

Fiji Housing System Profile

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View of Suva, the capital city of Fiji. *ymgerman/iStock*

Executive Summary

Fiji's housing system is characterised by strong urban demand, constrained land supply, and increasing climate vulnerability. Most housing is delivered through incremental self-build rather than formal development, reflecting affordability and finance constraints. While Fiji benefits from a robust policy framework and targeted public programmes, delivery remains well below demand. Expanding access to serviced land, strengthening inclusive housing finance, and embedding climate resilience in housing delivery will be central to achieving sustainable urbanisation.

Housing Delivery

Fiji's housing system operates in a context of high urbanisation, persistent affordability constraints, and increasing climate risk. Although overall population growth is modest, urban housing demand continues to rise due to declining average household size, internal migration, and the concentration of employment and services in major urban centres. Forward-looking estimates indicate a requirement for around 48,000 additional urban housing units over the next 30 years, predominantly affordable to low- and lower-middle-income households.

Housing delivery is dominated by self-build and incremental construction, reflecting long-standing household strategies for managing affordability, whereby homes are constructed progressively as resources allow. Delivery patterns are closely shaped by land availability and tenure arrangements: limited access to serviced, tenure-secure urban land has reinforced informal settlement growth, incremental densification, and peri-urban expansion as the default mechanisms for accommodating demand. While incremental construction provides flexibility and enables households to improve housing conditions over time, the absence of technical guidance and regulatory engagement frequently results in housing that is structurally vulnerable and highly exposed to climate and disaster risks.



Finance

Formal housing finance plays a limited role in shaping housing outcomes. Mortgage depth stands at around 20% of GDP, with formal lending concentrated among households with stable, formal employment. Deposit requirements, loan tenors, and affordability assessments exclude many low-income and informally employed households. Concessional lending mechanisms and bank liquidity support by the Reserve Bank of Fiji demonstrate the potential of targeted financial instruments to expand access but remain modest in scale relative to overall demand.

Non-bank finance, savings-based mechanisms, and superannuation withdrawals play an important complementary role, particularly in supporting incremental construction and housing improvements. While these mechanisms increase access for excluded households, they tend to finance small-scale, incremental investment rather than complete dwellings, reinforcing the dominance of household-led delivery pathways.

Climate

Fiji is highly exposed to climate and disaster risks, including cyclones, flooding, storm surge, coastal erosion, and landslides, all of which have direct implications for housing quality, location, and long-term durability. Informal settlements and peri-urban areas are disproportionately affected, reflecting both their location in hazard-prone areas and the prevalence of lightweight, incrementally built housing.

Housing-related greenhouse gas emissions in Fiji are currently low in global terms, reflecting modest construction volumes, widespread use of lightweight materials, and relatively low household energy consumption. At the same time, while national policies emphasise climate resilience and low-carbon development, implementation remains inconsistent, particularly within informal and incremental construction where most housing is delivered and climate risk is highest. As a result, many new and upgraded homes continue to be built without systematic attention to energy efficiency, material choices, or climate resilience, limiting the extent to which current housing delivery contributes to Fiji's broader climate objectives.

Policy and Programmes

Fiji's policy framework provides a strong basis for housing and urban development, underpinned by constitutional recognition of the right to adequate housing and an increasingly integrated set of national housing, climate, and development policies. Delivery is supported by a range of public institutions and programmes, including serviced land and housing delivery by the Housing Authority, subsidised rental provision through the Public Rental Board and charitable providers, grant-based support under the First Home Ownership Initiative, concessional lending through the Reserve Bank of Fiji Housing Facility, and settlement upgrading through the Informal Settlement Upgrade Programme. However, the scale of public delivery remains modest relative to need.

Barriers and Enablers

Fiji's housing outcomes are shaped by a combination of structural barriers and underutilised enablers. Key barriers include affordability constraints, the availability of serviced and tenure-secure land, land tenure complexity, weak alignment between formal regulatory systems and informal delivery practices, and increasing climate risk. These factors have contributed to the expansion of informal settlements, peri-urban growth beyond planning capacity, and persistent vulnerability within the housing stock.

At the same time, Fiji's housing system exhibits several important enablers. Incremental construction provides a scalable and widely used delivery pathway that enables households to align housing investment with irregular incomes and improve housing conditions over time. Rental housing plays a critical role in accommodating migrants, young households, and those transitioning into urban labour markets, particularly in Suva, even though much of this supply operates informally. Concessional finance mechanisms through the Housing Authority, the Reserve Bank of Fiji, and savings-based instruments such as the Fiji National Provident Fund demonstrate viable pathways for expanding access to housing finance beyond traditional mortgages. Public housing delivery, social rental provision, and settlement upgrading programmes provide targeted support to low-income and vulnerable households, while Fiji's strong constitutional and policy framework offers a clear foundation for integrating affordability, resilience, and inclusion into future housing outcomes.



Village in Sigatoka, Fiji. Anton Gots/iStock

1. Housing Delivery

Fiji's housing system is shaped by strong urbanisation pressures, land constraints, and affordability challenges. The majority of housing is delivered through incremental self-build, reflecting household coping strategies rather than formal supply systems. Limited access to serviced land, complex tenure arrangements, and rising demand have driven informal settlement growth and peri-urban expansion. While flexible and scalable, this delivery model often results in housing that is structurally vulnerable and exposed to climate and disaster risks.

Urbanisation in Fiji is characterised by a high urban population share but small absolute scale. Urban growth peaked at 9.5% in 1961, driven by post-independence economic restructuring and rural–urban migration, before slowing as fertility declined and outward migration increased, sitting between 1% and 2% since 2000.¹ In 2017, around 57% of the population lives in urban areas (approximately 500,000 people or 109,000 households), making Fiji one of the most urbanised countries in the Pacific.² Despite low overall population growth, urban housing demand continues to rise due to declining average household size, internal migration, and the concentration of education and employment in urban centres.

Urban expansion has been strongly shaped by severe land constraints, particularly the dominance of customary tenure, which complicates access to formally serviced land. As a result, growth has been absorbed largely through informal settlement, incremental densification, and peri-urban expansion, rather than planned development at scale.³ An estimated 20% of urban households (around 25,000–30,000 households) live in informal settlements, concentrated mainly in Greater Suva and the Nadi–Lautoka corridor.⁴ Housing need is driven less by absolute homelessness and more by overcrowding, sub-standard construction, insecure tenure, and exposure to environmental risk.

¹ Urban Population Growth (annual %) – Fiji. Available at: <https://data.worldbank.org/indicator/SP.URB.GROW?locations=FJ>

² National Housing Policy 2025-30, Republic of Fiji. Available at: https://www.housing.gov.fj/_files/ugd/bbc96f_e9bea2f9095a45149f146b246d713844.pdf

³ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>

⁴ UN-Habitat: Fiji. Available at: <https://unhabitat.org/fiji>

Looking ahead, continued urban consolidation and climate-related displacement are expected to increase demand for affordable housing. Forward-looking estimates suggest a requirement for around 48,000 additional housing units over the next 30 years, predominantly for low- and lower-middle-income urban households.⁵

Affordability pressures are significant. In 2019–20, national median household income was FJD 20,727 (USD 9,084), rising to FJD 24,503 (USD 10,740) in urban areas and FJD 26,582.20 (USD 11,651) in the urban Central division dominated by the capital, Suva. Including imputed rent, households spent an average of 26% of total expenditure (and 12% of income) on housing, with the proportion highest among wealthier households in absolute terms but most constraining for poorer groups. Nationally, 30% of the population lived below the Basic Needs Poverty Line (FJD 2,179.39/USD 955.23 per year), with a further 34% classified as near-poor BNPL+50% threshold. In urban areas, poverty incidence was lower but still substantial, at 20% poor and 32% near-poor.

