Advice on Scams

Red flags

As you start to look for accommodation for the academic year or trimester do not be tricked into paying deposits/rent in advance for a property that does not exist or already been rented out (often to multiple students)

People who are seeking rental accommodation are becoming increasingly desperate during the housing crisis and criminals have targeted their willingness to pay a deposit without physically viewing the property. They offer them the property if they pay the deposit immediately. But the property either does not exist at all, or is not owned by the scammer. This scam tends to be rolled out in the summer and winter as desperate students seek accommodation for next term.

- Be aware of ads that appear just too good to be true. An unusual low rent will more than likely be a scam. Do some research

- Check the rent price in your search area. If the rent is appears low, probably a scam

- Check short term rental sites to see if the property is being used by fraudsters for viewings.

- Check if the listing contains grammar or spelling errors.

- Be wary if all communication is only through WhatsApp or Social Media

- Be wary of absent landlords who claim to be out of the country for various reasons and can't meet with you to show you the accommodation due to (sick family member, missionary work, out of the country etc.)

- Landlords should not pass your email address onto another landlord. Be very wary of no response from the landlord you applied to but receive a response from a "friend" of the landlord offering accommodation at "their" house.

- Do a google search of the property as you may find information on it being a scam and also do a google search of the landlord. Scammers can be very convincing but search online for them using words like ‘complaint’, ‘scam’ or ‘review’. Others might have their experiences on-line

- Check the eircode of the property or property against the eircode given.
  Eircode is like a ZipCode, www.eircode.ie and if no eircode given, just input the address in www.eircode.ie

- Check the photos in the ad against the photos of the house at the address given. Sometimes the doors and windows do not match the googled property or the view from the window does not match the house surrounds

- Check with Residential Tenancies Board (RTB.ie) that property is registered with them even if landlord shows you the property as it could be a previous tenant who has access. This however only applies to renting houses, flats or apartments not to renting a room in an owner’s house.

- Only use trusted money transfer systems such as credit cards. Never transfer money using methods that can’t be reversed such as cash, direct bank transfers, cryptocurrency, PayPal, wire services such as Western Union, and iTunes gift cards

- Be wary if you are asked to transfer money to non-identifiable locations such as PO boxes or through money-transfer companies, rather than bank accounts. This is a red flag and indicates the entity you are dealing with may not be legitimate.

- **DO NOT PAY** rent/deposits into non-Irish Bank Accounts (most scams have UK or other European bank accounts) Ask yourself why someone is living elsewhere but renting a property in Dublin but the bank account is in the UK or Europe or further afield.

- Check the IBAN of the landlord’s account (e.g., on https://www.iban.com/iban-checker) to make sure it’s not in a different country

- Be wary of giving financial details or copies of identity documents to anyone

- View the property, ask landlord for photo id (passport/drivers' license), proof of ownership, does landlord have references and speak with the neighbours.

- Do get a Tenancy Agreement, but be aware they are easily forged so it is not a guarantee

- Most Landlords will ask questions, whereas fake ones just want the rent/deposit money fast and usually request payment immediately before signing a lease

- If using the services of Letting Agents, please check their license against the PSRA registry (Property Services Regulatory Authority).

- **Be wary of false urgency.** Scammers may try to create a sense of urgency to persuade you to do what they're asking. Be wary any time someone tries to convince you that you must act now.

- Scammers will usually tell you to pay deposit or rent in a specific way! Tyring to make it as untraceable as possible.

- The advice on booking accommodation is to only use recognised letting agencies, but there was also a warning that websites can be cloned too, so people are urged to check the URL address for the site to ensure it's a real website.

- Don't transfer money unless you have carried out all the relevant checks and are certain the property is genuine.

- Do not be embarrassed if you have been scammed. Report it to the local Garda (Police) Station, contact your bank and do also contact us so we are aware of the property and fraudster too.

Detective Inspector Steven Meighan of the Garda National Economic Crime Bureau has said:

"Now that society has reopened, there are many more opportunities for fraudsters. We would advise people to be extra vigilant to avoid becoming a target. In recent cases victims sent their money to accounts in Spain and the UK – always check the IBAN of the account you have been asked to send your money to; it's usually a good indicator of fraud if the bank is in a different country. For longer-term rentals do a landlord check, make sure the landlord can show you the property and that you get an appropriate tenancy agreement. Trust your instincts and, like anything in life, if the offer sounds too good to be true then it probably is."

Gardaí are advising members of the public who believe they are a victim of accommodation fraud to contact any Garda Station and report the crime.

Detective Inspector Meighan said there are a small number of Irish-based criminals who are "taking advantage of the perfect storm of the accommodation crisis", but the vast majority of this fraud is perpetrated by organised criminals who are based all over Europe. He said there are a large number of ongoing investigations and pending prosecutions within the GNECB.

He says anyone who is scammed out of their money should report it to the bank and Gardai immediately. Ideally, almost within the day that you learn that you've been defrauded, he said and the sooner that you get onto your bank the better chance they have of freezing the money at the destination.

“Some might feel embarrassed at having been scammed, but the victim is not at fault. It is better to report these crimes, and the earlier the better. Sometimes it is possible to stop the money going into the criminal’s pockets if it is caught early, and we can also use any phone numbers or email addresses to monitor for future activities of criminals and hopefully prevent other innocent people falling victim to fraud,” said Insp Meighan.

Do also inform us, so we can try to get the word out to other students to avoid this landlord.