### **How to Protect Yourself from Scams Targeting Renters**

Be suspicious that the property or transaction could be a scam if:

* The advertised price is much lower than that of similar properties.
* Ads for the property have grammatical and spelling errors, or overuse capital letters.
* The ad uses uncommon spellings of words, like "favour" instead of "favor."
* You can only work with an agent. The agent says that the owner is too busy, out of the country, or otherwise unavailable to handle the rental.
* The owner or agent requires you to sign the lease before you see the rental property.
* The owner or agent isn't able to let you enter the home or apartment or charges you a fee to view it.
* The owner or agent uses high-pressure sales tactics. They may urge you to rent quickly before someone else gets the property.

#### **Do**

* Learn the basics of [how rental listing scams work](https://consumer.ftc.gov/articles/rental-listing-scams).
* Get the terms of your rental in writing, including fees, rent, and maintenance.
* Get a copy of the lease, signed by both you and the property owner/manager.
* Do a search on the owner, real estate management company, and listing. If you find the same ad listed under a different name, that’s a clue it may be a scam.
* Visit real estate websites. See if the home you want to rent is also listed in another city. A scammer could have copied the photo or description of another rental to use in their ad.
* [Learn how military families can avoid rental scams](https://www.housing.af.mil/portals/79/documents/AFD-130402-026.pdf) (PDF, [Download Adobe Reader](https://get2.adobe.com/reader/)).

#### **Don’t**

* Don’t wire money as a deposit or payment for the first and last month's rent. Wiring money is the same as giving cash; you can't get a refund, even if you find out the offer was a fraud.
* Don’t give in to high-pressure sales tactics.
* Don’t pay a security deposit, fee, or first month’s rent before you’ve signed a lease.
* Don’t rent a property that you are unable to see before signing the agreement.
* Don’t send money for a rental overseas.
* Don’t give your personal information or Social Security number to a property owner without verifying their identity.

**How Rental Scams Work**

Scammers know that finding the right apartment or vacation rental can be hard work, and a seemingly good deal is hard to pass up. They’ve been known to game some vacation rental websites and bulletin boards. The take-away: when you’re looking for a rental, it’s caveat renter — renter beware.

**Hijacked Ads**

Some scammers hijack a real rental or real estate listing by changing the email address or other contact information, and placing the modified ad on another site. The altered ad may even use the name of the person who posted the original ad. In other cases, scammers have hijacked the email accounts of property owners on reputable vacation rental websites.

**Phantom Rentals**

Other rip-off artists make up listings for places that aren’t for rent or don’t exist, and try to lure you in with the promise of low rent, or great amenities. Their goal is to get your money before you find out.

**Signs of a Scam**

Being savvy when you’re in search of a rental is well worth the effort. Here are some signs you may be dealing with a scam:

**They tell you to wire money**

This is the surest sign of a scam. There’s never a good reason to wire money to pay a security deposit, application fee, first month’s rent, or vacation rental fee. That’s true even if they send you a contract first. Wiring money is the same as sending cash — once you send it, you have no way to get it back.

**They want a security deposit or first month’s rent before you’ve met or signed a lease**

It’s never a good idea to send money to someone you’ve never met in person for an apartment you haven’t seen. If you can’t visit an apartment or house yourself, ask someone you trust to go and confirm that it’s for rent, and that it is what was advertised. In addition to setting up a meeting, do a search on the owner and listing. If you find the same ad listed under a different name, that’s a clue it may be a scam.

**They say they’re out of the country**

But they have a plan to get the keys into your hands. It might involve a lawyer or an “agent” working on their behalf. Some scammers even create fake keys. Don’t send money to them overseas. If you can’t meet in person, see the apartment, or sign a lease before you pay, keep looking. What if the rental itself is overseas? Paying with a credit card or through a reputable vacation rental website with its own payment system are your safest bets.

**How to Report Scams**

If you find yourself the target of a rental scam, report it to your local law enforcement agency and to the Federal Trade Commission. Contact the website where the ad was posted, too.

Report a rental scam to your [state consumer protection](https://www.usa.gov/state-consumer) or local law enforcement.

If you found the rental ad online, report the scam to the website where it was posted. Also, file a report with the [FBI Internet Crime Complaint Center](https://www.ic3.gov/default.aspx).

This article was previously available as *Rental Listings May be Red Herrings.*

From Zillow.com

# **Rental Scams: How to Recognize and Avoid Rental Fraud**

Five red flags to look out for early in the rental search process.

