



GOVERNMENT OF BERMUDA  
MINISTRY OF PUBLIC WORKS

PATI Information Statement

Name of Public Authority: **Bermuda Housing Corporation**

Introduction:

The Public Access to Information Act 2010 (PATI) legislation was designed to make central Government, and the larger public sector, more open and accountable by giving the public the legally enforceable right to request and access information subject to limited and prescribed exemptions.

The Bermuda Housing Corporation (BHC) outlines its mandate and legislative authority to provide affordable and quality housing and to promote home ownership to all Bermudians. The public will be able to identify the Minister for Housing and Municipalities and the BHC Board as the governing authority of the Corporation. The Information Statement outlines the roles and responsibilities of the various departments within the Corporation and the requisite services that they provide. The Statement identifies the resources and assets of the Corporation and the allocation of those resources and assets to the extent that it does not breach confidentiality and security clauses of this legislation. The Statement provides the general public with an overview of the ongoing Capital development projects and the statement supports the BHC's mandate.

**CLASSES OF INFORMATION NOT GENERALLY INCLUDED**

While BHC is committed to disclosing information in compliance with the Public Access To Information (PATI) Act, there are compelling reasons to protect certain types of information. The following categories of information/documents will not be accessible. The potential harm caused by their disclosure outweighs the benefit to be derived from accessibility Employee Personnel information

Tenant Financial information

Tenant's personal and social reports considered to be confidential.

Court Matters

## CONTACT INFORMATION

### PHYSICAL ADDRESS:

Bermuda Housing Corporation  
Seven Arches Building East  
#44 Church Street  
Hamilton, HM 12 Bermuda

### MAILING ADDRESS:

Bermuda Housing Corporation  
PO Box HM 662  
Hamilton HM CX  
Bermuda

### HOURS OF OPERATION:

Monday — Friday, 8:30 am — 4:45 pm  
Telephone number: (441)-295-8623  
Fax number: (441)-295-2605  
Website: [www.bhc.bm](http://www.bhc.bm)

To OBTAIN RECORDS FROM THE BERMUDA HOUSING CORPORATION, YOU MAY DIRECT YOUR REQUEST TO:

Chief of Human Services  
Bermuda Housing Corporation  
Tel: (441) 295-8623 ext. 221  
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Email: [joys@bhc.bm](mailto:joys@bhc.bm)

