fiji is also party to the **New Urban Agenda: UN Quito Declaration on Sustainable Cities and Human Settlements for All** (2016). Following on from initial Istanbul Declaration on Human Settlements (1996) and the Vancouver Declaration on Human Settlements (1976) the New Urban Agenda sets out a shared vision for the development of urban areas for all, to progressively achieve the full realization of the right to adequate housing as a component of the right to an adequate standard of living, without discrimination. The shared vision is supported by the agreed principle of providing adequate and affordable housing for all and a commitment to developing and implementing housing policy in support of the shared vision and principles.

Fiji is also a signatory to the following international instrument that relate to housing, namely the:

- **Convention on the Rights of Persons with Disabilities (2010)** Article 28-Adequate standard of living and social protection, which states that Parties ‘*recognize the right of persons with disabilities to an adequate standard of living for themselves and their families, including housing, and to the continuous improvement of living conditions, and shall take appropriate steps to safeguard and promote the realization of this right without discrimination on the basis of disability and in particular ensure access by persons with disabilities to public housing programmes*’.
- **UN Declaration on Social Progress and Development (1969)** Article 18 (d). Committing to the ‘*adoption of measures, with the participation of Government, low-cost housing programmes in both rural and urban areas.*’
- **International Convention on Economic, Social and Cultural Rights (1966) Article 11.1.** *Recognising the right of everyone to an adequate food, clothing housing and the continuous improvement of living conditions*
- **Universal Declaration of Human Rights (1948)** Article 25. (1) *Everyone has the right to a standard of living adequate for their health and well-being, including housing.*

<sup>1</sup> Fiji was previously supported the Millennium Development Goals (MDGs), the set of global development goals agreed in 2000 which preceded the SDGs. Of greatest relevance was MDG Goal 7d on achieving significant improvement in the lives of at least 100 million slum dwellers by the year 2020, which focused on improved water and sanitation.

## Regional Commitments

International commitments and goals regarding housing are reinforced at the regional level, via regionally forms and agreed agenda. Regional agencies should support national governments in the implementation, monitoring and reporting of activities and progress.

Ordinarily housing issues and challenges are discussed at the regional Pacific Urban Forum which is usually held every three. Fiji is signatory to the **Pacific Urban Agenda (2015)**, which resulted from this forum. The Pacific Urban Agenda (amongst other urban related goals) makes commitment to:

- 1) Up scaling the provision of affordable and adequate housing,
- 2) Improving access to housing and land,
- 3) Upgrading Settlements

## Existing National Policy

At the national level, there is a diverse range of housing related policy actions that are dispersed across various ministries and agencies. While these policy actions provide guidance to different dimensions of the country's housing development objectives, the purpose of the National Housing Policy provides an overall framework for housing policy. The following list of the other existing national policies is provided as an overview:

- National Development Plan 2017-2036
- National Productively Master Plan 2021-2036
- Disaster Risk Reduction Plan 2018
- National Employment Policy 2018
- National Climate Change Policy and National Adaption Plan 2018
- Climate Change and Health Strategic Action Plan 2016
- Informal Settlement Upgrading Strategy 2016
- National Financial Inclusion Strategic Plan 2016-2020
- National Gender Policy 2013
- National Housing Policy 2011
- National Policy on Persons Living with Disabilities 2008
- National Policy on Ageing 2005
- Urban Policy Action Plan (2005,2009 & 2011) & Urban Growth Management Plan (UGMAP)
- Various other Land Use Strategies and Master Plans alongside related Infrastructure Policies and Masterplan that collectively enable land for housing

## National Development Plan (Subject to confirmation)

Fiji's National Development Plan (NDP) provides a national vision for the sustainable development for Fiji. The NDP echoes the Constitution by setting out the goal of "TBC" and sets out four targeted housing policies, which are summarised as follows:

- 1) **Provision of affordable, decent and safe housing to all especially low-income earners,**
- 2) **Upgrade of informal settlements,**
- 3) **Implement effective and sustainable land-use planning for housing development and promote green building practices.**
- 4) **Develop Resilient Rural Housing.**

The NHP compliments the purpose of the NDP, building on the policies above to provide a comprehensive housing sector policy framework which identifies further opportunities and actions which all deliver on the purpose and overall vision of the NDP.

### 3. Housing Challenges

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*Summary of key challenges gathered from desktop research, NHP2011 Implementation Review Report Summary and stakeholder engagement – the NHP strategies/actions should respond to the challenges key highlighted.*

**Growing Demand for Housing (Population Growth):** Fiji’s population and economy continues to grow, so too will the demand for new houses in Fiji’s towns and cities and will likely be most prevalent in the established Nadi-Lautoka and Lami-Suva-Nausori urban corridors of Viti Levu. An annual demand of approximately 1,600 new dwellings per year over the next 30 years, has been estimated.

