



# 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 want you to quickly move in without seeing the property.
- They say you can only pay by wire transfer, gift card, or cryptocurrency, cash, Cash App, Zelle, or Venmo.
- They request you put down some funds to HOLD the property.
- They ask for rent or security deposit before the lease is signed.
- The price is too good to be true.
- The scammer may NOT want to meet you in person, they may be out of the country, or they may be missionaries from another country.
- There may be NO tenant screening process.
- The listing may have typos, poor grammar, or excessive punctuation.
- They may want you to sign a lease that is NOT complete.

## How to avoid a rental scam

- Avoid listings that look suspicious.
- Always ask for a tour of the property.
- Always speak with the owner or manager of the property.
- Never pay with cash, wire transfers, cards, cryptocurrency, Cash App, Venmo.
- Never provide personal or financial details to anyone who contacts you and says they are affiliated with the owner or rental company.



## How to Report Fraud

If you think you have been scammed while renting, immediately call the police (**911**), get in touch with the ad publisher, and file a complaint with your local police department and the Federal Trade Commission **Phone: 1-877-FTC-HELP (382-4357)**

# How to Spot and Avoid Rental Scams

To find an apartment or house to rent that's safe, affordable, and near amenities you want can be hard. People often assume that what's posted online or in community groups, Facebook, or other social media sites. Some social media sites may say that they are 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.** They will copy the pictures and descriptions of online rental listings, replace the agent's contact information with their own, then post their phony ads on a new site. When you may call or email about the rental you will then reach the scammer, who may take your money for an application fee, deposit, first month's rent, or rental charge. The scammer will disappear, and you're left without a place to live and your money.

**What to do:** You can search online for the rental location's address, together with the name of the property owner or rental company to verify the correct owner. Other ads that come up for the same address, but with a different owner or rental company name, could be 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 could be a scam.

**Scammers may make up listings for place(s) that are not for rent or do not exist.** The fake ads may offer very low rent or fancy amenities. When you ask to see the rental, the fake owner may claim to be out of the country or give you an excuse for not showing the property. They may rush you to a quick decision. Then the fake owner might tell you to send money by wire transfer, gift card, or cryptocurrency, CashApp, Venmo, Zelle, etc. to pay your application fee, deposit, or first month's rent. The fake owner may make promises to get you the keys right away. Instead, 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 have never met in person. If you send money by wire transfer, gift card, cryptocurrency, CashApp, Zelle or Venmo, it's like sending cash. Once it's gone, you most likely will not get it back. If you can't see the apartment or sign a lease before you pay, please 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? If you see this property with a different owner or rental company name? Those may be signs of a scam.
- Make sure to 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.
- Do not pay any fees, security deposits, etc. for a property that you've never seen. Also, never make payments to someone you have not met in person. If you can't see the apartment or sign a lease before you pay, see if one of your friends can see it for you, or keep looking.
- Please 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. If anyone tries to put pressure on you to try to decide quickly because of a good deal, walk away.
- Search online for the rental company to see what other people are saying about this property or owner.
- Look at the property before you sign or pay. Go to the property in person or watch a video or virtual tour. If you happen to go in person, please approach the unit with extreme caution as the unit may be occupied. Ask the rental agent for a business card issued by the company that owns or manages the property. You can also check the agent's ID to be sure it matches other records. When dealing with a private landlord, search city or county tax assessment websites to learn who owns a property, and then check the landlord's ID to be sure it matches the records. If you cannot get to the property in person, you may ask someone you trust to go and make sure it's for rent, and that it matches what was advertised.

**No reputable person will tell you that you must pay using wire transfer, gift card, cryptocurrency, Venmo, Zelle, or CashApp.**

**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

**File a report online: <https://reportfraud.ftc.gov/>**