Most households live in owner-occupied housing (around 76%) though this figure accounts for the structure only and not the land beneath it, but ownership does not necessarily imply adequacy or security. Poverty rates among owner-occupiers remain high at around 31% poor and 35% near-poor, and a large share of owner-occupiers, particularly those constructed incrementally or located on insecure land, remain vulnerable to economic and environmental shocks, despite nominal ownership status. Housing stock is dominated by single-family detached (78% of homes) and semi-detached dwellings (16.5%). This remains the case in urban areas (66%), with apartments accounting for a small but growing share (14%), much of it government-subsidised rental housing. Tin or corrugated iron are the most common wall materials in Fiji, with 39% of homes built from these materials, followed by 36% primarily from concrete, brick or cement, and 24% from wood. Roofs are predominantly metal, with very few thatched roofs remaining.⁶

Homes provided through government-subsidised rental housing house a much smaller share of the population (around 2%) but exhibit the highest poverty incidence, with 55% of residents classified as poor. By contrast, households renting from private landlords show lower poverty rates (around 16%), though 30% remain near-poor, suggesting that affordability pressures persist even in the private rental sector.

⁵ Housing Sector Fact Sheet, Ministry of Finance. Available at: <https://www.finance.gov.fj/wp-content/uploads/2024/02/Fact-Sheet-Housing.pdf>

⁶ 2019-20 Household Income and Expenditure Survey Main Report, Fiji Bureau of Statistics. Available at: https://www.statsfiji.gov.fj/download/113/hies-2019-20/3847/2019-20_household_income_and_expenditure_survey.pdf

There are three types of land ownership in Fiji:

- iTaukei Land: Communal land held for the benefit of indigenous Fijians. iTaukei land makes up 91% of all land, is typically held by a Mataqali (a social unit of several families) and cannot be sold except to the Crown, but may be leased for up to 99 years.
- State/Crown Land: Land held by the Fijian Government, which can be sold, leased or licenced in accordance with the State Lands Act.
- Freehold Land: Privately owned land that can generally be sold, leased, sub-leased or licensed, though freehold land that was formerly Crown land may be subject to certain restrictions.⁷

In urban areas, 42% of residents live on formal leases, 24% on freehold land, and 7% on customary land, with the remainder occupying informal or 'vakavanua' arrangements. There is a high demand for housing in most towns and cities, but housing provision is impeded by shortages of available land. This has contributed to a noted increase in the number and density of informal settlements in many cities. In 2006, 50 informal settlements were recorded in the Greater Suva Urban Area, compared to over 100 by 2011.⁸ In 2023, it was estimated that there were over 300 informal settlements throughout Fiji, positioned on all three categories of primary land tenure.

Historically, informal settlements were addressed through eviction, particularly when located on freehold land, but policy shifted in the early 2000s toward regularisation and upgrading, supported by constitutional protections against arbitrary eviction and the expansion of settlement upgrading programmes. Non-governmental and community organisations play an important complementary role within this. However, the near absence of a large-scale formal apartment sector means urban growth continues to be absorbed through horizontal expansion and informal densification, with implications for infrastructure efficiency, land consumption, and climate exposure.⁹

⁷ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>

⁸ Fiji National Urban Profile, 2019, UN-Habitat. Available at: https://unhabitat.org/sites/default/files/documents/2019-07/fiji_national_urban_profile.pdf

⁹ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>

1.1 Owner Occupancy

Owner-occupied housing in Fiji is delivered through a mix of formal institutions, negotiated informal access to land, incremental self-build pathways, and supported mechanisms, reflecting both government intervention and household-driven supply. For a large share of Fiji's population, especially in urban and peri-urban areas, owner-occupied housing is delivered incrementally. Households typically acquire land through informal or customary arrangements (including native or traditional tenure) and then construct housing in stages as resources permit. Incremental construction often starts with basic shelter and is expanded over time, combining self-build labour with periodic purchases of materials. This pathway allows households to align housing investment with irregular incomes but often results in lower-quality construction without formal building approvals or servicing.

Under 'vakavanua' arrangements, households typically pay around FJD \$1,000–\$3,000 for a site, and then build a home at their own cost. Further payments are also usually required in the form of monthly payments, occasional payments on demand, customary gifts, or a combination of these. In informal communities on state land, the residents do not pay any lease or rent.¹⁰

While formal housing delivery remains limited in scale, Fiji does have an active residential sales market, particularly in urban and peri-urban areas. Market activity is reflected in publicly available listing and transaction portals, including the Real Estate Agents Licensing Board's property portal, which provides visibility on homes and residential land marketed in recent years. The listings illustrate the range of housing types available for sale, from completed dwellings to serviced and unserviced plots, and provides a useful indication of the formal sales market and prevailing price expectations within Fiji's housing system.¹¹

Formal private developers primarily operate in greenfield subdivisions or small-scale housing estates concentrated in and around major urban centres and tourism-linked growth corridors, where demand is strongest and risks are more manageable. The focus on delivering completed dwellings or serviced plots for sale to upper-income households with access to formal finance means that formal developer-led housing accounts for only a small share of total owner-occupied supply.

A recent IFC-supported public–private partnership (PPP) initiative provides important lessons regarding the role of private sector delivery in Fiji's housing system.¹² While the programme aimed to mobilise private finance and delivery capacity at scale, its implementation highlighted the complexity of structuring partnerships that balance commercial viability with the objective of maintaining housing affordability for low- and middle-income households. In particular, the experience underscored the need for stronger institutional capacity, clearer delivery frameworks, and more robust mechanisms to align public policy objectives with private sector incentives.

Reflecting these lessons, the originally proposed PPP sites have since been returned to the Housing Authority, which is now advancing a more direct delivery approach focused on serviced land provision, model housing development, and concessional finance to improve affordability. This shift represents a pragmatic, locally grounded response aligned with the National Housing Policy (2025–2030), while recognising that PPPs may play a future role once enabling systems, regulatory clarity, and institutional capacity are further strengthened.

¹⁰ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>

¹¹ National Property Sales Database (NatPro), Real Estate Agents Licensing Board. Available at: <https://www.realbportal.com/Public/Search>

¹² Fiji Begins Selection of Private Sector Developer for 3000 Affordable, Climate Resilient Homes, IFC. Available at: <https://www.ifc.org/en/pressroom/2022/fiji-begins-selection-of-private-sector-developer-for-3000-affordable-climate-resilient-homes>

1.2 Rental

Approximately 24% of the urban population rents the home they live in, compared with just 2% in rural areas.¹³ The rental sector in Fiji is overwhelmingly private, with only around 12% of tenants living in government-subsidised rentals. Given the dominance of owner-occupied single-family housing (78%) and the limited apartment stock (4.7%), rental provision largely occurs through small-scale arrangements embedded within owner-built dwellings, including attached units and incrementally expanded homes. Monthly rents in the private market typically range from FJD 350–1,500 (USD 154–660), reflecting wide variation in location, dwelling quality, and access to services. While private rental housing provides flexibility and relatively rapid access to accommodation, it is often associated with limited security of tenure, variable housing quality, and weak incentives for landlords to invest in maintenance or climate resilience.

To address affordability challenges faced by households earning below FJD 50,000 (USD 22,500) per year, Fiji has seen an expansion of social housing provision. Government remains the primary driver and investor in social housing delivery, supported by international agencies and development assistance. An estimated 2.1% of the total population are housed in either government quarters or social housing. The main social housing providers in Fiji are the Public Rental Board (PRB), the Housing Assistance and Relief Trust (HART), and the Model Towns Charitable Trust, which together manage a combined housing stock of nearly 3,000 homes.¹⁴

The PRB manages 1,724 rental flats across 22 urban housing estates, with a waiting list of 164 households as of March 2023. It provides a 50% subsidy on rentals for low-income earners, offering housing at market rates for households earning more than FJD 50,000 (USD 22,000) per year. Subsidised rates are in the region of FJD 110-236 (USD 48-104) per month. See Section 5 for more information.

