MINISTRY OF HOUSING

Korobasaga House, 33 Gorrie Street, Suva.
PO Box 2130, Government Buildings, Suva, Fiji.
Phone: +679 330 9918
email: infohousing@govnet.gov.fj web: www.housing.gov.fj

SUBMISSION BY MINISTER FOR HOUSING AND LOCAL GOVERNMENT, HON. MACIU KATAMOTU NALUMISA

[This document serves as a response to Written Question 77/2026 from the Hon. Jovesa Vocea, on the performance of the Housing Authority over the past two years.]

WRITTEN QUESTION 77/2026:

Hon. Jovesa Vocea to ask the Minister for Housing and Local Government- Can the Minister update Parliament on the performance of the Housing Authority over the past 2 years and in doing so-

a. Update Parliament on the key achievements including progress and achievements in the provision of affordable and accessible housing, land development and support available to low- and middle-income households;
b. Plans and upcoming initiatives to further address the increasing demand for affordable, safe and accessible housing particularly for first home buyers; and
c. How performance and service delivery have improved over the years.

SECTION A: KEY ACHIEVEMENTS

i. Housing Authority Interest Rate Initiative (June 2025): Launched the lowest-ever interest rate structure to enhance affordability.

Over the last two years, the Housing Authority has undergone a significant transformation in its operational performance and service delivery, marked by groundbreaking financial initiatives and a renewed focus on housing supply. A cornerstone of this progress is the June 2025 launch of the Authority's lowest-ever interest rate structure, designed specifically to bring homeownership within reach for low-and middle-income earners. Under this scheme, households earning below $30,000 per annum benefit from a 2% fixed rate for the first five years, while those earning between $30,000 and $50,000 are offered a 3.5% fixed rate. These rates transition to manageable variable rates of 4% and 6% respectively from the sixth year, providing a stable and affordable pathway for families to secure their financial future.

- Incomes below $30,000 per annum: Fixed at 2% for the first 5 years, with a variable rate of 4% from year 6 onwards.
- Incomes between $30,000 and $50,000: Fixed at 3.5% for the first 5 years, with a variable rate of 6% from year 6 onwards.

ii. Construction of Model Homes:

In addition to financial reforms, the Authority has addressed the supply-side crisis by reintroducing the construction of model homes, a strategic move that has not been seen in three decades. This initiative is designed to assist families who face significant hurdles in navigating the complexities of land purchase and self-construction by providing ready-built, accessible housing options.

iii. Village Scheme Relaunch:

Complementing this is the successful relaunch of the Village Scheme, which extends the Authority's reach into rural areas. This program not only expands the housing footprint but also provides a vital economic boost to *Mataqali* landowning units by facilitating secured lease income.

iv. Completed Land Development Projects

The Authority's commitment to land development is evidenced by the successful completion of a few key projects that cater to diverse social needs.

- **Covata:** 99 residential lots were delivered in 2024. Of these, 58 lots are priced between $44,000 and $80,000, and sales for the remaining 41 lots are in progress.
- **Deuba:** 29 lots have been developed, catering to 1 Public Rental Board (PRB) tenant, 22 families earning below $50,000, and 6 families from informal settlements.
- **Tavakubu Phase 2:** 57 lots have been allocated to sitting tenants, with funding secured through a $2.7 million Government Grant.

v. Model Home Construction Projects (Launched in June 2025)

The Housing Authority has launched an ambitious suite of model home construction projects as of June 2026 to further saturate the market with affordable options. Major developments are currently underway in:

- **Nepani Phase 1:** Out of 174 lots, 101 units have been awarded in October 2025, with delivery of 31 units scheduled for June 2026 and 70 lots to be awarded by July 2026. In addition, 30 vacant lots advertised for EoI in April/May to be also awarded by July 2026 and 43 lots to commence construction from September 2026
- **Nepani Phase 2:** Comprises 141 lots, with 112 designated for model homes and 9 vacant lots.
- **Davuilevu Phase 1:** 92 lots are available, with 50 model homes to be completed by July 2026.
- **Davuilevu Phase 2:** Includes 465 lots, with 300 earmarked for model homes and 165 vacant lots.
- **Tavakubu Phase 1:** 166 lots are designated, with 24 model homes to be constructed.
- **Tavakubu Phase 3:** 150 lots are allocated for model homes.
- **Wainibuku:** 19 lots are available, with 7 allocated through Expression of Interest (EOI) and 8 to the Ministry of Housing for evicted informal settlement households.

