MINISTRY OF HOUSING

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

[This document serves as a response to Written Question 192/2026 from the Hon. Alipate Tuicolo, on deliverables achieved by Housing Authority over the past financial year.]

WRITTEN QUESTION 192/2026:

Hon. Alipate Tuicolo to ask the Minister for Housing and Local Government - Can the Minister update Parliament on the key deliverables achieved by the Housing Authority over the past financial year, and how these achievements have contributed to increasing access to affordable housing and home ownership opportunities for Fijians?

1. MANDATE OF THE HOUSING AUTHORITY

The Housing Authority is established under the Housing Act to assist workers and their families to obtain suitable accommodation at the lowest reasonable cost. Its mandate includes developing and selling residential lots and houses, providing housing loans, and offering other facilities that enable Fijians to purchase, construct or otherwise obtain their own homes.

During the 2025–2026 financial year, the Housing Authority made significant progress in delivering on this mandate. Its key achievements centred on increasing housing supply, restoring the construction of ready-built homes, improving access to affordable housing finance, formalising informal settlements and progressing major residential developments.

2. DELIVERY OF 267 FULLY SERVICED LOTS

One of the most significant achievements was the completion of the Nepani and Davuilevu subdivisions, which together delivered a total of 267 fully serviced residential lots.

2.1 NEPANI PHASE 1

At Nepani Phase 1, the Housing Authority delivered 174 fully serviced residential lots in February 2026, comprising:

- 101 lots designated for Model Homes;
- 36 Residential B lots; and
- 37 Residential C and D lots.

The Authority completed the construction of all 101 Model Homes, marking its return to the direct construction of ready-built homes after approximately three decades.
In July 2026, the first 31 families received the keys to their new homes. These households have an average annual income of $28,814, demonstrating that the initiative is reaching families who would otherwise face significant barriers to entering the formal housing market.

- 21 families, or 68%, have annual household incomes of up to $30,000; and

- 10 families, or 32%, have annual household incomes ranging from $30,001 to $50,024.

The allocation also reflects Government's commitment to assisting households with different needs. Of the 31 homes, 24 were allocated to general applicants, three to Public Rental Board tenants, two to HART beneficiaries, and two under the disability and disadvantaged category.

The remaining 70 Nepani Model Homes have been allocated in accordance with the Housing Authority's allocation policy. Successful applicants are currently undergoing loan processing and are expected to take possession of their homes in September 2026.

The Authority has also advertised 36 Residential B lots, which are under evaluation. A further 37 Residential C and D lots will be advertised through an Expression of Interest process, with applications to be submitted through the Housing Authority's customer portal.

2.2 DAVUILEVU

At Davuilevu, the Housing Authority delivered a further 93 serviced lots, comprising:

- 50 Model Home lots;
- 37 Residential C and D lots;
- five Residential B lots; and
- one commercial lot.

The 50 Model Homes are expected to be occupied by successful customers in October 2026. The remaining residential and commercial lots will be advertised through an Expression of Interest process using the Authority's enhanced customer portal.

The delivery of Nepani and Davuilevu provides families with two pathways to home ownership: purchasing a fully serviced lot on which to construct their own home or purchasing a completed Model Home that is ready for occupation.

3. IMPROVING ACCESS TO AFFORDABLE HOUSING FINANCE

Increasing the supply of housing must be supported by affordable financing. Under the Reserve Bank of Fiji Housing Facility, concessionary funding is provided to participating lending institutions at an interest rate of 0.25 per cent per annum for a period of five years. These funds are on-lent to eligible households earning below $50,000 per annum. The RBF Board has increased the total funding allocation under the Facility from $100 million to $120 million, of which the Housing Authority has utilized approximately $97 million to date.

The Housing Authority introduced its lowest-ever interest-rate structure to improve access to mortgage financing for low- and middle-income households.

- Households earning below $30,000 per annum receive a fixed interest rate of 2 per cent for the first five years, followed by a variable rate of 4 per cent from the sixth year.

- Households earning between $30,000 and $50,000 per annum receive a fixed interest rate of 3.5 per cent for the first five years, followed by a variable rate of 6 per cent from the sixth year.

These concessionary rates reduce initial mortgage repayments and provide families with greater certainty during the early years of home ownership. Housing Authority financing is complemented by the Government's First Home Grant Assistance Programme, which reduces the amount eligible families are required to borrow and assists them in meeting the equity and construction costs associated with owning their first home.

4. NEW MAJOR SUBDIVISION DEVELOPMENTS

During the 2025–2026 financial year, the Housing Authority commenced two major subdivision developments that are expected to deliver an additional 853 fully serviced lots. The contract for Tacirua Phase 2, valued at more than $12 million, was awarded to Lomanitoba and is expected to deliver 310 fully serviced lots.

The Veikoba subdivision was awarded to China Railway First Group at a contract value of more than $53 million. It is expected to deliver 543 fully serviced lots and represents the Housing Authority's largest development by monetary value.

Progress has also been made in securing funding for supporting infrastructure. This includes Government funding for a subdivision bridge and a feasibility study for water and sewerage services. The Authority is working with the Fiji Roads Authority and the Water Authority of Fiji to facilitate road access and essential utility services.

5. PROGRESS ON OTHER HOUSING PROJECTS

Construction and enabling works continued across several other subdivisions during the financial year. Nepani Phase 2 is expected to be completed by October 2026, while Davuilevu Phase 2 is expected to be completed by September 2026.

The Korosalusalu project has progressed to the tender-evaluation stage. Government funding has been secured for its package treatment plant, with the contract awarded to Oceania Water Group Pte Limited.

