



PAPUA NEW GUINEA NATIONAL HOUSING POLICY 2023 – 2033

*"Promoting Affordable, Social and Sustainable Housing
and Creating Wealth for all Papua New Guineans"*

NATIONAL HOUSING CORPORATION



PAPUA NEW GUINEA

NATIONAL HOUSING POLICY

2023 – 2033



**“Promoting Affordable, Social and Sustainable Housing and
Creating Wealth for all Papua New Guineans”**

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ABBREVIATIONS

CSO	Civil Society Organization
CACC	Central Agencies Coordinating Committee
CEPA	Environment Conservation Promotion Authority
CLOs	Customary Land Owners
CLRC	Constitution Law Reform Commission
DDA	District Development Authority
DIP	Deliberate Intervention Programme
DJAG	Department of Justice and Attorney General
DLPP	Department of Lands and Physical Planning
DNPM	Department of National Planning and Monitoring
DoF	Department of Finance
DoT	Department of Treasury
DoW	Department of Works
DPLLGA	Department of Provincial and Local Level Government Affairs
DPs	Development Partners
DSIP	District Services Investment Program
FBO	Faith Based Organisations
FIs	Financial Institutions
Go-PNG	Government of Papua New Guinea
ICCC	Independent Consumer Competition Commission
IRC	Internal Revenue Commission
LLGs	Local Level Government
M&E	Monitoring and Evaluation
MD	Managing Director
MoA	Memorandum of Agreement
MoU	Memorandum of Understanding
MP	Member of National Parliament of Papua New Guinea
MTDP	Medium - Term Development Plan
NCDC	National Capital District Commission
NEC	National Executive Council/Cabinet
NGO	Non-Governmental Organisation
NHC	National Housing Corporation
NHP	National Housing Policy
NHSDP	National Housing Sector Develop Plan
NSDF	National Service Delivery Framework
OoU	Office of Urbanisation (formerly)
PG	Provincial Governments
PIP	Public Investment Program
PNGNHP	Papua New Guinea National Housing Policy
PPP	Public Private Partnership
PSIP	Provincial Services Investment Program
REIA	Real Estate Industry Association
SDGs	Sustainable Development Goals
SFs	Super Funds
SME	Small Medium Enterprises
SOEs	State Owned Enterprises
ToR	Terms of Reference
UDL	Urban Development Lease
VCLR	Voluntary Customary Land Registration
VVV	Verification, Validation and Valuation

PRIME MINISTER’S FOREWORD



As the Prime Minister of Papua New Guinea, I congratulate the Housing Minister, Hon. Dr. Kobby Bomareo, the Board of NHC, the Managing Director, Mr. Abel Tol, and NHC Management and staff for developing the PNG National Housing Policy 2023 – 2033. The top priority of my government is to “Revive, Reform and Realign” government machineries to effectively and efficiently discharge their roles and functions in delivering timely and quality services to our people.

Under my leadership, the Government has enabled state instruments in making appropriate adjustment and reposition themselves for policies and legislative changes in order to better serve Papua New Guineans.

In recognizing the significance of the Housing Sector, my government through the NEC Decision 341/2023 called for the centralization of all public service housing under the National Housing Corporation, and for it to establish a taskforce for its implementation. The taskforce will ensure the necessary policy, legal, institutional, and administrative changes are undertaken to implement the policy.

I am grateful that the NHC has positioned itself with the development of this PNG National Housing Policy, which is aligned to the priorities of the MTDP IV (2023-2027) and its six key Deliberate Intervention Programs (DIPs). Furthermore, the PNG National Housing Policy is in line with my government’s vision to “Take Back Papua New Guinea and in Leaving No One Behind.” In order to realize this vision, the NHC, as a state agency to implement the Government’s agenda, will acquire 10,000 hectares of land by 2033 to build houses under the four (4) housing programs stated in the MTDP IV. Also, the PNG National Housing Policy is in line with my government’s “Connect PNG Program.”

The PNG National Housing Policy would require a ‘Whole of Government Approach’ to realize the dreams and aspirations for better housing. It needs the support of the private sector, commercial banks, financial institutions, superfunds, Development Partners, CSOs, churches and Faith-Based Organizations to provide better homes for citizens. In light of this, the Nation will celebrate its golden jubilee of Independence in 2025, and hoping for a better life in the next 50 years.

Finally, as the Prime Minister of Papua New Guinea, I appeal to all our valued stakeholders to work closely with the Government and the NHC to transform the Housing Sector in the country by fully implementing the PNG National Housing Policy (2023-2033).

God Bless Papua New Guinea.

A handwritten signature in blue ink, belonging to Hon. James Marape, MP. The signature is stylized and fluid, written over a white background.

HON. JAMES MARAPE, MP
PRIME MINISTER OF PAPUA NEW GUINEA

MINISTER’S STATEMENT



As the Minister responsible for Housing, I express my deepest gratitude to the Marape–Rosso Government for the wisdom to “Revive, Restore and Realign” the National Housing Sector as one of the key pillars under its signature “Connect PNG Program.” Connecting the National Housing Infrastructure Development in line with the National Service Delivery Framework in creating Urban Townships and Growth Centers around the country are critical programs of this government. These landmark programs and key investments from the Government’s commitment to diversify investment into critical economic sector of the country including housing sector will provide the citizens with affordable rental rates and also generate revenue for the country.

The National Housing Corporation after the country’s independence in September 1975, was a vibrant institution of the state with housing schemes and the diversified property owner in the country. Most houses in the towns around the country came from the NHC housing scheme. Over the years, NHC has been mismanaged through bureaucratic neglect, political interference, and downright theft with corrupt practices.

When I took office in August 2022 as the Minister for Housing, I directed the NHC to review the 1994 National Housing Policy and to formulate the next ten-year housing policy and also to review and amend the NHC Act 1990.

This 10-year National Housing Policy aims to transform the Housing Sector by supplying social affordable, decent and environmentally friendly housing to all income earners in the public and private sector and to the rest of the citizens.

The housing policy is developed out from the 21 issues from the findings of the review of the 1994 National Housing Policy. I thank the National Government for capturing the six key Deliberate Intervention Programs (DIPs) into the Medium-Term Development Plan IV and the National Housing Sector Development Plan 2023 – 2027.

As the Minister for Housing under the Marape–Rosso Government, I call on all government agencies, statutory bodies, State Owned Enterprise (SOEs,) Provincial and Local Level Governments, Private Sector, Commercial Banks, Financial Institutions, Super Funds, Development Partners, Churches, Faith Based Organizations, SMEs and CSOs to rally your support through partnerships with the National Housing Corporation to implement this National Housing Policy (2023-2033) successfully.

A handwritten signature in blue ink, belonging to Hon. Dr. Kobby Bomareo. The signature is stylized, with a large, sweeping 'K' and 'B' that cross each other. Below the signature, the name and title of the minister are printed in bold black text.

HON. DR. KOBBO BOMAREO, MP
MINISTER FOR HOUSING MEMBER FOR TEWAE – SIASSI OPEN

BOARD CHAIRMAN'S STATEMENT



This 10-year National Housing Policy is in compliance with the National Housing Corporation Board Decision and Resolution to review the 1994 National Housing Policy and to develop the new National Housing Policy 2023 – 2033 for Papua New Guinea.

I am adamant to provide leadership in my capacity as the Chairman in restoring credibility to the National Housing Corporation through the full implementation of this National Housing Policy.

This will be done through the following:

- Make amendments to the current National Housing Corporation Act 1990.
- Restructuring of the current organization structure in alignment with the Policy;
- Establishment of the National Taskforce to administer all stakeholders involved in providing Affordable Social and Institutional Housing in the country;
- Set up of the National Housing Mortgage Fund with injection of K300 million for affordable social housing and K200 million for the Institutional Housing Nationwide;
- Ensuring full implementation of the Verification, Validation and Valuation Program nationwide on NHC Housing Stocks;
- Promotion and coordination of the Public Private Partnerships in the Housing Sector;
- Promotion of partnerships between NHC with All Sector Agencies, private sector investors, Commercial Banks (Bank of South Pacific Limited, Kina Bank Limited and Westpac Bank Limited), Super Funds- Nambawan Super Limited and NASFund Limited), Donor Partner, Municipal Authorities, Provincial Governments and District Development Authorities and Local Level Governments;
- Ensure timely reporting of the implementation of the Policy to the NHC Board, CACC, NEC and Parliament.

In light of the above, at the National Housing Corporation as the Government's housing provider to both the public and the citizens of this country over the years, will continue to be relevant and responsible to our mandate in realising the current Marape/Rosso Government in Connect PNG Signature Program including the housing sector.

I applaud the leadership of the Managing Director, Mr Abel Tol, for his overall leadership with his Management and Technical Team in executing the Board's Resolution in developing his National Housing Policy as one of the key milestones.

On behalf of the Board, Management and Staff of National Housing Corporation, I thank you all stakeholders for your support in the formulation of the policy and looking forward to your continued support in the full implementation of the Papua New Guinea National Housing Policy -2023-20233



KEMBO'NGA ROBIN KAWAT
CHAIRMAN OF THE BOARD

MANAGING DIRECTOR'S REMARKS



In my capacity as the National Housing Corporation's Managing Director, I would like to express my gratitude to Hon. Dr. Kobby Bomareo, MP, the Minister of Housing, for his leadership and diligent work in providing advice during the development of the Papua New Guinea National Housing Policy 2023–2033. At this point, I would want to express my gratitude to all the stakeholders for their invaluable contributions, as well as the NHC Secretariat, which is made up of the Policy and Research Unit and Executive Management.

Over the last six years, from 2017 to 2024, this policy has undergone a series of comprehensive reviews and consultations. Under the leadership of NHC, it was coordinated by the National Housing Policy Steering Committee. The 21 issues from the 29-year-old National Housing Policy from 1994 were found during the review. The National Housing Policy 2023–2033 was formulated utilizing these issues as the strategic basis. With the immediate goal of building 2, 500 homes at our pilot project Duran Farm and acquiring more land under the GoPNG 10, 000-hectare land acquisition program to keep building homes nationwide, I am happy to present to you the five key policy areas that are intended to realize the aspirations of this policy. The current government's strategic emphasis and vision to allocate sufficient financing through the Public Investment Program, which is under the NHC, in the six major Deliberate Intervention Programs (DIPs) of the MTDP IV 2023–2027 will be essential in helping to implement this policy. At this juncture, I would like to map out the scope and the objectives of the National Housing Policy (2023–2033) which will:

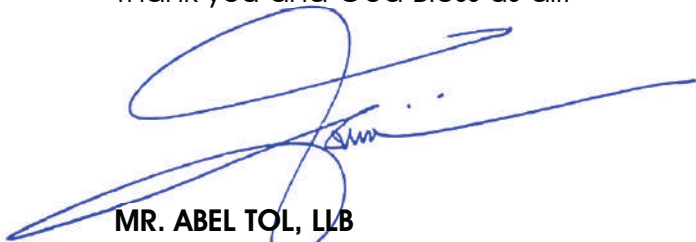
- Create an enabling environment for key stakeholders in the housing development sector to collaborate and contribute meaningfully through strategic partnerships;
- Provide strategic direction in promoting, developing and maintaining affordable, social housing at urban and rural centers and create opportunities for wealth creation for the inclusive benefit of all Papua New Guineans.;
- Unlock the state and customary land and make them readily available for developing housing projects with sustainable funding from the National Government through its annual budgetary appropriations and from NHC's own revenue generation from its rentals and investments in the housing projects including funding from the Government for the trunk infrastructure and services.
- Upgrading of urban and peri-urban settlements in compliance with modern urbanization plans regulated by physical planning and building Board's

standards including acceptable architectural design, quality of building materials, integration of engineering and structural design to response to disasters and climate change realities and creating study opportunities for in country and out of country capacity building and empowerment long and short-term skills training for Papua New Guineans.

