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Rental scams: what are they?



Saint Mary's
University





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HOUSEKEEPING ITEMS



YOU ARE JOINING THIS WEBINAR IN
'MUTED' MODE



USE THE CHAT TO ASK QUESTIONS AND
WE WILL REPLY TO YOU DURING THE
SESSION, OR AFTER



THIS SESSION IS GOING TO BE
RECORDED. THE RECORDING WILL BE
SHARED WITH YOU

Land Acknowledgement

I would like to begin this webinar by acknowledging that we are in Mi'kma'ki, the unceded and ancestral territory of the Mi'kmaq people of Turtle Island, Canada.

When we come together like today, we are reminded to be guided by a spirit of welcome, stewardship, respect and connection to this land and its people.

I am very grateful for the time that we will be spending together during this webinar, and I want to thank you for this.



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WHAT ARE WE GOING TO LEARN TODAY?

- 🏠 WHAT ARE RENTAL SCAMS?
- 🏠 HOW CAN YOU PROTECT YOURSELF FROM BAD RENTAL EXPERIENCES?



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RENTAL SCAMS ... what are they?

- RENTAL PROPERTY LISTING SCAMS TYPICALLY AIM TO STEAL MONEY OR OTHER DATA FROM INTERESTED RENTERS.

IT'S NEVER YOUR FAULT IF YOU HAPPEN TO BE VICTIM OF A RENTAL SCAM, ASK FOR HELP!!



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RENTAL SCAM #1

Too good to be true

- THE RENTAL RATE SEEMS SHOCKINGLY LOW, IT MAY VERY WELL BE A FALSE LISTING.
- THE PROPERTY OWNER DOESN'T CARE TOO MUCH TO SCREEN YOU AND FIND OUT IF YOU HAVE REFERENCES OR CAN AFFORD A PLACE

Be careful

- LOOK AT COMPARABLE PROPERTIES IN THE SAME NEIGHBORHOOD TO SEE HOW MUCH OTHERS ARE ASKING
- IF A PROPERTY OWNER DOESN'T CARE ABOUT SCREENING YOU, THIS IS A RED FLAG .. THEY MIGHT THINK THAT RULES (FOR THEM AND FOR YOU) DON'T EXIST



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RENTAL SCAM #2

Urgent demand for a cash deposit

- YOU ARE PRESSURED TO SEND A CASH DEPOSIT BEFORE VIEWING A PLACE AND SIGNING A LEASE

Be careful

- IF THERE IS PRESSURE TO SIGN OR SEND MONEY, YOU SHOULD BE SUSPICIOUS.
- YOU HAVE NO OBLIGATION TO MAKE ANY DEPOSIT UNTIL A LEASE IS SIGNED.
- A DEPOSIT SHOULD NOT BE ASKED IN CASH



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RENTAL SCAM #3

Request for too much information

- ARE YOU BEING ASKED FOR YOUR SOCIAL INSURANCE NUMBER (SIN), CREDIT CARD OR BANK ACCOUNT INFORMATION EVEN BEFORE YOU HAVE SEEN A PROPERTY?

Be careful

- ONCE YOU DECIDE ON A PROPERTY, YOU MAY BE ASKED TO SHOW BANK STATEMENTS OR OTHER DOCUMENTATION TO SEE IF YOUR SALARY CAN SUPPORT THE RENT PAYMENTS, BUT YOUR SIN OR CREDIT CARDS ARE NEVER REQUIRED!!!



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RENTAL SCAM #4

Reluctance to use traceable payment methods

- THE PROPERTY OWNER ONLY WANTS CASH (WITHOUT RECEIPTS)
- THE PROPERTY OWNER DOESN'T WANT TO SIGN A LEASE, THEY ARE JUST HAPPY WITH A HANDSHAKE

Be careful

- DO NOT ENTER IN A LEASE AGREEMENT WITH PROPERTY OWNERS THAT INSIST ON BEING PAID IN CASH.
- AVOID VERBAL LEASES/CONTRACTS



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RENTAL SCAM #5

Difficulty arranging viewings

- THE PROPERTY OWNER KEEPS SWITCHING TIMES OR DOESN'T SHOW UP
- THEY ARE ABROAD AND CANNOT SHOW YOU THE PLACE
- THEY SAY THAT THEY HAVE A FAMILY EMERGENCY AND CANNOT SHOW YOU THE PLACE
- YOU ASK FOR THE ADDRESS OF THE PLACE AND YOU RECEIVE VAGUE INFO

How to avoid

- THE PLACE MIGHT NOT EXIST, YOU SIMPLY CANNOT RENT A PLACE THAT YOU CAN'T VIEW ... LOOK ELSEWHERE!!



