

RENTERS BEWARE

All houses, and landlords, are not created equal

Problem #1: You rent a house from someone who is NOT THE OWNER

Why this matters: As unbelievable as this may sound, it happens.
What to do: For Palm Beach County: Check <https://www.pbcgov.org/papa/> and search for your landlord's name to **make sure s/he owns the house**. I will gladly furnish documentation to prove I own the property. For Martin County: <http://www.pa.martin.fl.us>. If the owner is using a "landlord's agent" or management company, then they should have documentation showing that they are authorized to act in the landlord's behalf. If the property is owned by someone other than a "person", like a corporation, then consult an attorney.

Problem #2: You rent a house that is in (or soon will be in) FORECLOSURE due to nonpayment of mortgage OR nonpayment of real estate taxes

Why this matters: The foreclosure process will mean that you will be forced to vacate the property at an unknown time. Also, since the owner is not paying the mortgage, s/he is probably not paying real estate taxes, HOA dues, or worse, has no money for urgent repairs. If you are forced to vacate, you could lose all deposits and/or advanced payments. Unpaid HOA dues can result in you NOT being able to access your house via car (many HOAs are doing this, turning "off" gate clickers for non-paying landlords, or worse making you pay the HOA fees out of your rent).

What to do: **Ask the landlord for a current mortgage statement AND tax bill**. OR you can check the mortgage (a foreclosure is basically a lawsuit brought by your landlord's bank against the landlord): (1) Logon to <https://www.mypalmbeachclerk.com> or your local county clerk), then (2) choose "Public Records/Official Records", then (3) Accept the Disclaimer(s), then (4) search for your landlord's name to make sure there are no "LIS PENDENS" actions (these actions usually indicate foreclosure has begun; document type is "LP") or other court actions on the property that you wish to lease. If you see something that you don't understand, consult an attorney. Ask the landlord to provide documentation that the home's mortgage, taxes, and insurance are paid and up-to-date. I will gladly document that my mortgage, taxes and insurance are paid up and current.
Checking the real estate taxes: County tax records are at pbctax.com then look up Real Estate Property Tax. At the bottom of the page it will show you all past Tax Bills and note that all AMOUNT DUE entries should be zero (since I escrow my real estate taxes/insurance, mine are automatically paid in November of each year). If they weren't, then that can lead to a similar kind of foreclosure.

Problem #3: You rent a house that is FOR SALE

Why this matters: Again, this means that you may be forced to vacate the property at an unknown time. If you have a WRITTEN LEASE, this protects your rights to stay in the house, even if it is sold, and also protects the amount of your rent. There are many people ("amateurs") who have bought houses and CAN NOT AFFORD to hold onto them.

What to do: **Insist on a valid lease, signed by all parties BEFORE PAYING ANY MONEY** or moving in. A deposit to hold a house of one rental payment is ordinary. If the landlord stalls, or otherwise avoids providing a written lease, beware! Is your landlord in it for the long run? Can the landlord provide references from prior and current tenants?

Problem #4: The house you rent is POORLY MAINTAINED

Why this matters: Always an indication of a landlord who is short on money, or worse, unwilling to do repairs. When you need an urgent repair (like an air conditioner), it will not be done. The house should be in MOVE-IN CONDITION (clean!).

What to do: **Check the house thoroughly (and others that the landlord may own) and make sure that the landlord is keeping the property in good condition**. Good condition does not mean "new", but everything should work at the time you move in. Ask your landlord how s/he is prepared to pay for a major repair. A list of my current vendors is included with EVERY lease – ask your landlord for a list of vendors that they work with; then you can call them for a reference, including payment history. Check the lease, and understand, what items you and the landlord are responsible for maintaining.

Problem #5: You don't take HIDDEN EXPENSES into account

Why this matters: Extra utility costs (electricity and water) can easily make one house cost hundreds MORE per month than others.

What to do: **Contact FPL/utility company and check into the average energy/utility costs for that specific property** over the last year. Water usage for irrigation is expensive: is the lawn irrigation system on a well? Is the irrigation system well-maintained? Paying for pool service, AC filter delivery, etc. all "raise" the rent.

This also gives you a chance to verify ID (driver's license, etc.) FROM YOUR LANDLORD. An honest landlord will NOT object to this. A scammer will NOT want to give his/her true identity – this is a WARNING SIGN.

RED FLAGS: NEVER, NEVER, NEVER

NEVER: Rent a house, or dwelling, that you have NOT inspected inside and in-person, with the landlord/owner.

NEVER: Send money via Zelle, WESTERN UNION, Paypal, or Credit Card for a rental deposit.

NEVER: Rent a house where you have not checked OWNERSHIP and MORTGAGE STATUS and IDENTIFICATION of "owners".

NEVER: Trust a realtor or real estate agent to do this homework for you – ask for written documentation!

YELLOW FLAGS: BE CAREFUL

When you visit the house, the water, and electric are OFF. Check a shelf in the refrigerator to see if it is cold.

Landlord is evasive about when lease can be signed, pushes for lots of money IN CASH, WELL BEFORE lease signing, or move-in.

Does not want a written application, doesn't do a credit check, just wants a big deposit (more than one month), IN CASH.

Does NOT want to provide identification (driver's license), or does not want to meet or show the property.

Is asking for a SUBSTANTIALLY LOW rental amount that is out of sync with the location.