NATIONAL HOMELESSNESS ACTION PLAN

2025–2028

GOVERNMENT OF BERMUDA
Ministry of Youth, Social Development and Seniors

Homelessness Action Plan

Background and Context

Homelessness in Bermuda represents a substantial and continually evolving challenge. It is primarily driven by a combination of persistent poverty, ongoing housing shortages, and various systemic barriers. These factors collectively limit access to stable accommodation and contribute to the increasing number of individuals and families experiencing or at risk of homelessness.

The current housing shortage is driven not only by a reduced overall supply of available accommodations, but also by the limited range of housing types offered within the market. Bermuda's current housing inventory is predominantly made up of conventional units, which do not sufficiently address the varied requirements of the population. Vulnerable groups—including seniors, young adults, low-income households, individuals with disabilities, and those in need of transitional or supportive housing— often find that available options fail to meet their specific circumstances.

This gap between the types of housing that exist and what the community needs results in significant barriers to accessing suitable accommodation. The lack of appropriately designed units intensifies affordability challenges for these groups, placing additional pressure on the housing market.

As a result, the country's capacity to adapt to evolving demographic and socioeconomic trends is restricted, making it more difficult to respond effectively to the shifting needs of Bermuda's residents.

According to the Bermuda Census, there were 82 people experiencing homelessness in 2010 versus 138 persons identified in 2016. The Department of Statistics reported these statistics were based on counting the number of rough sleepers and the population.

Key Challenges as reported in Plan to End Homeless (PTEH)

Drivers of the Homelessness Crisis in Bermuda

The Plan to End Homelessness (PTEH) report highlights that Bermuda is currently facing an escalating homelessness crisis, primarily due to a critical shortage of affordable and secure housing. This shortage leaves many without viable options, compounding the risk of homelessness and making it increasingly difficult for those affected to find stable accommodation.

Multiple, interconnected factors contribute to the rising incidence of homelessness as well as to the growing numbers of individuals at risk. These include persistent poverty, which limits access to basic needs such as housing; employment discrimination, which restricts opportunities for stable income; and broader social injustices that disproportionately affect vulnerable populations.

A range of additional factors further exacerbates the risk and experience of homelessness in Bermuda. Family breakdown is a significant contributor, as the dissolution of family units can leave both individuals and entire families without essential social or financial support, increasing their likelihood of becoming homeless.

Domestic violence and abuse also play a critical role, forcing many individuals to flee unsafe living conditions. In these situations, victims often have no secure or stable alternatives, which leads to heightened vulnerability and the potential for homelessness.

Experiences of trauma, combined with physical and mental healthcare challenges, further compound these risks. Many affected individuals may struggle to access necessary services, leaving them without the support required to maintain stable housing.

Encounters with the criminal justice system present additional barriers. These interactions can disrupt housing stability, making it even more difficult for individuals to secure or retain long-term accommodation. Collectively, these factors contribute to increased vulnerability and perpetuate cycles of housing instability and homelessness on the island.

Other systemic issues play a significant role, such as limited access to affordable healthcare and interactions with the criminal justice, immigration, and care systems. These interactions can disrupt housing stability and prevent individuals from securing long-term accommodation, thereby perpetuating cycles of homelessness and housing insecurity across the island.

 The following action plan outlines the pressing challenges and underscores the need for coordinated, systemic solutions to ensure that homelessness becomes rare, brief, and non-recurrent.

Lack of Affordable and Secure Housing

- Bermuda faces a critical shortage of affordable, safe, and stable housing. This includes both public and private sector housing. High costs, discrimination, and poor housing conditions exacerbate the problem.

