



Ministerial Statement

By

The Hon. Zane Desilva, JP, MP

Minister of Housing and Municipalities

Friday, 7th November 2025

UPDATE ON PROGRESS TO ADDRESS BERMUDA'S HOUSING CRISIS

Mr. Speaker,

I rise today to update this Honourable House, and the people of Bermuda, on the progress this Government has made in addressing the housing crisis, and to outline the next steps as we continue our mission to ensure every Bermudian has a safe, secure, and affordable place to call home.

Mr. Speaker,

As outlined in the Government's *Residential Building Programme for 2025–26*, we are pursuing a comprehensive and coordinated approach to housing, one that combines new construction, the renovation of existing units, modular housing solutions, and partnerships with the private sector.

This plan is guided by a simple yet urgent goal: *to increase the supply of affordable homes across the island while modernizing and diversifying how we deliver them.*

As of September 2025, the Bermuda Housing Corporation (BHC) waitlist records 304 applicants, 72 *Critical*, 192 *Urgent*, and 40 *Regular*. Nearly 60 percent of these are seeking studio and one-bedroom units.

These are our seniors, single parents, and young Bermudians, hardworking people who continue to face housing instability in an increasingly competitive market.

PROGRESS UNDER THE 2025–26 RESIDENTIAL BUILDING PROGRAMME

Mr. Speaker,

This Government is delivering tangible results across the island. Construction is advancing at key sites, including:

- **Harmony Terrace, Paget.** Earlier this year, we completed **Harmony Terrace East**, providing twelve new affordable units that are now occupied. Work is already underway on **Harmony Terrace North**, which will add sixteen new studios by late summer 2026.
- **Chelsea Apartments, St. George's.** The \$2.3 million restoration of this historic 1874 property is converting two heritage buildings into five modern apartments, two three-bedrooms and three two-bedrooms, while preserving the character and architecture that make it unique. Completion remains on schedule for the second quarter of 2026.

- **Middle Town, Pembroke.** Renovations at *Browne House* are transforming four two-bedroom units into modern, efficient homes, with completion expected in early 2026.
- **Battery Road Phase Three, St. David's.** Currently underway will deliver twelve additional homes by early 2026, including studios, one-bedrooms, and two-bedrooms.

Together, these projects will bring more than **sixty (60)** new affordable homes online by mid-2026.

MODULAR HOUSING AND EMERGENCY RESPONSE

Mr. Speaker,

To respond swiftly to urgent housing needs, the Ministry has procured eleven (11) modular and expandable container homes, which will be installed on one of the available sites under the Ministry's responsibility, through the Bermuda Housing Corporation or the Bermuda Land Management Corporation. The units comprise six one-bedroom capsules, one two-bedroom capsule, and four expandable container homes offering two- and three-bedroom configurations. Installation is scheduled for completion within the next three to four months.

Once deployed, these units will provide immediate relief to families in the most critical need, and serve as a live pilot to assess modular construction as a long-term housing solution.

The modular initiative forms part of our Emergency Housing Plan (2025–2027) currently being developed. The plan is designed to deliver rapid, cost-effective, high-quality accommodation on available Government lands.

Lessons from this pilot, on cost, comfort, and community reception, will guide the future expansion of modular housing across the island.

THE 2026–27 HOUSING PROGRAMME

Mr. Speaker,

Our work continues.

The Ministry has already identified a number of priority sites for the next phase of the *Residential Building Programme (2026–27)* including:

- Victoria Row, Sandys
- Albert Row, Sandys
- Dr. Cann Park Phase 2, Southampton
- 13 Ewing Street, City of Hamilton
- Harbour View Village, St. David's

Collectively, these sites are projected to deliver approximately 225 new affordable units, primarily one and two bedroom homes.

We are evaluating construction methods, including precast concrete systems and stacked concrete modular designs, to ensure the best balance of cost, speed, and sustainability.

THE AFFORDABLE HOUSING STRATEGY (2025–2035)

Mr. Speaker,

In tandem with our building programme, work continues on the **Affordable Housing Strategy (2025–2035)**, a ten-year plan to close Bermuda's housing gap and build a fair, sustainable housing system for the future. The Strategy defines *affordable housing* as accommodation that costs no more than 30 percent of household income, in line with international best practice. It will outline the policies, financing tools, and partnerships needed to expand supply, upgrade existing units, and ensure that every Bermudian has access to a safe, secure, and affordable home. A consultation draft will be presented to Cabinet in due course.

CONCLUSION

Mr. Speaker,

Housing is not merely about construction, it is about people. It is about restoring dignity, strengthening communities, and ensuring that opportunity begins at home. Every renovation, every modular unit, and every key handed to a new tenant represents real progress for Bermudians.

Through the combined efforts of the *Bermuda Housing Corporation*, the *Bermuda Land Management Corporation*, the *Bermuda Housing Trust*, our local contractors, and our community partners, this Government is delivering on its promise, to build stronger communities, and a fairer Bermuda.

We remain steadfast in our mission: to make safe, secure, and affordable housing a reality for all Bermudians, not as an aspiration, but as an achievement. **Thank you, Mr. Speaker.**