

Renting   Rental Search   7 min read

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

When you're searching for a rental, here are some tips on how to avoid fraud listings, fake leases, roommate scams, and more.



Rental scams have been around since long before the internet. And while the channels may have changed, the core schemes remain consistent. Common tactics rely on a heightened sense of urgency, opportunities that are too good to be true, and vagueness about select details and specifics.

The good news is — just like the enduring tactics scammers use — there are fundamental ways to protect yourself. We've compiled the most frequent warning signs of rental fraud, and guidance on what to do if you think you've spotted a rental scam.

# **How to know a rental is a scam**

## **The opportunity is too good to be true**

Does the rent seem too low for the neighborhood or property shown in the listing? To rush renters, scammers advertise deals that seem like amazing opportunities. They'll stress urgency and that the deal will be gone fast. (This last bit is its own little red flag; amazing deals speak for themselves and don't need the hyped-up language.)

## **Pressure to send personal information or money before you've seen the property**

A listing contact asking urgently for personally identifiable information is a sign that they may be attempting identity theft. This is different from tenant screening, a process which typically does not start until after a prospective tenant has toured the unit and submitted an application. A legitimate service will typically have a good reputation on trusted platforms like the Better Business Bureau or Google Reviews, adhere to relevant data privacy regulations like the Fair Credit Reporting Act, and clearly explain its processes.

## **Requests to send payment using untraceable payment methods**

Is the listing contact directing you to a sketchy website for payment? Do they want you to pay an application fee or deposit via cash, wire transfer, cryptocurrency, gift cards? These methods are infinitely more difficult to trace or track. Being asked for any payment or payment details before you've seen a property is also a red flag.

## **The person listing the rental is unwilling to meet**

They'll mail you the keys, they say. But the supposed landlord, property manager, or agent can't meet. They're out of the country or they had to tend to a family emergency out of town. The story varies, but guidance remains the same: Proceed with caution; this is likely a bad sign.

## **You can't verify the property is actually for rent**

Another fraud tactic involves listing properties that don't actually exist or aren't actually for rent. Mostly they start with a fake listing, but this is another scenario where the swindle may involve a showing — either in-person or virtual — of a property, usually one that's vacant. If you can't track a listing back to a property management website, office, or government record, proceed with caution.

# **How to avoid rental scams when you're searching for a rental**

## Confirm the property listing is legitimate

Check across several sites to see if the listing appears elsewhere and displays the same contact information and other high level details. 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.

You can also look at nearby rental listings to see if the rent price seems too inexpensive for the area. If the price is unexpectedly low for the rental you want, ask the property manager or landlord upfront about it. Keep copies of all your communication.

## Verify the identity of the listing contact

Although landlords and property managers aren't always required to carry a license, you can ask for a business card. You can also ask for a business license number, or check local laws to see if any other licenses or certificates of occupancy are required for landlords. If your contact is an agent, ask for a real estate license number and then search it in your state's online database. Further, the local assessor's office or county clerk can provide property records to verify ownership — you can also often search for this information online yourself.

Seek verification that your contact is who they claim to be. If they're communicating via email, check the domain name — that is, everything after the "@" symbol in the email address — associated with the address. Public email domains, like '@gmail.com' — while not uncommon with smaller operations — should be met with caution if they feel odd for the type of property or business in question. Phone numbers alone can be spoofed, so look for supplemental ways to verify your contact is who they say they are — either public records or a legitimate business website.

## Visit the property in person, or send someone you trust

This gives you a chance to vet a lot more information than what you can assess over a call or online. If you're searching remotely and can't visit yourself, ask a trustworthy local friend or associate to stand in. Or work with [a local agent](#). If you can't find someone local, try searching Street View or Streetside to see if the property matches what's shown in the listing.

**A note on so-called lockbox scams:** Touring a property alone doesn't eliminate all risk. Swindlers may facilitate a self-guided tour via remote lockbox access to a property that's sitting vacant. They may even meet and show the property in-person — all in an effort to lend more believability to the grift. In both cases, they may have identified the vacant property and gained access beforehand, changed the locks, then started hosting illegitimate tours. The guidelines here remain the same: verify all information independent of assumed real estate professional's contact information.

## Use trusted sources for any exchange of money

Insist on paying any application fee, deposit, or rent through your bank via ACH transfer, credit card, or debit card, since there's a clear, accessible record. Whenever possible, avoid providing payment details (like account numbers or verification codes) directly or via insecure methods. Instead, ask whether the landlord or property manager offers a website or online service with [secure rent payment](#) capabilities. Only send payment after you've taken steps mentioned above to verify the authenticity of the person or entity you're transacting with.

## Protect sensitive information

Provide only basic information and identification during the pre-application process or before you've toured the property.

Be wary of unexpected communications asking for your login credentials, verification codes, or other personal information via phone call or text message. Always verify the sender's identity first.

For more information, [see this Federal Trade Commission page](#).

## Quick tips to avoid rental scams when you're searching for a rental

- **Verify:** Check ownership and licensing of landlord/property manager. Phone numbers alone can be spoofed, so corroborate authenticity with supplemental info.
- **Meet:** When possible, meet in person. Don't rent unseen unless you've verified the property with a trusted source.
- **Beware:** Red flags include unusually low rent, claims of urgency, and requests for payment before you've seen the rental.
- **Pay carefully:** Use secure methods like ACH payments, credit or debit cards, checks, or payment portals; never wire, use cryptocurrency, or gift cards; never provide your social security number or bank details during the pre-approval process.
- **Be thorough:** Use [Zillow's Rental Walkthrough Checklist](#) to completely vet the rental before you commit to a lease.
- **Trust your instincts:** If something feels off or too rushed, it's better to continue your search.

## How to avoid rental scams when you're searching for a roommate

If you're [listing a room for rent](#), there are a few basic practices to follow in order to avoid grifts and grifters.

**Schedule an in-person or virtual meeting:** When you're searching for a new roommate to share your home, it's crucial to ensure the person you're considering is legitimate. Start by arranging an in-person meeting in a public place, such as a café. This step is vital for assessing their genuineness and compatibility as a roommate. Be cautious of anyone who insists on handling things remotely without a personal meeting.

**Conduct a basic background check:** Consider an online service that offers basic background checks, including criminal and public records searches.

**Verifying employment and income:** Consider asking the applicant for proof of income, which could be pay stubs, a letter from their employer, or a bank account statement. This is a step to confirm their ability to pay rent.

**Request references:** Additionally, request references, preferably from previous landlords or roommates, to gain insights into their reliability and living habits.

**Trust your instincts:** If someone feels off, it's better to continue your search.

Consult local fair housing laws any time you're considering tenants. This can help ensure you're not inadvertently discriminating against an applicant.

## Report rental scams or scammers when you find them

If you think you've run across a rental scam, report it to local law enforcement, [your state attorney general](#), and [the FTC](#).

You can also report a fraudulent listing to Zillow. [Zillow's Help Center](#) 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.

Hover mouse anywhere. Click to submit.



Did this content help you feel more confident in navigating the renting process?

Not At All

No

Unsure

Yes

Very Much So



**Written by**

[Grant Brissey](#)

09.27.24

## Find an apartment you'll love on Zillow

With Zillions of up-to-date listings and filters for your must-haves, it's easy to find your perfect apartment on Zillow Rentals.

[Search rentals](#)

## Related Articles