

# Samoa Housing Ecosystem Mapping Report

2023



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# Acknowledgment

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It is ADRA Samoa and Habitat for Humanity New Zealand's hope that these findings and recommendations for action at the community, sector and society levels will assist our government, civil society and communities to develop and implement the relevant policies and programs to support all members of society, but in particular our most vulnerable, to achieve affordable and resilient housing, ensuring that no one is left behind.

*Fa'afetai, fa'afetai, fa'afetai tele lava*

# Glossary of Acronyms

<b>Term</b>	<b>Definition</b>
ADRA	Adventist Development Relief Agency
APTC	Australia Pacific Training Coalition
BBS	Building Back Safer
BSP	Bank of South Pacific
CBS	Central Bank of Samoa
CIM	Community Integrated Management (Plans)
EPC	Electric Power Corporation
GESI	Gender Equity and Social Inclusion
HFHNZ	Habitat for Humanity New Zealand
IWSA	Independent Water Schemes Association
LGBTQ+	Lesbian, gay, bisexual, transgender and queer
MNRE	Ministry of Natural Resources and Environment
MWCSD	Ministry of Women, Community and Social Development
MWTI	Ministry of Works, Transport and Infrastructure
NBS	National Bank of Samoa
NOLA	Nuanua O Le Alofa
PASSA	Participatory Approach to Safe Shelter Awareness
PSET	Post School Education and Training
PUMA	Planning and Urban Management Agency
PWD	People with Disabilities
RSE	Recognised Seasonal Employer (scheme)
SAT	Samoa Tala
SCB	Samoa Commercial Bank
SLC	Samoa Land Corporation
SNPF	Samoa National Provident Fund
SOGIE	Sexual Orientation, Gender Identity and Expression
SPBD	South Pacific Business Development
SPC	The Pacific Community
SPREP	South Pacific Regional Environment Programme
SWA	Samoa Water Authority
TVET	Technical and Vocational Education and Training
UN	United Nations
UNDP	United Nations Development Programme
WASH	Water, Sanitation and Hygiene

# Executive Summary

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The Housing Ecosystem Assessment Report for Samoa provides a comprehensive analysis of the housing challenges faced by vulnerable populations across the country, including low-income households in coastal communities, women-headed households and early school leavers. The assessment highlights critical issues related to habitability, security of tenure, basic services, and housing affordability, and proposes recommendations to address these challenges.

## KEY FINDINGS:

**1. Habitability:** Quality of housing is generally low and highly vulnerable to impacts of climate change and natural disasters. Inadequate housing designs, overcrowding, and subpar building materials are all key issues. Communities lack resources and skills for effective climate risk mitigation.

**2. Security of Tenure:** Customary land tenure issues pose security risks. Limited availability of public land, disputes over land boundaries and challenges to the authority of matai Sa'o complicate securing tenure. Leasing land is an option, but supply is limited.

**3. Basic Services:** Access to water and electricity is generally good, but disputes over land development hinder services. Strong governance at the village level, especially through women's committees, plays a vital role in health and sanitation improvement. Gender-specific concerns like toilet facilities for marginalised groups are noteworthy

**4. Housing Affordability:** High unemployment, income insecurity, and the high cost of living hinder affordability. Limited government support exists, and financial services require collateral like freehold land. Poor financial competence, lack of savings and debt repayment attitudes contribute to housing unaffordability.

**5. Gender and Social Inclusion (GESI):** Low-cost housing doesn't meet vulnerable groups' needs. Concerns include privacy for women and accessibility for people with disabilities. Whilst gender-inclusive housing governance exists in Samoa, traditional gender roles persist due to cultural norms and beliefs. Traditional gender roles remain strong, with women primarily responsible for domestic duties and community development. Family violence, often stemming from financial problems and land disputes, is prevalent. Discriminatory attitudes towards marginalised women and men (e.g. Nofotane/Faiavā) and people with diverse SOGIE persist in some communities.

## RECOMMENDATIONS:

### 1. Community level:

- Support for vulnerable individuals/groups to gain better access to employment, skills training (e.g. PSET/TVET) or access to resources (which can include financial and other resources) for income-generating activities (e.g. establish small business).
- Village-based, tailored financial literacy programs targeting vulnerable groups (e.g. women-headed households, low income earners, youth, marginalised women and men (Nofotane/Faiavā), people with disabilities) to improve financial inclusion and competence, and increase access to financial information, products and services.
- Increase focus on community projects and activities that support vulnerable families to improve housing, working with churches and district committees in the planning and coordination.
- Government-funded housing subsidies or loan guarantee schemes for low-income earners not eligible for housing finance through commercial banks and other lenders.
- Basic skills training for women in WASH construction to strengthen the capacity of women and women's groups (e.g. Komiti Tumama) to carry out minor housing-related maintenance and repairs.

## **2. Sector level:**

- Improve data collection and analysis of housing data to develop a stronger evidence base to inform policy decision-making and programming.
- Stronger collaboration and cooperation between key actors within the housing sector to facilitate better information and data sharing and enhanced public awareness. This would ensure that accurate and relevant information is readily available to stakeholders (in a 'one stop shop'), and that support is provided to ensure that the vulnerable and marginalised groups have access to and understand this information.
- Development of a national housing policy linked to existing relevant national policies and strategies relevant to the housing ecosystem (e.g. National Social Protection Policy, Climate Change Policy, National Gender Equality Policy, National Disability Policy, etc).

## **3. Societal level:**

- A national awareness campaign to promote the importance of investing in resilient housing, including compliance with national building standards and regulations linked to national priorities around disaster risk reduction and climate change adaptation.

## **4. Further research:**

- Understanding relevant housing-related issues and trends through data collection and analysis (e.g. the impact of climate change, seasonal employment schemes and cultural factors on housing adequacy).
- Feasibility of loan guarantee schemes for low income earners, in consultation with key players in the banking and financial sector (e.g. Central Bank), as well as government ministries and agencies that have the mandate to improve housing affordability for vulnerable populations.
- Understanding the opportunities and barriers around the use of non-land assets (e.g. crops, cattle) for security under the Personal Property Securities Act.
- Exploring options for using government land for social housing or opportunities to lease customary lands for housing (e.g. village land leased to government for public housing).
- Exploring affordable and climate-resilient housing designs that meet national building standards and suit our environmental and cultural context.
- Further integration of housing issues in national climate change adaptation policy design and implementation.

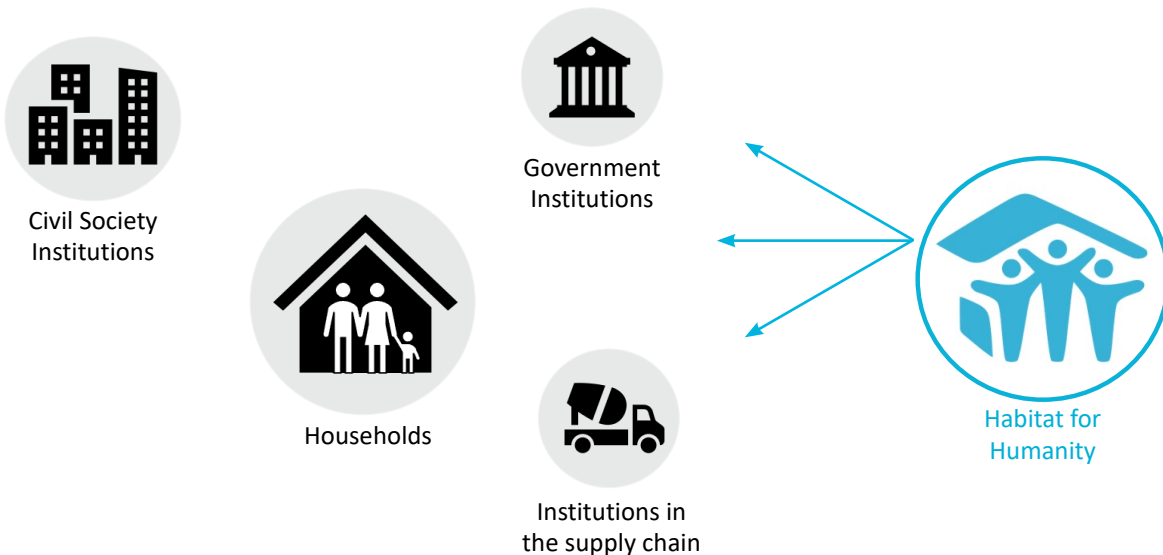
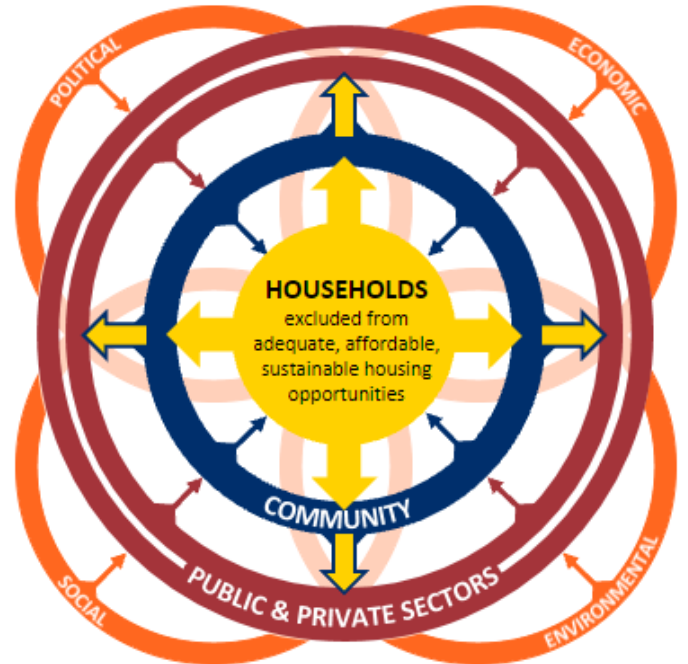
# Overview

The housing ecosystem encompasses the stakeholders, processes, structures, mindsets and conditions that intersect and influence the availability of, and ability to live in adequate, affordable housing. Taking an ecosystems approach enables changemakers to think holistically and identify where to intervene in systems to address root causes. Awareness of the housing ecosystem means being able to see these systems of relationships and conditions as they exist within communities, in formal and informal economies and settlements, and in broader social and political environments, locally and nationally. Each country will have a different ecosystem.

ADRA Samoa has undertaken mapping of the housing ecosystem in Samoa, with support with Habitat for Humanity New Zealand (HFHNZ) as part of its Negotiated Partnership Programme in the Pacific which commenced in late 2021.

Systemic biases/power imbalances occur at all levels of the ecosystem. The social norms, institutions and external forces that comprise the housing ecosystem may affect different people differently, based on their race, class, ethnicity, sex, gender, religion, age, ability, sexual preference, citizenship status and other personal and/or group characteristics. Ensuring that disability organisations and women’s and youth organisations and groups are included in the stakeholder analysis ensures that the overall approach will reflect the needs of the whole community.

To better understand the barriers and opportunities in the ecosystem, ADRA Samoa conducted research across the ecosystem.



Within the housing ecosystem, it is important to understand where, as an organisation, we can create the most impact for the people we serve, as well as improve existing interventions. To do this we need to first understand the other people and institutions in the housing ecosystem. This also includes the ways in which these stakeholders may or may not work together to provide a coherent pathway to a home for vulnerable families. The housing ecosystem links to the housing continuum, or “Pathways to Permanence”. People need to be at the centre of our approach to assessment and design. We make decisions on where, when and how best to intervene based on evidence, on assessing and understanding the local housing ecosystem, and on community-defined needs and goals.

This report contains the findings and recommendations arising from the Housing Ecosystem Assessment process.

# Methodology

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The report is based on information and data obtained through a combination of a desktop review, stakeholder interviews and focus group discussions. The desktop review considered existing documents relating to the broader housing ecosystem in the Pacific and Samoa and online research. Stakeholder mapping led to the identification of stakeholders to be interviewed, based on their influence on the housing ecosystem. Interviews with selected stakeholders were conducted with public and private sector stakeholders, NGOs, and key informants. Based on the information obtained through the country-wide analysis, vulnerable population groups were selected for further analysis including focus group discussions with community members of these groups. These focus group discussions were carried out in two communities from the statistical regions of Northwest Upolu and the Apia Urban Area.

