

MINISTRY OF LABOUR, HOME AFFAIRS & HOUSING
Department of Immigration

DO YOU NEED A LAND LICENCE?

The following questions will help you to determine if you need a land licence or not.

Questions:

- 1a. Did you own the house prior to the beginning of your relationship with your spouse?
1b. If yes, have you and your spouse subsequently undertaken any renovations together?
If the answer is 'no' to 1(a) and/or 'yes' to 1(b), then answer questions 2 to 7 below.
2. Is your spouse's name on the deeds?
 3. Is your spouse a guarantor on the mortgage?
 4. Did your spouse provide you a gift or a loan towards the house?
 5. Did your spouse sign the loan application?
 6. Did the bank take into account both your incomes when granting the mortgage?
 7. Does it require both your incomes to maintain your home (i.e. the mortgage payments in particular)

If you answer 'yes' to any question from 2 to 7, then it is likely that you need a licence. If you answer 'no' to questions 2 to 7, then you do not need a licence.

The requirements for a licence for a spouse of a Bermudian to acquire property in Bermuda include:

- Covering letter
- Current fee of \$1,375.00
- Application form
- Three (3) sets of clear plans
- Ordinance
- Description of property
- Two (2) character references
- Sales agreement (if applicable)
- Bank statement – i.e the source of the money used to pay for the property for which an application for a licence is being made. If the relevant bank is lending the money, we will also accept a confirmation or pre-approval from the Bank of the mortgage in lieu of the Bank statement

The application deadline is before June 22, 2010.

If you need further assistance contact:

Ms. Rozy Azhar on 295-5151 x 1443 or mazhar@gov.bm, Dr. Danette Ming on 295-5151 x 1444 or dwming@gov.bm or Mrs. Marita Grimes on 295-5151 x 1393 or magrimes@gov.bm.