

How to avoid property hijacking

Property hijacking is a type of fraud that occurs when a fraudster poses as the owner of a property and mortgages or sells it without the owner's consent.

Alternatively, the fraudster may claim to have consent to sell, and may even show documents to prove so.

This guide explains the steps you can take to protect your property from such actions.

Who is at risk?

Those most at risk of property hijacking include:

- People who rent out their property
- People who live overseas
- People who don't have a mortgage on their property
- Those whose properties are not registered at the Land Registry
- Those whose property is empty
- Those who have had their ID stolen

Set up property alerts

Property alerts are a free service offered by the Land Registry. The service allows you to be notified if there are any changes to the Registers of the properties you own. Although the service won't prevent the changes from taking place, it will alert you to potential fraud.

When you register and add the property you want to monitor, you'll be able to confirm at the same time if the property is registered.

Click here to set up property alerts: <https://propertyalert.landregistry.gov.uk/>

1. First click '**Create**' to make a new account.
2. Enter your name and address (this might not be the address you want alerts for).
3. Enter your email address (which will be your user name) and a password.

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4. Check your email for the confirmation link and click it to confirm your account.
5. Sign in to your new account here:
<https://propertyalert.landregistry.gov.uk/propertyalert/myalerts/entry>
6. Finally, click **'Add'** and enter the details of the property you want to monitor.

You can monitor up to 10 properties and there's no fee.

Register unregistered properties

If the property alert service is unable to find your property, there's a chance it is not registered. Your property should be registered if you purchased it or mortgaged it since 1998 – but sometimes mistakes are made. A solicitor or conveyancer will be able to double check the status of the property for you and provide a quote for registration. Alternatively you can do the work yourself – [click here to find out more.](#)

Registering your property helps to protect it from fraud. You won't be able to get property alerts (above) or enter a restriction (below) until it is registered. Some of the benefits of registering your property are:

- It gives you proof of ownership.
- It helps protect your land from fraud.
- It makes it easier to change, sell or give your property away in the future.

Update the Land Registry when you move

If you move house, you need to let the Land Registry know about your change of contact information for any other properties you own. Use form COG1 to let the Land Registry know your new contact details – you can give them up to three addresses, including email addresses and non-UK addresses.

[Click here to see more guidance and the required form.](#)

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Enter a restriction on the Register

You can enter a restriction on the Land Register which prevents the property from being sold or mortgaged unless a solicitor or conveyancer certifies that it is you, the owner, making the transaction.

The wording of the restriction is as follows:

"No disposition of the registered estate by the proprietor of the registered estate is to be registered without a certificate signed by a conveyancer that that conveyancer is satisfied that the person who executed the document submitted for registration as disponsor is the same person as the proprietor."

If you own the property through a company:

You'll need to fill in '[Application form RQ\(Co\) to request a restriction by a company](#)'. There's no fee.

If you don't live at the property:

You'll need to fill in '[Application Form RQ to request a restriction by owner\(s\) not living at the property](#)'. It is strongly recommended that Landlords who are renting out their properties complete this form. Again, there's no fee.

If you live at the property:

You'll need to fill in '[Application form RX1 to enter a restriction](#)'. The wording above can be entered into panel 9. There is a fee of £40 to pay.

In all cases:

The completed forms should be sent to the HM Land Registry Citizen Centre. The address is:

HM Land Registry
Citizen Centre
PO Box 74
Gloucester GL14 9BB

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Speak to your neighbours

Whether you're renting to tenants or your house will be empty for a period of time, speak to the neighbours and let them know. A recent case of property hijacking was thwarted at the last minute by eagle-eyed neighbours who noticed removal men at the property of an absent owner.

Victims of fraud

If you believe you may be a victim of property fraud, get in touch with HM Land Registry.

HM Land Registry property fraud line : 0300 006 7030

Open Monday to Friday, 8:30am to 5pm

reportafraud@landregistry.gov.uk

You can also make a report to [Action Fraud](#).

About this guide

This guide was produced by a Fellow of the Institute of Chartered Legal Executives. It is not intended as a substitute for professional advice.