

Protect your property from fraud

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

What is property fraud?

Property fraud is where fraudsters try to "steal" your property, most commonly by pretending to be you and selling or mortgaging your property, leaving you to pick up the pieces.

There is an increased risk of fraud when a property is:

- empty
- rented out
- mortgage-free

There is also an increased risk of fraud when owners are:

- absent, such as if an owner is abroad or in a care home
- having relationship issues



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

- ensure your property is registered so if you are an innocent victim of fraud and suffer financial loss, you can be compensated. To find out whether your property is registered visit www.gov.uk/registering-land-or-property-withland-registry
- keep your contact details up to date. Ensure
 we can reach you at up to three contact
 addresses, including an email address or an
 address abroad. If your details are not up to
 date, you may not receive our letter or email
- use our Property Alert service a free service where you can monitor up to ten registered properties. We'll notify you of significant applications to change the register, such as a new mortgage or change of ownership. You can then judge whether or not the activity is suspicious and seek further advice. To sign up visit www.gov.uk/property-alert
- 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 solicitor or other professional conveyancer certifies they have checked the identity of the person who has signed the deed

If you think you have already been the victim of property fraud, you should:

- Contact a solicitor or a Citizens Advice Bureau and Action Fraud
- Get professional advice if you are not sure what to do
- Contact our property fraud line on 0300 006 7030 (Monday to Friday, 8.30am to 5pm).

More property fraud advice is available from www.gov.uk/propertyfraud

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