



GOVERNMENT OF BERMUDA

**The Ministry of Finance**

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Ministry of Finance Headquarters

## **Ministerial Statement**

To the House of Assembly

By

**The Hon. Wayne L. Furbert, JP, MP**

Acting Minister of Finance

**Land Tax Relief for Surviving Spouses**

Date: 21st November 2025

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**Mr. Speaker,**

There is a powerful truth that guides compassionate societies: we measure our strength not by the wealth of the fortunate, but by the care we extend to those experiencing life's most challenging moments. It is in these moments — when families are grieving, when stability is shaken, when uncertainty looms, — that Government must step forward with clarity, fairness, and humanity.

Today, **Mr. Speaker**, I rise to speak to an issue that touches the very heart of Bermudian families: the financial vulnerability faced by surviving spouses following the passing of an elderly loved one.

## **THE CHALLENGE FACED BY SURVIVING SPOUSES**

For many seniors in Bermuda, the land tax exemption they receive after age 65 is not merely a financial convenience — it is part of what allows them to age with dignity, remain in their homes, and maintain financial stability in their later years.

But **Mr. Speaker**, when that senior passes away, the exemption ends immediately. Suddenly, their surviving spouse — who is often of similar age, limited income, or frail health — is confronted with an unexpected and sometimes overwhelming land tax bill.

Let us be clear: at a time when a spouse is dealing with grief, funeral arrangements, legal obligations, and the emotional weight of loss, the last thing they should face is the fear of not being able to stay in their own home.

And yet, for many families, probate can take months — even years — before the estate is legally transferred. During that time, the surviving spouse has no access to the estate’s assets but is suddenly responsible for the full land tax burden.

**Mr. Speaker**, this is not aligned with Bermuda’s values. It is not reflective of fairness or compassion. And it is not what we, as a Government, expect our people to face during life’s most painful chapter.

## **THE GOVERNMENT’S RESPONSE — USING EXISTING LEGAL AUTHORITY**

The Land Tax (Relief) Act 1968 and the Land Valuation and Tax Act provide broad authority to the Tax Commissioner to grant relief where hardship exists.

This legal framework, intentionally designed with flexibility, empowers the Commissioner to respond to genuine need and evolving circumstances without requiring amendment to the law.

Today, **Mr. Speaker**, the Government is utilising this existing authority to implement a new administrative policy that protects surviving spouses during the probate process.

## **THE POLICY**

Effective immediately, and administered under the existing provisions of the law:

**A surviving spouse who resides in the property as their primary residence will be eligible to receive land tax relief for up to 24 months while probate is being completed.**

This policy is grounded in existing statutory authority:

- Section 3A of the Land Tax Act 1967, which provides for concessionary land tax treatment for qualifying individuals; and
- Section 37 of the Land Valuation and Tax Act, which empowers the Tax Commissioner to postpone the due date of land tax for good cause.

This relief:

- ensures that no spouse is penalized because the estate remains tied up in legal procedures;
- prevents unnecessary financial distress or the risk of displacement;
- maintains continuity with the age-based exemption previously granted to the deceased senior;
- offers stability, predictability, and dignity to grieving families.

**Mr. Speaker,** there are spouses who currently are in this situation and owes funds due to the current policy. The Office of the Tax Commissioner will make adjustments during the review, however, I would encourage any spouse that falls within the new policy and owes funds to contact the Office of the Tax Commissioner.

## **WHY THIS MATTERS**

This is not merely an administrative step — it is a recognition of the reality facing many households in Bermuda.

When a spouse dies, the survivor often faces:

- reduced household income,
- increased medical or funeral expenses,
- emotional trauma,
- and a lengthy probate process during which they have no access to estate funds.

To burden a spouse with an unexpected land tax liability during this time is neither fair nor humane.

This policy ensures that the home — the center of security and stability — is protected as the family navigates loss and uncertainty.

## **A MORE COMPASSIONATE APPROACH TO GOVERNANCE**

**Mr. Speaker**, this Government remains committed to ensuring that our laws and policies reflect the values of our people — fairness, dignity, and compassion.

Through this new policy, enacted under existing statutory authority, we close a gap in the system that has long caused unnecessary hardship for surviving spouses.

We do so without delay, without the need for legislative amendment, and with a clear commitment to protect Bermudians when they need it most.

## **CONCLUSION**

In closing, **Mr. Speaker**, this Government stands firm in its resolve to serve with empathy and integrity.

By extending land tax relief to surviving spouses for up to 24 months during probate, we ensure that Bermudians are not punished for circumstances beyond their control.

This is compassionate governance.

This is responsible governance.

And this is the kind of leadership that strengthens our island community.

Thank you, **Mr. Speaker**.