<u>Poverty and Economic Insecurity</u>

- Poverty is the most significant driver of homelessness. As economic insecurity deepens, more households are unable to afford stable shelter or cover basic living expenses, leaving many in precarious situations and at heightened risk of losing their homes. The lack of sufficient safety nets and accessible support services further compounds these challenges, making it difficult for families and individuals to recover from financial setbacks or disruptions. Without comprehensive solutions addressing both immediate needs and underlying structural issues, poverty continues to fuel the cycle of homelessness and housing instability across Bermuda, disproportionately impacting the most vulnerable.

<u>Systemic Barriers and Social Injustice</u>

- Homelessness is closely linked to social injustice and systemic racism. Black Bermudians are disproportionately affected. Discrimination in housing and employment, as well as inadequate statutory protections, perpetuate the cycle.

<u>Fragmented Service Delivery</u>

- Services for homeless individuals are often siloed, with agencies working independently rather than collaboratively. This leads to inefficiencies and gaps in support.

<u>Data Gaps and Inconsistent Definitions</u>

- In Bermuda, the absence of a standard, nationally adopted definition of homelessness poses significant challenges to understanding and addressing the issue. Without a unified definition, it becomes difficult to collect reliable and consistent data on the scale and scope of homelessness. As a result, quantitative information about homelessness in Bermuda remains incomplete, hindering efforts to monitor interventions and track progress effectively.

<u>Barriers to Welfare and Support Services</u>

- Welfare entitlements are often insufficient, difficult to access, and not tailored to individual or family needs. The application process can be onerous, and many are excluded due to lack of documentation.

<u>High-Risk Groups and Recurring Homelessness</u>

- Certain groups—such as youth aging out of care people leaving, victims of domestic violence, and those with complex health needs-are at higher risk and require targeted interventions.
- A survey of substance use among homeless adults in Bermuda indicates that many of homeless black men between age of 46-65, often with a high school education, who are single or never married, and with few or no dependent children.
- Among the homeless population, there are also individuals who are experiencing various "hidden" circumstances — not only rough sleepers but also people "sofa-surfing" (staying temporarily with friends or family), sleeping in cars, or living in unsafe/inadequate dwellings.
- The homeless population in Bermuda is diverse and spans various age groups and backgrounds. Reports identify young people, seniors, and individuals earning the statutory minimum wage as being among those affected. In addition, people with mental-health or addiction challenges form a significant portion of the homeless community. The population also includes those who have recently been released from institutions such as prisons or mental-health facilities. Collectively, these groups demonstrate that homelessness impacts individuals from many walks of life, each facing unique challenges in obtaining and maintaining stable housing.

Existing Policies and Programmes

Tackling homelessness in Bermuda requires a coordinated, multi-faceted response that addresses both immediate needs and the root causes of housing insecurity. The following information sheds light on recent programmes and initiatives, including the expansion of shelter capacity, the introduction of rapid rehousing strategies, improvements in case management systems, and targeted financial support measures. These programmes and initiatives are all aimed at providing comprehensive and sustainable solutions for individuals and families experiencing or at risk of homelessness.

<u>Expansion of Shelter Capacity and Emergency Accommodation</u>

- The government and community partners have expanded shelter capacity and emergency accommodation, though demand continues to outpace supply. In 2022, 169 people were recorded in homeless hostels and 46 in night shelters. The Salvation Army's upgraded facility on North Street in Hamilton is a notable example. Community partners, such as HOME, have increased shelter capacity in 2025.

Rapid Rehousing and Case Management

- Adoption of a rapid rehousing framework is a central strategy proposed in the PTEH. The In-Form Case Management system launched in 2025 is being implemented to coordinate services and track outcomes for individuals experiencing homelessness. The Government has invested in purchasing twenty (25) licenses, for use by Government Ministries, Departments and third sector partner agencies. These organizations and partners are now prepared to begin entering essential data and information, aiming to create a reliable database of individuals experiencing homelessness.

