MINISTRY OF HOUSING & LAND REFORM

In partnership with

IDB Inter-American Development Bank

S.H.O.U.T.

Sustainable Housing Opportunities for Urban Transformation

Public Consultation | Ministry of Housing & Land Reform



Government Rental Housing • New Providence



Improving access to adequate housing for low- to middle-income households across The Bahamas

Why S.H.O.U.T.?

The programme responds to interconnected challenges in housing supply, affordability, housing condition and delivery.

900

estimated annual housing-unit deficit (2010-2022)

40%

of 2022 housing stock built before 1990

607

formal housing units completed in 2023

74%

of the population lived in New Providence in 2022

The housing challenge has several connected dimensions:

- Institutional framework misalignment
- Insufficient supply of new housing
- Deterioration and attrition of existing stock
- Limited access to finance for lower-cost housing

What this means for households

Housing costs and financing constraints can make it difficult for low- and middle-income households to obtain or maintain adequate homes.

What is the Programme Trying to Achieve?

GENERAL OBJECTIVE: Improve access to adequate housing for low- to middle-income households in The Bahamas.

1 **Strengthen institutions & rules**

Strengthen institutional capacity and the regulatory framework for adequate housing.

2 **Improve existing homes**

Expand access to housing-improvement solutions for the existing housing stock.

3 **Increase housing supply**

Increase the supply of adequate housing for rent or sale.

Adequate housing = suitable quality and resilience.

$50 Million Programme

Proposed IDB investment to be implemented over six years.



Institutional Strengthening & Regulatory Reform

$13 million

New Housing

$25 million

Existing Housing Stock Improvement

$10 million

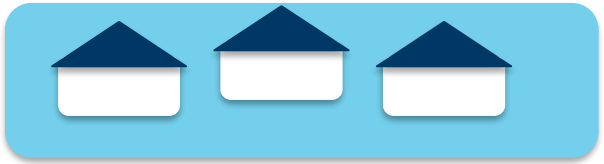
Administration

$2 million

The Commonwealth of The Bahamas is the borrower; MOHLR is the Executing Agency.

S.H.O.U.T. | Specific Housing Investments

The programme will finance defined housing investments across New Providence, Abaco and Grand Bahama.



PINECREST II
New Providence

Serviced lots and infrastructure for single-family housing and direct construction of multifamily housing.



CENTRAL PINES
Abaco

Serviced lots for direct construction of new housing.



GARDEN VILLAS
Grand Bahama

Redevelopment/rehabilitation of underused or abandoned housing clusters.

PUBLIC RENTAL REHAB

New Providence

Rehabilitation and resilience upgrades to selected public rental complexes, with targeted capacity expansion.

PRIVATE HOME REPAIRS

BMC Microloan Programme

Concessional financing for eligible homeowners for urgent repairs, resilience improvements, additions and auxiliary dwelling units, subject to final programme criteria.

Together, these investments expand new housing supply and improve existing public and private homes.

Component I | Stronger Housing Institutions

$13M for institutional strengthening and regulatory reform.

BMC modernization

Business-process improvements, staff training, credit-scoring systems, banking software and customer interface.

Public housing institutions

Support for creation of a Public Housing Authority and a Housing Development Agency, with management systems and training.

Planning & regulation

Reforms intended to support mixed-use, higher-density and multifamily development, construction permitting and rental-sector investment.

Purpose: improve the systems, institutions and rules that shape how housing is financed, delivered, managed and maintained.

Component II | New Housing

$25M to increase the supply of adequate housing for rent or sale.

1. Direct Public Construction

Housing constructed on well-located, serviced land with clear title, including options for rent or sale.

SERVICED LAND • RENT • SALE

2. Private Investment / PPP

Well-located land may be paired with appropriate zoning, development rights and infrastructure to attract private housing investment, with affordable housing requirements.

DENSITY • MIXED USE • PPP

Higher density and a greater share of rental solutions are intended to help lower unit costs and broaden access.

Component III | Improving Existing Homes

US$10M to address deterioration, repairs, resilience and housing capacity.

PUBLIC RENTAL HOUSING

- Urgent repairs and maintenance
- Capacity expansion of public rental buildings
- Improvements intended to extend the useful life of the housing stock

HOMEOWNER MICRO-LOANS

- Urgent repairs and maintenance
- Auxiliary or long-term rental units
- Resilience retrofits

Concessional micro-loans are proposed for eligible homeowners, subject to final programme criteria.