The Model Towns Charitable Trust has developed the Koro-i-pita subdivision since 2008, which currently comprises 241 homes, while HART was established in 1970 by the Fiji Council of Churches as a charitable organisation that provides shelter at heavily subsidised rental rates and wraparound services to about 850 families. HART manages 843 flats across 21 communities.¹⁵ Rents are roughly FJD 22-85 (USD 10-37) per month. Services provided by HART include elderly and special needs caregiving, education assistance for children, and welfare services. Residents are mainly women and children with little or no regular income, reliant on financial assistance from the Fiji Government's Department of Social Welfare.¹⁶

¹³ National Housing Policy 2025-30, Republic of Fiji. Available at: https://www.housing.gov.fj/_files/ugd/bbc96f_e9bea2f9095a45149f146b246d713844.pdf

¹⁴ 2019-20 Household Income and Expenditure Survey Main Report, Fiji Bureau of Statistics. Available at: https://www.statsfiji.gov.fj/download/113/hies-2019-20/3847/2019-20_household_income_and_expenditure_survey.pdf

¹⁵ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>

¹⁶ 2019-20 Household Income and Expenditure Survey Main Report, Fiji Bureau of Statistics. Available at: https://www.statsfiji.gov.fj/download/113/hies-2019-20/3847/2019-20_household_income_and_expenditure_survey.pdf



Fiji home. Snowhill/iStock

2. Housing Finance

Housing finance in Fiji is dominated by commercial banks but remains accessible primarily to formally employed households. Mortgage lending represents a significant share of household credit, yet only around one-fifth of households hold mortgages. Non-bank lenders, microfinance institutions, and savings-based mechanisms play an important complementary role, supporting incremental construction and home improvements. Concessional finance schemes and public lending programmes demonstrate potential to expand access but remain modest relative to overall housing demand.

The housing finance ecosystem in urban Fiji comprises a mix of commercial banks, public institutions and non-bank lenders. While commercial banks dominate formal mortgage lending, non-bank financial institutions, the Fiji Housing Authority, the Fiji National Provident Fund, credit unions, and cooperatives play important complementary roles, particularly in supporting incremental construction and households excluded from traditional mortgage markets.¹⁷

¹⁷ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>

2.1 Formal Housing Finance

As of October 2025, the formal household sector’s outstanding credit stood at approximately FJD 3.59bn (USD 1.63bn), having experienced double-digit annual growth in recent years. Of this, 75.1% of total household credit (FJD 2.70bn/USD 1.22bn) is concentrated in the housing market, with personal loans at 17.2% and vehicle loans at 7.2% (see Figure 1). Approximately 86% of household lending is facilitated by commercial banks, with the remainder distributed among licensed credit institutions, the Housing Authority, Fiji Development Bank and life insurance companies.¹⁸ Commercial bank loans generally require a deposit of 10-20% of the purchase price (though this can drop to 0% if utilising the Government First Home grant, see Section 5), along with additional fees and have interest rates around 5%.¹⁹

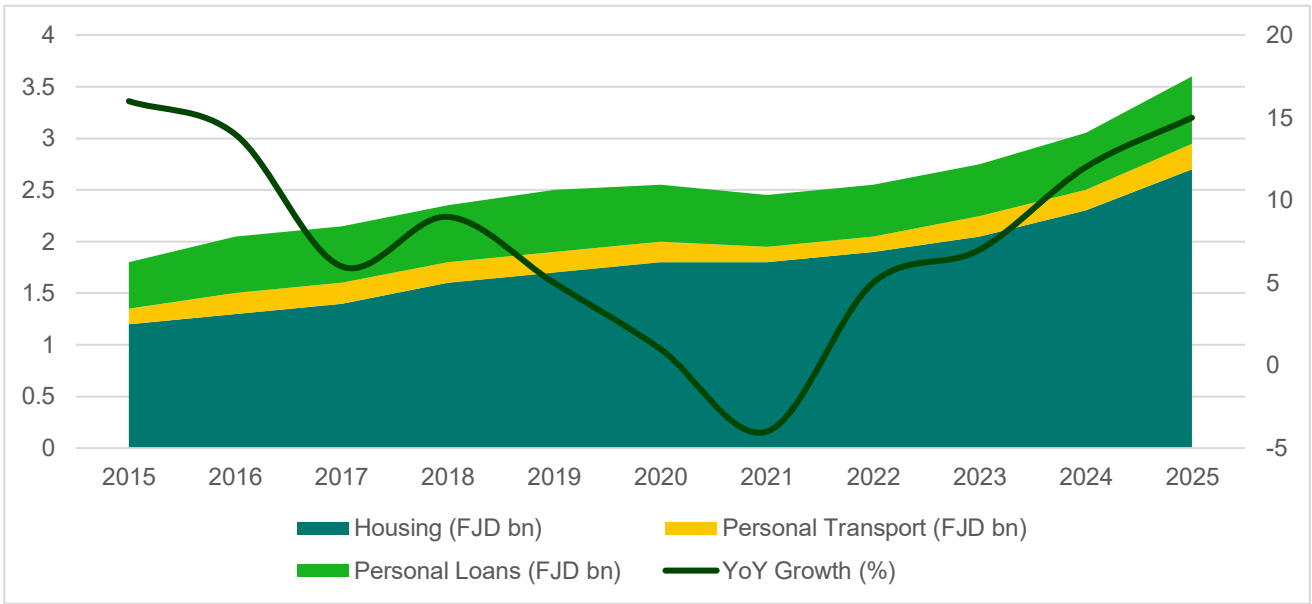


Figure 1: Household Sector Credit, Reserve Bank of Fiji

¹⁸ Financial Stability Review 2025, Reserve Bank of Fiji. Available at: <https://www.rbf.gov.fj/financial-stability-review-2025/>

¹⁹ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>

This recent increase has been fuelled by increasing household incomes and a low-interest rate environment, particularly for housing loans which have dropped from ~6.0% in 2019 to ~4.6% in 2025. However, though the total outstanding debt for residential housing loans has trended upward (13.5% higher than the previous year), the number of loan accounts has remained relatively stable, meaning that the average amount being borrowed is increasing. The average value of housing loans disbursed during the year reached ~FJD 60k (~USD 27k) in 2025, a reverse of the pattern pre-COVID, where between 2015 and 2019, average loan size reduced from ~FJD 55k (~USD 25k) to ~FJD 45k (~USD 20k), and then sharply dropped during the pandemic to ~FJD 30k (~USD 13.5k) (see Figure 2).²⁰ These figures would suggest that there are around 40-50k active housing loans across the country.

