

## Avoid Rental Scams

Renting an apartment, especially for the first time or in a new city, can be exciting experience. However, scam artists have found ways to take advantage of people looking for housing, and students must be cautious, especially when communicating with people online.

### **About Rental Scams:**

While there are variations on a theme, typically the scam artist posts an advertisement for an apartment online, but the apartment either doesn't exist or the scam artist doesn't have the right to rent it. When the prospective tenant contacts the "landlord" about the apartment, the scam artist will usually have a story about why they cannot meet the tenant in person. They'll ask the prospective tenant to wire money for the rent or other costs with a promise that they will mail the keys in return. After the prospective tenant sends money, the scammer disappears.

### **Why Rental Scams Work:**

Students, especially international students, often have to line up housing prior to arriving in Chicago, so they are not in a position to do a thorough investigation. In addition, the scams can be very sophisticated. They appear on commonly-used websites such as Craigslist and Apartments.com, and scammers may impersonate legitimate companies. The scammer may even ask you to sign a lease. For these reasons, it can be easy to fall for rental scams.

### **How to Avoid Rental Scams:**

Watch out for red flags, and trust your instincts. Here are ways to avoid being taken advantage of:

- **Don't send money if you haven't seen the apartment or met the landlord.** If this is not possible because you will be arriving from out of state, you should consider living in DePaul student housing at first or renting from a company with plenty of information online. Otherwise, try to find landlords who are willing to meet you in person when you arrive in Chicago to exchange money and keys. If you have a friend or family member in Chicago, see if they can meet the landlord on your behalf or go to the address of the apartment to see if it exists. You can also do an online search of the apartment and landlord. You can even hire a licensed real estate agent to help you find a legitimate apartment.
- **Never wire money to a prospective landlord or deal in cash.** These transfers are difficult to trace and stop. Do not send money via a transfer service such as Western Union, MoneyGram, Bitcoin, or MoneyPak. Also, don't send money through a listing service such as AirBnB or HomeAway, as scammers sometimes impersonate these agencies. Legitimate landlords will usually accept a certified or regular check, or a credit card payment.
- **Beware of apartments that are too good to be true.** Be aware of market rates, and don't trust the pictures. Scammers play on your emotions. If you see a gorgeous apartment with cheap rent for the area, you may feel like you have to jump on this opportunity. Don't fall for it.
- **Don't fall for a dramatic story.** Scammers have elaborate reasons for why they can't meet you, and will make you think that it is urgent that you commit to taking the apartment.
- **Be suspicious of over-eager landlords.** Legitimate landlords usually want to verify your income, check your credit, or run a criminal background check. They usually want you to sign a lease. Scam artists are often in a hurry to complete the transaction and won't be interested in this process. This should be cause for concern.
- **Question unnecessary fees.** In Illinois, there are no laws limiting rental amounts or security deposits, but landlords typically want the first month's rent and a security deposit or

administrative fee in advance. Scam artists often tack on all kinds of additional fees or extra costs or ask for prepaid rent. This should raise an alarm.

- **Ask for a lawyer's advice.** DePaul offers free legal advice to students. If you are not sure whether you are dealing with a scam artist, contact Croak Student Legal Services at 773-325-1588.

#### **What to Do If You Are Scammed:**

You should immediately report the crime to the following places:

- The publisher or website hosting the advertisement
- DePaul University Public Safety – Lincoln Park: 773-325-7777; Loop: 312-362-8400
- The police department in the city where you were when the scam took place
- The FBI Internet Crime Complaint Center (IC3) - <https://www.ic3.gov/default.aspx>
- The Federal Trade Commission - <http://1.usa.gov/1qH0gp3>
- The Illinois Attorney General - <http://bit.ly/1MO0QM8>
- The Attorney General in the state where you were when the scam took place