**Shortfall in Formal Supply:** Comparative analysis of actual supply data (building completion statistics and Housing Authority lot completions versus population based projections of actual demand for new housing suggests that there is a large gap (or short fall) in the formal supply of housing. Comparative benchmarking of the provision of Social Housing in Fiji suggests a low supply of this assistance.

**Resilience, Condition and quality of the Housing stock:** The 2017 Census reveals that the structural condition of 46% of the rural housing stock is of average to poor quality with 34% of dwellings in urban areas also falling in this category. This indicates that a significant portion of both the rural and urban housing stock is of poor quality and unlikely to withstand destructive winds.

**Housing Affordability:** Preliminary analysis, initially focused on Suva City, indicates that most formal housing in the city is severely unaffordable for those on an average household income.

**Climate Change**

**Termites**

**Quality**

**Materials**

**Skills**

**Data and Information**

## 4. The National Housing Policy

### Purpose and Scope

The National Housing Policy provides a shared strategic vision and a refocused system wide strategy for improving outcomes in the housing sector. The NHP provides a revised framework for integrated and coordinated action and partnerships to collaboratively respond to identified gaps and guide the further development of the housing sector in Fiji with an aim to progressively improve housing outcomes for all Fijians across all of Fiji; urban, rural and maritime areas.

### Vision and Outcomes

#### Vision:

An effective housing system that ensures accessible and adequate housing for all Fijians.

#### Outcomes:

The following outcomes will realise this vision:

- (i) **Effective Housing System:** The institutional, planning and development, financial and investment, regulatory and contractual frameworks for housing markets and systems are in place, operating effectively and are responsive to diverse housing needs.
- (ii) **Accessibility:** The homes and places that people live are accessible and connected to basic services, economic opportunities, education, health care and other social and cultural facilities.
- (iii) **Adequacy:** All Fijians have a home to live in, whether rented or owned, that is tenure secure, affordable and offers protection from adverse weather events. The quality, accessibility of homes support people to live healthy, resilient safe, and successful lives.

### Guiding Principles

The following principles will guide the development of housing sector policy, strategy and action when delivering the vision:

<b>The centrality of housing</b>	<i>Shelter is a basic human need and central to people's lives. It contributes to the social and economic well-being of individuals, communities, and families.</i>
<b>Decent housing for all</b>	<i>Housing solutions must be affordable, of good quality, and meet reasonable standards of design and resilience. Those most in need are prioritised and equality is ensured.</i>
<b>Partnership and Participation</b>	<i>Actively working in partnership with others and facilitating genuine participation with others to improve the delivery of housing for low- and modest-income families.</i>
<b>Evidence-based</b>	<i>Housing policy and interventions should be informed by solution-focused, evidence-based research. Changing patterns of housing needs should be anticipated and responded to.</i>

### Strategic Areas of Focus

The NHP identifies six integrated areas of strategic focus:

- 1) Fully enable the formal supply of housing including rental options.
- 2) Improve affordability and targeted housing assistance.
- 3) Strengthen housing resilience and quality in all communities.
- 4) Support diverse housing needs.
- 5) Build sector skills, capacity, capability, knowledge, partnerships and leadership.

Further description and the actions under these six areas of strategic focus are detailed below on a page dedicated to each area.

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## Focus Area 1: Enable the formal supply of housing, including rental options

Government directly and indirectly enables the supply of housing for most Fijians by setting the general institutional, financial, and regulatory frameworks governing housing systems and markets. Existing housing system legislative and regulatory frameworks require review and modernising, and new frameworks are required to guide and regulate activity in other important areas of supply in the housing system, for example the regulating the rental sector which offers a viable tenure option and can be an important source of housing supply.

Comprehensive strategic land use and infrastructure planning for residential development will be required to proactively secure enough zoned and serviced land supply to meet the growing demand for housing in urban areas. As large portion of houses are not built to formal standard, and many urban households in urban areas lack security of tenure (formal title), a renewed focus on supporting existing households, communities, and settlements to formalise is required.

