



GOVERNMENT OF THE
REPUBLIC OF VANUATU

National Housing Policy (2025-2035)

Resilient, adequate
and affordable
housing for all.

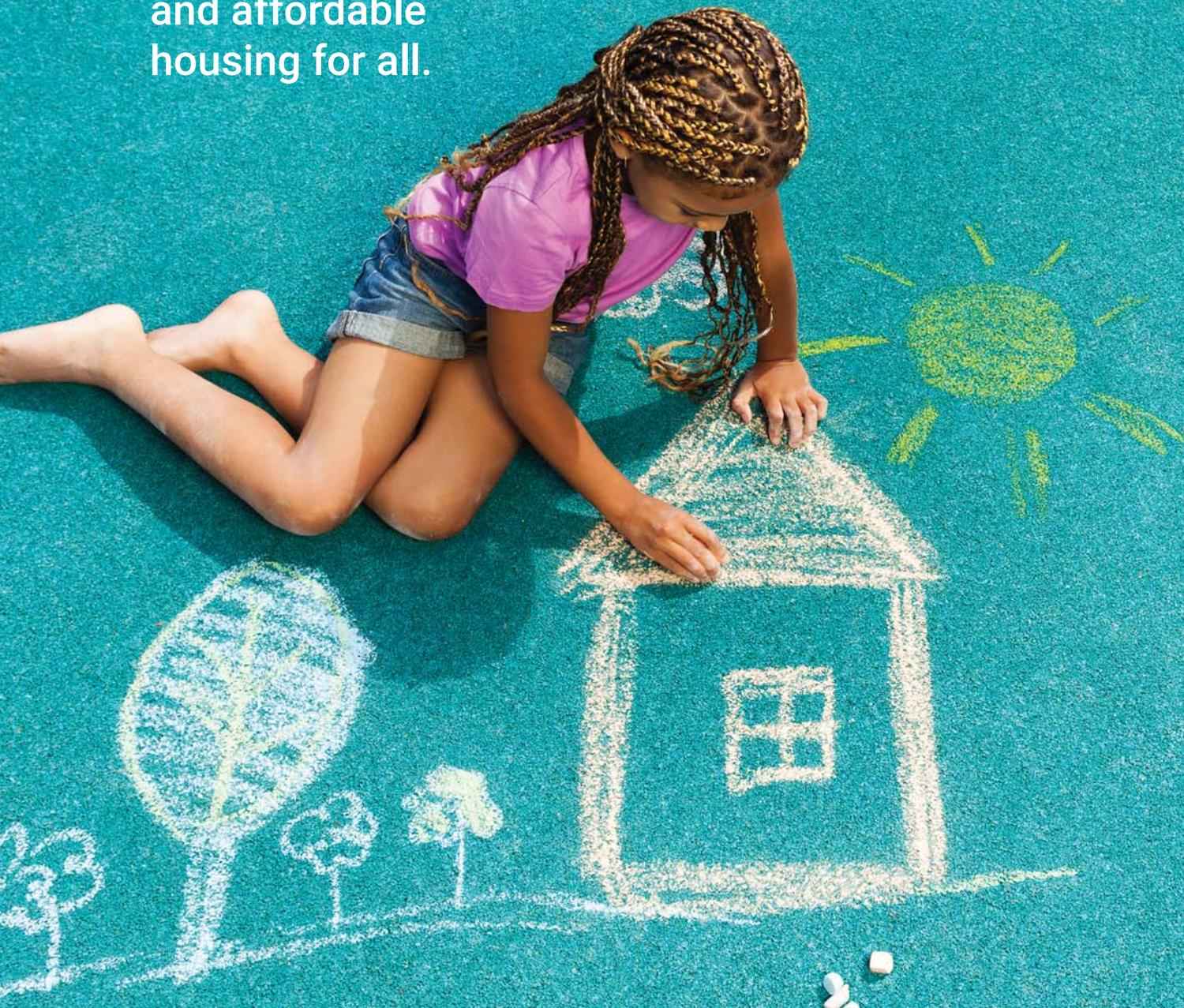


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Housing is more than a roof and four walls—it is the foundation on which families thrive, children learn, businesses grow, and communities remain resilient in the face of adversity. In Vanuatu, our homes are also places of culture and identity, where kastom, community, and care are lived every day. Yet too many households still face overcrowding, insecure tenure, unsafe construction, and financial barriers that make adequate housing difficult to attain. Recent earthquakes and cyclones have reminded us that the quality, location, and affordability of our homes are central to our national resilience and our shared prosperity.

The National Housing Policy (2025–2035) is our pathway to change. It provides the first integrated, whole-of-government framework to guide how land is planned and serviced, how settlements are improved, how homes are built and financed, and how institutions work together to deliver results. The Policy is anchored in the vision of **“Resilient, adequate and affordable housing for all.”** It recognises the constitutional values of equality and dignity, the human right to adequate housing, and the practical reality that most Ni-Vanuatu will continue to build for themselves—with government creating the enabling environment for safe, affordable and culturally appropriate homes.

Delivering on this agenda demands partnership. Government will lead—setting policy, enforcing clear and risk-informed standards, and investing in enabling infrastructure. But success will also depend on our provincial councils and municipalities, chiefs and community leaders, the private sector, microfinance institutions and banks, civil society and faith-based organisations, development partners, and—most importantly—households themselves. Together we will prioritise inclusive approaches that consider the needs of women, persons with disabilities, youth, the elderly, and people living in low-income and hazard-prone areas.

We will measure progress, learn by doing, and adapt as we go. Above all, we will keep people at the centre, ensuring that policies translate into safer, more affordable homes and stronger, more liveable communities.

I wish to acknowledge the leadership of the Department of Urban Affairs and Planning, the contributions of our many stakeholders across the islands, and the guidance of our traditional authorities. Your commitment and knowledge have shaped this Policy and will be essential to its success.

With this National Housing Policy, we set out a clear, achievable roadmap to make every home in Vanuatu safer, more affordable, and more resilient—so that every family can plan for the future with confidence and pride.

Hon. Andrew Solomon Napuat

Minister of Internal Affairs



Republic of Vanuatu August 2025

The housing sector in Vanuatu is at a critical juncture, facing numerous challenges stemming from rapid population growth, urbanization, and the escalating impacts of climate change. While many households in Vanuatu own their homes outright, the quality and resilience of these homes remain inadequate, particularly in rural and peri-urban areas where self-built and informal housing dominate.

Urban centres like Port Vila and Luganville are experiencing heightened pressure from increasing demand for affordable housing, yet the supply of formal housing is limited, expensive, and largely inaccessible to low- and middle-income earners. Informal settlements have become the default solution for many, but these communities lack secure tenure, essential services, and disaster resilience, leaving residents highly vulnerable to both environmental hazards and socio-economic challenges.

The analysis reveals systemic issues such as inadequate enforcement of building codes, insufficient access to affordable building materials, and a significant skills gap in the construction industry. Building practices are often informal and reliant on untrained labour, resulting in poor-quality housing that fails to meet safety standards or withstand frequent natural disasters like cyclones and earthquakes. Compounding these challenges is the absence of a unified approach to housing development, with government policies and programs fragmented and underfunded. At the same time, rapid urbanization and high land costs have excluded many households from secure land tenure, further discouraging investment in resilient housing.

Addressing these issues requires a comprehensive approach, combining immediate actions to improve housing quality and resilience with long-term strategies to expand the availability of good quality affordable housing. This includes revising and enforcing building codes, increasing the supply of serviced land, strengthening urban planning, and fostering public-private partnerships to scale up the delivery of affordable and sustainable housing. A focus on capacity-building within the construction sector and community-level awareness of disaster-resilient construction practices will also be vital to mitigating the risks posed by Vanuatu’s vulnerability to climate change and natural disasters. The findings underscore the need for coordinated efforts among government, development partners, and the private sector to transform Vanuatu’s housing landscape into one that is inclusive, resilient, and capable of supporting the nation’s socio-economic development.

Introduction

Every person in Vanuatu deserves a safe, secure, and dignified place to call home. Housing is more than shelter—it is the cornerstone of human dignity, social stability, and national prosperity. Recognised globally as a fundamental human right, the right to adequate housing affirms that all individuals should live in peace, security, and health, in homes that are resilient, affordable, and connected to essential services. This National Housing Policy embraces that vision and commits to making it a reality for all Ni-Vanuatu.

