



northyorkshire community messaging

North Yorkshire Police would like to make you aware of a national increase in organised criminal groups currently targeting empty properties in the UK to apply for loans, duping mortgage providers and causing further distress to members of the public.

Criminal networks are identifying empty properties using names on published obituaries and carrying out further research on the Land Registry. Once a suitable property has been discovered the criminal group then organise for fake documentation to be produced, registering on the electoral role and with utility companies. They meticulously work through the legal hurdles until the finances are released by the unsuspecting organisation. The rights to the property actually belong to a completely innocent party who have no idea the crime has taken place until a much later point.

PROTECTION / PREVENTION ADVICE:

There is an increased risk of fraud when:

- a property is empty or has been bought-to-let
- the owner is spending time abroad or is absent
- the owner is infirm or in a nursing or care home
- a relationship breaks down between the property owners/dwellers
- a property has no mortgage

Protect yourself against property fraud:

- Be very wary of mail solicitations claiming great returns, no matter how good they look. Check out the company first. For example, does it have a legitimate street address and landline number?
- If a deal seems too good to be true, then it probably is.
- Owners who are concerned their property might be subject to a fraudulent sale or mortgage can quickly alert the Land Registry and speak to specially trained staff for practical guidance about what to do next by calling the Property Fraud Line on 0300 006 7030. The line is open from 8.30am to 5pm Monday to Friday.
- If you have been affected by this, or any other fraud, report it to Action Fraud by calling 0300 123 2040, or visiting www.actionfraud.police.uk