Government Rental Housing

How public rental housing supports families within the wider housing pathway.

SAFE & AFFORDABLE

Provides a stable rental option for families who need an affordable place to live while improving their circumstances.

A TEMPORARY STEP

Government rental housing is intended as a temporary solution — giving families time to work, save and prepare for their next housing step.

CREATING OPPORTUNITY

When a family successfully transitions, the unit can become available to support another family in need.

The goal is stability today, with a pathway toward greater housing independence tomorrow.

Proposed Public Rental Rehabilitation

Improving the condition, resilience and useful life of selected Government rental units.

INTERIOR REHABILITATION

Proposed works include plumbing upgrades, electrical systems, interior painting and other necessary internal improvements.

BUILDING RESILIENCE

The proposed interior works complement exterior improvements already undertaken, including painting, hurricane-impact windows and 40-year roof shingles.

SHARED RESPONSIBILITY

The goal is safe, functional and resilient units. Tenants also help by caring for the units, reporting problems early and meeting their responsibilities.

Preserve the rental stock • Improve living conditions • Extend the useful life of the properties

COMMUNITY CONSULTATION



Environmental and Social Assessment (ESA)
Public Rental Housing & Homeowner Micro-loans

Sustainable Housing Opportunities for Urban Transformation (S.H.O.U.T Programme)

October 7, 2026

Agenda

1. Objectives
2. Program Description
3. Environmental and Social Studies
4. Stakeholder Engagement Plan (SEP)
5. Grievance Redress Mechanism (GRM)

1. Objectives

1

Disclose the ESA, ESMP and SEP of the Programs

2

Gather feedback for inclusion in the Project design and implementation

3

Present the Grievance Redress Mechanism (GRM)

2. Program Description

2.1 Public Rental Housing

Activities

- Urgent repairs
- Capacity expansion of public rental buildings
- Extend the useful life of the housing stock

One proposed site includes work at Hospital Lane



Implementation

Contractors procured through competitive bidding

MOHLR responsible for construction supervision, and E&S oversight

2.2 Homeowners Micro-Loans

Activities

- Urgent repairs and maintenance
- Auxiliary or long-term rental units
- Resilience retrofits

Concessional micro-loans are proposed for eligible homeowners, subject to final programmed criteria.

3. Environmental and Social Studies

Environmental and Social Assessment (ESA)



Environmental and Social Management Plan (ESMP)



Stakeholder Engagement Plan (SEP)



Studies conducted following IDB Environmental and Social Performance Standards (ESPS)

https://new.moh-ur.com/shout-programme#documents

3.1. Positive Impacts

Overall Contribution

- Safe, affordable housing repairs/rehabilitation.
- Helps reduce the housing shortage.
- Supports national housing and resilience priorities.



Social Benefits

- Improves access to quality housing and essential services.
- Better living conditions
- Stronger and more inclusive communities.



Environmental Benefits

- Climate-resilient housing.
- Minimizes environmental impacts.
- Improves resilience to natural hazards.



3.2. Negative Environmental and Social Impacts





- Dust, noise, vibration and waste generation
- Workers' safety
- Exposure to hazardous materials in older homes
- Sexual exploitation, abuse and harassment

3.3 Summary of E&S Risks and Management Plans

E&S Risk/Impacts	Contractor Contractual Obligation	E&S Management Plan	MOHLR Verification
Worker Health and Safety	Implement OHS requirements throughout the works.	Occupational Health and Safety Plan	Site inspections; review of incident records.
Pollution (Dust, Noise and Waste)	Implement pollution prevention and waste management measures.	Pollution Prevention and Environmental Guidelines	Site inspections; housekeeping checklist.
Stakeholder Communication	Notify homeowners, occupants, and adjacent neighbors prior to commencement of works and maintain communication throughout construction.	Notification Letter Template	Review of notification records; homeowner confirmation; inspection.
Labor and Worker Conduct, including SEA/SH	Require criminal background (character certificate or police record) screening from all workers prior to assignments to in-home repair work; implement Labor Management Procedures and ensure all workers sign the Code of Conduct.	In-home Code of Conduct	Screening completion; Signed worker code of conduct.
Grievance Management	Cooperate with MOHLR in resolving complaints and maintain records of issues raised during construction.	Grievance Mechanism Procedure	Review of grievance register.
Emergency Preparedness	Implement emergency procedures and report incidents.	Emergency Procedure	Emergency records; inspections.