Housing lies at the heart of wellbeing and is inseparable from broader development goals. Good housing reduces illness, supports mental and physical health, and provides the stable foundation children need to thrive in school. It strengthens livelihoods, empowers women, and enables communities to adapt to environmental risks and the changing climate. Where housing is strong, so too is society. And where housing is inclusive, equitable, and sustainable, development becomes not only possible, but transformative.

In Vanuatu, housing is also a story of culture, identity, and belonging. From traditional nakamals to family settlements rooted in customary land, housing reflects the values of community, resilience, and respect for the land. These traditions carry wisdom and strength that can guide a future where modern housing solutions are harmonised with the spirit of kastom and local innovation. As we plan for tomorrow, we honour the ways our ancestors built and lived, and we carry that legacy forward.

The *Vanuatu National Housing Policy (2025–2035)* sets out an ambitious and inclusive pathway to ensure that all people—regardless of income, location, gender, or background—can access adequate and appropriate housing. It envisions a Vanuatu where homes are safe, affordable, climate-resilient, and rooted in cultural identity. This policy provides a unified framework to guide government, communities, and partners as we work together to realise the right to housing—not just as an aspiration, but as a lived reality for every citizen.

**Vision:
Resilient, Adequate,
Affordable Housing for All**

Housing Roadmap: 5 Strategic Pillars

1

**Safe &
Resilient
Homes**

2

**Equitable
Land
Access**

3

**Better Living
Conditions
(Informal
Settlements
& Rental)**

4

**Access
to Housing
Finance**

5

Strong Governance & Enabling Environment

***Outcomes: Adequate, Accessible and
Adaptive Housing and Housing System***

1 Why do we need a National Housing Policy?

1.1 Housing in the national economy

Housing is not merely a social necessity; it is a cornerstone of Vanuatu’s national economy and a foundation for inclusive growth and prosperity. As a lower middle-income country, Vanuatu has achieved a Gross Domestic Product (GDP) of VUV 133 billion (USD 1.1 billion) and a GDP per capita of VUV 409,000 (USD 3,474)¹. Yet, despite this progress, far too many ni-Vanuatu continue to face profound challenges in securing safe, adequate, and affordable housing.

National data reveals that 15.9% of the population lives below the poverty line², with hardship disproportionately concentrated in rural communities, where 96.7% of those in poverty reside³. However, the challenge of housing affordability now extends well beyond the most vulnerable. Rising costs of living, limited wage growth, and escalating competition for land close to jobs, services, and infrastructure are making secure housing increasingly out of reach even for middle-income households.

Structural constraints further exacerbate these issues. Vanuatu’s remoteness from international markets results in the high costs for imported building materials. It’s small and highly dispersed population means that it cannot realise economies of scale, making the costs of transporting building materials and providing infrastructure and services prohibitively high.

Given these constraints, it is imperative that housing policy is guided by principles of equity, efficiency, and sustainability. The allocation of limited public resources must prioritise those in greatest need while also addressing broader systemic issues affecting housing supply and affordability. This means increasing the supply of adequate and affordable housing in locations that provide access to livelihood opportunities, public services and facilities to meet existing and projected future needs. This requires stimulating local investment to provide housing; enhancing the revenues needed for government to finance the provision of essential services; and developing the ability of the government to regulate the housing sector in the public interest.

By taking these steps, Vanuatu can transform housing into a powerful driver of economic growth, social inclusion, and resilience. Adequate housing is not only a right—it is the foundation upon which we will build a more prosperous, equitable, and sustainable future for all ni-Vanuatu.

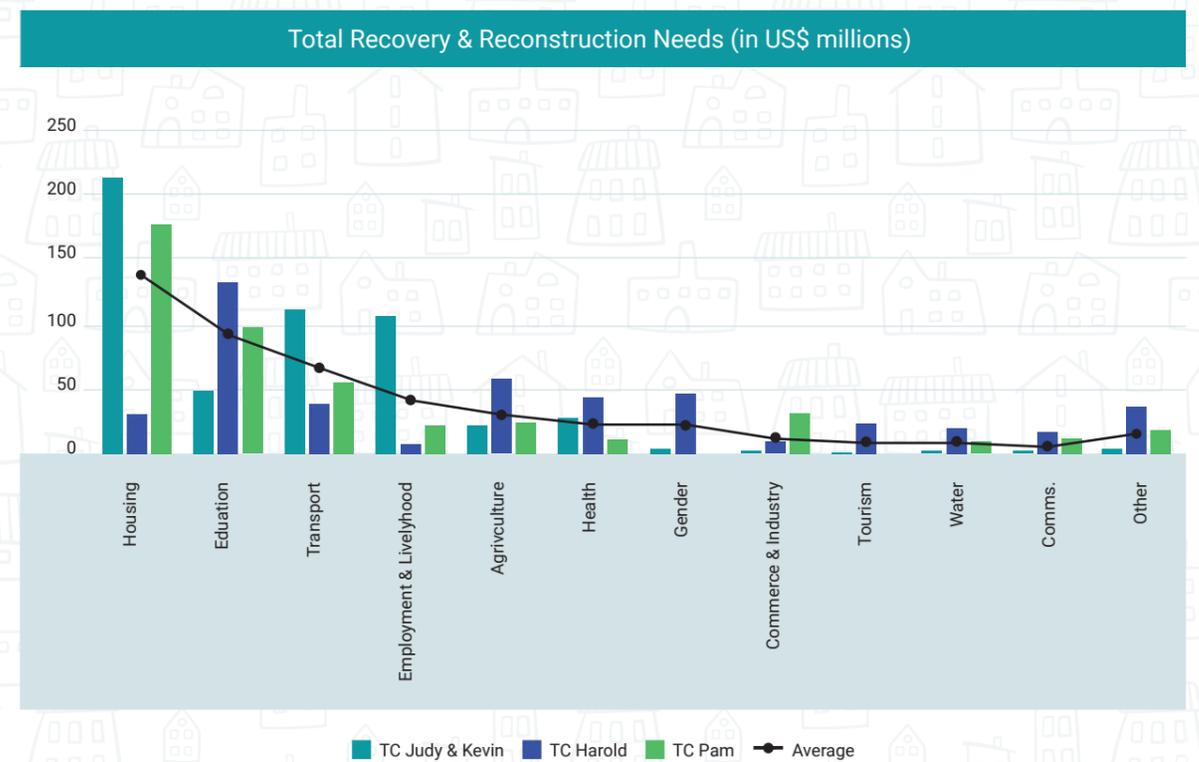
¹ Department of Finance and Treasury (DoFT) 2024 Economic Factsheet
² The rate of hardship is based on a national “cost of basic needs poverty line” constructed using the 2019-20 NSDP baseline data. This translates to approximately 47,000 individuals living in hardship nationwide. This measure is based on an annual per adult equivalent of VT 147,944, or approximately VT 405 per (annual equivalent) per week.
³ VNSO, 2021. Hardship in Vanuatu

1.2 Frequency of natural disasters and climate risk

Vanuatu stands at the frontline of the global climate crisis, consistently ranked as the world’s most “at-risk” nation for natural hazards. Our islands face compounding, frequent and intensifying disasters—cyclones, earthquakes, floods, active volcanoes—that inflict widespread damage, disrupt lives, and disproportionately burden low-income households.

The costs of these hazards are staggering: annual damage is estimated to average 6% of our national GDP, year after year⁴. Among all sectors, housing bears the greatest impact. Homes are destroyed or severely damaged with alarming regularity, yet reconstruction receives minimal support. As private assets, houses are largely seen as the responsibility of their owners—most of whom cannot afford the costs of rebuilding or access to insurance coverage.

Table 1. Sectoral cost comparison of recent category 5 cyclones



Source: Bonte, 2023

The urgency is only increasing. The Pacific region is projected to warm by 0.7°C to 2.9°C in the coming decades, driving more frequent and more intense tropical cyclones. For Vanuatu, this means escalating risks to our people, our economy, and our way of life. By adopting a forward-looking approach, Vanuatu can transform housing into a driver of resilience—reducing disaster impacts, protecting livelihoods, and creating communities that are safer, stronger, and better equipped to face the challenges of tomorrow. Resilient housing is not just an aspiration—it is the foundation for a secure and sustainable future for all ni-Vanuatu.

