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re - NATIONAL REPORT ON HUMAN SETTLEMENT

The Permanent Secretary for Home Affairs and Rural Development presents his compliments to the Secretary - General of United Nations Center for Human Settlement (HABITAT) and has the honour to submit the Kiribati National Report on Human Settlement for inclusion in the Secretary General's Report for the UN HABITAT II conference due in Istanbul, Turkey from 3rd to 14th June 1996. The Permanent Secretary sincerely regret this belated submission and hope the Kiribati National report is not too late for inclusion in the Secretariat Report to the Conference.

The Permanent Secretary for Home Affairs and Rural Development wish to take this opportunity in renewing to the Secretary - General of the United Nations Center for Human Settlement (Habitat) his heartfelt regards and highest consideration.


 Deputy Secretary
 for Secretary
 Ministry of Home Affairs and Rural Development

Encl.

REPUBLIC OF KIRIBATI**NATIONAL REPORT****UN HABITAT II CONFERENCE ON HUMAN SETTLEMENTS****ISTANBUL, TURKEY 3rd - 14th JUNE 1996****1. Background & Context**

Population densities of 5,400 per square kilometer in urban Betio have very likely increased since the 1990 Census. On South Tarawa which is the Government's Administrative Centre, there is a steady inward flow of workers and visitors who are traditionally provided with some form of shelter through the extended family or home island network. It is probably true to state that nobody in Kiribati is without shelter but many are without access to clean water, sanitation and power. The standard of shelter in some areas of the Republic's most densely populated urban centres of Betio, Bikenibeu and Bairiki are equal to, if not worse than any of the well publicised slums of the developing world.

Surveys and reports by the BDDP, AIDAB (AUSAID) and the UNDP have identified that there is substantial unmet need and demand for housing and a deficiency in technical knowledge and building skills. In the Public Sector the housing stock is in urgent need of refurbishment or replacement. The Kiribati Housing Corporation (KHC) is the only Public Housing Institution and was established in 1979 to maintain government housing and manage a housing loan scheme for the public and private sectors. Since the commencement of the UK ODA Institutional Strengthening Project in July 1994, the KHC have started to address the wider housing needs of the expanding subsistence or non - public servant sections of the population in South Tarawa. The National Progress Report which was submitted in January 1995 gave a brief description of the UK ODA Project's direction.

2. The National Shelter Strategy Committee

The Minister for Home Affairs and Rural Development has received a recommendation via the UK ODA Project, to formally set -up a Committee within the remit of the Urban Management Committee. The Committee's Terms of reference, authorities, responsibilities and membership have been drawn-up. To further promote this initiative, the UK ODA Project has made presentations to Government Officials at various Urban Management Workshops on the relevant building blocks that will have to be part of a future National Shelter Strategy.

3. An Assessment and Strategy

The Housing Strategy of the Government of Kiribati contained in the 7th Annual Development Plan 1992-1995 is to encourage the construction of dwellings by the private sector, promote the use of local building materials and foster an adequate supply of appropriate and affordable housing. A copy of the relevant section of the report was attached to the Progress Report in January 1995.

The population of Kiribati is primarily concentrated in the Gilbert Islands Group amongst which is located the atoll of South Tarawa on which lives approximately one third of the Country's total population. As the urbanisation of South Tarawa continues additional housing service needs will be required. The KHC, under its Ordinance has the authority and power to enable it to become not only a major provider of housing, but also a facilitator and supporter to communities and individuals alike in the process of meeting these needs. It is fair to state that with the assistance of the UK ODA Project considerable effort has been made to find a method to start addressing the wider housing needs of the non public servant population. The details on the model which includes over 95% women, have been included in the Best Practice submission to the UNDP Regional Office in Fiji to be incorporated into the Pacific Regional Report for the Habitat II Conference.