### STRATEGIES:

#### Legal and Regulatory Frameworks

- 1.1 Enact Residential Tenancy legislation to further regulate the relationships between landlords and tenants including the independent lodgement and management of tenancy bonds and fair dispute adjudication via an established Tenancy Tribunal.
- 1.2 Consider IFC recommended revisions to Unit Titles Act (Strata Title law) to ensure more intensified affordable housing options are enabled and that the body corporates can operate effectively with clear governance frameworks and collective maintenance requirements.
- 1.3 Amend the Reserve Bank Act to bring the Housing Authority under appropriate regulatory supervision and prudential policies of the Reserve Bank of Fiji to improve HA lending practices and mitigate any risk posed to the financial system by an unregulated mortgage bank.
- 1.4 Adopt the required amendments to Real Estate Agents Act to ensure updated and adequate provision is in place to regulate agents involved in housing market transactions.
- 1.5 Review and amend the Housing Act to further integrate the operation of the Housing Authority and Public Rental Board and provide greater clarity of direction and expectations.
- 1.6 Consider implementing a legislative framework for informal settlement upgrading activity (under both the ISUP and in collaboration with other stakeholders) to specify common objectives, principles, priorities and approaches including guidance on operational approaches to partnership, community participation and cost sharing etc.
- 1.7 Adopt the revised Planning and Subdivision Act to ensure extended land use planning framework for housing is in place to enable the formal supply of housing.

#### POLICY, PRACTICES, AND INCENTIVES

- 1.8 Continue to scale up efforts to upgrade informal settlements in partnership with local communities, NGO's and development partners. Target and prioritise further ISUP upgrading of settlements that are the least serviced, most vulnerable and that face environmental risk.
- 1.9 Increase technical and financial support to itaukei landowners to incentivise and enable large scale formal housing developments, rather than allowing informal activity to occur.
- 1.10 Ensure that local councils and DTCP are adequately resourced to undertake the development of comprehensive land use plans under the new planning framework.
- 1.11 Improve the coordination of infrastructure planning, investment and co-funding models between responsible agencies and stakeholders in alignment with land use plans
- 1.12 Review effectiveness of existing tax incentives to ensure optimisation, equity, and uptake.
- 1.13 Continue to promote the use of the Land Bank, particularly to promote housing development on surplus or underdeveloped State land and on itaukei land.
- 1.14 Undertake study of the Residential Land development and Building Consents process (avg. # of working days) to identify issues and constraints and track improvement and efficiencies.
- 1.15 Improve property valuation practices to ensure consistency and reliability.

## Focus Area 2: Improve affordability and targeted housing assistance

For many lower income households across Fiji both in urban and in the rural urban and maritime areas decent formal housing remains out of reach and unaffordable. Increased provision of affordable houses for all (especially low-income earners) is required to assist those who struggle to meet the full cost of accessing affordable, decent and safe housing in the formal market.

Ongoing support will include strengthened government NGO partnerships for the provision of housing and land for the poor, exploring new methods and models of housing development, and continued support to partner social housing providers.

### STRATEGIES:

#### Legal and Regulatory Frameworks

2.1 Consider enacted legislation to set a regulatory and enabling framework for government partnership with social housing sector including basic standards for social housing providers (incl. governance and housing service quality) and manage the award of government grants

2.2 Implement Affordable Housing PPPs with careful consideration of the Housing Authority as the lead technical partner when progressing development opportunities.

2.3 RBF to develop Affordable Housing Policy to set credit assessment framework for the consideration of other sources income and equity particularly for lower income households.

#### Policy, Practices, and Incentives

2.4 Develop longer term social housing development programme focused on progressively investing in the improvement and increase of the social housing stock as a portion of the overall national housing stock.

2.5 Continue to strengthen Government-NGO and development partnerships in the provision of housing and land for the poor, including co-financing of housing development projects

2.6 Drive and implement further financial inclusion initiatives relating to housing including alternative affordable housing financing options lending and micro finance for incremental housing development, extension, and improvement options for informal and village housing.

2.7 Upscale grant or technical assistance support for Rural AND Village housing construction, improvements, or extensions. FA3?

2.8 Further develop and extend micro finance for new and (resilient) housing construction, improvements, or incremental extensions, particularly in rural and maritime areas.

2.9 Review and optimize various government financial assistance to target those most in need of support rather than subsidize those the upper income quartile.

2.10 Maintain PRB progressive income related rent subsidy for eligible low-income tenants and rent to own graduation of eligible tenants while growing rental stock levels (net increase).

2.11 Maintain current capital gain tax and foreign buyer controls to curb external forms of speculative market activity.

2.12 Review and optimise the extensive civil servant public housing portfolio, particularly in Suva

2.13 Consider price controls on limited set of essential building materials to ensure affordability

2.14 Digitise the government housing grants system

2.15 Undertake a building and construction sector study to ensure market competitiveness

2.16 Further improve iTaukei Land Owning Unit Land use Plan and Village Planning for Housing in villages and incorporate into TLTB Regional Master Land Use Plan.