- Implement NEC Decision No; 341/2023, the Cabinet directed the NHC to coordinate all Government Housing Sector Developments in the country through the establishment of the Inter-Agency Tasks Force led by NHC and further directed the NHC to make amendments to the current NHC Act 1990 to improve its governance and management in guiding the full implementation of this policy.

Essentially, the overarching goal of this policy is to implement the Marape-Rosso government's catchphrase, which is to "revive, restore, and realign NHC and the housing sector through this policy." In light of this, I would like to reiterate the appeal for collaborations made to all of our major stakeholders by our Honorable Prime Minister James Marape and our Honorable Minister for Housing, Honorable Dr. Kobby Bomareo, to collaborate with the NHC under my leadership in order to effectively implement this 10-year National Housing Policy (2023–2033).

Thank you and God Bless us all.

A handwritten signature in blue ink, appearing to read 'Abel Tol', with a large, stylized flourish extending from the end of the signature.

MR. ABEL TOL, LLB
MANAGING DIRECTOR
NATIONAL HOUSING CORPORATION

CHAPTER 1: INTRODUCTION

1.1 Overview

Housing is a basic human need and contributes to the well-being of people and the country's progress. It safeguards the livelihood of human beings, enhances health and safety, while valuing it as a property adding value to one's possession, and forms part of the measure for wealth creation. To promote and sustain human well-being and dignity, housing is of paramount importance for people to have access to quality, affordable and environmentally friendly and well-planned housing in both the rural and urban areas.

While it is the primary responsibility of every family to find decent shelter for its members, there are agencies of government and the private sector organizations that ensure that their employees have access to decent and affordable homes. Homes provide rest, recuperation, family unity and peace. Likewise, occupants contribute to the growth and productivity of the respective organizations when they have decent shelter. A good night rest and protection from harsh human and climatic conditions are factors for the general growth and development of a human person. Thus, the need for people, both citizens and employees, should be the responsibility of everyone. The state also has an undisputable and compulsory mandate to ensure that employment and housing are necessary conditions for the social and economic health and growth of a nation.

The NHC is the only mandated government agency to look into the housing needs of all the citizens in PNG, is the National Housing Corporation (NHC). This organization of government needs to be empowered with the necessary mandated functions, the legislation and regulatory powers required, the proper policy directions, and its institutional capacity enhanced and strengthened. In doing so, the housing no longer becomes a problem, but a conduit for wealth creation and human well-being, prosperity and happiness.

1.2 Policy Challenges

The National Housing Policy developed in 1994 provided the basis that guided the housing sector. The review of the National Housing Policy of 1994 was intended to address the various critical gaps and challenges facing the housing sector, more so, they relate to the provision of adequate, quality and affordable houses in PNG. The unregulated prices of houses including rentals, and the shortage in supply of housing is beyond the average and middle-income categories and influences the standard of living.

The policy premise was to provide decent housing for our people by the year 2000. However, the policy lacked private sector involvement and only promoted public sector dominance, and a mismatch of mandated roles for both sectors that has directly impacted the housing dilemma. Other problems included lack of trunk infrastructure, high cost of building and construction materials, land scarcity and inadequate financial resources.

The review of the policy identified 21 issues. Some of those issues include:

- The lack of social housing for all;
- Housing as not a condition of employment in the public service;
- The unequal housing continuum referring to the full range of non-market and market housing types and non-market rental, market rental and home ownership;
- The imbalance of rental prices and home prices;
- Minimal access to finance by all affected income groups;

- Concentration of development in the urban areas causing the pull factor to the cities;
- Lack of economic incentives or investments for participants;
- High-cost structure of building construction;
- Lack of decentralization and National Skilled Workforce;
- Lack of accessibility mechanism for land acquisition;
- Lack of National policy and regulation on Real Estate control;
- Lack of constant review of the National Housing Policy of 1994, and the non-existence of a National Housing Strategy;
- Political interference and bureaucratic corruption at NHC; and
- Lack of administration of Real Estate laws.



The challenges can be grouped under five broad areas. First, housing is scarce and with prices unregulated, many citizens, especially people in the public sector workforce, find housing an issue of affordability. As a result, people in the workforce are forced to live in settlements and private homes. Second, there are problems in housing development regarding urbanization and modernization. One major issue is the scarcity of land and the unavailability of it for the development of urban housing, along with lack of funding, the problems associated with trunk infrastructures, trunk services, and the lack of coordination

among key role players such as the municipal governments and provincial governments for the development of housing in the cities and provincial capitals.

Third, there are sub-standard buildings mushrooming around the major cities of the country, especially in Port Moresby. As such, the task of maintaining standard and compliance regarding the quality of design and building materials are absent. Low quality of building materials is imported to the country that questions the durability and the quality of houses. Likewise, there is no organization that is responsible for maintaining standards and compliance.

Fourth is the issues surrounding the economic viability and sustainability of the housing industry, which are now determined by the prices of rentals and with accommodation rates soaring. The NHC find it hard to regulate the prices, which do not come under its mandate. The NHC should be the focal point and a central player in the housing industry by providing low-cost houses in multitude to generate revenue for the state, and sustain its rentals and mortgage schemes. Also, there is no proper business plan framed by the NHC to revitalize the housing industry, with strategic collaboration and partnership with the private sector, the real estate industry, the superfunds and others in developing a win/win business solution, and allowing for the mortgage scheme to thrive.

Fifth is the lack of proper policies, legislations, regulations, stakeholders' coordination, institutional framework and capacity for the development of housing in PNG, which again is compounded by government agencies trying to initiate housing schemes under their respective organization.

1.3 Government Intervention

To address these anomalies, the Government of Papua New Guinea (GoPNG) introduced initiatives like the Social Housing Program, the "Two-Million District Housing Program" and the First Home Ownership Scheme" in 2013, 2014, and 2015 respectively. Furthermore in 2012, the government embarked on an ambitious project to build 40, 000 houses for the citizens across PNG, and the Duran Farm Project was chosen as the pilot project where initial 5,000 allotments were created and houses were being constructed. The project is still current and continuing.



Several studies and initiatives have been done like the Morgan Committee 1978, National Housing Taskforce 2007, Independent Consumer and Competition Commission 2010, the National Research institute in 2016 and Ezebilo in 2016. The studies recommended for National Housing Commission with the full backing of whole of government approach to play a facilitating role to allow the private sector and banks and financial institutions to actively involve in the construction of affordable social, institutional and public housing. These studies called for Government to step up to free up more land for housing development and also to unlock customary land for housing where it is bankable on as win-win arrangement for all the parties. However, the Government has been slow in implementing the above recommendations and have remain long-standing issues.

The PNG National Housing Policy 2023-2033 will be the policy framework to address the housing needs of PNG. With all recommended policy, legal, program and projects espoused in the National Housing Policy 2023 – 2033, the policy will address ageing legacy issues that had hampered the progress of the housing sector for last 29 years. The Government through the policy will identify and will address impediments relating to the provision of adequate, quality, affordable, environmentally friendly and sustainable housing in PNG. It further realizes these challenges and will mitigate and resolve issues linked to land and finance mobilization and ensure an orderly business process. Improve planning and adequate resourcing to the Sector under the NHP over the next ten years will make housing affordable for all income groups of citizens and create a conducive environment for all parties to be drawn for housing development including the private sector.

1.4 Policy Scope and Intent

The Papua New Guinea National Housing Policy 2023 - 2033 is aimed at creating an enabling environment that is conducive for key stakeholders in housing development to collaborate and equally contribute to the development of the housing sector. It provides the strategic policy direction in promoting and maintaining affordable social housing and sustainable urban homes, improve rural housing and creating wealth in the housing industry for the inclusive benefit of all Papua New Guineans. This policy is steadfast in embarking on a modernization and transformation of the housing sector to meet acceptable standards while maintaining its social mandate in providing affordable housing for all classes of Papua New Guineans.

The intent of the policy is first and foremost to ensure housing is affordable for all class of citizens. While the reach of social housing may be limiting, the government has a critical responsibility in providing decent and affordable housing for its employees. This is something within the reach of the government to do by empowering the NHC and its key stakeholders to implement.

The accessibility of land for developing the housing projects, the necessary funding for housing developments, the trunk infrastructure and services, and the issues of urban drift and the unorganized planning of urban settlements are issues that the policy will address in its housing and urbanization plans.

The third area that the policy wishes to address is the issue of maintaining standards in the housing development in the country. Compliance to physical planning and building standards need to be maintained in the urban and sub-urban centers, the architectural design, the quality of building materials, the research into building structures and the effects of natural disasters and climate change need to be conducted, while not forgetting the

capacity building and empowerment for people in the skills of designing and building durable home.

The fourth issue of the policy is to focus on a sustainable economic model and business plan for the growth of the housing industry in PNG. The NHC should partner with the private sector to ensure that housing rental are affordable per the 30% income brackets, a development of NHC housing business plan that is sustainable, while negotiating with regulatory agencies to regulate the prices of housing rental and real estate businesses in the country.

Finally, the policy intends to review and draft policies and legislations to accommodate the issues arising from the policy consultations, and governance and ethical issues, as well as suggesting the institutional framework that is conducive to implement the National Housing Policy.

1.5 Policy Audience

The Papua New Guinea National Housing Policy 2023 – 2033 (PNGNHP) is for the inclusive benefit of all Papua New Guineans and naturalized citizens from the urban setting to the rural districts. It strives to be inclusive across generations, gender and geographical distributions. The PNGNHP serves to guide stakeholders including all Go-PNG Agencies comprising national, provincial, district development authorities and local governments, state owned enterprises, development partners, non-government organizations, faith-based organizations, private sector, rural district communities that are involved in the planning, use and management of land and its resources for housing development.



