How to Avoid Rental Scams When Moving Abroad

If you're thinking about moving abroad, then one of the first things that probably crossed your mind is figuring out where you're going to live. Fortunately, finding an apartment in a different country has never been easier. There are countless websites, apps, and social media groups that you can use to look for rentals anywhere in the world.

However, access to these resources also increases your exposure to various rental scams. Rental scams occur throughout the world, including in the U.S., where the Federal Trade Commission revealed that since 2020 consumers reported nearly 65,000 rental scams and losses totaling about $65 million. It's also a big issue in countries like Portugal, where 725 scams involving the acquisition or rental of real estate were reported in 2025, including 153 in Faro, a popular destination for expats and international visitors.

Rental scams have also been documented in other popular expat destinations, like Thailand, Indonesia, and Vietnam, although figures are less readily available. Knowing this, it's crucial to learn how to spot these scams so you can avoid falling victim to them.

The Most Common Rental Scams Expats Encounter

Rental scams come in many forms, but they often rely on a few basic tactics to steal money or personal data from potential renters. They include:

1. The Fake or Stolen Rental Listing

One of the most common rental scams involves creating a fake listing for an apartment, condo, or home that either doesn't exist or uses information (such as photos and details) from an existing listing. The main difference is that the scammer will change the contact information so you end up contacting them instead.

These listings are typically posted on sites that attract expats, such as international rental sites, Craigslist-type classified sites, and Facebook housing groups. The scammer is counting on the fact that you're not in the country yet and therefore can't visit the location before making a decision.

There are a few different ways that they can leverage this strategy to take advantage of you:

- They require a deposit to reserve the property on your behalf.
- They require the first month's rent.
- They ask for various fees (application, credit check, or reservation fees).
- They ask for personal information that they can use to commit identity theft.

Sometimes they ask for money without sending any kind of application or contract. Sometimes they'll send over fake documentation to make it seem more legit.

2. The Bait and Switch

The bait and switch involves a fake or stolen listing, but targets people who are already in the country. Essentially, the scammer will actually meet you at the location advertised in the listing. The place in question may or may not be there. Either way, the scammer will tell you that the listing you were interested in is no longer available. They will then recommend an alternative place nearby that you can go visit right then and there.

Most people will agree to see the alternative location since they've already met up with the scammer. The scammer will take them to the new location, which will often be more expensive or less appealing. However, they'll convince you to act fast or risk losing out again.

In some cases, the second location might be real; it just isn't as good a deal. In other cases, it might be another fake rental that the scammer has access to. They'll convince you to make a down payment and then disappear with your money, never to be heard of again.

3. The Self-Guided Tour Scam

Self-guided tours are becoming increasingly popular. They are already common in the U.S. and are becoming more common in other countries as well. These tours allow you to enter a property without a landlord or agent present, often using a lockbox, smart lock, PIN, or other access system.

Scammers can take advantage of these tours by posing as the landlord or property manager for a listing. They will then get the code or tell you how to get it through the legitimate app so you can do a self-guided tour. This makes everything feel even more legitimate because you can tour the property in person.

Of course, once you've completed the tour, the scammer will send over some fake paperwork and get you to make the down payment or to pay the first month's rent – and then they'll disappear.

4. Fake Fees

This particular scam can be perpetrated by both those who are pretending to be landlords or property managers as well as those who actually are. Expats are particularly vulnerable to these scams because many are unfamiliar with local customs and laws regarding rental payments. As such, they may make up various upfront fees, such as:

- Application fees
- Reservation fees
- File processing fees
- Guarantee fees

Why Expats Are Particularly Vulnerable

While rental scams abroad aren't necessarily unique to expats, expats do have vulnerabilities that can make them easier to exploit for the following reasons:

1. Most Expats Are Searching For Rentals Remotely

Some expats will begin looking for a place to live before they move. This makes sense. After all, you have no idea how long it will take to find a rental. You don't want to be stuck in a situation in which you're forced to live in a hostel or a hotel for months on end because you can't find an apartment. That also makes you more vulnerable to rental scams.

If you're looking remotely, you have no way to inspect the property in person. All you can do is rely on whatever research you're doing online. Scammers know this, which is why they will specifically target expats. If they know you won't ask to see the property, they can fake everything they need and make it easier to scam you out of a deposit.

2. Expats Won't Be Familiar With The Local Rental Market

Even if an expat waits to search for a rental until they move to that country, there's a good chance they'll be at a disadvantage. This is because they won't be familiar with the local rental market. This makes it easier for any landlord to charge higher-than-normal rent, simply because some expats won't know what constitutes a normal rental price.

Additionally, as an expat, you may not be familiar with how renting works in any given country. Meaning, someone could tell you that there are various fees you have to pay – and you wouldn't know whether those fees are real or not. Different countries have different rules regarding things like security deposits, upfront rent payments, agent fees, documentation requirements, and more. As such, it's much easier for a scammer to take advantage of an expat than a local.

