



## Land Registry Property Alert Service

Property Alert is a free property monitoring service which helps people to detect fraudulent activity on their property. It sends email alerts when there is certain activity on the monitored property, such as a mortgage being taken out against it or an application for change of ownership. The recipient can then decide whether they think the activity is suspicious and act quickly if they believe it is. The alert email also tells them who to contact should they be concerned.

Up to 10 properties in England and Wales (all of which must be registered with HM Land Registry) can be signed up to the alert service per person and the same property can be monitored by different people. You also don't have to own the property to set up an alert.

Property - especially flats/apartments - can be registered with two titles. Blocks of flats are often owned by companies (Freehold), and the person owning the individual flat (Leasehold). When registering for this service please choose 'Leasehold' title for individual flats/apartments.

Although this service doesn't automatically stop fraud from happening, it can be used as an early warning of suspicious activity which can then be investigated.

### Property fraud

Property fraud is where fraudsters try to 'steal' a property, most commonly by stealing the homeowner's identity and selling or mortgaging the property without their knowledge. Since 2009, Land Registry has prevented 254 fraudulent applications being registered.

Most at risk are properties which are rented out, empty, mortgage free or not registered with Land Registry. Properties most likely to be unregistered are those that haven't changed ownership or not been mortgaged since 1990. Ensure that contact details held by the Land Registry are up-to-date. Three addresses can be used for contact information, including an email address and/or an address abroad.

The following is an example of how Property Alert has helped to prevent a fraud. A landlord was renting out his property in England while he lived overseas and so he signed up to the Property Alert service. He received an email alert informing him of a mortgage application being made against his UK property worth over £300,000. He contacted the property fraud line immediately as he wasn't expecting this. Using this intelligence, they investigated and discovered the fraud. They then prevented the application from being registered.

To set up an alert fill in the online application at <https://propertyalert.landregistry.gov.uk/>.  
If you are not online you can still use the service - call the Property Alert team on 0300 006 0478 for more details.

**Published in the Wigan Observer – 11<sup>th</sup> February 2020**