The methodology comprised the following elements:

## 1. Country-wide analysis:

- Desktop analysis
- Stakeholder mapping
- Stakeholder interviews
- Identification of vulnerable population groups for further analysis

## 2. Analysis of vulnerable population groups:

- Focus Group Discussions with vulnerable population groups

During this study, the following stakeholders were interviewed:

- Ministry of Finance
- Ministry of Works, Transport and Infrastructure
- Samoa Land Corporation
- Samoa Housing Corporation
- National Bank of Samoa
- Bank of the South Pacific
- Nuanua O Le Alofa
- Land and Titles Court

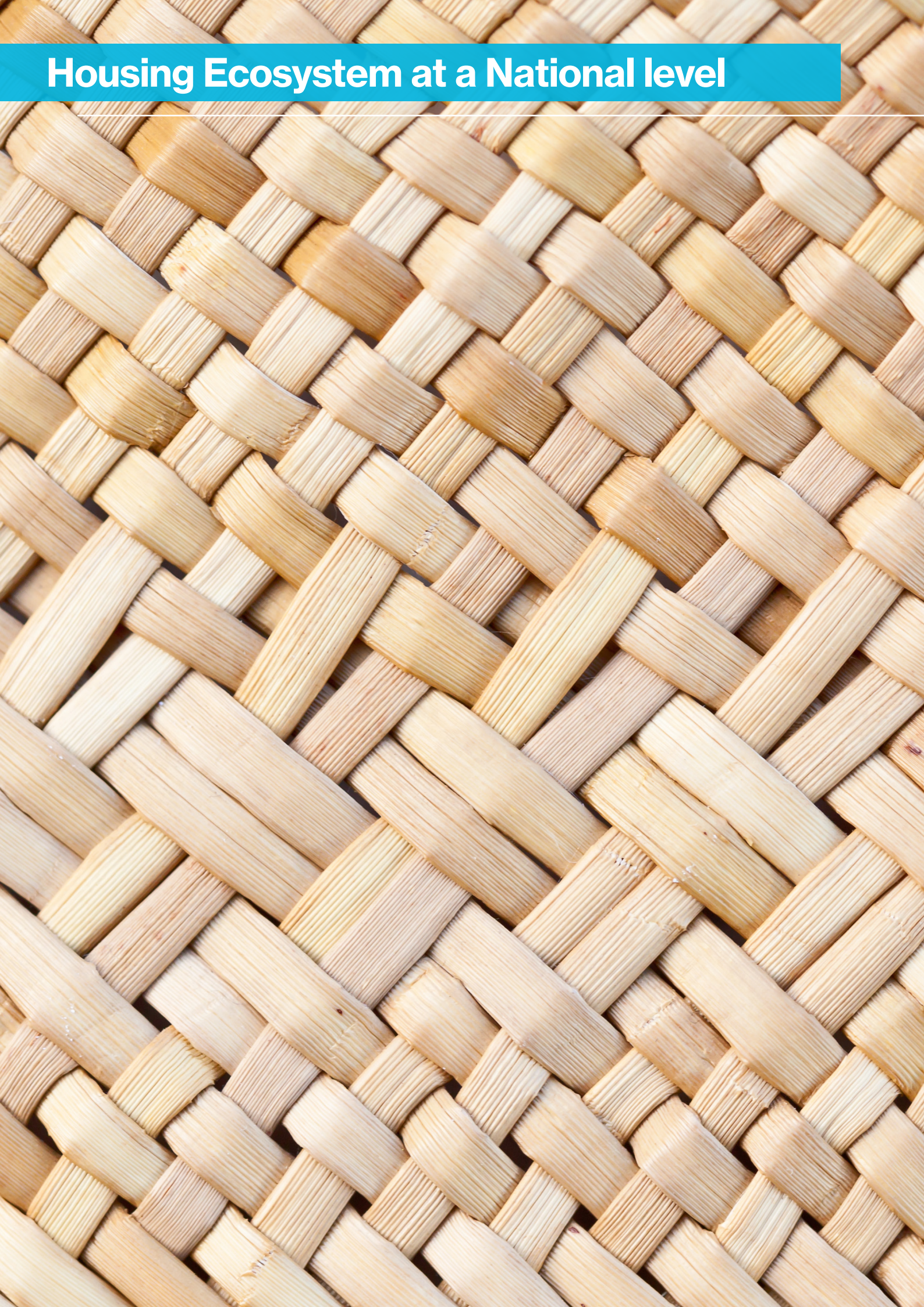
Focus groups were conducted with separate men's groups and women's groups in two communities:

Faleasiu village, which is located in the northwest part of Upolu within the traditional district of A'ana. Faleasiu village consists of four sub-villages, making it a large village with a population of 4,431 people. It is the only village in the electoral district of A'ana Alofi 1. The focus group discussion took place in one of these sub-villages, which has 648 households.

Moata'a village, which is an urban community located about a 5–10-minute drive east of the capital, Apia in the traditional district of Tuamasaga. It is the most populous village in the electoral district of Vaimauga No 2. Moata'a has a population of 1,420 people and 215 households.



# Housing Ecosystem at a National level



# 1. Part One - Housing Ecosystem at a National Level

## 1.1 COUNTRY CONTEXT

### 1.1.1 Geographic Context

#### Tropical island nation characterised by lush vegetation and mountains, sparse population and coastal lifestyle

The Independent State of Samoa consists of two main islands (Upolu and Savai'i), two much smaller inhabited islands and six uninhabited islands. Samoa has a total population of 205,557 people. The capital, Apia, is located on the second largest island (Upolu) and has a population of 160,382 people, representing 78% of the total population people (Samoa Bureau of Statistics, 2021). The majority of the population in Samoa live in the coastal areas.

With a total land area of about 2,900km<sup>2</sup>, the islands are of volcanic origin with mountain ranges that rise to about 1900m above sea level on Savaii and 1100m above sea level on Upolu. Lush vegetation and rainforest cover the inland areas of the islands.

Samoa has a tropical climate with average monthly temperature ranges between 22°C and 30°C and average annual rainfall of 3,000mm. About 75% of the precipitation occurs during the wet season. Storm patterns affecting Samoa originate from three main sources - the tropical easterlies cause winds from the southeast, cold fronts from Australian systems cause cold air to flow and rain; and storms from the southwest Pacific generate cyclones at the contact zones of the easterlies and westerlies (Ministry of Natural Resources and Environment Samoa, 2020).



Figure 1 – Map of Samoa (Perry-Castañeda Library Map Collection, 1998)

#### High vulnerability to cyclones

Samoa is at risk of tropical cyclones, tsunamis, droughts, and floods. Although Samoa has a lower frequency of disasters than other Pacific Island Countries (PICs), when disasters do occur, they have a high economic and social impact. During previous disasters in Samoa, an average of over 40% of the population of Samoa has been affected and there have been economic losses of 46% of Samoa's gross domestic product (GDP) (World Bank, 2021). Major climate risks predicted for Samoa are sea level rise, yearly increases in average rainfall, increasingly strong winds and hotter temperatures.

## 1.1.2 Social, Economic and Political Context

### Strong intersection between cultural norms and housing

Samoa has strong cultural institutions and socio-cultural norms that have both positive and negative impacts on housing projects. The average household size in Samoa is about 7 people and the population density is about 70 people/km<sup>2</sup>. Samoa is strongly connected to religion, with 85% of the population identifying as Christian (Samoa Bureau of Statistics, 2021).

Results from the 2018 Household Income and Expenditure Survey show that housing maintenance, repairs, and improvements were a lower priority for Samoans than contributing to cultural obligations (Samoa Bureau of Statistics, 2023). This aligns with Samoan values and traditional customs, where giving and contributing to the extended family, village and church is expected. These social and cultural obligations are linked to customary land issues and the fa'amatai (chiefly) system, which are interconnected and complex in Samoa.

### Economy rebounding after three-year recession

Samoa has experienced back-to-back disasters with the measles outbreak and COVID-19. However, after a three-year recession driven primarily by the Covid-19 pandemic, the Samoan economy is now experiencing a strong recovery driven by the return of tourism (International Monetary Fund, 2023). In 2021 and 2022, GDP shrank at a rate of 7.1% and 6.0% respectively. However, the GDP is forecast to grow in 2023 by 4.8% (Asian Development Bank, 2023).

### Significant impact of remittances, seasonal work and tourism

Despite a high cost of living, wages are low in Samoa. There is a large informal workforce, and internal migration from rural to urban areas. Secondary school dropout rates are high, particularly among males in rural areas. However, labour migration through Recognised Seasonal Employment (RSE) schemes are contributing to increased income levels for low income and rural households.

More than 100,000 Samoans live overseas and maintain strong connections with the 200,000 Samoans who live in Samoa. In FY23, remittances were nearly SAT\$300m, an increase on previous years driven largely by Samoans overseas providing additional financial support to their families during the impacts of the COVID-19 pandemic. Samoans who live overseas also account for more than half of all tourist visits.

### High secondary school drop-out rate and low employment among young people

The high secondary school drop-out is a significant challenge in Samoa, which has contributed to a high unemployment rate of youth, with 32% of people aged between 15-24 not being in employment, education or training. There are gender disparities in the high school completion rate, with 55% of female youth (aged 18-35) completing high school, compared to 44% of male youth (aged 18-35). (Samoa Youth Monograph, 2020)

### First female Prime Minister appointed in 2021, marking the first change in government in 33 years

In 2021, Samoa underwent a change in government, which marked the first change of governing party in 33 years and the appointment of its first female Prime Minister. The election outcome was contested over a period of several months, a saga which has affected social cohesion and created divisions at the village level in some communities.

## 1.1.3 Urbanisation

### Population shifts driven by economic factors have led to urbanisation challenges

In Samoa, 18% of the population live in urban areas, whilst 82% live in rural areas.

Over the last 20 years, Savai'i's population has declined, whilst Upolu's population has increased, with its northwest region recording the highest growth rate. Drivers of the growth in the northwest region of Upolu include increased economic activity in the area, as well as cheaper land and rents (Tauaa & Schoeffel, 2019).

Urban drift has led to people moving to urban areas seeking employment but ending up living under informal tenure arrangements in poor locations with no income, little or no skills, with no land to grow their own basic foods. However, despite urban drift towards areas near the capital, Apia, the population Apia itself, has been decreasing due to the relocation of communities previously living on government and church-owned lands.

Some of the contributing factors to these trends are the high cost of living and associated social issues in urban areas; limited socio-economic activities in Savai'i especially for the young generation; and potential economic opportunities and lower cost of living in the northwest region of Upolu.

### Land shortage in urban areas leading to environmental, housing and WASH issues

Lack of available land for resilient housing has led to government reserves being encroached posing risks to forest life, water sources and the environment in general. Lack of resilient housing has also caused overcrowding not only on the limited land, but within a single shelter/house, with poor hygiene and sanitation leading to poor overall health

conditions. Furthermore, due to challenges in affordability there is an increase in poor quality shelters/houses. Unsafe and insecure houses are being built with poor quality materials increasing the vulnerability of individuals to the impacts of extreme weather conditions and natural disasters.

## 1.1.4 Laws and governance

### Samoa's legal framework supports access to land, shelter and social protection

The Constitution of Samoa protects people's rights and assures access to customary land. The Planning and Urban Management Act is relevant to the National Building Code and National Building Standards.

The Samoan Government's new National Social Protection Policy Framework (2023) demonstrates its commitment to shelter financing and supporting vulnerable families and individuals, and the critical role that civil society actors including faith-based NGOs such as ADRA can contribute to the achievement of the intended policy outcomes.

The Planning and Development of Buildings policy, which serves as the National Housing guidelines for Samoa is currently under review. The Ministry of Works, Transport and Infrastructure recognises that a number of its policies, including the Planning and Development of Buildings policy, are outdated, and is currently reviewing all its policies. However, it is under-resourced and has other priorities, such as a national road signage project, that has been absorbing a significant amount of its resources.

Samoa's national building code is several hundred pages long, although the information has also been simplified into information pamphlets and brochures. Efforts to improve accessibility of the building code are being made through major donor-funded infrastructure projects such as the Vaisigano Catchment Project which is funded by the Green Climate Fund. Furthermore, the 2023-2028 Transport & Infrastructure Sector Plan has set targets to strengthen the legal frameworks that support compliance as well as improving the quality of builders through certified training.

Samoa's Planning and Urban Management Agency (PUMA) addresses climate and environmental issues in urban and peri-urban areas through the Samoa National Urban Policy (2013). In this policy, continued unstructured urban development is listed as one of the key barriers to successful implementation of the policy.

The following table summarises the legislation, policies, codes, standards and regulations of Samoa with respect to each of the four pillars of housing adequacy.

Habitability 	Security of Tenure 	Basic Services 	Affordability 
<b>Legislation</b>			
Health Ordinance 1959	Administration Act 1975	Electricity Act 2010 (access)	Electricity Act 2010
Lands, Surveys and Environment Act 1989	Alienation of Freehold Land Act 1972	Energy Efficiency Act 2017	Financial Institutions Act 1996
Ministry of Health Act 2006	Constitution of Samoa	Land Transport Authority Act 2007	Housing Corporation Act 2010
Ministry of Works Act 2002	Customary Land Advisory Commission Act 2013	Village Fono Act 1990	Samoa Water Authority Act 2003
Planning and Urban Management Act 2004	Land and Titles Act 2020	Samoa Water Authority Act 2003	Water Schemes Act 2015
Village Fono Act 1990	Land and Titles Registration Act 2008	Waste Management Act 2010	Village Fono Act 1990
	Leasing and Licensing of Customary Land Act 1965	Water Resources Management Act 2008	
	Samoa Taking of Land Act 1964	Water Schemes Act 2015	
	Village Fono Act 1990		





Habitability 	Security of Tenure 	Basic Services 	Affordability 
<b>National Policies</b>			
National Policy on Gender Equality & Rights of Women & Girls		National Water Services Policy 2010	National Social Protection Policy Framework 2023 (new)
National Urban Policy 2013			
Planning & Development of Buildings Policy (2021) (under review)			
Samoa Climate Change Policy 2020			
<b>National Codes and Standards</b>			
Fencing Guidelines		National Building Code of Samoa 2017	
National Building Code of Samoa 2017		Samoa National Drinking Water Standards 2016	
Urban Design Standards 2018		Samoa Water Authority (Sewerage and Wastewater) Regulations 2009	
		SWA Engineering Standards 2014	
<b>Regulations</b>			
Planning & Urban Management Regulations 2017:		Samoa Water Authority (Sewerage and Wastewater) Regulations 2009	
Notification of Application Regulations 2017		Energy Efficiency (Approved Energy Using Products Standards) Regulations 2018	
Development Consent Application and Fees Regulations 2008		National Water Resource Management Regulation 2013	
Environmental Impact Assessment Regulations 2007			
Building Regulations under Ministry of Works Act (3)			

Table 1 – Samoa’s legislation, policies, codes, standards and regulations

### Lack of a national housing policy is a core issue

The lack of a national housing policy in place is a core issue for the housing sector in Samoa, and this contributes to the lack of coordination of the government’s response to housing issues. There are different ministries and government agencies involved in addressing housing and land-related issues, which can lead to a lack of coordination.

### Local governance based on customary practices, community values, and participatory decision-making

Village rules and protocols are based on the laws of the land and guided by Christian and democratic principles. Every family is headed by a specific Matai (Chief) who represents the family on the village council of chiefs (Fono). All residents of the village are expected to respect the rules and protocol and a breach is dealt with by the council.

Within each village, the village council holds the authority and acts as the decision-making body. It consists of representatives from each family, typically the chief or head of each family. Villages in Samoa are traditionally composed of extended families, and their respective chiefs are part of the village council.