The Rental Support Services (Emergency Subsidy)

- Pilot project and the establishment of a Hardship Fund can be highlighted as a direct financial support for those at risk of homelessness.
- Government has provided the charity HOME funding for a programme that targets families - 'Home for Families'. This programme provides housing for single mothers struggling to provide a safe and secure home for their children. Mothers are now able to gain access to affordable housing options, allowing them to focus on providing a better future for their families.

Astor House Programming

- Renovation of the and programming at Astor House by the charity HOME, in partnership with the Ministry of Justice and Department of Corrections, is positioning to provide transitional support to assist inmates who are exiting the Department of Corrections or those who are on a community supervisory order with complex needs. The Ministry of Youth Social Development and Seniors warded HOME a grant to support the renovation of the recently refurbished Astor House housing facility. This 9-bed boarding house will support housing and intensive support services.

Data Collection and Monitoring

- The PTEH places a strong emphasis on establishing a comprehensive, real-time data collection and monitoring system for homelessness. This approach includes conducting a national homelessness census to accurately capture the scope and scale of homelessness across Bermuda. Furthermore, the integration of data from multiple agencies—including health, housing, and criminal justice—is prioritized to develop a holistic understanding of the needs and circumstances of individuals experiencing homelessness. By coordinating data across these sectors, stakeholders are better equipped to identify service gaps, monitor emerging trends, and assess the effectiveness of interventions. This systemic approach to data collection is fundamental to ensuring that policies and programs are responsive and that resources are allocated efficiently to

<u>Legal and Policy Reforms</u>

- Progress is underway regarding the Landlord and Tenant Act Bill, marking a significant step forward in enhancing protections for tenants. In addition to this, significant efforts related to the proposed Homelessness Reduction Policy Act are notable as they aim to establish legislative measures to safeguard tenants' rights and affirm the fundamental right to housing. These legislative initiatives represent a coordinated approach to strengthening the legal framework that supports individuals at risk of homelessness, ensuring that their rights are protected and that secure housing remains accessible.

<u>Public Awareness and Community Engagement</u>

- Public awareness campaigns are underway to reduce stigma and build support for solutions to homelessness. Community engagement is also fostered through regular consultation sessions and feedback mechanisms.

BEGINNING A ROAD MAP

A Steering Committee established by HOME, which included community partners joined government partners to work together for months to detail a plan for the changes needed to conquer homelessness in Bermuda. In June 2023, a Homelessness Advisory Panel (HAP) was established and a community survey on homelessness was launched.

From these activities, a comprehensive set of recommendations has been developed. This Advisory group systematically reviewed the challenges and opportunities related to homelessness, culminating in the identification of over 126 distinct items and issues requiring targeted recommendations and action.

To enhance clarity and facilitate implementation, a streamlined approach, consolidating thematic areas and coalescing the various recommendations was adopted in order for actionable strategies to be identified.

Any homeless action plan must include a systemic, prevention-focused, and rights-based approach, with coordinated action across housing, welfare, health, and social services. The recommendations are designed to address root causes, close service gaps, and ensure that homelessness, when it occurs, is rare, brief, and non-recurrent. The government's support of activities to date shows progress is being made, but ongoing action is needed to ensure that homelessness becomes rare, brief, and non-recurrent.

Vision and Objectives

To ensure everyone has a safe and sustainable place to live. If homeless occurs, it is rare, brief and non-recurrent

Strategic Objectives

1. Prevent homelessness before it occurs.
2. Provide rapid rehousing and support.
3. Strengthen social safety nets.
4. Improve data and accountability.
5. Enhance collaboration across sectors.

Guiding Principles

These principles guide all actions, policies, and partnerships within Bermuda's PTEH, ensuring a comprehensive, compassionate, and effective approach.

1. **Prevention First**

   o Prioritize early intervention and prevention to stop homelessness before it starts, using data-driven risk identification and targeted support.

2. **Person-Centred & Trauma-Informed**

   o Deliver services that are tailored to individual needs, respect dignity, and recognize the impact of trauma on those experiencing homelessness.

