



# Building a Foundation to Weather the Storm

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REPLY TO THE THRONE SPEECH

21<sup>st</sup> March 2025

Delivered by

**The Hon. Jarion C. Richardson, JP, MP**  
Leader of the Opposition

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<b>Contents</b>	<b>Page</b>
1. Introduction – A Moment of Truth for Bermuda	<b>3</b>
2. Reducing the Cost of Living by Reviving our Economy	<b>5</b>
2.1. Reducing the Cost of Living	<b>7</b>
2.2. Supporting Small Businesses and Job Creation	<b>8</b>
2.3. Attracting Investment and Strengthening Key Industries	<b>9</b>
2.4. Expanding the Workforce and Addressing the Aging Population	<b>10</b>
2.5. A Plan for a Prosperous Bermuda	<b>10</b>
3. Ensuring Quality Education for Every Child	<b>11</b>
3.1. Challenges Facing Bermuda’s Education System	<b>12</b>
3.2. A Comprehensive Plan for Education Reform	<b>12</b>
3.2.1. Establishing an Independent Education Authority	<b>13</b>
3.2.2. Prioritizing Core Literacy and Numeracy Skills	<b>13</b>
3.2.3. Enhancing Technical and Vocational Education	<b>14</b>
3.2.4. Investing in Teacher Training and Support	<b>14</b>
3.2.5. Modernizing School Infrastructure and Technology	<b>15</b>
3.2.6. Strengthening Special Education Services	<b>15</b>
3.3. A Future-Focused Education System	<b>16</b>
4. Improving Healthcare and Protecting Our Seniors	<b>17</b>
4.1. Expanding Access to Affordable Healthcare	<b>18</b>
4.2. Protecting Seniors with Sustainable Healthcare Solutions	<b>18</b>
4.3. Strengthening Mental Health Services	<b>19</b>
4.4. Investing in Healthcare Workforce and Technology	<b>19</b>
4.5. Holding the Government Accountable	<b>20</b>
5. Addressing Housing Needs and Social Challenges	<b>21</b>
5.1. Increasing Housing Supply and Affordability	<b>21</b>
5.2. Addressing Homelessness with Immediate Action	<b>22</b>
5.3. Reforming Rental Protections and Housing Laws	<b>23</b>
5.4. Addressing Domestic Violence and Safe Housing for Victims	<b>24</b>
5.5. A Commitment to Housing and Social Stability	<b>24</b>
6. Restoring Public Safety and Order	<b>25</b>
6.1. Crime Prevention and Law Enforcement Enhancement	<b>26</b>
6.2. Cybersecurity and Data Protection	<b>27</b>
6.3. Road Safety and Infrastructure Renewal	<b>27</b>
6.4. Addressing the Root Causes of Crime	<b>28</b>
6.5. A Commitment to Safety and Justice	<b>28</b>
7. Demanding Good Governance and Accountability	<b>29</b>
8. Conclusion: A Better Path Forward	<b>32</b>

# Introduction – A Moment of Truth for Bermuda

*Mr. Speaker,*

There are certain moments in history when communities must pause, look deeply and honestly at their challenges, and choose their path very carefully. Today, Bermuda stands at one of these important crossroads. The choices we make now will shape the future not only for ourselves but also for our children and grandchildren. This moment calls for clear, bold, and decisive decision-making.

Today, our island faces many difficult challenges. Families throughout Bermuda feel the pressure of a growing cost of living. They are struggling to pay bills and put food on the table. Many families are already forced into hard choices such as buying less food to pay for electricity, between healthcare or rent, and even between staying on the island they love or leaving to find opportunities somewhere else. Our young people, who should see Bermuda as a place full of promise, too often see their futures elsewhere. Our seniors, who have worked their entire lives, worry whether they can afford basic medical care.

These are real stories happening right now in homes across our island—from St. George's to Somerset. These are our friends, our family members, our neighbours, and our fellow Bermudians.

*Mr. Speaker,*

In recent elections, Bermudians clearly voiced their frustration. Although the Progressive Labour Party remained in government, most Bermudians voted for change. The message from our people was simple: they are tired of the word play, the games and the showmanship. They want action, they want accountability, to face our island's challenges honestly and courageously.

We recognize the PLP Government has tried to address some of these issues. Yet, many of the same old promises have been repeated. Bermudians have heard before that the economy will improve, that prices will come down, and that new jobs will be created. Yet, each year seems to bring more struggle, more hardship, and less hope.

This is why today, our message is straightforward: we cannot continue to repeat the same mistakes and expect different outcomes. We must acknowledge honestly where things have not worked, and we must urgently move towards real solutions.

Our role in the Opposition is to scrutinize and evaluate the Government's plans and offer effective alternatives. We come not just to criticize, but to offer a clear path forward—one that leads Bermuda towards greater prosperity and fairness for all. We believe deeply in our people's ability to overcome any challenge, but we also know that this cannot happen without a government truly committed to change.

In our Reply to the Speech from the Throne, we will propose specific measures to ease the burdens on our people immediately. We will also propose longer-term actions that will help grow our economy sustainably, create stable jobs, and ensure our young people see their future here in Bermuda rather than overseas.

***Mr. Speaker,***

In today's debate, Parliament must demonstrate that we are ready to face these challenges directly, or if we, as leaders, will simply continue down the same path of unfulfilled promises and missed opportunities. Do we stay the course – or do we choose a new path?