3.1 Urban Shelter Scenario

The urban Low Income Model has been modified from that being promoted in rural Kiribati by Karikirakaen Mweengaraon Kiribati (KMK). The latter will be contracted to train the Pilot Self - Build Housing Group (Toronibwai Mweengan Betio) to build a low - cost demonstration house to a design suitable for urban living. The KMK's Business Adviser will also be helping the group to enhance their existing income generating activities and to develop new ideas that are particularly relevant to the urban setting. Following the Construction Workshop the trainees will return to their respective low - income CBO's to act as the key building resource when people commence their building and improvements. The initial funding will be made available through the UK ODA Project, the KHC and possibly the Government in the future. The UK ODA Project will finish in June 1997 when funding will have to be put in place to support the work being done at the community level by the Community Development Worker.

In January 1996, the Housing Need & Demand Survey Report for South Tarawa was completed by the Atof Research Programme. The Survey covered a sample of Urban South Tarawa. A shorter summary report containing the analysed results including a range of housing indicators has been prepared by the UK ODA Project which funded the work. A sample survey of Rural Kiribati (i.e. North Tarawa and 32 Outer Islands) has not been started to enable the recommendations in the South Tarawa Survey Report to have time to be fully considered by the Government and the KHC.

The key findings identified in the Survey Report can be summarised as follows:

- Population Density**
 - large households living at high occupational densities i.e. 4 people per single room and 7 people per two roomed dwellings
- Tenure**
 - 57% of houses are privately owned and 43% are publicly rented
- Condition of Houses**
 - more houses are being constructed of non traditional materials i.e. only 38% were of traditional construction
 - access to the essential amenities is poor e.g. 36% use the beach as a toilet, 58% do not have tap water
 - 98% require maintenance work on the houses
- Poverty**
 - a quarter are unable to afford improvement / repair work on their houses
- Choice**
 - a quarter of all households contained an additional one or two households with a preference to live independently
 - only 13% have a preference to move house within the next twelve months and the likeliest destinations appear to be urban South Tarawa or the Line & Phoenix Group of Islands
- Community Involvement**
 - over a third want to be involved in self build solutions to their housing problems
 - the majority anticipate that a general improvement plan will enable better housing, reduced crowding and achieve a better housing environment
- Affordability**
 - 16% of households have no income and 47% have no savings
 - the main source of income is via the public service for 67% of the households
 - 70% of the households are earning less than \$ 5,000 per annum

Main Housing Problems

- lack of houses
- overcrowding i.e. the average household size is 8 people and 51% have larger sized households than this average
- lack of money to build
- lack of land
- lack of materials
- lack of clean water and sanitation
- lack of a housing policy

The urban environment has been catalogued in many specialist reports as clearly deteriorating. The Urban Management Plan was prepared for the Ministry of Home Affairs & Rural Development by Paul Jones (AusAID funded Urban Development Planner/Advisor). The Plan was prepared as a response to the increasing prevalence of the symptoms of uncontrolled urbanisation in South Tarawa. The shift from rural subsistence at low population densities to urban centres of high population densities in areas such as Betio, Bairiki and Bikenibeu, has led to a range of key planning and development problems as service demands struggle to catch - up with the delivery of fundamental standards of living and quality of life indicators. The key issues identified in the Plan as being faced by the local community include :

- land shortage and scarcity
- increasing land tenure problems especially disputes on ownership, boundary and leases
- increased demand for shelter
- pressure on education facilities and schools
- rising urban squatter groups and the emergence of the urban poor
- groundwater and lagoon pollution through leaching of sewage and other waste
- ad hoc garbage and waste disposal by Government
- rising environmental health problems especially diarrhoea
- increasing environmental degradation
- contamination of marine fauna from human excretion
- overfishing
- pressure on basic physical infrastructure especially the 'rundown' water and sewage systems
- increasing traffic and road dangers including unroadworthy vehicles
- ad hoc resource extraction especially beach sand and gravel
- rapid breakdown of traditional social and cultural ways
- pressures on already weak urban institutional arrangements