https://new.moh-ur.com/shout-programme#documents

3.4. Roles and Responsibilities

Entity	Key Responsibilities
MOHLR PIU	Screen proposed rehabilitation and repair activities; incorporate ESMP requirements into procurement and all contracts; supervise contractor performance; conduct monitoring inspections; manage grievances; review incidents; maintain project records; prepare environmental and social monitoring reports.
Contractor(s)	Implement all applicable mitigation measures; comply with contract ESHS requirements; protect workers, homeowners and neighboring properties; maintain housekeeping; manage waste; implement occupational health and safety measures; maintain records; report incidents; implement corrective actions.
Supervising Engineer / Construction Supervisor / Home Inspector (where applicable)	Verify compliance with the ESMP; undertake routine inspections; document deficiencies; monitor corrective actions; report non-compliance to MOHLR.
Homeowner / Beneficiary	Provide property access; cooperate with construction scheduling; report environmental or social concerns through the Project Grievance Mechanism; notify the contractor or MOHLR of unsafe conditions.



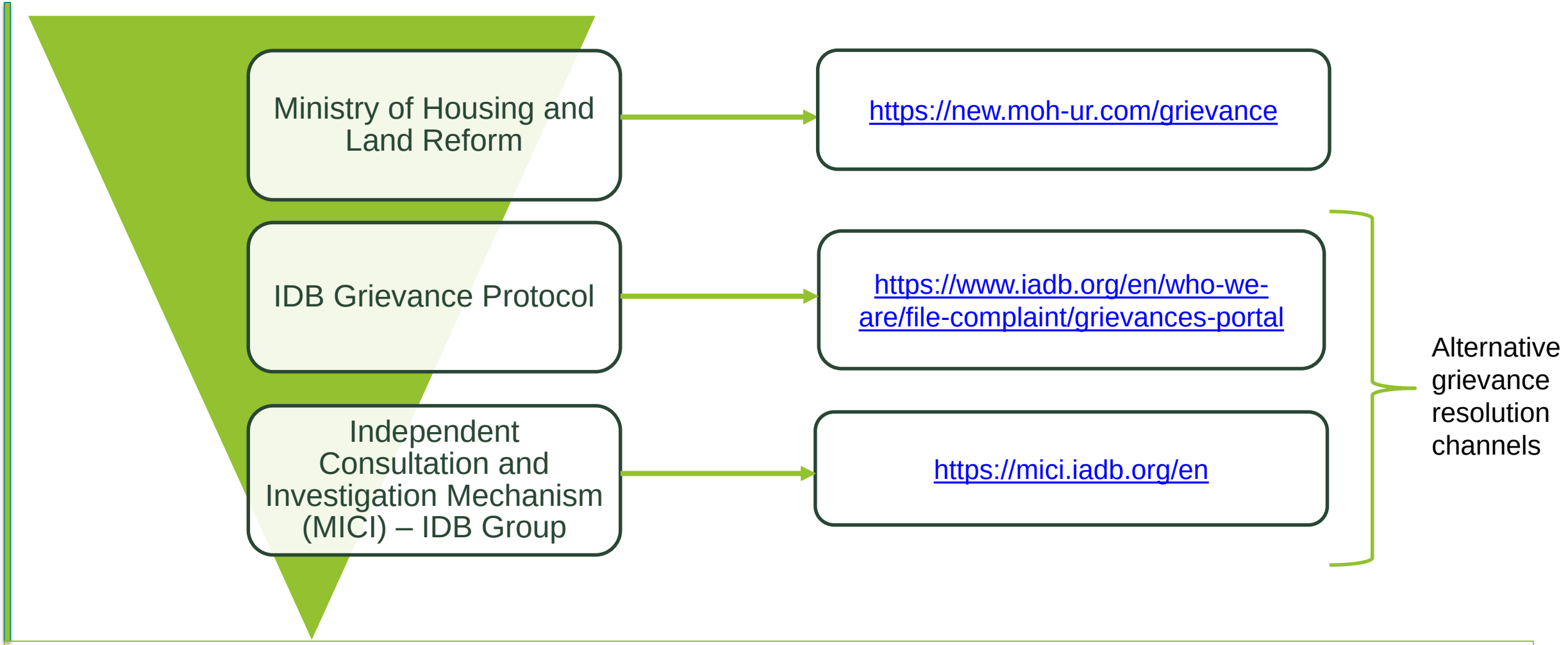
4. STAKEHOLDER ENGAGEMENT PLAN

4. Stakeholder Engagement Activities

Phase	Activity	Public Rental	Stakeholders Microloans	Method	Responsibility
Planning	Notify homeowner of project selection	Tenant	Homeowners	Letter, phone or home visit	MOHLR
Planning	Explain repair scope and expected schedule	Tenant/ Neighbors	Homeowners	Individual meeting	MOHLR
Planning	Confirm property access arrangements	Tenant	Homeowners	Home visit	Contractor / MOHLR
Prior to works	Explain temporary impacts and safety measures	Tenant/ Neighbors	Homeowners and household members	Home visit	Contractor
During works	Provide schedule updates as needed	Tenant/ Neighbors	Homeowners	Phone, SMS, or WhatsApp	Contractor
During works	Address concerns and receive complaints	Tenant/ Neighbors	Homeowners, Neighbors	GRM, phone, email or in person	MOHLR
During works	Inform of unexpected changes	Tenant/ Neighbors	Homeowners, Neighbors	Direct communication	Contractor
Completion	Joint inspection of completed works	Tenant/ Contractor	Homeowner, Contractor, PIU	Site visit	MOHLR
Completion	Obtain acceptance or identify corrective actions	Tenant	Homeowner	Acceptance form	MOHLR

5. GRIEVANCE REDRESS MECHANISM (GRM)

➢ Grievance Redress Mechanism



The GRM will be available throughout the execution of the Project


THANK YOU

Who is the Programme Intended to Serve?

Low- to middle-income households, with different solutions designed for different housing needs.

< $20K

Direct public housing

Direct public housing solutions are intended to support eligible lower-income households, subject to final programme criteria.

~$20K-40K

PPP housing

Affordable housing delivered through partnership approaches is intended to serve eligible low- to middle-income households.

