

HM Land  
Registry



Protect  
your  
property  
from  
fraud



Your property is probably the most valuable asset you own so it's important to protect it from the risk of fraud.

## What is property fraud?

Fraudsters can and do target properties for fraud. By pretending to be you they can try to sell or mortgage your property, leaving you to deal with the consequences. Fraud of all kinds is on the increase, so it's important you do what you can to protect yourself.

## You're more at risk if your property:

- is rented out
- is empty
- is mortgage-free
- isn't registered with HM Land Registry.

## To reduce the risk of being a victim of property fraud:

- **Sign up to our free Property Alert service.**

We'll notify you of certain applications affecting the property you are monitoring, such as for a new mortgage or change of ownership.

If you receive an alert about activity that seems suspicious you should take immediate action – see the information on the back page about who to contact if you think you may be the victim of property fraud.



You can monitor up to 10 registered properties in England and Wales. You don't have to own the property, so you could monitor the property of an elderly relative for example.

To sign up to Property Alert, visit [www.gov.uk/property-alert](http://www.gov.uk/property-alert)

Alerts are normally sent by email but you can still use the service if you're not online. You can contact the Property Alert team on 0300 006 0478 or at [propertyalert@landregistry.gov.uk](mailto:propertyalert@landregistry.gov.uk)

- **Ensure your property is registered** so that you can be compensated if you are a victim of fraud and suffer financial loss. The vast majority of properties in England and Wales are registered. Those most likely to be unregistered are properties that haven't changed hands or been mortgaged since 1990.
- **Keep your contact details up to date**, ensuring we can reach you at up to three addresses. These can include an email address and an address abroad. If your details are not up to date, you may not receive our correspondence.
- **Apply for a restriction to help prevent forgery.** A restriction can stop activity on your property, such as a transfer or a mortgage, unless a conveyancer or solicitor certifies the application was made by you.

For more information on all of the above advice, visit

[www.gov.uk/propertyfraud](http://www.gov.uk/propertyfraud)



If you think you may be the victim of property fraud, you should:

- Contact our property fraud line on 0300 006 7030 (Monday to Friday, 8.30am to 5pm) or email [reportafraud@landregistry.gov.uk](mailto:reportafraud@landregistry.gov.uk)
- Contact a legal professional such as a solicitor or Citizens Advice and Action Fraud ([www.actionfraud.police.uk](http://www.actionfraud.police.uk))

[www.gov.uk/propertyfraud](http://www.gov.uk/propertyfraud)