

The Oasis Centre - Cornwall

Registered Charity Number 1139355, founded to serve the communities in the parishes of St Columb Major, St Mawgan-in-Pydar, St Eval and St Ervan



Looking Out for Houses and Flats

Number 14 in a series of notes on important issues.

Property theft is something we have all heard about. We know that it is wise to secure our homes from burglars, to lock our cars, motorbikes and bicycles when we are leaving them parked and to avoid leaving valuable items in a public place where a casual thief can walk off with them. We may not be so alert however to the possible theft of what is probably our largest asset. This is because it is difficult to imagine a criminal walking off with a house or a flat!

The Land Registry tells us that “Fraudsters can and do target properties for fraud. By pretending to be you they can try to sell or mortgage your property, leaving you to deal with the consequences. Fraud of all kinds is on the increase”. Properties that are particularly vulnerable to this activity are properties that are let and also those that are empty and unoccupied. With the assistance of false identity documents in your name, criminals can find it possible to convince lenders, estate agents, solicitors and prospective buyers that they are the real owners.

It helps criminals if your property is not mortgaged because there is no third party to be paid off (if the property is sold) or who must consent (if there is to be a further loan). The criminals’ job becomes even easier if the ownership of your property is not registered at the Land Registry, perhaps because the property has not changed hands or been mortgaged since 1990. False title deeds might be created or the ownership could be registered in a name chosen by the criminals on the strength of a fable about the loss of the title deeds.

The creation of false identity documents is little problem for criminals, particularly if this will give them access to an asset worth hundreds of thousands of pounds. Even passports can be forged and it is not unknown for criminals to apply to the Passport Office for a new passport in the name of their intended victim. The victim will know nothing unless he or she tries to go abroad only to discover that his or her passport has been cancelled.

Protection from this type of crime is available, provided that the ownership of your property is registered at the Land Registry. If it is not so registered, you will be wise to seek legal advice to get this remedied. If you sign up for the free ‘Property Alert’ service, you will be notified of any application to mortgage or sell your property so that you can take prompt action to protect your position. Alerts for up to ten properties can be obtained in this way. You do not have to be the owner so you could monitor a property owned by an elderly relative.

The service can be accessed by Internet – www.gov.uk/property-alert – and the Property Alert team at the Land Registry can be contacted by phone on – 0300 006 0478 or at propertyalert@landregistry.gov.uk

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