3.2 Rural Shelter Scenario

The housing needs of rural Kiribati are generally dealt with at two levels. At the public servants level the local councils provide a limited number of houses for the workers. The standard and quality of the housing is generally low and there is a need for good housing management and maintenance following a programme of improvement and replacement. There is a need to review the current arrangements for funding the management and maintenance of the stock. There could be a role here for the KHC to provide a service to designated local island councils in keeping with the longer term rural development recommendations for Kiribati as contained in the Urban Management Plan for South Tarawa. At the private sector level the local NGO - Karikirakooan Mwangaraoin Kiribati (KMK) has continued the work started by the SCR. KMK provides a low cost housing design that is appropriate for simple rural living and through the local council identifies groups of people to be instructed in self - building by completing a training workshop. The KMK's Business Adviser then helps the group to set - up a materials store of locally produced materials that can be sold to other people wishing to construct their own homes. The KMK are currently working on a schedule of completing three islands at a time. Early success has been hampered by the change in financing the revolving fund from the KMK, to the village banks. It appears

that in their early stages the latter have been unable to finance the housing sector due to the demand from commercial loan applicants. The KMK's work has also been submitted for inclusion in the Pacific Regional Report for the Habitat II Conference.

4. The National Plan of Action for the period 1996 - 2000

It is anticipated that the revised role for the re-formed Urban Management Committee, to include the responsibility for the formulation of the National Shelter Strategy will help it to focus on the integration of the various relevant recommendations contained in :

1. The Ministry of Home Affairs & Rural Development's Urban Management Plan (1995)
2. The UK ODA / KHC's Housing Survey (1996)
3. The ADB's Integrated Urban Plans and Programme Study (June 1996)
4. The National Environmental Management Strategy (NEMS) Report (1994) was completed by Craig Wilson (Environmental Planner) on behalf of the previous Ministry of Environment & Natural Resource Development. It contains the following broad objectives :
 - i. Integrating environmental considerations into economic development
 - ii. Improving environmental awareness and education
 - iii. Development and protection of the resource base
 - iv. Improving waste management and pollution control
 - v. Balanced development, planned urbanisation and lower population growth rates
5. The relevant previous reports e.g. UNDP (1989)
6. A series of Strategy Reports to be presented on behalf of the KHC by the UK ODA Project i.e. Rental levels for public housing, Low Income Housing, Maintenance of public sector stock, Public Servants housing & Outer Island Development
7. The UNCHS Housing Indicators Programme being incorporated into the work of the Statistics Office

4.1 Implementation

The UMC's aim could be to seek to implement the relevant recommendations through a number of prioritised General Improvement Plans (GIP) which will cover South Tarawa's three main urban areas of Batio, Bikenibeu and Bairiki. The emphasis should be on community involvement and participation based on existing traditional social structures, which could enable varied but co-ordinated programmes to be delivered through one key point of contact within each GIP area.

4.2 Urban Management Committee

The key service providers could be involved in co-ordinating their respective programmes through a joint working group within the UMC to cover the designated priority GIP area contained within the overall GIP Programme. In 1996, a provisional programme should be drawn-up to cover the three year period 1997 - 2000. The current projects such as the Labour Line Replacement Programme, The Low Income Self-Build initiative and other community based projects such as UNICEF's Child Survival and Nutrition should be incorporated into the programme. The Rural Programme should be devised in the remainder of 1996 with a view to strengthening the KMK and co-ordinating its work with a revised role for the KHC on the designated outer islands.

5. Country Specific Review

There is a growing awareness within Kiribati of the problems associated with the increasing urbanisation of South Tarawa. Population pressures and urban drift continue to impact across a broad range of services including:

1. Housing
2. Land tenure
3. Planning & Development
4. Clean water
5. Sanitation
6. Environment
7. Health
8. Education

The Republic's total land area is 810 square kilometers. In 1990 the population was around 72,500 across the 27 inhabited atolls. Around 35 % of the total population live in South Tarawa which is the administrative centre. Although the national population growth rate is around 2.3 % per annum, the rate in urban South Tarawa is around 6 % per annum. It is anticipated that by the year 2010 the Republic's population will be around 90,000 and in South Tarawa it is likely to be 40,000. South Tarawa consists of a land area of 16 square kilometers which is around 300 meters wide and 35 kilometers long. The population density for South Tarawa averages 1,800 persons per square kilometer. The density in Betio is around 5,400 persons per square kilometer and is the highest in the Republic.

