

Stay Ahead of Deed Theft with ACRIS Alerts

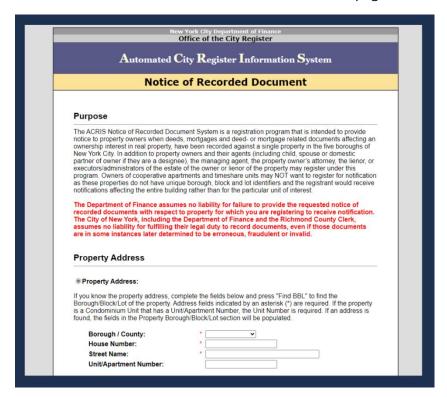
Disclaimer: This advice is for informational purposes only and is not legal advice. The information provided here does not constitute an attorney-client relationship.

Deed theft is a crime where fraudsters take ownership of someone's property without their knowledge or consent. Deed thieves often target older homeowners or those in financial trouble, disproportionately impacting marginalized communities in New York City. Losing your home to deed theft can mean millions of dollars in lost equity, preventing families from building generational wealth. Luckily, New York City and civil legal service providers Build Up Justice NYC have worked to prevent this crime.

One easy way you can stay ahead of deed thieves is by signing up for free ACRIS alerts. This publicly available tool will notify you if there is a new document recorded against your property—such as a contract of sale, deed, memorandum of lease, or mortgage. Scammers will often file fake versions of these documents in their effort to claim that they own a home when they don't. If you see a document connected to your home that is unfamiliar to you, you can submit a fraud notice quickly to prevent the risk of deed theft down the line.

Here's how to set up your ACRIS alerts:

1) Visit the "Automated City Register Information System" page on the New York City Department of Finance website. Click here to visit the link. The page looks like this:





2) Fill out the address of the property you want alerts for—you have the option to use the property address or the block and lot number.

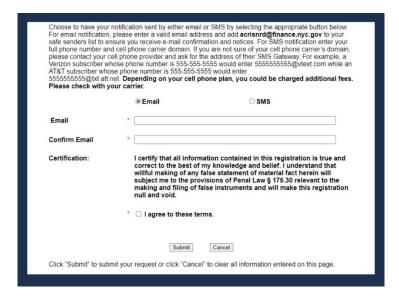


3) Select "Receive Notification" and then add your information under "Registrant Information." If you want to stop notifications later on, return to this page and select "Delete Notification."





4) Select how you would like to receive alerts—either by email or text. If you choose to receive alerts by email, make sure to add acrissrate as a safe sender on your email account so the notifications don't go to spam. If you want text alerts, you'll need to enter the cell phone carreir's domain. The website gives this instruction: "For example, a Verizon subscriber whose phone number is 555-555-5555 would enter 55555555555@vtext.com while an AT&T subscriber whose phone number is 555-555-5555 would enter 5555555555@txt.att.net." Cell phone alerts may result in an additional fee depending on your plan. Once you have entered everything correctly, click "Submit."



5) You should receive an email confirmation after you click "Submit." If you do not receive an email within 15 minutes, you may need to try again. If you try multiple times with the correct information and are still having issues, call 311 for help.

Submitting a Fraud Notice:

To file a fraud complaint, visit the NYC Department of Finance's website and fill out the "online complaint form" (click here for the link).

You will have the option to fill out the form as a business or as an individual. You will need to provide a description of the attempted deed fraud and give a valid email address. However, your email address will not be included in the case referral and you can choose to file the complaint anonymously—there's an optional section where you can include personal information if you'd like.

The NYC Department of Finance's website notes that you may not receive any updates once the complaint is filed.