3. **Rights-Based Approach**

   o Uphold housing as a human right, ensuring equitable access to safe, stable, and affordable housing for all.

4. **Collaboration & Coordination**

   o Foster strong partnerships across government, NGOs, service providers, and the community to deliver integrated holistic solutions.

5. **Data-Driven Decision Making**

   o Use robust data collection, analysis, and monitoring to guide interventions, track progress, and continuously improve outcomes.

6. **Rapid Rehousing & Housing First**

- o Make rapid rehousing and Housing First the default response, ensuring homelessness is rare, brief, and non-recurrent.

7. **Transparency & Accountability**

   - o Commit to open communication, public reporting, and independent oversight to build trust, and ensure effective delivery.

8. **Empowerment & Inclusion**

   - o Involve people with lived experience in planning, decision-making, and evaluation to ensure solutions are relevant and effective.

Key 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.

Rationale for Selecting Priorities

Guiding Principles and Strategic Considerations

Developing an effective action plan to address homelessness requires careful prioritisation of strategic objectives. The rationale for selecting the specified priorities areas in the initial action plan is grounded in evidence-based practice, urgency of needs, potential for sustainable impact, resource availability, policy alignment, and stakeholder input. This approach ensures that the strategy can deliver meaningful, measurable outcomes and build momentum for lasting change.

1. **Addressing Immediate Needs**

The first priority is to respond to the most urgent and immediate needs of individuals experiencing homelessness and those at risk. To protect life and safety first and to prioritize those actions that most directly reduce exposure to danger. A "rapid end to rough sleeping" and "rapid rehousing & Housing First" are foundational first moves. These actions aim to prevent further deterioration of health and wellbeing among the homeless population, while also serving as a foundation for longer-term interventions.

2. **Equity Gap Closure and rights obligations**

Where homelessness disproportionately affects Black Bermudians and other marginalized groups, prioritization should explicitly close these gaps and operationalize the plan's rights-based approach.

3. **Timing**

Certain actions serve as catalysts for numerous subsequent activities. The establishment of a robust data and case-management foundation—including a national definition, central registry, data-sharing agreements, and the In-Form Case Management system—as these components facilitate effective targeting, performance management, and accountability throughout the entire plan. By investing in systemic changes, the plan seeks to break cycles of homelessness rather than simply managing its symptoms.

4. **Legal and Policy Framework**

Aligning the strategic action plan with forthcoming legislative bills and regulatory opportunities enhances the probability of receiving prompt policy endorsement and legislative support. This synchronization ensures that proposed actions are not only timely but also positioned to leverage emerging policy shifts, thereby facilitating smoother adoption and effective implementation.

5. **Evidence of Impact**

The selection of priorities also reflects practical considerations regarding available funding, staffing, and infrastructure. Actions chosen for the first phase are those that can be realistically implemented within current resource constraints, while laying the groundwork for further investment and expansion in subsequent phases. This approach guarantees that limited operational resources are allocated to areas where the time to achieve impact is shortest and the expected return on outcomes is greatest.

6. **Public Mandate and Communication Outcomes**

The selected priorities are visible, actionable and will help to foster the public trust and help to diminish the stigma associated with homelessness. This aim is alignment with the plan's public perception and awareness objectives. Achieving early, measurable outcomes will consolidate the coalition necessary to pursue deeper reforms.

This four year (4) National Homeless Action Plan to prevent and end homelessness in Bermuda will further advance the significant progress achieved in 2025, and moving forward.

1. A rapid end to rough sleeping and other forms of high-risk homelessness

Goal: Prevent the onset of homelessness by implementing proactive measures and ensure that any individual who experiences homelessness is promptly provided with stable housing and comprehensive support services.

Description

The primary objective is to prevent homelessness before it occurs by implementing a model of prevention. This strategic focus involves identifying and supporting individuals at risk. This involves implementing proactive measures to ensure that those who are vulnerable do not enter homelessness.

