

Property fraud information from Land Registry

This issue is becoming prevalent so Land Registry is trying to raise awareness as empty properties of owners living in temporary accommodation are most at risk.

Property Ownership Fraud

Your property is probably your most valuable asset. As such, it can be an attractive target for fraudsters, which is why you need to do what you can to protect your ownership.

What is property Fraud?

Property fraud can happen in many ways. If you decide to keep your property in the UK and it is going to be empty or rented out, fraudsters may attempt to acquire ownership either by using a forged document to transfer it into their own name, or by impersonating the registered owner. Once they have raised money by mortgaging the property without the owner's knowledge, they disappear without making repayments leaving the owner to deal with the consequences.

Who is at risk?

In particular, fraudsters may target properties:

- where the owner lives somewhere else for all or part of the year
- owned by a landlord, such as a buy-to-let owner or property developer
- where the owner is in temporary or long-term residential care
- where the owner has died and the property is held in trust
- which no longer have a mortgage.

How to protect yourself

Make sure that Land Registry can contact you wherever you live. This means giving them your up-to-date contact address and letting them know whenever it changes. This is because they may need to write to you when they receive an application regarding your property. You can have up to three addresses on your register. Updating your contact details is free. For further information, please visit

<http://www1.landregistry.gov.uk/property-information/property-fraud>

If your home is unregistered, it is advisable to register it. Registering your land or property with Land Registry (for England and Wales):

- shows proof of ownership
- helps to protect your land if someone tries to make a claim on it
- makes changes in ownership easier.

You can register land or property yourself, although most people use a

solicitor or conveyancer. Your mortgage provider might insist that you use a professional. For more information, visit <http://www1.landregistry.gov.uk/register-land>

Land Registry is a government agency that maintains the register of property ownership in England and Wales. If your property is registered, making sure they can contact you easily will provide you with better protection against fraudsters.

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