# 12 Tips for Preventing Housing Scams

## #1 Never deal in cash.

Never pay with cash, wire transfer or hard-to-trace equivalents such as Moneygram, Bitcoin or MoneyPak. These forms of payment are impossible to track.

## #2 Never rent sight-unseen.

Visit in person to confirm the unit exists and matches what was advertised before signing a lease or making a payment (or have a friend, family member, or rental agent do so on your behalf). Though there are cases where a scammer has access to a unit and poses as landlord, insisting on viewing the unit will reduce the chance of a scam.

## #3 Don’t hand over confidential info that can be used for identity theft.

Avoid handing over confidential information like a SIN or bank information. Landlords sometimes ask for a SIN number to do a credit check—but according to Equifax, a Canadian Credit Bureau, a landlord can check your credit history with just your full name, current address and birth date (if you are willing to give them that info).

You may want to do a credit check yourself, and have your credit report ready as you begin your housing search (e.g. along with copy of references, previous landlords, etc.). Not only will this give you control over who has access to your credit report, it may also help demonstrate that you are responsible and enable you to move more quickly through the rental application process.

## #4 Meet the landlord in person.

Though out-of-town landlords can be legitimate, insisting on meeting the landlord in person will reduce the risk of a scam and usually leads to better service. Be wary of a landlord that gives excuses for not being able to meet you or show you the unit.

## #5 Speak with the current tenants.

Currently occupied units are far less likely to be fraudulent. If you have a chance, speak to the current tenants outside of the presence of the landlord to confirm information the landlord has told you. This also allows you to find out how the landlord treats tenants and whether there’s anything unusual about the place.

## #6 Conduct basic research.

Google the address of the unit and the landlord’s name, email, and phone number to confirm that the landlord/company exists, is associated with the property being listed, and whether there are any complaints or scams online. Be wary of any landlord who tries to remain anonymous.

## #7 Be aware of too-good-to-be-true rent rates.

The Toronto rental market is extremely competitive, especially in the summer. Be suspicious of any rent or unit that is far below market rent or otherwise sounds too good to be true.

## #8 Be wary of high-pressure sales tactics.

If you feel like you are being pressured into signing a lease or sending money, consider this a red flag. Conduct thorough research on the property and landlord before committing.

## #9 Be wary of landlords who request little info about you.

Most legitimate landlords will at least request references or a credit check.

## #10 Demand a written lease.

A written lease helps prevent fraud and lays out the rights and responsibilities of both parties.

Ontario law requires landlords to use the Ontario [Standard Lease Form](http://www.forms.ssb.gov.on.ca/mbs/ssb/forms/ssbforms.nsf/FormDetail?OpenForm&ACT=RDR&TAB=PROFILE&SRCH=&ENV=WWE&TIT=2229E&NO=047-2229E) for any lease signed after April 2018.

Ensure you get a copy of the lease that is signed by both you and the landlord before you move in or pay a deposit. Ideally, you and the landlord should sign the lease in each other’s physical presence and in duplicate so each can walk away with a copy.

Ensure the price and any amenities that should be included as part of your monthly payment are listed in the lease.

## #11 Ensure the written lease identifies the owner or management company.

In Ontario, written leases must identify the name, address and phone number of the landlord.

When reviewing the written lease, make sure that this info is disclosed and that the address listed is not the address of the rental unit (unless the unit is in the landlord’s home) or a P.O. box.

## #12 Consider renting from property management companies.

Large operations are not necessarily the best landlords (or the most affordable) but there is usually plenty of information and reviews online about them, and they are seldom outright scammers.

If, for some reason, you have to rent sight-unseen, a property management company is probably a safer choice.

## Wrap up

Hopefully you feel a bit better about your ability to spot and prevent a rental scam. If you think you have been scammed, or you want to be proactive about what you can do about it, continue reading.

## What to do if you have been scammed:

Prevention is always better than trying to recover from a scam after the fact. But if you have been scammed, here are some things we recommend you do:

File a report with the police.

Report the scam to Housing at [housing.services@utoronto.ca](mailto:housing.services@utoronto.ca) (whether you found them through our site or not) and any other listing site(s) where you found the ad.

Contact [Downtown Legal Services](http://downtownlegalservices.ca/) to see if they can help you take the scammer to court.

Speak with Housing staff:

* if you aren’t sure but think you might have been scammed
* if you were scammed and want to talk through what happened and your options
* if you need help finding other housing

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