⁴ World Bank Group. (2021). Climate Risk Country Profile: Vanuatu. World Bank Group.

1.3 Societal change

Vanuatu is a young and rapidly growing nation. Our population has more than quadrupled in the past 60 years, now reaching approximately 330,000 people across an estimated 70,000 households—46,000 in rural areas and 24,000 in urban centres. With an annual growth rate of 2.3%, our population is projected to rise to approximately 420,000 by 2035, placing unprecedented demand on our housing sector.

This demographic transformation is shaped by a powerful youth bulge, with 57% of our population⁵ under the age of 24. This is the generation that will soon leave their family homes, seek independence, and build their own future. They represent both an extraordinary opportunity and a profound responsibility. The choices we make today will define the Vanuatu of tomorrow. By embracing a informed and forward-looking approach to housing, we can transform rapid growth into an engine for prosperity, resilience, and opportunity—ensuring that every citizen, especially our youth, can access a home that is safe, secure, and part of a thriving community.

1.4 Changing levels and rates of urbanisation

While two-thirds of ni-Vanuatu continue to live in rural areas, demand for urban and peri-urban housing is accelerating at an unprecedented pace and it is growing rapidly. Two powerful forces are driving this transformation:

Natural population growth – Urban areas are growing at 4% annually⁶, more than double the rate of rural areas (1.8%). If these trends continue, the urban and peri-urban population will rise from 34% to 38% within a decade, while the rural share will decline from 66% to 62%.

Rural-to-urban migration – Young people and families are moving in search of jobs, education, healthcare, and the opportunities of modern urban life, concentrating particularly in Greater Port Vila, the nation's primary urban hub. At its current growth rate, Greater Port Vila is set to double in population within 20 years, placing immense pressure on land, housing, infrastructure, and services.

This wave of urbanisation presents both profound challenges and transformative opportunities. It underscores the urgent need for a coordinated and future-focussed policy response that plans for sustainable urban growth, addresses the rise of informal settlements and strengthens urban governance, fostering collaboration across government, civil society, development partners, and the private sector.

1.5 Housing as a national development priority

Vanuatu has never had a Housing Policy and housing is not explicitly addressed within the National Strategic Development Plan (NSDP) or the Constitution. However, in the absence explicit reference to housing in national strategic development planning, the National Housing Policy has been

⁵ VBOS, 2022

⁶ These figures include peri-urban and urban populations together as peri-urban areas surrounding Port Vila and Luganville have similar access to work opportunities, services and house building materials when compared to rural areas.

framed within the international agreements and commitments of which Vanuatu is a signatory and has specific reference to housing:

- **The Universal Deceleration of Human Rights** - Article 25. (1) which states “Everyone has the right to a standard of living adequate for their health and well-being, including housing” and;
- **The UN Sustainable Development Goal 11** - Making Human Settlements Inclusive; Safe; and Resilient – “to ensure access for all to adequate⁷, safe and affordable housing and basic services”.

1.6 Housing in urban and peri-urban areas

Urban centres such as Port Vila and Luganville are characterised by higher population densities and greater concentrations of formal housing, while the peri-urban areas that surround them reflect dynamic growth zones with a blend of formal and informal housing, limited infrastructure, and strong reliance on customary tenure. Together, they face rising housing demand, affordability pressures, and the rapid expansion of informal settlements, underscoring the urgent need for a coordinated response.

Informal settlements now house more than 30% of Greater Port Vila's population⁸ across 23 settlements, with a further 19 in and around Luganville. These communities often rely on temporary and substandard construction, leaving households highly vulnerable to natural hazards such as cyclones and flooding.

Peri-urban growth, driven largely by settlement on customary land beyond municipal boundaries, has accounted for 75% of Greater Port Vila's population increase in recent years⁹. Meeting the housing demand in these areas—estimated at 1,200 new homes per year for the next decade—presents a profound challenge. High costs and lengthy processes for registering customary land discourage formal leasing, leading to informal tenure arrangements that are insecure and have resulted in evictions. While private sub-divisions have emerged, they do not meet the growing demand, are often under-serviced and do not provide housing, leaving most households to build their own homes, frequently without guidance or standards.

Despite these challenges, peri-urban and urban areas represent powerful engines for national development and social progress. By establishing clear national planning policies, strengthening tenure security, and investing in serviced land and infrastructure, Vanuatu can transform these areas into inclusive, resilient, and thriving communities. Integrated approaches that unite urban and peri-urban development will be essential to ensure housing supply keeps pace with demand while safeguarding cultural values, environmental sustainability, and disaster resilience

1.7 Housing in rural areas

Rural housing in Vanuatu is deeply rooted in the nation's cultural heritage, with communities

⁷ 'Adequate' not only refers to physical shelter but also as security of tenure, access to services, and affordability.

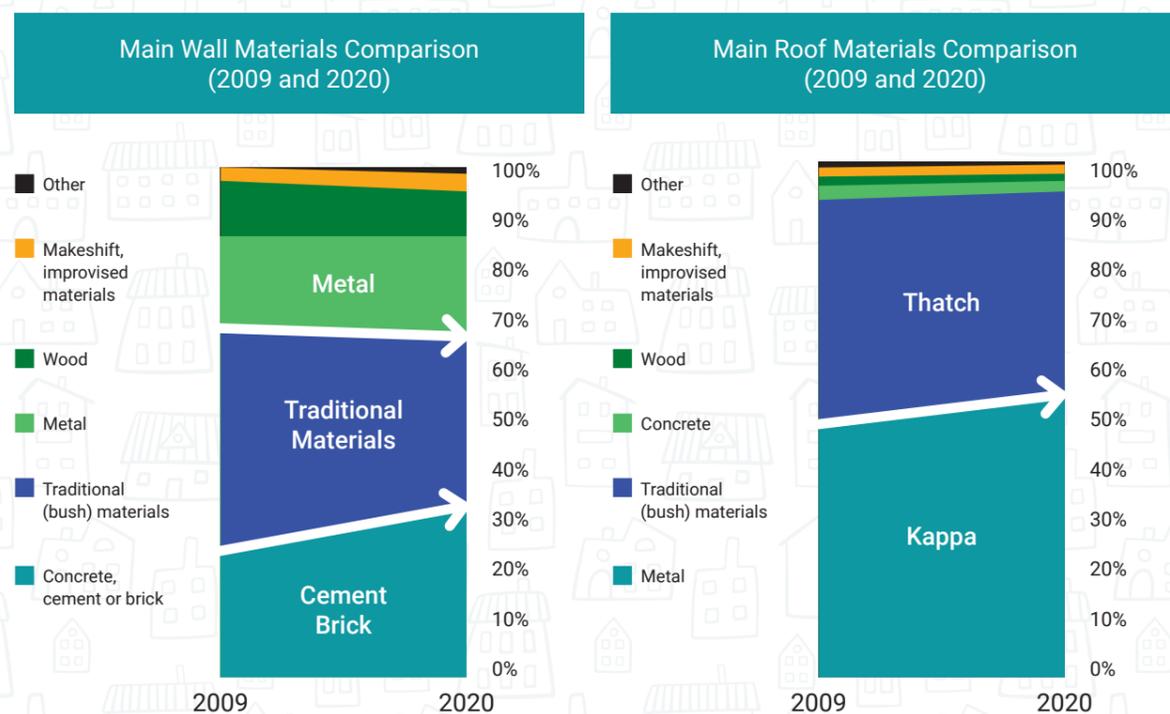
⁸ AusAID, 2007

⁹ AusAID, 2007

traditionally residing in small villages on customary or community-owned land. These homes, crafted from locally available materials and shaped by centuries of adaptation to climate and environment, embody a rich legacy of knowledge and resilience. The remoteness of many islands has helped preserve this distinctive vernacular, reflecting housing traditions that are uniquely suited to their surroundings and resilient to local conditions.

