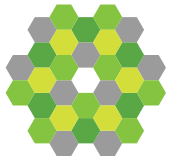


Land Registry

Help protect yourself from property fraud –
keep your contact details up-to-date



Could you be at risk of property fraud?

If you own a property, it could be a target for fraudsters, especially if you don't live there. This leaflet provides important information from Land Registry on what you can do to help protect your property.

Protect your property

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 we can contact you 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:

- 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
- which no longer have a mortgage.

What can you do to help protect your property from fraud?

The key thing is to make sure that Land Registry can contact you wherever you live

This means giving us your up-to-date contact address (what we call your 'address for service') and ensuring that you let us know whenever it changes.

This is because we may need to write to you when we receive an application regarding your property. If we don't have an up-to-date contact address for you, you may not receive this important information from us.

For added peace of mind, we can hold up to three contact addresses for you, including an email address and an address abroad.

Updating your contact details is free.

How do I update my contact address?

All you need to do is complete the form at the end of this leaflet. This can be used to either check the contact details we currently have, or to update them.

Once you have completed the form, send it to
Freepost RSEZ-XRSJ-TXTZ
Land Registry Durham Office
COA Team
Southfield House
Southfield Way
Durham DH1 5TR.

You will need to provide evidence of identity when returning your form. What you need to provide will depend on who you are and whether you are applying on behalf of someone else.

What is Land Registry doing to reduce the risk of property fraud?

As part of our broad anti-fraud strategy, we have put measures in place to reduce the risk of property fraud. These measures are kept confidential to ensure security and are continuously reviewed. From time to time, we may introduce additional checks to provide added security. We work closely with the police and other agencies to reduce the risk of property fraud.



You must provide:

- a passport-sized photograph taken within the last three months
- your date of birth
- the length of time you have lived at your current address
- any other addresses you have lived at in the last five years.

We also require a photocopy of either:

- one item from List A below or
- two items from List B but no more than one of each type.

List A

- the biodata page of a current valid full passport (i.e. the page displaying the passport number, expiry date, photograph etc) or
- a current United Kingdom, EU, Isle of Man or Channel Islands photocard driving licence (not a provisional licence).

List B

The following documents must be ones you have received in the post rather than electronically. They must relate to the property you are applying to change the contact address for and show either your existing address or a new address that you want to add to the register:

- a utility bill less than three months old
- a council tax bill for the current year
- a mortgage statement for the mortgage accounting year just ended.

If you are **applying on behalf of someone else**, such as a relative, you will need to supply this information for yourself. If you are sending us two items from **List B** they must show your own address.

You do not need to supply identity evidence information for the people you act for. However, you must make it clear who you are acting for.

Your application will not be accepted unless either:

- the people you act for have signed section 5 of the form at the back of this leaflet, or
- you have provided documentary evidence for each person you are acting for that demonstrates you are entitled to act for them. This could be a written, signed consent or some other form of documentary evidence such as a power of attorney or court order.

If you are an **individual representing a corporate body**, i.e. if your property is registered in the name of a limited company, you will need a conveyancer to verify your identity and complete an evidence of identity form ID2. See Land Registry Public Guide 20 – *Evidence of identity – non-conveyancers*, available at www1.landregistry.gov.uk/propertyfraud, for more information about how to do this.

If you have difficulties providing any of the above information please call **0800 0283 404** to discuss whether alternative arrangements are possible or email protectyourproperty@landregistry.gsi.gov.uk

Register your title

If your property is not registered, you may wish to consider applying to register it. Registering your title with us helps to safeguard ownership of your property, giving you the best possible protection.

For more information, please visit our website at www1.landregistry.gov.uk, contact us on **0844 892 1111** or email customersupport@landregistry.gsi.gov.uk

Make thorough checks on your tenants and property

If you are a landlord, it is also a good idea for you or your letting agent to verify the true identity of tenants by carrying out additional identity checks.

If your property is empty, you should inspect it from time to time to check for unauthorised entry.

Data protection

Land Registry may share, check and verify the information that you provide with:

- other government departments and agencies
- law enforcement agencies
- other relevant organisations and bodies

and access information relating to you from the databases of the organisations and bodies mentioned above, for verification purposes.

By providing the information set out in this leaflet you will be indicating your agreement to Land Registry processing your information in this way.

If you would like further information on this privacy policy please email dataprotection@landregistry.gsi.gov.uk

To find out more about property fraud and what you can do to safeguard your property, visit www1.landregistry.gov.uk/propertyfraud

This publication can be made available in alternative formats on request. If you require an alternative format please call our Customer Contact Centre on **0844 892 1111**