As we discuss the state of our island today, let us remember why we are here. We serve the people of Bermuda. Their needs must guide every decision we make. The One Bermuda Alliance commits itself today to do precisely that—to listen carefully, to act responsibly, and to deliver solutions that improve the lives of every Bermudian.

The storm may be upon us, but if we choose wisely, work together, and lead with integrity, Bermuda's best days are not behind us; they lie just beyond the storm.

# 2

## Reducing the Cost of Living by Reviving our Economy

***Mr. Speaker,***

Bermuda is at a critical juncture. The rising cost of living and stagnant economic growth are the most pressing concerns for our people. Families are struggling to afford the basic necessities of life. Many are barely making ends meet, while others are making the heartbreaking decision to leave their homes in search of relief overseas.

It is an undeniable reality that our seniors, who have dedicated their lives to this country, now struggle to afford healthcare and everyday expenses. Parents, despite working long hours, find that their paycheques are not enough to cover rent, food, and essential utilities. This crisis is not merely economic—it is a test of our collective leadership, our policies, and our commitment to the people we serve.

***Mr. Speaker,***

Admittedly, no economy is immune to global pressures. The world is adjusting to new realities in supply chain management, trade, and individual national priorities. Never mind the ongoing wars.

But Bermuda's challenges are not solely the result of external forces. They are rooted in a series of policy missteps, failures in economic strategy, and a lack of urgency in addressing long-standing problems. Bermuda's economic model is increasingly fragile, and without decisive action, the cost-of-living crisis will continue to deepen.

***Mr. Speaker,***

We must ask ourselves:

- How can it be that in a country as wealthy as Bermuda, families are being forced to buy less and less food to keep the electricity on?
- Why are retirees, who have contributed to our economy for decades, now rationing their medication? Or returning to the workforce to afford it at all?
- Why are so many of our young, skilled Bermudians choosing to leave the island, believing that their future lies abroad rather than at home?

The facts speak for themselves:

- Food prices have increased by nearly 25% since 2019.
- Electricity bills have surged by more than 42%.
- Inflation continues to outpace wage growth, leaving middle-class families struggling.
- The working population has declined significantly, straining those of us remaining in the workforce, reducing the viability of businesses and the strength of the economy.

These are not abstract circumstances; they represent the daily struggles of real people—families forced to tighten their budgets, young professionals unable to find jobs, and businesses closing their doors due to unsustainable costs. The Government has acknowledged these problems, yet its response has been manifestly inadequate.

***Mr. Speaker,***

What we have seen instead are pet projects and tweaking policies that do little to alleviate the crisis. Vertical farming, a national digital bank, fish processing plants, and a space industry was never going to put food on the table. Instead of pursuing proven economic strategies that generate growth, the Government has focused on experimental ideas that have not yet delivered tangible benefits to Bermudians.

Moreover, the suggestion of price controls as a potential solution is alarming. Around the world, history has shown that price controls do not solve economic hardship—they create shortages, discourage investment, and often lead to black markets. Countries that have attempted price control policies, from Venezuela to Zimbabwe, have seen disastrous consequences.

The solution to Bermuda's economic challenges is clear: We do not fix the cost-of-living crisis by controlling prices—we fix it by growing the economy. We do not lower costs by over-regulating businesses—we lower costs by fostering true competition, reducing tax burdens, growing our population, and creating an environment where businesses can thrive. Thriving businesses mean more Bermudian jobs, lower prices and a stable future.

Economic stewardship entails more than moving ever shrinking pools of existing money around and around. It means figuring out how to actually pay for all the ideas; not kicking the can down the road.

The One Bermuda Alliance proposes a clear strategy, with real, actionable solutions, for restoring affordability, prosperity and economic growth. Our plan focuses on tax relief, reducing regulatory barriers, attracting new investment, and ensuring that Bermudians can afford to live and work in their own country.

# 2.1

## Reducing the Cost of Living

*Mr. Speaker,*

The cost of everyday necessities has skyrocketed, making life unaffordable for many. The OBA recommends immediate measures to address this crisis:

- Repealing the Sugar Tax – This Government’s sugar tax has increased grocery costs without achieving its intended health benefits. Eliminating this tax will reduce the price of many essential food items and put money back in the pockets of families.
- Expanding Duty Relief on Essentials – We recommend broadening the list of food staples and essential goods that receive 0% import duty, ensuring savings are passed directly to consumers.
- Promoting and Investing in Farming – A country with 1-in-3 people suffering food insecurity ought to be using more than half of its agricultural land, with only a handful of farmers. We need to make farming widespread, increasing home gardens as well as traditional farming.
- Lowering Energy Costs – Bermuda has some of the highest electricity rates in the world. By introducing fair competition into the electricity market, enhancing regulatory powers, and investing in renewable energy sources, we will bring down power bills for households and businesses alike.

These policies are backed by economic research, including the Fiscal Responsibility Panel’s 2024 report, which highlights excessive taxation as a driver of economic stagnation. Reducing these burdens will stimulate economic activity and improve household financial stability.

## 2.2

## Supporting Small Businesses and Job Creation

*Mr. Speaker,*

Small businesses are the backbone of Bermuda's economy. They provide the jobs and services we all need. And yet they are choking on red tape and stumbling over obstacle after obstacle. We recommend:

- Cutting Red Tape for Business Owners – We would streamline processes for starting and operating a business, taking a cue from the current business owners themselves, making it easier for Bermudians to become entrepreneurs and create jobs, without time-consuming, bureaucratic interference.
- Introduce Targeted Payroll Tax Relief – To encourage hiring, we would provide tax relief for businesses that hire and retain Bermudian workers, helping to reduce unemployment. This will require careful monitoring and enforcement to prevent abuse.
- Expand Access to Business Loans and Grants – Many small businesses struggle due to a lack of financial support. The OBA would work with regulatory authorities and financial institutions to ensure consistent, genuine access to capital for entrepreneurs.

