

## ZERO TOLERANCE TO SHADY HOUSING MARKET!

The increase in shady business in the housing market in capital city region of Finland is alarming.

Beware of those who take advantage of your status and are acting **unlawful**.

### An unlawful estate agent is someone,

- who is not an estate agent by profession,
- who works for an estate agency but does not hold the right to rent an apartment,
- who promises to find you a rental apartment IF you pay him in cash,
- who refuses to sign a contract,
- who accepts money under the table OR
- who asks for a reservation fee

#### DO NOT pay estate agents

- ✗ without receipt of their service
- ✗ without a legal agreement
- ✗ in cash

DO NOT rent an apartment / a couch / a bed from unlawful estate agents!

#### If you encounter an unlawful agent or landlord you encounter a criminal. Contact

- Police, economic crime tip-off center by phone 0295 417 933 (7x24)
- Victim support (in Finnish) by phone 116 006 (Mon-Tue between 13.00-21.00 and Wed, Thu, Fri between 17.00-21.00)
- Consumer center by phone 029 553 6901 (Mon-Fri between 9.00-15.00)



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### An unlawful landlord is someone,

- who advertises an apartment to rent which does not even exist,
- who rents out an apartment he/she does not hold the rights to rent out
- rents out without a legal contract
- rents out uninhabitable apartments / spaces
- insists on signing an agreement and/or getting the deposit payment prior to seeing the rental place
- who rents you solely a bed or a couch

→ **If you rent an apartment from an unlawful landlord, you possess no tenant's rights nor security to live there. In worst case scenario you may end up homeless.**

#### A. If you wish to search for a rental apartment on your own remember

- ✓ that, it is the landlord's responsibility to make a contract with the estate agency for their services and to pay the agent
- ✓ that, no one has the right to ask payment from you for reserving or presenting you a rental apartment

#### B. If you wish to search for a rental apartment through estate agency

##### 1) You need to make a contract where

- ✓ both stakeholders' names and signatures,
- ✓ duration of the agreed services,
- ✓ agreed sum to be paid, when to be paid and to which account it will be paid are clearly stated.

##### 2) You pay the agreed sum of payment when the estate agent has found you a rental apartment you are happy with and you have signed the rental agreement. DO NOT forget your receipt!

**Remember** that stakeholders cannot make changes on the contract once it is signed AND that, money paid to the estate agency is not the deposit to be paid for the rental apartment. The deposit is paid to a bank account provided by the landlord once the rental agreement is signed. Deposit is NEVER paid in cash!