For those who do become homeless, the focus is on swiftly providing housing and comprehensive support services. The aim is to minimize the duration of homelessness and facilitate a stable transition into secure accommodation.

Key Strategic Actions:

1. Identify and monitor at-risk individuals using early warning systems and data from multiple agencies.

2. Provide targeted interventions for high-risk groups (e.g., youth leaving care, people exiting correctional facilities, victims of domestic violence, people with disabilities, vulnerable seniors).

3. Integrate housing risk screening into health, social care, justice, and education settings.

4. Develop a flexible framework to provide settled homes as quickly as possible with support services.

5. Implement Housing First for people with complex needs (e.g., mental health, substance use disorder, repeat homelessness).

6. Set time limits for occupying temporary accommodation and prioritize transitioning to long-term housing.

Implementation Steps:

1. Train frontline staff across sectors to recognize and refer at-risk individuals

2. Establish a central register for those at risk of homelessness.

3. Develop contingency plans for rapid response.

4. Create Personal Housing Plans for all homeless or those at risk. Ensure that the whole family asset-based support principles are applied to the interventions to help struggling homeless families and those at risk.

5. Scale up, and enhance outreach and crisis support, especially for rough sleepers.

6. Complete the design and launch of the programme for individuals leaving correctional facilities, young persons ageing out of the child welfare system.

7. Utilize the Cost-of-Living Commission to provide current advice in progress to tackling poverty and inequality.

8. Develop data sets that monitor poverty in the island and report the progress of the reduction of poverty to the community to the public.

Lead Agencies
• Ministry of Housing and Municipalities
• Ministry of Public Works
• Ministry of Youth, Social Development and Seniors
• Ministry of Health
• Bermuda Housing Corporation
• HOME

Key Partners
• Ministry of Justice (Corrections)
• Bermuda Hospital Board (Mental Health)
• Bermuda Housing Corporation,
• Salvation Army
• NGOs

2. Systemic Data & Intervention Monitoring

Goal: Mandate the collection of key data. Use real-time, integrated data to drive decisions and monitor progress.

Description

To ensure effective policy implementation and ongoing evaluation, it is essential to mandate the collection of key data across all relevant sectors. This process involves establishing clear requirements for agencies and service providers to systematically gather information related to homelessness and at-risk populations.

Leveraging real-time, integrated data systems enables evidence-based decision-making and facilitates continuous monitoring of progress. By utilizing up-to-date information drawn from a range of sources – including health, housing, justice, welfare, and social services – stakeholders can assess the effectiveness of interventions and adjust strategies promptly to address emerging needs.

Key Strategic Actions:

1. Adopt a national definition of homelessness and at-risk status.

2. Establish a central registration depository.

3. Launch the collection of key data regarding homelessness.

4. Establish a central data system linking health, housing, justice, welfare, and all social services.

5. Collect and analyze data on rehousing outcomes for continuous improvement.

6. Regularly report on key metrics and intervention effectiveness.

Implementation Steps:

1. Mandate data sharing agreements across agencies.

2. Develop dashboards for real-time monitoring.

3. Use data to refine interventions and allocate resources efficiently.

4. Mandate the publishing of an annual report using key metrics.

Lead Agencies:
• Ministry of Youth, Social Development and Seniors
• Ministry of Economy and Labour
• Ministry of Finance (Responsible for the Department of Statistics)

- Homelessness Advisory Panel
- Ministry of Cabinet Office and Digital Innovation (Department of Information and Digital Technologies)
- Homelessness Advisory Panel

Key Partners

- Ministry of Economy and Labour
- HOME
- All agencies
- NGOs

3. Sufficient, Accessible Housing & Welfare

Goal: Ensure housing and welfare systems meet the needs of all citizens, especially the most vulnerable.

Description

The aim of this goal is to ensure that housing and welfare systems are designed and maintained to effectively address the needs of all individuals and families, with particular emphasis on supporting the most vulnerable members of the community.