1.6 Policy Development Process

A Terms of Reference (TOR) was endorsed by the Ministry for Housing for the establishment of the National Housing Policy Steering Committee (NHPSC) with NHC administering as the Secretariat. The NHPSC had numerous consultations with NRI and DNPM with the initial draft. The working draft was also approved by NHC Executive Management and DNPM in 2022, and used during the consultations with the National Stakeholders, including key Government Agencies, NRI, Commercial Banks and Superfunds. Then followed with the consultations with the Provincial Administrators and Planners, District Development Authorities and LLG Managers. NRI and Constitutional and Law Reform Commission (CLRC) shared their key findings and recommended 21 issues for policy development processes.



CHAPTER 2: POLICY CONTEXT AND DIRECTION

2.1



Vision

A quality, affordable, environmentally friendly, sustainable, social and modernized housing for all Papua New Guineans.

2.2



Mission

Partner with stakeholders in ensuring an inclusive, affordable, and sustainable housing for all citizen.

2.3



Principles

2.3.1 Rights-based

Everyone has a right to a decent house.

2.3.2 Inclusiveness

No one is excluded in the pursuit of a better home.

2.3.3 Equality

Housing development and ownership does not discriminate against sex, religion, race, ethnicity or affiliation of any type.

2.3.4 Fairness

Everyone is treated equally despite their social standing and status.

2.3.5 Accountability

Delivery of housing should be done in a transparent manner and honest manner.

2.4



Value

2.4.1 Responsiveness

Respond to every individual's housing needs.

2.4.2 Excellence

Striving for excellence in meeting clients' housing needs.

2.4.3 Integrity

Committed to dealing with clients with integrity, openness, and honesty.

2.4.4 Leadership

Aspired to be a leader in housing development and pacesetter.

2.4.5 Learning

Eager to absorb knowledge and implement organizational changes based on lessons learnt from experiences.

2.4.6 Customer Services

Aimed to be both customer-friendly and inclusive when providing housing solutions for clients.

2.5 Relevant Laws

The legal framework for the housing sector is inadequate and isolated under different instruments and applied under different government institutions. Furthermore, the Central Coordinating Agencies are causing overlapping of mandated roles, which makes it hard for the housing sector to effectively implement housing development. The following laws regulate the housing development; some of these will be amended when this policy is implemented to make sure it applies with the present context, including any necessary changes to immediately effect the law. They are:

- The Constitution;
- Organic Law on Provincial and Local Level Government;
- NHC Act of 1990;
- The Land Act 1996;
- Banks and Financial Institutions Act of 2000;
- Superannuation (General Provisions) Act 2000;
- District Development Authority Act;
- Relevant Environment Laws;
- IRC Act;
- Customs Tax Laws;
- Physical Planning Laws and Building Act and Land Act;
- PPP Policy 2014;
- ICC Act on housing and rental price regulation of real estate industry;
- Land Registration Act 1989;
- Banks and Financial Institutions Act;
- Land Group Incorporation Act;
- ICC Act 2002;
- Personal Property Security Act 2011;
- National Procurement Act 2019;
- PPP Act 2014;
- Planning and Monitoring Responsibility Act 2016; and
- Public Finance Management Act 1996.



2.6 Policy Context

Papua New Guinea is a signatory to the United Nation's Sustainable Development Goals (SDGs) 2030 Agenda. Go-PNG through the Department of National Planning and Monitoring has localized and aligned the SDGs into the Medium-Term Development Plan III (2018-2022) and MTDP IV 2023 – 2027. The relevant SDGs related to the Papua New Guinea, National Housing Policy 2023-2033 are SDG 9 and SDG 11. SDG 9 is about building resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation Industry and Infrastructure. SDG 11 in making our cities inclusive, safe and resilient and sustainable (Sustainable Cities and Communities).

The PNG *Planning and Monitoring Responsibility Act 2016* establishes five key development frameworks, which includes the National Planning Framework. The National Planning Framework is arranged in a cascading order taking clues from the National Constitution, the Five Goals and Directive Principles, the PNG Vision 2050, the Papua New Guinea Development Strategic Plan 2010 – 2030, the Medium – Term Development Plans, the Sectors Plans and Policies and the Provincial and District Plans. The National Housing Policy 2023 – 2033 is aligned to the National Planning Framework and will be implemented accordingly.

2.6.1 National Goals and Directive Principles

The National Goals and Directive Principles of the Independent State of Papua New Guinea recognize the importance of basic shelter as a catalyst to Integral Human Development. Hence, it is the role of the Government to ensure every Papua New Guinean is given the equal opportunity to participate in the housing sector as an owner or direct beneficiary in the sector and further make housing as an economically bankable asset for every family and their future generation. In pursuing development in this critical sector we must ensure sustainable uses and management of forest and the protection of our national strategic asset for future Papua New Guineans.

2.6.2 Papua New Guinea Vision 2050

Papua New Guinea wishes to be among the top 50 countries in the Human Development Index by 2050. The PNG Vision 2050 is underpinned by the 7 Pillars. Hence, the need to improve affordable housing in Papua New Guinea is a catalyst for socio – economic growth through the National Housing Policy. The policy is directly related to Pillar One on Human Capital Development, Pillar Two on Wealth Creation, and Pillar Three on Institutional Development and Service Delivery.

2.6.3 Papua New Guinea Development Strategic Plan 2010 – 2030

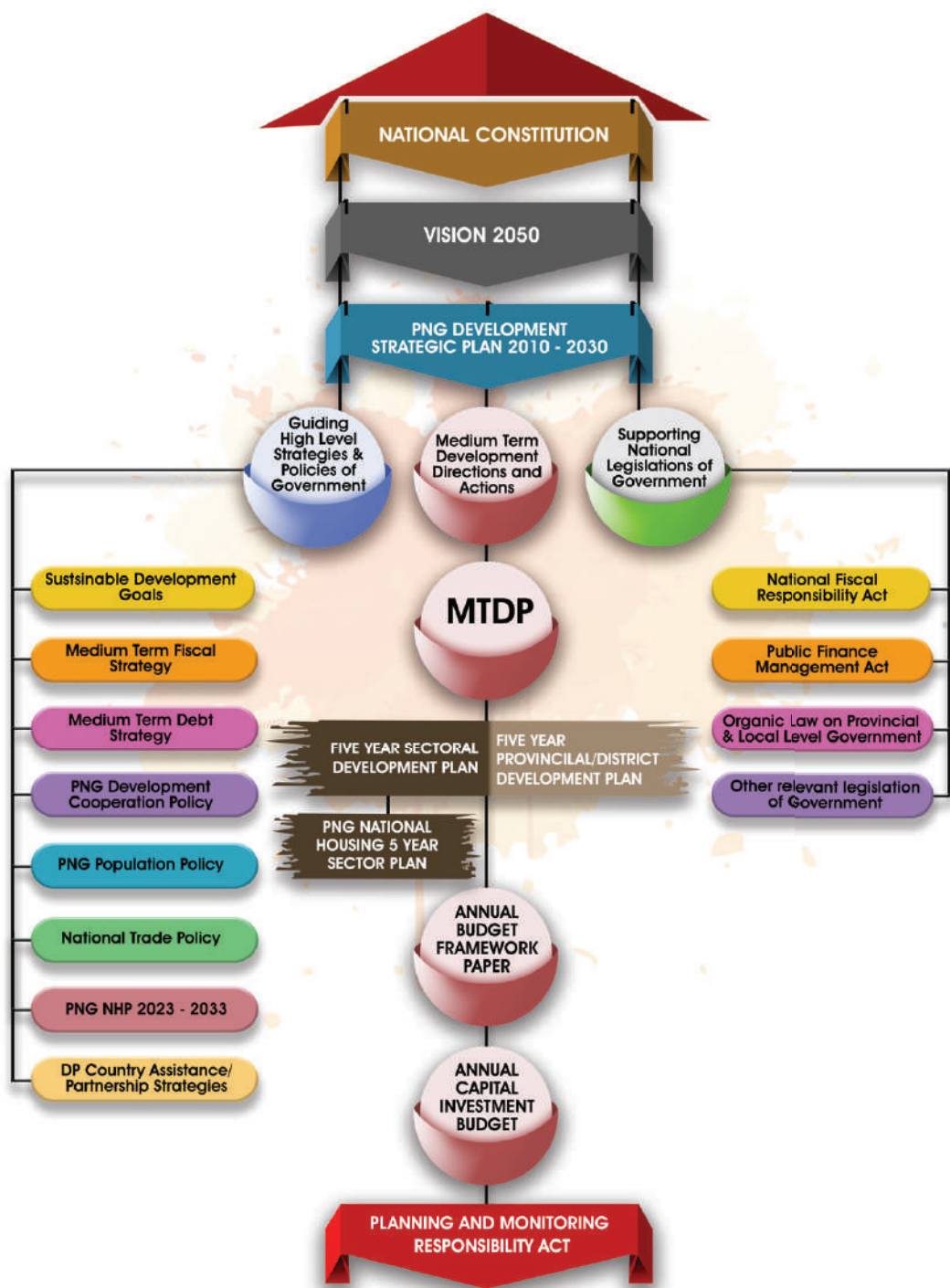
The broad objective of the PNGDSP is coined around the five National Goals and Directive Principles. The PNGDSP conceptual framework is comprehensive and realistic with clear establishment of forward and backward linkages within the economy of policies and whole of government operations. This framework will be implemented through the Medium-Term Development Plans over the next twenty years to improve the quality of people's lives. PNG is poised at a critical juncture in the nation's history and hence, the National Housing Policy 2023 – 2033 will trigger Urban and Rural Development including improved access to essential utility services for people as encapsulated in the Part 4 of the PNGDSP.

2.6.4 Medium - Term Development Plan IV 2023 – 2027

The SPA 2.7 of the MTDP IV 2023 – 2027 under Connect PNG – National Housing Infrastructure, the Government focuses on improving and providing affordable housing in the Cities, Provinces and Districts and easing the burden of high cost of living. The District Housing Program is important under the decentralization system where public servants employed in district centers need proper accommodation to live and work.

The MTDP IV 2023-2027 maps out the eco – systems of the housing sector and enhance greater cooperation between the public and the private sector to facilitate affordable housing solutions with the aim of building over 2,000 houses over the medium – term. This will be through the following, Deliberate Intervention Programs (DIPs); (i) Institutional Housing Development Program; (ii) District Public Serving Program; (iii) Provincial Public Service Housing Program; and, (iv) National Affordable Housing Program.

