Your land and property rights: guaranteed and protected

We give assurance
We have integrity
We drive innovation
We are professional

gov.uk/land-registry
Challenges of Fraud to Land Administration

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Head of the Chief Land Registrar’s Office
HM Land Registry
England and Wales
Introduction
• Created as a government department in 1862

• Non-ministerial executive agency and trading fund, where running costs are covered by fees paid by the users of its services

• 4,700 people working across 14 locations:
  – lawyers
  – technical caseworkers
  – IT specialists
  – strategy and policy advisers
  – other specialists
What we do

• Statutory function of keeping the Register of Title to freehold and leasehold property for England and Wales

• Register ownership in England and Wales

• Record dealings with land once it is registered such as changes to ownership, mortgages and leases

• Underpin by state guarantee - any loss suffered due to an error or omission in the register may trigger compensation

• Ensures Stamp Duty Land Tax is paid to government and will not register an owner without evidence of compliance

• Support the wider economy through the provision of data that others can use
84% of land in England and Wales is registered.

Over 24 million titles registered since 1862.

5 million updates to the Register each year.

Land Register estimated to hold £4 trillion of property value with security for £1 trillion of mortgages.
Indemnity and the Cost of Fraud
• Any loss suffered due to an error or omission in the Register

• Operates on a no-fault basis

• Unlimited

• Funded through fees, but ultimately backed by the state

• ‘Reasonable’ costs reimbursed with prior consent of the Chief Land Registrar

• Interest is paid

• Rights of recourse

• Right to go to court – within six years

• Anti-fraud measures and data sharing reduce indemnity payments

• Also make provision for errors Incurred But Not Recorded
Between 2006-2016
HM Land Registry paid out:

• A total of £46 million (€54 million) compensation as a result of fraud and forgery

• That is an average of £5.1 million (€6 million) each year
<table>
<thead>
<tr>
<th>Year</th>
<th>Number of payments</th>
<th>Total paid (exclusive of costs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007/2008</td>
<td>60</td>
<td>£3,429,131 (€4,043,406)</td>
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<tr>
<td>2008/2009</td>
<td>62</td>
<td>£4,257,074 (€5,019,662)</td>
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<tr>
<td>2009/2010</td>
<td>53</td>
<td>£4,508,090 (€5,315,643)</td>
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<tr>
<td>2010/2011</td>
<td>71</td>
<td>£6,705,852 (€7,907,100)</td>
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<tr>
<td>2011/2012</td>
<td>52</td>
<td>£6,283,786 (€7,410,841)</td>
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<tr>
<td>2012/2013</td>
<td>43</td>
<td>£4,385,441 (€5,171,991)</td>
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<td>2013/2014</td>
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<td>2014/2015</td>
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<td>£5,248,622 (€6,189,988)</td>
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<td>2015/2016</td>
<td>49</td>
<td>£5,086,260 (€5,999,560)</td>
</tr>
</tbody>
</table>
Current threats

Professional enablers

Forgery

Property values

Impersonation and fraud
Where are the frauds coming from?

- Organised crime
- Intra-family
Who is vulnerable?

- Unregistered owners
- Absent owners
- Sole owners
- Long-time owners
- Landlords
- Property professionals and lenders
Vulnerable properties

- Unregistered
- Tenanted
- Vacant
- Mortgage-free
- High value
Tackling Fraud

• HM Land Registry works with other government departments
• Liaise with law enforcement and the wider counter-fraud community
• Intelligence gathering
• Invest in a number of counter fraud measures to manage the risk
• Dedicated counter-fraud team
• Advise on counter-fraud – practice and policy
• £92 million of fraud prevented 2009-2017
Protection against fraud

Property Alert

Protect your identity – notification address up to date

Form RQ and Restriction

Property fraud telephone line and email
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