

ZERO TOLERANCE TO SHADY HOUSING MARKET!

The shady business in the housing market in Finland has increased noticeably. Beware of those acting **unlawfully**.

A shady real estate agent is someone,

- who is not an estate agent by profession, OR
- who works for an estate agency but does not hold the right to act as an agent, OR
- who promises to find you a rental apartment IF you pay him/her in cash, OR
- who refuses to sign a contract, OR
- who accepts money without receipts OR
- who asks for a fee

A shady landlord is someone,

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

IF you rent an apartment via a shady real estate agent, you pay someone who does not have the right to ask any money from you. This might cause you money problems and you participate in an economic crime.

IF you rent an apartment from an shady landlord, you possess no tenant's rights or security to live there. The worst case scenario is that you end up homeless.

DOs

A. If you want to look for rental apartment on your own, remember

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

B. If you want to look for a rental apartment with the help of a real estate agency

- 1) You need to make a contract in which the following things are written:
 - ✓ 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 changes can't be made after contract is signed. If you want to make changes, a new contract has to be made.

REMEMBER

The money paid to the real estate agency is not the security deposit for the rental apartment. The security deposit is paid to a bank account provided by the landlord once the rental agreement is signed.

Deposit is **NEVER** paid in cash!

DON'Ts

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!