Today, rural housing is undergoing a transformation. Increasingly, households aspire to 'modern' or hybrid housing designs, inspired by a 'modern lifestyle', perceptions of greater strength during cyclones and reduced maintenance needs. This shift is often enabled by remittance income and agricultural earnings, which are used to purchase imported building materials. While these materials offer new opportunities, they have also introduced challenges, including higher construction costs in remote areas and the risk of unsafe practices when combined with traditional methods without proper technical guidance. As preferences evolve, the reduced use of traditional materials has led to their declining availability, while age-old building knowledge and skills risk being lost.

Figure 2. Shift in use of traditional building materials between 2009-2020 Census data



While households must retain the freedom to choose housing designs that reflect their aspirations and lifestyle preferences, it is essential that this choice is supported by quality construction standards. The increasing use of imported materials and self-built housing highlights the need for stronger oversight, technical guidance, and access to safe building practices. By promoting compliance with building codes and providing training for builders and homeowners, policy can safeguard the right to housing choice while ensuring that all homes—whether traditional, modern, or hybrid—are structurally sound, resilient to disasters, and contribute to safer communities.

1.8 Goal of the National Housing Policy

The National Housing Policy envisions a future where every person in Vanuatu has access to safe, resilient, adequate, and affordable housing. This vision is grounded in inclusive, sustainable, and culturally appropriate approaches that not only improve living standards but also drive economic and social development and strengthen resilience to natural disasters and climate change.

At its heart, the policy is built on the principle that a well-functioning housing sector is one where a diverse range of housing options meets the full spectrum of needs across our growing population. Housing must evolve to serve all ni-Vanuatu—across income levels, geographies, and life stages—while reflecting our culture, traditions, and aspirations for the future.

The role of government is not to build homes but to create an enabling environment where private enterprise, civil society, and individuals can invest, innovate, and deliver housing solutions within a clear and fair framework of laws, policies, and regulations. Through robust governance and effective regulation, government will safeguard the public interest, protect quality standards, and ensure that housing development aligns with our national priorities.

1.9 Processes of formulating and approving the housing policy

The National Housing Policy should respond to the realities of the housing situation in Vanuatu and be informed by international good practice. This draft document should be subject to extensive consultations with all relevant stakeholders as outlined in COM Decision # 187 of 2024, including the National Housing Policy Advisory Working Group to coordinate inputs and involvement with key government representatives. This draft policy has been prepared based on a review of current legislative arrangements; preparation of discussion papers; feedback from key stakeholders at the NHP Workshop and; research and analysis of the key issues of land tenure, finance, construction techniques and materials, housing diversity and disaster resilience. The policy directions and program interventions proposed will be subject to scrutiny and may be revised following feedback with stakeholders. The final draft of NHP will be presented to the Council of Ministers for endorsement.

1.10 Scope of the housing policy

The National Housing Policy is national in scope and considers groupings of rural/remote, peri-urban and urban housing to broadly capture the diverse housing experiences that make up Vanuatu. Spanning the period from 2025 to 2035, the policy provides a forward-looking framework grounded in evidence, inclusivity, and long-term planning.

This policy recognises that Vanuatu's housing ecosystem is complex and diverse. It addresses the unique dynamics of both formal and informal housing markets, responds to the realities of different socio-economic groups, and prioritises the needs of vulnerable populations. By doing so, it ensures that no one is left behind as we confront the housing challenges of today and prepare for the demands of tomorrow. The scope of the policy will:

- Project and plan for future housing needs, ensuring supply keeps pace with population growth and urbanisation trends.
- Respond to social and economic diversity, enabling equitable access to housing opportunities for all income levels.
- Integrate informal settlements into the national housing agenda, recognising their significance and providing pathways for improvement and regularisation.
- Place vulnerable groups at the centre of policy action, ensuring housing solutions promote dignity, safety, and resilience for those most at risk.

By taking a whole-of-sector approach, this policy lays the foundation for a coherent, inclusive, and sustainable housing system—one that will serve as a bedrock of national development and a guarantee of dignity and opportunity for all ni-Vanuatu.

1.11 Housing needs assessment

Vanuatu’s housing needs are at a critical juncture, shaped by rapid population growth, urban migration, the return of seasonal workers, climate change impacts, and limited affordability across nearly all income groups. Addressing these interconnected pressures requires a comprehensive and evidence-based approach that tackles both the quantity and quality of housing nationwide.

Understanding the Scale of Housing Demand

Over the next 10 years, Vanuatu’s population is projected to reach 420,000 people, with approximately 90,000 households comprised of 34,000 urban/peri-urban and 56,000 rural households.

Meeting this demand will require:

- **21,500 new Housing Units**
Although rural areas still house most of the population, urban growth rates (4% annually) far exceed rural growth rates (1.8%). Projected over the next 10 years there is an equal need for new housing in both rural and urban communities:
 - 11,000 new housing units in urban/peri-urban areas (**1,100 per year**) and;
 - 10,500 new housing units in rural areas (**1,050 per year**).
- **Upgrading 15,700 substandard housing units**
Currently, 35% of urban and peri-urban residents live in substandard or temporary housing, comprising approximately **8,000 units** in Greater Port Vila and Luganville. In rural areas, while data is limited, the same percentage (35%) has been applied resulting in the estimated **7,700 units** with kappa roofing requiring upgrades for improved safety and disaster resilience.
- **Replacing or repairing 36,000 traditional housing units**
Traditional housing remains a significant form of housing in rural areas with 50% of roofing made from leaves or grass. Over the next decade, based on the 7- year average lifespan of traditional roofing material, approximately 36,000 housing unit will be replaced or rebuilt. This is by far the highest housing unit need with an average of **3,600 required every year**.

Table 1. Projected Housing Needs by Region and Housing Stock

Housing Stock*	National		Peri-urban / Urban		Rural	
	Required by 2035	Annual Average	Required by 2035	Annual Average	Required by 2035	Annual Average
New housing units to meet demand	21,500	2,150	11,000	1,100	10,500	1050
Upgrading sub-standard housing units	15,700	1,570	8,000	800	7,700	770
Replacing or repairing of traditional housing units	36,000	3,600	-	-	36,000	3,600
Totals	73,200		19,000		54,200	

* Based on annual projected HH population increases for each region in the 2020 census

Housing Demand and Affordability

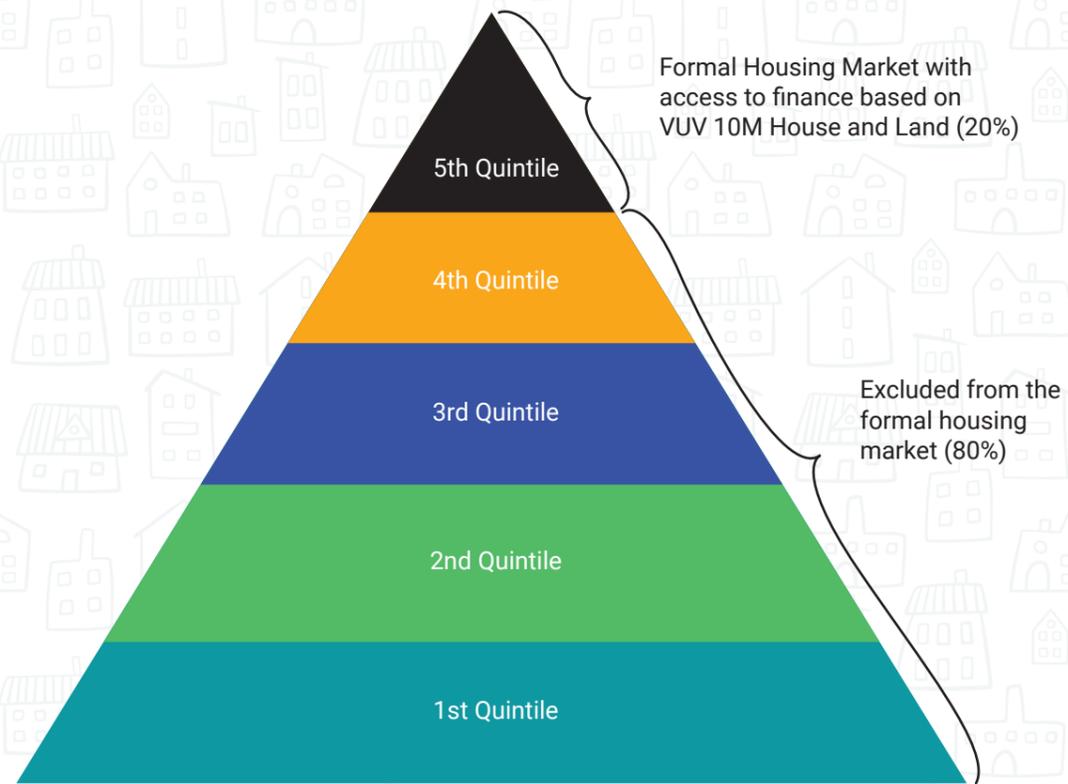
Housing demand is not uniform: it is shaped by both what households aspire to (social and cultural factors) and what they can afford (economic factors).