Figure 1: Below is the Cascading Logic of National Planning Frameworks



2.7 National Housing Minimum Service Standards

It is the duty of the government to provide to the people an effective and efficient minimum service for its citizens. The systems of Government are structured to help facilitate service delivery to improve the quality of lives of all its citizens regardless of where they live. Ranging from basic primary health care to primary education, clean and safe drinking water, decent housing, and having access to better connectivity in transport, communication and electricity are critical for the citizens. Provision of banking services, business and commerce are necessary for citizens to participate in their day-to-day needs for trade and commerce for livelihoods and business activities.



The National Government's focus on connecting rural communities and making available minimum services closer to the people has prompted the deliberate inclusion of the subnational levels in this MTPD IV. The minimum services outlined in this section are specific deliverables which the provinces and districts will do within their means to deliver for their people. The MTDP IV has now for the first time incorporated the minimum services for the provinces and districts under the national priorities mapped into the SPAs. The DIPs under the 12 SPAs are mapped to the provinces based on each province's comparative advantage to deliver in this MTDP IV period. The Minimum Service Standards (MSS) identified to be delivered at the three (3) levels of Government are part of the National Service Delivery Framework (NSDF) of government that provides the guide for services to be delivered from the wards up to the national level.

Papua New Guinea National Housing Policy 2023 – 2033 and the National Housing Sector Development Plan 2023 – 2027 try to link investments from the SPAs and DIPs to the sub-national level investment priorities. The NHC, through this policy, will ensure that the types of Minimum Housing Service Standard is provided.

Furthermore, The CLRC publication of the Issues Paper 16 also mentions the Minimum Standards Policy 2013 developed by the Provincial and Local Level Services Monitoring Authority (PLLSMA) to guide its services monitoring role at Subnational level including the Provincial Governments and District Development Authorities. Some of the directions on the types of states services provided must be incorporated in the development plans and must recognize the service the DDAs provide, such as the growth centers.

CHAPTER 3: KEY POLICY AREAS AND STRATEGIES

3.1



Goal
The goal is to ensure all Papua New Guineans to live in a decent affordable homes.

3.2



Objectives
The objectives for the housing policy in PNG are to:

- 3.2.1 Ensure the accommodation needs of the employees of government, the private sector, and citizens of the country are met;
- 3.2.2 Create an effective partnership agreements with key stakeholders in facilitating for the necessary land, finance, and trunk infrastructure and services for the construction of houses;
- 3.2.3 Stipulate standards and ensure compliance on buildings to monitor quality, durability and safety, which are requirements for urbanization and modernization of homes.
- 3.2.4 Establish a sustainable housing industry by partnering with the private sector in the area of real estate, housing mortgages and rentals; and
- 3.2.5 Develop the needed legal, policy and institutional frameworks to facilitate and guide housing developments in the country.

3.3 Key Policy Areas

To achieve the goal and objectives of the policy, five Key Policy Areas (KPAs) are identified with their strategic actions. The KPAs are:

- Affordable Social and Public Housing;
- Housing and Urbanization;
- Maintaining Standards and Compliance;
- Sustaining the Housing Industry; and
- Governance and Institutional Frameworks.

3.3.1 KPA 1: Affordable Social and Public Housing

Housing is a basic human need and everyone has the right to a decent home. While the problem of housing may not be a major issue in the village, the urban towns and cities are pressed with the need for decent and affordable housing. Majority of the public workforce cannot afford proper accommodation due to high rental fees. Thus, there is a need to ensure that housing is affordable with the construction of social and public housing which so be the focus of the government.

Outcome Statement

A robust social and public housing program targeting middle and low income earning public servants, employees of business entities, other service providers, and citizens at an affordable rate, which is initiated, supported and subsidized.



Strategic Actions

To achieve the outcome of KPA 1, the Government through NHC and its partners:

- make social housing affordable, flexible and adaptive to urban setting and upgrading of informal housing to modern standard;
- ensure the participation of public servants and private sector employees and citizens in accessing affordable social housing, institutional housing and rural housing;
- promote rural housing programs in all districts through the Rural Housing Development Programme in line with the six DIPs as per the MTDP IV (2023-2027) and Vision 2050;
- upgrade informal housing to modern standard and make housing accessible to majority of low income and middle-income earners;
- promote low-budget housing schemes for all class of citizens and low-income earners;
- undertake surveys to determine income level for low, middle and high-net earners for sound rental arrangement and in supporting their rental needs;
- forge partnership with relevant government agencies, municipal authorities, Provincial Governments and District Development Authorities and Churches, CSOs, FBOs to engage in affordable social housing programs for all class of citizens and income levels;

- sign Housing Service Delivery Partnership Agreements (HSDPA) with the municipal authorities, provincial and local level governments, private sector, commercial banks, financial institutions and super funds for the delivery of 2,500 Rural Housing;
- complement the DPM's public service placement ratio of 70/20/10, in which 70 percent of the public service to be stationed in the Districts and Rural areas, 20 percent in the Provinces, and 10 percent in the nation's capital;
- make housing a condition of employment in the public service and make housing available for every position advertised as a condition of employment; and
- develop and roll-out National Housing Facility Audit Exercise throughout out the country under the Triple VV Program.

3.3.2 KPA 2: Housing and Urbanization

Housing is an essential component in the overall development of towns and cities. The quality, standard, and design of housing improve the landscape of the urban centers. However, in order to construct house, land availability is a prerequisite along with other essential services such as water, electricity, waste management, and transport. The failure or slowness of these housing development requirements hinders the growth of cities. Thus, an effective coordination by NHC and key stakeholders in urban development will enhance and speed up the development of houses in these urban centers.



Outcome Statement

An effective partnership coordination and collaboration among government agencies, SOEs and private sector in dealing with the prerequisites of housing and urban development in matters of land accessibility and trunk infrastructure and services, which is established, supported and sustained..



Strategic Actions.

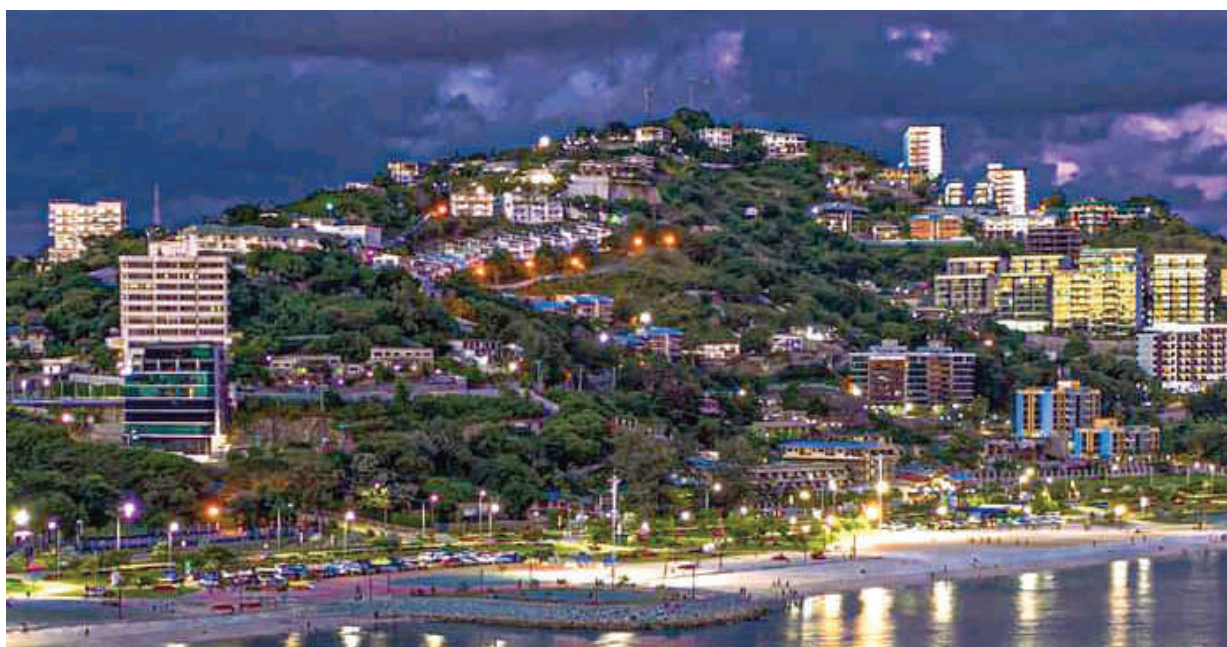
To achieve the outcome of KPA 2, the Government through NHC and its partners:

- collaborate with DLPP to provide land to large scale private property developers for free or highly subsidized rate for constructing affordable houses;
- request DLPP to formally hand over all Urban Development Leases (UDL) to the NHC as the First Right of Refusal for the purpose of building houses in the urban areas;
- acquire land under the Urban Development Lease waiving the 5-year development condition stated under the Land Act 1996;
- be represented on the Land Board and Building Board and Physical Planning Boards respectively;
- establish an effective Land Information Systems in partnership with Municipal Authorities, Provincial Governments, and District Development Authorities about the land for housing planning and development purposes;
- collaborate with DLPP to use land acquisition through formal agreements (Land Act 1996, Section 10) to access customary land;
- support the use of the Voluntary Customary Land Registration system as a vehicle to access customary land to extend the urban boundaries;
- carryout awareness to the landowners to make their land formally available for housing projects where they can benefit from;

- collaborate with relevant government agencies, the private sector, commercial banks, financial institutions, super funds and Development Partners to carry out construction of high-rise multi-family block of apartments to maximize the use of available land;
- ensure the establishment of the Inter-Agency Tasks Force to administer a framework for strata titling and Modular Housing;
- promote partnership through MOU and MOA with PGs, DDAs, LLGs, Churches, CSOs and FBOs in accessing state land for rural housing development programs and projects;
- construct all trunk infrastructure such as access road, portable clean piped-water, sewerage and electricity before the construction of houses;
- ensure all governmental agencies including PNG Power Ltd, NCDC, Water PNG and Private Sector to establish trunk infrastructure and infrastructure services in areas earmarked for public housing development prior to construction of houses;
- ensure capital investment and rate of return is guaranteed for the government service providers collecting water rates, sanitation and electricity meters and as a community service obligation;
- forge partnership with all relevant stakeholders to redevelop and rezone and upgrade its aging rental houses and flats;
- forge partnerships with Municipal Authorities, Provincial Governments and District Development Authorities to carry out study to upgrade unplanned settlements to formal urban settings; and
- formulate and implement the National Settlement Strategy.

3.3.3 KPA 3: Maintaining Standards and Compliance

Housing in urban centers has to meet certain standards and those standards need to be complied with. Due to improper land dealings, the import of low-quality material, lack of professionally skilled people in the housing design and construction have contributed to low quality buildings, the durability of housing, and the issues surround the safety of human lives. Therefore, the government should deal with the issue of standards and compliance.



Outcome Statement

A diligent process of ensuring standards and quality of housing construction and compliance with housing regulations, which are established, supported and maintained.