## 1.1.5 Social Housing

### Lack of social housing, but some initiatives targeting low-income earners

The Samoa Housing Corporation, a state-owned enterprise, offers limited residential properties to the general public for rent at below market rates. However, for its newly built properties, the lowest rental rate offered is SAT \$1,200, which is unaffordable for families with very low incomes.

The Samoa Land Corporation (SLC) manages a small proportion of government-owned (public) land (around 30%) which it makes available to low-income families for purchase or lease at affordable rates. Priority is given to families who don't already own land. The SLC also has invested in a limited number of residential properties within urban Apia. The SLC's activities are aimed at promoting economic development, sustainable land use, and proper land management practices in Samoa, rather than supporting low-income families.

In its 2021-2024 Corporate Plan, the SLC identified opportunities to build more rental homes and seek more land to increase its revenue. However, these opportunities have yet to be realised. The SLC currently does not have any rental properties available, and there is a waiting list for leased land of around 3,000 applicants according to recent media reports.

Emergency and temporary housing options are available for victims of abuse, primarily through women's refuges provided by the Samoa Victim Support Group. Another housing option available for individuals with mental health issues is provided by the Goshen Trust. However, these services are limited to urban areas, and access to them is not widespread.

There are a small number of visibly homeless people who sleep on the streets, but this is not a major issue in Samoa.

## 1.1.6 National and District Plans

### National and district development plans guide government investment

The national development plan, called the Pathway for the Development of Samoa, sets strategic priorities for government and ministries at the national level.

At the district level, there are District Development Plans (DDPs) that empower districts to set their own priorities across health, education, social and economic development.

Through these DDPs, all 51 districts have developed plans for practical activities that aim to improve quality of life for residents within their respective constituencies. District Councils (also referred to as District Committees) have been established for each district to oversee and coordinate the planning, implementation and monitoring of budgeted activities. Funding that would have previously been allocated to the Ministry of Women, Community and Social Development for distributing to civil society organisations has been redirected through the DDPs.

In some communities, concerns were raised regarding the focus on larger infrastructure projects or livelihood initiatives that benefit the community as a whole, rather than meeting the needs of the individual households within the communities. This approach has received mixed feedback from communities.

### Government policy allocates funds for shelter projects

The government's new National Social Protection Policy Framework provides for the allocation of funding for shelter financing initiatives such as the Shelter Financing & Hygiene Facilities project for which ADRA Samoa has recently been named as the implementing NGO in the government's FY2023-2024 Budget tabled earlier this year.

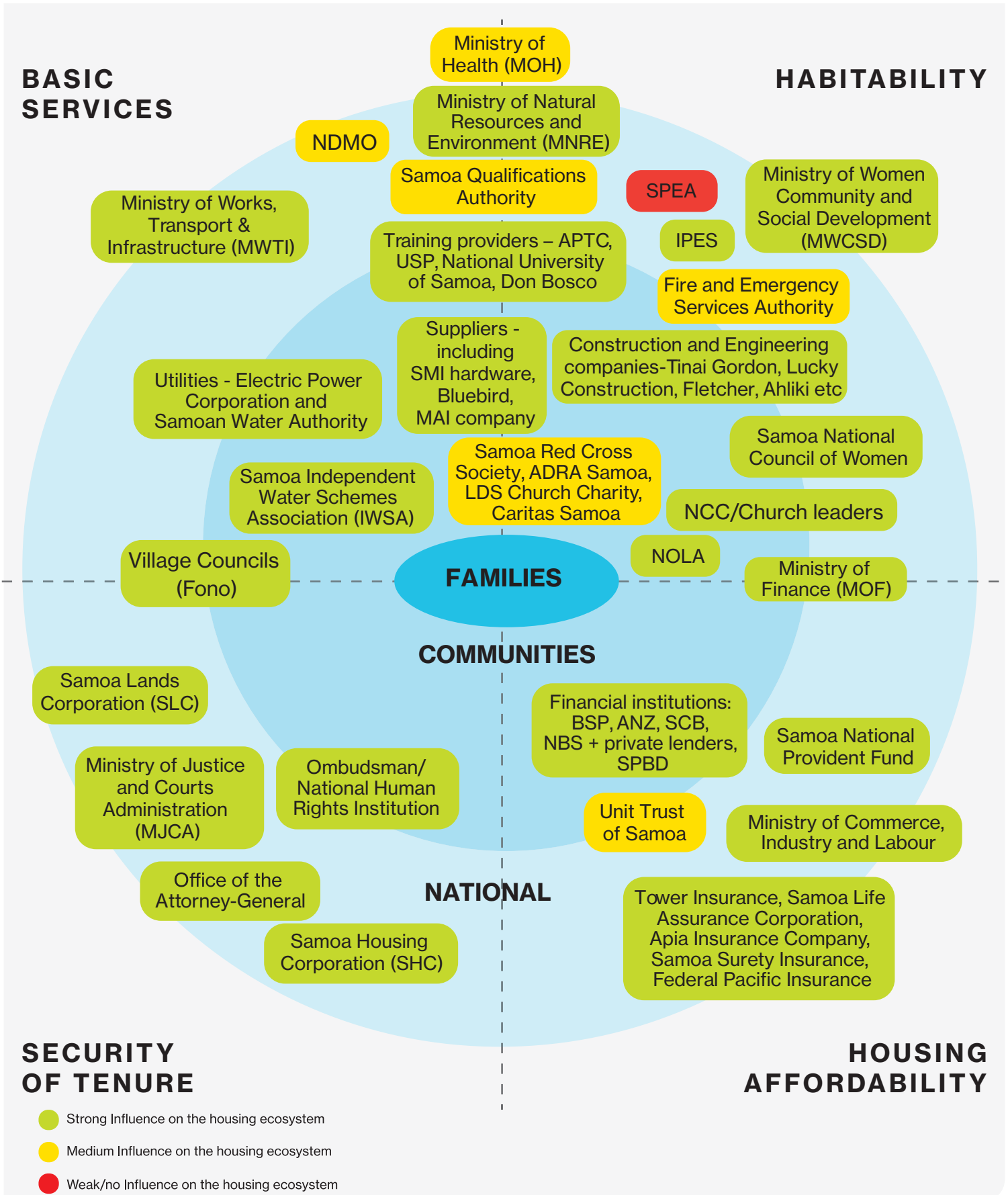
### Community Integrated Management Plans to guide climate resilience initiatives

In addition to district development plans, Samoa also has Community Integrated Management Plans (CIM plans) for implementing climate change interventions at a district and village level. These plans have a climate change focus and aim for long-term improvement in resilience of community livelihoods, infrastructure, and environment and resource systems. They also address issues like evacuation centres at the community level and inform community selection for CSOs. However, the number of districts with CIM plans is currently less than the actual number of districts due to various changes in electoral processes that have resulted in an increased number of electoral districts from 49 districts to 51 districts.

## 1.1.7 Stakeholders

There are a wide range of housing-related stakeholders in Samoa. Figure 2 provides a snapshot of the key stakeholders, and their relationship to the four core elements of housing: basic services, habitability, security of tenure and housing affordability. Some stakeholders work more closely with families and communities, others work at the national level. The full list of stakeholders identified in the process of completing this Housing Ecosystem Analysis can be found in Appendix A - Stakeholders.

Figure 2 – Stakeholder map



## Public sector

The Ministry of Women, Community and Social Development (MWCSO) plays a key role in facilitating access to communities via Village Representatives, facilitating community projects, and promoting gender equality. These Village Representatives are crucial for project coordination and providing the liaison role with the MWCSO. Village Councils hold decision-making power in the communities and are empowered to exercise certain powers and enact bylaws under the Village Fono Act.

The Ministry of Works, Transport and Infrastructure (MWTI) is the lead agency for Samoa's Transport and Infrastructure Sector. MWTI regulates building standards, whilst the Planning and Urban Management Agency manages the development consent process for building permit applications.

The Samoa Land Corporation manages land leases, whilst the Ministry of Natural Resources and Environment is responsible for the registration of land title and conducts land surveying. The Ministry of Justice and Courts Administration handles customary land disputes and titles, through the Land and Titles Court.

The Ministry of Commerce, Industry and Labour plays a key role in building construction skills, through supporting apprenticeships and seasonal work schemes. The Ministry of Finance provides funds for shelter programming and provides a credit line facility to facilitate concessional borrowing for families impacted by disasters.

The Central Bank of Samoa is responsible for the regulation of financial providers. The Samoa Housing Corporation offers loans but might miss some individuals. The Unit Trust of Samoa is a government owned investment scheme. The Samoa National Provident Fund (SNPF) administers superannuation funds for Samoans and is also a financial institution that can provide loans for residential housing finance.

The National Disaster Management Office supports disaster preparedness and response through the National Emergency Operations Centre.

The Ministry of Health focuses on providing clinical, nursing and allied health services, and public health promotion. It supports vulnerable populations through its community health programs and national campaigns working with village women's committees.

The Ombudsman/National Human Rights Institution advocates for human rights. However, rights relating to adequate housing have not been a core focus of the NHRI's work.

Budgetary and human resource constraints hinder the capacity of responsible government ministries and agencies to provide adequate housing support. For instance, the MWTI manages the national building permit and development consent application process. However, due to limited resources, the monitoring of building regulations and compliance faces challenges, leading to unauthorized constructions and deviations from standards. Despite these obstacles, the ministry is making efforts to update housing guidelines.

## Financial Institutions

Commercial banks like BSP, ANZ, NBS and SCB offer a range of financial services, but they may overlook specific groups like residents of smaller islands, rural communities, and informal sector workers due to limited presence in remote areas. Expansion of access to financial services in these regions and tailored lending criteria for those with informal incomes is crucial. The Central Bank of Samoa acts as the national reserve bank, handling monetary policy, currency issuance, government banking, regulation, foreign exchange stability, and data analysis. It plays a pivotal role in maintaining financial stability and facilitating economic activities and promoting financial inclusion and literacy at a national level.

The Samoa National Provident Fund (SNPF) is a compulsory retirement savings scheme for Samoan employees (members) and non-contributing members (e.g. church Ministers, farmers). South Pacific Business Development (SPBD) is dedicated to empowering rural women through microfinance initiatives.

There are several insurance companies that offer home and housing-related insurance, including Tower Insurance (formerly National Pacific Insurance Samoa), Samoa Life Assurance Corporation, Apia Insurance Company AIC, Samoa Surety Insurance and Federal Pacific Insurance.

## Utilities

The Electric Power Corporation ensures electricity access for most of Samoa's population, whilst the Samoa Water Authority (SWA) provides water supply services. The Independent Water Schemes Association (IWSA) provides water supply services to more rural areas that are not connected to the SWA network. IWSA takes more of a holistic approach to water supply and also focuses on the empowerment and capacity development of water committees in the communities.



## Training Providers

Trades training providers like APTC, USP, National University of Samoa and Don Bosco equip individuals with carpentry, plumbing, electrical, and welding skills.

## Private Sector

Building Material Suppliers (SMI Hardware, Bluebird Lumber, MAI Company) play a vital role in providing building materials. They could enhance their impact by promoting disability-friendly products and considering the needs of underserved areas, thereby contributing to more inclusive and accessible construction practices.

Construction and Engineering Companies (e.g. Ott Constructors, Tinai Gordon and Associates, Lucky Construction, Fletcher, Ah Liki) are crucial in construction and planning. To foster community development, they could expand their expertise to smaller-scale projects in rural and low-income areas, making their services more affordable and accessible where they're most needed.

Water Tank Suppliers offer essential solutions for water storage, particularly vital for regions relying on rainwater harvesting and facing water security issues.

The media (including the Samoa Observer) wields significant influence in raising awareness. Through storytelling and highlighting shelter issues faced by vulnerable families, they effectively drive public engagement in community development initiatives, creating a positive impact and promoting positive change.

## CSOs

There are various CSOs in Samoa engaged in the housing ecosystem:

1. South Pacific Business Development (SPBD): Microfinance institution providing small unsecured loans for housing improvements, particularly targeting rural women. Aims to empower women economically, enhance livelihoods, and improve living conditions. Involves both women and men, collaborating with village leaders to gauge community interest.
2. Samoa Independent Water Schemes Association (IWSA): NGO focusing on WaSH (Water, Sanitation, and Hygiene). Works with communities operating Independent Water Schemes to ensure safe water quality and supply. Promotes compliance with standards, protection of water sources, and offers capacity building to community members.
3. Samoa Red Cross Society: Engaged in disaster response, emergency services, and WaSH initiatives. Provides disaster supplies, training, and water security services, including emergency response and First Aid training.
4. National Council of Churches/Church Leaders: Church leaders hold influence at the community level and assist in spreading important information through congregations. Promotes messaging about resilient housing, financial literacy, and psychosocial support during disasters.
5. Nuanua O Le Alofa (NOLA): A disability advocacy organization supporting people with disabilities (PWD). Focuses on increasing accessibility of housing through access audits and promoting inclusive housing designs.
6. Samoa National Youth Council: National organization representing youth interests, which could potentially contribute to housing initiatives tailored to young people's needs.
7. SPEA (South Pacific Engineers Association) & IPES (Institute of Professional Engineers Samoa): Professional engineering associations that offer technical expertise. IPES, in particular, includes plumbers, carpenters, electricians, and technicians.
8. LDS Church Charity Organisation: Undertakes projects related to housing and WaSH, with potential to tailor efforts for local community needs.
9. Samoa National Council of Women: Advocates for women's rights and empowerment. Supports village council governance, decision-making, and women's rights issues at the village level.
10. Women's Committees: Village-level entities mandated to oversee community welfare, support government programs, and influence women's participation. Registered with the Ministry of Women.
11. Caritas Samoa: Caritas Samoa provides assistance to low-income families by promoting capacity building initiatives for women and supporting the improvement of rural waters supplies. Caritas Samoa also works in emergency response through provision of water and generators to communities, as well as distribution of shelter and WASH supplies to households.

## Donors

Samoa receives various forms of aid and support from a range of international donors, including:

**New Zealand:** New Zealand is one of the significant donors to Samoa. It provides aid for development projects, disaster relief, and capacity-building programs. New Zealand supports education, health, and infrastructure.