The Economic Development Strategy has repeatedly stressed that encouraging small business growth is key to long-term job creation. Our plan directly supports this goal by removing barriers and providing financial incentives.



## 2.3

### **Attracting Investment and Strengthening Key Industries**

*Mr. Speaker,*

Economic growth depends on investment. Yet under this Government, investors have been deterred by uncertainty, excessive regulations, and poor execution. The OBA would:

- Revitalize International Business and Financial Services – We would ensure Bermuda remains competitive by modernizing regulations, ensuring they are fit-for-purpose and offering incentives for firms to establish operations here.
- Diversify the Economy – We would insist that emerging sectors such as fintech, the blue economy, and medical tourism create new, tangible opportunities with on-island presence, job creation and direct participation in the local economy.
- Revive the Tourism Industry – The Bermuda Tourism Authority Culture Assessment highlights significant mismanagement in tourism promotion. The OBA would remove politics and politicians from the BTA while outlining clear, public performance measurements, to give an independent BTA a fighting chance to live up to its potential. This would ensure that tourism once again becomes a pillar of economic growth.

## 2.4

### **Expanding the Workforce and Addressing the Aging Population**

*Mr. Speaker,*

Bermuda's workforce is shrinking, placing immense pressure on younger generations to sustain the economy. The Position Paper on Addressing the Aging Population outlines the urgent need to attract and retain workers. The OBA would:

- Implement a sensible Immigration Policy – We must attract skilled workers and encourage young Bermudians to stay and contribute to our economy. This must be balanced with effective, persuasive enforcement of the law, ensuring that abuse is detected and eradicated.
- Offer Incentives for Returning Bermudians – Many talented Bermudians have left due to limited opportunities. We would introduce programmes to encourage them to return, bringing valuable skills and experience back to the island.
- Strengthen Workforce Training Programmes – Our education system must align with the needs of the job market. The OBA would ensure that training programmes equip Bermudians with skills for today's economy. This will specifically incorporate the feedback from industry on the sufficiency of current training programmes.

## 2.5

### **A Plan for a Prosperous Bermuda**

*Mr. Speaker,*

Bermuda's economic struggles are not inevitable. They are the result of global circumstances smacking into our fragile economy, fragile due to failed policies and poor leadership. The OBA's plan is based on sound economic principles and is designed to deliver real results. Our plan would lower the cost of living, empower small businesses, attract investment, and expand our workforce to ensure long-term prosperity.

Bermuda's best days are still ahead of us—but only if we have the courage to embrace real change.

# 3

## Ensuring Quality Education for Every Child

*Mr. Speaker,*

Education is the foundation upon which our future is built. It is the key to unlocking opportunities, strengthening our economy, and ensuring that every Bermudian has the chance to succeed. Yet, for far too long, Bermuda's public education system has suffered from inconsistent policies, underfunding, and a lack of clear direction. If we do not take urgent action to improve education, we risk failing another generation of young Bermudians.

A well-functioning education system does more than prepare students for careers; it shapes engaged citizens, fosters innovation, and provides a pathway to economic mobility. Every child in Bermuda deserves access to a high-quality education that equips them with the skills and knowledge they need to thrive in the modern world.

# 3.1

## Challenges Facing Bermuda's Education System

*Mr. Speaker,*

The challenges in our public education system are well documented:

- **Unclear Reform Strategy:** The Government has proposed multiple education reforms, yet parents, teachers, and students remain unconvinced. Constant changes without meaningful consultation have created confusion and uncertainty.
- **Underperformance in Core Subjects:** Many students are not achieving proficiency in basic literacy, mathematics, and science. Without strong foundational skills, they will struggle in higher education and the workforce.
- **Lack of Technical and Vocational Training:** Not every student will pursue a university degree, yet our system does not offer clear, effective pathways for students interested in trades, technology, or entrepreneurship.
- **Inadequate Support for Teachers and Schools:** Teachers are working tirelessly, but many feel unsupported. A lack of resources, professional development, and clear policies hampers their ability to deliver high-quality education.

Mr. Speaker, these issues are not new. They have persisted for years, despite promises of reform. If we continue on this path, we will see more students leaving school unprepared for the challenges ahead. It is time for a new approach.

# 3.2

## A Comprehensive Plan for Education Reform

*Mr. Speaker,*

The One Bermuda Alliance believes in a public education system that offers a world-class education. It provides students with the tools and opportunities necessary to succeed. Our vision for education is grounded in real solutions that address systemic issues and ensure our students receive a world-class education. Our plan includes the following key initiatives:

## 3.2.1 **Establishing an Independent Education Authority**

*Mr. Speaker,*

- As highlighted in the Review of Public Education in Bermuda, political interference has resulted in inconsistent policies and poor execution of reforms. An independent Education Authority will remove politics from education, allowing experts and educators to drive long-term improvements based on evidence and best practices. We cannot overemphasize this point – politicians should not be involved in the design and implementation of education programmes. We should be focused on holding those experts accountable for the results of their design and implementation.
- Countries with independent education bodies, such as Finland and Singapore, consistently outperform others in global education rankings. By allowing professionals to make data-driven decisions, we can ensure better outcomes for Bermuda’s students.

