



The Plan to End Homelessness (PTEH)

Homelessness data, status, prioritization and delivery of the PTEH

March 2026



Forward from PTEH sponsors

The plan has taken approximately 2½ years to develop and is based on the best data and evidence available today. Like an emergency management command center, everyone who holds a key piece of the solution is at the table together to solve it. Decisions are made by and with people who have experienced homelessness themselves.

Sponsorship and Governance

- The Plan to End Homelessness was co-sponsored by the Hon. Tinée Furbert, JP, MP, Ministry of Youth, Social Development and Seniors and Denise Carey, Chief Executive Officer of the charity HOME.
- A steering committee and advisory committee comprising representatives from the Government as well as non-Governmental bodies and civic leaders provided governance over the development of the plan.

Primary inputs

- Data and insights from over 400 Bermudians experiencing homelessness.
- Hundreds of hours of collaborative input from community experts and partners (both Government and non-government).
- Evidence-based research into solutions from over forty countries around the world as well as those domestically.
- Three rounds of community consultation.

Overall conclusion of the PTEH

- Homelessness is not inevitable. It can be ended.
- It establishes the following vision for Bermuda: “Homelessness is ended. Permanently. This means that everyone has a safe, stable, and sustainable place to live and that, wherever possible, new cases of homelessness are prevented.”

Strategic objectives

The principal recommended strategic objectives forming the foundation of Bermuda's Plan to End Homelessness are as follows:

1. A rapid end to rough sleeping and other forms of high-risk homelessness.
2. A systematic approach to homelessness data and intervention monitoring.



3. Sufficient accessible social and affordable housing and welfare entitlements.
4. Citizen-centric coordinated service delivery.
5. Public policy reform and statutory rights and protection changes.
6. Public perception and awareness.
7. Other holistic and system-wide reforms.

Future state and priority

People receive the support they need to avoid experiencing homelessness in the first place. The few people who do lose their housing aren't lost in a convoluted system. Instead, their names and needs are immediately known by the systems responsible for helping them exit homelessness, and those needs are addressed in a timely and dignified way. The systems and services that are meant to help people into housing deliver equally excellent outcomes for everyone, regardless of race or ethnicity.

The PTEH identifies twenty future state characteristics, all of which are considered critical to deliver a sustainable end to homelessness. Across all twenty characteristics are one hundred and twelve recommended actions designed to deliver the future state.

This document provides the latest data on people experiencing homelessness gathered by HOME as at December 31, 2025. It also provides an update on which recommended actions are already complete, which actions are partially complete, which actions will be prioritized for immediate term (<3 years or by December 31, 2028) and which actions be deferred for medium- or longer-term implementation.

The PTEH requires a whole system response (government, non-government agency, community partners and the general public) and is multi-year in nature. It is positioned as a bi-partisan strategy with the aim that its implementation is not disrupted by political change. A reminder of why we have a single PTEH and the case for change is set out in Appendix 1.

Hon. Tinée Furbert, JP, MP
Ministry of Youth, Social Development and Seniors
The Government of Bermuda

Denise N. Carey
Chief Executive Officer
HOME

Homeless population in Bermuda (December 31, 2025)

Operational category		2025	2024	2023	2022	2021	Living situation	Generic definition
Roofless	People living rough	170	149	98	68	70	• Public space or external space	• Living in the streets or public spaces, without a shelter that can be defined as living quarters
	People staying in a night shelter	99	95	74	46	33	• Night shelter	• People with no usual place of residence who make use of overnight shelter, low-threshold shelter
Homeless	People in accommodation for the homeless	217	208	174	169	166	• Homeless hostel • Temporary accommodation • Transitional supported accommodation	• Where the period of stay is intended to be short-term
	People in a women's shelter	33	32	12	10	3	• Women's shelter accommodation	• Women accommodated due to experience of domestic violence and where the period of stay is intended to be short-term
	People in accommodation for immigrants	24	24	18	17	2	• Temporary accommodation, reception centres • Migrant workers' accommodation	• Immigrants in reception or short-term accommodation due to their immigrant status
	People due to be released from institutions	113	94	78	65	60	• Penal institutions • Medical institutions • Children's institutions/homes	• No housing available prior to release • No housing identified (e.g. by 18th birthday) • Stay longer than needed due to lack of housing
	People receiving longer-term support (due to homelessness)	70	66	44	37	20	• Residential care for older homeless people • Supported accommodation for formerly homeless person	• Long-stay accommodation with care for formerly homeless people (normally more than one year)
Insecure	People living in insecure accommodation	188	128	117	90	85	• Temporarily with family/friends • No legal (sub) tenancy • Illegal occupation of land	• Living in conventional housing but not the usual or place of residence due to lack of housing • Occupation of dwelling with no legal tenancy • Illegal occupation of a dwelling • Occupation of land with no legal rights
	People living under threat of eviction	130	63	40	15	21	• Legal orders enforced (rented) • Repossession orders (owned)	• Where orders for eviction are operative • Where mortgagee has legal order to re-possess
	People living under threat of violence	15	9	7	4	5	• Police recorded incidents - Perpetrators of violence - Victims of violence - Persons exiting a life of criminal activity	• Where police action is taken to ensure place of safety for victims of domestic violence
Inadequate	People living in temporary/ non-conventional structures	89	70	38	29	20	• Mobile homes • Non-conventional building • Temporary structure	• Not intended as place of usual residence • Makeshift shelter, shack or shanty • Semi-permanent structure, hut or cabin
	People living in unfit housing	125	114	73	64	50	• Occupied dwelling unfit for habitation	• Defined as unfit for habitation by national legislation or building regulations
	People living in extreme overcrowding	58	49	38	36	20	• Highest national norm of overcrowding	• Defined as exceeding national density standard for floor space or useable rooms
TOTAL		1,331	1,101	811	650	555		

Note: Short stay is defined as normally less than one year; long stay is defined as more than one year.