**Australia:** Australia is another major donor to Samoa. It supports initiatives in areas such as education, health, governance, and infrastructure development. Australian aid aims to enhance economic growth and improve the well-being of Samoan citizens.

**China:** China also supports Samoa, largely through infrastructure development projects. This includes contributions to the construction of roads, buildings, and other facilities.

**Japan:** Japan contributes to various projects in Samoa, particularly in sectors like infrastructure, disaster preparedness, and economic development. One notable example is the Japan-funded TATTE Building, a government office complex.

**European Union:** The EU provides aid to Samoa in areas such as rural development, education, and climate change adaptation. The EU's focus is on promoting sustainable development and improving livelihoods.

**United States:** The U.S. has occasionally provided aid to Samoa, particularly in the areas of health, education, and disaster response. The Peace Corps has also been involved in sending volunteers to support community development.

**United Nations:** Various UN agencies are active in Samoa, assisting with programs related to health, education, gender equality, and disaster resilience.

**Multilateral Organisations:** Samoa receives aid from international organizations like the World Bank and the Asian Development Bank, which support development projects and programs across different sectors.

## 1.2 NATIONAL HOUSING CONTEXT

### 1.2.1 Overview

This report considers the following four pillars of adequate housing and describes the housing context in Samoa in relation to each of these four areas:



**Habitability** – Refers to the quality and liveability of the housing unit, and the household’s ability to make quality-based decisions to achieve it.



**Basic Services** – Refers to the household and community level infrastructure and services that are required to make a home adequate and serve basic needs.



**Tenure Security** – Refers to the legal and practical ability to defend one’s right to own, occupy, use, or access a piece of land or property.



**Affordability** – Refers to the resources - primarily financial - necessary for a household to access a quality home, including using market-based services.

### 1.2.2 Habitability

#### A range of housing typologies in Samoa

Private dwellings in Samoa fall into several key types, as summarised in Table 2 below.

Type	Shape	Roof	Floor	Walls	% of private dwellings
Closed European House	Square or rectangle or other style	Iron sheet or others	Treated timber, cement, or tiles	Timber, cement, or iron sheet	55%
Open European House (with or without extension)	Square or rectangle	Iron sheet	Treated timber, cement, or tiles	Timber, cement, or iron sheet	22%
Open Samoan House (with or without extension)	Circle	Iron sheet, thatches, or tarpaulin	Stone, sand, treated or cement	Open	14%
Closed Samoan House	Circle	Iron sheet and thatches	Treated timber, cement, or tiles	Timber, cement, or iron sheet	3%
Faleoo	Similar to an open Samoan house, but smaller				1%

Table 2 - Categories and Structure of Private Dwellings in Samoa. Adapted from 2021 Samoa Population and Housing

At present, about 77% of private dwellings are of European type, with closed European house being the most common type in Apia and Northwest Upolu, and open European house being the most common type in the rest of Upolu and Savai’i. Traditional Samoan dwellings are more common in rural areas and often associated with low-income households.

A combination of factors influences the type of house, such as socio-economic status of families, level of involvement in village, family and church activities, type of living arrangements (extended vs nuclear), land tenure, access to and cost of financing.

Although lush vegetation and rainforest cover the inland areas of the islands, much of this is inaccessible for timber. Most building materials are imported, increasing construction costs.

For low-income households, materials found in the surrounding environment, including locally produced materials like timber, or materials recycled from other installations, are typically used for construction of basic shelters. Low quality materials and open walls are common features among poor households. Tarpaulins are often used as temporary walls to provide shelter from strong winds and rain, whilst there still are some homes that utilise traditional blinds made from woven coconut leaves. Recycled wood, untreated timber, and iron sheeting is used for construction of flooring, walls and roof.

Households typically comprise of three generations - one or more couples, their children, and their grandchildren. As families grow, adult members move out for various reasons, the most common of which is having a spouse and young children and intention to start their own nuclear family. They would normally move either to occupy part of the same land shared with their parents and siblings or move to another piece of family land with the endorsement of the matai Sa'o. However, this dynamic is changing as more people migrate overseas to study or for employment through RSE schemes. This migration reduces the capacity of households and in some cases results in people being forced to leave employment so that they can stay home to care for elderly parents.



Figure 3: Vulnerable shelter on leased land in urban Apia

### Residential properties often not accessible for older people or PWDs

There is only one aged care facility in Samoa, due to the cultural norm of families taking care of their own parents. A second aged care facility in Savaii is currently under construction. This does present challenges regarding the lack of accessibility of homes, given the higher rate of mobility issues amongst elderly people. Housing design should consider the multi-generational nature of households and provide proper support and aids for the elderly.

Accessibility considerations for people with disabilities are included in the National Building Code but are not applicable to residential properties. Shelter programs that target vulnerable groups including PWD may not be meeting the specific needs of PWDs in the design of shelter solutions that adopt a 'one size fits all' approach. The head-of-household approach to implementation may exclude voices of PWD when heads of households do not consider the needs of PWD to live independently.

### Limited resilient housing available

There is a lack of resilient housing in Samoa, particularly for vulnerable households. Housing is generally low quality, in unsafe locations, and prone to damage by severe weather events. The quality of housing generally corresponds with the economic status of the family. In general, families build according to what they can afford, and make extensions or renovations over time and as finances allow.



Figure 4: Unsafe shelter in urban Apia with VIP latrine

Families that build on customary land may be restricted to how much they can develop their home as often prior approval to build or extend must be sought from the head chief of the family (matai Sa'o).

Non-compliance with the National Building Code, buildings constructed without the proper permits, and unauthorised builds on customary lands are some common issues the responsible ministries often deal with. This is often due to the cost involved in building to the Code and the limited relevance of the code to the local building context. Current workforce capacity issues within the Ministry of Works, Transport and Infrastructure (MWTI) contribute to weak monitoring and enforcement of the code. MWTI have identified the need for legislation to legally enforce the building code.

The building code is several hundred pages long, although the information has also been simplified into information pamphlets and brochures. However, there is limited awareness by the community of these requirements, unless families can access a skilled builder who is well versed with these requirements and is credible enough to inform the potential homeowner.

Furthermore, consultation indicated there is no simple ‘model’ of what a resilient house looks like to inform community members. In partnership with HFHNZ and MFAT, ADRA is currently implementing community resilience programming through PASSA and BBS training that is strengthening community awareness of the building code in 37 communities since 2021.

The Vaisigano Catchment Project funded by the Green Climate Fund aims to simplify the building code for builders and promote flood resilient building design. This highlights the need to review and make the building code more accessible for local builders.

Another issue is the high transaction cost associated with building, due to the expenses involved in meeting the requirements set by the planning and urban management agency under the MWTI. This is another compounding factor that results in houses not being built to national building standards.

### Knowledge, skills and resources for resilient housing are limited

A key barrier to resilient housing is access to resources – both materials and skilled labour. Local hard wood and traditional materials used for building are becoming more and more scarce as people move further inland, clearing forests and encroaching on government reserves. This is coupled with the fact that people are not replanting trees as they are not able to access seedlings and are not aware of the importance of replanting.

There is inadequate capacity in the building/housing sector to support resilient housing. Samoa has a limited pool of skilled labour, and skilled builders are often inaccessible and too expensive for the targeted communities. Those who do have some building skills have mainly acquired their knowledge and skills from experience with limited formal training. Unless individuals / families have received some form of training, they are unaware of the basics of constructing safe and resilient housing/shelters.

## 1.2.3 Security of Tenure

### Land ownership restricted to residents, with 80% living on customary land

In Samoa, only ‘residents’ of Samoa can own land. There are three types of land tenure in Samoa – Customary, Freehold and Government (i.e. public land). More than 80% of land in Samoa is classified as customary land or land that is owned by extended families under customary ownership or the name of a particular titleholder (matai) who has been appointed (by the extended family) to have authority (pule) over the land. 16% of the land is government land, and only 3% of land in Samoa is freehold, which is mainly located on Upolu.

The Constitution protects customary land for “customs and usage” of the people of Samoa and alienation of these lands is prohibited by law. Most families (55%) reside on customary land, followed by 36% on freehold land. The remaining 9% of households reside on church land, government land or leased land. The following Table provides a breakdown of households on customary land.

Total households by types of land tenure they are residing on (Samoa Bureau of Statistics, 2021)

Type of land tenure	Percentage of households residing on each type of land tenure
Customary Land	55%
Freehold land	36%
Church land	3%
Leased customary land	2%
Leased freehold land	2%
Government Land	1%
Leased government land	0.5%
Leased church land	0.1%

The Alienation of Customary Land Act 1965 (Section 4) makes provision for the leasing of customary land provided it is in 'accordance with Samoan custom and usage and the desires and interests of the beneficial owners of the land, and the public interest'. However, although leasing of customary land is possible under law, it is very rare that family members take up this option.

All customary lands in the village have been allocated and guardianship of the lands are either under the matai or under the village council of chiefs (Alii ma Faipule). The matai allocates land to his/her family members and each family has its guidelines and rules on the use of family land. The occupier is expected to comply with these rules and one of the normal arrangements is that one is free to farm the land by choice and can build a fale Samoa (thatched roofing) if required. However, endorsement from the matai is normally required if a European style house is to be built.

There are no written agreements on land tenure within families and within villages. Disputes from verbal agreements have become regular especially when those making the original agreement have passed on and are replaced by a new matai.

Although it has been assumed that urban migrants would always have access to family land in rural areas, this is no longer the case. Although most Samoans have ties and access to customary land, the recognition of such ties and access to rights to land depend on co-residence and service to the family, the matai and the village. Those who move away and do not maintain ties for themselves and their children may become effectively landless. This has led to the rise of the number of people living under informal tenure arrangements.

There is inadequate land security/tenure to support private resilient housing, or as collateral for borrowing. With 80% of Samoa lands being customary, it is almost impossible for individuals/families who have little to no disposable income, no stable well-paid employment, and no collateral to purchase the tiny amount of freehold land available. These people almost have no choice but to remain in the village on customary land.

In such cases one needs the approval of the family chief with regards to where they will live and which piece of land they will work as their own. Usually, when the family chief indicates where one can build, it is normally for an open Samoan fale. Any extension or rebuilding of a European style shelter will require further approval and often this becomes a challenge. How the situation is resolved depends on the relationship between the family member involved and the family chief. And even when individuals / families develop the land allocated to them, there remains a high degree of uncertainty because of the customary nature of these lands means that other members of the extended family also have rights to these lands.

The Customary Lands Advisory Commission was established under the Customary Lands Advisory Commission Act 2013 to encourage, facilitate and promote the use of customary land for social, cultural, economic and commercial benefits, however it remains very rare for families to lease land. A key contributing factor to this is the lack of or very limited knowledge of how the leasing arrangements work and the high costs associated with the process.

Leasing government land offers an affordable alternative, but accessing the limited available government land presents its own challenges. The high demand for leased land, driven by rural-urban migration and limited supply, has resulted in a significant waiting list for such opportunities.

There are currently no lease-to-own arrangements for public lands leased through Samoa Land Corporation and currently, there is a hold on purchasing government land. Leases for public lands are for 10 years, with the possibility of extensions. Evictions require a court order and must adhere to due process.

### **Informal tenure has social, cultural and conventional implications**

The majority of households live on land held under customary tenure, which is collectively owned by aiga (extended families). Tenure is informal when families occupy customary land without a written agreement, which is common. Families occupying freehold land that they don't own is also common and exposes the occupants to risk of being moved off the land. Such arrangements are often made without a formal written agreement in place.

Whilst there are no informal settlements in Samoa, there are scattered "squatters", who have been directed by their matai (family head) to settle on adjacent vacant public land, potentially because of the assumption that the land is abandoned, or uncertainty over land boundaries. The challenge here is to resolve land boundary issues. The Samoa Land Corporation offers these squatters living on public land the option to lease the land, which is a positive step.

### **Women, especially Nofotane, have less tenure security**

Women have reduced security of tenure compared to men. This has been exacerbated in recent years by the seasonal work. There are concerns that seasonal work can negatively impact on families and result in relationship breakdowns. Nofotane women are at higher risk of being evicted from the family home in the event her husband passes away, given that they reside in the husband's village.

## 1.2.4 Basic Services

### Water and electricity are affordable for most people in Samoa

The Samoa Water Authority (SWA) is a state-owned enterprise (SOE) and Samoa's main water service provider, reaching approximately 88% of the population. The pricing structure for water is tiered based on consumption (SAT \$9.15 for the first 15,000 litres), and the connection fee for residential households is within reach for families on low incomes.



Figure 5: Contaminated community spring pool at Moataa

The Independent Water Schemes Association (IWSA) is a non-government organisation servicing the 12% of the population not connected to the government water supply. IWSA currently supports 27 registered community-managed independent water schemes across 44 rural villages on Upolu and Savaii. IWSA was initially established to provide training and financial support to communities and has since grown in scope to include the facilitation of upgrades and rehabilitation of independent water schemes and to build the institutional capacity of communities to better manage their schemes.

Electricity is typically metered, and most households use power provided by the Electric Power Corporation (EPC), another SOE. Domestic users pay SAT\$0.65 cents per unit for the first 50kW. According to the recent census, 85% of households surveyed expressed satisfaction with the cost of electricity, indicating its affordability (Samoa Bureau of Statistics, 2021).

Although there are pockets of populations without access to electricity and water, it is only a small percentage of the population, although this is heightened during disaster-response periods. However, accessing water and electricity is becoming more of an issue, due to shifting family dynamics, particularly among young families and those impacted by the COVID-19 pandemic. Many families are progressively moving inland and away from main roads and essential services, through clearing and encroaching upon native upland forestry areas, due to lack of other options for available land.



Figure 6: Makeshift rainwater harvesting system

During disasters, the government water supply is affected, resulting in many communities in Samoa relying on natural water resources, such as rainwater, especially in coastal and low-income communities where water supply is a concern. However, the vulnerability of these natural water resources to the impacts of climate change is a significant concern. For instance, some urban communities face high vulnerability to tidal surges and flooding due to land reclamation and human behaviour such as littering and dumping around water resources, leading to contamination and pollution.