## 3.2.2 **Prioritizing Core Literacy and Numeracy Skills**

*Mr. Speaker,*

- The National School Survey Report 2023 revealed a lack of proficiency in reading and mathematics at appropriate grade levels. Addressing this crisis requires immediate intervention.
- The OBA would implement early screening and targeted support for struggling students. Investing in literacy and numeracy programmes in primary schools will provide children with the foundational skills they need to excel in higher education and the workforce.
- Studies show that students who master core subjects early are far more likely to graduate from high school and pursue higher education or technical training.

### 3.2.3 **Enhancing Technical and Vocational Education**

*Mr. Speaker,*

- Bermuda’s job market is evolving, and we must prepare our students for a range of careers, not just those requiring a university degree. It’s clear we need stronger vocational and technical training programmes, closely connected to industry needs.
- The OBA would expand and modernize technical education, working with industry leaders to develop apprenticeship programmes in trades such as plumbing, electrical work, hospitality, and IT. This will create direct pathways from education to employment, reducing youth unemployment and strengthening our workforce. While such efforts have been attempted by the Government, our understanding is it is underperforming and not matching industry expectations. These programmes will need better oversight including professional quality assurance.

### 3.2.4 **Investing in Teacher Training and Support**

*Mr. Speaker,*

- No education system can succeed without motivated, well-supported teachers. We’ve heard constant reports that many teachers feel overburdened by bureaucratic requirements and underappreciated in their roles.
- The OBA would establish ongoing professional development programmes for teachers, ensuring they have access to the latest teaching methodologies and technologies.
- By reducing administrative burdens, increasing classroom support and recognizing teaching excellence, we can allow teachers to focus on what truly matters—educating our children.

## 3.2.5 **Modernizing School Infrastructure and Technology**

*Mr. Speaker,*

- Many of Bermuda's public schools are in disrepair, with outdated facilities that do not support modern learning. The Review of Public Education in Bermuda highlights inadequate school conditions as a barrier to effective teaching.
- The OBA would prioritize school maintenance and renovations, ensuring that every student learns in a safe, well-equipped environment. We will also invest in technology, providing students with digital learning tools to prepare them for the jobs of the future.
- Research from leading education institutions has shown that students in modernized schools with access to updated resources perform significantly better academically.

## 3.2.6 **Strengthening Special Education Services**

*Mr. Speaker,*

- The National School Survey Report 2023 identified gaps in Bermuda's special education services, leaving many students without the support they need.
- The OBA would expand specialized programmes and ensure that students with disabilities receive tailored support, allowing them to thrive in the education system.
- By integrating special education resources into mainstream schools and providing adequate training to educators, we can create a more inclusive and equitable system.

# 3.3

## A Future-Focused Education System

*Mr. Speaker,*

Bermuda's children deserve a world-class education system that equips them for success. This Government has promised reforms year after year, yet our schools remain under-resourced, our teachers unsupported, and our students unprepared for the future. The One Bermuda Alliance is committed to delivering real change.

By removing politics from education, prioritizing literacy and numeracy, expanding vocational training, supporting teachers, modernizing school infrastructure, and strengthening special education, we can build an education system that gives every child the opportunity to succeed.

The future of Bermuda depends on the quality of education we provide today. We cannot afford further delays, and we cannot continue with failed policies that leave our students behind.



# 4

## Improving Healthcare and Protecting Our Seniors

***Mr. Speaker,***

Healthcare is the foundation of a thriving society. Every Bermudian, regardless of age or financial status, should have access to affordable, high-quality healthcare. Yet, for far too many, healthcare has become an expensive privilege rather than a guaranteed right.

Seniors, who have worked their entire lives contributing to this island, now find themselves rationing medication or skipping doctor's visits because of high out-of-pocket costs. Young families struggle to afford private insurance, while working-class Bermudians are forced to reduce necessities even further to afford their increasing health premiums.

For years, this Government has promised a universal healthcare system that would lower costs and expand access. However, like many of their other promises, this initiative has been plagued by delays, lack of transparency, and rising healthcare expenses for Bermudians. The Bermuda Health Strategy 2022-2027, introduced by the Ministry of Health, outlined vague goals for affordability but has yet to result in any real change in the cost of care, insurance premiums, or prescription drug prices.

***Mr. Speaker,***

The Chief Medical Officer's Annual Report 2023 further reveals that Bermuda's healthcare expenditures continue to rise while public satisfaction with the system has declined. This Government's approach has not only failed to reduce costs but has also failed to improve efficiency. Emergency rooms are overcrowded, mental health services remain underfunded, and specialist care remains out of reach for many.

The One Bermuda Alliance recognizes that healthcare reform must be practical, evidence-based, and focused on delivering real affordability without sacrificing quality of care. We believe that rather than focusing on bureaucratic restructuring with no results, the priority must be to reduce costs for patients, improve service delivery, and ensure seniors are protected.

Our healthcare solutions will address these issues through the following key measures:

## 4.1

### **Expanding Access to Affordable Healthcare**

The current system allows costs to spiral out of control, placing too much financial burden on the insured while failing to ensure universal access. The OBA would:

- Reduce the cost of prescription drugs by negotiating bulk pricing and targeting unnecessary markups. Recently established pharmacies have demonstrated that modern purchasing strategies can significantly reduce prices to consumers.
- Enhance primary care services as given by general practitioners and urgent care centers, reducing dependency on emergency room visits.
- Expand preventive care initiatives, including free annual health check-ups for seniors and vulnerable populations. Prevention saves lives and significantly reduces long-term healthcare costs. This seems to be an area of mutual agreement with the Government.

