

GOVERNMENT OF BERMUDA
MINISTRY OF HOUSING AND MUNICIPALITIES
AFFORDABLE HOUSING STRATEGY 2025–2035
**LEGISLATIVE REDLINE (ENHANCED ISLAND
STRATEGY)**
DRAFT REVISION – 2026

Section 6 – Construction and Supply Capacity (Amended)

Original Provision:

The Strategy promotes modular construction methods to improve affordability and delivery timelines.

Amended Provision (Tracked Changes):

The Strategy promotes modular construction methods to improve affordability and delivery timelines.

~~Traditional approaches will remain dominant.~~ **[INSERT]** Modular, prefabricated, and green construction shall be established as the primary delivery model. **[INSERT]** Such systems shall reduce import dependency, labour costs, and construction time while enhancing climate resilience.

Section 4 – Housing Typologies (Amended)

Original Provision:

Housing stock remains dominated by detached dwellings.

Amended Provision (Tracked Changes):

Housing stock remains dominated by detached dwellings. **[INSERT]** Planning policies shall enable Accessory Dwelling Units (ADUs), including secondary suites and detached cottages. **[INSERT]** ADUs shall increase supply without requiring additional land and support multigenerational housing.

Section 2 – Regulatory Framework (Amended)

Original Provision:

Planning reform is required to improve delivery timelines.

Amended Provision (Tracked Changes):

Planning reform is required to improve delivery timelines. **[INSERT]** Targeted zoning reforms shall enable multi-family and mid-density housing. **[INSERT]** Fast-track approval processes shall apply for affordable housing developments. **[INSERT]** Inclusionary zoning shall require affordable housing provisions in new developments.

Section 4 – Land Use (Amended)

Original Provision:

Government will use land strategically to support housing.

Amended Provision (Tracked Changes):

Government will use land strategically to support housing. **[INSERT]** A Community Land Trust (CLT) model shall be introduced to remove land cost from housing prices and ensure long-term affordability.

Section 8 – Strategic Framework (Amended)

Original Provision:

Housing delivery relies on government construction and private sector partnerships.

Amended Provision (Tracked Changes):

Housing delivery relies on government construction and private sector partnerships. **[INSERT]** A cooperative housing model shall be introduced to support shared ownership and community governance. **[INSERT]** Government shall provide financial and regulatory support for co-operative housing initiatives.

Section 5 – Market Pressures (Amended)

Original Provision:

Short-term rentals impact housing availability.

Amended Provision (Tracked Changes):

Short-term rentals impact housing availability. **[INSERT]** Regulatory controls shall limit short-term rental concentration and require licensing compliance. **[INSERT]** Vacancy taxation shall be implemented to discourage unused housing and promote long-term rental use.

Section 11 – Sustainability (Amended)

Original Provision:

Housing developments shall incorporate sustainability principles.

Amended Provision (Tracked Changes):

Housing developments shall incorporate sustainability principles. **[INSERT]** All housing developments shall meet enhanced climate resilience standards, including energy efficiency and storm resistance, to ensure long-term sustainability.

New Section – Island Housing Strategy

Original Provision:

No island-specific framework is defined.

Amended Provision (Tracked Changes):

~~No island-specific framework is defined.~~ **[INSERT]** Bermuda shall adopt an island housing strategy addressing land scarcity, high construction costs, and climate vulnerability. **[INSERT]** Policy shall prioritise sustainable construction, efficient land use, and community-based housing solutions.