2.17 Explore options to increase the greater availability and access to housing finance, including a guarantee facility for mortgage to lower income households, long term fixed rate mortgages and mortgage insurance and support for rent to own products.



### Focus Area 3: Strengthen housing resilience and quality in all communities

There is a significant need to enable Fiji to deliver on its priorities of preventing new disaster risk and reducing existing disaster risk by improving the climate resilience of human settlements. A particular focus is needed on the resilience of the housing stock throughout Fiji to withstand a natural disasters particularly adverse weather events such as Tropical Cyclones. Understanding and mapping of local hazards and risks is required to inform decisions about resilience projects.

Setting building and construction regulation in a standalone legislative framework including a reviewed and updating Building Code will provide greater clarity alongside housing standards wider education compliance and enforcement of the building code and best practice across all parts of Fiji. Effective multi-hazard informed strategic land-use ad infrastructure planning to ensure the long-term allocation of adequate formal supply of land for housing development which well-planned resilient infrastructure, drainage, and amenities.

#### STRATEGIES:

##### Legal and Regulatory Frameworks

- 3.1 Enact a stand-alone 'Building Act' to provide greater clarity on building and construction regulatory system objectives, processes and responsibilities, standards setting and mandate efficient building permit approval, monitoring compliance and enforcement processes.
- 3.2 Adopt the revised Fiji National Building Code, as regulation under the new Building legislation.
- 3.3 Consider progressively extending the requirement for compliance with the FNBC to all communities in Fiji, particularly registered villages.
- 3.4 Set clearer basic housing standards under the building code, house construction guidance and review old Village bylaws relating to housing standards.

##### Policy, Practices, and Incentives

- 3.5 Adequately resource, administer and support greater compliance and enforcement of the FNBC across all communities in Fiji, particularly in rural and maritime areas.
- 3.6 Urgently undertake detailed hazard and risk mapping for all areas of human settlement in Fiji to inform land use and infrastructure planning.
- 3.7 Implement an effective local system to ensure quality and support research, development, testing, standardisation and certification of appropriate local and imported building materials.
- 3.8 Promote and resource relocation schemes for residents living in Disaster prone areas
- 3.9 Adopt new energy efficient building materials and 'green building' technologies and housing solutions to improve energy efficiency and contribute to carbon reduction efforts.
- 3.10 Support and strengthen the role and performance of the Shelter Cluster to ensure coordinated sectoral disaster management preparedness, response and recovery.
- 3.11 Develop and extend housing related insurance products to a greater number of households including natural disaster cover and fire insurance products.
- 3.12 Implement retrofitting advisory and support programmes to improve the resilience of existing housing stock both in rural and urban areas.

## Focus Area 4: Support diverse housing needs

Some groups of Fijians face additional barriers to meeting their diverse and specific housing needs, particularly as their needs are not usually well met by housing markets. These groups include older people, women and children and disabled people.

Social and public housing providers will ensure that a portion of their stock is responsive to diverse housing needs alongside wider clarity and adoption of independent living, accessible and universal design principles to ensure that people living with disabilities and older women and men are adequately supported and can access housing that responds to their needs.

### STRATEGIES:

- 4.1 PRB and HA developments to ensure new stock provides for a range of housing sizes and needs
- 4.2 PRB to retrofit a portion of existing stock to ensure accessibility for older people and people living with disabilities
- 4.3 Social Housing Providers to ensure that 2 percent of properties with appropriate access are reserved for people with disabilities.
- 4.4 Scale up targeted financial and technical assistance for people with disabilities upgrade existing housing
- 4.5 Formally adopt and enforce a local building Accessibility Standard (ASNZ/ISO)
- 4.6 Scope a collective response to the issue of Homelessness particularly in urban areas
- 4.7 Support the development and growth of the Social Housing sector via ongoing operational and capital grants.
- 4.8 Provide, and promote, easily accessible public information on housing options, available housing support and pathways to permanence for all people and communities.
- 4.9 Incorporate housing considerations and information into financial literacy trainings, financial inclusion schemes, community savings schemes.
- 4.10 Due to income disparity, ensure differentiated assistance for women (and other marginalised groups) in all areas of housing support.
- 4.11 Improve the efficiency of government contracting and tendering processes regarding housing related capex projects.

## Focus Area 5: Build sector skills, capacity, capability, knowledge, partnerships and leadership

This area focuses on strengthening the housing sector's ability to grow by improving trade training, construction workforce development, housing data and research and encouraging other initiatives to position the housing sector to better respond to present and future needs.

