

Securing your Dubai home on firm foundations: Steps to stress-free renting in the emirate

Falling rents and exciting new additions to Dubai's accommodation supply are creating more favorable market conditions for tenants in the United Arab Emirates' most populous city. Now is a great time to negotiate a good deal on your next home in Dubai's residential rental sector.

Added to this positive outlook, Dubai's authorities have moved over recent months to tighten rental regulations around who can advertise properties. It has also introduced measures to make it easier for residents to verify landlord identity, meaning it should be straightforward to rent with confidence in Dubai.

Nevertheless, we do hear of unscrupulous operators through the local press, where stories pepper the pages with some regularity. As with any regulation, criminals will find a loophole. Based on our extensive experience in the region and conversations with SIRVA's established, fully verified expert panel of local property agents, here we offer you our guide to helping cut the best deal in the sunshine – without getting burnt.

Government regulations

An Ejari certificate is Dubai's online-administered rental contract framework. Governed by RERA (Real Estate Regulatory Agency), the Ejari regulations are designed to make lease agreement registration easy and accessible and to safeguard all parties' interests. Renters are covered from the point they make down payments and exchange contracts.

The Ejari system provides a full range of services, from registering the initial lease agreement to cancellations, transfers and terminations. RERA will also assist if there are any disputes during the tenancy, although filing and resolving a claim can be a very long process and attracts a fee calculated at 3.5 per cent of the rent.

Despite such positive developments, a small, but determined, number of fraudsters and dishonest landlords and agents continue to play cat-and-mouse with Dubai's municipal bodies, leaving tenants to lose money and their home, and potentially the ability to sponsor their family's visa.

Watch out! Fraudsters about...

It's worth remembering that such crimes are rare, but sadly not uncommon. At SIRVA, we work with an established, trusted and highly respected panel of professional local accommodation partners. We also work closely with assignees to advise on the steps to take before signing contracts and exchanging money.

Reports of criminals forging property ownership documents, creating fake identities and tenancy contracts have continued since the service improvements to Ejari. More recently, tactics have switched to cybercrime, again outside Ejari's remit.

One common pitfall is criminals posing as property owners and agents. In theory it should be simple to verify an advertiser's right to list a property with RERA's new app-based official property registers and property ownership. Yet, press coverage persists of criminals using forged documentation.

In one case, an assignee found a property independently through an agent. They paid the private landlord a security deposit before letting the destination services provider (DSP) know about the property, who would then request and check the documents as a matter of course. The consultant followed up to verify the paperwork. Unusually, the agent refused to give the DSP their real estate broker card – a prerequisite for operating.

The DSP consultant escalated the case to the real estate manager of the company the agent claimed to work for. However, the manager confirmed the agent did not work for them and was using a forged copy of their trade license. The agent and an imposter landlord were showing clients the property, taking security deposits and disappearing.

In other cases reported to the police, tenants sign a contract and pay the deposit and rent to a landlord. Yet, when they go to the landlord's office to collect the keys, the office is closed permanently. In one instance, the property had been rented to multiple parties, with everyone arriving at the same time and place to collect keys from a closed bureau. In another case of illegal sub-letting, the name on the property's title deeds matched the official record, but power of attorney (POA) paperwork had been forged.

A new type of crime on the increase has a 21st-century twist – third-party computer server hacking. This allows fraudsters to pose as landlords and request the tenant pays the monthly rent by bank transfer instead of the usual check. All these examples underline the need for caution and to know you are dealing with legitimate landlords.

Top tips for spotting property fraud

If you are looking for accommodation independently, do check the property's title deed with Dubai's Land Department. The Dubai Brokers app on the government's site allows you to confirm the landlord named on the contract owns the property's title deeds. It is downloadable [here](#). However, it is worth remembering the system cannot fully guarantee the veracity of the paperwork offered, or confirm the identity of people posing as a landlord or agent. Scammers can still forge documents, such as identity papers, to match the title deeds.

Also, make sure that the homeowner you are renting from is working with licensed and registered real estate agents. If they aren't, you could face eviction and the owner a minimum 50,000 AED fine. Again, Ejari will be able to provide this information, backed by the proper identity checks.

Before you sign anything or hand over any money, remember that most cases of property rental fraud involve a request for cash and pressure to close the deal quickly.

How SIRVA can support you in strife-free renting

SIRVA's Home Search service includes checking all documents before contract signing, which includes verifying that any power of attorney (POA) is registered and legal. We also only use authorized agents and property portals, and exhaustively check all property documents to ensure an Ejari certificate will be issued – a vital piece of paperwork for assignees sponsoring their family residence visa. With compliance a key business issue, this ensures everyone is covered.

We also work closely with assignees to find a property that is the perfect fit. If you find your property independently, provide your SIRVA consultant with the lease documents and we will do the rest, including advising not to go ahead if there are grounds for concern.

Not only does our service protect our client's budget, but also compliance protocols and peace of mind, leaving assignees free to enjoy their time in Dubai.

Call our relocation consultant at +971 4 818 0400 or email us at sirva-uae@sirva.com to find out more about how to strike the best deal in Dubai.