

# CyberGuardLab

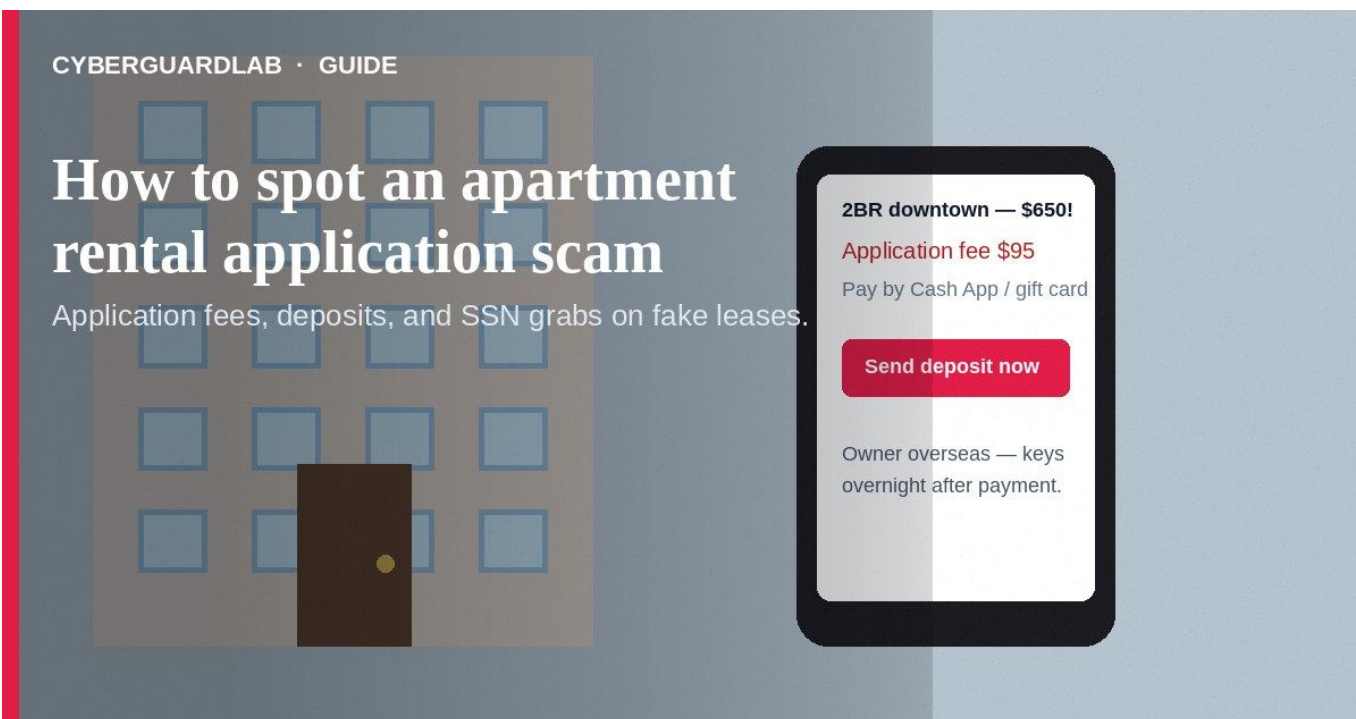
Household antivirus, explained

[cyberguardlab.com](https://cyberguardlab.com)

## How to spot an apartment rental application scam

<https://cyberguardlab.com/blog/apartment-rental-application-scam>

Independent US household comparison site. Not the vendor. Paid links below may earn a commission. Confirm first-year price, renewal, device limit, and refund terms at checkout.

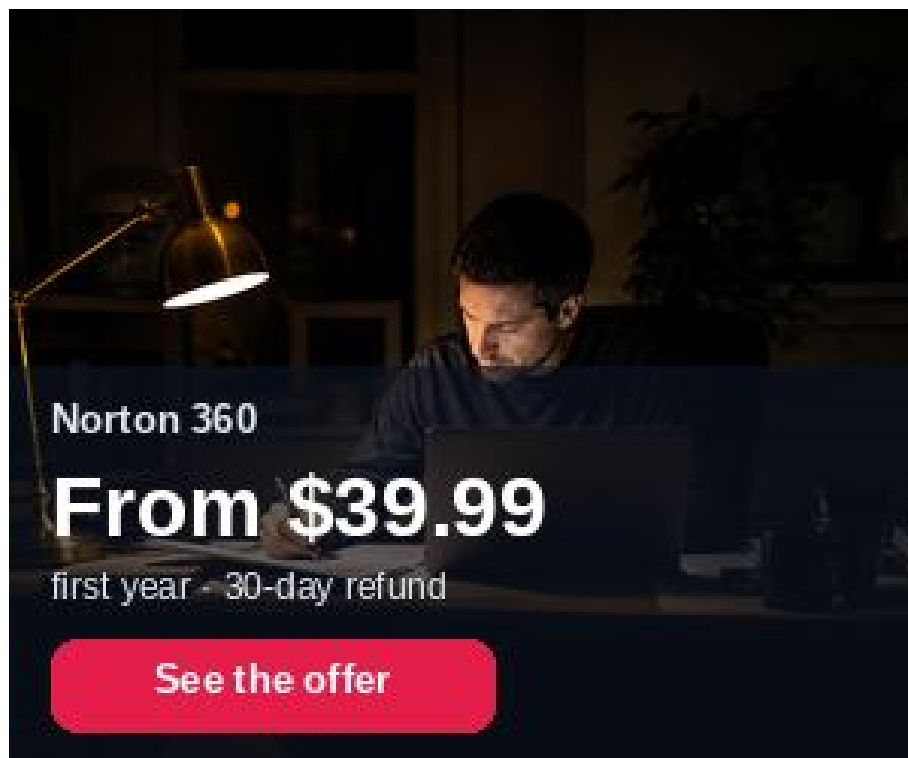


An apartment rental application scam is when a listing for a long-term apartment or house looks real - but the "landlord" rushes you into an application fee, deposit, first month's rent, or Social Security details, then disappears. Per the FTC, scammers hijack real listings, invent places that are not for rent, and push hard-to-reverse payments (FTC rental listing scams; Avoiding rental listing scams).