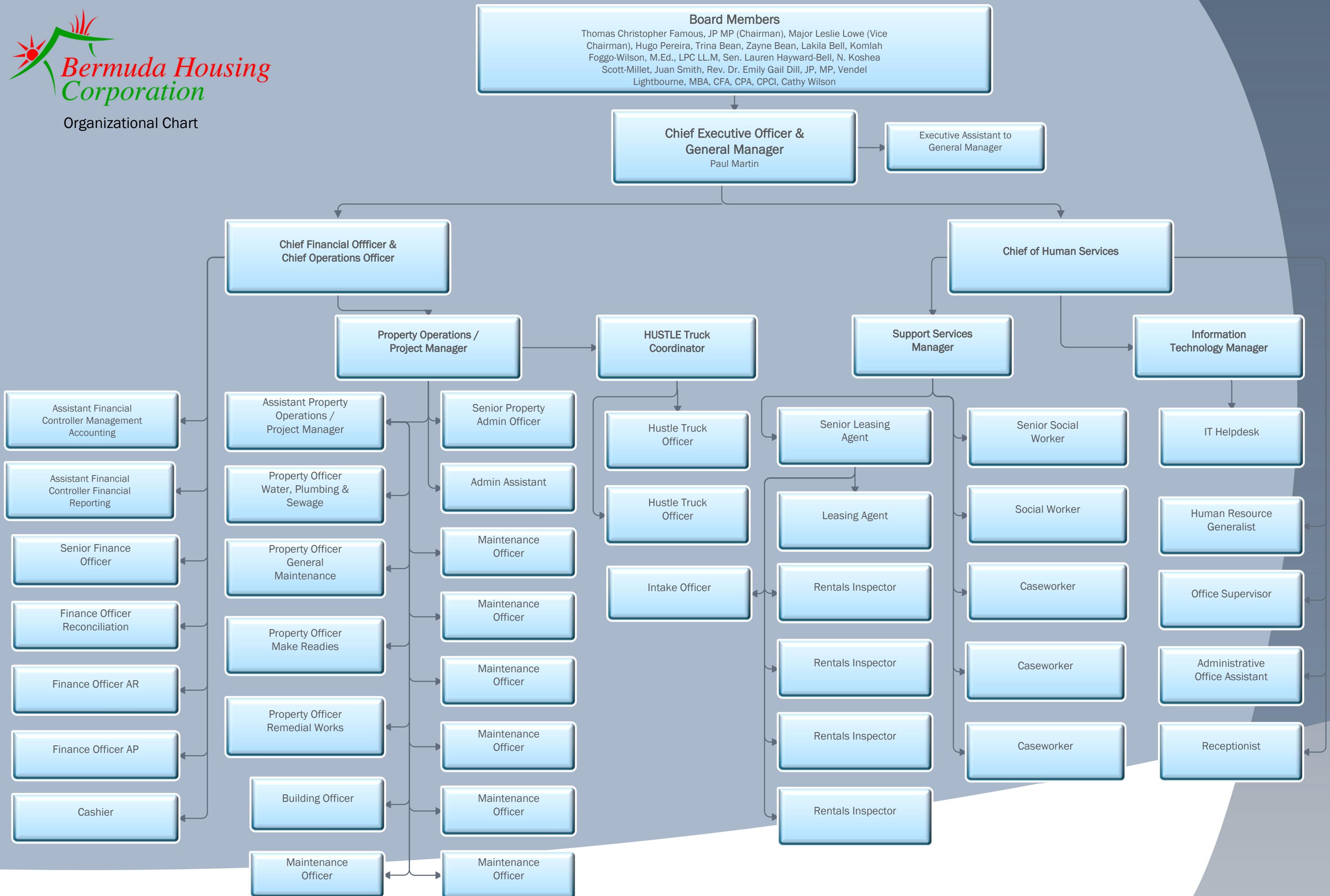
### Legislation

BHC is subject to the following legislation which mandates the functions and activities of the organization:

Bermuda Housing Act 1980  
Bermuda Housing Act Amendment 2006



## Organizational Chart



**Section B: I) Functions, powers, duties of the Authority [s5(1) bl****SERVICES PROVIDED BY THE CORPORATION**

BHC provides a variety of services to ensure that its mandate and mission is fulfilled. In addition, it provides the assurance, through its services, that tenants will receive the necessary support to develop life skills that will assist them in achieving rental stability and/or the pursuit of homeownership opportunities. BHC provides landlord services to BHC owned units, Private Sector Rental Units, Leased properties, and Transitional Rooming Houses.

Implemented in 2007, BHC manages and operates the "Helping the Unemployed Sustain Themselves through Limited Employment" also known as the H.U.S.T.L.E. Programme which has assisted over 500 unemployed persons with time limited employment.

BHC also works in partnership with private developers in the development of new housing initiatives.

**GOVERNANCE**

BHC's decision making body is its Board of Directors. "The governing body of the Corporation shall be a board of directors (hereinafter referred to as the Board) consisting of a Chairman and Vice-Chairman appointed by the Minister, the three ex-officio members set out in the First Schedule and not less than seven or more than eleven further members appointed by the Minister, who together with the Chairman and Vice-Chairman are hereinafter referred to as the appointed members."<sup>i</sup>

The Board delegates some of its decisions to Sub Committees, and or to the BHC Management team. The Sub Committees of the Board are: -

Bermudiana Beach Resort & Finance, Property Development, Support Services and Human Resources.

## Mission Statement

The Bermuda Housing Corporation's (BHC) Mission Statement is:

*"To provide accessibility to adequate, affordable housing and promote independent living to enhance the quality of life in Bermuda"*

The Vision Statement of the Bermuda Housing Corporation is:

*"Every Bermudian will reside in an adequate and safe environment"*

## Section B: 2) Obligations under PATI Act

To provide an information statement for the public and promulgate it [s5],

To provide other information to the public so that the public needs only to have minimum resort to the use of the Act to obtain information [s6]. This includes:

General information, e.g. activities of the Authority  
Log of all information requests and their outcome  
Quarterly expenditure (upon request)  
[s6(5)] Contracts valued at \$50,000 or more.