These most vulnerable would include individuals and families experiencing homelessness, those at risk of losing their housing, and people facing significant barriers to accessing safe, affordable accommodation due to factors such as having low income, a disability, having a criminal history, seniors, and care-leavers.

Key Strategic Actions:

1. Define housing supply and demand. Conduct strategic housing market assessments in both the public and private sector. Utilize the information to evaluate current and anticipated housing needs of the population.

2. Invest in supply of new housing units. Set a target for delivering a set number of affordable homes annually such that supply addresses the demand.

3. Establish a system of reporting with quarterly updates to the HAP.

4. Publish an annual report on the state of housing and homelessness.

5. Streamline the process for applying and being approved for financial assistance.

6. Ensure that individuals and families receive support before reaching a state of crisis.

7. Define "affordable housing" in relation to income and cost of living.

8. Reform welfare entitlements to be adequate, accessible, and responsive to individual needs.

Implementation Steps:

1. Set annual and long-term targets for affordable and social housing.

2. Invest in new housing stock for both emergency and transitional units.

3. Capture collective data in relation to both the supply and demand for housing on a systemic and timely basis.

4. Simplify financial request application forms by designing clear, concise, and easy to understand application forms. By reducing complexity and making the forms more accessible, applicants will experience less difficulty during the application process.

5. Set specific timeframes for processing financial request applications and communicating decisions, so applicants know when to expect a response.

6. Expand the established 'Hardship' Fund programme (Rental Support Services (Emergency Subsidy) Pilot Programme), a Government sponsored programme with the charity HOME, that provides that provides relief to those who are at risk of homelessness.

Lead Agencies
• Ministry of Youth, Social Development and Seniors   • Ministry of Housing and Municipalities   • Homelessness Advisory Panel
Key Partners
• Ministry of Economy and Labour   • Ministry of Finance (Department of Land Valuation)   • Ministry of the Cabinet Office and Digital Innovation (Planning)   • Bermuda Housing Corporation   • HOME   • All agencies   • NGOs

4. Citizen-Centric, Coordinated Service Delivery

Goal: Deliver holistic, person-centred support through integrated, multi-agency teams.

Description

To ensure that individuals receive comprehensive assistance tailored to their unique circumstances, the aim of this goal is to deliver holistic, person-centred support through the collaborative efforts of integrated, multi-agency teams. This approach prioritizes

coordination among various service providers, enabling more effective responses to the diverse and complex needs of those seeking support.

Integrated multi-agency teams will work together to share information, coordinate interventions, and monitor progress, ensuring that everyone's journey through the system is supported from initial contact through to long-term stability. A unified framework that places the individual at the centre of every decision and action.

Key Strategic Actions:

1. Develop a "one front door" system for all homelessness-related services.

2. Establish multi-disciplinary case management teams where possible.

3. Realign services to be trauma-informed and responsive to individual/families needs.

4. Integrate technology for case management and service coordination.

5. Track individual journeys through the system, including outcomes and repeat episodes, ensuring mandatory safeguarding of clients, and review of clients.

Implementation Steps:

1. Train all service providers in trauma-informed care.

2. Create a centralized case management platform.

3. Establish a welfare to work framework that will ensure ongoing support from the point of crisis through to housing stability and beyond.

4. Enact statutory duty of care for public agencies.

Lead Agencies
• Ministry of Youth, Social Development and Seniors • Ministry of Housing and Municipalities • Ministry of Health • Homelessness Advisory Panel • All Social Services
Key Partners
• All agencies • All NGOs

5. Public Policy Reform & Statutory Protections

Goal: Embed prevention and response to homelessness in law and policy.

Description

The aim of this goal is to ensure that the prevention of homelessness and the response to it are firmly established within statutory frameworks and public policy. This involves enacting legal and policy measures that make homelessness prevention and intervention a mandatory responsibility for public agencies.

