

Protecting your home from property fraud

Your property is the most valuable asset you own. That's why it's important you do whatever you can to protect it from the risk of fraud.

What is property fraud?

Fraudsters often target properties where there is no mortgage or the owner lives elsewhere. Fraudsters may attempt to acquire ownership of the property either by using a forged document to transfer it into their own name, or by impersonating the registered owner. They could also attempt to raise money by mortgaging the property without the owner's knowledge and then disappear without making repayments, leaving the owner to deal with the consequences.

There is an increased risk of fraud when:

- A property is empty or has been bought to let;
- An owner is spending time abroad or is absent;
- The owner is infirm or in a nursing or care home;
- A relationship breaks down;
- A property has no mortgage.

What can I do to protect my property?

Land Registry has a number of resources and options available to help you, if you think that you may be vulnerable to property fraud. These include:

- **Placing a restriction on the register** Owners can help prevent a third party from selling or mortgaging their property/land by requiring the conveyance to certify that the person who executed the document is the same as the registered proprietor
- **Keeping contact details up to date** this means Land Registry can contact owners promptly by post, email or at an address abroad, upon receipt of an application regarding their property
- **Registering the property with Land Registry** this provides official proof of ownership.

Where can I find out more information?

If you have any concerns, or would like to find out more information, you should contact Land Registry.

Website - <https://propertyalert.landregistry.gov.uk/>

Telephone – 0300 006 0478 (Monday to Friday 8:30am to 5pm)