When you are looking for an apartment it can be tempting to snap up an appealing property before taking time to do your research. This is particularly true if you’re on a tight deadline to find a place, making it even more important to be on the lookout for potential fraud. A rental scam is a well-known tool for identity theft, and victims can lose thousands of dollars paying fees to false entities. Anyone can fall victim to a rental scam — many of the perpetrators are sophisticated and convincing.

Here are five questions to ask yourself to detect warning signs of possible fraud in a rental ad, and tips for ensuring your rental process is safe and secure.

**1. Does the monthly rent seem too good to be true?**

## One clue to a scam is a rental price that’s too low for the neighborhood. If you see an affordable apartment in your dream location and the rent is way below what others are charging, there may be a problem. Scammers often prey on first-time renters, [long-distance movers](http://www.zillow.com/rent/guide/searching-for-a-rental-from-afar/) and those who are anxious about finding a home quickly. To rush them into false transactions, a scammer may advertise that they have a rare opportunity which might disappear fast — keep in mind that the thrill of the deal is what scammers take advantage of.

**What to do:** To avoid the “too good to be true” scam, research rental prices in the area for the size of unit and amenities you’re looking for. You can also use the Rent Zestimate on the listing as a baseline for what you might expect to pay for the rental. If you’re interested in a listing where the rental price is unexpectedly low, ask the property manager or landlord upfront why the rent is so low for the area, and keep copies of all your communication.

**2. Is this listing legitimate?**

## When searching for rentals online, if you come across the same listing under a different name, that’s a clue it may be a scam. Scammers without actual rentals to tour may hijack a *real* rental or real estate listing and change the email address or other contact information. They’ll then place the modified ad on another listing site to attract renters.

**What to do:** Search listings you’re interested in touring to see if they appear elsewhere online. If the property is listed on major rental listings sites, make sure the listing contains the same contact information, landlord name, address and other high level details.

**3. How is payment requested?**

## Red flags should go up if a landlord or property manager requests you to pay with cash, a wire transfer or a money order. [Wired money](https://www.consumer.ftc.gov/articles/0090-using-money-transfer-services#_blank) and money orders are like sending cash — once you send it, you have no way to accurately trace it.

**What to do:** Typically the best way to make any type of rental payment is through electronic deposit from your bank account. You can set this up with your bank. This way, there’s a clear, easy-to-access record of where your money went. You can also use a credit card (subject to interest) or a paper check (if you still have some). Larger, modern properties often have a website with a resident portal where you pay your rent online.

**4. Are you being asked to provide personal information before viewing the property?**

## Not only should you be able to view the property before making any kind of payment, you should request a tour before submitting a rental application or otherwise providing personal identifiers like your credit card number, social security number, or date of birth. Most scammers don’t have an actual rental property. Seeing the rental in person will help you verify that the unit actually exists.

**What to do:** Whenever possible, see the property in person. If you’re unable to view the rental in person, request an online tour or consider engaging an agent or friend to view it on your behalf. If the landlord claims they’re unavailable to show the property, or conditions the showing on you providing sensitive personal information in advance, this may be a red flag.

**5. Is this a real or phantom property?**

## Another fraud tactic involves showing prospective renters properties that don’t actually exist in order for the scammer to obtain the prospective renter’s security deposit. In some cases, the scammer will take advantage of remote inquiries by offering a virtual tour of a home, but the building isn’t actually up for rent.

**What to do:** If you’re searching for rentals remotely and can’t visit an apartment or house yourself, ask someone you trust, such as a friend, [agent](https://www.zillow.com/professionals/real-estate-agent-reviews/) or a fellow employee if you’re moving for a job offer, to visit in-person for you. Use Zillow’s [Rental Walkthrough Checklist](https://www.zillow.com/rent/guide/rental-walkthrough-checklist/) to thoroughly vet the rental before you commit to a lease.

Additionally, be sure to schedule an in-person or virtual meeting with your prospective landlord early in the process. If you feel you need to do further research on the property, the local Assessor’s office or County Clerk can provide property records. Verify all names, websites and phone numbers in the listing. If the property manager has a website, read reviews to spot any potential red flags ahead of time.

**Further resources**

## If you think you’ve run across a rental scam, report it to local law enforcement and the Federal Trade Commission. You can also report a fraudulent listing to [Zillow](https://zillow.zendesk.com/hc/en-us/articles/214744848-How-do-I-report-a-fraudulent-listing-or-scam-to-Zillow-). Zillow’s [Help Center](https://zillow.zendesk.com/hc/en-us/articles/203516240-Report-Scams-and-Fraud) explains how to report a suspicious listing and offers more tips about what to watch out for. Be sure to keep copies of all communications between you and the possible scammer.