

Avoid Rental Scams

Here's what you should keep in mind when you're looking for the perfect rental:

1. What's 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 crooked 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

- 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.
- 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.

"How to Recognize and Avoid Rental Scams." *About.com*. N.p., 2014. Web.
<<http://apartments.about.com/od/apartmenthunting/a/How-To-Recognize-And-Avoid-Apartment-Rental-Scams.htm>>.

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- 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.

What If You Get Scammed?

If you become the victim of an apartment scam in the United States, you might feel there's not much you can do. But there are steps you can take to help catch who's behind the scam, get your money back, and put this unfortunate experience in the past.

1. **Call the police.** You should let your local law enforcement know if you've been scammed.
2. **Contact the publisher behind the ad.** If the scam originated from an advertisement, let the publisher know about what happened. Some publishers go the extra step of asking readers who believe they've been scammed to send them the details. For example, if you believe you became the victim of a scam after responding to a posting on Craigslist, tell Craigslist what happened by completing the site's short online form.
3. **File a complaint with the FTC.** If you become the victim of a rental scam in the United States, consider reporting it to the Federal Trade Commission (FTC), the federal consumer protection agency. 1-877-FTC-HELP (1-877-382-4357) or visit the FTC's online Complaint Assistant.
4. **Look for a lesson.** No matter how it happened, you're not to blame for becoming the victim of a rental scam. But perhaps there was a warning sign you ignored or a way you could have been even more careful. Hindsight is 20/20, as they say, and so after a rental scam, it pays to take a moment to see if there's a lesson to be learned.
5. **Don't get discouraged.** After falling victim to a rental scam, it's easy to lose hope of finding the perfect apartment, or to get angry at the whole process and begin to suspect everyone. But it's important not to get discouraged.
6. **Share your story.** Consider sharing your rental scam story with others. Writing about the experience (which you can do anonymously) can make you feel better. Plus, reading others' stories may help remind you that you're not alone. Rental scams happen to the best of us.

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