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# Modular Housing: A Solution to the Territorial Housing Crisis?

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**Prefabricated house built put together. By. GETTY IMAGES**

The struggle to find and provide safe,affordable housing in the territory is not just limited to public agencies like the Virgin Islands Housing Authority. The decimation of the U.S.V.I's housing stock by the 2017 hurricanes plus industry pressures in the years that followed have resulted in high costs for both construction and rental of homes, plus a tight labor market that is choking construction.

“When is the last time we built 50 homes in a year in the Virgin Islands,” Governor Bryan asked during an [interview](#) with the Consortium following his January State of the Territory Address.

According to some estimates, building costs in the territory can run between \$275 to \$400 per square foot, with construction on St. Croix at the low end and St. John topping the scale. By comparison, costs in Puerto Rico run between \$150-\$180 per square foot, and on the mainland, depending on design, costs can be as low as \$100 per square foot for construction.

One reason for the high construction costs in USVI is that apart from stone aggregates, all building materials must be imported. Additionally, masonry structures of the type recommended to withstand hurricanes are more expensive to construct than timber frame buildings of the type commonly seen on the mainland.

The Covid-19 pandemic and resultant shipping bottlenecks have also served to exacerbate elevated construction costs.

Government programs to encourage homeownership have also been slowed to a crawl because of the construction crunch. The EnVision Program, first introduced under the Federal Emergency Management Agency, was designed to help homeowners and landlords whose properties were heavily damaged by the 2017 hurricanes Irma and Maria, rebuild. It was anticipated that 50 homes per year would be built under the program, a target that has fallen [woefully short](#).

While the issues affecting the housing crisis are clear, Virgin Islanders are still searching for solutions. Could modular housing as an alternative to traditional housing be one option?

Modular or prefabricated homes have parts that are factory-built rather than being constructed entirely at the building location. These parts are then brought to the construction site and put together by the contractor.

Initially, this type of housing was not favored by homeowners in the Caribbean, as the earliest iterations were put together using timber frames and other materials not particularly suited to the region's climate and resilience needs. However, according to the V.I. Department of Planning and Natural Resources, modular design has become more compatible with building requirements in this part of the world.

DPNR Media Relations Coordinator Jamal Nielsen said that over the years, manufacturing companies have strengthened the designs for these modular structures. The agency's Division of Permits, he says, supports any design and structure that meet wind and seismic requirements and that have an aesthetically pleasing residential look. Mr. Nielsen says that the division has already approved many prefabricated homes for construction here in the territory.

One manufacturer has backed up DPNR's assessment that these types of homes have become more suited to the needs of the territory and the wider Caribbean. Spokesperson for BAUHU Ella Adams told our newsdesk that her company specializes in resilient modular housing. The steel frames and base of the homes, Adams says, makes them extremely resilient. "With hurricane resistance and seismic resistance in mind, they are designed to withstand 200 miles per hour wind loadings in coastal terrain," Adams continued.

Modular homes can also help property owners control construction costs. Because components are designed, built in a factory, and shipped as a complete kit to the site, there are few opportunities to encounter cost-overruns as is typically the case with site-built housing. Labor costs can also be minimized, as the house can be assembled much more quickly than one of a similar size and configuration can be built on site. Ms. Allen noted that material wastage is also reduced.

In addition to time and cost savings, many prefabricated homes are now manufactured using recycled and other sustainable materials, meaning that a modular house could be greener than one built using traditional construction methods.

While individual homeowners mull over the pros and cons of modular housing vs conventional construction, could, or should, public agencies be doing the same? FEMA recently publicized its and the Department of Homeland Security's intent to provide federal financial assistance to the V.I. Territorial Emergency Management Agency (recipient) and the V.I. Housing Authority (sub-recipient) to [restructure, rebuild, and revitalize the public housing communities across the territory](#)

FEMA said the V.I. Housing Finance Authority is considering several projects to improve USVI public housing communities, including renovation, redevelopment, relocation and/or demolition activities of existing housing complexes.

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