Housing affordability is often defined as spending under 30% of a household’s monthly income to maintain to maintenance the cost of a house, either renting or paying a mortgage. Applying the 30% of income standard ensures that housing remains genuinely affordable, enabling families to secure safe and adequate homes without compromising their ability to meet other essential needs and build a better future.

Housing affordability studies show that the low to middle income bracket earner, just on their incomes alone, would not be able to afford a loan for serviced land with a house in an urban setting¹⁰. Peri-urban and urban household incomes are the highest compared to all other regions, however only the highest quintile (top 20%) can afford a standard house and land package. In 2023 values adjusted for inflation, the median monthly household income in Port Vila was VUV 108,100, while the national median monthly income was VUV 67,300¹¹. Middle-income households and high-income households are generally more likely to earn incomes through wages and other consistent/stable means.

¹⁰ Based on a house and land estimated to be approximately VUV10M
¹¹ IFC, Vanuatu Affordable Housing Study, 2023

Figure 2. Housing Affordability by Income Quintile



Rural economies are largely driven by agriculture, which is cash-based and communities often have longer distances to access banks services and have significantly lower rates of bank account ownership. Rural settings also have different dynamics as land is generally owned by community or by families reducing costs, however building with imported materials can increase building costs by 30-50% due to logistics costs from urban centres.

For most ni-Vanuatu, formal housing finance is inaccessible due to high upfront costs demanding 35% of the purchase price upfront (deposit plus fees) as well as loan documentation barriers excluding many on cash-based or irregular incomes. Rural households face additional barriers as banks are reluctant to accept rural land as collateral. Women are less likely to have a bank account (32%) at each income quintile, compared with men 41%¹².

Microfinance and informal credit fill gaps with many offering zero deposit, but carry prohibitive interest rates making them suitable only for short-term loans, not mortgages. This creates a cycle where households are excluded from housing finance, forced into self-built, substandard housing, high priced rentals or reliant on extended family networks.

¹² Reserve Bank of Vanuatu, Vanuatu Financial Services Demand side Survey, 2016

2 Legal, regulatory and institutional framework for housing

Vanuatu has a complex framework of legislation and policies that govern land use, land management, urban planning, housing standards, and climate resilience and they play a crucial role in shaping the development, resilience and accessibility of housing across the country. Individually they address many of the areas that intersect with housing, however collectively they are split across multiple ministries and institutions leading to coordination gaps and regulatory overlaps. This fragmentation has impeded the development of a coherent and coordinated approach to housing policy and delivery.

Until recently, responsibility for housing in Vanuatu lacked a clear institutional anchor, shifting between various Ministries over time. The National Housing Corporation (NHC), which was established as a statutory body in 1986, has not functioned in its intended form for a decade. The establishment of the Department of Urban Affairs and Planning (DUAP) within the Ministry of Internal Affairs (MoIA) now provides a dedicated institutional home for housing, offering a centralised mandate to lead policy formulation, planning, and oversight of the housing sector.

The recently reviewed and updated National Building Code (NBC) has provisions for 'modern housing' and the use of imported materials but is inaccessible to the vast majority (Approximately 90%) of houses in Vanuatu which are self-built by family groups who lack the technical skills to understand the NBC. There are currently no requirements for certification or accreditation of building professionals in construction or trades related occupations in Vanuatu and no professional standards bodies.

There are currently no dedicated civil society organisation focused on housing outside of disaster response, leaving a void in expertise and experience to address long-term housing needs. At the same time, there is a lack of institutional frameworks, strategies, or plans to respond to the challenges of squatters and informal housing communities, which are growing alongside rapid urbanisation.

Land development is almost entirely private sector-led but hampered by complex lease registration, inconsistent subdivision regulations, and costly infrastructure financing, resulting in slow approvals—only 4,100 lots approved between 1996–2020¹³. These barriers have driven unregulated subdivisions, informal settlements in high-risk areas, and a market skewed toward high-income housing with inadequate services, leaving low-income households without affordable, serviced options.

There are no formal legal barriers to women holding registered leases or sub-leases. In practice however, women are unlikely to possess registered leases or sub-leases. This is perhaps a reflection of the small proportion of households that are headed by women. Customary land inheritance is

¹³ Land Equity - <https://www.landequity.com.au/projects/vars/>

predominantly patrilineal, but some parts of Vanuatu practice matrilineal or ambilineal inheritance. Men generally have ownership and decision-making rights, while women generally have rights to access and use land.

In the rental market, demand is heavily concentrated in Greater Port Vila, where 34% of the population relies on rental housing, yet there are no rental regulations or standards to protect tenants or guide landlords. This absence of oversight leaves renters vulnerable to exploitation and poor living conditions while discouraging investment in quality rental housing.

The next steps must focus on operationalising the National Housing Policy through cross-sector coordination and capacity building with a clear mapping and understanding of institutional mandates, roles and responsibilities and identifying gaps to understand better and address housing challenges now and into the future.

3 Key Strategic Policy Areas to Address Housing Challenges and Issues

3.1 Pillar 1: Strengthening housing quality and resilience in all communities

3.1.1 Challenges and Issues to improving housing quality:

1. Informal and Self-Built Housing

- The high cost of construction materials drives self-building, but without sufficient building knowledge, resulting in substandard outcomes.
- Around 90% of housing is informal and self-constructed, often by unskilled individuals without access to safe standard house plans.
- Reliance on hybrid construction (mixing traditional and modern materials) leads to low-quality, unsafe homes that are vulnerable to cyclones and disasters.

2. Rural Housing

- Traditional housing is affordable, accessible, culturally rooted and remains widespread with of 50% houses in rural areas having thatched roofs¹⁴, however there is a gradual loss of traditional building knowledge due to generational shifts, hybridisation of techniques, and reliance on imported materials.
- Difficulty accessing traditional building materials because of reduced replanting/restocking and compounded by cyclone damage to plant stock that takes many years to recover.
- Growing preference for expensive modern housing among returning seasonal workers, yet poor construction knowledge of modern techniques increases vulnerability, especially during cyclones.

3. Urban and Peri-Urban Housing

- Rapid urbanisation concentrates housing demand in Port Vila and Luganville, where land is scarce and traditional building materials are unavailable.
- High disaster risk exposure (cyclones, earthquakes, sea-level rise) demands resilient housing, yet affordability constraints limit access to well-built homes.
- Weak enforcement of the Vanuatu National Building Code (NBC):
 - Limited geographic scope and voluntary compliance.
 - Standards unaffordable to most ni-Vanuatu and unsuitable for self-builders.
 - Existing Home Builders Manual is overly complex, and focused solely on imported materials.

4. Building Industry Skills Shortage

- Low education levels prohibit attainment of higher levels of building qualifications: Only 17% have completed senior secondary, 5% post-secondary, and just 3% vocational qualifications.

¹⁴ VNSO, HARSHIP IN VANUATU 2019–2020 NSDP Baseline Survey, 2021

- Poor basic skills (literacy, numeracy, problem-solving) hinder training effectiveness and workplace productivity.
- Severe shortage of skilled construction workers, worsened by overseas labour mobility schemes drawing away tradespeople.
- Lack of accreditation and licensing systems reduces incentives for training and erodes construction quality standards.

3.1.2 Strategy to address challenges and Issues:

Pillar 1 – Improve housing quality and strengthen resilience in all communities

Support safe, culturally appropriate, adequate, and climate-resilient housing construction across Vanuatu by improving skills, materials, and construction standards.