- To respond to information requests in a timely manner [s 12-16]
- To track information requests, and provide this data to the Information Commissioner
- To respond to requests from the Information Commissioner [s9]
- To amend personal information held by the Authority that it is wrong or misleading following a written request by the person to whom the information relates [s 19]
- To conduct an internal review if formally requested [part 5]
- To give evidence for review by the Information Commissioner [part 6, 47(4)], or for judicial review [s49], if required
- To provide an annual written report to the Information Commissioner of the status of information requests [s58 (3)].
- To do anything else as required under the PATI Act and subsequent Regulations [s59, 60], including:
  - Fees for Requests for information
  - Management and maintenance of records
  - Procedures for administering the Act
- To train staff and make arrangements so as to facilitate compliance with the Act [s6 1 ]
- To designate one of its officers to be the person to whom requests are directed [s62]

## Section C: Services and Programmes [s5(1) cl]

Services:

### **FINANCE DEPARTMENT:**

The Finance Department is responsible for ensuring that proper accounting records are maintained. It sets out guidelines and enforces policies and procedures relating to financial control and fiscal prudence at the Corporation. Significant policy documents include the Expenditure Authorization document that details the process for procuring contracts and the requirements for administering Purchase orders to opening Sealed Tender documents. The Finance team is tasked with managing the RGI set up and applying recharge maintenance expenses to tenant accounts. The Finance Department play a significant role in managing the payments made to Contractors for major Capital projects.

The Finance Department is tasked with ensuring that expenditure is managed, and cash flow is maintained to cover the expenditure presented. The Finance Department plays a significant role in steering the actions of the respective departments in requests for cash outlays and future planning. The Department manages the timing of the cash payments and ensures that the respective departments can carry out their mandates as efficiently as possible.

### **PROPERTY OPERATIONS DEPARTMENT:**

The Property Operations Department is responsible for the maintenance of over 600 Bermuda Housing Corporation housing units. The Property Operations Department maintains an overall proactive approach to the maintenance of units. The Department currently operates with a full-time team of thirteen personnel. They are supported by independent outside contractors who ensure that the Department can fulfill its mandate to maintain BHC properties.

The Department is tasked with three main areas of emphasis: preventative, emergency repair and remedial repair. The requests are managed via two direct telephone lines and one after-hours/on-call mobile phone. Tenants are issued the relevant numbers and contact detail of personnel in order to report emergencies and general maintenance requests. All maintenance requests are logged into the MRI property management database which facilitates electronic assignment of the call to a maintenance officer or an independent contractor. MRI also allows for the tracking of expenditures to Bermuda Housing Corporation properties. Completed capital developments are transferred from the Projects Department to the Property Operations Department to manage as part of existing BHC properties. The Department is guided by the regulatory framework of the Bermuda Housing Act of 1980 and all subsequent amendments. Departmental policies and procedures are in place to manage contractor lists and assign contracts while adhering to the Expenditure Policy document.

## **ADMINISTRATION:**

The Administration Department operates under the direction of the General Manager and/or the Chief of Human Services and performs a wide variety of general clerical duties in support of BHC clients and the public. The department is comprised of four full time personnel. The Executive Assistant to the General Manager and BHC Board Secretary is the conduit for access to the General Manager and Board Chairman. The receptionist receives and directs all telephone calls and receives and directs all attending clients. The receptionist also receives mail, logs and distributes it. The Administration Department is also supported by an administrative office assistant who has responsibility daily for managing all office supplies, filing and messenger duties and processing of weekly payrolls for BHC and OGDs.

## **SUPPORT SERVICES DEPARTMENT:**

The mandate and operating procedures of Bermuda Housing Corporation's (BHC) Support Services Department (SSD) are developed in alignment with statutory duties, and codifies BHC's commitment to lawful, transparent, and fair housing administration. It ensures all BHC activities are conducted in strict compliance with the Bermuda Housing Act 1980, the Landlord and Tenant Act 1974, the Public Access to Information (PATI) Act 2016, and the Personal Information Protection Act (PIPA) 2016.

### **MANDATE OF THE SUPPORT SERVICES DEPARTMENT**

In furtherance of the Corporation's core functions to build, manage, and maintain dwellings, the SSD is the primary unit for all tenant and applicant-facing services. The SSD's mandate includes:

1. The administration of all tenancy and occupancy agreements for BHC-owned and managed properties.
2. Serving as the central point for receiving, documenting, and coordinating the resolution of tenant complaints and service requests.
3. Clearly communicating the rights and obligations of both the BHC and our tenants under the governing legislation.
4. Providing information and assistance to vulnerable households to help them access and sustain suitable accommodation.