The wider construction sector in Fiji currently has low productivity, is reliant on unskilled labour, lack adoption of new technology and is often non-compliant with the Building Construction Code. Government's role in helping to strengthen the housing sector includes encouraging the provision of training and education programmes for building and housing management. Improving the competency and skills of those in the building sector will add to industry capability and housing quality. Education and training institutions can play an important role in facilitating the continual education, skilling, and reskilling of the people – important role of Technical and Further Education (TAFE).

Research into future capacity and capability needs in the industry is also, in part, the role of government as is improving the reliability and availability of housing data sources and sector monitoring. Additionally, investment in improving and increasing the availability of housing data is crucial to planning, measuring progress and monitoring outcomes and further policy development.

### STRATEGIES:

- 5.1 Increase the supply of skilled construction workers including making Building and Carpenter training and accreditations more accessible and widely available
- 5.2 Support the Implementation of the Fiji National Productivity Master Plan 2021-2036 to transform the construction industry from a low-skills and low technology to one that is high skilled and capital and technology intensive.
- 5.3 Encourage and incentivise research into local housing issues, challenges and innovation.
- 5.4 Establish a local building technology testing laboratory and adopt local building standards
- 5.5 Revise data collection and collation systems to ensure disaggregation of data by sex and age and the inclusion of gender perspectives inform all policy decisions
- 5.6 Undertake housing supply chain, input and cost analysis to fully map and document barriers, challenges and all costs (including construction, development and regulatory costs, with particular focus on the challenges faced in remote rural and maritime areas.
- 5.7 Develop and implement a system wide of Housing Data improvement programme (as part of Fiji's National Statistics Strategy) focused on improving, and refining housing statistics collection and reporting including the Census content, HEIS, Residential Building statistics, Fiji Standard Industrial Classification 2010.
- 5.8 Develop and pilot of a Fiji House Price Index (HPI) to clarify the character and growth of local housing markets. Other sourced of housing price and sales data should also be refined and made available.
- 5.9 Undertake monitoring and evaluation of Ministry housing programmes to refine and improve programme outcomes e.g. post completion evaluation of ISUP upgrade projects.
- 5.10 System Monitoring including Responsibility for NDP targets and SDG targets
- 5.11 Explore, build and strengthen international partnerships for essential technical and financial support.

## 5. Implementation

*The National Housing Policy provides a vision for how housing outcomes can be addressed holistically to progressively implement an effective housing system that ensures accessible and adequate housing for all Fijians.*

Achieving the vision will take significant efforts and collaboration from the community, private sector and development partners while recognising the important role that Government particularly in ensuring that an effective housing system is in place.

### Implementing the Action Plan

To achieve the vision, an Action Plan has been developed which sets out all the Strategies and Actions identified that will support the achievement of the desired policy outcomes.

These actions are a combination of existing housing actions that are identified in other existing national policies and initiatives that are currently underway and new actions that have been identified as priority.

The Ministry of Housing and Community Development (MHCD) will lead the implementation of the National Housing Policy. MHCD will coordinate work across government and work to facilitate input, support and action from key partners and stakeholders, particularly with other responsible government agencies that hold housing functions in the wider housing system.

The National Housing Policy will require the support of the whole of government to implement along with collaboration and partnerships with communities, landowners, local government, housing providers, builders and developers, community-based organisations and other housing not-for profits and Fiji's bilateral and multilateral development partners and financial institutions.

MHCD will facilitate action and bring parties together to focus on the new policy direction and may look to convene focused steering groups, Technical Working Groups and or Task Forces with key sector stakeholders and partners to advise and assist with implementation of specific areas of action. Implementation and actions will be informed by the NHP principles of the Centrality of housing, Decent housing for all, Partnership and Participation and evidence-based policy and decision making.

### Time Frame and Resourcing

The resourcing to implement should be allocated and proactively sought via annual government budget submission processes and active exploration of other sources of assistance and funding.

### Measuring Progress

The Ministry of Housing will be responsible for monitoring and reporting against the NHP Action Plan, including information from other agencies and partners on the initiatives they lead. Following improvements in the quality and availability of housing statistics and data set of core housing sector indicators should be established to consistently measure progress and outcomes in key areas of the housing system. An initial set of relevant NDP and SDG indicators for further development is provided.

### Update and Review

A review of the National Housing Policy should take place within 3 to 5 years on initial implementation. A review will provide an opportunity to take stock of achievements, measure and report on progress and refresh and update priority actions.

## 6. Action Plan (tbc)

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To be developed and appended.

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