Strategic Action

To achieve the outcome of KPA 3, the Government through NHC and its partners:

- promote standards for building design, and ensure quality of imported housing construction materials are complied with;
- collaborate with National Trade Testing Board and National Capital District Commission Building Board to oversee the regulation of housing construction technologies and materials;
- standardize housing plans and designs to reflect innovations and current international standards;
- procure skilled labor and housing professionals to be engaged in housing development and housing projects;
- monitor and inspect building structures and materials for housing projects, apartments and flats during their construction and completion stages;
- promote partnerships with the University of Technology, Lae Polytechnical Institution, other tertiary institutions and local and foreign building companies for capacity building and technological advancements;
- review import duties and levies by the Department of Treasury on imported building materials for houses in ensuring that they meet minimum industry acceptable standards;

- provide tax incentives for investors by the Department of Treasury that establish housing factories for the production of building materials for the construction of houses in PNG;
- promote the usage of locally sourced materials and appropriate construction technologies for housing;
- provide funding to universities and research institutions to conduct research on the use of different types of locally produced materials for constructing houses;
- facilitate Small and Medium Enterprises (SMEs) to produce more materials for constructing houses by assisting them in training, finance and guidance on areas of priorities;
- promote SMEs with demonstrated technical, financial and capital capacities in housing development and housing projects;
- coordinate, develop, promote and disseminate updated data and research on suitable, affordable and sustainable use of building materials and construction technologies that are cost efficient and environmentally friendly;
- undertake public awareness campaigns on environmental concerns in housing sector, develop and implement National Solid Waste Management Policy in consultation with Municipal Authorities, Provincial Government and District Development Authorities;
- establish Housing Professional Institute to promote registration, training and ethical standards, industry innovation, technology and design of houses;
- ensure technical training colleges to increase intake of students to increase skilled technical manpower in the housing construction industry;
- promote the climate proof building techniques and advocate for environmentally friendly housing design and construction buildings in conformity with the international environment best practices.;
- implement environmental policies and laws with regard to housing development; and
- devolve powers of the building board approval power to Municipal Authorities, Provincial Governments and District Development Authorities for ensuring compliance with building board standards for all housing programs and projects.

3.3.4 KPA 4: Sustaining the Housing Industry

Housing is and will be a product that is economically viable. With the high demand for housing and accommodation in cities and towns, the real estate industries are making more money. The Government has failed in providing more institutional housing for public servants, and as a result forced public servants into unplanned and informal housing arrangements. Hence, NHC should be a major player in the housing industry.

Outcome Statement

A sustainable economic housing industry that support the government revenue and enhances the rental and mortgage arrangement by NHC, which is supported and funded.



Strategic Actions

To achieve the outcome of KRA 4, the Government through NHC and its partners:

- produce a Papua New Guinea National Housing Standards Policy and National PPP Housing Business Plan;
- collaborate with the private sector to digitize its asset base;
- implement the Validation, Verification and Valuation Exercise to determine the value of its total assets to attract reputable financiers to take up mortgage financing and project financing;
- complete the Revenue Strategy, Business Plan and an Investment Plan;
- promote PPP Principles in housing sector projects in the country;
- venture into national housing scheme and mortgage scheme to make mortgages affordable as much as possible;
- establish the National Mortgage Property Investment Limited as its commercial arm to participate in the real estate industry;
- create a modern information, communication and technology system (ICT) to collect data on trend of the selling and rental prices of housing of houses, apartments and flats to the public;
- consult with ICCC to devolve regulatory powers to Municipal Authorities and Provincial Governments to monitor real estate industry's housing and accommodation rates;

- forge partnerships with the Real Estate Industry, DLPP and Independent Commission on Consumers and Competition to monitor consumer complaints pertaining to prices of sales, leases and rentals charged by Real Estate Brokers and Property Owners; and
- modernize its revenue collection and housing coding systems through digital payment linked to the government, financial institutions and the private sector.

3.3.5 KPA 5: Governance and Institutional Frameworks

Good laws, policies and practices do protect, empower, and guide any government program initiatives such as the housing programs for PNG. However, there is a mismatch between the practice, the laws and policies in regards to the development of the housing in PNG. Therefore, proper laws need to be enacted, or amendments to existing legislation (s) on housing needs, and good policies made to develop the housing program.

Outcome Statement

An enabling governance, legislative and institutional mechanism that allows for the effective management, coordination, regulation and delivery of the housing programs is reviewed, improved and strengthened.



Strategic Actions

To achieve the outcome of KPA 5, the Government through NHC and its partners:

- ensure that there is good governance practices and ethical standards embedded in all housing developments;
- ensure there is transparency and accountability in all housing deals and processes;
- recruit competent persons and merit-based appointments;
- develop new laws to strengthen and promote housing development;

- review and synchronize housing related legislations that must clearly state NHC as the implementing agency to facilitate housing developments;
- implement all the housing related policies and laws;
- propose new institutional reforms to empower NHC governance structure to effectively implement the policy;
- review existing legislations managed under partner stakeholders to synchronize and harmonies the enabling role each will play in delivering housing;
- review existing structures with a view to strengthening their capacities and mandates;
- establish the national housing Secretariat as per the NEC Decision 341/2023 to coordinate all stakeholders in the housing sector at all levels;
- put in place a coordinating mechanism for all stakeholders in housing development at all levels to be coordinated by NHC as the lead implementing agency;
- develop a Terms of Reference (TOR) and seek NEC approval for a National Housing Sector Coordination Mechanism as a sub – sector to the Infrastructure Sector Coordinating Committee under MT DP IV 2023 – 2027;
- establish Multi–Sector Working Committee to review and amend all relevant, policies, legislations relating to Housing Development in PNG; and
- empower the NHC to assist in the formulation, alignment, endorsement, or rejection of all subsequent housing policies and plans for all Central and Line Agencies of the Government.



CHAPTER 4: STAKEHOLDERS' ROLES AND RESPONSIBILITIES

The table 1 below summarizes the various roles that are expected to be carried out by the National Parliament, Government State Bodies, NHC, Municipal Authorities, Provincial Governments, District Development Authorities Local Level Governments, Private Sector, Commercial Banks, Financial Institutions, Super Funds, Donor Partners, Churches, FBOs, CSOs and Professional Bodies that will be engaged in the Housing Sector Development in the country.

Organization	Roles and Responsibilities
National Parliament of Papua New Guinea	- Enact legislations and regulations pertaining to housing sector in terms of quality, affordable decent housing, and compliance with building, standards, quality of building materials source locally and overseas, selling and rental prices of houses, units and flats. - Pass sufficient budget appropriation in the Development Budget for full implementation of the Nation all Housing Policy 2023-2033 pertaining to trunk infrastructure including road networks, connection of clean water, sanitation and electricity, and construction of houses. - Promote PPP arrangement in line with Vision 2050, DSP and M'DP IV (2023-2027) for Government to partner with Private Sector investors and development partners in the housing industry and market in contributing to the economic growth target of K200 billion by 2030. - Make available K300 million for Mortgage Facilities with K100 million each to Westpac, BSP, and Kina Bank in line with mortgage facilities for housing loans in partnership with NHC.
Department of Treasury and National Planning and Monitoring	- Allocate enough funding to NHC annually for all the Housing Programs under MTDPs. - Liaise with Development Partners for technical assistants, grant funding and soft/concessional loans for housing projects in the country.
National Housing Corporation	- Improve housing conditions. - Provide adequate and suitable housing for letting to eligible persons. - Sell houses to eligible persons. - Make advances to eligible persons and approved applications to enable them to become the owners of their own homes. - Develop physical residential land by way of providing adequate services for human settlement. - Provide adequate and suitable housing by way of sale or lease to approved applicants. - Provide associated buildings. - Carryout and promote research or investigations into

	matter with urban development and human settlement. • Purchase or acquire any property, or an interest in or in connection with any property. • Prepare sites for the erection of dwellings and associated buildings. • Erect dwellings and associated buildings on land acquired by the NHC. • Develop and maintain housing projects. • Provide dwellings and associated buildings with equipment. • Maintain dwellings and associated buildings vested in it. • Make advances to eligible persons or approved applicants to enable them to erect or purchase dwellings, enlarge or improve dwellings already owned by them, or discharge existing mortgages encumbrances or charges over dwelling already owned by them. • Hire plants and equipment from eligible SMEs for the purpose of the erection, enlargement or improvements of their dwelling. • Carryout research into building materials and methods of construction, including the erection and maintenance of experimental dwelling or associated buildings. • Ensure that from time to time as prevailing circumstances require, to develop, by the Corporation or others, such land as the Corporation determines necessary or expedient for residential development. • Make, provide or conduct reports and recommendations to the Minister or any other person or body in relation to human settlements or urban development as the Corporation considers necessary or appropriate.
Department of Lands and Physical Planning	• Promote orderly and economic urban development generally, to do such supplementary, incidental or consequential acts and things as are necessary or convenient for carrying out the functions referred to in this section. • Liaise with NHC in procuring land and title for housing development in the country. • Liaise with NHC in procuring titles in the urban areas, survey plans to upgrade informal housing (settlements) and to unlock customary land for housing development. • Amend legislation to mandate NHC to deliver urbanized planning for towns, cities, satellites town, unplanned settlements and run-down suburbs.

Internal Revenue Commission and PNG Customs	• Ensure tax compliance prior to investor's business establishment. • Waiver import duties and levies for imported building materials and technological infrastructure for the purposes of housing development from investors who are in partnership with NHC. • Promote tax incentives for private developers that invest in affordable housing program for low income and middle-income groups. • Improve collection of revenue pertaining to housing purposely to be reinvested back into the economy for housing initiatives.
Bank of PNG	• Provide security and clearance of foreign investors involved in Housing of any international financial laws pertaining to Anti-money laundering, links to terrorism, trans-national crime. • Assist in foreign exchange on behalf of Investors.
Departments and State Institutions	• Promote partnership with NHC to develop national affordable housing program for all public servants. • Promote housing programs with NHC for public, intuitional, social and rural – based housing and rental for all public servants. • Promote DPM's 70 20 10 ratio of public servants' placement across PNG.
SOEs	• partner with NHC to progress housing projects under their community service obligation.
Municipal Authorities	• Undertake land-use planning and management in Urbanizing development within the city authorities. • Secure free land in partnership with NHC for housing development. • Develop land and housing in partnership with NHC and DLPP starting in Port Moresby and expand to other centers. • Partner with SMEs in the repair and maintenance of infrastructure services. • Enforce settlement upgrade in compliance with the housing development standards and regulations from further sprouting. • Implement programs to improve urban and informal settlement conditions. • Conduct home improvement campaigns.