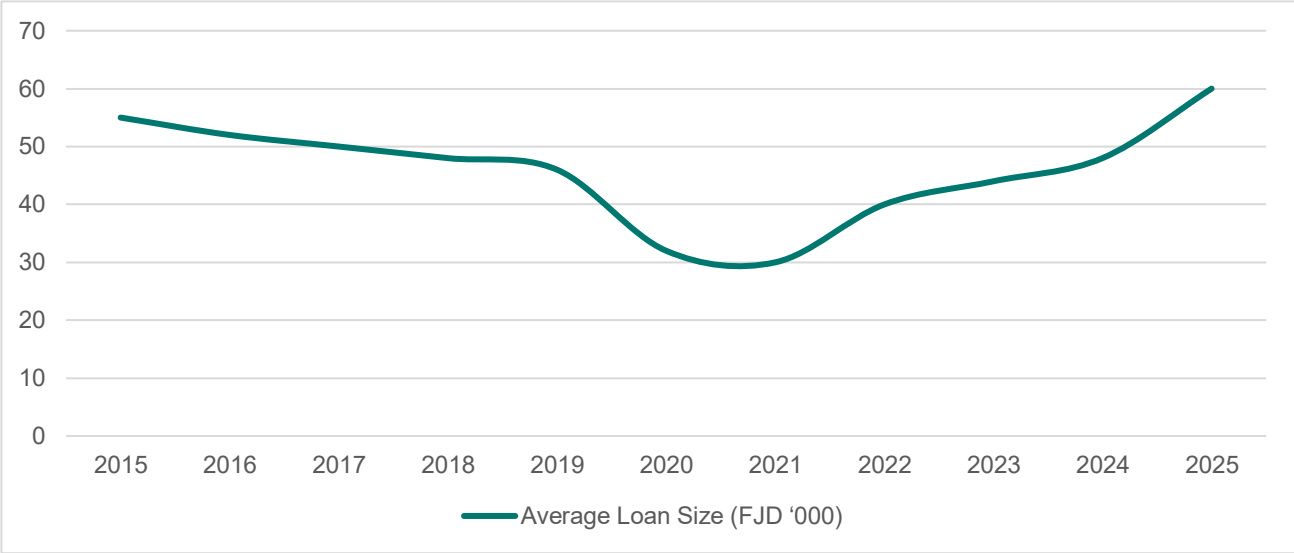


Figure 2: Average Loan Size (FJD '000), Reserve Bank of Fiji

²⁰ Financial Stability Review 2025, Reserve Bank of Fiji. Available at: <https://www.rbf.gov.fj/financial-stability-review-2025/>



2.2 Non-Bank Finance

Non-bank housing finance and microfinance play important complementary roles in Fiji's housing finance system by providing small, flexible loans to households that are unable to access formal bank mortgages. These institutions typically serve low-income and informally employed households, supporting incremental housing construction and basic home improvements rather than the purchase of completed dwellings.

Non-bank finance companies such as Kontiki Finance Ltd²¹ support housing outcomes indirectly through short- to medium-term consumer and asset-based loans. While they do not provide long-term residential mortgages, their products are frequently used by households to finance incremental construction, home improvements, and housing-related expenses, including building materials and labour. Compared with banks, their relatively accessible lending criteria and faster approval processes make it relevant for households with irregular incomes, limited collateral, or incomplete tenure documentation, positioning them as a form of bridging or supplementary housing finance within the broader ecosystem.

Microfinance Institutions (MFIs) provide even smaller scale loans. South Pacific Business Development (SPBD) is the largest MFI in Fiji, with a primary focus on low-income and disadvantaged women, particularly those in rural and peri-urban areas. SPBD operates through a group lending model, providing unsecured micro-enterprise development loans to support income-generating activities, alongside small business training, financial literacy education, and savings products. Established members are able to access financing for basic housing improvements once livelihoods are stabilised. These typically include access to electricity, piped water, sanitation, secure foundations, and durable roofing, addressing critical housing adequacy gaps rather than full home construction.²²

²¹ Kontiki Finance. Available at: <https://www.kontikifinance.com/>

²² Research Report: Affordable Housing Finance Products in Fiji, Samoa, and Tonga, Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/Housing-Finance-Product-Research-Report-Habitat-for-Humanity-New-Zealand.pdf>



2.3 Government Provision

Government support for housing finance in Fiji is delivered through a combination of direct public lending, targeted grants, and formerly, interest rate subsidies, aimed primarily at low-income and first-time homebuyers.

The Fiji Housing Authority provides concessionary housing loans to eligible low-income households earning FJD 50,000 (USD 22,500) or less per year. These loans are offered at a subsidised interest rate of 3.5% for the first five years, with a minimum deposit requirement of 10%.²³ Borrowers who qualify for a Housing Authority loan may also apply for the Ministry of Housing First Homeowner Grant, which provides up to FJD 30,000 (USD 13,500) toward the construction of a first home. Alternatively, eligible households may apply for a FJD 10,000 subsidy (USD 4,500) for land purchase, although applicants may access only one of these benefits (either construction or land).

The Reserve Bank of Fiji operates a Low-Interest Housing Facility designed to improve access to mortgage finance for low-income earners through participating commercial banks. Under this facility, the Reserve Bank provides funding to lenders at 1% per annum, enabling banks to offer eligible housing loans at a maximum interest rate of 4% per annum for a period of up to five years.²⁴

²³ Research Report: Affordable Housing Finance Products in Fiji, Samoa, and Tonga, Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/Housing-Finance-Product-Research-Report-Habitat-for-Humanity-New-Zealand.pdf>

²⁴ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>



Suburb in the city of Nadi, Fiji. *tobiasjo/iStock*

3. Climate

Fiji's housing sector operates in a context of high climate vulnerability, including cyclones, flooding, storm surge, and coastal erosion. Informal and incrementally built housing is particularly exposed to these hazards. Although housing-related emissions are currently low, future urban growth could increase the sector's carbon footprint. National policies recognise the need for resilient and low-carbon housing, but implementation remains uneven, particularly within informal and self-built housing where most homes are delivered.

Climate change increasingly intersects with housing systems in Fiji, shaping both the environmental impacts of housing construction and the vulnerability of settlements to climate hazards. As a small island developing state exposed to tropical cyclones, flooding, sea-level rise and coastal erosion, Fiji's housing system faces a dual challenge: reducing emissions associated with construction materials and energy use, while strengthening the resilience of settlements exposed to climate-related risks.

Across Fiji, climate vulnerability frequently overlaps with housing affordability pressures and infrastructure constraints. Rapid urbanisation has increased demand for housing, particularly in the Suva–Nausori and Nadi–Lautoka corridors, while construction costs have risen significantly due to the country's reliance on imported materials such as cement and steel.²⁵ Informal settlements have expanded in peri-urban areas and along vulnerable coastal zones, where land availability and affordability constraints often push households into locations exposed to flooding, storm surge and other climate hazards.

Climate considerations therefore intersect closely with the wider structural barriers shaping housing delivery in Fiji, including complex land tenure arrangements, limited access to housing finance and the predominance of incremental self-build construction. As the housing sector expands to meet growing demand, decisions about how housing is built and upgraded will have long-term implications for both climate resilience and environmental sustainability.

²⁵ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji. Available at: <https://habitatfiji.org.fj/wp-content/uploads/2024/06/FIJI-HEA-Report.pdf>

3.1 Climate Change Mitigation

Although Fiji's overall emissions are small in global terms, the country's housing construction relies heavily on imported materials such as cement, steel and manufactured building products, which carry significant embodied carbon and increase the environmental footprint of urban development.²⁶ Improving the environmental performance of housing construction is therefore increasingly relevant to Fiji's wider climate and sustainable development strategies. At the same time, energy use within residential buildings is rising as urbanisation increases and households adopt more energy-intensive appliances and cooling systems.²⁷ Improving building design, natural ventilation and passive cooling therefore represents an important component of climate mitigation within Fiji's housing sector.

Sustainability standards and green construction practices remain unevenly integrated across housing systems. Formal developments and donor-supported projects increasingly incorporate energy efficiency and climate-responsive design principles, while many lower-income households continue to build incrementally without access to technical guidance or certification frameworks. While Fiji does not yet have a large-scale national green building certification system comparable to those operating in larger construction markets, emerging regional initiatives and international frameworks such as EDGE and other sustainable building standards are increasingly referenced in development projects.

