SOUND ADVICE | CLIENT GUIDE

Could Someone Steal Your House Without You Knowing?

How house fraud and title fraud work in Ontario, the warning signs to watch for, and the practical steps that help you detect it early and protect your home.

For Ontario homeowners - including mortgage-free, vacant, and investment properties, where there may be no lender watching the property.

Sound Advice™ - Insuring Your Financial Journey

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How house theft works

House fraud - often called **title fraud** - usually starts with identity theft. A fraudster uses stolen personal information and forged documents to pose as the owner, then tries to transfer the home to someone else or register a mortgage or line of credit against it and take the money.

The owner may not find out until a lender demands payment, a notice arrives, or they try to sell or refinance and discover a charge they never agreed to.

> **The key point:** This is not about someone breaking in. It is about paperwork, identity, and title - which is why credit checks, mail, and title records matter so much.

Who is targeted most often?

- **Mortgage-free homes** - no lender is monitoring the property, and the full equity is exposed.
- **Vacant or seldom-visited homes** - including estates, cottages, and homes between tenants.
- **Investment and rental properties** - mail, tenants, and listings create more openings for impersonation.
- **Seniors and absentee owners** - especially where mail is redirected or no one local is watching the property.

Warning signs - act on any one of these

- You receive mortgage, loan, or home equity line of credit (HELOC) statements or notices you did not apply for.
- A foreclosure or collection notice arrives even though your payments are current - or you have no mortgage at all.
- Property tax or utility bills stop arriving, or arrive addressed to an unfamiliar name.
- Mail arrives for someone you do not know, or your mail appears to have been redirected.
- A realtor, buyer, or tenant contacts you about a sale, listing, or rental you never arranged.
- You see a "For Sale" sign, showing, or listing for your home that you did not authorize.

How to detect it early

1. Check your credit - regularly

A fraudulent mortgage or HELOC often shows up on a credit report first, as an inquiry or a new account you did not open. Check your reports with both of Canada's credit bureaus - **Equifax Canada** and **TransUnion Canada** - and look for inquiries, mortgages, or credit lines you do not recognize.

If your identity has been compromised, ask about a fraud alert. Equifax Canada explains that a Fraud Warning is available to confirmed victims of fraud or identity theft, stays on the Equifax report for six years, and encourages lenders to call you before extending credit - though it generally does not legally require them to do so.

2. Check your title - at least once a year

Ontario does not offer a free automatic "owner alert" when something changes on title. That means you have to check. You - or your lawyer - can order a **parcel register** through OnLand to confirm you are still the registered owner and to see any new charges registered against the property. Do this at least annually, and immediately if anything feels off.

How to check on OnLand: Find your Land Registry Office, choose **Property**, then search by PIN, address, instrument number, or map, and order the Parcel Register. Step-by-step help: https://help.onland.ca/en/property-search/

3. Watch the everyday paper trail

- Follow up right away if a tax, utility, bank, or insurance statement goes missing.
- Keep your contact information current with your bank, insurer, municipality, and land registry contacts.
- For a vacant property, have a trusted local person check in - and watch for fake rental ads using your address or photos.

> **A simple routine:** Credit check + parcel register check, once a year, on the same date. Put it in your calendar like an insurance renewal.

How to protect your home

- **Protect your identity like it is your house - because it is.** Shred financial mail, secure your mailbox, and carry only the ID you need.
- **Guard your Social Insurance Number (SIN).** Store SIN documents safely, do not carry them in your wallet, shred documents that show your SIN, and provide your SIN only when legally required (Office of the Privacy Commissioner of Canada).
- **Be alert to phishing.** Do not share personal or banking details in response to unexpected calls, texts, or emails.
- **Ask about owner's title insurance** - see the next page for what it does and does not do.

Title insurance and lines of credit

Owner's title insurance - the key cover to ask about

Standard home insurance does **not** cover title fraud. Title insurance is different: it deals with title defects and fraud affecting ownership.

Owner's policy	Lender's policy
Protects **you** - your ownership and your equity. This is the policy to confirm you actually have.	Protects **the lender** - its interest in the mortgage. It does not protect your equity.

