



How to Avoid Rental Scams

As free services like Craigslist make life easier for renting your apartment, they also make it easier for criminals to pull off apartment rental scams. The scams are relatively easy to spot, provided you know some of the telltale signs and adhere to common sense.

What is a Rental Scam?

Rental scams are a variation on a theme. The scammer tries to get money from a prospective tenant for an apartment that the scammer is in no legal position to rent.

The apartment might be real (in which case, the scammer doesn't have the authority to lease it) or fictitious. The scammer could be a real landlord or, more likely, an impostor.

Scammers typically try to get money from unsuspecting apartment hunters, then disappear. For example, a tenant who's vacating his apartment might decide to show it, pretending to be the landlord. He might lead all prospects to believe they're getting that apartment, and collect fees and security deposits upfront. Once the prospects realize they've been scammed, the scammer has usually vanished with their money.

Follow the General Rule

Don't let your guard down when looking for an apartment.

Just because you use a reputable apartment search Web site doesn't mean you can't get scammed by unscrupulous landlords or people posing as landlords who manage to get their listings onto these sites.

If something feels wrong with a listing, the application process feels rushed, or the whole experience just seems too good to be true, it may be wise not to pursue it.

Avoid Common Red Flags

Here are some common red flags to help you spot and avoid rental scams while looking for an apartment:

- **You're asked to send money without having met anyone or seen the apartment.** It's not common to pay a lot of money for something sight-unseen. So, if a landlord expects you to pay a lot before you lease an apartment, it's a reason to be concerned. Don't rely on promises or photos, but actually visit any apartment you're considering renting. According to a warning on Craigslist, not following this one rule accounts for 99% of scam attempts.
- **Don't wire funds.** Anyone who request funds via Western Union, MoneyGram or any other wire service is likely a fraud.



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- **Refrain from giving any financial information.** Keep your social security number, bank account numbers, and PayPal info to yourself.
- **The landlord seems too eager to lease the apartment to you.** Many landlords want to know your credit score, and they may also want more information about you, such as a criminal background check and employment verification. If a landlord doesn't seem interested in any form of tenant screening or appears too eager to negotiate the rent and other lease terms with you, it's suspicious.
- **You're asked to pay an unusually high security deposit or too many upfront fees.** If the landlord wants a higher security deposit than what's required by law, or if upfront fees seem excessive to you, it could be a sign that the landlord wants to take your money and run.
- **You feel unwarranted sales pressure.** If a landlord acts too pushy, it can be a red flag.
- **You're told you don't need a lawyer.** It's true you don't need a lawyer to review your lease, and generally speaking, it's in a landlord's best interest for you to skip lawyer review and just take the rental. But when a landlord makes a point of saying that you don't need a lawyer, it could be a sign that the landlord is trying to rush you into signing the lease and handing over money, perhaps because he doesn't really own the building or already leased the apartment to someone else.
- **You're told you don't need a lease.** It's true you don't need a lease to live in an apartment. Although renting an apartment under a lease is the most typical situation, but a month-to-month rental agreement is fairly common. But only you know what you need. If a landlord tries to get money from you without considering that you might want a lease, think twice. It could be that the "landlord" doesn't have any lease to show you.
- **The landlord has a convenient excuse for not being able to meet you or show the property.** The person behind a listing might say he's out of the country indefinitely or that he won't return until after you would need to agree to the rental and pay money.

These statements are not guarantees to avoid being scammed, or like thereof, but rather tips and suggestions to assist you in your housing search. The BAC is not liable for any loss of capital due to housing scams.