

## **BEWARE OF RENTAL HOUSING SCAMS AND PROTECT YOURSELF!**

Always confirm the identity of the landlord, verify that the unit address is legitimate, and do not send any money until you have met with the landlord in person, and you are ready to rent the unit and sign the lease. Do not wire or send deposit or first month's rent money via an app.

### **WHAT A HOUSING SCAM LOOKS LIKE:**

- They tell you to wire money.
- They ask for a funds transfer in exchange for showing you a home or holding it for you.
- They ask for bank account or credit card information before you have seen the unit.
- They only communicate through email or text.
- The property listing seems odd, such as: the rent is significantly less compared to other units; there are obvious misspelling or other errors in a rental listing, or communications with you; listing photos seem too good to be true
- The person contacting you is using high-pressure sales tactics

### **WHAT YOU CAN DO TO PROTECT YOURSELF:**

- Screen the landlord: search for their name online, check the Hamilton County Assessor's office records, read reviews.
- Verify the property address: if the listing doesn't have the address, ask for and verify it by using Google Maps.
- Don't pay in cash or send money using an app or money wiring service.
- Do not pay a security deposit or first month's rent until you've signed a lease.
- Do not sign a lease until you've done a walk-through and inspect the unit.
- Do not give out your personal information (bank account and credit card information).
- Meet with the landlord in person.
- If you have any doubts about the ownership or representation of an agent, check with the public housing agency (PHA) before exchanging any funds.

### **WHAT TO DO IF YOU ARE A VICTIM OF A RENTAL SCAM:**

- If you transferred any money, contact your bank immediately to see if you can cancel transactions related to the rental scam.
- Also, report fraud to the Federal Trade Commission's (FTC) toll-free hotline: 877-FTC-HELP ([877-382-4357](tel:877-382-4357)).
- If you have fallen victim to an email or internet scam, you can file a complaint at the Internet Crime Complaint Center (IC3) at [www.ic3.gov](http://www.ic3.gov).
- If you provided sensitive personal or financial information, you have the right to set up a fraud alert on your credit reports to get notified if someone tries to apply for credit under your name. Contact any one of the three credit bureaus – Equifax, Experian, and TransUnion. You don't have to contact all three. The credit bureau you contact must tell the other two to place a fraud alert on your credit report.
- Contact the website where the ad was posted to alert them of the fake listing.