Source: HOME (2025 Annual Report) based on individuals who are homeless where there has been direct contact or contact through another agency and their situation confirmed.

Hidden homeless and those at risk of homelessness

Communities are built on connections, shared resources, and collective aspirations, and when individuals lack safe, stable housing, the ripple effects are felt far and wide.

- The hidden homeless - people who live temporarily with others but without guarantee of continued residency or immediate prospects for accessing permanent housing and typically do not access homeless support and services—represent an additional unreported component of this population. Statistically this means that the ultimate homeless population is higher than our reporting.
- Some people are more at risk of becoming homeless than others. People in low-paid jobs, living in poverty and poor quality or insecure housing are more likely to experience homelessness. Whatever the causes, data gathered in the UK, for example, confirms that ‘the roots of a housing crisis start many months before losing a home’ and traditional identification methods discover individual crises too late for homelessness to be prevented. Prevention is more effective than managing crisis and it is for this reason that it is important to define, identify and monitor not just those experiencing homelessness but also those at risk of it. Consequently, a person at risk of homelessness is defined as: someone who does not have sufficient resources or support to prevent them from becoming homeless within the next six months. Prevention is more effective than managing crisis and it is for this reason that it is important to define, identify and monitor not just those experiencing homelessness but also those at risk of it.
- To date, neither the hidden homeless nor those at risk of homelessness have been able to be measured. Based on empirical data from other countries 62% (CRISIS UK) of the overall homeless population is hidden.

Future state characteristics and recommended actions

The following twenty future state characteristics are all necessary to be in place to achieve an end to homelessness. The plan includes one hundred and twelve recommended actions which are designed to support as system aligned with these future characteristics. The following table maps the 112 actions to the 20 characteristics and sets out the status of delivery against those actions (completed, partially completed, planned for the short term (i.e. before December 31, 2028) or planned for the medium & long-term). Any actions which are partially completed to date will be completed within the short term.

20 future state characteristic	112 recommended actions (number)				
	Complete	Partially complete	Short-term	Medium & long term	Total
1. Consistent data on all forms of homelessness collected in real-time to gain insight and monitor interventions.	2	2	7	3	14
2. Prevention-based, public policy exists to permanently end homelessness	-	-	2	-	2
3. Wider public policy supporting homelessness policy. Including housing, income, childhood poverty and health.	-	-	3	2	5
4. Policy, service delivery and practice are designed co-productively and delivered collaboratively through a whole system approach.	1	1	2	-	4
5. Strong governance, accountability and performance pervade the delivery of all outcomes.	-	2	1	-	3
6. An ideal prevention-based statutory homelessness system exists, based on rights and law.	-	-	1	1	2
7. A duty of care across service providers to work together in the interests of individuals for as long as is needed.	-	-	3	-	3
8. All services place the individual at the centre and work together in a trauma-In-Form ed way, supported by technology.	1	3	2	1	7
9. Multi-disciplinary case management teams coordinate across agencies to support individuals with their needs.	-	2	-	-	2
10. Rapid re-housing into long-term accommodation is the default model with limited use of temporary housing.	-	-	5	3	8
11. Housing First is aimed at assisting individuals with some of the most complex needs.	1	2	8	1	12
12. Targeted preventions and pathways exist for all groups, especially high-risk groups.	-	3	9	3	15
13. Public attitudes towards, and understanding of, homelessness positively support its sustained end.	-	1	2	-	3
14. Everyone has equal right to assistance and without discrimination.	-	-	2	-	2
15. People enjoy the right to the highest attainable standard of health.	-	-	2	1	3
16. Adequate tenancy rights and protections, as well as standards for landlords, exist in the private rental market.	1	1	2	-	4
17. The costs of homelessness and temporary accommodation are a citizen-funded service.	-	-	2	1	3
18. Long-term political commitment and sustained financing are secure.	-	-	2	-	2
19. Sufficient, accessible social and affordable housing exists to match demand.	-	-	7	3	10
20. Welfare entitlements are accessible and adequate to avoid or exit homelessness.	-	2	4	2	8
Total	6	19	66	21	112
Percentage	5%	17%	59%	19%	100%

Completed actions

Following the completion of the plan, various recommended actions have been completed to date as follows:

Future State	Reference	Lead agencies	Action	Comments
Consistent data on all forms of homelessness is collected in real-time.	1.003	HOME	Common data across all people experiencing homelessness and those at risk of homelessness is defined as well as the frequency of that data capture.	Homeless data according to the European Typology of Homelessness and Housing Exclusion (ETHOS) has been captured annually since 2021. This uses the standardised definition to measure 13 operational categories, ranging from rough sleeping to insecure tenancies. This data is retained on the In-Form case management platform and will be real-time once all agencies are using In-Form consistently.
Consistent data on all forms of homelessness is collected in real-time.	1.008	HOME	Implement a homelessness outcomes framework by which case managers support clients to make progress and achieve success in areas such as motivation and taking responsibility, self-care and living skills, managing money, personal administration, social networks and relationships, drug and alcohol misuse, physical health, emotional and mental health, meaningful use of time, managing tenancy and accommodation, and offending.	The In-Form platform case manages clients using an established outcomes-based framework which all agencies delivering services to people experiencing homelessness will use. This connects services providers to deliver specific services agreed by case managers with their clients based on the outcomes framework.
Policy, service delivery and practice are designed co-productively and delivered collaboratively through a whole system approach.	4.003	Ministry of Youth, Social Development and Seniors, and HOME	Establish a single plan to address the issue of homelessness that includes shared strategy and goals.	The PTEH been approved by Cabinet for tabling and the various non-government agencies involved in the homelessness domain and has followed three rounds of public consultation as well as the co-productive input of over four hundred people with lived experiences.
All services place the individual at the center and work together in a trauma-In-Form ed way supported by technology.	8.006	Ministry of Youth, Social Development and Seniors, and HOME	Establish a centralised case management system enabling service providers to contribute to the delivery of services using a single tool.	Following beta testing and implementation with its client base, HOME formalised In-Form as its technology platform for case management. In-Form is a cloud-based Salesforce-based case management system designed specifically for homelessness and housing organizations, allowing them to manage clients, cross-agency service delivery, and outcomes. The Government has purchased twenty-five licences to enable Government Ministries, Departments and third sector partner agencies to use a single tool (with a single version of the truth) to place clients at the centre of service deliver based on their individual needs. As of March 31, 2026, there were thirteen government and non-government agencies using In-Form .
Housing First is aimed at assisting individuals with some of the most complex needs.	11.011	HOME	Collect data gathered in respect of the fidelity of Housing First projects.	HOME's Black Circle facility is Bermuda's first Housing first project. Now joined by HOME for Families, the fidelity of both projects is monitored with a focus on the outcome of clients transitioning from homelessness to a state of sustainable independent living. Black Circle has a ninety percent success rate. All future Housing First projects or programmes will gather similar data sets.

Future State	Reference	Lead agencies	Action	Comments
Adequate tenancy rights and protections, as well as standards for landlords, exist in the private rental market.	16.002	HOME	Establish a rent-ready training programme to enable participants to develop an understanding of their rights and responsibilities as a tenant and how to maintain their home and live independently, including assistance with budgeting	In 2024, HOME, hired a Renting Ready Coordinator and trained two 'train the trainers' and over thirty Renting Ready trainers from multiple agencies. Renting Ready is a tenancy strengthening course that helps clients understand how to find a rented home and provides comprehensive learning around vital tenancy management skills. It covers housing options, rights and responsibilities, living on a limited budget, looking after a property, and managing relationships with landlords and roommates. Renting Ready, a course developed by Crisis UK, has a confirmed track record of making it easier for people on low income and with previous experience of homelessness to find, secure and keep accommodation.

Partially completed actions

Following the completion of the plan, various recommended actions have been partially completed to date as follows:

Future State	Reference	Lead agencies	Action	Comments
Consistent data on all forms of homelessness is collected in real-time.	1.001	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	The definition proposed in this plan is adopted nationally across all stakeholders and enshrined in law. Target Completion: December 31, 2027	All agencies currently using In-Form as well as other Government Departments have adopted ETHOS which HOME has used since 2021, and which is built into the In-Form architecture. Mandatory reporting, using the approved tool, shall be enshrined in law and required of all designated parties.
Consistent data on all forms of homelessness is collected in real-time.	1.004	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Capture on a central system all people who are experiencing or at risk of becoming roofless, houseless, housing insecure, and/or having inadequate housing. Target Completion: December 31, 2027	Implementation of In-Form across the entire population of homelessness service providers is ongoing. Furthermore, data is not being gathered on 'those at risk of homelessness'. Real-time data remains the goal.
Policy, service delivery and practice are designed co-productively and delivered collaboratively through a whole system approach.	4.001	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Define a collaborative system of homeless service delivery. Target Completion: December 31, 2028	In 2025, HOME substantially moved towards the goal of operating 'one front door' by transitioning away from a fragmented system to a client-centric one with agencies transitioning towards standard tools (e.g. SPDAT), technologies (e.g. In-Form) and processes. Inter-agency cooperation and whole-system service delivery needs to be agreed formally.
Strong governance, accountability and performance pervade the delivery of all outcomes.	5.001	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Constitute a quasi-independent commission, comprising a panel of inter-agency experts responsible for governance over the delivery of the plan. Target Completion: December 31, 2026	The Homelessness Advisory Committee has overseen the development of the plan. It is recommended that this Committee is reconstituted to align to oversee implementation versus design.
Strong governance, accountability and performance pervade the delivery of all outcomes.	5.002	Ministry of Housing and Municipalities and HOME	Report on a public portal key data and statistics related to people experiencing homelessness and those at risk of it. Target Completion: October 31, 2026	A public microsite has been created to provide information in relation to the progress of implementing the plan, key milestones, owners, etc.