Objectives	Goals	Actions	Responsible Agencies	Timeline	Indicators
1. Improve the quality and safety of self-built and contractor-built homes	By 2033, reduce disaster-related housing damage to new homes by 40%.	<p>Develop resilient house prototypes: Produce core starter house design plans suited for self-builders, incorporating low-cost, locally available, and hazard-resilient materials. With video and illustrated technical manuals and construction instructions accessible to rural and urban households.</p> <p>Public awareness campaign: Launch a nationwide campaign using radio, social media, and community workshops to educate households and builders on safe construction techniques and low-cost improvements for existing homes.</p>	DJAP (Lead), Local Architects and engineers DJAP (Lead), Shelter Cluster, NGOs	2025–2026 2026–2027	Number of resilient house plans published and distributed. % of population reached by awareness campaigns.
2. Promote traditional housing as a viable and resilient option for rural communities	Strengthen recognition, regulation, and promotion of traditional housing as a safe, affordable, and climate-adapted alternative.	<p>Integration into approval processes: Encourage use of resilient standard house plans within municipal permitting systems and link them to housing finance schemes where available.</p> <p>National database: Document and digitize traditional housing designs, materials, and techniques, including photographs, construction sequences, and cultural significance.</p> <p>Support traditional standards: Develop guidelines that capture resilient elements of traditional housing, ensuring alignment with safety requirements while respecting cultural values.</p>	DJAP (Lead), Municipalities, DLA DJAP (Lead), Cultural Centre, DPs	2026–2027 2026–2028	% of self-built homes using or referencing resilient plans. Database of traditional housing systems completed and accessible.
3. Strengthen construction sector capacity and building material quality assurance	By 2029, train 2,000 workers in resilient construction techniques and ensure reliable supply of safe and durable building materials	<p>Building material mapping: Conduct a national inventory of traditional building material plants (e.g., thatch, bamboo, hardwood species) to guide sustainable harvesting and cultivation.</p> <p>Capacity support: Promote training and recognition for traditional builders and craftspeople, integrating them into community disaster risk reduction strategies.</p>	Malvatumauri (Lead), DJAP, VKS, Bureau of Standards DJAP (Lead), VKS, DPs, Dept. of Environment, Dept. of Forestry	2026–2028 2026–2028	Traditional housing guidelines published and disseminated. Mapping of traditional plant materials completed and replanting needs identified.
		<p>Expand training programs: Scale up vocational curricula in resilient construction, including both traditional and modern techniques. Establish a “train-the-trainer” system for local masons and carpenters.</p> <p>Material quality assurance: Establish a quality control and certification system for building materials, including cement, steel, timber, and roofing sheets, to reduce use of substandard imports.</p> <p>Local production support: Encourage local enterprises to produce and supply certified construction materials, linking them with microfinance and SME development programs.</p>	Council of Chiefs (Lead), DJAP, VKS, DPs, NDMO DJAP (Lead), VIT, VSP, NGOs, APTC, VKS, Council of Chiefs	2026–2028 2026–2029	Number of trainings in traditional house building undertaken Number of workers trained (target: 2,000 by 2029).
			DJAP (Lead), Standards Bureau	2026–2028	National quality control system established and operational
			DJAP (Lead), Standards Bureau, MIPU, Microfinance Institutions	2026–2028	Increase in local production share of certified materials.

3.2 Pillar 2: Improving access to land for housing in peri-urban areas

Peri-urban areas, as the fastest-growing frontiers of population and housing development, by 2035, Peri-urban areas (Greater Port Vila and to a lesser extent Greater Luganville) will require an estimated 1,680 hectares of new serviced land, with two-thirds needed for low- and middle-income households. Yet housing delivery is constrained by rental stress, absent planning frameworks, and unclear responsibilities for land consolidation and infrastructure provision.

3.2.1 Challenges to land access in peri-urban areas

Customary Land Ownership and Limited Supply of Registered Land

- Most land in peri-urban areas remains under customary ownership, which complicates efforts to lease or register land for housing.
- Customary landowners are often reluctant to lease land, due to mistrust, misunderstandings of land laws, or lack of clear benefits.
- The supply of registered and serviced residential land is very limited, constraining formal housing development.

Absence of a Land Use Planning

- There is no coordinated land release strategy to guide the expansion of urban boundaries or identify areas for residential development.
- Urban expansion is occurring in an ad hoc and unplanned manner, especially around informal settlements.
- Planning schemes such as the Luganville Zoning and Development Control Plan (ZDCP) and the Port Vila ZDCP do not reflect current population growth and housing demand.

Complex and Costly Land Registration Processes

- The land registration and leasing process is lengthy, bureaucratic, and expensive, discouraging landowners and potential developers from sub-dividing.
- These delays affect housing investment timelines and lead to informal land access arrangements.

Informal and Unregulated Land Tenure

- An estimated 12%¹⁵ of urban/peri-urban households in Port Vila occupy land through informal arrangements, which lack tenure security and legal protection.
- Informal settlements often develop without compliance to planning or environmental standards, leading to increased vulnerability.

Coordination Between Institutions

- Department of Lands and DUAP (Department of Urban Affairs and Planning) operate under different ministries with limited coordination on land use planning, housing, and infrastructure.
- This misalignment delays land development approvals and undermines integrated housing delivery.

Inflexible Planning Regulations

- The minimum residential plot size (600 m² in urban areas and 1,000 m² in peri-urban areas) limits higher-density development, restricting affordable housing options.

Infrastructure and Service Constraints

- Many available land parcels are not serviced with water, sanitation, roads, or electricity, making them unsuitable for development without significant investment.
- This raises the cost of housing projects and deters both public and private sector involvement.

Rising Land Prices and Speculation

- As demand outpaces supply, land prices have increased significantly, especially near Port Vila, pushing affordable housing out of reach for low- and middle-income households.
- Land speculation further reduces available land for development.

¹⁵ 2020 Census, However, according to a 2003 study, this figure is as high as 35% in greater Port Vila

3.2.2 Pillar 2 – Improving access to land for housing in urban and peri-urban areas

Goal: Enable equitable, secure, and sustainable access to serviced land for housing through coordinated planning, simplified processes, and engagement with customary landowners.

Objectives	Goals	Actions	Responsible Agencies	Timeline	Indicators
1. Expand the supply of affordable, well-located, and serviced land for housing in peri-urban areas	By 2030, increase the supply of serviced residential land by at least 100 hectares annually.	Land Development & Investment Strategy (LDIS): Prepare and adopt an LDIS for Greater Port Vila, aligning infrastructure investment with affordable housing priorities Peri-urban Land Release Strategy: Design and implement a phased land release strategy in collaboration with the Dept. of Lands, focusing on areas with access to transport, services, and employment. Public Land Mobilization: Identify, service, and allocate under-utilized public land for affordable housing projects, with transparent allocation criteria.	VARS (Lead), DUJAP, Dept. of Lands, Provincial Govts DUJAP (Lead), Dept. of Lands Dept. Lands (Lead), DUJAP, Ministry of Finance	2025–2026 2025–2027 2026–2030	LDIS completed and approved by COM Hectares of land released annually (target: 100 ha/year by 2030) Number of plots mobilized on public land and allocated for affordable housing
2. Simplify and expedite land registration and leasing processes	By 2028, reduce the average processing time for land registration by 50% and expand secure access for first-time buyers.	Subsidized Registration: Introduce a subsidy scheme to reduce costs of residential land registration for first-time homebuyers and vulnerable groups (e.g., women-headed households) Process Modernization: Streamline and digitize land administration processes, including e-filing, online payments, and integrated cadastral-GIS systems	DUJAP (Lead), Dept. of Lands, Ministry of Finance, IFC Dept. of Lands (Lead), VARS	2026–2028 2026–2029	% of new registrants who are first-time buyers Average registration processing time (baseline vs. 2028)
3. Support inclusive land-use planning and coordinated institutional arrangements	By 2030, ensure 100% of new land subdivisions are integrated into approved land-use and zoning plans.	Pilot Land Readjustment Schemes: Partner with customary landowners to pilot land readjustment and land banking mechanisms, ensuring equitable benefit-sharing and provision of serviced plots. Zoning Reforms: Update regulations to allow smaller minimum plot sizes and promote higher-density housing in designated peri-urban and urban areas. Data and Monitoring: Develop a land-use monitoring system to track subdivision approvals, land supply, and compliance with planning frameworks.	VARS (Lead), DUJAP, Lands Dept., Customary Landowners, Malvatumauri DUJAP (Lead), Town Councils, Lands DLA DUJAP (Lead), Town DLA, Councils, Lands Dept., Provincial Authorities, VBOS	2026–2029 2026–2028 2026–2028	Number of land readjustment/land banking pilots completed Updated zoning regulations published and enforced % of new subdivisions integrated into approved land-use plans (target: 100% by 2030)

3.3 Pillar 3: Improving living conditions for informal settlements and rental accommodation

With nearly two-thirds of Greater Port Vila living in sub-standard rental housing or informal settlements, improving living conditions in these areas is both an urgent priority and a transformative opportunity to advance equity, resilience, and sustainable urban development.