Having establish the framework, information such as reductions in the number of people experiencing homelessness, improvements in housing stability, or enhanced access to support services can be attained. As a consequence, benchmarks for agencies and service providers can be set.

By embedding these requirements in law, agencies are held accountable for safeguarding individuals, providing coordinated support, and tracking outcomes across the continuum from crisis through to housing stability. Comprehensive statutory protections, coupled with ongoing policy review and alignment, are essential for creating a responsive system that meets individual needs and effectively addresses homelessness.

Key Strategic Actions:

1. Develop financial and economic quantification of homelessness costs to both the government, and community.

2. Establish homeless outcome structured systems for measuring, tracking and evaluating the effectiveness of homelessness prevention and response efforts. These frameworks are necessary for monitoring and for making data driven decisions to improve polices and interventions.

3. Secure long-term political commitment and sustainable financing by developing sound economics that underpins and matches the investment capacity with the changes required.

4. Enact a statutory duty of care for public agencies to prevent and address homelessness.

5. Regularly review and align public policies (housing, health, welfare, justice, labour, economy) to support homelessness prevention.

6. Establish robust governance, accountability, and independent oversight (e.g., a quasi-independent commission).

Implementation Steps:

1. Establish a single plan to end homelessness, which includes a shared strategy and goal.

2. Develop an implementation plan with clear roles, responsibilities, and timelines.

3. Adopt a Bermuda-sensitive rapid rehousing and Housing First approach as the core policy model in the first instance.

4. Ensure that there is mandatory review of the implementation plan.

Lead Agencies
• Ministry of Youth, Social Development and Seniors • Ministry of Housing and Municipalities • Homeless Advisory Panel
Key Partners
• Ministry of Economy and Labour • Ministry of Justice • Ministry of Home Affairs

6. Public Perception & Awareness

Goal: Build public understanding, empathy, and support for ending homelessness and those at risk.

Description

The aim of this goal is to foster greater public understanding, empathy, and support for efforts aimed at preventing and ending homelessness; and individuals who are currently experiencing homelessness or are at risk. Achieving this goal involves coordinated actions to reshape perceptions around homelessness, positioned as a solvable policy issue, and encourage inclusive community engagement.

Key Strategic Actions

1. Launch coordinated public campaigns to reframe homelessness, emphasizing that it is a policy challenge rather than a personal failing.

2. Engage communities in meaningful consultation and planning, particularly in relation to social housing developments, ensuring that all voices (including those of marginalized groups and individuals with lived experience) are heard.

3. Challenge stigma and discrimination by partnering with educational institutions and media outlets to promote accurate information and compassionate narratives.

4. Broaden the public's understanding of homelessness by reframing sector issues and providing tangible solutions.

5. Encourage inclusive participation in campaign design and delivery, involving individuals with lived experience and marginalized groups.

Implementation Steps:

1. Develop and deliver annual public education strategies that inform and engage the community.

2. Involve people with lived experience and those who have been marginalized in the design and delivery of public awareness campaigns.

3. Utilize collaborative planning approaches, such as design workshops and advisory committees, to include community members in decision-making processes.

4. Solicit and incorporate feedback regarding site selection, building design, and support services to foster ownership and partnership within the community.

5. Launch coordinated campaigns to reframe homelessness as a solvable policy issue, not a personal failing.

6. Engage communities in consultation and in short-and-medium term planning, especially around social housing developments.

7. Challenge stigma and discrimination through education and media partnerships.

8. Support inclusive participation ensuring all voices are heard, including those of marginalized groups and people with lived experience of homelessness.

Lead Agencies
• Ministry of Youth, Social Development and Seniors • Ministry of Housing and Municipalities • Homeless Advisory Panel
Key Partners
• Ministry of Economy and Labour • Ministry of Justice

- Ministry of Home Affairs

7. Other holistic and system-wide reforms

Goal: Mandating a unified, person-centred system for collaboration among service providers.

