

Homads

THE RENTER'S SAFETY HANDBOOK

A simple guide to renting *safely*.

How to find a good mid-term rental, ask the right questions,
and steer clear of scams along the way.



Before you send a single message

Finding a place for a few weeks or a few months should feel exciting, not stressful. Most hosts are honest people renting out a real home. A small number are not, and they tend to target renters who are moving fast or far from home. This guide helps you tell the two apart.

! Five rules that stop most scams

If you remember nothing else, remember these. On their own, they prevent the large majority of rental scams.

- Don't pay until you can verify.** No deposit, no holding fee, no application fee until you know the listing and the host are real.

- Never pay a stranger by gift card, wire, crypto, or cash app.** Real rentals don't ask for these. Scammers like them because the money can't be reversed.

- See the place first.** Visit in person, or ask the host to show you the unit live on a video call. A pre-recorded clip is not the same thing.

- Get everything in writing.** A signed lease or rental agreement that lists the address, the dates, the price, and what's included.

- Trust your gut.** If the deal seems too good, or the host is rushing you, slow down. A real home will still be there tomorrow.

The short version

Money is the *last* step, never the first. Pay only after you've confirmed the home is real, the host is reachable, and the terms are written down.

What to ask every host

A good host is glad you asked. Questions tell them you're a serious renter. A scammer gets vague, changes the subject, or pushes you to pay first. How a host answers these will tell you most of what you need to know.

Can you show me the place live on a video call?

This confirms the home is real, looks like the photos, and that the host can actually get inside it.

What's the exact address, and what's around it?

You can check the spot on a map, look up the building, and make sure it's a real home.

What's included in the rent? Utilities, Wi-Fi, parking, furniture?

This saves you from surprise costs later, and it shows whether the host actually knows the property.

Can I see the lease before I pay anything?

A real host has paperwork ready. "We'll sort that out after the deposit" is a warning sign.

How do I pay, and what happens if I need a refund?

Honest payment goes through methods you can trace, with terms you can read. Untraceable transfers are a red flag.

Can you put the move-in and move-out dates in writing?

This locks in your stay and brings any "the dates changed" surprises out into the open early.

Listen for the dodge

"I'm traveling and can't show it." "My agent has the keys but needs a deposit first." "Just send the fee to hold it." These are the usual openings to a scam. A real host finds a way to prove the home is real before asking you for money.

Do this. Never that.

Keep this page close through the whole process, from your first message to the day you move in.

Always do

- ✓ Keep messaging through the platform until you trust the host
- ✓ See the home on a live video call or in person
- ✓ Read the full lease before you sign or pay
- ✓ Pay with a method you can trace and dispute
- ✓ Save every message, agreement, and receipt
- ✓ Check that the person you're paying matches the name on the lease
- ✓ Run the listing photos through a reverse image search

Never do

- ✗ Pay a fee just to view or apply for a place
- ✗ Send a stranger money by gift card, wire, crypto, or cash app
- ✗ Pay a deposit before you've seen the home and a written lease
- ✗ Hand over your ID, bank, or passport details early in a chat
- ✗ Let a host rush you into a decision
- ✗ Move to private text or email before you trust them
- ✗ Brush off a story that keeps changing

The application-fee trap

You should **never have to pay just to view a place or submit an application**. A common scam charges a small "application" or "background check" fee, takes the money, and disappears. Some collect that fee from dozens of people for a home they don't even control. Real screening, when there is any, comes **after** you've seen the place, through a process you can verify.

A word on how you pay

Safe payments can be traced and disputed if something goes wrong. Risky ones cannot. Gift cards, wires, crypto, and cash-app transfers to strangers are the scammer's favorites for exactly that reason: once you send the money, it's gone.

Red flags, and what they mean

Scams tend to follow the same patterns. Once you know them, they're hard to miss. If you see two or more in the same listing, walk away.

<p>"Pay to hold it" They want a deposit or fee before you've seen the place or signed anything.</p>	<p>Real hosts verify first and collect later. Pressure to pay early is the most common scam move there is.</p>
<p>The price is too good A lovely, well-located home priced well below everything similar nearby.</p>	<p>A bargain price is bait. It's there to make you act fast and stop asking questions.</p>
<p>"I'm out of the country" They can't show the place, and someone else supposedly has the keys.</p>	<p>It's an excuse to avoid proving the home is real. Ask for a live video tour instead.</p>
<p>Gift cards or wire only They won't take normal payment and insist on untraceable methods.</p>	<p>No real rental needs this. It exists only so your money can't be recovered.</p>
<p>Constant pressure "Three other people want it. Decide in the next hour."</p>	<p>The urgency is manufactured to keep you from checking. A real home can wait a day.</p>
<p>Photos that don't add up Glossy or mismatched images that turn up elsewhere online.</p>	<p>Scammers reuse photos from real listings. If they appear under a different host, be careful.</p>
<p>No lease, no paperwork "We'll sort out the agreement after you pay."</p>	<p>Paperwork is what protects you. Without it, you'd have nothing to point to if things go wrong.</p>

From first message to move-in

Take these in order. Each step builds a little more trust before any money changes hands.

1**Look into the listing**

Find the address on a map, compare the price with similar homes nearby, and run the photos through a reverse image search to make sure they weren't lifted from somewhere else.

2**Message the host with real questions**

Use the questions on page 3. Notice how quickly and clearly they reply. Vague answers and dodged questions are warning signs.

3**See the home for yourself**

Visit in person if you can. If you can't, ask for a live video walkthrough where the host shows you the actual unit on camera, not a clip recorded earlier.

4**Read the agreement**

Go through the full lease. Check the address, dates, total price, what's included, and the refund and cancellation terms. All of it should be in writing.

5**Pay once everything checks out**

Only now do you pay, using a method you can trace, to a name that matches the agreement, and keep a receipt for every payment.

6**Hold onto your records**

Keep the lease, the receipts, and your message history. If anything goes wrong later, this is what protects you.

Who to trust, and what to do if it goes wrong

✔ Signs of a host you can trust

- Answers clearly and patiently, and doesn't mind your questions
- Happily shows you the place on video or in person before any payment
- Has a real, readable lease and shares it up front
- Takes normal, traceable payment and gives you a receipt
- Never pressures you to decide or pay on the spot
- Is the same name that appears on the agreement you're paying

If you think you've been scammed

Move quickly. **Stop any further payments** and call your bank or card provider to ask whether the charge can be reversed. **Save every message, receipt, and screenshot. Report it** to the platform you used and to your local consumer-protection office or police. The sooner you act, the better your odds of getting your money back.

★ Your checklist before you pay

Tick every box before you send any money. If you can't tick them all, don't pay yet.

- | | |
|--|--|
| <input type="checkbox"/> I've seen the home in person or live on video | <input type="checkbox"/> I'm using a payment method I can trace |
| <input type="checkbox"/> I've confirmed the real address | <input type="checkbox"/> The payee matches the name on the lease |
| <input type="checkbox"/> I've read the full written agreement | <input type="checkbox"/> I was never asked to pay just to view |
| <input type="checkbox"/> The price, dates, and inclusions are in writing | <input type="checkbox"/> Nobody rushed or pressured me |

Welcome home.

Do the homework once and the rest of your stay gets easy. A little patience up front is what makes a great rental feel effortless.