The unplanned and uncontrolled growth of urban South Tarawa continues to cause severe problems which are magnified due to the increasing demand for urban services impacting on the limited capability and capacity of the infrastructure services. If there is to be an improved quality of life for the urban residents in the poorest areas there has to be an encouragement and positive promotion of the involvement of the communities in determining the possible solutions and thereby own the changes that may result through the numerous projects that are running or are being planned.

5.1 Best Practice Shelter Projects

A new venture by the KHC and the UK ODA Project saw the opening of the first Housing Loans and Advice Centre (HLAC). The HLAC is currently supporting the development of a Pilot self-build housing project for the low income people in the urban centre with the highest incidence of socio-economic problems i.e. Betio. Specific details about the Pilot Project are:

5.1.1 Project One (Urban Areas)

- * Affordable housing
- * Community Co-operation and generation of civic spirit.

1. Identification

Title and location Self-build Low Income Housing in South Tarawa, Kiribati.

- Names of the key organizations

- | | |
|---|--|
| <ul style="list-style-type: none"> (i) Mrs. F. Tarnuora
Community Development Worker
Housing Loans & Advice Centre
P O box 491, Betio
South Tarawa | <ul style="list-style-type: none"> (ii) Mr. Taaku Katatia
Chairman
Kometen Toronibwai Mwongan Betio(KTMB)
P O Box 491
Betio, South Tarawa |
| <ul style="list-style-type: none"> (iii) Mr. David de Silva
UK ODA Institutional
Strengthening Project
P O Box 491, Betio
South Tarawa | <ul style="list-style-type: none"> (iv) Mr. I. Tanentoa
Ag. General Manager
Kiribati Housing Corporation
P O Box 491, Betio
South Tarawa |
| <ul style="list-style-type: none"> (v) Mr. Tirce Kabuta
KMK
P O Box 51
Bairiki
South Tarawa | |

- Key dates, commenced Community Contact in September 1995.
Workshops held with CBO's in October, November and December 1995. Savings schemes started in September 1995 by each of 11 CBO's.
Self-build Group formed in Jan 1996 (KTMB).
Constitution, rules & minimum savings of \$1,000 achieved by 1995.
First tranche of \$10,000 for housing construction and \$2,000 for business development to be made available in March 1996.
First construction workshop to commence in March 1996.

- A description. The UK ODA Institutional Strengthening Project has supported the Kiribati Housing Corporation to address the housing needs of the low income non-public servant population. In an attempt to harness the self-build potential of the numerous CBO's, the groups themselves identified the low income people. Following the three workshops with the fifty two people based on community participation principles, an action plan was devised to deal with the problems identified. The method for attempting to solve the main housing problems is via the formation of a self-build housing group for low income people. The HLAC will aim to provide funds to member CBO's to either build an appropriate low cost housing model or improve their existing homes to ensure basic shelter with access to clean water, sanitation, hygienic cooking area and power. Initial start-up funding will come via the UK ODA Project, Kiribati Housing Corporation and the possibly the Government of Kiribati. The HLAC will be responsible for the funds and to allocate equally to member CBO's who in return will make re-payments via income generating activities, some of which will be

developed via the \$2,000 income generating loan. All money is to be repaid within ten years to the HLAC to promote self-reliance.

2. **Impact assessment.** It is anticipated that the Group will initially build upto six low cost houses at a cost of not more than \$5,000 each with the initial start-up funding of \$32,000. The Group will commence additional income generating activities via block making and tile making to supplement the current activities of fishing and baking. This is potentially likely to create jobs. The other neighbourhood problems identified during the workshops can be addressed through the joint work of the TMB Committee i.e poor road access, smell caused through indiscriminate dumping of rubbish, defecating and siting of pig pens, noise disturbance etc.
3. **Sustainability and potential for broader application.** The work with the Low Income Housing Group has resulted in the KHC positively addressing the wider housing needs of the non public servant community. The Strategy being adopted to achieve this policy is two fold:
 - I. The setting-up of a self-build housing Group in Betio which has a population density of 5,400 people per sq km and the worst slum/back shelter, incidence of squatting, highest infant mortality rate and diarrhoeal related health problems.
 - II. Introduction through the HLAC of a revised low income loan system to enable shorter repayments over a longer period. The mid and higher income loanee charges will part subsidise the costs of the lower income groups.

