

Rental Scams: How to Spot and Avoid Them

Here are some warning signs to watch out for, ways to prevent being scammed, and what to do if you're a victim of a fraudulent listing.

What is a Rental Scam?

A rental scam is when someone deceptively uses rental property listing to gain access to someone else's personal information or finances.

How to Spot a Rental Scam

- They don't want to meet you in person, they are out of the country, or they're missionaries from another country.
- They want you to move in immediately without seeing the property.
- They say you can only pay by wire transfer, gift card, or cryptocurrency.
- They ask for rent or security deposit before signing the lease.
- The price is too good to be true.
- The listing has typos, poor grammar, or excessive punctuation.
- There is no tenant screening process.
- They want you to sign an incomplete lease.

How to avoid a rental scam

- Always request a tour
 Ask to speak to the property owner
- Skip listings that look suspicious Never pay with cash, wire transfers, cards, or cryptocurrency.
- Never give personal or financial information to anyone who contacts you and claims to be working with the owner or rental company.

How to Report Fraud

If you suspect you've become a victim of a rental scam, call the police, contact the publisher of the ad, and file a complaint with the Federal Trade Commission.

Phone: 1-877-FTC-HELP (382-4357) or file a report online: https://reportfraud.ftc.gov/

How to Spot and Avoid Rental Scams

Finding an apartment or house to rent that's safe, affordable, and near amenities you want can be hard for anyone. People often assume that what's posted online or in community groups is vetted and safe for community members. But scammers post in these groups, too.

Here are ways rental scam ads work:



Scammers take over legitimate rental listings and make them their own. Scammers copy the pictures and descriptions of online rental listings, replace the agent's contact information with their own, and post the phony ads on a new site. If you call or email about the rental you'll reach a scammer, who may take your money for an application fee, deposit, first month's rent, or vacation rental charge. Then, the scammer disappears, and you're left with no place to move in to.

What to do: Search online for the rental location's address, together with the name of the property owner or rental company. If other ads come up for the same address, but with a different owner or rental company name, that's a sign of a scam. Look for the name of the rental company and search the rental company's website yourself to see if the property is listed there too. If it isn't, the ad you found may be a scam.

Scammers make up listings for places that aren't for rent or don't exist. The fake ads might offer surprisingly low rent or amazing amenities. When you ask to see the rental, the fake owner might claim to be out of the country, or give another excuse for not showing the property, and may rush you into a quick decision. Then the fake owner might tell you to send money by wire transfer, gift card, or cryptocurrency to pay your application fee, deposit, or first month's rent. The fake owner promises to get you the keys right away. Except, after you pay, the person you've been dealing with will disappear with your money.

What to do: Don't send payment for a property you've never seen, or to a person you've never met in person. If you send money by wire transfer, gift card, or cryptocurrency, it's like sending cash. Once it's gone, you probably can't get it back. If you can't see the apartment or sign a lease before you pay, keep looking.

To avoid rental scams:

- **Search online for the rental's address**, plus the name of the property owner or rental company listed. Do other ads come up for the same address? Maybe with a different owner or rental company name? Those are signs of a scam.
- Check out the rental company. Search their website to see if the property is listed there, too. If it isn't, the ad you found may be a scam.
- **Don't pay for a property you've never seen.** And never pay someone you've never met in person. If you can't see the apartment or sign a lease before you pay, see if a friend can see it for you, or keep looking.
- Consider the price of the rental. If the rent is much lower than most rents in the area, it could be a sign of a scam. And if anyone pressures you to make a decision quickly to get a great deal, walk away.
- Search online for the name of the property owner or rental company with the words "complaint," "review," or "scam." See what other people say about their experiences.
- Look at the property before you sign or pay. Visit the property in person or watch a video or virtual tour. If you go in person, ask the rental agent for a business card issued by the company that owns or manages the property, and check the agent's ID to be sure it matches the records. Dealing with a private landlord? Search city or county tax assessment websites to learn who owns a property, then check the landlord's ID to be sure it matches the records. If you can't get to the property in person, ask someone you trust to go and make sure it's for rent, and that it matches what was advertised.

Nobody legit will ever say you can only pay by wire transfer, gift card, or cryptocurrency. That's a sure sign of a scam.



Have you been scammed? Visit the Federal Trade Commission's website for help. Resources:

Federal Trade Commission: Frequently Asked Questions