Efforts to promote locally appropriate construction materials illustrate how mitigation approaches can begin to align with Fiji's housing system. Cement Bamboo Frame Technology combines bamboo with reinforced cement structures to create durable housing capable of meeting cyclone resilience standards while reducing embodied carbon compared with conventional materials. An ongoing partnership between GGGI, Base Bahay and Government of Fiji has helped build technical evidence for its potential use within Fiji's housing sector, illustrating how locally available materials may contribute to both lower-carbon construction and more resilient housing systems if supported by appropriate policy frameworks and technical guidance (See CSCC Case Study).

Because a large share of housing construction occurs through incremental self-build processes, climate-responsive approaches must align with the everyday practices of households, builders and local construction actors. Technical guidance, skills development and improved access to climate-responsive materials can play an important role in enabling households to integrate energy efficiency, passive cooling and lower-carbon construction methods within incremental housing investment.

²⁶ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji. Available at: <https://habitatfiji.org.fj/wp-content/uploads/2024/06/FIJI-HEA-Report.pdf>

²⁷ Republic of Fiji National Energy Policy 2023-2030. Available at: https://prdrse4all.spc.int/sites/default/files/nep-report_final_2023_2030.pdf

3.2 Adaptation and Resilience

Climate risks are a defining feature of Fiji's housing system. Tropical cyclones regularly cause widespread damage to housing and infrastructure, while flooding, coastal erosion and sea-level rise affect many settlements located near rivers and coastal zones.²⁸

Housing quality plays a critical role in determining vulnerability to these hazards. Many lower-income households construct homes incrementally using locally available materials and informal construction methods, which may not fully meet structural standards required for cyclone resistance. At the same time, informal settlements often emerge in hazard-prone areas where land is available but infrastructure and protective planning measures are limited.

The Government of Fiji has introduced several policy measures aimed at strengthening housing resilience, including cyclone-resistant building construction guidance and post-disaster reconstruction programmes designed to support safer rebuilding following major storm events.²⁹ However, ensuring that these standards are consistently applied across the housing system remains a challenge, particularly where construction occurs through informal or incremental processes.

Community-based upgrading and technical assistance initiatives demonstrate how resilience improvements can nevertheless emerge within these constraints. Programmes supporting safer construction techniques have helped households strengthen homes against cyclone damage while working within the realities of household-led housing investment.³⁰

Strengthening housing resilience requires engagement with the institutional, financial and community mechanisms through which housing is delivered. Technical training programmes, settlement upgrading initiatives and collaborative partnerships between government agencies, research institutions and professional bodies can help translate resilient construction standards into practical guidance for households and local builders. Strengthening coordination across housing policy, infrastructure planning and climate strategies will also be essential to ensure that resilience considerations are integrated into settlement planning and housing development processes.

²⁸ Climate Risk Country Profile: Fiji, World Bank. Available at: https://climateknowledgeportal.worldbank.org/sites/default/files/country-profiles/15854-WB_Fiji%20Country%20Profile-WEB.pdf

²⁹ Fiji Post-Cyclone Winston Emergency DPO, World Bank. Available at: <https://documents1.worldbank.org/curated/en/213691549909250766/pdf/Fiji-Fiji-Post-Cyclone-Winston-Emergency-DPO.pdf>

³⁰ Guidelines for improving building safety and resilience for new single storey houses and schools in rural areas of Fiji 2019, Ministry of Industry, Trade and Tourism. Available at: https://www.gfdrr.org/sites/default/files/Guidelines_for_Improving_Building_Safety.pdf



Fiji Home. Anton Gots/iStock

4. Policy and Regulatory Environment

Fiji's housing policy framework is supported by constitutional recognition of the right to adequate housing and a set of integrated national development and climate strategies. Housing governance involves multiple national institutions responsible for policy, land administration, finance, planning, and disaster management. While the National Housing Policy and related frameworks provide a strong strategic foundation, implementation remains uneven due to institutional coordination challenges, capacity constraints, and the complexities of land tenure.

The Constitution of the Republic of Fiji (2013) establishes a clear constitutional basis for housing policy, recognising the right to adequate housing and sanitation under Section 38, subject to progressive realisation and available resources. It also affirms rights to dignity, equality, and non-discrimination, and places obligations on the State to protect vulnerable groups and promote social wellbeing. Strong constitutional commitments to environmental protection, climate resilience, and disaster risk reduction further reflect Fiji's exposure to climate and natural hazards. Together, these provisions provide the normative foundation for state intervention in housing and urban development, as detailed below.³¹

³¹ Constitution of the Republic of Fiji, Government of Fiji. Available at: <https://www.fiji.gov.fj/getattachment/a3cddc01-dc73-4823-83b8-f290672ddae0/2013-Constitution-of-The-Republic-of-Fiji.aspx>

4.1 Key Institutions and their Roles

Housing delivery in Fiji is shaped by a centralised but multi-institutional governance structure, with responsibilities distributed across national policy leadership, land administration, planning and regulation, housing delivery agencies, and disaster and climate institutions. Fiji's housing system operates within a unitary governance framework, with national government ministries and statutory bodies playing the dominant role in policy formulation, financing, and delivery. Local authorities are responsible for planning control and service provision, but their capacity and fiscal autonomy are limited, making inter-agency coordination at the national level critical to housing delivery.

The National Housing Policy (2025–2030) positions housing as a cross-cutting sector linked to land tenure, infrastructure, climate resilience, disaster risk management, and social inclusion. Delivery is through a combination of public housing institutions, land and planning authorities, and targeted programmes, rather than through a single large-scale national housing scheme.³²

- **Ministry of Housing:** Provides overall policy leadership for the housing sector, oversees the National Housing Policy, and coordinates housing interventions across ownership, rental, and informal settlement upgrading, while relying on statutory agencies for delivery.³³
- **Ministry of Finance:** Sets budget allocations and fiscal policies affecting housing, including infrastructure funding, subsidies, taxation, and post-disaster reconstruction.³⁴
- **Ministry of Waterways and Environment and National Disaster Management Office:** Shape climate adaptation, disaster risk reduction, and post-disaster housing responses, influencing settlement planning, building standards, and relocation.^{35 36}
- **Ministry of Local Government:** Oversees municipal councils responsible for development control, building approvals, and local infrastructure provision.³⁷
- **iTaukei Land Trust Board (TLTB):** Administers customary land (~91% of total land), playing a key role in housing delivery through the management of residential leases.³⁸
- **Department of Lands:** Manages state land, including allocation and subdivision for residential use, supporting public housing, serviced plots, and relocation initiatives.³⁹

³² National Housing Policy 2025-30, Republic of Fiji. Available at: https://www.housing.gov.fj/files/ugd/bbc96f_e9bea2f9095a45149f146b246d713844.pdf

³³ About Us, Ministry of Housing. Available at: <https://www.housing.gov.fj/copy-of-about-us>

³⁴ About the Ministry, Ministry of Finance. Available at: <https://www.finance.gov.fj/about-the-ministry/>

³⁵ Ministry of Waterways and Environment. Available at: <https://www.mowe.gov.fj/>

³⁶ National Disaster Management Office. Available at: <https://www.ndmo.gov.fj/>

³⁷ About Us, Ministry of Local Government. Available at: <https://www.mlg.gov.fj/elementor-945/>

³⁸ Corporate Profile, iTaukei Land Trust Board. Available at: <https://titb.com.fj/corporate-profile/>

³⁹ Department of Lands, Ministry of Lands and Mineral Resources. Available at: <https://www.lands.gov.fj/>

- **Town and Country Planning Authorities:** Regulate zoning, subdivision, and development approvals under national and municipal planning frameworks.
- **Housing Authority:** Supports owner-occupier housing through serviced land development, housing loans, and incremental construction, with delivery constrained by land, finance, and infrastructure costs.⁴⁰ See Section 6 for further information.
- **Public Rental Board (PRB):** Provides subsidised rental housing for very low-income households, operating a limited stock relative to demand.⁴¹ See Section 6 for further information.
- **Development Partners:** Provide financial and technical support for housing reforms, settlement upgrading, climate-resilient housing, and planning capacity building.