3.3.1 Challenges for informal settlements and rental accommodation:

Informal Settlements

Informal settlements in Vanuatu face interconnected challenges of insecure land tenure, poor housing quality, inadequate basic services, overcrowding, legal and policy gaps, and heightened environmental and health risks.

Insecure Land Tenure:

- Most residents lack formal titles or legal recognition, leading to constant risk of eviction and limited investment in housing improvements. Agreements which are often formalised by traditional ceremonies and can involve cash payments.
- Customary agreements can be made with the customary owners to live on land, these are often longstanding, but can break when a chief or landowner dies.
- Customary agreements are not registered with Vanuatu’s land authorities, a process that is prohibitively expensive and can be complex.
- Sometimes residents make agreements with a person claiming to be the landowner, and later learn another person owns the land.
- In some cases, customary landowners accept payment from residents, but later make legally-enforceable lease agreements with others for the same land

Poor Living Conditions:

- Many dwellings are built with inadequate materials and without compliance with building codes, making them vulnerable to disasters.
- Some are densely populated and are comprised with makeshift temporary structures (tin shacks) and unsafe hygiene due to overcrowding.

Limited Access to Basic Services:

- Informal settlements often lack reliable water supply, sanitation, electricity, waste management and have limited infrastructure, and few amenities such as schools and community centres.

Overcrowding and Unplanned Growth:

- Rapid urban migration has led to dense, unregulated expansion, straining available land and infrastructure.

Legal and Policy Gaps:

- There is no national policy or legal framework for recognizing or upgrading informal settlements, or integrating them into formal urban planning.

Environmental and Health Risks:

- Poor drainage, flooding, and lack of sanitation increase exposure to disease and environmental hazards.
- Often, they are located on marginal land in hazardous areas such as coastal areas, floodplains and steep hills susceptible to landslides.

Rental Housing

Rental housing in Vanuatu is characterized by high costs, insecure tenure, poor living conditions, and weak regulation, leaving many households vulnerable and unable to transition to homeownership.

High Prices

- A household survey conducted in Port Vila in 2021 revealed that 82% of survey respondents spent more than the 30% of the income benchmark affordability on rent, making it difficult for many renters to save money for a deposit for their own house and land

Insecure Tenure and Evictions

- Most rental agreements are informal and not legally binding, particularly in informal settlements. This lack of formal recognition exposes tenants to the risk of eviction without adequate notice or compensation.

Limited Access to Basic Services

- Rental properties, especially located in informal settlements, often lack reliable access to essential services such as water, sanitation, electricity, and waste management.

Poor Housing Quality

- Many rental accommodations are constructed with inadequate materials and without adherence to building codes, making them vulnerable to natural disasters and posing health and safety risks to occupants.

Lack of Regulatory Oversight

- There is an absence of comprehensive policies or oversight mechanisms governing tenancy agreements, rental prices, and landlord obligations, leading to unregulated rental practices and no authority to turn to if tenants feel they are being unfairly treated.

3.3.2 Strategy to address challenges for informal settlements and rental accommodation:

Goal: Enhance the safety, security, and living conditions of residents in informal settlements and rental housing through regularization, upgrading, and rental regulation.

Objectives	Goals	Actions	Responsible Agencies	Timeline	Indicators
1. Integrate informal settlements into formal planning frameworks	By 2033, regularize 50% of existing informal settlements in Port Vila and Luganville	Settlement mapping and assessment: Conduct a comprehensive inventory and socio-spatial analysis of informal settlements, identifying tenure status, infrastructure gaps, and community needs Phased regularization framework: Develop a framework for settlement regularization, covering legal recognition, land titling, and community-led upgrading, with safeguards to protect vulnerable groups.	DUAP (Lead), NGOs, Development Partners, Municipal Councils, DLA, Lands Dept., IOM VARS (Lead), DUAP, Ministry of Justice, NGOs, Lands Dept.	2025–2026 2026–2027	Settlement mapping completed by 2026 Regularization framework approved by 2027
2. Expand access to basic services in under-served per-urban settlements	By 2031, provide safe water, sanitation, and electricity to 80% of upgraded informal settlements	Upgrading program: Implement a five-year settlement upgrading plan including infrastructure improvements, social services, and hazard risk reduction, guided by participatory planning. Community upgrading partnerships: Mobilize NGOs, utilities, and specialized international organizations to co-finance and implement service delivery in upgraded settlements.	VARS (Lead), DUAP, Public Works Dept., NGOs, Development Partners, MIPU DUAP (lead), Development Partners, MIPU, UNELCO, Municipal Councils, Dept. of Energy, Dept. Local Authorities, VARS	2027–2031 2025–2033	% of informal settlements upgraded or regularized (target: 50% by 2033) % of upgraded settlements with functioning water, sanitation, and electricity services.
3. Improve rental housing conditions and tenant protections	By 2032, ensure rental housing is regulated, monitored, and provides minimum standards of safety and fairness	Rental housing database: Map and assess rental housing stock nationwide and incorporate rental market data into the national housing information system. Residential Tenancies Regulation: Draft and enact a national tenancy law establishing minimum housing standards, tenant/landlord rights, and accessible dispute resolution mechanisms, including enforcement of regulations and public awareness campaigns	DUAP PVCC, Shefa Province, Development Partners, NGOs DUAP (lead), PVCC, Shefa Province, Development Partners, Ministry of Justice, Office of Attorney General (OAG).	2027 - 2028 2027–2032	Rental housing mapping completed and database updated by 2028 Residential Tenancies Regulation enacted by 2032
		Policy options analysis: Prepare a discussion paper on public housing and rental sector policy options, considering affordability, subsidies, and regulation.	DUAP (Lead), Development Partners, NGOs	2026–2032	Policy discussion paper finalized and disseminated by 2028

3.4 Pillar 4: Improving access to housing finance

Limited access to affordable housing finance—driven by low and irregular incomes, high construction costs, strict lending requirements and land tenure complexities—prevents many ni-Vanuatu households, particularly in rural areas, from securing safe and adequate homes.

3.4.1 Challenges and Issues to accessing housing finance:

Economic Challenges

- **Low Incomes and High Construction Costs:** Most Vanuatu households have limited disposable income, while housing construction costs are high due to the reliance on imported materials, logistical difficulties across islands, and limited local manufacturing.
- **Income Informality:** A large portion of the population earns income through informal or subsistence activities, making it difficult to provide proof of income or meet lending criteria.
- **Inflation and Interest Rates:** High inflation and interest rates increase the cost of borrowing, making mortgage repayments unaffordable for many.
- **Modest saving capacity:** Median household savings are far lower than the 30% upfront cost of housing finance.

Limited Access to Housing Finance

- **Narrow Lending Base:** The commercial banks and the Vanuatu National Provident Fund (VNPF) offer housing loans, but these primarily serve formal sector employees.
- **Stringent Loan Requirements:** Banks require land titles, regular income, and large down payments—barriers for most low- and middle-income households.

Land and Tenure Constraints

- **Customary Land Tenure Complexity:** Most land in Vanuatu is under customary tenure, with unclear boundaries and lengthy negotiation processes, making it difficult to secure titles needed for financing.
- **Urban Land Scarcity:** In Port Vila and Luganville, serviced urban land is limited and expensive, further driving up housing prices.