Future State	Reference	Lead agencies	Action	Comments
All services place the individual at the centre and work together in a trauma-In-Form ed way supported by technology.	8.001	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Realign and integrate all In-Form ation and resources by understanding and anticipating the cluster of needs a person experiencing, or at risk of homelessness, may have — even when the person may not be aware that those services are available — so delivering a citizen-centric rather than service-led approach. Target Completion: December 31, 2028	Per 4.001, the role of all case managers must be orientated to help clients deliver against the outcomes contained in In-Form framework. This will require formal commitments from all agencies.
All services place the individual at the centre and work together in a trauma-informed way supported by technology.	8.004	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Create an appropriate data framework for the homeless sector so that there is 'one source of the truth' and data is harnessed to deliver optimal solutions for clients. Target Completion: December 31, 2028	
All services place the individual at the center and work together in a trauma-In-Form ed way supported by technology.	8.005	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	This framework would require the establishing of appropriate data sharing or exchange between agencies and so should ensure confidentiality (only authorised parties access data), integrity (data is tamper-proof), and interoperability (all parties should be able to access irrespective of their technical architecture). Target Completion: October 31, 2026	This is the established protocol within In-Form and complies with Bermuda privacy laws. In-Form
Multi-disciplinary case management teams coordinate across agencies to support individuals with their needs.	9.001	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Multi-disciplinary case management teams coordinate across agencies to support individuals with their needs. Target Completion: October 31, 2027	This is complete for all HOME case managers. Case managers across sister agencies will be provided training and service standards in order to deliver to these service levels.
Multi-disciplinary case management teams coordinate across agencies to support individuals with their needs.	9.002	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Case managers identify the barriers to clients accessing the care they need through the performance of their work and those barriers are dismantled. Target Completion: October 31, 2027	Per 4.001, a single point of entry into the services system has involved deployment of the inter-agency Service Prioritisation Decision Assistance Tool (SPDAT) and In-Form case management system. This has been developed by HOME to ensure all relevant agencies come together during the case-planning process to ensure an ongoing client centred and strength-based approach to service delivery. All agencies need to participate in these approaches.

Future State	Reference	Lead agencies	Action	Comments
Housing First is aimed at assisting individuals with some of the most complex needs.	11.006	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Supportive housing and community services (voluntary and court ordered) are used to consistently engage tenants to ensure housing stability. Full rights, responsibilities, and legal protections afforded to tenants. Practices and policies to prevent lease violations and evictions; means to ensure that housing and community services are flexible to client needs Target Completion: October 31, 2027	Housing First strategies are in place at Black Circle and HOME for Families. A framework and protocols for all future housing first projects will be developed and overseen.
Housing First is aimed at assisting individuals with some of the most complex needs.	11.012	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Safeguarding reviews take place where a person has died while rough sleeping, living in inadequate housing, or when housing insecure. Target Completion: October 31, 2027	HOME maintains records of all people experiencing homelessness who have died. The process and ownership of safeguarding requires further formalisation across all agencies.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.003	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Adopt Housing First for rough sleepers, prioritising: ensuring that rough sleeping is rare, resolving rough sleeping quickly when it happens and making sure no-one returns to the street. Target Completion: October 31, 2028	Black Circle prioritises high-risk people experiencing homelessness and has prioritised rough sleepers. and low barrier housing and other options for rough sleepers are required.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.006	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Ensure that critical time interventions enable people leaving the Department of Corrections to have confirmed accommodation for a minimum of six months and housing and support services to facilitate successful re-entry into society. Target Completion: October 31, 2027	The Ministry of Youth, Social Development and Seniors and HOME have been refurbishing a premises to commence a collaborative programme involving the Department of Corrections, Court Services and other agencies to support people exiting the criminal justice system with the objectives of avoiding recidivism and/or homelessness.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.014	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Fundamental reform takes place to ensure all private landlords adhere to a legally binding standard on decency accompanied by a modern tenancy system that gives renters peace of mind so they can confidently settle down and make their house a home. Target Completion: October 31, 2028	The Renting Ready tenancy support will educate tenants on their rights and responsibilities.

Future State	Reference	Lead agencies	Action	Comments
Public attitudes towards and understanding of homeless positively support the sustained ending of homelessness.	13.001	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	A concerted effort (and associated campaigns) to reframe the issues from the homeless sector to broaden public understanding of homelessness to build empathy and support for solutions needed to end homelessness. This should include challenging discrimination, tackling stigma, and promoting inclusion. Target Completion: October 31, 2028	HOME has launched significant campaigns in relation to homelessness awareness and empathy. Further work is required to increase those things and stimulate more community-based movement to end homelessness.
Adequate tenancy rights and protections, as well as standards for landlords, exist in the private rental market.	16.001	Ministry of Youth, Social Development and Seniors, Ministry of Housing and Municipalities, and HOME	Review the private renters' market and introduce a private renters bill to enshrine rights to both renters and landlords. As a result, renters in the private sector receive the right to feel secure in their home, settled in their community and able to plan for the future with confidence and landlords have clarity over their rights, including when they can reclaim a property Target Completion: October 31, 2027	Significant work is already underway by the Ministry of Home Affairs, HOME and the PTEH legal working group to modernise the private rental framework. The aim is to deliver clearer, balanced protections for tenants (security, habitable accommodations and fair processes) alongside clearer, workable protections for landlords (predictable grounds for possession, timely dispute resolution and enforceable tenant responsibilities).
Welfare entitlements are adequate to avoid or exit homelessness.	20.007	Ministry of Youth, Social Development and Seniors, and HOME	Create a mechanism to provide financial support while the formal process of financial assistance is being undertaken. Target Completion: October 31, 2027	The Ministry of Youth, Social Development and Seniors, HOME operated a hardship fund whereby individuals can apply for relatively low value, crisis funding principally to avoid homelessness events taking place. This programme is to be broadened in future periods.
Welfare entitlements are adequate to avoid or exit homelessness.	20.008	Ministry of Youth, Social Development Seniors, and HOME	Establish a welfare-to-work framework, to provide early intervention when a claimant first leaves work. Including providing a case manager who is responsible for providing front-line support that claimants require before focusing on employment as the main outcome (example, help with managing a health condition or disability, confidence building and skills development).	HOME's clients are receiving support to individuals who have newly lost a job. This needs to be formalised into the overall welfare system to avoid the significant exposure.

