

## FREE FIELD GUIDE

# The Travel Nurse Housing Scam Checklist

A practical 60-second screen for travel nurses booking mid-term housing before a contract starts.

**Safe, verified housing built specifically for travel nurses.**

Hosts ID Verified

Deposits protected until move-in

Haven 48-hour safety net

Use this before you send money to a host on Furnished Finder, Craigslist, Facebook Marketplace, or any off-platform conversation. If a listing trips 3 or more red flags, pause. If it trips 5 or more, walk away and report it.

## 1. The Deposit Math

The fastest scam detector is the deposit ask.

### WALK AWAY IF

- ☐ Deposit is more than one month of rent.
- ☐ The host asks for crypto, gift cards, wire transfer, or payment to a relative.
- ☐ The deposit is described as non-refundable before you have seen the unit or signed terms.
- ☐ You are pushed to wire money before a lease or platform booking exists.

### NORMAL LOOKS LIKE

- A refundable deposit with clear terms.
- Payment through a real platform or processor, not a personal account.
- A written receipt connected to the property address and host legal name.

## 2. The Photos

Scam listings often rely on stolen or overly polished photos.

**WALK AWAY IF**

- ☐ Reverse image search shows the same photos on a different property or in a different state.
- ☐ The host refuses a fresh video walkthrough or additional room photos.
- ☐ The photos are all exterior, wide angle, or missing key rooms.
- ☐ The price is far below market but the photos look professionally staged.

**NORMAL LOOKS LIKE**

- Recent photos of every room.
- A quick video walkthrough when requested.
- Details that match the address, listing description, and lease.

### 3. The Host

The person collecting money should be the person you can verify.

**WALK AWAY IF**

- ☐ The name on the listing, lease, email, and payment account does not match.
- ☐ The host will not take a short video call.
- ☐ The host says they are abroad or unavailable and cannot show the unit.
- ☐ They pressure you to decide within 24 hours.

**NORMAL LOOKS LIKE**

- A real person who can answer direct questions.
- Identity that matches across documents and payment flow.
- Patience when you ask for verification.

### 4. Right-to-Occupy and Lease

The key question is simple: does this host actually have the right to rent this unit?

**WALK AWAY IF**

- ☐ No written lease or agreement is offered.
- ☐ The lease references an LLC, owner, or manager you cannot verify.
- ☐ The host cannot explain whether they own, lease, or manage the unit.
- ☐ The lease asks you to waive every refund or move-in remedy.

**NORMAL LOOKS LIKE**

- A written agreement before money moves.
- Host authority backed by ownership record, lease permission, or management authorization.
- Clear dates, address, rent, deposit, utilities, and cancellation terms.

## 5. The Payment

If you cannot dispute or trace the payment, recovery is much harder.

### WALK AWAY IF

- ☐ The host insists on Zelle, Venmo, CashApp, Wise, crypto, gift cards, or wire transfer.
- ☐ The host wants the full 13 weeks up front.
- ☐ The host asks you to pay a personal mortgage or unrelated third party.
- ☐ The payment instructions change at the last minute.

### NORMAL LOOKS LIKE

- Payment handled through a platform or major processor.
- Funds connected to a booking record and written terms.
- Host payout timing tied to move-in confirmation.

## 6. Reviews and Reputation

Reviews can be manipulated, but the pattern still tells you something.

### WALK AWAY IF

- ☐ The host has zero history and wants payment off-platform.
- ☐ All reviews were posted in the same week with similar wording.
- ☐ The host cannot be found anywhere else online.
- ☐ Reviews are generic and do not mention the actual unit.

### NORMAL LOOKS LIKE

- Reviews from different renters over time.
- Specific details about the unit, access, neighborhood, and host.
- A matching reputation on another rental or professional profile.

## 7. The Pressure Tactic

Urgency is how scammers stop you from verifying.

### WALK AWAY IF

- ☐ You are told there are several other renters ready to pay now.
- ☐ The price is supposedly going up tomorrow.
- ☐ The host gets angry when you ask for time.
- ☐ The host says the unit cannot be held unless you pay immediately.

### NORMAL LOOKS LIKE

- The host gives you time to review the lease and payment terms.
- Questions are answered directly.

- The host is honest about downsides and house rules.

## 8. The Move-in Reality Check

A listing can look real online and still fail when you arrive.

### WALK AWAY IF

- [ ] No clear move-in instructions are provided before arrival.
- [ ] The host cannot confirm keys, lockbox, parking, or building access.
- [ ] The listed address does not match documents or payment receipt.
- [ ] You feel uneasy even after the host answers your questions.

### NORMAL LOOKS LIKE

- Written move-in instructions before travel day.
- A backup contact and verified access plan.
- Photos and notes taken at move-in before you unpack.

## What to do if you already paid

Document everything immediately. Screenshot the listing, messages, payment confirmation, address, phone numbers, and lease. Call your bank or payment processor, report the listing to the platform, file with IC3.gov if fraud is involved, and call your recruiter if you need emergency housing.

## How Subletly closes the gap

- Hosts complete Stripe Identity verification before listing.
- Listings require Right-to-Occupy documentation before going live.
- Booking funds are processed through Stripe and held before host payout.
- Pricing is locked at booking.
- Haven gives renters a clear recovery path if move-in fails, subject to policy limits.

## Join the Rochester waitlist

If you are heading to Strong, Highland, Rochester General, Unity, or another Rochester assignment, join the founding waitlist for early access to verified stays.

**[subletly.com/rochester/nurse](https://subletly.com/rochester/nurse)**

Questions: [contact@subletly.com](mailto:contact@subletly.com)

A note from Bernie: My mom was a nurse for 30 years. When she traveled for a contract, housing could be a coin flip. Some weeks she found a real apartment. Other weeks she could have arrived at an empty address with a shift the next morning. Subletly exists so healthcare workers do not have to bet their first night on an unverified listing.

## Sources and use

Built from travel nurse housing fraud patterns discussed in travel nursing communities, public county property records practices, FBI IC3 fraud guidance, reverse-image-search workflows, and mid-term rental platform risk patterns. This checklist is practical guidance, not legal advice. Subletly does not warrant the safety of any non-Subletly listing.

We kept the light on for you. (c) 2026 Subletly. Free to share.