	• Conduct awareness campaigns on use of local house construction material and resource efficiency.
Constitutional and Law Reform Commission	• Collaborate with NHC to implement the recommendations of the TOR 16 and other similar reviews of the real estate industry in PNG.
Special Purpose Authorities	• Partner with NHC/DPLLG to deliver housing programs.
Provincial Governments	• Promote the Government's PPP in the housing sector. • Collaborate with NHC to embark on provincial housing projects. • Ensure the Provincial Services Improvement Program (PSIP) budgetary allocations are used for Housing Development in the respective provinces. • Provide institutional housing for public servants serving the provinces. • Promote Provincial Housing Programme in partnership with NHC through MOU/MOA.
District Development Authorities	• Expand the PG's PPP Partnership. • Implement the PG's housing development projects with NHC. • Ensure cooperation and rapport with the Department of Rural Development to promote Rural Housing Projects. • Promote the use of District Services Improvement Program (DSIP) budgetary allocations for District Housing Projects in the respective districts. • Promote urbanized rural based housing for its public servants in partnership with NHC.
Local Level Governments (LLGs)	• Partner with NHC through MOU/MOA to extend the Rural Housing Program to the LLG Centres. • partner with PGs, DDAs and NHC and as the mandated 3rd tier Level Government in providing public housing. • Promote Go-PNG's partnership with the Churches in accessing undeveloped land for housing development. • Provide institutional housing for public servants in education, health, law and order among others at the LLCs and ward areas.

Private Sector, Commercial Banks, and Financial Institutions, Donor Partners and Civil Society Organizations	Roles and Responsibilities
Private Sector including SMEs	• Partner with NHC to construct social and affordable housing in compliance with the standards set by NCDC Building Boards and Municipal Authorities, Provincial Governments and DDAs. • Participate in the development of housing for all income groups through a PPP arrangement. • Participate in partnership for the provision of building materials in the housing sector. • Participate in PPP arrangement targeting housing development in both the Government and the private sector. Housing schemes/projects. • Establish building societies to enable all sectors to share information and ideas. • Develop innovations and techniques for constructing houses using local materials. • SMEs with demonstrated technical, capital and financial capacities to engage in the construct houses.
Real Estate Industry	• Promote PPP in provision of housing initiated by government agencies and private sector. • Provide data on real estate market for research and planning associated with housing development and for government development purposes. • Construct and supply houses in both urban and rural areas to all citizens at the urban and rural district areas. • Assist in developing an organized residential property market and sustainable pricing system for houses for sale and rent. • Promote distribution of houses for different income groups in the market. • Partners with NHC in assisting in capacity building of its commercial arm, instilling strong corporate governance to make investment decision for housing market.
Commercial Banks and Financial Institutions	• Mobilize financing for housing projects in supporting government policy initiatives • Partner with NHC in creating special fund to assist developers involved in large scale public housing projects. • Support Government through NHC to develop a Mortgage Facility and to assist all income earning citizens to build their own houses.

	• Participate in managing building contractors and clients to deliver their houses on time and value for money as per their contracts between the clients and the banks and FIs. • Hold contractors to comply with all banks and FIs lending and construction conditions. • Partnership with NHC to modernize its internal mortgage facility to support low budget and middle-income housing. • Create credit lines to assist investors in the housing sector businesses that are supporting the Government and Private Sector Housing Schemes and Projects. • Assist the government agencies in promoting PPP in housing development. • Ensure that beneficiaries of housing loans insure houses with insurance companies. • Micro-finance institutions to provide housing loan products targeting low- and middle-income earners.
Superannuation Funds	• Make necessary amendments to its Super Fund Acts to create an innovative pool of fund baskets to provide funding for its members for their individual housing construction to create wealth for its contributors. • Increase the Housing Advance component. • Diversify investment portfolio to promote social housing for its members. • Partner with NHC into housing programs on behalf of its members. • Be an investment partner in establishing the National Superannuation Mortgage Fund.
Development Partners	• Provide technical support services to the housing Sector in the research, conceptual, design, construction, supervisions. • Provide grant and soft loans for large scale social, affordable housing projects in the country. • Promote exchange of lessons in the housing sector through study tours, in-country and out of country conferences and workshops.
Churches, FBOs, NGOs, CBOs and Cooperatives	• Assist Government, through Tuhava Model as a land brokerage, to release customary land for mutual benefits between the Government or with the private sector housing development investors. • Promote partnership between the Government and Faith Based Partnership to assist housing needs of the rural people and communities through voluntary outreach and support programme for people living with disability, special needs, and those under-privileged.

CHAPTER 5: POLICY IMPLEMENTATION PLAN

This policy empowers the national housing corporation to implement the government's priority for housing development in PNG by following the directions listed below.

1. The NHC as the principal agency to implement the NEC Decision N0: 341/2023 to review its NHC Act 1990, will establish an inter-agency tasks force led by NHC and comprised of Department of Personal Management, Department of Treasury, Department of Justice and Attorney General, Department of Land and Physical Planning and DNPM to deal with all housing agenda of the government.
2. The NHC through the Whole of Government to create awareness to key stakeholders and sign partnerships for its implementation through an investment plan. Raising awareness and understanding of the Policy. Forge MoU, MOA and Contracts with key stakeholders (Private Sector, Commercial Banks, Financial Institutions, Supper Funds, Donor Partners, Churches and CSOs and with Provinces and Districts. Also, to implement the VV Programme with the Municipal Authorities, Provinces and Districts.
3. NHC to mobilize funding from the National Government through the Capital Investment Budget to implement the Policy to translate MTDP IV 2023-2027 in providing affordable housing solutions in building 2,000 houses over the medium – term through five (DIPs) (i) Institutional Housing Development Program; (ii) District Public Serving Program; (iii) Provincial Public Service Housing Program; and, (iv) National Affordable Housing Program.
4. The NHC will work with DNPM to align Sector Sub-National Policies and Development Plans with the MTDPs and with the Provinces and District to integrate Housing Sector into their five-year integrated development plans and also solicit funding from Development Partnership terms of grants, soft concessional loans and technical assistances in line with its investment plan. Private Sector, Commercial Banks, Financial Institutions and SFs will also be involved in providing funding through partnerships arrangement to fund housing projects.
5. The NHC to produce an annual report to its Management, Board, CACC NEC and Parliament about the implementation of the policy in measuring its goals and targets and its priorities over the ten years. NHC will also carry out its midterm reviews in 2027 and 2031 to guide the policy in line with future focus and its investment decisions. A full evaluation will be done in 2033 to assess the overall impact of the policy and its sustainability and with the lessons learnt as the basis to formulate the next National Housing Policy in 2034.

The policy implementation plan of the housing sector comprises of two Phases as shown in the two table below.

Implementation Phase 1

Implementation Activities	2023 -2027					Responsible Agency
	2023	2024	2025	2026	2027	
Coordination of all Sector, Provinces and Districts Housing Programmes nationwide led by NHC and supported through Inter-Agency Taskforce in implementing NEC Decision N0: 341/2023						NHC, DPM, DoT, DJAG, DLPP, DNPM and all relevant stakeholders.
Create Awareness Nationwide of the policy led by NHC through Inter-Agency Taskforce						NHC, DPM, DoT, DJAG, DLPP, DNPM and all relevant stakeholders.
Mobilize funding from Go-PNG for its six DIPS Housing Programme under MTDP IV (2023-2027) and also from Donor Partners, Commercial Banks, Financial Institutions and Super funds.						NHC, DoT, DNPM, Donor Partners, Private Sector, Commercial Banks and Financial Institutions and Superfunds.
Alignment of all Development Plans with MTDPs and the National Housing Policy 2023-2033						NHC, DNPM, Government Agencies, Provinces and Districts, Donor Partners, Private Sector, Commercial Banks, Financial Institutions and Superfunds.
Implementation of the National Housing Facility Audit Exercise throughout the country through the Triple VV Programme						NHC, Municipal Authorities, Provinces and Districts.
Devolution of Building Boards Powers to Municipal Authorities, Provinces and Districts						NHC, Municipal Authorities Provinces and Districts.
Signing of partnership agreements with all relevant stakeholders to National Housing Policy 2023-2033						NHC, DNPM, Government Agencies, Provinces and Districts, Donor Partners, Private Sector, Commercial Banks, Financial Institutions, Superfunds, Churches, FBOs and CSOs.
Production of quarterly and annually implementation report on the implementation of the National Housing Policy 2023-2033 by NHC to inform its Management and Board, CACC, NEC and Parliament.						NHC
Mid Term Review of the National Housing Policy 2023-2033						NHC, DNPM, DoT, NRI, ICCC, Donor Partner Partners and relevant stakeholders

Implementation Phase 2

Implementation Activities	2028-2033					Responsible Agency
	2028	2029	2030	2031	2032-2033	
Implementation of NEC Decision NO: 341/2023 by NHC with full backing from its amended Act						NHC, DPM, DoT, DJAG, DLPP, DNPM and all relevant stakeholders
Coordination of all Sector, Provinces and Districts Housing Programmes nationwide led by NHC and guided by Inter-Agency Taskforce						NHC, DPM, DoT, DJAG, DLPP, DNPM and all relevant stakeholders
Mobilize funding from Go-PNG through Development Budget for the implementation of the six DIPS. Funding will also be sought from Donor Partners, Commercial Banks, Financial Institutions and Super funds.						NHC, DoT, DNPM and Donor Partners, Private Sector, Commercial Banks and Financial Institutions and Superfunds
Mid Term Review of the National Housing Policy 2023-2033						NHC, DNPM, DoT, NRI, ICCG, Donor Partner Partners and relevant stakeholders
Evaluation of the National Housing Policy 2023-2033						NHC, DNPM, DoT, NRI, ICCG, Donor Partner Partners and relevant stakeholders
Formulation of the next National Housing Policy in 2034						NHC, DNPM, DoT, NRI, ICCG, Donor Partner Partners and relevant stakeholders

CHAPTER 6: MONITORING AND EVALUATION

This Policy brings to the fore the significant role of NHC to provide vital affordable, social housing, institutional housing, public housing that are sensitive to eco-friendly and sustainable development and provision of shelter, and services for sustaining humankind as part of the human rights and contribution to our economy. Thus, it is imperative that the Government and other stakeholders commit and contribute not only to attain the National Housing Policy objectives, but also to periodically track its performance and results; and assess the delivery and satisfactory level of housing impacts on the lives of the citizen of this country. The aim of monitoring, evaluating and reporting of this policy is to assess the various stakeholders' contributions in delivering the strategies entailed in the implementation plans, changes in the systems and processes and innovative approaches that promote the delivery of the National Housing Policy goals and objectives including the successes and the issues and challenges in this medium – term and the next.