Short term actions

The following actions are recommended to be completed by December 31, 2028:

Future State	Reference	Action
Consistent data on all forms of homelessness is collected in real-time.	1.002	This extends to a definition of 'people at risk of homelessness'.
Consistent data on all forms of homelessness is collected in real-time.	1.005	Ensure all agencies working in the homeless and housing sector engage with a central system to maintain In-Form in real time.
Consistent data on all forms of homelessness is collected in real-time.	1.009	Monitor homelessness interventions and evaluate their effectiveness.
Consistent data on all forms of homelessness is collected in real-time.	1.011	Develop early warning systems to identify those at risk of homelessness.
Consistent data on all forms of homelessness is collected in real-time.	1.012	Common data in relation to both the supply and demand for housing is defined and captured on a timely basis. This includes data in relation to affordability, access, and sustainability.
Consistent data on all forms of homelessness is collected in real-time.	1.013	Develop a financial and economic quantification of the costs of homelessness to Bermuda based on the status quo. Use these to develop economic cases for change.
Consistent data on all forms of homelessness is collected in real-time.	1.014	Develop the economics associated with delivering the plan to end homelessness so that an implementation plan can be developed that matches investment capacity with the changes required.
Specific public policy exists to permanently end homelessness with an ethos of prevention.	2.002	Establish an overall public policy whereby homelessness is a rarity and when it does occur, it is brief, the individual or household is supported back into accommodation quickly and sufficiently supported so that they do not fall back into homelessness
Specific public policy exists to permanently end homelessness with an ethos of prevention.	2.003	This public policy is in respect of those currently experiencing homelessness as well as those at risk of homelessness.
Wider public policy, especially housing, income, childhood poverty and health, is supports homelessness policy.	3.003	Mainstream rapid rehousing is a national policy to ensure that housing is secured, whenever an individual enters the social service system.
Wider public policy, especially housing, income, childhood poverty and health, is supports homelessness policy.	3.004	The Government ensures an adequate affordable and social housing supply to tackle immediate needs, including a commitment to continue investing at appropriate levels in affordable social housing to safeguard supply in the longer term. (This would be assisted by an agreed definition of affordable housing in a Bermuda economic context and a long-term view over the next 20 years, with bi-partisan support.

Future State	Reference	Action
Wider public policy, especially housing, income, childhood poverty and health, is supports homelessness policy.	3.005	An end to homelessness forms an important part of Bermuda's health strategy and is guided by public policy, which ensures that health is equally available, accessible, acceptable and of good quality to all people.
Policy, service delivery and practice are designed co-productively and delivered collaboratively through a whole system approach.	4.002	Establish universal core service missions.
Policy, service delivery and practice are designed co-productively and delivered collaboratively through a whole system approach.	4.004	Policy and service delivery are developed co-productively and informed by data-driven and consultative processes involving key stakeholders across the homelessness ecosystem, including individuals with lived experience—those currently experiencing homelessness or at risk of it.
Strong governance, accountability and performance pervade the delivery of all outcomes.	5.003	Periodically report (at least annually but in real time where possible) on the impact of implementing the activities contained within the plan to end homelessness. This includes reporting of metrics established to monitor or deliver outcomes and includes transparency into who is responsible for delivering those outcomes.
An ideal prevention-based statutory homelessness system exists, based on rights and law.	6.001	A system exists that gives people experiencing or at risk of homelessness a statutory safety net. The system has an overwhelming emphasis on prevention and early intervention as well as more humane and effective approaches whereby the law is used as a last resort.
All services place the individual at the center and work together in a trauma-In-Form ed way supported by technology.	8.002	All services are designed and operated as trauma-In-Form ed, recognising that people adapt to trauma in order to keep themselves safe, and give the client power and build trust, thus enhancing safety.
All services place the individual at the center and work together in a trauma-In-Form ed way supported by technology.	8.003	Programmes and services for trauma survivors do not follow a 'one-size-fits-all' approach and adequately take into account the trauma.
Rapid re-housing into long-term accommodation is the default model with limited use of temporary housing.	10.001	Develop a 'rapid rehousing' framework and approach for adoption that is the default model for all people who are roofless, houseless, housing insecure, and/or have inadequate housing.
Rapid re-housing into long-term accommodation is the default model with limited use of temporary housing.	10.002	Everyone experiencing or at risk of becoming roofless, houseless, housing insecure, and/or having inadequate housing shall benefit from rapid rehousing and be assisted to find a settled home as quickly as possible.
Rapid re-housing into long-term accommodation is the default model with limited use of temporary housing.	10.006	For anyone that is homeless or at risk of becoming homeless, public entities (or agencies operating on their behalf) work with the person to create a Personal Housing Plan.
Rapid re-housing into long-term accommodation is the default model with limited use of temporary housing.	10.007	Establish a time limit for people staying in inadequate temporary accommodation, ensuring sufficient emphasis on transition into long-term housing.
Rapid re-housing into long-term accommodation is the default model with limited use of temporary housing.	10.008	Collect key data related to: Delivery of affordable permanent housing. Support required to assist people with successfully maintaining their tenancy.