Tavakubu Phases 1 and 3 are undergoing tender evaluation, while progress has been made in obtaining survey-plan approvals for Tavakubu Phases 1 and 3, Davuilevu Phase 2 and Tavakubu Infill. Scheme planning and engineering-design work is also underway for the proposed Wairabetia and Waila subdivisions.

6. FORMALISATION OF INFORMAL SETTLEMENTS

The Housing Authority continued working with the Ministry of Housing to formalize informal settlements and transition eligible families into secure home ownership.

At Tavakubu Phase 2, there are 57 sitting tenants, of whom 47 have received Provisional Offer Letters. During the last financial year, 16 tenants were issued formal leases, while the remaining applications are being processed. Formal leases provide families with secure legal tenure, access to formal housing finance and services, and the confidence to invest in improving their homes.
Through a further partnership between the Ministry and the Housing Authority, 15 residential lots - nine at Wainibuku and six at Makosoi, were allocated to eligible families from the Nabua Muslim League, Veidogo and Kilikali informal settlements.

A total of 56 applications were received, of which 27 applicants met the eligibility requirements. Successful applicants participated in a transparent ballot draw conducted in accordance with the Housing Authority's Lot and Model House Allocation Policy.

Seven of the 15 successful applicants are undergoing loan processing, while the remaining eight are completing the necessary compliance requirements before receiving formal offers. This initiative represents an important step in transitioning families from informal settlements into secure and formal housing.

7. SUPPORTING CUSTOMER-LED HOME CONSTRUCTION

The Authority has also supported families who purchased serviced lots to construct their own homes. At Covata, 58 lots have been sold, while a further 25 lots have been sold at Makosoi. Customers at both developments have commenced preparing house plans and submitting applications to the Housing Authority for construction financing.

This progress demonstrates that the delivery of serviced land is translating into actual home construction and sustainable home ownership, supported by Housing Authority financing and applicable Government grant assistance.

8. IMPROVED TRANSPARENCY AND SERVICE DELIVERY

These physical achievements have been accompanied by improvements in transparency and service delivery. The Housing Authority has introduced a public barrel-draw process for allocating residential lots and Model Homes, together with a public objection process to verify the eligibility of provisionally selected applicants.

The Authority has also upgraded its lending system, introduced an Electronic Document Management System and migrated its Navision financial system to the Business Central platform. These reforms are intended to improve application processing, reduce administrative delays, strengthen accountability and provide customers with a more accessible and transparent service.

9. OUTLOOK FOR THE 2026–2027 FINANCIAL YEAR

The Housing Authority is finalizing the construction and development of a further 702 housing products, comprising serviced vacant lots and ready-built Model Homes scheduled for delivery during the current financial year.

These include the remaining Model Homes at Nepani, 50 Model Homes at Davuilevu and 24 Model Homes at Tavakubu, together with residential, commercial and civic lots across Nepani, Davuilevu, Tavakubu, Covata, Makosoi, Wainibuku and Matavolivoli. A detailed breakdown is provided in Appendix 1.

10. OVERALL CONTRIBUTION TO AFFORDABLE HOUSING AND HOME OWNERSHIP

The Housing Authority's key achievements during the 2025–2026 financial year are summarised as follows:

- 267 fully serviced lots were delivered at Nepani and Davuilevu;
- 101 Model Homes were completed at Nepani;the first 31 families received the keys to their homes;

- two major subdivisions commenced at Tacirua and Veikoba, with a combined expected output of 853 serviced lots;
- families in informal settlements progressed towards secure legal tenure and formal home ownership;
- more affordable housing-finance arrangements were introduced; and
- a further 702 housing products are being prepared for delivery during the current financial year.

These achievements contribute directly to affordable housing by increasing the supply of serviced land and ready-built homes, reducing the cost of mortgage finance, providing secure tenure to families in informal settlements, and improving access to transparent housing-allocation processes.

Coalition Government recognises that the demand for affordable housing remains significant. The Ministry will continue working closely with the Housing Authority to accelerate project implementation, maintain transparent allocation processes, and ensure that housing developments are appropriately targeted towards low- and middle-income Fijian families.

APPENDIX 1: Housing Stock Scheduled for Sale and Delivery in 2026–2027

Stock Category	Subdivision	Product	Lots
New Stock	Nepani Phase 1	Vacant Residential B	36
New Stock	Nepani Phase 1	Vacant	34
New Stock	Nepani Phase 1	2-bedroom Model Homes	70
New Stock	Nepani Phase 2	2-bedroom Model Homes	50
New Stock	Davuilevu Phase 1	Vacant	42
New Stock	Davuilevu Phase 1	Commercial	1
New Stock	Davuilevu Phase 1	2-bedroom Model Homes	50
New Stock	Davuilevu Phases 2 and 3	Vacant	100
New Stock	Davuilevu Phases 2 and 3	Commercial	3
New Stock	Davuilevu Phases 2 and 3	Civic	3
New Stock	Davuilevu Phases 2 and 3	2-bedroom Model Homes	50
New Stock	Tavakubu Phases 1 and 3	Vacant	100
New Stock	Tavakubu Phases 1 and 3	Commercial	2
New Stock	Tavakubu Phases 1 and 3	Civic	2
New Stock	Tavakubu Phases 1 and 3	2-bedroom Model Homes	24
New Stock	Tavakubu Infill	Vacant	19
Old Stock	Covata	Vacant	43
Old Stock	Makosoi	Vacant	3
Old Stock	Makosoi	Vacant – Ministry of Housing	6
Old Stock	Wainibuku	Vacant	8
Old Stock	Matavolivoli	Vacant	6
Old Stock	Tavakubu Phase 2	Vacant	50
Subtotal – New Stock			**586**
Subtotal – Old Stock			**116**
TOTAL			702

Note: Delivery dates and allocations remain subject to completion of construction, loan processing, compliance requirements and applicable approval processes.

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