If you bought title insurance when you purchased, confirm whether it included an owner's policy. If you own your home outright and never bought one, ask a title insurer or your real estate lawyer whether an existing-owner policy is available to you. Check your own policy for its coverage, limits, and exclusions.

> **About HELOCs - an honest trade-off:** Some homeowners ask whether having a registered HELOC deters fraud because the home no longer looks "free and clear." It may make a property less attractive to a fraudster, but it does **not** prevent title fraud and it is **not** insurance. An open line of credit is also something a fraudster who steals your identity would want to draw on. Treat this as a conversation to have with your advisor and lawyer - not as a do-it-yourself fix.

If you suspect fraud - move quickly

1. **Contact your bank or lender** right away about any account, mortgage, or HELOC you did not authorize.
2. **File a police report** with your local police service and keep the report number.
3. **Report to the Canadian Anti-Fraud Centre** at **1-888-495-8501** or through its online Fraud Reporting System.
4. **Contact Equifax Canada and TransUnion Canada** to dispute fraudulent inquiries or accounts and ask about a fraud alert.
5. **Call a real estate lawyer and your title insurer** (if you have a policy) about urgent steps to protect or restore title.
6. **Keep a paper trail:** save notices, statements, and a dated chronology of what happened.

Your one-page checklist

- ☐ Check Equifax Canada and TransUnion Canada credit reports for unknown inquiries or accounts.
- ☐ Order a parcel register through OnLand (or ask your lawyer to) and confirm owner and charges.
- ☐ Confirm whether you hold an **owner's** title insurance policy - not only a lender's policy.
- ☐ Shred financial mail; secure your mailbox; store SIN documents safely and out of your wallet.
- ☐ Keep contact details current with your bank, insurer, and municipality.
- ☐ For vacant or rental property: arrange local eyes on the home and watch for unauthorized listings.
- ☐ Note the reporting numbers below somewhere you can find them quickly.

> **Report fraud:** Local police (non-emergency, unless an emergency - then 911) | Canadian Anti-Fraud Centre: **1-888-495-8501** | Equifax Canada: **1-800-465-7166**

Sources

Canadian Anti-Fraud Centre reporting and OPP Reporting Fraud (CAFC: 1-888-495-8501; report to local police first): https://sfo.opp.ca/reporting-fraud

Equifax Canada, "How to Place a Credit Fraud Alert on Your Equifax Report" and Identity Theft Protection (free reports from Equifax and TransUnion; Fraud Warning for confirmed victims, six years): https://www.equifax.ca/personal/education/identity/articles/-/learn/how-can-i-place-a-fraud-alert-on-my-equifax-credit-report/ and https://www.equifax.ca/personal/identity-theft-protection

Office of the Privacy Commissioner of Canada, "Protecting your Social Insurance Number": https://www.priv.gc.ca/en/privacy-topics/sins-and-drivers-licences/social-insurance-numbers/protecting-your-social-insurance-number

OnLand Help Centre, "Property Search" (official guide - search by PIN, address, instrument, or map; order a Parcel Register): https://help.onland.ca/en/property-search/

Ontario title fraud checklists - parcel register via OnLand, no free automatic owner alert, credit and tax-bill signs (secondary explainers, not government sources): https://arthurzhao.realtor/2026/06/04/ontario-title-fraud-protection-en/ and https://www.mlflitigation.com/media/your-house-someone-elses-name-what-toronto-homeowners-must-know-about-title-fraud/

Further reading provided in research: https://www.squareone.ca/resource-centres/fraud-protection/title-fraud and https://www.deeded.ca/blog/the-ultimate-guide-to-protecting-your-home-from-title-fraud-in-canada-essential-defense-tips

This handout is general information for Ontario homeowners. It is not legal, title insurance, or lending advice for your specific property. Confirm coverage under your own policy, and get advice from your real estate lawyer, title insurer, and lender about your situation.

Questions about protecting what you have built?

Talk to us about how your home, insurance, and financial plan fit together - and what to check next.

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Marie Phillips, Insurance and Wealth Advisor, Next Steps Planning Inc.
Wealth Advice provided under Next Steps Planning with IPC Securities Corporation.
Insurance is offered through NextStepsPlanning Inc., and is not provided under IPC Securities Corporation.