The 2016 National Health Accounts Report shows that preventable diseases, such as diabetes and hypertension, account for a major portion of Bermuda's healthcare spending. Investing in early intervention programmes will reduce future medical costs and improve overall public health.

## 4.2

### **Protecting Seniors with Sustainable Healthcare Solutions**

*Mr. Speaker,*

Our seniors deserve dignity in their retirement, but the cost of healthcare continues to eat away at their pensions. The OBA would:

- Expand FutureCare by increasing the coverage for seniors while working to reduce co-pays and prescription drug costs.
- Create a long-term care support fund, ensuring that seniors in need can access affordable nursing and home-care services.
- Improve elder care facilities by investing in public-private partnerships to increase the availability of assisted-living spaces.

The Ministry of Health's 2020 Roadmap acknowledged that Bermuda's aging population presents a growing financial challenge, yet the Government has done little to implement concrete solutions. The OBA will take decisive action to protect our seniors from financial hardship caused by healthcare costs.

## 4.3

### **Strengthening Mental Health Services**

*Mr. Speaker,*

Mental health is an often overlooked but critical aspect of public health. The Government has underfunded psychiatric and addiction services, leaving many individuals without proper care. The OBA would:

- Increase funding for mental health clinics and psychiatric services, ensuring timely access to care for those in crisis.
- Introduce school-based mental health programmes to support young people dealing with anxiety, depression, and stress.
- Expand addiction treatment and rehabilitation programmes, reducing the social impact of drug and alcohol abuse.

The Health in Review Report (2016) confirmed that mental health cases in Bermuda have steadily increased, yet the funding for these services remains insufficient. A proactive approach to mental health will not only improve individual well-being but also reduce strain on emergency services and law enforcement.

## 4.4

### **Investing in Healthcare Workforce and Technology**

*Mr. Speaker,*

Healthcare is only as good as the professionals who deliver it. Yet, Bermuda faces a shortage of doctors, nurses, and specialists, forcing patients to wait longer for appointments or seek expensive treatment overseas. The OBA would:

- Introduce incentives to attract and retain healthcare professionals, ensuring that Bermuda has sufficient doctors and nurses to meet the demand for services.
- Improve and streamline nursing and medical training programmes to develop local talent and reduce reliance on imported expertise.
- Implement electronic health records (EHRs) across all medical facilities to improve efficiency, reduce paperwork, and streamline patient care.

The Bermuda Health Strategy 2022–2027 itself acknowledges that the island’s medical workforce is shrinking, yet this Government has done little to address the issue. Although there have been expedited work permit processes for overseas nurses, we understand this is not sufficient and we are still losing medical professionals due to work permit processing times.

The OBA’s targeted approach will ensure Bermuda retains top-tier medical professionals while making the system more efficient through technology.

## 4.5 **Holding the Government Accountable**

*Mr. Speaker,*

The Government has failed to deliver on its promise of universal healthcare. Instead, it has burdened Bermudians with rising costs, failing facilities, broken systems and an underfunded hospital . Healthcare is not just about political slogans—it is about ensuring that people can afford to live healthy, fulfilling lives.

The One Bermuda Alliance is committed to real healthcare reform. We would take action where this Government has failed, ensuring that every Bermudian—young or old, employed or retired—has access to quality, affordable healthcare.

Bermuda deserves leadership that does more than talk about solutions—it delivers them. The OBA stands ready to build a healthier, more affordable, and more compassionate healthcare system for all Bermudians.

# 5

## Addressing Housing Needs and Social Challenges

*Mr. Speaker,*

A safe and affordable home is not a luxury—it is a fundamental right. Yet under this Government, Bermuda faces a growing housing crisis. Rents have surged beyond affordability, homeownership is increasingly out of reach, and homelessness has risen to unprecedented levels. Instead of addressing these issues with the resources this Government already has access to, it intends to impose further bureaucracy on private land.

The OBA plan outlines clear, practical steps to tackle Bermuda’s housing crisis and address social challenges. Our plan prioritizes increasing housing availability, making homeownership accessible, and ensuring that no Bermudian is left without shelter. Our approach is based on sound policy, economic sustainability, and compassion for those in need.

# 5.1

## Increasing Housing Supply and Affordability

*Mr. Speaker,*

Bermuda’s housing crisis is largely a supply issue. Too few homes are available at reasonable prices, forcing rents and property values to soar. The OBA would:

- **Audit and Mobilize Idle Government Properties** – Bermuda has numerous vacant government-owned buildings that could be repurposed for housing. We would conduct a full audit and convert properties into affordable housing or transitional shelters.
- **Expand Public-Private Partnerships for Housing Development** – The OBA would incentivize private developers to build affordable housing units by offering long-term government land leases at reduced rates. In return, developers would be required to allocate a percentage of units at below-market rates for middle-income workers such as teachers, nurses, and hospitality employees.
- **Introduce a Rent-to-Own Programme** – Homeownership should not be an impossible dream for Bermudians. The OBA would implement a structured rent-to-own programme, allowing families to gradually transition from renting to ownership, giving them a path to build equity and stability.

These policies align with recommendations in the Home Annual Report 2025, which highlights the urgent need for innovative solutions to Bermuda’s housing shortages. The OBA’s strategy directly addresses these concerns by unlocking new housing opportunities.