Future State	Reference	Action
Housing First is aimed at assisting individuals with some of the most complex needs.	11.001	The Housing First model shall prioritise the provision of permanent long-term housing.
Housing First is aimed at assisting individuals with some of the most complex needs.	11.002	Support services for persons living with mental health, intellectual disability, substance use disorder, or with history of offending behaviour shall be addressed through coordinated and intensive support.
Housing First is aimed at assisting individuals with some of the most complex needs.	11.003	The provision of safe, low-barrier, emergency accommodation that is comfortable, welcoming and suitable for persons with different levels of needs.
Housing First is aimed at assisting individuals with some of the most complex needs.	11.004	Ensure that people imminently at risk of rough sleeping move straight into emergency accommodation rather than sleeping rough.
Housing First is aimed at assisting individuals with some of the most complex needs.	11.005	Establish common principles in relation to Housing First services.
Housing First is aimed at assisting individuals with some of the most complex needs.	11.007	Increase funding to scale up outreach for existing and new rough sleepers to ensure that housing support and community services are provided 'where they are' waiting to come inside. The action includes efforts to return persons to their home country as appropriate.
Housing First is aimed at assisting individuals with some of the most complex needs.	11.008	Establish annual marketing and community education strategy. Collaborative discussions on local radio stations to educate and empower individuals and families in need of support.
Housing First is aimed at assisting individuals with some of the most complex needs.	11.009	Invest in the supply of new housing units for rough sleepers which are medium term in nature (three to five years) until the existing population transitions to settled homes.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.002	At a citizen level, ensure that critical time interventions help to prevent and end homelessness for people who have experienced or are experiencing poverty.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.005	Ensure that trauma-In-Form ed approaches are applied to each child and that ongoing wellbeing assessments are undertaken to ensure any additional learning or social support is put in place
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.008	A duty of care is placed on DCFS to ensure a successful transition for young people aging out of the child welfare system for five years following discharge, between the ages of 18 and 23.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.009	Statutory responsibilities to ensure that immediate housing and support services needs are in place for the same period and these statutory responsibilities are matched with critical time interventions.

Future State	Reference	Action
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.01	Specific interventions are designed to ensure that LGBTQ+ youth who experience homelessness receive access to safe, supportive housing. Housing services and community support for youth should be free of bias and harassment and provide access to culturally competent services that affirm their identity and welcome them. This requires strategies to improve the cultural competence of staff working in these programmes and providing these services.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.011	Ensure that critical time interventions form a key part of strategies to prevent and end homelessness for people experiencing relationship breakdowns with intervention beginning at least six months from a potential homelessness event
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.012	If a person is at risk of domestic abuse, include them in the official count of people experiencing homelessness and ensure a dequate and coordinated interventions supported by social services, health professionals, domestic abuse support services and/or the police.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.015	An empowered authority is in place to ensure disputes between tenants and landlords can be settled quickly and cheaply, without going to court. Similarly, the grounds for possession where there is good reason for a landlord to take the property back are established.
Public attitudes towards and understanding of homeless positively support the sustained ending of homelessness.	13.002	Government engagement in island-wide consultation and estate planning, ensuring that social housing solutions are developed with community support and buy-in and that the needs of all stakeholders are represented.
Public attitudes towards and understanding of homeless positively support the sustained ending of homelessness.	13.003	Campaigns are developed (coordinated by the entire homelessness sector to ensure consistency) to deepen public understanding and increase public demand for change by communicating in five core areas: 1. A homelessness definition 2. Those at highest risk of homelessness 3. The causes of homelessness 4. The impacts of homelessness 5. The solutions to homelessness. These campaigns are focused on: Ensuring that media report homelessness as a result of policy choices not life choices; Eliminating negative stereotypes; Showing the human, community and economic cost of not ending homelessness.
Everyone has equal right to assistance and without discrimination.	14.001	The principle of equality a response without discrimination - is enshrined in every proposed solution to end homelessness.
Everyone has equal right to assistance and without discrimination.	14.002	Statutorily define the following as priority groups for which urgent responses are developed and required: a pregnant woman a person with whom a dependent child resides someone vulnerable as a result of old age mental or physical disability, or other special reason homeless as a result of an emergency such as flood, fire or other disaster someone who is homeless as a result of domestic abuse
People enjoy the right to the highest attainable standard of health.	15.001	The Bermuda Health Strategy needs to consider all key social determinants of health in developing solutions to offer patients tailored primary care, intervening in care transitions, and helping patients find stability through housing and employment rather than simply providing hospital-based treatments.
People enjoy the right to the highest attainable standard of health.	15.002	. This may mean establishing free clinics (including the provision of dentistry for those who need it).

Future State	Reference	Action
Adequate tenancy rights and protections, as well as standards for landlords, exist in the private rental market.	16.003	Require every private-sector landlord to ensure any home they rent is fit for human habitation at the start of and throughout the tenancy.
Adequate tenancy rights and protections, as well as standards for landlords, exist in the private rental market.	16.004	Appoint an authority for renters to take complaints against landlords without going to court.
The costs of homelessness and temporary accommodation are a citizen-funded service.	17.002	To the extent that services are required to sustain an end to homelessness through independent advocacy and accountability the system cost of those services remains relatively low.
The costs of homelessness and temporary accommodation are a citizen-funded service.	17.003	NGOs play a role to the extent that they are funded by government agencies or the taxpayer directly to deliver services on behalf of the Government.
Long-term political commitment and sustained financing are secure.	18.001	Political support is garnered (irrespective of political party) to end homelessness and commit to the necessary system changes over the decade that it will take.
Long-term political commitment and sustained financing are secure.	18.002	Conduct a full economic analysis, setting out the costs of sustainably ending homelessness relative to the benefits of doing so.
Sufficient, accessible social and affordable housing exists to match demand.	19.001	Strategic housing market assessments should evaluate the current and anticipated housing needs of the population, taking into consideration the requirement for housing that is affordable and accessible for homeless people.
Sufficient, accessible social and affordable housing exists to match demand.	19.002	These assessments should also capture the existing supply of housing in both the public and private sectors including all necessary data sets to enable effective decision making in relation to planning.
Sufficient, accessible social and affordable housing exists to match demand.	19.003	Create a definition of affordable housing that relates housing costs to households' ability to pay and meets the needs of low-income groups.
Sufficient, accessible social and affordable housing exists to match demand.	19.004	Set a target for delivering a set number of affordable homes each year and long-term targets to ensure that supply addresses demand. Report on this publicly.
Sufficient, accessible social and affordable housing exists to match demand.	19.006	Ensure that all housing-supply decisions are adequately informed by evidence on the scale of homelessness.
Sufficient, accessible social and affordable housing exists to match demand.	19.007	Introduce a property portal that captures all social, affordable, or rental accommodation in both the social and private sectors in a central system and use that to manage the population into settled homes as well as to identify supply gaps. Automate the matching of tenants to homes.