In 1996 it is proposed to explore the Feasibility of a setting up a partnership between the KHC, BOK and KPF. This will mean that higher income loanees will be re-directed to the BOK for a commercial home loan whilst the KHC loan funds will be restricted to the Mid to lower income groups. The technical advice will still be given to higher income applicants for which they will pay a fee, the BOK could provide the commercial loan and the KPF could provide the security.

In view of the work already done in Betio with the low income group, the Public are much more aware of the problems created by over population and high density living without access to the essential services. The commitment shown by the members of the 11 CBO's is an indication of their willingness to work to overcome some of the problems faced by the Urban Poor.

4. **Narrative summary.**
 - I. **Social Acceptance & Consensus.** The method used to make contact with the low income people in Betio has enabled existing traditional social structures to be used to access the people in housing need. The 11 CBO's have shown their commitment to the idea of self-help, self-building and income generation to enable the people in need to help themselves by operating under their CBO umbrella. At the same time 11 CBO's are represented on the TMB Committee and all the activities will be co-ordinated and will reflect their respective needs. To date this has achieved a consensus on what's been done since September 1995. Over 90 % of the Group are women.
 - II. **Proven Practice.** The initial three workshops in September, October and November 1995 has resulted in the whole group achieving savings in excess of \$1,000 through income generating activities of fishing, baking and holding bazaars. Advice on savings schemes/credit unions has been provided via the Ministry of HARD's Credit Union Officer.

III. Sustainability and potential for broader application. The success of this scheme is dependent on the commitment of the TMB Committee and the CSO members. Sustainability will come through continuation of the regular income generating activities while at the same time introducing new methods like block making and tile making. Repayment of the total initial funding of \$32,000 within ten years will promote self-reliance and pride through TMB's achievements rather than totally relying on external funding. Following successful implementation, the scheme could be introduced to Bairiki and Bikenibeu which are the two other main Urban Centres.

IV. Promotion of Partnerships. The scheme is promoting a partnership between the following key shelter players in South Tarawa.

- (I) Government
- (II) UK ODA Institutional Strengthening Project.
- (III) CSO's
- (IV) Individuals with a variety of housing needs
- (V) KMK (NGO)

5.1.2 Project Two (Rural Areas)

- * Affordable housing
- * Community Co-operation and generation of civic spirit.

1. Identification

Title of Project: Self-Help Village Home Improvement
Sector: Housing and Water Supply
Area: Rural (Outer islands)
Implementation: Karikirakean Mwingaroin Kiribati (NGO)

• Names of the key organizations:

- | | |
|--|--|
| <ul style="list-style-type: none"> (i) Mr Inatio Tanentoa
Kiribati Housing Corporation
P O Box 491
Betio Tarawa,
Kiribati | <ul style="list-style-type: none"> (ii) Mrs Tokarei Russell
AMAK
Bikenibeu, Tarawa,
Kiribati. |
|--|--|

• Key dates. commencement: October 1984

- A description. The Project was designed to improve the living conditions of the outer islands communities, which suffer from poor quality housing and inadequate water supply. It focuses on facilitating improvements in these two areas managed as a joint effort between Local Island Councils and KMK. It also involves the production of building materials such as ripped and sized coconut timber, cement roof tiles and cement wall panels. These will replace the thatch roof which cannot collect clean rain water and the coconut midribs used for walls which aren't durable. The local communities are encouraged to generate their own income and then purchase the goods and improve their houses.