### Wastewater reticulation limited to area within Apia

SWA also operates a wastewater treatment plant that services an area within Apia. However, the coverage of water supply vastly exceeds the coverage of wastewater reticulation.

SWA have plans to extend their wastewater coverage towards the Mataufu Wharf and conduct a feasibility study into a new wastewater treatment plan in the industrial Vaitele area.

### WASH in rural areas managed by Ministry of Women through village committees

The Ministry of Women, Community and Social Development is the public entity responsible for managing sanitation and WASH programs in rural communities. Each village committee is responsible for monitoring and promoting environmental sanitation, public health, and hygiene within their village.



Figure 7: (right) Rural household with VIP latrine

The ministry provides technical support and works in partnership with the Ministry of Health to support these programs. The village bylaws are specific to each village and enforce the regular inspections carried out by the Women's Committee. Fines or penalties can be imposed on families that fail to comply with the sanitation requirements.

It's important to note that the government and the village councils work together to ensure proper sanitation programs are in place. The Village Council Act empowers the village councils to create and enforce bylaws, further promoting sanitation within the community.

The Ministry of Women and Ministry of Health are the two responsible government ministries for monitoring sanitation and basic services like water, while the Village Council Act enables the village councils to create and enforce bylaws for sanitation. The Women's Committee and the village bylaws enacted by Village Councils play a crucial role in promoting and enforcing sanitation and health standards at the community level.

### Road access generally good, but challenging for those in informal settlements

Savaii and Upolu are generally well serviced with sealed roads with inland access roads making it easier for families to access their plantations.

The accessibility issue is particularly pronounced in people living in informal tenure arrangements near urban areas. These households lack proper access roads, necessitating the use of 4WD vehicles and even trekking on foot to reach them. Moreover, these households lack essential amenities such as adequate water, sanitation, and electricity connections. This predicament has given rise to a range of issues including limited income opportunities, unsustainable land use practices, overall health and hygiene concerns, insufficiently safe and secure housing, as well as instances of violence against women and children.

## 1.2.5 Housing Affordability

### High building costs due to imported building materials

Costs associated with building homes remain excessive and unaffordable to those with low to no disposable income. The cost of imported building materials increased as a result of COVID-19 impacts, rising fuel prices and inflation. The ongoing economic impacts of Russia's war on Ukraine continues to be felt within the local economy.

Although individual suppliers help the vulnerable, there is no consolidated or coordinated approach. One supplier offers discounts to clients who are engaged with ADRA's shelter programming, while another supplier offers discounts and free deliveries to families sponsored by other NGOs. Coupled with the high cost, there is very limited or no technical advice and support offered with regards to the different types of materials, and different options.

### Samoa's income challenges affect resilient housing

The per capita income in Samoa is calculated at about SAT \$10,000 per annum and this works out to an earning rate of SAT \$5.00 per hour. While a large majority of the population are above the poverty line, many factors contribute to the socio-economic challenges within families, including obligations to the extended family, village, and church on a regular basis. Any form of savings is quickly used for such obligations when they arise and those who do have employment are often expected to take out loans for this purpose. The minimum wage in Samoa is very low, at SAT\$3/hour.



Individuals and families do not have sufficient disposable income that can be used to either build a new house or extend or strengthen an existing home for it to be resilient. A common reason for this is that they do not have employment opportunities that generate sufficient income to build a resilient house or generate savings. A key contributing factor to lack of well remunerated employment is the high number of children leaving school immediately after year 8.

### **Informal work, remittances, and seasonal programs are sources of income**

Individuals and communities who lack resilient housing rely heavily on remittances, mainly from seasonal work in Australia and New Zealand, and the local economy, including fishing (eg Manono Tai) and agriculture (Patamea), for income. Informal sources of income are often unpredictable and inadequate to go beyond paying for the necessities. Without reliable income or savings, these people are extremely vulnerable to income and expenditure shocks, and natural disasters.

Samoa participates in both the New Zealand's RSE scheme, and the Pacific Australia Labour Mobility (PALM) scheme. Whilst numbers of Samoans leaving for RSE work decreased in 2020-2021, due to COVID-19 related border closures, numbers of participants bounced back significantly in 2021-2022, substantially exceeding pre-COVID-19 levels. During 2021-22, 6,600 Samoans were recruited for seasonal work in New Zealand and Australia, compared to 3,100 in 2019-2020 (Bedford, 2022). Whilst these schemes have potential benefits in terms of additional income for families, there are also negative impacts including loss of labour workforce and breakdown of family structures. These and other issues relating to the seasonal work schemes are the subject of a current policy review.

Despite economic pressures and rising inflation, people in Samoa are still actively building new houses and making improvements to their housing. Seasonal employment opportunities have contributed to this positive trend, given the increase in income to the families.

The government has recently reviewed the RSE schemes and is expected to announce changes to its current policy soon. Remittances from Samoans working overseas are a key part of the economy and household income, typically from New Zealand, Australia, and the United States. Approximately 60 per cent of the population is employed informally and work in subsistence agriculture or local commercial ventures.

### **Village participation brings benefits but strains young families financially**

There is an expectation of active participation in the village activities, including financial contributions. Participation is seen as compulsory as it entitles the resident and family to protection, land use, utilities, and other social benefits. Being part of the village community through active participation in its affairs and activities enhances recognition and makes it easier to access help and support within the village. However, the demands for community obligations normally put financial pressure on young families.

For families who can generate savings, cultural contributions/dues, food, transport, water, electricity, school expenses, family, church, and village obligations (such as funerals, church giving and village activities) are spending priorities. People who live in villages but do not contribute to cultural, church and village obligations face opposition and are at risk of fines (often monetary) and being stigmatised.

### **Access to housing finance is challenging for low-income earners**

There are avenues to obtain loan financing for housing purposes. All commercial banks and other loan financing institutions have specific programs for housing loans, which range from small loans of up to SAT 1,000 to larger loans of up to SAT 300,000. Eligibility criteria dictate the maximum loan amount. Unfortunately, the low-income group are classified as high-risk borrowers and nearly all financial institutions have in place stringent requirements and conditions to manage these risks, including higher lending rates for high-risk borrowers. This compounds the challenge of accessing housing finance for low-income earners.

The Samoa Housing Corporation (SHC) is an SOE specifically established to support housing to include the low-income group with fewer requirements and conditions. However, SHC is now required to maintain a viable portfolio, and therefore has not been able to offer the same flexibility to the low-income group as before.

Mortgages typically require a 20-25% deposit, which is unaffordable for many.

One major challenge for many people is the lack of security or collateral. Customary land cannot be used as security for mortgages, and freehold land is generally a requirement for offering security for home loans. Unfortunately, given that only 36% of households reside on freehold land, the majority of the population are excluded from accessing home loans.

### **Self-funding, remittances, and microfinance are common funding sources**

Families typically rely on their own resources and remittances from overseas to fund housing improvements. The Women's Committee plays a role in encouraging families to make improvements to their housing through their regular inspections.

There is also some availability of microfinance programs, primarily targeting women for economic empowerment initiatives, such as establishing small businesses to generate income. Recently the Samoa Commercial Bank, has offered a special loan scheme that targets the low-income group for the purpose of supporting subsistence farmers to expand to commercial farming.

South Pacific Business Development (SPBD) also offers credit to low-income individuals/groups. While interest rates are much higher than the commercial banks, these institutions continue to attract high numbers of clients given the less stringent requirements. A key service provided by SPBD is their weekly follow up visits in addition to the capacity building component of their scheme.

### **Varying levels of oversight of financial institutions**

There are issues related to regulation of financial institutions. Not all lenders are regulated by the Central Bank of Samoa, which regulates commercial retail banks. Other institutions offering housing loans are not subject to the same stringent levels of regulation.

### **Increasing number of 'loan sharks'**

There is an increasing number of non-reputable finance or credit providers that currently exist ('loan sharks'). These private lenders charge significantly higher interest rates compared to commercial banks. This is a key issue faced by the vulnerable and marginalised who seek finance for the building of resilient housing (or other spending).

Many Samoans do not have collateral (due to land tenure) or eligible guarantors and have an unknown credit history. There is a small number of eligible guarantors, who already guarantee multiple loans, so the risk to them of loan default by vulnerable applicants is great, and therefore there is a reluctance by both lenders and guarantors.

Samoans who are ineligible to access finance from traditional lending institutions such as a commercial bank may turn to 'loan sharks' because of the easy and quick access to finance. However, most of these borrowers are barely able to honour repayments due to high interest rates. Despite knowledge of the risks these borrowers ignore the consequences until confronted with legal actions by the lender, which result in further debt.

Key factors in the prevalence of unsafe finance are:

- 1.** Lack of awareness, knowledge and understanding of borrowing, and the risks and implications associated with borrowing from non-reputable lenders
- 2.** Not having adequate basic financial skills to help make sound decisions to manage the loan (often resulting in a large portion of the borrowed money being misused).
- 3.** Lack of lending products from reputable financial institutions for the poor, and those without collateral.

### **Lack of housing subsidies except during disaster response periods**

The government of Samoa currently does not offer any housing subsidies, except in the form of in-kind housing support through its Shelter Financing and Hygiene Facilities project. However, in certain situations, such as during disasters, the Ministry of Finance provide credit in the form of concessional loans to support affected families.

Renting uncommon due to land tenure and affordability issues

Renting is not a prevalent option in Samoa, given that the majority of families in Samoa live on customary land or freehold land. Renting is generally unaffordable, even for mid-income earners. Private rental properties on the market can reach up to SAT \$5,000 per month, making them unaffordable for the majority of the population.

The Samoa Housing Corporation offers below market rental rates which range from SAT \$400 per month for a one-bedroom unit to SAT \$850 per month for a three-bedroom unit. While affordable for low-income earners, there is a limited supply of SHC rental properties. Newer rental properties range from SAT \$1,200 per month for a two-bedroom unit and SAT \$1,600 for a three-bedroom unit.

## **1.2.6 Gender and Social Inclusion**

### **Legislation and policies are non-discriminatory, but traditional gender roles persist**

There is no discrimination in housing governance based on gender or sex. Anti-discrimination policies are in place, and the legislation is gender neutral. However, there are still traditional gender roles in Samoa, including a structured division of labour based on gender. Cultural norms and beliefs play a significant role, with strong social institutions within villages, including village councils and heads of families.

In Samoa there are four informally recognised cultural genders: female, male, fa'afafine, and fa'atama. Fa'afafine and fa'afatama are fluid gender roles that move between male and female worlds. These third and fourth gender

groups tend to care for elders in the community and educate others about sex, a topic considered taboo in public conversations for male and female genders. Focus group discussion participants highlighted safety concerns for both women and fa'afafine/fa'afatama accessing toilets that align with their gender expression.

For women and girls, there is a burden of responsibility for domestic duties, especially in rural communities. The statistics show that more women are engaged in domestic duties compared to other activities such as employment and education.

Women have a significant role and responsibility in the community. Women contribute to community development through various fundraising activities and established networks, such as women's committees. Women actively promote income-generating activities, including the development of vegetable gardens not only at the household level but also at the community level. They also play a crucial role in promoting health, hygiene, sanitation, education for children, environmental protection, and village beautification.

Regarding paid work, women often engage in small-scale businesses, while men are more involved in farming, fishing, and other work outside the home. Seasonal work is also an important income source for many communities.

### **Gender roles in Samoa are evolving, yet barriers remain in some communities**

Although traditional gender roles still play an important part in community life, there is a shift happening where men are also taking on these responsibilities in families, particularly where other members have moved overseas or are no longer present. For instance, some are taking on caregiving responsibilities for their elderly parents.

In terms of power and decision making at community level, women can and do hold chief titles and sit on village councils. However, in a small number of villages women are not allowed to take on these roles. This creates barriers for women in holding positions of leadership and decision-making in the community, given that chiefs are traditionally the decision-makers.

### **Male-dominated chief roles impact land decisions**

While there is no discrimination against women in terms of owning and accessing land, women are less likely to hold legal title to customary land due to the fact that Matai Sa'o are predominantly male. Customary land is registered by the courts, and the Matai Sa'o is the person or persons who hold this position. It is worth noting that some families have multiple Matai Sa'o. This complexity links to the challenges surrounding customary land issues, including determining the ultimate authority and decision-making power over land allocation and usage within families. Land issues are intricate and warrant further emphasis and research.

Social and cultural norms and traditional gender roles within families and at the village level mean that as heads of households, men generally make the majority of the decisions. The village council, mostly composed of male chiefs, plays a significant role in decision-making at the community level. This results in men often being seen as having more authority.

However, it is important to note that women can also be chiefs, sit in village council meetings, and be appointed to be the Matai Sa'o of their family, although they are lesser in number than the men. Changes in social attitudes and family structures are influencing changes in the gender dynamic.

### **Societal and family pressures impacting health and wellbeing**

Samoa has a high rate of suicides, which account for 2% of the total deaths in Samoa, of which men aged 12-35 are the most vulnerable (World Bank, 2019). Problems in relationships are cited as the most common cause, with lack of communication being a core factor. Societal and family pressures also contribute – in some households, there may be only one person earning an income, most often a man, who is expected to provide financially for the entire extended family, and students feel significant pressure to be successful academically.

Family violence is a problem in Samoa and is well-documented. Various factors contribute to family violence, including financial issues and land disputes that can create disharmony within families.

### **Women enabled by education, income-generation and access to funds**

Enabling factors for women's participation are:

- Knowledge, skills and education
- Income-generation opportunities, employment
- Access to funding sources: micro-finance (SPBD loans), external funding/donors, village women's committees/fundraising/regular contributions, informal savings clubs, remittances

In terms of education, statistically, women are more likely to have higher education levels. The community responses indicated a generally positive perception of education, although there is a higher male secondary school dropout rate in rural areas compared to urban areas.

Income generation opportunities are important, particularly for women who have to take on additional responsibilities when male family members engage in seasonal work abroad. Access to funding and microfinance, as well as knowledge and skills development, are seen as ways to empower women in housing activities.

Barriers to women's participation include traditional gender roles, entrenched views, and misunderstandings about women's capabilities. While women and men face similar challenges, specific challenges for women are often related to physicality or physique when compared to men.