This guide is about leases, application fees, and security deposits for long-term rentals. It is not about short-term / vacation bookings - use how to spot a vacation rental scam for weekend and holiday stays. No software purchase required.

**Paid link**

**Norton 360 | See the Norton first-year offer**



[See the Norton first-year offer](#)

Offer page: <https://cyberguardlab.com/norton> Hop: <https://trysecurities.com/offer/norton?dtm=gg&cid=>

## 1. How the scam usually works

From FTC and consumer.gov rental guidance:

- \* Hijacked listing - Stolen photos and description from a real ad; scammer's contact info swapped in (FTC rental listing scams).
- \* Invented place - Ads for units that are not for rent or do not exist; rent looks far below the neighborhood (consumer.gov rental scams).
- \* Rush to pay - Application fee, deposit, and/or first month's rent before you see the place or sign a real lease; "I'll send the keys right away" (FTC avoiding rental listing scams).
- \* Identity grab - Fake applications asking for SSN, driver's license photos, paystubs, or screenshots of your credit score - which can feed identity theft or paid monitoring enrollments (FTC rental listing scams).
- \* Hard-to-reverse payment - Wire (Western Union / MoneyGram), gift cards, cryptocurrency, or payment apps - methods the FTC says make recovery hard (FTC avoiding rental listing scams).

## 2. Red flags before you pay or share an SSN

- \* Rent is much cheaper than similar places nearby, plus pressure to decide today (consumer.gov).
- \* You cannot visit - "I'm out of the country," lockbox-only with no verified agent, or "pay first, tour later."
- \* Payment must be gift cards, wire, crypto, or a payment app - same cash-like pattern as gift card scams.
- \* Other ads for the same address show a different owner or company name (FTC).
- \* Someone who contacted you wants SSN / bank details before you have agreed to rent - FTC: until you've agreed to rent, a landlord normally does not need your SSN or credit score from you that way (FTC rental listing scams).

## 3. Safer habits before application fees or deposits

- \* Search the address + owner/company - Look for duplicate ads and complaints with words like "scam," "review," or "complaint" (FTC; consumer.gov).
- \* Check the company's own website - If the unit is not listed there, treat the ad as suspicious (FTC avoiding rental listing

scams).

- \* See it in person - Or have someone you trust verify. Do not pay for a place you have never seen (FTC).
- \* Prefer credit card when a real company accepts it - better dispute options than wires, gift cards, or crypto (FTC).
- \* Verify the agent - Business card from the managing company; for private landlords, compare ID to county tax / ownership records when those are public (FTC rental listing scams).
- \* Watch for fake check "overpayment" scripts if someone claims to be a distant tenant or roommate sending you money to forward.

#### **4. If you already paid or shared personal information**

- \* Contact your bank, card issuer, wire service, gift-card company, or payment app immediately and report fraud (FTC what to do if you were scammed).
- \* Save the listing URL, screenshots, emails, texts, and payment receipts.
- \* Report the ad to the website or app where you found it, and to local law enforcement.
- \* Report at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) and your state attorney general ([consumer.gov](https://consumer.gov); report scam to the FTC).
- \* If you shared an SSN or other sensitive ID: start at [IdentityTheft.gov](https://IdentityTheft.gov) and follow the recovery plan - see report identity theft on [IdentityTheft.gov](https://IdentityTheft.gov). Consider a credit freeze vs identity monitoring step for adult accounts.

### **FAQ**

#### **How is this different from a vacation rental scam?**

This guide is for long-term leases and application fees. Short-term / holiday bookings are covered in vacation rental scam.

#### **Is a low rent always a scam?**

Not always - but far-below-market rent plus rush-to-pay is a strong FTC warning pattern. Verify the owner and see the place.

#### **Should I send my SSN with the first online form?**

FTC: guard personal information; until you've agreed to rent, a landlord does not normally need your SSN that way - and legitimate landlords usually pull credit themselves (FTC rental listing scams).

#### **What if I already wired the deposit?**

Contact the wire service / bank immediately, keep records, and report at [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov) (FTC what to do if you were scammed).

#### **Do I need paid antivirus to avoid rental application scams?**

No. Listing verification and safer payment habits are enough. Buy-nothing is valid.

#### **If you still want a paid suite**

Avoiding a fake apartment application fee does not require paid antivirus. Verification habits are a valid buy-nothing stack. If the household later wants multi-device paid protection, use only these on-site paid links: TotalAV ([paid link](#)), Norton ([paid link](#)), Bitdefender ([paid link](#)), McAfee ([paid link](#)), Avast ([paid link](#)).

### **Sources**

- \* Rental Listing Scams (FTC)
- \* Avoiding rental listing scams (FTC)
- \* Rental Scams Explained ([consumer.gov](https://consumer.gov))
- \* What To Do if You Were Scammed (FTC)
- \* [ReportFraud.ftc.gov](https://ReportFraud.ftc.gov)

### **Also read**

- \* How to spot a vacation rental scam
- \* How to spot a gift card scam
- \* How to spot a fake check scam
- \* Report identity theft on [IdentityTheft.gov](https://IdentityTheft.gov)

- \* How to report a scam to the FTC
- \* Credit freeze vs identity monitoring