



Government of Bermuda

Ministry of Youth, Social Development and Seniors

MINISTERIAL STATEMENT

by

The Hon. Tinée Furbert, JP, MP

**Rental Support Services (Emergency Subsidy) Pilot Programme
- Hardship Fund – Update and Impact**

Friday, 20th March 2026

Mr. Speaker,

I rise today to provide this Honourable House with an update on the operation and impact of the Government’s **Rental Support Pilot Programme - Hardship Fund**, as administered through the Multi-Disciplinary Committee in collaboration with the charity HOME.

Mr. Speaker, The Hardship Fund exists to provide targeted, emergency financial assistance to individuals and families facing immediate risk of homelessness, destitution, or severe hardship, while ensuring that public funds are applied responsibly and in conjunction with case management and wider social supports.

Mr. Speaker, the Hardship Fund is administered through a Multi-Disciplinary Committee, comprising representatives from government departments and community-based service providers. The Committee reviews referrals on a

case-by-case basis, applying professional judgment to determine urgency, appropriateness, and sustainability of assistance. This approach ensures that decisions are balanced, evidence-based, and focused on preventing harm while promoting longer-term stability.

Mr. Speaker, this Hardship Fund programme was launched in March 2025, and the Committee has received 141 referrals from partner agencies and service providers seeking assistance for individuals experiencing financial hardship.

Of these referrals:

- One hundred and sixteen (116) referrals were approved and funded representing a total of 82.2% of those individuals who had applied to the fund.
- 25 referrals were not approved due to eligibility constraints, duplication of support, or incomplete documentation.
- 11 families were experiencing medical emergencies, including situations involving life-threatening or time-sensitive hardship circumstances requiring immediate financial intervention.
- 7 families were facing hardship related to their young children, including urgent needs such as school clothing and nursery assistance to help ensure family stability.
- 12 referrals were received for individuals who had been approved but required short term support until their benefits were activated.

These statistics reflects a referral approval rate of approximately 82.2%, demonstrating an active demand for the programme.

Mr. Speaker, Housing needs accounted for approximately 50.7% of financial disbursements, this is a total of \$75,139. Payments to private landlords accounted for 43.4%, which is a total of \$64,327, while payments to the Bermuda Housing Corporation accounted for 7.3% of payment allocations, which is \$10,812. Utilities accounted for 2.1% of disbursements, which represented \$3238. Grocery support accounted for 3.4%, which represented \$5124 of total disbursements.

Mr. Speaker, some referrals were declined where alternative supports were available or where requests were assessed as financially unsustainable.

Mr. Speaker, as of February 18th, 2026, the Committee reported that:

- A total of \$134,439 had been expended from the Hardship Fund; and
- A remaining balance of \$13,561 was available at that time.

These figures reflect a steady drawdown of funds in response to proven emergency needs, with careful monitoring to ensure sustainability.

Mr. Speaker, the assistance approved by the Committee has been practical, targeted, and time-limited, and has included requests such as

- Rental deposits and first-month rent to prevent homelessness;
- Short-term rental support where income loss was temporary;
- Funeral assistance in cases of bereavement where no other support was available;
- Utility payments to prevent disconnection;
- Emergency grocery and basic needs support; and

- Transportation and vehicle-related assistance where directly linked to employment retention.

In several cases, referrals were not approved where the Committee determined that:

- The request fell outside the scope of emergency hardship;
- The level of need exceeded what the Fund could sustainably provide; or
- Case management or alternative supports were more appropriate.

Mr. Speaker, beyond individual assistance, the Committee has consistently identified systemic issues requiring policy attention, including:

- The need for clearer definitions of “hardship” to support consistency in decision-making;
- Challenges related to rental deposits,
- Access to affordable housing;

Furthermore, **Mr. Speaker**, this pilot programme has emphasized the need to obtain more accurate data collection to inform long-term programme planning; and the value of enhanced coordination amongst stakeholder social partners. These insights are helping to inform ongoing policy development and broader housing and homelessness strategies.

Mr. Speaker, the statistics before this House demonstrate that the Hardship Fund is not a substitute for long-term social policy, but a critical safety net for Bermudians facing immediate crisis.

The Government remains committed to:

- Ensuring public funds are used responsibly,
- Supporting individuals and families at points of acute vulnerability; and
- Strengthening the systems that reduce the need for emergency intervention over time.

Mr. Speaker, I want to thank the members of the Multi-Disciplinary Committee and our community partners for their continued diligence, professionalism, and compassion in carrying out this important work.

Thank you, Mr Speaker.