

Apartment hunting and rental scams

Easy · 20 min to read, then use it on every listing · Free

YOU'LL NEED

- ☐ The listing link and the contact's name and number
- ☐ Your phone, to search the address and owner
- ☐ The inspection checklist below
- ☐ Someone to bring to showings, if you can

WHAT TO KNOW

- 1 **Set your limits first.** Know the most you can pay each month for rent plus utilities, and the most you can pay up front for fees and deposits, before you look. See [Can I afford to move out?](#)
- 2 **Search the address plus the owner's name.** Scammers copy photos and descriptions from real listings and swap in their own contact info. If the same address shows up with a different owner or company, that's a sign of a scam.
- 3 **Check the company's own website.** If a property company is named, see whether the unit is listed on its site too. If it isn't, the ad may be fake.
- 4 **Look up who owns it.** For a private landlord, search your city or county tax assessor's website for the owner of record, then check that the landlord's ID matches. With a rental agent, ask for a business card from the company that owns or manages the property, and check the agent's ID.
- 5 **Search for complaints.** Search the owner or company name with "complaint," "review" or "scam".
- 6 **See it before you pay.** Visit in person, send a friend, or take a live video tour. The FTC warns even that's not a guarantee: scammers may set up a self-guided tour of a place they don't control.
- 7 **Inspect it like you'll live there.** Go through the checklist below. Inspecting before you rent lets you ask for repairs before move-in and protects you from being blamed for problems that were already there.
- 8 **Guard your personal information.** Don't give your Social Security number, a photo of your license or pay stubs to anyone you haven't verified. Scammers use rental applications to steal identities. Contact the owner using information you found yourself, not what the person who contacted you gave you.
- 9 **Pay the safe way, and only after a signed lease.** Never pay by wire transfer, gift card or cryptocurrency. It's like sending cash, and once it's gone you probably can't get it back. A check or card leaves a record.

Watch out The classic rental scam: rent far below the area's going rate, an owner who's "out of the country" and can't show it, pressure to decide fast, and payment by wire, gift card or crypto. Finding the same home listed for sale is another big red flag.

DAD NOTE *If you can't see it, don't pay for it.*

Full lesson: aptkeys.com/your-place/moving-out/apartment-hunting-and-rental-scams/

Checked October 2, 2026. Sources: Federal Trade Commission; California Department of Real Estate; New York State Attorney General; U.S. Department of Housing and Urban Development.