4.2 Policies and Frameworks

Fiji's housing and urban development agenda is guided by a set of interlinked national development plans, sectoral policies, and thematic strategies. The National Housing Policy (2025–2030) provides the overarching framework, positioning housing as a key contributor to social wellbeing, economic participation, and climate resilience, with a strong emphasis on affordability, tenure security, inclusivity, and resilience to natural hazards.

The NHP sets out four integrated priorities: enabling and formalising the supply of decent housing, including rental; improving access, assistance, and affordability for low-income and diverse households; strengthening housing quality, safety, sustainability, and resilience across urban and rural areas; and building sector capacity, partnerships, and financing mechanisms. Together, these priorities reflect a more holistic and systems-oriented approach to housing delivery.

Broader development priorities are set out in the National Development Plan (2025–2029), which embeds housing within wider objectives on infrastructure, economic growth, social inclusion, and resilience. These frameworks recognise housing as a cross-cutting sector linked to land governance, infrastructure provision, livelihoods, public health, disaster risk management, and environmental sustainability, although many housing actions remain indirect and dependent on sectoral programmes.

Urban development and spatial growth are guided by urban policy action plans, growth management plans, and land-use and infrastructure master plans, which shape where and how housing can be developed. Implementation is highly influenced by Fiji's customary land tenure system and by coordination across central government, local authorities, and land administration bodies, resulting in uneven delivery.⁴² While climate, disaster risk, and inclusion policies provide a strong enabling framework, translation into operational guidance, finance, and large-scale delivery remains uneven.

Specific policies and acts are detailed in Appendix 1.

⁴⁰ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>

⁴¹ Public Rental Board. Available at: <https://www.prb.com.fj/>

⁴² National Housing Policy 2025-30, Republic of Fiji. Available at: https://www.housing.gov.fj/files/ugd/bbc96f_e9bea2f9095a45149f146b246d713844.pdf



Bamboo building frame, Philippines. *Hilti Foundation and Base Bahay Foundation Inc.*

5. Major Government Housing and Urban Development Programmes

Fiji has introduced a range of programmes to expand housing access, including serviced land delivery through the Housing Authority, subsidised rental provision by the Public Rental Board, concessional lending schemes, and the First Home Ownership Initiative. Settlement upgrading programmes seek to formalise and improve informal communities. While these initiatives provide targeted support to low-income households, the scale of public delivery remains modest compared with growing urban housing demand.

In recent years, Fiji has implemented a range of national housing and urban development initiatives intended to translate policy commitments into delivery, expanding access to affordable housing, improving settlement conditions, and supporting orderly urban growth.

5.1 Housing Authority

Established in 1955, the Housing Authority plays a central role in delivering affordable housing for low- and middle-income households in Fiji. The Authority supports owner-occupation through the provision of fully serviced residential lots and housing units, alongside concessionary mortgage financing to enable households to acquire land or dwellings and construct homes.⁴³

Loan products include financing for purchasing a residential lot, constructing a home and refinancing existing home loans. The Housing Authority requires a 10% deposit and provides loans of up to 30 years. Through credit provided by the Reserve Bank, via the Housing Facility at a 0.25% interest rate, the Housing Authority provides subsidised loans for the first 5 years of 3.5% for households earning under FJD 30,000 and 3.95% for those earning under FJD 50,000. People who qualify for Housing Authority assistance can then apply for the Ministry of Housing's First Homeowner subsidy (up to FJD 30,000) or FJD for the purchase of land.⁴⁴

Since 2009, the Housing Authority has completed three major subdivisions, supporting housing access for over 1,400 households, and is advancing additional projects scheduled for completion over the next three years.

⁴³ Housing Authority. Available at: <https://www.housing.com.fj/>

⁴⁴ Research Report: Affordable Housing Finance Products in Fiji, Samoa, and Tonga, Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/Housing-Finance-Product-Research-Report-Habitat-for-Humanity-New-Zealand.pdf>

Despite these initiatives, projected delivery remains modest in scale.⁴⁵ Under current plans, the Housing Authority expects to complete 2,873 homes and 2,621 serviced lots between 2025 and 2029.⁴⁶

5.2 Public Rental Board

The Public Rental Board (PRB) provides affordable, appropriate rental housing for low-income households in Fiji.⁴⁷ The PRB currently manages over 1,600 rental flats nationwide, including 4 estates in the Northern Division, 15 in the Central Division, and 6 in the Western Division. Monthly rents range from FJD 23 to FJD 111, depending on flat type, with additional subsidies available for households earning below FJD 200 per week. The Housing Authority has earmarked two sites in Suva and Tavakuba in its Master Plan to be leased to the PRB for future housing development. In addition, several customary landowners have opted to lease land directly to the PRB.⁴⁸

PRB flats are intended as temporary accommodation for low-income households without access to home ownership, supporting tenants until they are able to build or purchase their own homes. In practice, some households have remained in PRB housing for extended periods, including across generations, even as incomes and living standards have improved.⁴⁹

5.3 Fiji National Provident Fund (FNPF)

The Fiji National Provident Fund (FNPF) allows members to use part of their superannuation savings for housing at any time, regardless of income level. Funds can be accessed for purchasing land or housing, building, renovating or extending a home, installing basic services, or refinancing existing loans.

Housing withdrawals are available to members with sufficient balances, with minimum thresholds applying for new construction (FJD 10,000 / USD 4,500) and renovation or extension (FJD 5,000 / USD 2,250). Urban members can also use savings to purchase property or land, including land administered by the iTaukei Land Trust Board or the Lands Department, provided the property is registered in the member's name.

Access to FNPF housing savings can help low-income households achieve home ownership or improve housing conditions where access to formal housing finance is limited, and can provide relief for members struggling with housing loan repayments. However, drawing on retirement savings for housing reduces funds available in later life and may weaken long-term financial security, particularly where withdrawals significantly deplete a member's account.⁵⁰

⁴⁵ Fiji Housing Ecosystem Mapping Report 2023, Habitat for Humanity Fiji and Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/FIJI-HEA-Report.pdf>

⁴⁶ Housing Authority to deliver 5,434 homes in five years, FBC News. Available at: <https://www.fbcnews.com.fj/news/housing-authority-to-deliver-5434-homes-in-five-years/>

⁴⁷ Public Rental Board. Available at: <https://www.prb.com.fj/>

⁴⁸ Research Report: Affordable Housing Finance Products in Fiji, Samoa, and Tonga, Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/Housing-Finance-Product-Research-Report-Habitat-for-Humanity-New-Zealand.pdf>

⁴⁹ 2019-20 Household Income and Expenditure Survey Main Report, Fiji Bureau of Statistics. Available at: https://www.statsfiji.gov.fj/download/113/hies-2019-20/3847/2019-20_household_income_and_expenditure_survey.pdf

⁵⁰ Research Report: Affordable Housing Finance Products in Fiji, Samoa, and Tonga, Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/Housing-Finance-Product-Research-Report-Habitat-for-Humanity-New-Zealand.pdf>