Future State	Reference	Action
Welfare entitlements are adequate to avoid or exit homelessness.	20.003	Ensure that welfare assistance is available at the right point to ensure that homelessness is capable of being prevented and individuals do not resort to a state of crisis before they qualify for help.
Welfare entitlements are adequate to avoid or exit homelessness.	20.004	Streamline the process for applying for and approving financial assistance and institute key performance indicators in respect of all processes from application to payment.
Welfare entitlements are adequate to avoid or exit homelessness.	20.005	Ensure that adequate support is provided and is accessible so that those entitled to it receive their entitlements in the shortest time.

Medium- and long-term actions

The following actions are recommended to be completed post December 31, 2028:

Future State	Reference	Action
Consistent data on all forms of homelessness is collected in real-time.	1.006	Establish data linkage systems that include data sets across health, homelessness, housing, criminal justice, substance misuse, welfare benefits, immigration, and employment services.
Consistent data on all forms of homelessness is collected in real-time.	1.007	Design homelessness data collection so that it follows individuals through their journey within the homelessness system – this must include data on the outcomes and success of prevention.
Consistent data on all forms of homelessness is collected in real-time.	1.01	Develop data sets to monitor those impacted by poverty as well as the impact of that poverty.
Wider public policy, especially housing, income, childhood poverty and health, is supports homelessness policy.	3.001	A periodic review of public policy and statutes is conducted to ensure that any conflicts that undermine an end to homelessness are identified and remediated.
Wider public policy, especially housing, income, childhood poverty and health, is supports homelessness policy.	3.002	New policies, designed to address other issues and which have an indirect impact on homelessness, are developed to ensure they are supportive to homelessness policy overall.
An ideal prevention-based statutory homelessness system exists, based on rights and law.	6.002	A system exists based on principles and law that includes but is not limited to the following: Anyone facing the threat of homelessness within six months is protected by a robust set of prevention duties. Appropriate provision should be given to families with dependent children. Public bodies have robust duties to cooperate with other bodies and to prevent homelessness and relieve homelessness. Robust and proportionate regulation, inspection and monitoring of compliance with duties is in place and an open system of individual reviews and appeals exists. Adequate training and development of all front-line staff is complemented by duties to work cooperatively across the system with results based on the delivery of client outcomes not service delivery.
Sufficient, accessible social and affordable housing exists to match demand.	19.010	Introduce a national register of landlords that all private landlords and lettings agencies are encouraged to join and require private landlords and lettings agencies to submit annual data on the size (number of bedrooms) of their rental property and the level of rent they are charging. Integrate the data onto the property portal.
A duty of care exists across service providers to work together in the interests of individuals for as long as is needed.	7.002	A statutory duty of care is legislated to require agencies to refer to service users who they think may be homeless or threatened with homelessness to appropriate public agencies and/or authorities and/or third-sector organisations.
A duty of care exists across service providers to work together in the interests of individuals for as long as is needed.	7.003	A basis which (statutorily or non-statutorily) binds all service providers in the homelessness domain to care for an individual for as long as it takes to enable them to achieve a sustainable end to homelessness rather than simply to provide a service for a finite period of time.
All services place the individual at the center and work together in a trauma-In-Form ed way supported by technology.	8.007	Deploy other technology solutions to deliver other aspects of the overall strategy.

Future State	Reference	Action
Rapid re-housing into long-term accommodation is the default model with limited use of temporary housing.	10.003	Statutorily adopt rapid rehousing as the default model for people who are experiencing or at risk of becoming roofless, houseless, housing insecure, and/or having inadequate housing .and place a legal duty on publicly funded entities to provide suitable long-term housing.
Rapid re-housing into long-term accommodation is the default model with limited use of temporary housing.	10.004	Board approval for member organisations to enshrine responsibilities in their constitutions/byelaws.
Rapid re-housing into long-term accommodation is the default model with limited use of temporary housing.	10.005	Member organisations sign collective agreements, including terms of engagement, timeframes, shared funding allocations etc.
Housing First is aimed at assisting individuals with some of the most complex needs.	11.01	Establish national targets to deliver Housing First tenancies.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.001	Establish a Poverty Commission to provide independent advice to ministers, have a strong scrutiny role in monitoring progress towards tackling poverty and inequality and have an advocacy role to help bring about real reductions in poverty and inequality in Bermuda.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.004	Introduce the provision of whole-family asset-based supportive interventions to help struggling families (those already homeless as well as those at risk of homelessness).
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.007	Ensure that incarceration does not cause a loss of home and/or employment where possible.
Targeted preventions and pathways exist for all groups and especially high-risk groups.	12.013	Specialised treatment and active rehabilitation for all health issues is part of the support that is provided to people experiencing homelessness or at risk of it. Universal access to high quality healthcare forms part of an inalienable right and its delivery is coordinated via case managers.
People enjoy the right to the highest attainable standard of health.	15.003	Establish a system for all Health Care providers to screen patients for social determinants of health. Establish systems to do this, ensure readily social services are available to use, and staff are educated on what they are and how to point patients towards them.
The costs of homelessness and temporary accommodation are a citizen-funded service.	17.001	Social services (including housing services) comprise substantially all the services required to end homelessness and are funded by the taxpayer.
Sufficient, accessible social and affordable housing exists to match demand.	19.005	Establish a rent-setting framework to ensure that social housing delivers rents that are affordable to those on low earnings and/or in receipt of financial assistance.
Sufficient, accessible social and affordable housing exists to match demand.	19.008	Increase access to social renting for homeless people by creating a regulatory requirement that publicly funded social landlords allocate a minimum proportion of social lettings to homeless nominees.