6.1 Monitoring

The NHC will do an ongoing assessment, on the National Housing Policy and the Policy Implementation Plan through various public – private partnership agreements, MTDP IV Deliberate Intervention Programs (DIPs), PIP Projects and other activities to describe what they intent to achieve in the Five Year National Housing Sector Development Plan 2023 -2027 linking it to the NHP goals and strategies and how they contribute to the broader Medium – Term Development Plan IV 2023 - 2027 under Strategic Priority Area 2.7 on Connect PNG – Connect Housing Infrastructure.

Monitoring will answer the “what,” “who,” “when,” “where” and “how” of the National Housing Policy to be carried out by: “What programs, project, activities are carried out?” “Who is responsible for the program and project activities?” “When and where do program and project activities take place?”; and “How or by what methods are activities carried out?”

By regularly tracking the policy outcomes and the performance of the subsequent housing sector five -year development plan throughout the implementation period, monitoring will explain what policy outcomes, programs, projects or activities have been achieved, how it is carried out, and what population are benefiting. Hence, NHC will use the aggregated monitoring data to;

- i. Understand the Policy Outcome and Measure Impact,
- ii. Improve Service Delivery Implementation,
- iii. Leverage Funding, and
- iv. Make Budgetary Decisions.

6.2 Reporting

Reporting is critical part of the M&E process of the National Housing Policy 2023 – 2033. NHC and partners through the Policy Division will analyze information and data collected from various M&E tools including Housing Sector Coordinating Committee Meetings, Quarterly Review Meetings, Annual Review Meetings, Multi – Sector Policy Implementation Committee Meetings, Project Steering Committee Meetings, Project Site Visits and Project Acquittals. Hence, most of these reports will be populated and reported to different stakeholders in different ways, sometimes in written form, sometimes verbally and, increasingly, making use of tools such as power point presentations, slides and videos. Reporting will ensure efficient

and effective successful delivery of the NHP over the next decade and the subsequent Five Year National Housing Sector Development Plan 2023 -2027.

6.3 Evaluation

The NHC will conduct a mid – term review evaluation of the NHP in 2027 and final outcome evaluation in 2033. The evaluation will be a systematic and impartial assessment of the policy outcomes. It will focus on expected and achieved accomplishments, examining the results chain, processes, contextual factors and causality, to understand achievements or the lack thereof. It will determine the relevance, impact, effectiveness, efficiency and sustainability of the NHP, or the relevant programs and project interventions and the contributions of NHC and its implementing agencies or partners. Both the mid – term and the final outcome evaluations will provide NHC with evidence-based information that is credible, reliable and useful, enabling the timely incorporation of findings, recommendations to the NHC Management, the Ministerial Housing Committee, the NEC and lessons into the decision-making processes and draw lessons from this policy to develop the next National Housing Policy in 2034.

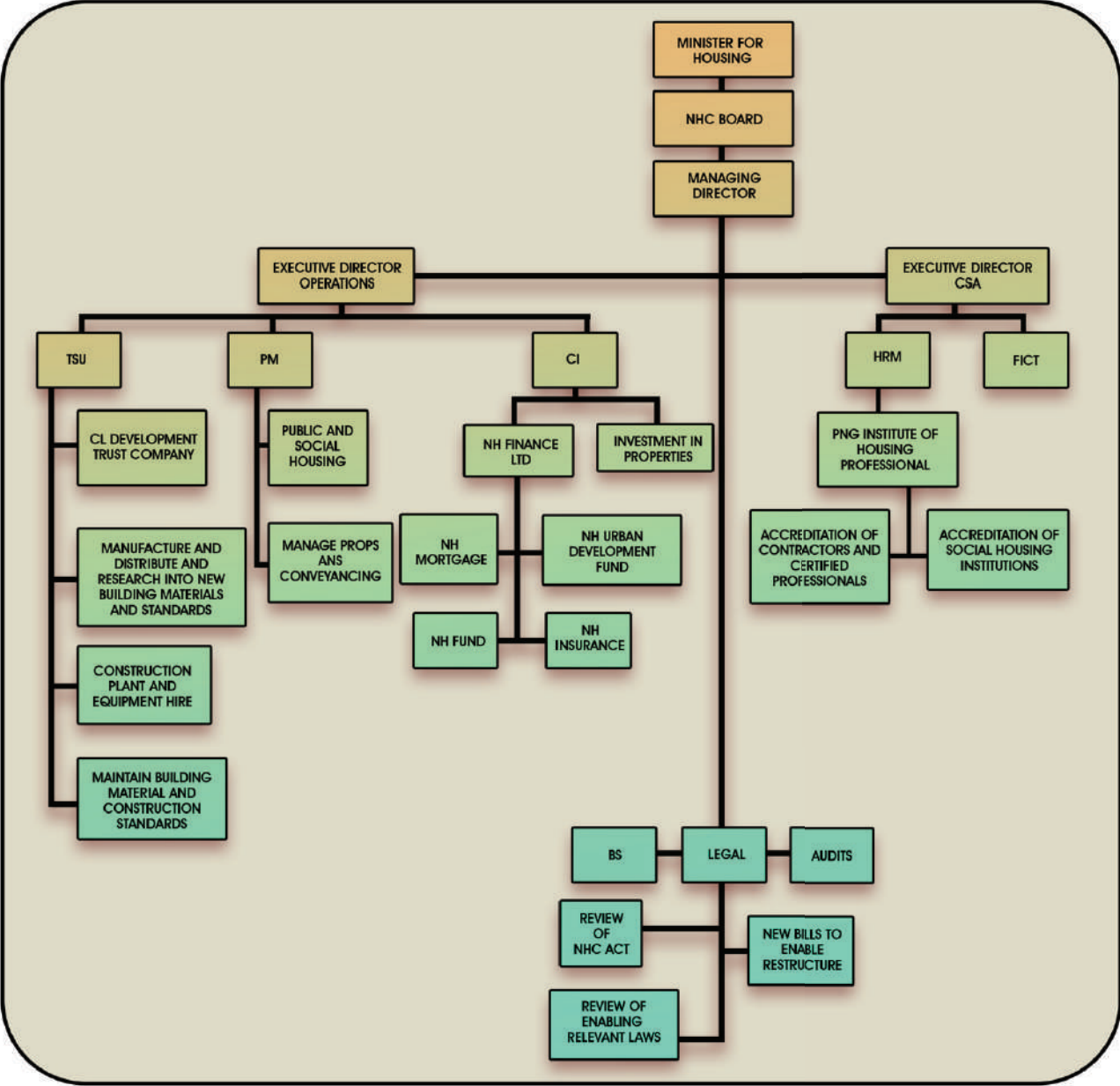


APENDIX 1: MODERNISATION OF HOUSING SECTOR FROM THE PNG NHP 2023 – 2033 IMPLEMENTATION

1. REFORMS AS A RESULT OF THE ENDORSEMENT OF THE PNG NHP 2023 – 2033



2. IMPENDING INSTITUTIONAL RESTRUCTURE OF THE NHC AS A RESULT OF THE ENDORESMENT OF THE PNG NHP 2023 – 2033 AND NHC ACT 1990 REVIEW



APPENDIX 2: DEFINITIONS AND KEY CONCEPTS

Key Definition and Concepts	Description
Affordable and Social Housing	Housing provided by the Government under economic rentals that are highly subsidized for all income groups.
Deliberate Intervention Programme	Key Output statement from the Medium Term Development Plan IV (2023-2027).
Municipal Authority	Refers to major declared cities like Port Moresby, Lae, Mt. Hagen and Kokopo cities.
Financial Institutions	Financial Institutions providing a depositor service to customers
Home Ownership Schemes	Schemes aimed at targeting income earners to take an affordable mortgage to purchase a home and repay the mortgage underwriter over a term of repayment plan.
Less Inclusive Privileged	Class of citizens comprising of orphans, retirees, GBV, PLWD, children with special needs, widows, widowers.
People Living with Disability (PLWD)	Person living with a disability.
Partnership	Formal arrangement between two or more parties through contracts, MOU, MOA for the purpose of implementing the National Housing Policy 2023-2033. This can be done between NHC and relevant stakeholders.
Planned Settlement (s)	Is a planned community, planned city, or planned town from their inception and is or are typically constructed on an undeveloped piece of State-owned land.
Public Private Partnerships (PPP)	PPPs are methods used to procure and deliver infrastructure and services through cooperation between a public institution and one or more private enterprises. PPPs are most frequently used for major infrastructure projects. The objective of PPP is mainly to enhance infrastructure and services delivery by utilizing private sector capital, management, innovation, technology and other resources.
Public Housing	Institutional housing provided by the Government for PLWD, servicemen and to house public servants serving in the country
Real Estate	Housing driven by market forces of supply and demand.
Redevelopment	Exists in urban areas and involves rezoning from a low density to high density.
Rejuvenation	A strategy for promoting sustainable city development.
Rural Housing	District Housing for public servants stationed in the rural districts.
Suburb	Smaller area which is part of a large town outside its centre.
SFs	Referring to Nambawan Super Ltd and NASFUND.
Trunk Infrastructure	Refers to the water supply, road network, sewerage facilities, and electricity supply into a housing estate. Provision and maintenance of trunk infrastructure in this policy will be the sole responsibility of the Government.
Unplanned Settlement	Areas where housing is not in compliance with current planning and building regulation. Occupants of housing units have no legal claim and occupy illegally. No title. (Minimum Service Standards).
Verification, Validation and Valuation (VVV)	The three process implemented by NHC on its existing houses nationwide in Papua New Guinea.

ACKNOWLEDGEMENT

Papua New Guinea National Housing Policy 2023 – 2033 is a home-grown policy from the efforts of the Policy and Research Unit of the National Housing Corporation since 2017. Our homes are an integral part of our lives in as much as a topic affecting all sectors of our society, and because of this, the expertise and assistance of many stakeholders were sought in formulation of this policy.

