

## **Important information when searching for accommodation**

In recent years, there has been an increase **of fraud when looking for a flat**. Victims often have to make "advance payments" before they have seen the inside of the flat and met the landlord in person.

In addition, there is a risk of "identity theft", as potential tenants often hastily disclose personal information.

Here you can read about the typical signs of such scams, what you can actively do to avoid falling into the trap and what you should do if you have fallen victim to a fraudster.

### **Indications of fraud:**

- Landlord refuses phone calls/personal meetings (often illness or stays abroad are stated as a reason)
- Landlord claims to send keys by post (keys are not sent or don't match the flat)
- Rental agreement are sent by e-mail
- Viewing of the flat from the inside is not possible (landlord advertises that the flat can be viewed alone (or only from the outside))
- landlord's surname is very common (e.g. Müller, Huber, Meier, Schmidt, Schneider, Fischer...)
- Signature of the landlord seems implausible - very clean and large (picture from the Internet, possibly generated by AI)
- Payments are demanded before the key is supposedly sent (advance payments)
- No (or only partial) address of the landlord (Attention!!! - ID cards/passports of so-called landlord may also be forged or stolen)
- Low rents in good locations
- Landlords often advertise with everything imaginable to make the flat as attractive as possible for the victim, e.g. immediate availability (landlords often take advantage of the urgency when looking for a flat)
- Texts seem strange and are often written referring to a bad (personal) experience, which is then also used as a reason why a personal meeting for instance is not possible (landlords hope for sympathy when potential tenants are emotionally touched)

Not all the signs listed here may apply and are not always a guarantee that a scam is occurring. Nevertheless, if some or all of the signs occur, fraud cannot be ruled out.

### **What can I do to recognise possible fraud at an early stage?**

- Research the address of the flat on the internet (addresses are often not fake, but the flats in these locations are not for rent → the actual owner may appear on the Internet)
- Display the address of the flat on an online map service (e.g. Google Maps)
- Are pictures of the flat sent by the landlord clearly recognisable, or could it be an online picture of any flat (pay attention to lettering, calendars, window view, non-German sockets on the pictures)?  
→ Check that the landlord's images match the images in the online map service
- (If available) "Check" the landlord's identity card for traces of processing

- Do not send any personal documents (identity card, financial circumstances, etc.) before viewing the inside of the flat and meeting the landlord → Identity theft
- Do not make any payments before viewing the inside of the flat and meeting the landlord
- Do not open links sent by the landlord (fraudulent landlords often require registration on an online platform → Identity theft)

### **I was cheated! - What now?**

- If you found the flat through a property portal, inform them
- Try to cancel any advance payments by the bank
- Report the fraud to the police (In Ingolstadt: Address: Esplanade 40, 85049 Ingolstadt, Ph: 0841/9343-0)
- For students who are already enrolled, there is a free legal counselling service of the Erlangen-Nuremberg Student Union available:  
<https://www.werkswelt.de/index.php?id=rechtsberatung&setlang=en>