### **INTAKE AND APPLICATION PROCESS**

**All individuals seeking Bermuda Housing Corporations assistance are required to complete BHC standard housing application, which is administered by the SSD Intake function.**

**Applications for housing assistance shall be accepted in a prescribed form and shall remain valid for six months. Applicants who fail to maintain reasonable contact during this period shall be required to reapply to ensure the accuracy of information provided and eligibility can be reassessed based on current information.**

**SSD collects only personal information that is reasonably necessary to determine eligibility, priority and suitability for accommodation, consistent with lawful purpose, data minimization, and transparency, at the point of intake. This includes core identifiers (such as government-issued photo identification), limited financial and employment verification (such as a recent pay slip or employer letter), and information on household composition and special circumstances. Such personal information is used solely for: (i) determining eligibility for BHC housing and subsidies; (ii) assigning a priority level on the wait-list (Critical, Urgent, or Regular); and (iii) planning appropriate support or referrals as such information.**

## **TENANCY ESTABLISHMENT & FINANCIAL ONBOARDING**

The following standards govern the administration of lease agreements, rent obligations, and related financial requirements within the Support Services Department.

### **Lease Agreement Administration**

**The transition from applicant to tenant is formalized through a written lease agreement consistent with statutory requirements for private dwellings under the Landlord and Tenant Act 1974 (LTA 1974).**

- **Contract of Tenancy:** A successful applicant's occupancy is formalized through a legally binding lease, referred to as a "contract of tenancy," which is governed by LTA 1974. This agreement will explicitly uphold all statutory rights afforded to the tenant, including the right to quiet enjoyment and due process in any termination proceedings.
- **Initial Financial Obligations:** BHC tenants are required to remit a security deposit equivalent to one-half of the BHC's designated market rent for the unit, along with the first month's rent upon the signing of the lease agreement. The collection and recording of these initial payments constitute the collection of personal information and are handled in accordance with our security standards.

### **Rent Geared to Income (RGI) and Data Protection**

The Corporation's RGI policy requires the processing of sensitive personal information.

- **Lawful Purpose & Use Limitation:** The collection of household financial data is performed for the lawful purpose of administering the BHC's statutory housing support functions. This information is used exclusively to calculate a tenant's eligibility and contribution under the RGI policy.
- **RGI Structure:** For tenants qualifying for RGI, the total monthly housing contribution is set at 35% of the combined gross household income. This amount is **bifurcated** as follows:
  - **25%** is paid to the BHC as rent (or the unit's market rent, if lower).
  - **10%** is mandatorily allocated to a tenant savings plan, a key component of the BHC's strategy to facilitate pathways to homeownership.
- **Transparency and Notice:** All tenants will receive a clear notice explaining why their household income information is being collected, how the RGI calculation is performed, and their rights to access and request correction of their personal information held by the BHC.

## **DWELLING STANDARDS AND PROPERTY INSPECTIONS**

The BHC is fundamentally committed to providing safe and habitable housing. **The following section outlines the responsibilities of the Rental Inspection Team within the Support Services Department as they relate to dwelling standards and property inspections.**

- **Fitness for Human Habitation:** The SSD shall ensure that all BHC dwellings meet or exceed the statutory criteria for fitness for human habitation as defined in Section 3 of the Bermuda Housing Act 1980.
- **Property Inspections:** To ensure properties are maintained and lease terms are upheld, inspections will be performed by Rentals Inspectors. In accordance with the Landlord and Tenant Act 1974, tenants will be provided with reasonable written notice prior to any inspection, except in a certified emergency. These visits are also an opportunity for inspectors to listen to and document tenant concerns.

### **Role of the Rental Inspection Team**

In support of BHC's statutory mandate to manage, improve and repair dwellings, the Rental Inspection Team is responsible for conducting habitability assessments, documenting property conditions, and coordinating follow-up actions with properties department. These inspections ensure that all BHC dwellings meet the criteria for fitness for human habitation, including structural stability, absence of serious disrepair, adequate lighting and ventilation, potable water supply, proper sanitary facilities, and effective drainage.

### **Inspection Procedures and Compliance**

The Rental Inspection Team shall document the conditions promptly and refer matters for the property officer's intervention where a dwelling is found or suspected to be unfit or in serious disrepair. The rental inspectors must maintain complete and accurate records of all inspections, tenant communications, and works ordered or completed.

