



HM Land Registry Property Alert Service – Reducing the Risk of Property Fraud

AUTHOR / KEY CONTACT



[HM Land Registry](#) provides a free property alert service for properties situated in England and Wales and registered with HM Land Registry. The purpose of the property service is to send email alerts when applications are made at HM Land Registry against the monitored property. On receipt of the alert, property owners can take action should the application be unexpected.

Why set up a property alert?

Unfortunately, property fraud is on the rise, with criminals continuing to evolve their attempts to acquire or mortgage properties without the true legal owner becoming aware. Whilst we would recommend all property owners sign up for HM Land Registry's property alert service, people who own rental properties, un-mortgaged properties or live overseas can be at an increased risk of property fraud.

How do I set up a property alert?

In order to set up a property alert with HM Land Registry, you will need to [set up an account](#). You will need an email address and the postcode (or title number) of the property(ies) you would like to monitor. You are able to monitor up to 10 properties at a time, and you do not need to own the properties being monitored.

When would I receive a property alert?

HM Land Registry will email a property alert to your registered email address each time there is "significant activity" against the monitored property. Significant activity would include applications to transfer ownership of the property or register a new charge (mortgage) against the property. The alert will detail who made the application and the date and time it was received by HM Land Registry.

What should I do if I receive a property alert?

It would be important to review the property alert promptly and to take action if it appears suspicious, for

example, if you do not recognise who made the application or why it has been made. The property alert will provide a link as to who to contact so that it can be investigated. We would also recommend you contact a solicitor for advice without delay.

It is important to note the property alert will not necessarily prevent the fraud from happening, but it will provide you with an opportunity to identify potential fraudulent activity and take steps to prevent changes to the property title from being made.

How else can I reduce the risk of property fraud?

In addition to the property alert service, you can also add a restriction against the title to the property. One restriction designed specifically to prevent identify fraud is the restriction known as a Form LL restriction. Here, the restriction requires a solicitor or conveyancer to sign a certificate confirming that the person who has signed the documents submitted for registration at HM Land Registry is the same person recorded as the registered owner. Without this certificate, HM Land Registry will not complete the application being applied for, and this will likely discourage fraudsters from targeting properties with these restrictions in place. However, before making an application to enter this restriction, it would be advisable to take advice from a solicitor to understand the effect and suitability of the restriction.

It is also important to ensure HM Land Registry has your correct contact details, known as your address for service, so that should HM Land Registry contact you, their correspondence should reach you directly. HM Land Registry can hold up to three addresses for you, including email addresses. There is no fee to update these details, and you can do so by completing the HM Land Registry form COG1 available from the [government website](#).

As referred to above, the property alert service is only available to properties which are registered at HM Land Registry. If your property is currently unregistered, it would be advisable to consider registering the property at HM Land Registry so that you can benefit from the property alert service.

If you have any questions on reducing the risk of property fraud or any other questions about buying or selling a property, please email Shelley Cole in our [Property](#) team at Shelley.Cole@la-law.com or call her on 01202 786100.