KEY PERFORMANCE NUMBERS

2% Fixed Rate (Income < $30K)	3.5% Fixed Rate (Income $30-50K)	$2.7M Government Grant (Tavakubu)
99 Lots Covata	29 Lots Deuba	57 Lots Tavakubu

INTEREST RATE STRUCTURE

Income below $30.000 2% fixed (Yr 1-5) 4% variable (Yr 6+)	Income $30.000-$50.000 3.5% fixed (Yr 1-5) 6% variable (Yr 6+)

DEVELOPMENT PIPELINE

298 Tacirua 2025-2026	537 Veikoba 2026-2028	611 Wairabetia 2027+	4,800 Waila 2027-2032

SECTION B: UPCOMING INITIAITIVES

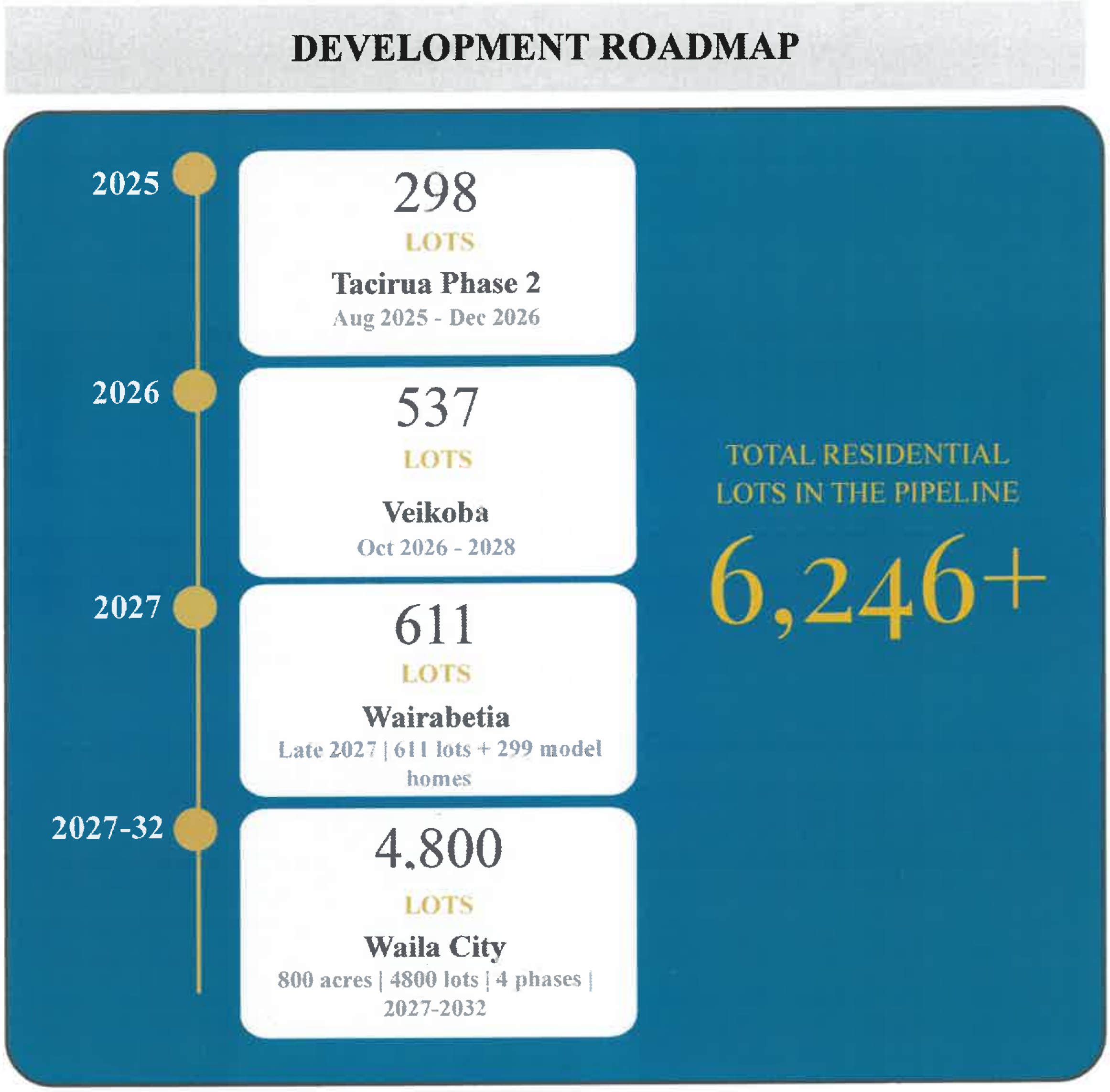
To address the escalating demand for affordable and safe housing, the Housing Authority has established a robust and long-term pipeline of strategic developments designed to provide a steady supply of residential lots and turn-key homes well into the next decade.

