

Norfolk & Suffolk Crime Prevention

Guidance Note

Property Ownership Fraud



SUFFOLK
CONSTABULARY



NORFOLK
CONSTABULARY
Our Priority is You

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.

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.

What is property fraud?

Property fraud can happen in many ways. Fraudsters may attempt to acquire ownership of a property 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:

For Further Crime Prevention Advice:-

For Norfolk dial 101 and ask to speak to your local Architectural Liaison Officer (ALO)

For Suffolk dial 101 and ask to speak to your local Safer Neighbourhood Team

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

How to protect yourself

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 the Land Registry website.

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:

<https://www.gov.uk/government/organisations/land-registry>

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