



Ministerial Statement

By

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Minister of Home Affairs

Online Rental Scams and the Protection of Consumers

12 June 2026

Mr. Speaker,

I rise today to inform this Honourable House and the people of Bermuda of a rise in online rental scams, and of the steps the Ministry of Home Affairs is taking, through its Consumer Affairs Section, to protect residents who are searching for a home.

Mr. Speaker,

A home is the foundation of every family's security.

A rental scam strikes at that foundation before a family ever holds a key.

Consumer Affairs has received a growing number of reports from residents who have encountered fraudulent rental listings online. Some have already been deceived. The loss is rarely only financial. It carries stress, uncertainty, and the fear that the search for shelter can no longer be trusted. This House has a duty to meet that fear with plain guidance and with the protection of the law.

Mr. Speaker,

The reports follow a consistent pattern. Individuals posing as real estate agents, landlords, or property managers use online platforms to post listings for properties they do not control. These listings rely on stolen



photographs and details copied from genuine homes. Prospective tenants are then pressured to share personal information, copies of identification, banking details, or upfront deposits, frequently before any opportunity to view the property in person.

The Ministry confirms that these tactics are the established markers of fraud. Awareness of them is the first and strongest defence available to every resident.

Mr. Speaker,

Consumer Affairs advises every resident searching for rental accommodation to take the following steps:

- Treat unsolicited rental offers from unknown individuals with caution.
- Withhold money, deposits, wire transfers, gift cards, and banking information from unverified persons.
- Question any listing priced well below market value.
- Request an in-person viewing in every case.
- Verify the identity of any landlord, property manager, or real estate agent before sharing personal information or making payment.
- Treat claims of being overseas, claims of being unavailable to meet, and pressure to act quickly as cause for concern.

Mr. Speaker,

Through support from the Consumer Affairs officers, we have also identified the common signs of a likely rental scam:

- A request for payment before a viewing.
- A refusal to meet in person.



- Contact limited to social media or messaging apps.
- Advertisements that are poorly written or inconsistent.
- Stock images, or photographs copied from other websites.
- An early request for sensitive personal information.

Residents should keep records of all correspondence, advertisements, receipts, and payment transactions related to any rental inquiry. Where something appears suspicious, the safe course is to stop communicating, then to verify the listing independently before any further step.

Mr. Speaker,

Residents are protected in law as well as in practice. Under the Rent Increases (Domestic Premises) Control Act 1978, certain residential properties in Bermuda remain subject to rent control. Prospective tenants hold rights under that framework, and they should understand those rights and the terms of any tenancy agreement before signing. No housing decision should rest on an online advertisement alone.

Any resident who believes they may have encountered a rental scam should contact Consumer Affairs and report the activity. Reports can be made by calling 297-7627 or by emailing consumers@gov.bm. Every report strengthens the Ministry's ability to identify these schemes and to warn others before harm is done.

Mr. Speaker,

The Ministry accepts that households across Bermuda face real strain in securing affordable housing. The work to widen access to that housing is led by the Ministry responsible for housing. The Ministry of Home Affairs advances its own part of that shared effort. It supports the legislative



reforms, and it carries the consumer protection and awareness that guard residents inside the market.

Reform of landlord and tenant law is underway as part of those legislative efforts. The Ministry intends to update this House on a new consultative draft in the coming month.

Mr. Speaker,

Affordability is structural, and the dignity of a secure home sits at the centre of it.

Consumer protection is the architecture that keeps that home within honest reach.

When a resident loses a deposit to a fraud, they lose more than money. They lose the confidence that the search for a home can be safe. This Government will not allow that confidence to be stolen. Through awareness, through the support of those already harmed, and through the steady protection of consumers, the Ministry will hold that line. This is the work of Unity, Equity, and Tangible Progress, carried out where families live it most plainly, at the door of a home they are trying to secure.

Thank you, Mr. Speaker.