



Government of Bermuda
Ministry of Youth, Social Development and Seniors
MINISTERIAL STATEMENT

by
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Minister of Youth, Social Development and Seniors

Update on the Hardship Fund
October 2, 2026

Mr. Speaker,

I rise today to update this Honourable House on the Hardship Fund—an important expression of this Government’s commitment to stand with Bermudians when they face acute financial hardship and housing instability. The Fund delivers targeted emergency assistance to individuals and families at immediate risk of homelessness, destitution or other serious hardship, while helping them regain stability, preserve their dignity and move towards greater independence.

Mr. Speaker,

Launched in March 2025, the Hardship Fund reflects this Government’s belief that complex social challenges demand coordinated action. It brings together HOME Ltd., Transitional Community Services, the Women's Resource Centre, the Centre Against Abuse, the Department of Court Services, the Ministry of Youth, Social Development and Seniors, and The Salvation Army. By combining professional expertise with trusted community knowledge, this partnership enables decisions to be responsive, informed and focused on the real circumstances confronting our people.

This Fund delivers practical support when it is needed most. Its time-limited support is designed to resolve immediate crises and prevent temporary hardship from becoming a lasting setback. Assistance has included rental deposits, first

month's rent, short-term rental support, utility payments, emergency grocery assistance, funeral expenses, and transportation-related support where directly linked to the retention of employment.

Mr. Speaker, this Government understands that unexpected hardship can affect any household and that, when people reach a point of crisis, they must know where to turn. Persons who believe that they meet the Fund's criteria are encouraged to approach HOME Ltd. or one of the participating community agencies and service providers. Through this referral-based process, the agency will listen to the individual's circumstances, assist with assembling the relevant supporting information, and submit the request to the Multi-Disciplinary Committee for consideration. Members of the public may also contact HOME Ltd. at 599-9928 for guidance on the most appropriate referral pathway.

Our commitment is to ensure that assistance reaches those facing genuine and urgent need, while safeguarding the responsible use of public funds. Applicants should therefore be prepared to provide documentation confirming the nature and urgency of the hardship, the amount and purpose of the assistance requested, and any other support already received or pursued. Every referral is considered on its individual merits, with careful attention to the immediacy and severity of the circumstances, the risk of homelessness, destitution or loss of income, the availability of other suitable supports, and whether the proposed intervention is practical, time-limited and sustainable within the Fund's resources. While funding cannot be guaranteed, this fair and accountable process ensures that those in greatest need are treated with dignity and given every appropriate consideration.

Mr. Speaker,

The programme data available for 2025 demonstrates the extent of the assistance provided during the Fund's first year of operation. During 2025, the Multi-Disciplinary Committee received 141 referrals from partner agencies and service providers on behalf of individuals experiencing financial hardship. Of these, 116 were approved and funded—approximately 82.2 per cent of all applications received. Twenty-five referrals were not approved because of eligibility constraints, duplication of support or incomplete documentation. These results demonstrate a

programme that is responding decisively to need while applying clear and responsible safeguards.

Behind these figures are Bermudian families confronting circumstances that no one should have to face alone. Eleven families required support because of medical emergencies and other life-threatening circumstances; seven sought assistance connected to the needs of young children; and twelve referrals involved individuals needing short-term help while awaiting the commencement of approved benefits. In each case, timely intervention provided a vital bridge at a moment of genuine vulnerability.

Mr. Speaker,

The evidence also reinforces what this Government has consistently recognized: safe and stable housing is fundamental to the wellbeing of our people. During 2025, housing-related expenses represented approximately 50.7 per cent of all financial disbursements, totalling \$75,139. Payments to private landlords accounted for \$64,327, while payments to the Bermuda Housing Corporation totalled \$10,812. Utility assistance represented \$3,238 of disbursements, while grocery support totalled \$5,124.

These are not merely financial transactions; they are targeted interventions that can keep a roof over a family's head, preserve essential services and help vulnerable residents withstand an unexpected crisis. They demonstrate the value of acting early, thoughtfully and compassionately before hardship deepens into homelessness or long-term instability.

Mr. Speaker,

Compassion must always be matched by accountability. This Government is determined that every public dollar committed to the Hardship Fund is administered transparently and used for its intended purpose. The programme therefore operates with established governance, reporting and financial oversight mechanisms. Applications are supported by referral documentation; funding recommendations require approval through established processes; records are maintained in a secure case management system; and all expenditures are tracked and reported through established financial management procedures.

Mr. Speaker,

For the 2026-2027 fiscal year, this Government has backed that commitment with an approved allocation of \$150,000 for the Hardship Fund. A request has recently been submitted for the first quarterly disbursement of \$37,500, in keeping with the grant agreement and established Government financial procedures. This investment ensures that the Fund can continue responding to urgent need in a disciplined, accountable and timely manner.

This Government will continue to stand with Bermudians who face temporary financial hardship—not with words alone, but with practical support that protects housing stability, dignity and independence. Through the Hardship Fund and the strength of our partnerships with community organisations, we are helping individuals and families navigate moments of crisis and move towards firmer ground. That is responsible government, compassionate government and government focused on improving the lives of our people.

Thank you, Mr. Speaker.