2. **Impact assessment.** Of the total 16 inhabited islands in the Kiribati Group 6 have been covered during the period (1991-96) with an output of 60 complete houses and 15 water tanks altogether. The people's need varies from island to island and many have shown interest but their main problem is they can't afford the building cost due to the limited resources. However, we have established housing groups on the six islands again varied from 5 to 10 with an average of about 15 to 20 households in each. The housing groups are intended to work communally in the construction of their own houses and generating the groups income to pay for the cost. The project although it has contributed technically to the development of the island infrastructure the social, educational and health aspect have promoted a better community.

3. **Sustainability and potential for broader application.** The project's financial sustainability depends largely in the business established to provide, produce and sell out constructional materials required to the general public earning a fair amount of profit to meet its operational expenses.
The Island Council a supreme and executive body on the island oversee and monitor the business with the assistance of the Business employees managing the project. The Supply Store is managed by the Community Business Aide and the Technical Coordinator with his two Chainsaw operators and two Tile makers responsible to carry out technical training and produce constructional materials.

4. **Narrative summary.** The Project in general has been ongoing since 1985 during Save the Children US and already it had covered 5 islands. In 1991 a newly established indigenous, non government, non profit and non religious organization namely Karikirakean Mwengaruoin Kiribati (KMK) took over and carry out project to the remaining islands. Funding through bilateral aid has been continuing from the very start up to date and the Government of Kiribati is very supportive to the project. It looks like the project has to cover every island in the group.
We are now working with the Kiribati Housing Corporation on the possibility to extend this project to the urban area which is South Tarawa the capital of Kiribati. On the other hand we have assisted the AMAK a women NGO in the training of water tank construction and also work with the Peace Corps in classroom construction using local technology. The housing design is of traditional style to utilize the local resource available on the island with the exception of the cement for the roofing tiles or wall panel which we have to import from overseas. We recommend that the technology can best suit islands similar to Kiribati e.g. Tuvalu, the Marshalls etc.

6. Technical and Financial Assistance Options

6.1 For Project One above that the following assistance has already been requested from the UNCHS in Nairobi

- i. a list of delegates attending the Habitat II Conference who are partners in the Urban Poverty Partnership with a view to setting - up a system of exchange visits and a possible long-term link with a country which has a similar context to Kiribati. The Low Income Housing Group could learn from such an exchange of knowledge, skills and ideas which are likely to have a positive effect on their future development.
- ii. following the completion of the UK ODA Institutional Strengthening Project in June 1997 there will be a need for Management and Financial support to be made available to the Group to enable the formation of an administratively independent housing NGO in Betio.

Duration : 24 months

Cost Estimate : Technical Assistance (1 Kiribati Worker)	40,000
Travel (for 2 exchange visits per year)	50,000
Materials and support	20,000
Internal Travel and Accommodation	<u>22,000</u>
Total Cost	<u>132,000</u> (Aus \$)

6.2 Project Two has been dependent on the Government of New Zealand for funding for the last 12 years. Currently the NZ Government's funding is approximately \$ 200,000 over 3 years to cover technical staffing costs, materials and equipment, construction of demonstration houses and a portion of the local wages of the outer island staff. An additional budget of approximately \$ 65,000 over the 3 years covers the full costs of one Finance Officer, one Administrative Officer and fifty per cent of the Director. The SCF New Zealand currently fund the \$ 65,000, but their 3 year support is due to end in September 1996. Should the support not be extended for a further period the KMK will have to seek another Donor to cover these costs.

7. Conclusions

The housing and urbanisation problems in South Tarawa are well documented. Moves are now taking place to deal with the numerous human settlement, urbanisation and environmental issues that need to be tackled as part of a co-ordinated effort. The formulation of a National Shelter Strategy through the Urban Management Committee will mean that Kiribati is better able to take care of the rapidly growing shelter and urbanisation needs and demand in Kiribati. This will only be the first step in the long process of trying to plan and control the housing element of urbanisation in South Tarawa and promote the development and meeting of rural needs in the rest of Kiribati.

The Republic of Kiribati is very keen to be part of the process of change being encouraged through the efforts of the UNCHS (Habitat II). In this respect we wish to be part of the framework that is progressing towards Habitat II