## **ENGAGEMENT WITH SOCIAL SERVICE AGENCIES AND EXTERNAL STAKEHOLDERS**

Support Services Department through its case management team is the Corporation's primary operational interface with external social service agencies, health providers, law-enforcement, and community partners in respect of shared clients. These partnerships are essential to fulfilling BHC's mandate to provide safe, stable accommodation and appropriate support to vulnerable households, and must be managed.

### **Purpose of External Collaboration**

#### **Client-Centred Support**

SSD's case management team uses multi-agency collaboration to address the complex needs of tenants and transitional housing clients, including issues related to mental health, domestic violence, child welfare, financial hardship, medical vulnerability, and hoarding or unsafe living conditions.

### **Alignment with BHC's Statutory Mandate**

Collaboration with external stakeholders is directed toward:

- sustaining safe and habitable housing for clients in BHC dwellings and emergency accommodation.
- mitigating risks to children and vulnerable adults.
- promoting financial stability and tenancy sustainment through coordinated interventions.

### **Strategic Alliances and Key External Partners**

#### **Partner Agencies**

SSD case management maintains structured working relationships with key agencies, including but not limited to:

1. Department of Child and Family Services (DCFS)
2. Department of Financial Assistance (DFA)
3. Department of Health (DOH)
4. Bermuda Police Service (BPS)
5. King Edward VII Memorial Hospital (KEMH)
6. Mid-Atlantic Wellness Institute (MAWI)
7. HOME
8. Centre Against Abuse (CAA)

### **Joint Casework, Referrals and Shared Clients**

#### **Multi-Agency Casework**

SSD case managers and social workers use a multi-disciplinary approach for high-risk or complex cases, which include:

- joint case conferences and family meetings with external professionals.
- coordinated service plans with DCFS, DFA and other agencies to improve parenting capacity, address unsafe housing conditions, and secure family stability.
- liaison with hospital and community health teams to support medically fragile tenants, discharge planning, and continuity of care.

### **Mandatory and Discretionary Referrals**

Where SSD staff identify risks to children or evidence of significant harm or neglect:

- timely referrals are made to DCFS and other statutory bodies in accordance with their mandates.
- home inspections and documented findings are used to support child-protection and safety decisions.

### **Violence, Safety and Security Concerns**

In situations involving resident violence, domestic violence, or serious safety failures in facilities, SSD:

- liaises promptly with Bermuda Police Service and relevant support agencies.
- records incidents, outcomes, and corrective actions, including actions taken with third-party providers (e.g., security contractors).
- prioritizes the psychological safety and trust of residents in subsequent case management.

## **Documentation, Record-Keeping and Accountability**

### **Case Management Records**

For all shared-client and multi-agency activities, SSD case management staff maintains clear records including:

- referral sources and reasons.
- agencies involved and their roles.
- summary of meetings, decisions and agreed actions.
- risk assessments, safety planning, and follow-up outcomes.
- Release of Information; providing consent to share our tenants' personal information

## **Audit and Continuous Improvement**

SSD will periodically review multi-agency casework and strategic alliances to:

- assess effectiveness in improving client stability, safety and housing outcomes.
- identify systemic issues (e.g., arrears linked to health or social barriers) and inform collaborative solutions with external partners.

## **Fairness, Non-Discrimination and Vulnerable Persons**

In all interactions with external agencies, SSD case management staff:

- advocates for tenants' fair and non-discriminatory access to services and protections.
- ensures the best interests of vulnerable persons, particularly children, older persons, persons with disabilities and those at risk of homelessness, are central to joint decision-making and service planning.
- works collaboratively with government departments and community partners to deliver coordinated, humane responses in high-risk environments such as emergency and transitional housing.

The Support Services Department is required to create, maintain and retrieve clear, accurate records of its decisions, actions, complaints, investigations and tenant interactions so that information can be shared effectively within BHC and made meaningfully accessible to the public under the PATI Act. SSD must comply with PIPA by collecting, using and disclosing personal information only for lawful, housing-related purposes, minimizing data collected, keeping it accurate, and securing it with appropriate technical and organizational safeguards, supported by clear privacy notices and defined retention/destruction schedules. SSD is responsible for working with the Information Officer to segregate and redact personal data that cannot properly be disclosed, using robust anonymization so our organization can maximize transparency about policies, standards and performance while fully respecting the privacy rights of tenants and applicants. This framework is reinforced through ongoing staff training, monitoring and internal audits, with any material non-compliance escalated to the General Manager.