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RENTAL SCAM #6

Pictures are weird, the place looks 'staged'

- ARE THE PHOTOS BLURRY?
- DO YOU SEE THE SAME PHOTOS USED IN ANOTHER LISTING? IS THE PROPERTY OWNER REFUSING TO PROVIDE PHOTOS?
- ARE PICTURES VERY BEAUTIFUL, LIKE OUT OF A MAGAZINE?

Be careful

- LOOK UP THE ADDRESS BY VIEWING IT ON GOOGLE MAPS AND ENSURE THAT THE IMAGES AREN'T PULLED FROM AN ACTUAL SALE LISTING



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RENTAL SCAM #7

You can't find much about the property owner or the company you are renting from

- DOES THE RENTAL COMPANY EXIST?
- DOES YOUR PROPERTY OWNER EXIST AT ALL?

Be careful

- BEFORE SIGNING THE LEASE/CONTRACT AGREEMENT, TRY TO VERIFY IF THE PROPERTY EXISTS USING LINKEDIN OR GOOGLE.
- LOOK FOR REVIEWS ... WOULD IT BE A GOOD PLACE TO LIVE?



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RENTAL SCAM #8

Building in construction

- IS THE BUILDING NOT YET BUILT?
- DEPOSIT ASKED TO RESERVE A ROOM?

Be careful

- DO NOT SIGN A LEASE UNTIL THE BUILDING IS FULLY BUILT AND MOVE-IN READY.
- DO NOT GIVE MONEY TO RESERVE A ROOM.
- DO NOT GIVE NOTICE TO YOUR CURRENT LANDLORD.
- DO NOT RELY ON THEIR PROMISED TIMELINE.



Protect yourself by being a **GOOD TENANT** ... for a good tenancy:

- RESPECT QUIET TIMES AND YOUR NEIGHBOURS
- KEEP THE HOUSE CLEAN
- RECYCLE YOUR GARBAGE
- PAY RENT ON TIME
- STICK TO THE RULES OF YOUR LEASE
- GIVE PROPER NOTICE WHEN YOU WANT TO LEAVE

Aim to be awesome ... references are ALWAYS needed to rent your next place



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Cover your back!

- TAKE PICTURES AND VIDEOS OF EVERYTHING DURING YOUR IN AND OUT INSPECTION
 - USE EMAILS OR TEXTS AND SAVE ALL COMMUNICATION
 - IF SOMETHING BREAKS, NOTIFY IN WRITING THE PROPERTY OWNER/MANAGER AND TAKE A PICTURE
-
- PAY WITH CHEQUE, EMAIL MONEY TRANSFER, DIRECT DEPOSIT OR MONEY ORDER AND KEEP PROOF OF ALL YOUR RENTAL PAYMENTS - DO NOT USE CASH
 - ASK FOR A LEASE, RENTAL AGREEMENT OR CONTRACT, READ IT CAREFULLY AND SIGN IT



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Good to know... what happens if you are late to pay your rent?

- YOU MUST PAY RENT ON TIME, MAKE PAYING RENT A PRIORITY
- IF YOU PAY LATE, YOU WILL BE CHARGED A LATE PAYMENT PENALTY – THIS INFORMATION IS INCLUDED ON YOUR LEASE AND CANNOT BE MORE THAN 1% OF THE TOTAL RENT YOU PAY PER MONTH



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Cover your back (again) .. Have tenant insurance

- TENANT INSURANCE COVERS DAMAGE FROM FIRE, FLOOD AND LIABILITY (DAMAGE DONE TO A THIRD PERSON)
- YOU MIGHT BE ASKED TO HAVE TENANT INSURANCE AS A CONDITION TO RENT

YOU CANNOT BE EVICTED FOR NOT HAVING TENANT INSURANCE, BUT YOU ARE RESPONSIBLE TO COVER COSTS OF DAMAGES TO THE UNIT THAT WOULD HAVE BEEN COVERED BY TENANT INSURANCE.

GETTING YOUR DEPOSIT BACK - GOLDEN RULES

INSPECTION

**TAKE PICTURES AND VIDEOS OF EVERYTHING
PAY ATTENTION TO: WINDOWS, BED BUGS, MICE
AND OTHER PESTS, RADIATORS
SAVE THE PICTURES AND POINT OUT IN WRITING
TO WHAT NEEDS REPAIRING**

GOOD TENANCY

**IF YOU BREAK SOMETHING/OR
SOMETHING BREAKS DON'T FORGET TO LET
THE PROPERTY OWNER KNOW**

OUT INSPECTION

**TAKE PICTURES AND VIDEOS OF EVERYTHING. IF
YOU LEAVE THE PROPERTY WITHOUT CAUSING
ANY DAMAGE AND CLEAN AND YOU DON'T
RECEIVE BACK YOUR DEPOSIT, YOU HAVE
PROOF TO CHALLENGE THAT**

QUESTIONS?



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CONTACT YOUR INSTITUTION @



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RESOURCES

[Tenants Rights Guide
of Nova Scotia](#)



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