## 5.2 Addressing Homelessness with Immediate Action

*Mr. Speaker,*

Homelessness in Bermuda has surged, with over 1,100 people now lacking stable housing. This is a national crisis that demands leadership. The OBA would:

- Establish an Emergency Shelter and Safe Zones – No one in Bermuda should be left without a roof over their head. The OBA would repurpose existing government buildings into emergency shelters, providing immediate relief for the homeless.
- Create Transitional Housing Programmes – We would fund charities like HOME to develop structured transitional housing, where individuals can stay for a set period while receiving employment assistance, counseling, and support to regain stability.
- Implement a Coordinated Case Management System – Currently, homelessness services are fragmented. The OBA would create a single access point for individuals at risk, ensuring rapid placement in appropriate support programmes.

The Consultative Draft Plan to End Homelessness in Bermuda provides a framework for reducing homelessness through targeted interventions. But we have yet to see if this plan is finalized and what, if any, results have been generated. But we are encouraged that solutions can be both humane and effective.

# 5.3

## Reforming Rental Protections and Housing Laws

*Mr. Speaker,*

For many Bermudians, renting has become a financial burden with little protection against unfair practices. The OBA would:

- Reform the Landlord-Tenant Act – We would strengthen tenant protections while ensuring landlords can still operate fairly. Our reforms would streamline dispute resolution and introduce clear guidelines on rental increases and lease agreements.
- Implement a Rent Assurance Programme – Many vacant rental units remain off-market due to landlord concerns about tenant reliability. The OBA would introduce a programme where the government provides limited financial guarantees for rentals to vetted tenants, increasing housing availability without burdening landlords.
- Encourage Development of Secondary Rental Units – We would provide incentives for homeowners to create and rent out secondary suites or apartments, expanding affordable housing options.

These measures will create a balanced, fair rental market that benefits both tenants and landlords.

## 5.4 **Addressing Domestic Violence and Safe Housing for Victims**

*Mr. Speaker,*

Safe Lives November 2022 Report stated that approximately 7000 women have experienced intimate partner violence during their lifetime and in 2022 approximately 3000 women reported being the victim of intimate partner violence during the twelve-month period. Domestic violence victims often face an impossible choice: stay in an unsafe environment or become homeless. Bermuda currently lacks a dedicated shelter for survivors. The OBA would:

- Fund and Establish a Domestic Violence Shelter – We would ensure a secure, confidential location for victims and their children, providing counseling and legal assistance to help them rebuild their lives.
- Accelerate the Domestic Violence Court Initiative – The Government promised a specialized court to handle domestic violence cases but has failed to deliver. The OBA would fast-track this initiative to ensure swift justice for victims

## 5.5 **A Commitment to Housing and Social Stability**

*Mr. Speaker,*

Housing is more than just shelter—it is the foundation of a stable and thriving society. This Government has failed to address Bermuda’s housing crisis, allowing rents to rise, homelessness to increase, and homeownership to become unattainable for many.

The One Bermuda Alliance is committed to real action. We urge the Government to immediately create affordable housing, support those in crisis, and implement fair rental protections to ensure that every Bermudian has a place to call home. This is not just policy—it is a moral obligation, and we are ready to support strong, deliberate action in this crisis.



# 6

## Restoring Public Safety and Order

*Mr. Speaker,*

Every Bermudian deserves to feel safe and secure in their community. Whether it is walking the streets, driving on our roads, or simply relaxing in our homes, public safety is fundamental to our way of life. It is also critical to our economy—if Bermuda is perceived as unsafe, we risk losing foreign investment, tourism, and the confidence of our own citizens.

To this Government's credit, the National Violence Reduction Strategy provides a framework for tackling crime through community engagement, social services, and enhanced law enforcement coordination. However, while well-intentioned, it has not yielded the meaningful reduction in crime Bermudians had hoped for. The strategy lacks strong enforcement measures, suffers from slow implementation, and fails to adequately address Bermuda's gang violence problem. The official Crime Statistics Report shows that violent crime is a pressing issue, with gun-related incidents and burglaries rising.

*Mr. Speaker,*

Additionally, comments from the Hansard debate on the strategy reveal concerns that the plan is largely reactive, rather than proactive, in dealing with crime. Members of Parliament questioned the lack of specific metrics for measuring success and pointed out that without significant changes in job creation and education, the strategy alone will not deter criminal activity. This Government has failed to make the necessary investments in law enforcement, community support, and economic opportunity to ensure the success of its own plan.

The One Bermuda Alliance recognizes that public safety is not just about policing—it is about fostering a society where crime is discouraged through opportunity, enforcement, and community engagement. We would implement clear policies to address rising crime, road safety issues, and cybersecurity threats.

# 6.1

## **Crime Prevention and Law Enforcement Enhancement**

*Mr. Speaker,*

The BPS Cultural Review highlights that morale among law enforcement officers is at an all-time low due to funding shortages, outdated equipment, and a lack of political support. The OBA would:

- Increase Police Manpower and Equipment – Recruiting additional officers and investing in modern crime-fighting tools, including surveillance technology and forensic analysis capabilities.
- Enhance Community Policing – Reintroducing visible neighbourhood units to deter crime and build stronger relationships between officers and the public. Further, these patrols need to be provided with statistical intelligence and administrative support, to enable them to proactively tackle crime in their specific areas.
- Expand and Strengthen Gang Prevention Programmes – Implementing early intervention programmes that identify at-risk youth and connect them with mentorship and vocational training to deter gang involvement.
- Reform the National Violence Reduction Strategy – Ensuring measurable benchmarks for success, greater accountability, and a more aggressive stance on crime deterrence.