**Bermuda Housing Corporation**

**2025/2024 Budget Estimates**

	<b>Budget</b>	<b>Estimate</b>	<b>Estimate</b>	<b>Budget</b>
	<b>Mar-25</b>	<b>Mar-25</b>	<b>Mar-24</b>	<b>Mar-24</b>
<b>REVENUES</b>				
Rentals	8,394,026	8,338,087	7,745,937	7,950,000
Government of Bermuda Grant	29,350,000	29,012,271	17,840,158	16,650,000
Mortgage Interest	25,000	21,866	33,777	50,000
Interest and Other Income	170,000	174,870	176,337	146,500
Gain on Disposal	0	7,179	0	0
	<b>37,939,026</b>	<b>37,554,272</b>	<b>25,796,209</b>	<b>24,796,500</b>
<b>EXPENSES</b>				
Rental, Repair and Maintenance	5,078,820	5,527,783	5,660,335	6,498,500
Salaries and Employee Benefits	6,522,856	6,573,578	6,097,238	7,170,011
Amortization of Tangible Capital Asset	2,941,000	2,898,949	2,914,680	3,000,300
General Office, IT & Communications	804,600	1,308,726	1,416,637	1,008,360
Office Expenses	932,100	668,827	726,198	1,049,100
Borrowing Costs	4,421,680	4,415,113	2,578,338	3,840,000
Provision for Doubtful Accounts	275,000	(5,412)	190,740	400,000
Legal and Professional Fees	214,000	400,799	616,700	995,081
Leasehold Insurance	350,000 555,000	593,132 555,230	326,985 683,227	300,000
Miscellaneous	1,500	402,263	(111)	1,500
Special Projects	50,000	0	124,837	150,000
Hustle Truck	750,000	878,755	928,034	1,000,000
	<b>22,896,616</b>	<b>24,217,744</b>	<b>22,263,838</b>	<b>25,412,852</b>

**Section E: Administration (all public access) manuals**

Mortgage Policy  
Drug and Alcohol Policy  
Dress Code Policy  
Expenditure Authorization Policy  
Rentals Policy  
Maintenance Policy  
Procedure for Capital Projects Policy  
The Collective Bargaining Agreement

**Section F: Decision-making documents [s5(1) fl**

Code of Conduct

Leave Policy

Document

Uniform Policy.

Bullying and Sexual Harassment Policy

Additionally, the HR Department is bound by Legislation applicable to employment practices such as the Employment Act 2000, The National Pensions Scheme 2000, CURE Legislation, Human Rights Legislation, Payroll Tax Act and Old Age Pensions Legislation (Social Insurance).

**YOU MAY DIRECT YOUR REQUEST TO:**

Mrs. Joy Symonds  
Chief of Human Services  
The Bermuda Housing Corporation  
Tel: (441) 295-8623 ext. 221  
Fax: (441) 295-2605  
Email: [Joys@bhc.bm](mailto:Joys@bhc.bm)

**Section G: The Information Officer [s5(1) gl]**

**LISTS AND REGISTERS**

The Property Asset List can be obtained from the Land Valuation Department and the BHC MRI database.

The Finance Department maintains copies of the Property Deeds that are held by BHC along with the information asset register.

**Section H: Any Other Information [s5(1) hl]**

**Section I: Any Other Information To be Provided?**

**Section J: Information Statement: Copies and Updates [s5(2,3,4,5) 1**

Every public authority shall update its information statement at least once a year, and make it available for inspection by the public at reasonable times by [s5(I -5), PATI Act]: Date Information Statement was updated: December 31<sup>st</sup>, 2025

Locations of Information Statement:

The Bermuda Housing Corporation, Seven Arches Building, 44 Church Street, Hamilton:

The Bermuda National Library:

The Bermuda Archives:

Available electronically: Website for public authority [www.bhc.bm](http://www.bhc.bm):

With the Information Commissioner:

Sign and Date:

Paul Martin

Paul Martin (Jan 29, 2026 11:17:27 AST)

28-Jan-2026

Paul Martin, General Manager

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<sup>i</sup> Bermuda Housing Act 1980, PART II, Board of Directors, 6 (1)