5.4 Reserve Bank of Fiji Housing Facility

The Reserve Bank of Fiji (RBF) Housing Facility is a concessional funding programme designed to improve the affordability of housing finance for low-income households by reducing interest rates on home loans. Under the facility, approved lenders including commercial banks, licensed credit institutions, and the Housing Authority of Fiji can access funds from the RBF at concessional rates, on the condition that these savings are passed on to eligible borrowers. Lenders can access advances under the facility at an interest rate of 0.25% per annum and on-lend these funds to eligible first-time home buyers at a maximum interest rate of 3.99% per annum, for loan terms of up to five years. Eligibility is limited to households purchasing or refinancing their first home, who meet the credit requirements of an approved lender and have a combined annual income of FJD 50,000 or below.⁵¹

5.5 The First Home Ownership Initiative

The First Home Ownership Initiative (FHOI) was launched by the Ministry of Housing and Community Development in 2014 to expand access to affordable, quality housing and increase home ownership among low- and middle-income Fijians. Since its inception, the initiative has supported approximately 3,760 households, with total assistance of around FJD 36 million (USD 16.2 million).⁵²

The initiative is delivered through two main programmes: the First Home Purchase Programme and the First Land Purchase Programme. Households with an annual income of FJD 50,000 or below are eligible for grants of up to FJD 30,000 (USD 13,500) or FJD 15,000 (USD 6,750) respectively for the construction of purchase of a first home. Those with annual incomes between FJD 50,001 and FJD 100,000 may access grants of up to FJD 20,000 (USD 9,000) for first-home construction, or FJD 5,000 (USD 2,250) for the purchase of a first home.⁵³

5.6 Informal Settlement Upgrade and Formalisation Programme

Delivered through the Ministry of Housing, Fiji's Informal Settlement Upgrade and Formalisation Programme provides the overarching framework for upgrading informal settlements and transitioning households to more secure tenure on serviced land.⁵⁴ Its main delivery mechanism, the Informal Settlement Upgrade Programme (ISUP), focuses on servicing settlements, subdividing land, and issuing long-term development leases, with income-linked subsidies enabling households to invest in more permanent housing. Implementation of ISUP has been constrained by slow infrastructure delivery and complex tenure formalisation processes. Complementary initiatives support infrastructure and sanitation improvements but do not replace ISUP's tenure-focused role.⁵⁵

In parallel, the Fiji Resilient Informal Settlements (FRIS) initiative prioritises climate resilience and safety in settlements exposed to flooding and extreme weather. Rather than focusing on tenure, FRIS emphasises settlement-level infrastructure, climate-adapted planning, and safer construction.⁵⁶

⁵¹ Research Report: Affordable Housing Finance Products in Fiji, Samoa, and Tonga, Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/Housing-Finance-Product-Research-Report-Habitat-for-Humanity-New-Zealand.pdf>

⁵² The First Home Ownership Initiative, Ministry of Housing. Available at: <https://www.housing.gov.fj/the-first-home-ownership-initiative>

⁵³ Research Report: Affordable Housing Finance Products in Fiji, Samoa, and Tonga, Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/Housing-Finance-Product-Research-Report-Habitat-for-Humanity-New-Zealand.pdf>

⁵⁴ Informal Settlement Upgrade and Formalisation Programme, Ministry of Housing. Available at: <https://www.housing.gov.fj/the-first-home-ownership-initiative>

⁵⁵ Research Report: Affordable Housing Finance Products in Fiji, Samoa, and Tonga, Habitat for Humanity New Zealand. Available at: <https://www.habitat.org.nz/habitat-prod/downloads/Housing-Finance-Product-Research-Report-Habitat-for-Humanity-New-Zealand.pdf>

⁵⁶ Increasing the resilience of informal urban settlements in Fiji that are highly vulnerable to climate change and disaster risks – Fiji Resilient Informal Settlements (FRIS), UN-Habitat. Available at: <https://fukuoka.unhabitat.org/projects/1355/>



6. Barriers and Enablers

Fiji housing outcomes reflect a combination of structural barriers and enabling mechanisms. Key challenges include limited access to serviced land, complex tenure arrangements, affordability constraints, climate exposure, and weak alignment between formal regulatory systems and informal housing practices. At the same time, incremental construction, rental housing, concessional finance, and settlement upgrading programmes provide important pathways for improving housing outcomes if strengthened and better integrated into the wider housing system.

Housing systems are shaped by the interaction of land governance, housing finance, regulatory frameworks and household construction practices. In small island states such as Fiji, the alignment between these elements plays an important role in determining how effectively housing demand can be met, particularly in the context of urbanisation pressures, climate risk and limited land availability.

National policy frameworks influence the availability of land, infrastructure and housing finance, while institutional capacity shapes how effectively housing programmes and regulations are implemented. Developers, financial institutions and public agencies influence formal housing supply, while many households rely on incremental construction and informal finance to meet housing needs.

Housing delivery in Fiji is dominated by self-build and incremental construction, with a significant share of housing investment therefore occurring outside formal development processes. Formal private developers operate primarily in higher-income market segments, while public housing provision and subsidy programmes serve a relatively small share of total housing demand. These patterns reflect structural constraints within formal housing systems, including land tenure complexity, limited access to finance and infrastructure constraints, but they also demonstrate how households and markets adapt through incremental construction, informal rental and other flexible delivery pathways.

These dynamics reflect a degree of misalignment between formal housing systems and the ways in which housing is delivered in practice. While policy frameworks and finance systems are structured around formal housing provision, much housing is produced incrementally by households operating within customary and informal land systems. Strengthening alignment between these systems will be important for improving housing outcomes.

6.1 Barriers to Effective Housing Delivery

Despite the adaptive mechanisms through which households and markets continue to produce housing, structural constraints across the housing system limit the scale, affordability and resilience of housing delivery in Fiji. These barriers operate across multiple levels of the housing system, including land governance, housing finance, regulatory frameworks and climate vulnerability.

Together, these factors influence how land is brought into development, how housing projects are financed, how regulations shape housing supply and how effectively institutions coordinate housing delivery.

Land

Land governance plays a central role in shaping housing supply in Fiji. Limited access to serviced and tenure-secure urban land represents one of the most persistent constraints affecting housing delivery. The structure of land tenure creates particular challenges. Around 91% of land is held under customary iTaukei tenure, which cannot be sold and must be accessed through lease arrangements negotiated between traditional landowning groups and public authorities.

While this system protects indigenous land rights, it also introduces additional procedural steps for urban expansion and land development. Negotiations between customary landowners, the iTaukei Land Trust Board and government agencies can extend timelines for land release and increase uncertainty for both developers and households. Urban expansion has therefore frequently occurred through informal settlement development and peri-urban growth where land can be accessed through informal or customary arrangements.

Housing Finance Ecosystems

Access to housing finance remains uneven across Fiji's housing system. Although mortgage lending represents a relatively large share of household credit compared with some other Commonwealth contexts, formal mortgage markets remain concentrated among households with stable incomes and formal employment. Access to insurance products that could support housing investment and resilience is also limited. Restrictive underwriting standards and a lack of tailored products for low-income households constrain the availability of both housing finance and insurance coverage.

Housing finance systems therefore remain poorly aligned with dominant housing delivery pathways. While housing is typically built progressively through household-led incremental construction, formal finance systems are primarily structured around mortgages for completed dwellings or formally titled land. Non-bank finance and savings-based mechanisms partially bridge this gap, but these mechanisms typically finance small-scale improvements rather than complete housing construction.

Regulatory and Institutional Capacity

Planning regulations, building standards and approval procedures influence how housing development occurs. However, these systems often struggle to engage effectively with the incremental and informal housing pathways through which most housing is delivered. At the same time, limited availability of comprehensive housing data complicates policy design and monitoring.

Land-use planning and infrastructure master plans in several urban areas are outdated or poorly coordinated, limiting the timely development of serviced land for housing. In addition, the National Building Code requires periodic updates and stronger enforcement mechanisms to ensure that safety and resilience standards are consistently applied.