## 6.2 Cybersecurity and Data Protection

*Mr. Speaker,*

The recent Government Cybersecurity Breach demonstrated Bermuda's vulnerability to digital threats. The OBA would:

- Establish a Cyberattack Commission – It's clear that the Joint Select Committee is entirely dependent on Government, who have not demonstrated a willingness to tell Bermuda what happened in the cyberattack. An independent body must establish the facts and equip Parliament to hold the Government to account to remediate our vulnerabilities.
- Implement Mandatory Cybersecurity Protocols – Requiring government agencies and businesses handling sensitive data to meet strict cybersecurity standards.
- Invest in Cyber Education – Creating training programmes to develop local expertise in cybersecurity, reducing reliance on external consultants.

## 6.3 Road Safety and Infrastructure Renewal

*Mr. Speaker,*

Bermuda's road conditions continue to deteriorate, with potholes, poor signage, and reckless driving contributing to accidents. The OBA would:

- Launch an Emergency Road Repaving Initiative – Targeting the worst-affected areas with long-lasting repairs instead of temporary patchwork.
- Improve Traffic Enforcement – Deploying more officers to enforce speeding, reckless driving, and impaired driving laws. This includes reforming the traffic laws and offence processing to enable quick, easy enforcement of traffic laws instead of the hours-long process currently prohibiting enforcement measures.
- Expand Public Transport Reliability – Ensuring bus and ferry services are reliable so that Bermudians have safer commuting options for longer hours during the day and night.

## 6.4 Addressing the Root Causes of Crime

*Mr. Speaker,*

Crime is often a symptom of deeper societal problems, including unemployment, lack of educational opportunities, and social inequality. The OBA's economic and education policies would contribute to crime reduction by:

- Creating More Jobs for Young Bermudians – Providing vocational training and apprenticeships to give young people legitimate career paths instead of turning to crime.
- Expanding After-School Programmes – Keeping at-risk youth engaged in productive activities and off the streets.
- Strengthening Social Services – Offering mental health support and family counseling to address the underlying causes of criminal behavior.

## 6.5 A Commitment to Safety and Justice

*Mr. Speaker,*

Public safety is not an issue that can be ignored or downplayed. The Government's failures in crime prevention, road safety, and cybersecurity have left Bermudians feeling vulnerable. The One Bermuda Alliance would restore security by equipping law enforcement, improving infrastructure, and addressing crime at its root causes.

Bermuda's people deserve a government that prioritizes their safety—not one that merely reacts to crises after they have already happened. The OBA stands ready to lead with a proactive, results-driven approach to public safety, ensuring that our island remains a secure place to live, work, and thrive.

# 7

## **Demanding Good Governance and Accountability**

***Mr. Speaker,***

Underlying all these specific issues – the economy, education, health, housing, public safety – is a more fundamental problem: a crisis of governance and accountability. Government's first job is to govern well: to manage public affairs competently, keep its promises, and be accountable to the people. Unfortunately, this administration has too often been long on talk and short on action. Bermuda's people are losing trust that their leaders will do what they say. And the Throne Speech, with its recycled promises and lack of introspection, does nothing to restore that trust.

***Mr. Speaker,***

Let's reflect on some history. The Premier loves to repeat the slogan "Promises made, promises kept." It's catchy, but is it true? Look around our island. Look at our infrastructure, our economy, our social fabric. Do they reflect a government that has kept its promises and delivered results? The cracks in our roads mirror the cracks in the promises. For years we've heard commitments – to grow the economy, diversify industry, reform education, reduce the cost of living, fix public transport, create jobs, end gang violence, and so on. And yet, here we are, many years and Throne Speeches later, with those problems largely unresolved and in some cases worse. The people of Bermuda can see this. They live it every day. They know that "promises kept" is more slogan than reality.

***Mr. Speaker,***

The Government must put aside the pet projects. Instead of a music studio, pave the roads. Instead of traveling to Dubai, fix the bridges. Instead of new ministerial cars, get more trash trucks. Government must focus on fixing the big ticket, hard issues, like pension and immigration reform.

***Mr. Speaker,***

Credibility matters. When a government loses credibility, it loses the consent of the governed in all but name. People start tuning out official announcements or greet them with cynicism. People disengage, giving even more space for incompetence and inaction to grow. That's dangerous in a democracy, because solving big problems requires public buy-in and shared sacrifice at times. How can the public buy in if they don't trust what they're being sold?

Accountability means taking responsibility for failures, not just patting oneself on the back for perceived successes. I listened in vain for any acknowledgement in the Throne Speech of where the Government may have fallen short and how it plans to improve. There was no mea culpa on, say, the mishandling of the cyberattack aftermath, or that the infrastructure is crumbling. Instead, we got self-congratulation on things like cost-of-living and economic management. Good governance would have been to say: "We recognize we haven't made enough progress on X, and here's how we will do better." That kind of honesty earns public respect.