- **Tacirua Phase 2:** This development will deliver 298 lots; civil works for this development are scheduled to commence in August 2025 and are expected to reach completion by December 2026.

- **Veikoba:** This development is planned for a significant undertaking yielding 537 lots, with civil works projected to run from October 2025 through 2028.

- **Wairabetia:** Housing Authority is progressing toward the Wairabetia project, which is set to feature 611 lots. A standout component of this development is the planned construction of 299 model homes, with onsite work scheduled to begin in late 2027. By integrating ready-built homes into the development plan, the Authority aims to streamline the transition into homeownership for families who may not have the resources to manage the construction process independently. This initiative underscores the shift toward providing comprehensive housing solutions rather than just vacant land

- **Waila:** The Authority's long-term vision is the massive Waila project, an expansive 800-acre development that will fundamentally transform the housing landscape. Planned for execution in four distinct phases between 2027 and 2032, this project is expected to yield a total of approximately 4,800 lots. Phase 1 is expected to begin in 2027, with subsequent phases launching annually through 2032 to ensure a consistent delivery of housing stock.



SECTION C: PERFORMANCE AND SERVICE DELIVERY IMPROVEMENTS

To modernize its operations and restore public confidence, the Housing Authority has undergone a comprehensive digital transformation and a comprehensive restructure of its service delivery processes.

Digital Transformation:

i. **Transparent Allocation Process:** By adopting a public "barrel draw" system for the distribution of lots, the Authority has eliminated ambiguity and ensured that every eligible applicant has an equal and fair opportunity to secure property.

ii. **Public Objection Process:** This transparency is further reinforced by a newly established formal public objection process, which invites community scrutiny and ensures that land development and allocations are conducted with the highest levels of integrity and accountability.

iii. **Enhanced Lending System:** Upgrades have also been integrated into the Housing Authority's core business functions to significantly improve efficiency and the customer experience. The lending system has undergone major upgrades to accelerate application processing and enhance accessibility for borrowers.

iv. **Electronic Document Management System (EDMS):** the introduction of an Electronic Document Management System (EDMS) has transformed internal workflows. This system allows for the seamless handling and rapid retrieval of critical documents, reducing the administrative delays that previously hindered service delivery.

v. **System Upgrade:** The Housing Authority Navision system has been successfully upgraded to a Business Central platform, that provides a more integrated approach in managing the Authority's finances and core business operations.

The Housing Authority remains committed to its mandate of providing affordable and quality housing solutions for all Fijians.