

# Scam Prevention eBook: 20 Red Flags (Kenya Rentals)

Spot scams early, protect your money, and rent safely.

This eBook is for educational purposes. Always verify the landlord/agent and property before paying.

## The 20 Red Flags

1. They refuse a physical viewing or claim the keys are with a 'relative' until you pay.
2. They pressure you with 'many other buyers/tenants' and demand an immediate deposit.
3. The rent is far below market for the neighborhood and the photos look too perfect.
4. They ask you to pay a 'viewing fee', 'booking fee', or 'goodwill' before you see the unit.
5. Payment is requested to a name that does not match the landlord/agency.
6. They won't provide ID, ownership proof, or written authority (for agents).
7. The listing photos appear on multiple different listings (reverse image search shows duplicates).
8. They want cash payments or insist on multiple split payments to different numbers.
9. They avoid signing a lease, or the lease is missing key details (unit, rent, deposit, dates).
10. They refuse to issue a receipt or say 'I'll send it later'.
11. They claim to be 'out of the country' and only available via WhatsApp.
12. They ask for your personal data (ID scan) before you verify them and the property.
13. They promise unrealistic upgrades or furnishings but won't show them in-person.
14. They won't let you meet the caretaker/management or access the building normally.
15. They create fake urgency with a 'limited-time discount' for paying today.
16. They ask for payment to 'reserve' a unit that is still occupied and not ready to view.
17. They show a unit that doesn't match photos and claim 'same layout' and push you to pay.
18. They discourage you from bringing a friend or from taking photos/video during viewing.
19. They claim 'no paperwork needed' and that a verbal agreement is enough.
20. They threaten or harass you when you request verification, receipts, or time to think.

## What to do if you suspect a scam

- Stop paying immediately. Do not send additional 'release' fees.
- Save evidence: chats, call logs, receipts, listing screenshots, bank/M-Pesa confirmations.
- Report to your mobile money provider/bank promptly (ask about reversal options).
- Report to the police and provide the evidence trail.
- Warn others by reporting the listing on the platform and to community groups (avoid defamation; stick to facts).

## Mini case studies (patterns)

**Case A: The 'out of country' landlord.** A renter is told the landlord is abroad and must pay a deposit before the caretaker releases keys. The unit is not actually for rent.

**Case B: The recycled photos.** Photos from a high-end apartment are reused for multiple fake listings. A reverse image search reveals older posts in other neighborhoods.

**Case C: The split payments.** A scammer requests payments to multiple numbers, claiming 'tax', 'caretaker fee', and 'agreement fee'.

## Quick safety rules

- View first, verify ownership/authority, then pay against signed paperwork and a receipt.
- Use traceable payments and keep receipts.
- If the story changes often, treat it as a red flag.
- Never let urgency override verification.