***Mr. Speaker,***

The One Bermuda Alliance holds itself to a higher standard of accountability. We believe leadership is about service. We believe service is transparent, accountable, and above all competent. That means:

- **Regular Public Reporting:** We would institute specific, measurable goals with regular public progress updates. If we promised to, say, create 100 jobs through an employment programme or build 20 affordable housing units by a certain date, we will stand up and tell you exactly how many have been done each quarter. And if targets are not met, we will explain why and how we will get back on track.
- **Financial Responsibility:** We would publish clear, on-time no-gimmick financial statements and budgets, so the public can see where every dollar is going. And if belt-tightening is needed, we as leaders will tighten ours first – that means scrutinizing travel, consulting contracts, and any unnecessary spending in Cabinet's own operations. We cannot ask the people to sacrifice if we do not lead by example.
- **Integrity in Office:** We would enhance codes of conduct for ministers and MPs, to include clear enforcement and consequences. Recent years in Bermuda have seen too many questions around conflicts of interest or the handling of public contracts. Under an OBA administration, any minister or official found violating the public trust would be swiftly removed. We do not tolerate any abuse of power or corrupt behavior. Bermuda's reputation, internal and external, depends on clean governance.
- **Collaborative Leadership:** Accountability also means listening to others. We would actively engage with the Opposition (if we are government), with unions, with business associations, and with citizen groups on major initiatives. No one party has a monopoly on good ideas. For instance, if a future cyber crisis hit, we'd invite tech experts to stay involved; not just offer initial response and then be pushed aside. If an education reform is contentious, we'd be willing to go back to the table with teacher representatives rather than bulldozing ahead. That is the mature, responsible way to govern in a small community.

Bermuda used to be a model of effective governance. We had balanced budgets in the 1990s, social harmony improving in the 2000s, and even in the early 2010s under an OBA government, we saw return to growth and big projects like America's Cup that lifted confidence.

***Mr. Speaker,***

It saddens me to see how far we have drifted from that. We are now at risk of being seen as a jurisdiction that lost its way. We have an oversized, expensive government struggling to get basic things done, an economy that's stagnant, and a populace that's understandably frustrated.

I want to stress that holding the Government accountable is not just about criticism; it's about guiding us all back to a better path. When we demand accountability and better governance, it's because we love this country and know it can be better. That's why I say to the Government: take responsibility for your lackluster approach. We are no longer leaders in the world in many areas where we used to be. Bermuda's star has dimmed when it should be shining bright. It is time for this Government to either dramatically raise its game – or to go. If those in power cannot meet the expectations of the people, then make way for those who will.

## Conclusion: A Better Path Forward

***Mr. Speaker,***

This Reply to the Throne Speech has highlighted a number of shortcomings in the Government's agenda – but more importantly, I have tried to sketch out a vision of hope and solutions. It is easy to feel discouraged when year after year problems persist and promises are broken. But we should not lose heart. The very fact that so many voters do not support the political status quo is proof that there are still Bermudians with an alive and strong spirit. They have not given up on this island; on the contrary, they care deeply and are willing to fight for a Bermuda that works for all of us.

This Throne Speech may be disappointing, but our destiny is not defined by one speech or one government. Bermuda's story is defined by us, her people – by our resilience, our innovation, and our commitment to each other. When times are tough, Bermudians pull together. We've seen it in hurricanes, we saw it during COVID, and we see it every day in small acts of kindness in our neighborhoods. That is the foundation upon which we can build a better Bermuda.

***Mr. Speaker,***

Bermuda can be safe, affordable, and full of opportunity for every Bermudian. Bermuda can have a strong economy that provides good jobs and fair wages, where the cost of groceries, healthcare, and electricity isn't a constant worry. A Bermuda where our schools are top-notch, and every child can fulfill their potential. A Bermuda where our seniors live comfortably and with respect, and where no one is forgotten in their time of need. A Bermuda that once again leads the region in good governance, transparency, and innovation – setting an example that others follow.

***Mr. Speaker,***

Some will say this is ambitious. Yes – it is. But Bermudians have never been afraid of ambition. Our ancestors navigated the Atlantic and built a thriving society on these small rocks through ambition and hard work. In more recent memory, we transformed our economy from shipbuilding to tourism, from tourism to international finance, by being bold and forward-thinking. We can do it again.



***Mr. Speaker,***

As Leader of the Opposition, my role is to hold the Government accountable – and I will continue to do that vigorously. Yet, I also believe in offering a hand in partnership when possible. Bermuda is bigger than party loyalty. If the Government today were to implement some of the proposals we've laid out – be it cutting the sugar tax, implementing an independent Education Authority, reviving an independent tourism authority, putting vacant and derelict Government properties to assisting homelessness, or investigating our cyber failures – I would applaud them and support those moves, because they would be right for Bermuda. I say this to the Government: please don't leave problems lingering. We will all benefit if you succeed in making life better here.

***Mr. Speaker,***

However, if this Government remains unable or unwilling to deliver, then the OBA stands prepared to step in and implement these plans ourselves. We are not seeking power for its own sake, but we will not shy away from the responsibility if it is entrusted to us. Bermuda cannot afford drift and dithering for four more years. The world is moving fast; challenges like global inflation, technological change, and climate impacts will not wait for us to get our house in order. We need to act with urgency and unity.

***Mr. Speaker,***

To my fellow Bermudians, I pledge this: I will continue to listen to you, to fight for your interests, and to put Bermuda first. Whether you voted OBA, PLP, FDM, independent, or not at all – I am committed to working on behalf of all of you. The Opposition's job is not just to oppose, but to propose. You have heard many proposals today, and you will hear more in the days to come as we roll out plans and policies addressing our island's needs. Engage with us, give us your feedback, and together we will refine these ideas.

***Mr. Speaker,***

In closing, despite the disappointments of this Throne Speech, I am optimistic. I am optimistic because I believe in Bermudians. I believe in our ability to adapt, to overcome adversity, and to build a brighter future for our children.

It's time to turn the page on mere talk and truly start doing the hard work. It's time for a Bermuda where promises are kept because they are made with honesty and executed with competence. Let us choose the path of action, accountability, and hope.

Bermuda's best days are not behind us—they are ahead of us. Just beyond this storm.



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**One Bermuda Alliance**