### **Nofotane women face discrimination**

Nofotane women are those who live in their husband's village, rather than their own, and they often face reduced status and discrimination in their new village. In some villages, nofotane must follow a certain dress code and adhere to rules about hair styles and wearing accessories. (UNDP Samoa, 2021)

Nofotane may not be allowed to take on positions of power within their communities. For example, they are often excluded from women's committees. Similar challenges are experienced by married men living in their wife's village (referred to as faivā).

### **Discrimination against PWD affects employment and housing**

Only 2.5% of the population identify as having a disability (Samoa Bureau of Statistics, 2021). This is much less than the global average and is likely a factor of under-reporting.

There is discrimination against PWD, especially for people with disabilities who are less likely to be employed compared to those without disabilities. This affects their affordability of housing.

One significant inadequacy is the lack of support for independent living for PWD. According to NOLA (Nuanua O Le Alofa, Disability Advocacy Organisation in Samoa), families often do not consider or support the idea of their family members with disabilities living independently. There is a perception that people with disabilities are dependent and unable to live on their own. Additionally, there are no national systems in place to address this issue. For instance, there is no national disability legislation that specifically addresses housing concerns for people with disabilities.

Unemployment rates among people with disabilities are high, which further impacts their access to financial resources and their ability to own freehold land.

# Vulnerable Population Groups



## 2 Part Two – Vulnerable Population Groups

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### 2.1 OVERVIEW

Geographically, inadequate housing is prevalent in rural and remote communities, and high transportation costs create challenges for accessing building materials. Urban villages and coastal areas are also areas of concern due to poor living conditions and vulnerability to natural hazards.

Our analysis focused on low-income households in coastal communities, with particular emphasis on:

1. **Women-headed households**
2. **Early school leavers**

Common findings are presented for the low-income households, as well as specific findings for each of these vulnerable groups. There is significant overlap between findings from urban and rural contexts, and therefore the findings are presented together.

Our analysis highlights poor building materials in households with no or insecure income, vulnerability to natural disasters, barriers to building on customary land, limited access to basic services for some communities, housing affordability challenges, and barriers to accessing finance.

## 2.2 LOW-INCOME HOUSEHOLDS IN COASTAL COMMUNITIES

### 2.2.1 Habitability

Poorly built homes are common amongst low-income households, with limited resilience to natural disasters and increased vulnerability to climate change impacts. Both urban and rural coastal communities are particularly vulnerable to the impacts of climate change, especially sea level rise. Wetland and mangrove areas located near to the communities present additional risks of inland flooding. Coastal erosion is also an issue in these communities. Poor land management and encroachment on wetlands exacerbates these issues, resulting in homes in vulnerable locations.

Wastewater discharge from septic tanks during high tide is a common occurrence in flood-prone areas and presents health risks and environmental issues through contamination of groundwater and mangroves. Littering and pollution within these coastal communities are also a risk to mangrove areas, presenting an environmental and health hazard.

Overcrowding is a common issue among low-income households, primarily driven by urban drift and multi-generational living arrangements. Extended families living together in multi-generational and multiple-family households is extremely common in Samoa where communal living is the norm. This has benefits such as fostering social support and pooling resources which can increase a household's resilience to external shocks. However, this can put added financial pressure on households with a high household population and insufficient income.

This situation can have far-reaching negative consequences, including heightened risks of violence against women and young girls, as well as increased health and safety hazards due to limited space. The risks are even greater for households with vulnerable individuals such as people living with disabilities, young children and the elderly. The lack of privacy is a prominent concern in these households, given that many homes have open designs without separate rooms and often shared WaSH facilities. The open-plan layout of houses without separate bedrooms makes them susceptible to the easy spread of infectious diseases like COVID-19. The practice of extended families cohabiting and sharing sleeping spaces raises privacy and cultural appropriateness issues, particularly given the cultural taboo of brothers and sisters sharing a sleeping space.

Focus group discussions with low-income households highlighted that partnerships with external organizations, including SPREP, the Ministry of Natural Resources and Environment (MNRE) and researchers were seen as valuable in reducing the impacts of climate change and building resilience through raising community awareness.

### 2.2.2 Security of Tenure

Legal protection of customary lands provides security of land tenure for those living on customary land (55% of the population). However, there are challenges due to disputes over customary land boundaries, access and use rights, with chiefs sometimes blocking home construction on jointly owned family land. Land disputes and misuse of power by paramount chiefs can hinder housing developments.

While there are no fully informal settlements in Samoa, there are families living in insecure tenure arrangements on land they don't own, usually belonging to family members living overseas. The issue stems from the lack of formal documents granting them the right to live on the land, leaving their tenure at the discretion of the landowner. Nofotane women (women living in their husband's village) are particularly at risk of being moved off the husband's family land when the husband dies. This creates insecure tenure for this vulnerable group.

Despite these challenges, there is a general belief that everyone has access to customary land, which is considered their birthright. However, challenges arise in determining authority and rights over the use of and access to land. Households that don't actively contribute to family and village obligations or render tautua (service) to the family may lose access to customary lands. The long waiting list for leased land is an indication that more families are choosing to live away from traditional social structures and out from under the authority of Village Councils and control of family chiefs.

Findings from the community focus group discussions identified common issues in both urban and rural settings for both female and male groups. However, there were gendered differences such as a greater emphasis on land issues in the male groups, which aligns with the fact that decision-making authority and land use often lie with the matai or chiefs who are primarily male. Accessing customary land was considered a strength, and the protection of customary lands by law was mentioned as well.

### 2.2.3 Basic Services

Basic services, such as toilet facilities, are inadequate, particularly for crowded households. Separate toilets and showers are often lacking, exacerbating challenges for various family members. Some areas also face challenges with poor access roads. Waste management, including littering and pollution of natural water sources, is a concern, especially in urban areas like Moata'a.

Poor sanitation and hygiene standards (such a lack of WASH facilities, and poor waste management) are common among low-income households, especially where there is inadequate or no access to clean water. Overcrowding in small homes, shared toilet facilities, and low-quality housing contribute to this issue. Vulnerable locations, such as flood-prone areas, can further exacerbate sanitation problems, as septic tanks may not be adequately maintained, leading to wastewater leakage during high tide, impacting health and hygiene.

In our discussions on basic services, the crucial role of women in the Water, Sanitation, and Hygiene (WASH) sector emerged strongly. Women's involvement in WASH has been known, and this was reiterated by both male and female participants in our conversations. Village women's committees traditionally have a health promotion role, which connects with the WASH components. One community shared how the women's committee conducted regular inspections and, through their efforts, households with inadequate WASH facilities showed an improvement during follow up inspections. This demonstrates the positive impact of women's contributions at the village level in promoting and enhancing WASH conditions for individual households.

In Moata'a, the women's committee actively contribute to the protection and maintenance of the mangrove by removing rubbish thrown into the area by nearby residents and visitors. The mangrove is an important feature of the community which provides a way for residents to earn money from crabbing and fishing, as well as hosting tourists who visit the site.

### 2.2.4 Housing Affordability

Housing affordability is a significant concern in the low-income communities, given their financial exclusion, barriers to accessing housing finance, limited income opportunities, and high cost of living. The rising cost of living, exacerbated by high levels of inflation, income insecurity, climate-related risks, including natural hazards impacting the environment and human health, and consequences of poor money management, such as poor savings habits and lack of budgeting skills, are challenges for households of all income levels, but were core barriers to financial stability for low-income households, in particular.

In low-income communities, the leadership and governance of the village council as well as an active women's committee are enabling factors for community development. Women are actively engaged in small businesses, such as operating canteens in local schools and selling homemade goods or vegetables from their gardens to generate income.

For the last two years, the government has been providing housing assistance to vulnerable families, working through ADRA Samoa, and has committed funding in the FY2023-2024 budget for the construction of more resilient shelters with hygiene facilities under its Shelter Financing project. This project targets families that have no or low incomes and are living in dilapidated housing built with poor quality building materials.

The new National Social Protection Policy Framework (2023) includes shelter financing as a key social protection measure, which is hoped to generate more funding opportunities, targeting housing support for vulnerable groups.

In low-income households, there is a lack of funds to support affordable housing opportunities and income generation for resilient living. Many low-income families are dependent on overseas remittances, including remittances from family members employed in seasonal work in New Zealand and Australia. Low-income households have access to microfinance initiatives like SPBD and are more likely to establish informal savings groups for financial support rather than seek finance from a bank. Investing in subsistence farming and fishing for the purpose of generating income is an opportunity for coastal low-income households.

Another strong influence on the low-income communities, is the impact of seasonal work. The RSE schemes provide a significant proportion of income for many low-income households. However, there are risks associated with seasonal work and employment, including relationship breakdowns, and the added burden on women whilst the men are away (given that the majority of seasonal workers are men). Such issues are the subject of a review of the schemes by the Samoan Government in early 2023, with policy changes expected to be announced soon.

For low-income earners, mortgages are not a viable option given the requirement for a 20-25% deposit or security (such as land) and repayments being unaffordable for low-income households. Strict lending criteria, including proof of employment and the requirement for a guarantor are barriers for low-income earners, particularly those employed in the informal sector. Leasing is seen as a more affordable alternative.



## 2.3 WOMEN-HEADED HOUSEHOLDS

There are around 31,000 households in Samoa, 24% of which are headed by women. Women-headed households are a sub-group of the low-income households in coastal communities, discussed in section 2.2.

Women-headed households have a higher incidence of poverty (Samoa Bureau of Statistics, 2023). The proportion of women-headed households is likely to increase, due to the higher life expectancy of females compared to males, and the higher number of men leaving for extended periods (multiple years) to undertake seasonal work overseas. However, this could change with expected policy changes later in 2023 that restrict the amount of time that seasonal workers can spend working overseas.

Issues that affect these households in particular are a lack of construction or plumbing skills, which increases their reliance on others (usually male members) for household repairs and improvements. This has impacts on the habitability of their homes and access to basic services, particularly for unemployed women.

Although women are perceived to be better money managers, they are underrepresented in the workforce and more likely to be unemployed. Women-headed households have a higher incidence of poverty (Samoa Bureau of Statistics, 2023) as they typically have a very low income, given the women's dual roles as caregiver for the children and elderly parents, as well as being often the sole earner in the household.

## 2.4 EARLY SCHOOL LEAVERS

Early school leavers are a sub-group of the low-income households in coastal communities, discussed in section 2.2. The low rate of transition from primary to secondary contributes to the high dropout rate of students in secondary schooling, particularly male students. This is an important group given their lower secondary school completion rate compared to females. Untitled men and male youths are considered the 'strength of the village' whom village leaders rely on for labour in village building and agricultural/fishing projects but also in enforcing village safety measures such as curfews.

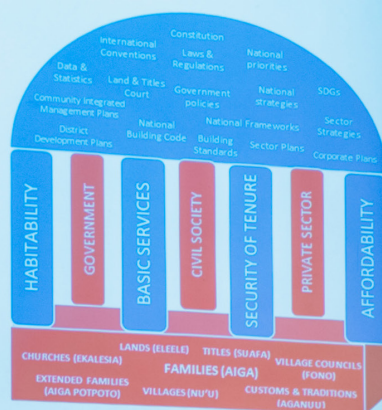
Aspects of housing inadequacy specific to the early school leavers include challenges with unproductivity and external influences, such as Western culture and technology. Early school leavers may be associated with laziness, neglect of land development, and poor mindsets, attitudes, and behaviours that impact health, hygiene, and maintaining a clean environment.

Due to lack of education, early school leavers often struggle to access paid employment, and therefore do not have a secure source of income. The vast majority of young street vendors seen in around urban Apia are males, which is an ongoing problem. However, a high number of young men are now earning income for their families through the seasonal work schemes, intended for unemployed citizens. This is creating challenges for communities that rely on young men to provide labour for community projects.

# Conclusions and Next Steps

## Samoa Country Context

- Christian nation 'founded on God'
- Strong intersection between cultural norms and housing
- Parliamentary democracy led by first female Prime Minister
- Vulnerable to natural hazards (cyclones, tsunamis, flooding)
- Around 80% land under customary tenure
- Strong economic recovery after three-year recession
- Rising inflation impacting on cost of local & imported goods
- Positive impact of remittances, seasonal work and tourism on incomes
- High secondary school drop-outs and youth unemployment
- Urbanisation driven by economic factors
- National and district planning guides development
- Lack of a national housing policy is a core issue