3. The Language Barrier Can Make Everything More Difficult

Many expats move to areas filled with other expats. It makes it easier for them to adapt to a new country, especially if they don't know the language. Although many expats are multilingual or learn the local language, one survey found that expats from English-speaking countries are more likely to be monolingual.

If you don't know the local language, you could run into a lot of different issues, such as:

- Translating local rental listings and contracts.
- Communicating with landlords, agents, and property managers.
- Understanding legal terminology.

These issues make it easier for scammers to exploit misunderstandings about rental requirements, contracts, fees, and more. It also makes it easier for them to pass off fake applications and other documents as real.

4. Expats Often Need Housing Quickly

Expats who move abroad before securing housing often have little time to find the perfect place. They may have temporary housing, but they'll want to find their own place as soon as possible. In some cases, they may have financial pressure to do so. This makes them more prone to falling for a scam.

For example, a scammer could create urgency by convincing them that others are interested or that listings in that area don't stay on the market long. This lets the scammer charge a fake reservation fee or convince the expat to make a down payment right away.

5. Expats May Not Know How to Verify a Property

Different countries have different ways to confirm property ownership, real estate licensing, company registration, and landlord identity. If you don't know how to verify any of this information, you'll probably resort to doing a basic Google or social media search. Unfortunately, scammers can easily fake information online, especially on social media.

How to Verify That a Rental Property Is Real

Knowing that these rental scams exist should go a long way towards helping you avoid them. After all, some scams become quite obvious once you're aware of them. Even then, you may run across some listings that you're unsure of.

The following are a few tips to help you verify that the property you're looking at is real:

- **Reverse-image search**: Check whether the listing's photos appear in other listings. If those other listings have different addresses, it means the photos were copied.

- **Search the exact address**: A Google search of the address can help you determine whether the same property was advertised elsewhere with a different rental company, landlord, contact info, or price.

- **Look for duplicate listings**: Although a legitimate listing may appear on multiple sites, details like the price should be generally consistent.

- **Search the landlord/owner's name**: Look for information that connects them to the property or the company they claim to work for. This helps ensure the person you're talking to is who they say they are.

- **Check Google Maps/street imagery**: You can see what the property at the advertised address actually looks like and if it matches the pictures.

- **Contact the property-management company independently**: Instead of responding directly to the listing, contact the property management company to verify the listing's authenticity.

- **Verify property ownership where local records are available**: Depending on the country, you may be able to check local records to verify the property's ownership.

- **Ask for a live video tour**: If you can't view the property in person, ask for a live video tour. If they refuse or only provide prerecorded footage, consider moving on.

- **Have someone local inspect the property**: If you know anybody in the area, have them check the property for you.

What to Do If You've Paid a Rental Scammer

Although some scams may seem obvious, others can be much more intricate. Everything may seem legitimate all the way up to when you sign the contract, only to realize that you've been scammed after the fact. Although being careful can help you avoid most rental scams, there's no 100 percent guarantee.

If you've been scammed, be sure to do the following as soon as possible:

- **Contact your bank/payment provider immediately**: Let them know about the fraudulent transaction as soon as you can. If the transaction was recent, they may be able to cancel it before it goes through.

- **Ask whether the transaction can be reversed or recalled**: If the payment has already gone through, the provider may be able to reverse or recall the payment.

- **Report the listing to the platform**: Take screenshots of the listing for proof of fraud in case you need it, then report it to the platform so that they can remove it.

- **Preserve any evidence of the interaction:** Gather all evidence you have of any interactions with the scammer, including contracts, payment records, documents, emails, pictures, texts, and messages from the platform you used.

- **Report the scam to the appropriate local authorities**: Find out which authority handles fraud in the country where you were scammed so you can report the incident.

- **Report it to the FTC if you're a U.S. consumer**: Even if you're already abroad, you can still report what happened to the FTC as a U.S. consumer.

- **If you provided sensitive personal information, take steps to protect your identity**: Depending on what personal data was exposed, contact the appropriate financial institutions, change compromised passwords, and place a fraud alert or credit freeze on your credit reports.

- **If you're already abroad, contact your embassy/consulate for guidance**: They can help guide you by telling you how to report the incident to local authorities, contact fraud-reporting services, or find other resources.

Moving abroad can and should be an exciting moment in your life. Unfortunately, finding a new place to live can be stressful, especially if you're doing it remotely or don't know the area or language. Knowing scammers target expats doesn't make it much easier. However, simply understanding what types of rental scams are out there and knowing how to spot the signs will go a long way toward helping you avoid them.

As long as you're careful and do your due diligence, you can greatly reduce the risk of being taken advantage of, giving you one less thing to worry about as you start your new life abroad.