Future State	Reference	Action
Sufficient, accessible social and affordable housing exists to match demand.	19.009	Ensure that publicly funded social housing providers report publicly on their performance providing settled homes for people experiencing homelessness.
Sufficient, accessible social and affordable housing exists to match demand.	19.010	Introduce a national register of landlords that all private landlords and lettings agencies are encouraged to join and require private landlords and lettings agencies to submit annual data on the size (number of bedrooms) of their rental property and the level of rent they are charging. Integrate the data onto the property portal.
Welfare entitlements are adequate to avoid or exit homelessness.	20.001	Welfare entitlements should be set based on the actual costs of necessities and should take into consideration the needs of individuals.
Welfare entitlements are adequate to avoid or exit homelessness.	20.006	Make available duty council during Landlord and Tenant court to provide legal advice to both landlord and tenant.

Key takeaways

- The PTEH is an unprecedented endeavour to bring an entire system and community together to solve a significant social and economic problem. It has been In-Form ed by experts, data, best practices, lived experiences, academic research and the community at large and is a multi-year programme of change this has been committed to by the Government, non-government agencies and wider community partners.
- All agencies must play their part. If any agency does not it jeopardises the overall PTEH. Cross-ministry and/or cross-department collaboration and funding are vital for the success of the plan. It is imperative that Ministers lean into delivering an end to homelessness in Bermuda.
- Homelessness is rarely a matter of choice. Almost all people experiencing homelessness do so due to a complex interplay of factors beyond their control, including poverty, lack of affordable housing, mental health issues, substance abuse, and traumatic life events.
- Ending homelessness is a public policy choice that has now been made.
- Rough sleepers are extremely vulnerable (170 at December 31, 2025) and urgent funding is required to establish low barrier housing.

APPENDIX 1

Why we have a single Plan to End Homelessness

Homelessness is a complex issue with devastating impacts on our community. A single, coordinated plan to address homelessness will deliver a future where homelessness is rare, brief, and non-recurring, and specifically the following benefits for Bermuda:

Improved effectiveness

- Streamlined efforts: Coordinated plans make services client-centric making it easier for people experiencing homelessness to access the help they need.
- Targeted interventions: Our unified plan will use data to identify the specific needs of individuals and tailor interventions, leading to better outcomes.
- Reduced disparities: By providing equitable access to resources, a coordinated approach can help reduce the disproportionate impact of homelessness on certain populations, particularly Black male Bermudians.

Increased efficiency and cost savings

- Optimized resource allocation: Our single plan will avoid duplication of efforts and maximize the impact of finite resources.
- Reduced costs: The provision of housing and supportive services is more cost-effective than managing homelessness through emergency services and the criminal justice system.

Enhanced collaboration and advocacy

- Multi-sector engagement: A coordinated approach will foster collaboration among various stakeholders, including government agencies, non-profit organizations, healthcare providers, and community leaders.
- Stronger advocacy: A unified front can strengthen advocacy efforts for increased funding and more effective policies to address homelessness.

Better data and outcomes

- Shared data systems: Implementing a common data system allows for comprehensive tracking of client needs, service utilization, and outcomes.
- Evidence-based practices: This data can then be used to evaluate the effectiveness of programs and In-Form the adoption of evidence-based practices like Housing First versus other strategies.

Overall case for change

Ethical and Moral Imperative

Communities thrive on connection, but homelessness disrupts those bonds. Seeing people struggle on the streets creates unease and uncertainty, making individuals less likely to engage with or support one another. Misconceptions and stigma surrounding homelessness can further isolate those in need, deepening divisions within society.

Restoring social cohesion requires a commitment to housing as a human right. By ensuring everyone has access to stable accommodation, we foster stronger, more resilient communities where no one is left behind.

- **Human Dignity:** Every individual deserves a safe place to live, and homelessness strips people of their dignity and basic human rights.
- **Social Justice:** Homelessness disproportionately affects marginalized communities; ending it is a matter of social justice and equity.
- **Right to Housing:** Many argue that housing is a human right, and governments have a responsibility to ensure everyone has access.

Economic Benefits:

- **Cost Savings:** Providing permanent supportive housing is more cost-effective than managing the ongoing consequences of homelessness through emergency services, hospitals, and jails.
- **Increased Productivity:** Stable housing allows individuals to pursue education, employment, and contribute to the economy, leading to increased productivity and tax revenue.
- **Reduced Public Spending:** By addressing the root causes of homelessness, communities can reduce spending on emergency services, healthcare, food security, and law enforcement.

Public Health:

- **Improved Health Outcomes:** Access to stable housing improves physical and mental health, reducing the risk of chronic diseases, substance abuse, and infectious diseases.
- **Reduced Strain on Healthcare System:** Providing housing-focused solutions can reduce the strain on hospitals and emergency rooms by addressing the underlying causes of health issues.
- **Safer Communities:** When people have access to safe housing, communities are safer for everyone.