Institutional and Policy Gaps

- **Lack of Targeted Subsidies or Incentives:** There are minimal government subsidies, tax incentives, or support schemes for affordable housing.
- **Underdeveloped Housing Finance Institutions:** No public or microfinance institution is specifically focused on affordable housing finance.
- **Limited Public Housing Programs:** The management of current public sector employee staff housing is poorly managed indicating that the government is not yet ready for broader public housing investment.

Social and Geographic Inequities

- **Rural-Urban Divide:** Access to formal housing and finance is largely limited to urban areas, with rural and outer island populations relying on self-built housing.
- **Gender and Youth Barriers:** Women and youth often lack land ownership or financial literacy, reducing their ability to access housing loans.

3.4.2 Strategy to address challenges in access to housing finance:

Pillar 4 – Improving access to housing finance

Objective: Increase access to affordable housing finance through innovative financial products, targeted subsidies, and supportive regulations.

Objectives	Goals	Actions	Responsible Agencies	Timeline	Indicators
1. Increase access to affordable housing finance for low- and middle-income households	By 2030, increase the number of formal home loans accessed by low- and middle-income households by 50%	First Home Buyer Facility: Assess and establish a concessional First Home Buyer Loan Facility, leveraging VNPF and development partners to provide subsidized mortgage rates for eligible households Innovative lending products: Collaborate with financial institutions to introduce new mortgage products tailored to households without traditional collateral, including use of family guarantees, employer severance packages, or alternative forms of security. Inclusive lending practices: Design targeted measures to expand access for women, informal workers, and vulnerable groups, including flexible underwriting, dedicated loan products, and financial literacy programs.	DUAP (Lead), IFC, Ministry of Finance, VNPF, RBV, Bankers Association of Vanuatu (BAV), Financial Institutions IFC (Lead), DUAP, Financial Institutions, VNPF Employers, RBV, BAV DUAP (Lead), Financial Institutions, Min Finance, RBV, DWA, BAV, VNPF, IFC	2026–2028 2026–2028 2025–2030	Number of loans issued to low- and middle-income households (baseline vs. 2030) Number of new housing finance products introduced % increase in approvals for women and vulnerable
2. Reduce the burden of upfront housing costs and transaction fees	By 2029, lower average upfront housing costs by 50% for eligible households through targeted subsidies and incentives	Fee reduction for first-time buyers: Explore and implement reduction or subsidy of government land title registration and transaction fees for first-time homebuyers Affordable insurance products: Encourage insurers and banks to introduce mortgage-linked house and life insurance with affordable monthly premium options to reduce upfront lump-sum costs.	Ministry of Finance, DUAP DUAP (Lead), Financial Institutions, Insurers, RBV, BAV, IFC, DUAP, Labour tripartite	2026–2027 2026–2028	Reduction in average upfront costs for first home buyers as a % of total house value % of mortgage-linked insurance policies with monthly premium options

3.5 Pillar 5: Improving housing governance, coordination and policy implementation capacity

Vanuatu's housing sector is constrained by fragmented legislation, lack of institutional coordination, limited oversight of building quality and rentals, slow and costly land development processes, and the absence of dedicated civil society or regulatory frameworks, though the establishment of DUAP now offers a centralised mandate to lead coherent housing policy and reform.

3.5.1 Challenges and Issues in Housing Governance

Fragmented Institutional Responsibilities

- **Lack of a dedicated housing authority:** Until DUAP was recently mandated, no single agency had clear responsibility for housing policy or coordination. This has left the sector without effective legislative leadership or coordination.
- **Overlapping mandates:** Housing-related functions such as planning, land registration, building permits etc. are split across multiple ministries and institutions (e.g., PVCC, MOLNR, MoIA, MIPU), leading to coordination gaps

Weak Regulatory Framework

- **Outdated or under-enforced building codes:** While a review of the National Building Code is underway, its standards remain largely inaccessible and unaffordable for the majority of the population, particularly self-builders in rural and peri-urban areas. Limited compliance and enforcement of building standards stems from low staff capacities and budgets dedicated to ensuring buildings meet minimum technical standards. The absence of building guidance that includes traditional methods and materials further compounds resilience risks.
- **No rental housing regulations:** Absence of policies or oversight mechanisms for tenancy agreements, rental prices, and landlord obligations.
- **Limited land use controls:** Weak enforcement of subdivision regulations and lack of a zoning and development control plan for Greater Port Vila contributes to unplanned settlements.

Insufficient Policy Implementation Capacity

- **Lack of technical personnel:** Shortage of urban planners, building inspectors, and housing officers at national and provincial levels.
- **Limited data and planning tools:** Information gathered from the National Census and the Household Income and Expenditure Survey lacks detailed information to better inform housing policy, while informal settlement mapping has not been updated in over 10 years. No land release strategy, or a harmonised institutional framework, means the housing sector cannot effectively meet growing demand or improve standards, especially for vulnerable groups.
- **The lack of national housing development indicators:** The National Strategic Development Plan does not directly reference housing and so is not tracked or monitored as a prioritised development outcome

3.5.2 Strategy to address challenges and Issues in Housing Governance:

Pillar 5 – Improving Housing Governance, Coordination and Policy Implementation Capacity

Strengthen national housing governance through clear institutional mandates, effective coordination, and robust policy and regulatory frameworks.

Objectives	Goals	Actions	Responsible Agencies	Timeline	Indicators
1. Establish a coherent institutional framework to lead housing sector development	By 2026, operationalize the Housing Unit within DUAP with full staffing and clear mandate, with the intent for it to transition into a dedicated Housing Department by 2033	Establish Housing Unit: Approve Housing Unit positions, Terms of Reference (ToRs), and secure budget allocation within DUAP Institutional Mapping: Map and align institutions across the housing ecosystem (public agencies, SOEs, NGOs, private sector) to clarify roles, reduce overlaps, and strengthen accountability Institutional Reform: Commission an independent review of the National Housing Corporation to assess governance, financial viability for restructuring	DUAP (Lead), PSC DUAP (Lead), Dev. Partners, Public agencies, SOEs, NGOs, Private sector DUAP, Ministry of Finance, Independent reviewer, NHC, MoLNR	2025–2026 2025–2026 2026	Housing Unit fully staffed and operational by 2026 Institutional mapping report completed and adopted Independent review of the National Housing Corporation finalized and recommendations published
2. Build capacity and coordination for planning, regulation, and policy implementation	By 2026, establish a National Housing Steering Committee to guide cross-sectoral housing policy, by 2030, decentralize housing-related services to provincial governments	Cross-sector Coordination: Establish an inter-agency Housing Coordination Taskforce to align land supply, infrastructure investment, and housing finance initiatives Decentralisation of services: Decentralize housing-related services and technical assistance to provinces, including setting up provincial housing focal points within DUAP or PWD National Building Standards: Finalize and implement the revised National Building Code and its Action Plan, including training for engineers, contractors, and municipalities Build long-term technical partnerships: Reach out to international organizations, NGOs, and housing-focused institutions to support skills transfer, innovation, and capacity building	DUAP, Provincial Govts, PWD DUAP, PSC DUAP, Ministry of Climate Change DUAP	2027–2030 2025–2026 2025–2027 2025–2028	National Housing Coordination Taskforce established and meeting regularly by 2026 Number of provincial housing officers operational by 2030 Revised National Building Code adopted and enforced by 2027 Number of active technical partnerships supporting the housing sector
3. Integrate housing within national development priorities and data systems	By 2026, integrate housing data into national surveys; by 2030, incorporate housing as a priority area in the NSDP and national planning frameworks	Housing Information system: Build and operationalize a housing information system to consolidate data on land, finance, construction, and households, ensuring interoperability with national databases Housing in National Surveys: Include housing modules in upcoming national surveys, including the 2026 Household Income and Expenditure Survey (HIES), the Demand Side Survey (RBV), and the 2030 Census Housing in National Development Indicators: Define and integrate core housing indicators into the NSDP monitoring framework	DUAP, VBOS VBOS VBOS	2025–2028 2026–2030 2026–2030	Housing information system fully operational by 2028. Housing questions integrated into HIES (2026), RBV Demand Side Survey (2026), and Census (2030) Housing indicators incorporated into the NSDP framework by 2030

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