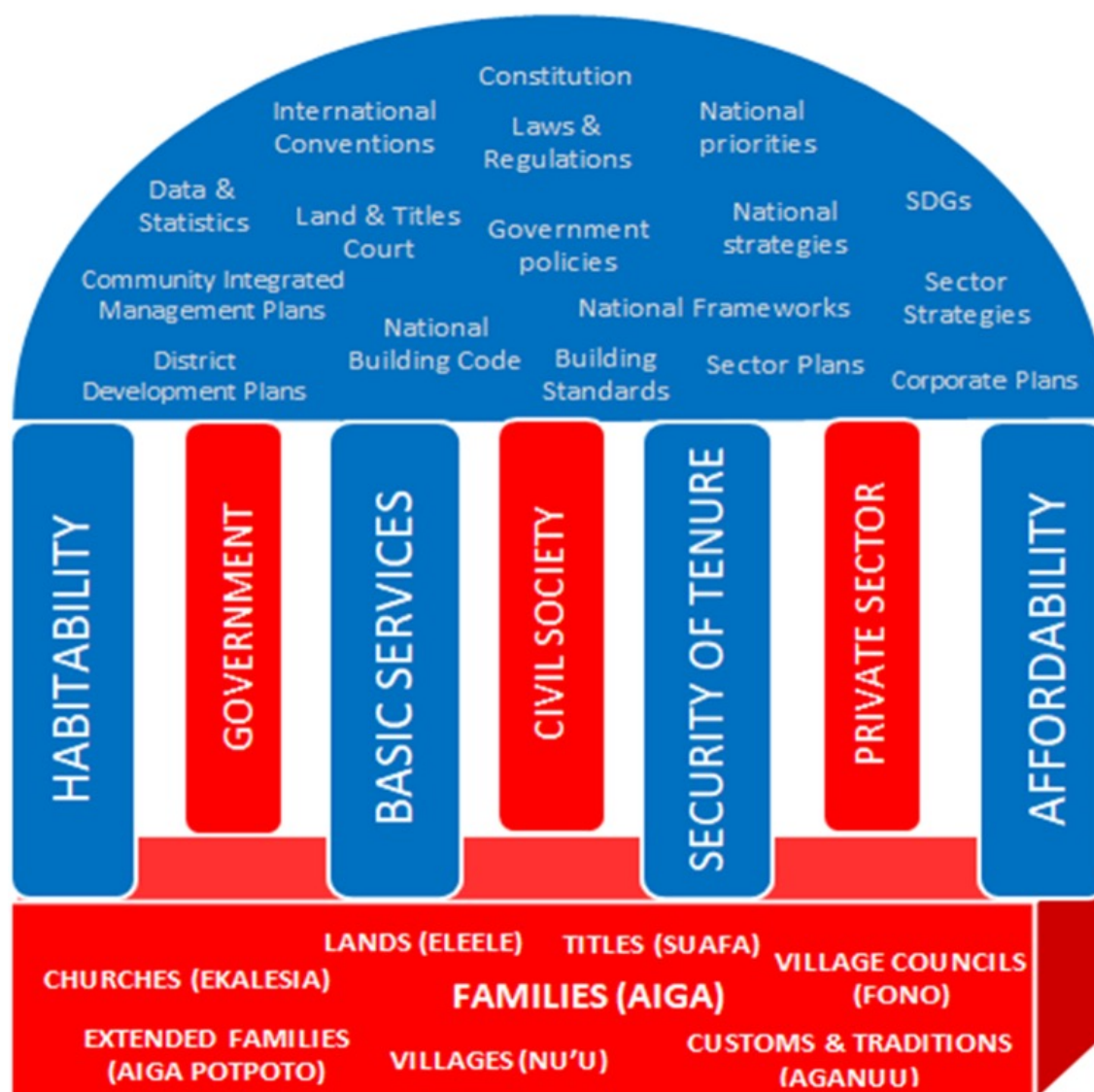
# 3. Part Three – Analysis, Conclusions and Next Steps

## 3.1 ANALYSIS

### 3.1.1 Overview

While Samoa's economy is steadily recovering from back-to-back national state of emergencies the rising cost of living, lack of savings and disposable incomes, barriers to accessing safe finance, complex customary land issues, and climate change effects continue to negatively affect people's ability to achieve resilient housing in Samoa. Urbanisation and labour mobility are key drivers of economic growth relevant to housing that have both positive and negative impacts on the Samoa housing landscape. The tangible benefits of seasonal employment can be seen in improved standard of living for many families that are benefitting from increased income levels which has led to improvements in housing. However, the unintended consequences of labour migration have led to negative social impacts on families and workforce challenges for local businesses and organisations.

While the Government of Samoa has taken positive steps toward ensuring ongoing commitment to improving the standard of housing for vulnerable families through policy commitments and funding for housing projects, the lack of a national housing policy is a gap in the current policy context. Vulnerable population groups in Samoa that face challenges in accessing adequate housing are women-headed households, early school leavers and low-income coastal communities, as well as people with disabilities.



The key findings are summarised in the table below. These findings include analysis at a national level and analysis for vulnerable population groups.

<b>Habitability</b> 	<b>Land Tenure</b> 
<p>Incremental building based on affordability and availability of materials</p> <p>Poor quality housing highly vulnerability to cyclones, tsunamis, droughts, floods</p> <p>Lack of qualified builders and poor enforcement of National Building Code contribute to low quality housing</p> <p>Overcrowding in urban areas – exacerbated by rural-urban migration</p> <p>Housing design not designed for multigenerational or multi-family living</p> <p>Low-cost housing doesn't consider specific needs of vulnerable groups (women, PWDs, SOGIE, elderly)</p> <p>Non-compliance with National Building Code due to inaccessibility, uncertified builders, and poor monitoring &amp; enforcement</p>	<p>Limited supply of freehold &amp; leased lands, which raises cost of land</p> <p>Customary land disputes over boundaries and authority are extremely common</p> <p>Role of chief (matai Sa'o) head of family critical enabler or inhibitor of resilient housing outcomes</p> <p>Women have lower security of tenure due to cultural factors</p> <p>People with insecure tenure have access to lands but no rights</p> <p>“Squatters” on public land have the ability to lease</p>
<b>Basic Services (primarily WASH and Energy)</b> 	<b>Housing Affordability</b> 
<p>Poor hygiene and sanitation in low income HHs</p> <p>Families share water supply, electricity and WASH facilities</p> <p>Poorly designed/maintained septic tanks cause health &amp; environmental risks</p> <p>Women have a strong role in WASH but lack vocational skills</p> <p>Natural water sources vulnerable to impacts of climate change impacts, disasters, development, and human action/inaction</p> <p>WASH facilities are not designed with GESI in mind</p>	<p>Poor education contributes to unemployment, informal incomes, and high dependency on remittances</p> <p>Limited job and income-generating opportunities for vulnerable groups (e.g. PWDs, rural women)</p> <p>Significant barriers to accessing housing finance for low income earners &amp; those without freehold land</p> <p>Lack of savings, disposable incomes due to social/cultural commitments</p> <p>Low financial literacy, poor budgeting, spending on housing a low priority</p> <p>High cost of compliance, poor attitudes/delinquency</p> <p>Limited capacity of government to provide adequate housing support</p> <p>Income from seasonal used to improve housing</p>

### 3.1.2 Habitability

The impacts of climate change are a key concern for vulnerable communities and families living in vulnerable locations in particular (e.g. coastal/flood-prone/low-lying areas). The Samoa Climate Change Policy 2020 commits the government to national action on climate change.

Sea-level rise, coastal erosion and coastal flooding are significant threats for coastal communities. Poor decision-making by village leaders and chiefs, such as imposing unfair or incorrect fines, was also mentioned as a threat to families' well-being.

Housing designs, particularly for low-income households, do not accommodate multi-generational living situations, leading to overcrowding in many households. Inadequate housing design is linked to affordability, which determines the quality of building materials used for construction and the quality of the builder. Many communities have skilled carpenters who are not qualified builders but provide cheaper labour thus reducing the cost of construction for low-income households. These carpenters are a valuable asset to the communities.

Communities generally have a good awareness of how climate change affects their surroundings. However, they lack the capacity and resources to mitigate risks effectively. Seeking government support often proves challenging, with limited funding and competing priorities hindering progress.

### 3.1.3 Basic Services

Access to water and electricity is relatively good, especially for families living closer to the coast. However, basic services and tenure security posed challenges for some households, particularly in terms of land development and disputes related to who can build on which land. The role of the matai Sa'o is crucial for enabling access to the government water supply for developments on customary land under their authority. Family disputes can be a barrier to accessing basic services.

The negative effects of these issues include neglected and unused lands, environmental degradation due to poor land management practices, risks to lives and livelihoods, disharmony within families, land disputes, unsanitary living conditions, and issues related to hygiene, sanitation, and pollution. In terms of inadequate housing, specific groups affected include people expressing different gender identities (SOGIE) and those with disabilities.

Another important theme is the role of strong governance at the village level, particularly the women's committees, which play a significant role in improving health, sanitation, and hygiene for households. Village Councils and water committees also play an important role in communities that have an independent water scheme, through improving and maintaining the community water supply infrastructure.

An issue that was discussed extensively during the male focus groups is the strong objection to fa'afafine using female toilets in public spaces. The concerns of cis-gender male participants relate to ensuring the safety of women and girls, and in respecting village customs and traditions that restrict and sometimes prohibit the freedoms of fa'afafine (and by extension, fa'afatama) to exhibit mannerisms and express themselves as women (or men). Suggestions that separate public toilets for fa'afafine/fa'afatama should be introduced have been raised and may warrant further discussion in considering future programming for GESI.

### 3.1.4 Security of Tenure

Land issues tied to customary land tenure are a major concern due to risks to security of tenure for vulnerable families. Customary land, which constitutes more than 80% of land in Samoa, can't be mortgaged, creating a barrier for accessing finance for the majority of families that live on customary land. Land disputes arise from challenges in determining authority and rights over land within extended families. Another land issue is the limited availability of public, freehold and leasehold land. According to the 2021 census, around 56% of households live on customary land, 37% on freehold land, 3% on church land, and 2% on government land.

Land use and access rights are intricate and sensitive matters in Samoa. The role of the matai Sa'o, or head of the extended family, is crucial in determining land access and use. Issues related to multiple matai titles and splitting of titles can complicate the process of achieving security of tenure for low-income families.

While there is a general belief that everyone has access to land, land use rights often depend on whether links with the extended family are maintained through tautua (service). There are challenges related to who has authority and control over customary land, often leading to land disputes that hinder housing developments.

Leasing land is an affordable alternative to buying land, but also limited due to the limited public land available for leasing through the Samoa Land Corporation. The increase in the population that lives on leased land and decline in the proportion of households living on customary land when comparing the 2021 and 2016 Census data indicates that more and more people are moving away from traditional structures. There are more than 3,000 people on the waiting list for a lease, which further supports this assertion. There is potential for the SLC to seek a release of more public land from the Lands Board and make these lands available for leasing to the public to meet the increased demand.

### **3.1.5 Housing Affordability**

Housing affordability is a major concern in Samoa, with issues such as unemployment, income insecurity, high cost of living, limited access to adequate funds, and barriers to accessing safe finance. The increased cost of building materials is a major barrier for low-income households that cannot afford good quality building materials required to meet national building standards. The highest priority needs identified by the groups are access to finance and resilience of homes to climate change impacts.

Households have low disposable income due to a combination of factors such as low income, high cost of living and high levels of personal debt. Pressure on families to contribute financially to family, church and village affairs is a key contributing factor to the high levels of debt. Topping up on borrowed funds (re-borrowing on existing loans) from banks and other lenders is common. Overcommitment of borrowers is a significant barrier to obtaining housing finance due to their reduced capacity to service a loan.

Historically, there has been limited housing support from the government and currently there is no government funding allocated for public housing or known plans to make public housing available in the near future. However, the current government has taken positive steps to increase housing support for vulnerable families through its National Social Protection Policy and funding for shelter financing projects in the last two financial years. Affordable rentals are limited to the Samoa Housing Corporation, a State-Owned Enterprise which does not receive a budget allocation for their housing projects.

Financial products offered through the banking and financial services sector are subject to strict lending criteria including formal employment, guarantors and in the case of mortgages a 20-25% deposit on home loans, which is a significant barrier for low-income earners. Alternatively, home loans can be secured with freehold land, which is not possible for the majority of the population who live on customary lands. One of the key challenges for the financial services sector is to balance its community service obligations with the need to earn profits for its shareholders. There is a clear need and role for government to collaborate with the banking and financial services sector to make lending products more accessible for low-income earners, and financially excluded members of the community.

Inability to use customary land as collateral for mortgages creates a significant barrier to housing affordability. The limited supply of freehold land currently available for sale and the inability to afford it further compound the problem. The Samoa Land Corporation currently manages only 20-30% of public land, whereas around 65% of public land is controlled by the Ministry of Natural Resources and Environment. The SLC could seek the release of more lands from the Lands Board to lease to the public to meet the increase in demand for affordable private land.

A key factor in housing unaffordability is poor financial competence, which results in the lack of priority given to savings and the importance of budgeting, and poor attitudes towards borrowing and repaying debt. Lenders often face challenges with borrowers not making repayments on time or not repaying the loan at all. These poor attitudes are a part of a bigger problem in society where such non-compliance is facilitated by a general lack of enforcement of policies and sometimes laws.

Financial institutions face challenges in recovering debts, often requiring significant resources and in some cases the cost of recovery outweighs the benefits. Cultural elements play a role in this process, as eviction is typically seen as a final option, prompting the exploration of alternative methods for issue resolution. Samoan values of respect (fa'aaloalo) and navigating relational spaces (vā fealoa'i) strongly influences the approaches used to manage customer relationships, which adds further complexity in the debt recovery process.

Many families rely on subsistence farming and fishing for consumption and income-generation. There are limited employment opportunities, especially in rural villages. However, the Seasonal Employment schemes for New Zealand and Australia are providing employment opportunities for both women and men from low-income households. The positive benefits for families include improved housing and living conditions, but it is also creating concerns for women in particular due to incidences of infidelity among the male seasonal workers.

### 3.1.6 GESI

Low-cost housing does not adequately address the specific needs of vulnerable groups. In low-income communities, concerns were raised about privacy for women, lack of accessibility for people with disabilities, and the need for separate washrooms for certain groups.

Focus group discussions highlighted some gender differences in concerns. Women are more worried about income and the high cost of living, while men express more concern about land issues. Both men and women are equally concerned about the impacts of climate change, particularly in flood-prone and coastal areas.

## 3.2 RECOMMENDATIONS

**The recommendations below are informed by our key findings, including inputs from interviews with key stakeholders working in the housing ecosystem in Samoa.**

### 3.2.1 Community Level Programming

The biggest barrier to achieving resilient housing in Samoa is affordability. Access to jobs and income-generating opportunities are key factors that enable improved access to housing finance for vulnerable groups. Unless significant barriers for these groups are reduced or removed altogether, achieving resilient housing will continue to be out of reach for vulnerable individuals and families.

The important role of women in housing is widely acknowledged and recognised, particularly in relation to WASH at the community level. Women are also well represented in national leadership and technical roles within the Samoa housing ecosystem. There is an opportunity to tap into existing mechanisms, such as village women's committees to strengthen WASH in communities and to provide skills training for women to reduce their dependence on male family members for minor house maintenance and repairs.

**Recommendation 1:** Support for vulnerable individuals/groups to gain better access to employment, skills training (e.g. PSET/TVET) or access to resources (which can include financial and other resources) for income-generating activities (e.g. establish small business).