Municipal governments play an important role in planning and development control, but capacity constraints limit consistent enforcement of building regulations and development standards. This contributes to uneven compliance with planning rules and building codes, particularly within informal settlements and peri-urban areas where housing development often occurs outside formal approval systems. Limited availability of trained and licensed construction professionals has contributed to poor construction quality, low productivity and weak compliance with building standards.

Climate Pressures

Climate risk represents a defining constraint shaping housing outcomes in Fiji. The country is exposed to cyclones, flooding, storm surge, coastal erosion and landslides, all of which have direct implications for housing location, construction quality and long-term durability.

Housing quality also presents a structural challenge, with a substantial share of Fiji's housing stock classified as being in average to poor structural condition, increasing vulnerability to destructive winds, flooding and other climate-related hazards. Informal settlements and incrementally built housing are particularly vulnerable to climate hazards. Many dwellings are constructed progressively using lightweight materials and without access to technical guidance on resilient construction methods.

Land constraints and affordability pressures push settlement expansion into environmentally exposed areas, including coastal zones and floodplains. Balancing in-situ upgrading with relocation from high-risk locations therefore remains an ongoing challenge for housing policy.

Climate mitigation considerations are becoming more relevant as housing demand grows. Although current emissions associated with housing remain relatively low, reliance on imported construction materials and expanding urban development may increase emissions over time. However, sustainability standards and climate-responsive construction practices remain unevenly integrated across housing systems, particularly within incremental construction where most housing is produced.

6.2 Housing Delivery Enablers

Despite these constraints, Fiji's housing system also demonstrates enabling conditions that can support more inclusive and climate-responsive housing delivery when policy frameworks, financial systems and institutional capacity align. These enabling conditions reflect existing housing delivery practices, institutional mechanisms and policy frameworks that can be strengthened to improve housing outcomes.

A defining feature of Fiji's housing system is the prevalence of incremental, household-led construction. This reflects both affordability constraints and the structure of land tenure systems, and enables households to invest in housing progressively over time. When supported through appropriate finance, infrastructure and technical guidance, incremental construction can provide a foundation for more inclusive and resilient housing delivery.

Fiji also benefits from a relatively strong policy framework for housing and urban development, including constitutional recognition of the right to adequate housing and a range of national housing, climate and development strategies that provide a foundation for coordinated action. These frameworks position housing as a cross-cutting sector linked to land governance, infrastructure provision, climate resilience and social inclusion.

Land and Urban Governance

Settlement upgrading programmes implemented by the government illustrate how infrastructure provision, planning support and tenure regularisation can improve housing conditions while allowing communities to remain in place.

Informal settlement upgrading programmes provide an important pathway for integrating informal settlements into formal urban systems while improving housing conditions, strengthening tenure security and expanding infrastructure provision. Initiatives such as the Informal Settlement Upgrade Programme (ISUP) and related climate resilience programmes illustrate how upgrading approaches can improve services, reduce risk exposure and support incremental housing improvements within existing communities.

Efforts to strengthen coordination between housing policy, land administration and urban infrastructure planning also create opportunities to improve the supply of serviced land. Where land development and infrastructure provision are better aligned, urban expansion can occur in more structured and resilient ways.

Housing Finance Ecosystems

Housing finance institutions play a key role in enabling both household-led construction and formal housing supply. Fiji's housing finance ecosystem includes commercial banks, public lending institutions, microfinance providers and cooperative savings mechanisms, creating a relatively diversified financial landscape.

Targeted financial interventions demonstrate how policy can expand access to housing finance. Concessional lending through the Housing Authority, the Reserve Bank of Fiji Housing Facility and the First Home Ownership Initiative provide examples of financial instruments designed to support first-time homebuyers and lower-income households. These programmes demonstrate how concessional finance mechanisms can reduce borrowing costs and expand access to mortgage finance beyond traditional bank lending.

Savings-based housing finance mechanisms also play an important enabling role. The Fiji National Provident Fund allows members to withdraw retirement savings for housing investment, including land purchase, construction and housing improvements. While this mechanism raises long-term financial security considerations, it provides an important pathway for households that cannot access traditional mortgage finance.

The dominance of incremental construction also influences the structure of housing finance. Many households finance housing progressively through savings, microfinance and small-scale loans rather than conventional mortgages. This reflects the prevalence of irregular incomes and limited access to formal lending among lower-income households. Financial systems that recognise incremental construction as a legitimate housing delivery pathway can therefore play a critical role in expanding access to housing finance.

Regulatory and Institutional Capacity

Fiji benefits from a broad institutional ecosystem involving public agencies, financial institutions, community organisations and development partners. Institutions such as the Housing Authority, Public Rental Board and relevant line ministries play important roles in housing delivery, finance and settlement upgrading, providing targeted support to low-income households. Collaboration between these actors can support improved housing outcomes by strengthening policy implementation, expanding technical capacity and facilitating coordination across the housing sector. Strengthening institutional capability within government agencies and municipal authorities can improve coordination between housing policy, planning systems and infrastructure provision.

Climate Integration

Climate policy frameworks in Fiji provide an important enabling foundation for integrating resilience and sustainability into housing development. National climate strategies, disaster risk management frameworks and housing policies increasingly recognise the need to strengthen housing resilience and promote climate-responsive construction.

Settlement upgrading programmes, safer construction training and resilient housing initiatives demonstrate how climate adaptation measures can be incorporated into housing systems. Programmes such as resilient informal settlement initiatives and climate-resilient settlement planning and infrastructure improvements illustrate how resilience considerations can be integrated into settlement planning and upgrading processes. These initiatives aim to improve structural resilience while supporting households to remain in place where feasible.

Climate-responsive design approaches and the use of locally appropriate construction materials also create opportunities to reduce the environmental impact of housing development while improving resilience to extreme weather events.

Overall, these enabling conditions demonstrate that housing delivery in Fiji is shaped by the interaction of public programmes, customary land systems, financial institutions and household-led construction. Improving coordination across these elements will be critical to supporting more inclusive and climate-resilient housing outcomes.

Appendix 1:

Housing-Related Policies and Frameworks

Policy / Strategy		Year	Summary	Link
National Housing Policy (NHP)		2025–2030	Provides the overarching framework for an effective housing system that ensures accessible and adequate housing for all Fijians, across ownership, rental, and informal housing.	Ministry of Housing
National Development Plan (NDP)		2025–2029	Sets national development priorities, including infrastructure investment, urban development, and social inclusion that shape housing demand and public spending.	Ministry of Finance
National Humanitarian Policy for Disaster Risk Management	2024	Establishes the framework for disaster preparedness, response, and recovery, including shelter and reconstruction.		UN Women
National Climate Change Policy & National Adaptation Plan	2018	Sets national priorities for climate mitigation and adaptation, including resilient settlements and infrastructure.		Fiji Climate Change Portal
National Disaster Risk Reduction Policy	2018	Provides policy direction for reducing disaster risks across sectors, including land use and settlements.		Climate Policy Radar
Informal Settlement Upgrading Strategy		2016	Framework for improving tenure security, services, and housing conditions in informal settlements.	Link Unavailable
National Gender Policy		2013	Promotes gender equality across sectors, including access to assets and services.	UN Women
Urban Policy Action Plan & Urban Growth Management Plans	2005, 2009, 2011	Guides urban development, spatial growth management, and infrastructure provision in major towns and cities.		Various
National Policy on Persons Living with Disabilities		2008	Addresses inclusion and accessibility for persons with disabilities.	UN
Land Use Strategies, Infrastructure Policies & Master Plans		Various	A suite of national and local plans guiding land allocation, servicing, and infrastructure provision for development.	Relevant line ministries



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