

RENTAL SCAMS

HOW TO DETECT A RENTAL SCAM

1. Rent amount is unusually low.
2. Landlord is unable to show you the rental.
3. Landlord claims to be out of town, state, or country.
4. Inability or refusal to meet face-to-face.
5. There is a sense of urgency.
6. Requests for advance payments through wiring, cashier's check, money order, escrow service, Western Union, or Money Gram.
7. Landlord does not ask for rental application or reference check.
8. Third party is involved (sending rental payments to someone other than landlord).
9. Misspellings in the advertisement or e-mail.
10. Excessive use of capitalization.
11. Email is from a free email provider such as yahoo, g-mail, hotmail, etc.

HOW TO AVOID A RENTAL SCAM

1. Never wire money.
2. Always meet the landlord or property manager in person before signing rental documents.
3. Never give out your bank account number, social security number, eBay/PayPal info., etc.
4. Do a web search of the landlord by name.
5. Call the Hawaii Real Property Assessment Division at (808) 768-3799 to verify property ownership. You may also search for the owner of a property by going to:
<http://www.honolulupropertytax.com/Search/GenericSearch.aspx?mode=ADDRESS> Note: Use street name only. No "Street," "Avenue", etc.
6. To determine if someone has a real estate license, search the Professional and Vocational Licensing Division website at: <http://pvl.ehawaii.gov/pvlsearch/app>.

IF YOU SUSPECT A SCAM NOTIFY THE HSO AT (808) 438-1518

TIPS FOR RENTER'S HOUSING SEARCH

The Search:

- * Tell everyone you know that you are looking.
- * Check listings early every day in newspapers, the Internet, and rental magazines.
- * When leaving phone messages, speak clearly and repeat your phone number.
- * Make appointments for home showings and be prompt.
- * Be well groomed – first impressions count. Landlords want responsible tenants.
- * At open houses, come a little early to check out the neighborhood and be first in line.

Be Prepared:

- * Be ready to put down a deposit to hold the apartment or house.
- * Before visiting a unit, complete a standard rental application so you'll have the information handy.
- * Application forms are available on the Internet and require details on current and previous landlords and employers, as well as bank accounts, credit cards and loans.
- * Call your references to alert them and ensure their contact numbers are current.
- * Have backup documentation for information on your application, such as a copy of a recent pay stub.
- * Be prepared to pay a \$10 to \$25 application fee to management companies.
- * Don't forget to sign and date the application.

Improving your chances:

- * Credit reports often contain errors. Make sure yours is accurate.
- * Federal law allows you to obtain a free annual copy of your credit report from Equifax, Experian, or Transunion, the national credit reporting companies.
- * Clear up any credit problem. One small unpaid bill can doom your application.
- * If your application is turned down due to insufficient or poor credit, you are entitled to a copy of that report from the credit reporting company.
- * If your credit history is flawed, you might be able to improve your chances by offering to pay a higher security deposit or asking a relative or friend with good credit to co-sign the rental agreement.
- * Having pets limits your options since many Hawaii landlords prohibit them. Consider how important pets are to you.