**Recommendation 2:** Village-based, tailored financial literacy programs targeting vulnerable groups (e.g. women-headed households, low income earners, youth, marginalised women and men (Nofotane/Faiavā), people with disabilities) to improve financial inclusion and competence, and increase access to financial information, products and services.

**Recommendation 3:** Increase focus on community projects and activities that support vulnerable families to improve housing, working with churches and district committees in the planning and coordination.

**Recommendation 4:** Government-funded housing subsidies or loan guarantee schemes for low-income earners not eligible for housing finance through commercial banks and other lenders.

**Recommendation 5:** Basic skills training for women in WASH construction to strengthen the capacity of women and women's groups (e.g. Komiti Tumama) to carry out minor housing-related maintenance and repairs.

### 3.2.2 Data Collection and Analysis

Making informed housing decisions depends significantly on the ability to easily access and understand relevant data and information as well as available support services regardless of whether you live in an urban or rural region.

**Recommendation 6:** Improve data collection and analysis of housing data to develop a stronger evidence base to inform policy decision-making and programming.

### 3.2.3 Housing Information

There is sometimes disconnection between government ministries and other actors working within the housing ecosystem but there is also a willingness to improve coordination and cooperation to ensure that not only are they spreading the same message, but that there is sufficient capacity to support the development of resilient housing/shelter.

Challenging harmful social norms and attitudes that hinder the achievement of resilient housing should be woven into any awareness-raising and information sharing activity to change mindsets and behaviours linked to poor borrowing and savings habits. Considerations for cultural factors and sensitivities around traditional land tenure must also inform program design, planning and implementation to ensure cultural and contextual relevance and appropriateness.

**Recommendation 7:** Stronger collaboration and cooperation between key actors within the housing sector to facilitate better information and data sharing and enhanced public awareness. This would ensure that accurate and relevant information is readily available to stakeholders (in a 'one stop shop'), and that support is provided to ensure that the vulnerable and marginalised groups have access to and understand this information.

**Recommendation 8:** A national awareness campaign to promote the importance of investing in resilient housing, including compliance with national building standards and regulations linked to national priorities around disaster risk reduction and climate change adaptation.

### 3.2.4 Governance

Samoa's strong social, cultural and political institutions and governance frameworks at national, district and village levels are critical enablers for improving housing conditions in Samoa. The role of government, non-government, private and civil society sectors working with communities through Village Councils and churches can be strengthened by empowering key individuals and groups "on the ground" to ensure vulnerable groups are not left behind. However, a national policy that can activate a wholistic response to housing is currently lacking. Such a policy would incorporate all aspects of housing in terms of habitability, basic services, security of tenure and affordability.

**Recommendation 9:** A national housing policy linked to existing relevant national policies and strategies relevant to the housing ecosystem (e.g. National Social Protection Policy, Climate Change Policy, National Gender Equality Policy, National Disability Policy, etc).

### 3.2.5 Further research

Suggested areas for further research:

- Understanding relevant housing-related issues and trends through data collection and analysis (e.g. the impact of climate change, seasonal employment schemes and cultural factors on housing adequacy).
- Feasibility of loan guarantee schemes for low income earners, in consultation with key players in the banking and financial sector (e.g. Central Bank), as well as government ministries and agencies that have the mandate to improve housing affordability for vulnerable populations.
- Understanding the opportunities and barriers around the use of non-land assets (e.g. crops, cattle) for security under the Personal Property Securities Act.
- Exploring options for using government land for social housing or opportunities to lease customary lands for housing (e.g. village land leased to government for public housing).
- Exploring affordable and climate-resilient housing designs that meet national building standards and suit our environmental and cultural context.
- Further integration of housing issues in national climate change adaptation policy design and implementation.



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# Appendix A - Stakeholders

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## Public Stakeholders

### **Ministry of Women, Community and Social Development**

The Ministry of Women, Community and Social Development holds a vital role in connecting with village representatives, serving as a contact point for community projects, and promoting gender mainstreaming and women's rights. However, they might overlook specific groups such as widowed Nofotane women (women living in their husband's village), who face challenges due to land rights and access issues.

#### **Village representatives**

Village Representatives, comprising male, female, and PWD representatives from each village play a crucial role in project coordination and liaison with the Ministry of Women, Community and Social Development. However, gender-specific role definitions may result in groups like fa'afafine and fa'afatama and PWDs being overlooked.

#### **Women's Committees**

Women's Committees are essential for community welfare and development. To ensure inclusivity, their efforts could focus on overcoming barriers that prevent marginalized women from participating, such as eligibility requirements or cultural norms.

#### **Village Councils (Fono)**

The Fono wield decision-making power over land and development projects, though they may exclude groups like women, youth, and PWDs from active participation in decision-making. The Fono approves building projects on village land.

#### **Ministry of Works**

The Ministry of Works, Transport and Infrastructure regulates building codes, offers housing designs, and grants building permits. However, challenges arise for rural dwellers and low-income households in accessing information and adhering to development processes.

#### **Planning and Urban Management Agency (PUMA)**

The Planning and Urban Management Agency (PUMA) is responsible for development consents, approval of building plans, building code and compliance. PUMA works with communities and the building industry. Low-income households struggle with technical aspects and fees for development consent.

#### **Samoa Land Corporation**

The Samoa Land Corporation manages public land leases. Difficulties in affordability and administrative processes affect low-income and low-educated families seeking land leases.

#### **Ministry of Natural Resources and Environment**

The Ministry of Natural Resources and Environment deals with land registration, climate change, and land management. However, specific groups like PWDs and marginalized communities might require additional attention in these areas.

#### **Ministry of Justice and Courts Administration**

The Ministry of Justice and Courts Administration handles land disputes and titles, through the Land and Titles Court.

#### **Ministry of Commerce, Industry, and Labour**

The Ministry of Commerce, Industry, and Labour oversees apprenticeship programs, but early school leavers face eligibility constraints.

#### **Ministry of Finance**

The Ministry of Finance administers development funds for NGOs, yet vulnerable urban communities might be overlooked due to rural-focused projects.

#### **Unit Trust of Samoa**

The Unit Trust of Samoa is a government owned investment scheme for individuals, organisations, businesses, companies and community groups, as an alternative to loans through commercial banks.

#### **National Emergency Operations Centre**

The National Emergency Operations Centre prepares for disasters and partners with NGOs for emergency shelter provision. However, specific groups like PWDs and LGBTQI+ might be marginalized in their planning.

#### **Ministry of Health**

The Ministry of Health focuses on health promotion, hygiene, and WASH, which can have a significant impact on vulnerable populations.

#### **Samoa National Provident Fund**

The Samoa National Provident Fund provides superannuation and loans but might exclude low-income earners and informal sector workers due to contribution requirements.

#### **Central Bank of Samoa**

The Central Bank of Samoa regulates financial practices and promotes financial literacy, potentially overlooking marginalized groups' unique financial needs (e.g. youth, informal workers).

#### **Samoa Housing Corporation**

The Samoa Housing Corporation offers secured housing loans but might overlook those without assets or on customary land.

## **Ombudsman/National Human Rights Institution**

The Ombudsman/National Human Rights Institution advocates for human rights, although certain marginalised groups like PWDs and LGBTQI+ could receive greater attention.

## **Training Providers**

Trades training providers like APTC and USP, National University of Samoa and Don Bosco equip individuals with carpentry, plumbing, electrical, and welding skills.

## **Utilities**

### **Electric Power Corporation**

The Electric Power Corporation ensures electricity access for most of Samoa's population, but affordability remains an issue for low-income households.

### **Samoa Water Authority**

The Samoa Water Authority provides water supply services but needs to address challenges like delayed payments and affordability for low-income households.

## **Financial Institutions**

### **Commercial banks**

Commercial banks, such as BSP, ANZ, NBS and SCB, offer a range of financial services, from loans and mortgages to savings accounts and money transfers. However, specific groups such as residents of Manono and Apolima Islands, rural communities, and informal sector workers might be overlooked due to the limited presence of these institutions on smaller islands and remote areas. Efforts should focus on expanding access to financial services in these regions and tailoring lending criteria to accommodate those with informal income sources and to improve the financial inclusion of those with informal income sources (e.g. farmers, fishers, domestic workers).

## **Insurance Providers**

**Tower Insurance** is a well-known insurance provider in the Pacific region, with a strong presence in Samoa. They offer a range of insurance products, including home insurance, to protect homeowners from various risks, such as natural disasters, theft, and damage to their properties.

**Apia Insurance Company** is a prominent insurance provider in Samoa. It offers various insurance solutions, including home insurance, to protect homeowners from potential losses due to accidents, fire, storms, and other unforeseen events.

**Samoa Surety Insurance** offers a range of insurance products including house and contents insurance.

**The Federal Pacific Insurance group** consists of privately owned general insurance companies with offices and branches in Samoa, Tonga, Cook Islands, East Timor and Vanuatu. In Samoa, a range of insurance products are offered including house and contents insurance.

**Samoa Life Assurance Corporation** provides life insurance products. While it doesn't specialise in home insurance, its policies provide coverage for homeowners in the event of a loss of family member, such as a spouse.

### **Central Bank of Samoa**

The Central Bank of Samoa, acting as the reserve bank, fulfils pivotal roles within the country's financial framework. It is responsible for formulating and executing monetary policy to achieve economic goals, managing the national currency's issuance and circulation, and serving as the government's banker and financial advisor. The bank also regulates and supervises the banking sector, maintains foreign exchange stability, safeguards financial system stability, collects and analyses economic data, and ensures the efficiency and safety of the payment system. It plays a crucial role in maintaining economic stability and facilitating financial activities in Samoa.

### **South Pacific Business Development**

South Pacific Business Development (SPBD) is dedicated to empowering rural women through microfinance initiatives. By providing small unsecured loans for establishing small businesses, SPBD aims to enhance economic empowerment, livelihoods, and living conditions. However, while their target is women, it's important to ensure that men are also included and benefit from these opportunities.

## **Private stakeholders**

### **Bluebird Lumber & Hardware**

Bluebird Lumber & Hardware is a significant supplier of building materials and offers flexible payment options. However, they could further prioritize the needs of people with disabilities by promoting and providing building products that cater to accessibility requirements.

### **SMI Hardware**

SMI Hardware provides building materials and supplies, including steel framing. While their services are valuable, they might not currently cater to people with disabilities. Encouraging the promotion and availability of building products that make homes disability-friendly could enhance their support for diverse community needs.

### **MAI Company**

MAI Company supplies building materials and is a key player in the industry.

### **Building, construction and engineering companies**

Building, construction and engineering companies such as Tinai Gordon and Associates, Lucky Construction, Fletcher, Ahliki, and many more, play crucial roles in construction and planning. While they are often involved in major projects, there is potential to extend their expertise to smaller-scale community projects, especially in rural and low-income areas.

### **Water Tank Suppliers**

Water Tank Suppliers provide essential water storage solutions, especially important for rainwater harvesting and ensuring water security. These suppliers could further emphasize the benefits of water tanks for inland areas and agricultural communities that might not have consistent access to water supply.

### **Media**

Multi-media, social media, TV and Radio (Samoa Observer) hold immense influence in disseminating information and raising awareness. By highlighting stories of vulnerable families and shelter issues, these platforms create broader public awareness and encourage engagement in community development initiatives. Their role in amplifying relevant social issues is pivotal for fostering positive change.

## **CSOs**

### **Samoa Independent Water Schemes Association**

Samoa Independent Water Schemes Association (IWSA) plays a critical role in ensuring safe water quality and supply for communities with Independent Water Schemes. They work on promoting compliance with standards, protecting water sources, and building capacity within communities.

### **Samoa Red Cross Society**

Samoa Red Cross Society is at the forefront of disaster and emergency response, along with WASH services. While they excel in these areas, it's essential to ensure that the specific needs of vulnerable groups, such as people with disabilities, are integrated into disaster preparedness and response strategies.

### **National Council of Churches**

National Council of Churches (NCC) and Church Leaders wield significant influence within communities, making them vital partners for disseminating information. However, efforts could be made to ensure the inclusion of all church organizations and diverse perspectives, which might lead to more effective outreach and support.

### **Nuanua O Le Alofa**

Nuanua O Le Alofa, Disability Advocacy Organisation in Samoa (NOLA) focuses on disability advocacy, striving to improve accessibility and inclusion. Their work could further extend to raising awareness about housing challenges faced by people with disabilities and advocating for housing designs that cater to their specific needs.

### **Samoa National Youth Council**

Samoa National Youth Council plays a vital role in representing and supporting the interests of young people. Their engagement could encompass promoting housing initiatives tailored to the needs of the youth and advocating for affordable and accessible housing options.

### **South Pacific Engineers Association and IPES**

SPEA (South Pacific Engineers Association) and IPES (Institute of Professional Engineers Samoa) bring technical expertise to the table.

As well as engineers, IPES also includes plumbers, carpenters, electricians and technicians. IPES has developed policies and guidelines to certify these technical professionals before they are officially registered in IPES. Through this certification programmes, IPES has improved the work of plumbers, carpenters, electricians and technicians by requiring high standards.

### **LDS Church Charity Organisation**

LDS Church Charity Organisation contributes to housing and WaSH projects globally. To enhance their impact, they could further tailor their efforts to the specific needs of local communities, with a focus on vulnerable groups such as low-income families and those living under insecure tenure arrangements.

### **Samoa National Council of Women**

Samoa National Council of Women is a longstanding advocate for women's rights. While their efforts are commendable, they could expand their scope to address the challenges faced by marginalized groups within the women's community, including women with disabilities and nofotane women.

### **Caritas Samoa**

Caritas Samoa provides assistance to low-income families by promoting capacity building initiatives for women and supporting the improvement of rural waters supplies. Caritas Samoa also works in emergency response through provision of water and generators to communities, as well as distribution of shelter and WASH supplies to households.

### **Samoa Victim Support Group**

The Samoa Victim Support Group (SVSG) is the only organisation in Samoa that provides emergency shelter and temporary residential care for abused women and children. It runs a free 24-hour helpline and various advocacy programs. Located on the outskirts of Apia, its 'Campus of Hope' houses a number of shelters on leased government land which have been built with government and donor funds.