Description

The aim of this goal is to ensure coordinated care, improved health outcomes, and continuous improvement through clear performance metrics and public reporting. The integration of health and social services, strengthening governance and accountability are at the core of this strategy.

Key Strategic Actions

1. Establish a formal framework mandating inter-agency collaboration, with shared goals and mutual accountability.

2. Develop protocols for coordinated entry and intake, ensuring individuals are quickly identified, assessed, and referred to appropriate services.

3. Implement data-driven resource allocation focused on the needs of people experiencing homelessness.

4. Promote transparency and stakeholder engagement in decision-making processes.

5. Foster a culture where agencies prioritize individual outcomes over isolated program success.

6. Integrate health and social services to address complex needs.

7. Ensure access to comprehensive healthcare, including mental health and substance use support.

Implementation Steps

1. Monitor and evaluate health outcomes as part of overall system performance.

2. Establish clear governance mechanisms with defined roles, responsibilities, and performance metrics.

3. Regularly review and publicly report on system performance, using data for continuous improvement.

4. Encourage inclusive participation in campaign design and delivery, involving individuals with lived experience and marginalized groups.

Lead Agencies
• Ministry of Youth, Social Development and Seniors • Ministry of Housing and Municipalities • Ministry of Finance • Homeless Advisory Panel • Private Sector Partners
Key Partners
• Ministry of Economy and Labour • Ministry of Justice • Ministry of Home Affairs • All social and health care agencies

Implementation Plan

The implementation plan for Bermuda's National Homeless Action Plan 2025–2028 is to be designed to ensure coordinated, effective, and sustainable action across all sectors involved in addressing homelessness.

The Homelessness Advisory Panel will oversee the governance structure of the plan, working closely with local implementation ministries, partners, NGOs, and the private sector to define clear roles and responsibilities.

The plan must include a comprehensive funding framework, with budget estimates, funding sources, and cost-sharing models to support the delivery of strategic objectives. Legislative and policy changes are identified as necessary steps, with statutory duties of care embedded for public agencies to prevent and address homelessness.

The implementation process must be guided by a shared strategy and goal, with a detailed roadmap that sets out timelines, responsibilities, and mechanisms for ongoing review and adaptation to ensure progress remains on track.

Monitoring, Evaluation, and Reporting

Robust monitoring, evaluation, and reporting mechanisms are integral to the success of the National Homeless Action Plan. Key performance indicators (KPIs) must be established for each action area, such as rapid rehousing, prevention, data integration,

housing supply, support services, policy reform, public engagement, and evaluation. A proposed example of monitoring:

Action Area	KPI/Indicator	Target
Rapid Rehousing	% of homeless rehoused within 30 days	80%
Prevention	# of evictions prevented	100/year
Data Integration	% of agencies sharing data	100%
Housing Supply	# of new units built	200/year
Support Services	# of clients receiving wraparound support	500/year
Policy Reform	Legislation enacted	1 bill/year
Public Engagement	# of forums held	4/year
Evaluation	Annual report published	1/year

These KPIs must be tracked through a centralized mechanism, and annual progress reports will be embedded process of governance of the programme. Regular reporting and review are facilitated by monitoring charts that specify targets, timelines, responsible agencies, and status updates for each initiative. This transparent approach ensures accountability, enables data-driven decision-making, and fosters continuous improvement in the delivery of services and the achievements of strategic objectives.

Conclusion

In summary, the outlined framework establishes clear performance indicators and robust mechanisms for tracking progress, ensuring that strategic initiatives are both actionable and measurable. By embedding transparency, accountability, and regular evaluation into the programme's governance, stakeholders are empowered to make informed decisions and adapt to emerging needs. Ultimately, this approach not only enhances service delivery but also drives sustained improvement and the achievement of long-term objectives.