Therefore, the National Housing Corporation acknowledges the contributions of the following institutions, agencies and individuals who had a hand in the development of PNG's national housing policy. We would like to dedicate the Papua New Guinea National Housing Policy 2023 - 2033 to all whom have passed on their knowledge and skills in finding sustainable housing solutions for all Papua New Guineans in the present and future generations to come:

Departments, Agencies & Institutions:

1. Housing Ministerial Staff
2. National Housing Corporation Board Members
3. National Housing Corporation Management and Staff
4. Department of National Planning and Monitoring (Policy and Budgets Division)
5. Department of Treasury
6. Department of Finance
7. Department of Prime Minister and NEC
8. Department of Lands and Physical Planning
9. Department of Implementation and Rural Development
10. Parliamentary Services
11. Department of Personnel Management
12. Constitutional and Law Reform Commission
13. National Research Institute
14. Department of Justice and Attorney General
15. Department of Provincial and Local Level Government Affairs
16. Water PNG Limited
17. National Procurement Commission

Provincial Governments and District Development Authorities:

1. Central Provincial Government
2. National Capital District Commission
3. DDA – Moresby North-West
4. DDA – Moresby South
5. DDA – Moresby North-East
6. Gulf Provincial Government
7. Western Provincial Government
8. Southern Highlands Provincial Government
9. Hela Provincial Government
10. Chimbu Provincial Government
11. Jiwaka Provincial Government
12. East New Britain Provincial Government

13. West New Britain Provincial Government
14. Manus Provincial Government
15. New Ireland Provincial Government
16. Morobe Provincial Government
17. Madang Provincial Government
18. West Sepik Provincial Government
19. East Sepik Provincial Government
20. Provincial administration representatives and District Development Authorities representatives and stakeholders from respective provinces of the Highlands, Southern, Momase and New Guinea Islands Regions

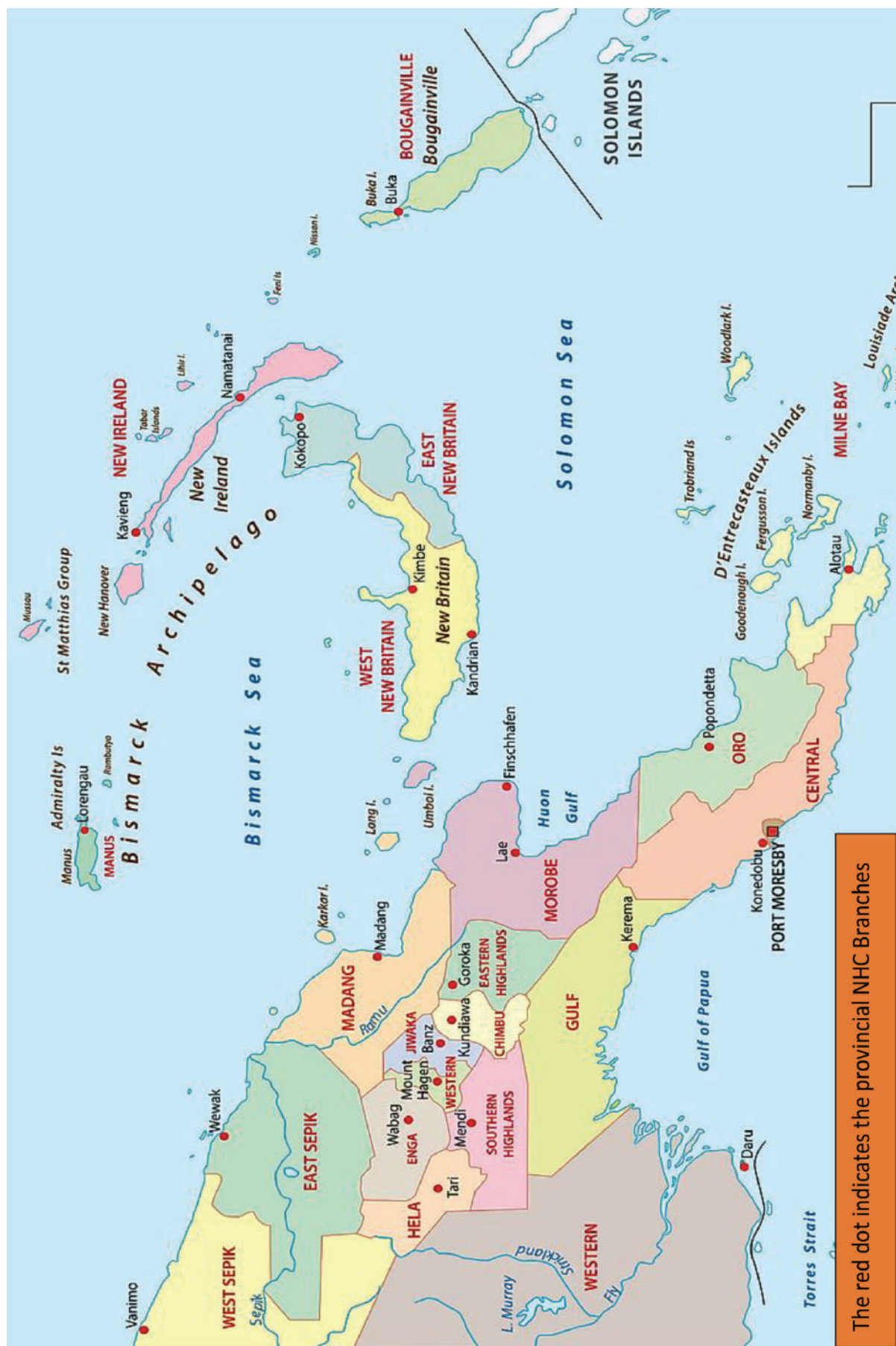
Private Sector:

1. Bank South Pacific Ltd
2. Kina Bank Ltd
3. Westpac Bank Ltd
4. Nambawan Super Ltd
5. National Superannuation Fund Ltd
6. Real Estate Industry Association
7. Institute of Engineers

Individuals:

1. Mr. Abel Tol, Managing Director National Housing Corporation
2. Professor Eugene Ezebilo, Deputy Director, National Research Institute
3. Dr. Michael Unage, Director, Gapromas Problem Management Services
4. Mr. Lawrence Duguman, FAS (Policy and Budgets Division), DNPM
5. Mr. Wilson Gusamo, AS Infrastructure Policy Branch, DNPM
6. Mr. Reuben Morea Gaigo, Manager Policy & Research, NHC
7. Mr. Felix Kiriwozano, Strategic Planner, NHC
8. Mr. Jerry J Yamarak, Policy and Research Officer, NHC
9. Mr. Lesly Ipe, M&E Officer, NHC
10. Mr. Benjamin Metio, former Deputy Secretary, DJAG
11. Ms. Agi Doko, Director, REIA
12. Mr. Timothy Kirio, Principal Legal Officer, DIRD
13. Mr. Solomon Jasper, NASFUND
14. Ms. Logea Nao, Research Officer, NRI
15. Ms. Maureen Wanu, former BSP Boroko Manager
16. Mr. Tiri Wanga, DLPP
17. Mr. Alfred Manase, Legal Consultant to review of NHC Act 1990
18. Mr. Paul Seyer, CEO Nambawan Super Ltd
19. Mr. Judah Waffi, Executive Officer, NASFUND Ltd
20. Dr. Thomas Wangi, PhD, National Research Institute
21. Dr. Mange Matui, Director, Constitutional & Law Reform Commission
22. Mr. Jon N'dramei, Executive Director Operations, NHC
23. Mr. Anthony Luke, Executive Director CSA, NHC
24. Dr. Thomas Webster, NRI
25. Mr. Michael Kumun, Deputy Secretary, DNPM
26. Mr. Brian Kunai, Policy Officer, DNPM
27. Mr. James Wanu, Camel Artink

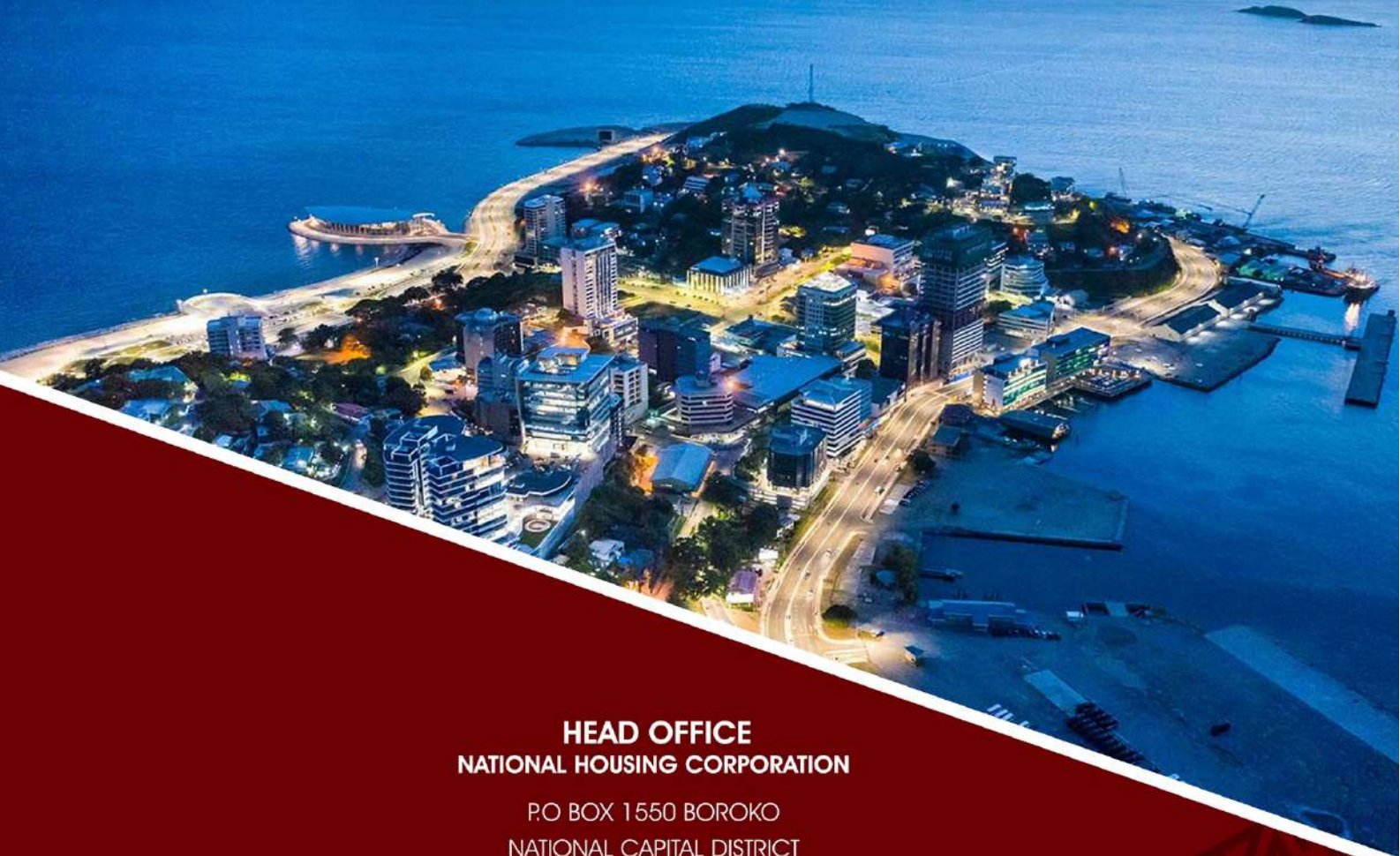
NATIONAL HOUSING CORPORATION PROVINCIAL OFFICES NATIONWIDE





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