$40K

Home improvements

Concessional micro-loans are proposed for eligible qualitative housing deficits and demonstrable rights to occupy the property.

Why We Are Consulting You

Public consultation is part of project preparation - your local knowledge matters.

1

SHARE

We explain the proposed programme, works, potential impacts and management measures.

2

LISTEN

You identify concerns, opportunities, local conditions and people who may be affected.

3

REFINE

Relevant feedback is considered in updated environmental and social instruments and project preparation.

4

ENGAGE

Stakeholder engagement continues through implementation, including a grievance mechanism.

Today: ask questions, raise concerns, identify local issues, and tell us what should be considered before implementation.

How the Programme Will Be Implemented

COMMONWEALTH OF THE BAHAMAS	Borrower
MOHLR	Executing Agency
BMC	Sub-executing agency for micro-loans
PROGRAM IMPLEMENTATION UNIT	Programme administration, procurement, financial management, monitoring, safeguards and works supervision

The programme is being prepared as a Specific Investments Loan, with defined investments to be implemented under the approved programme scope.

What Happens After Tonight?

Consultation is one step in the preparation and implementation of the programme.

1

RECORD

Questions, concerns, recommendations and local knowledge raised during the consultation are documented.

2

REVIEW

The project team reviews the feedback alongside technical, environmental and social information.

3

UPDATE

Where relevant, project preparation and environmental and social instruments are refined to reflect consultation findings.

4

CONTINUE

Engagement continues through design and implementation, with multiple channels available for questions, concerns and grievances.

Your participation today helps the Ministry understand what must be considered as the programme moves forward.

Questions, Concerns & Grievances

Three channels are available. The programme-level mechanism is encouraged as the first point of contact, but it is not a prerequisite to use the IDB channels.

1 PROGRAMME-LEVEL GRIEVANCE MECHANISM

MOHLR / S.H.O.U.T. — first line of attention

2 IDB ENVIRONMENTAL & SOCIAL GRIEVANCE PROTOCOL

Direct channel to IDB Management for environmental and social grievances

3 MICI — INDEPENDENT CONSULTATION & INVESTIGATION MECHANISM

Independent accountability mechanism of the IDB Group

Ministry of Housing & Land Reform

S.H.O.U.T. PUBLIC CONSULTATION

Your Voice Helps Shape the Programme

What should MOHLR and the project team understand about your community before these works move forward?

- Housing needs
- Access & services
- Construction impacts
- Vulnerable groups
- Community opportunities

Questions • Comments • Concerns • Suggestions

Thank you for participating.