

# 2025 Deed & Title Fraud Survey

National Association of REALTORS®  
Research Group



NATIONAL  
ASSOCIATION OF  
REALTORS®

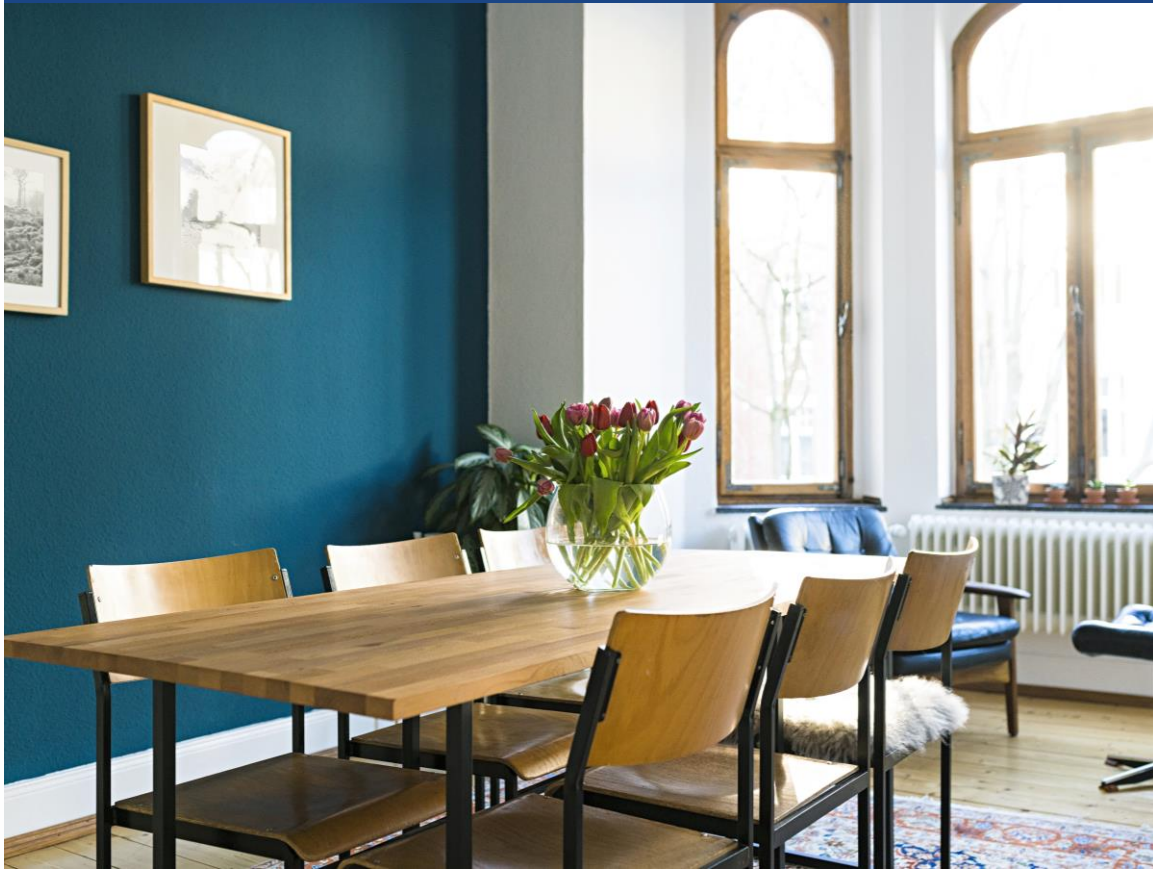
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Executive Summary	5
Occurrence of Fraud	6
Policies & Solutions	11
Survey Respondent Demographics	21
Methodology	26

## Table of Contents

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# Executive Summary

Title fraud, or deed theft, is when someone illegally transfers the title or deed of a property without the owner's knowledge. Fraudsters often use forged documents or fake IDs to:

- record documents with the county recorder, transferring the property to themselves, or
- falsely represent themselves as the owner to list and sell a property.

The National Association of REALTORS® conducted the *2025 Deed & Title Fraud Survey* to measure the nationwide occurrence of these scams and collect feedback on policy solutions, with input from advocacy professionals in REALTOR® associations from 43 states and territories and Washington, D.C.. Please note that sample sizes are small, so these figures should be regarded as guiding points.

Sixty-three percent of respondents reported awareness of such fraud in their markets within the past 12 months, with the Northeast experiencing the highest prevalence at 92 percent. These scams are more common in central cities and suburban areas, frequently involving vacant land rather than owner-occupied properties. Only 12 percent of cases involved owner-

occupied homes, with the majority (52%) concerning residential land and fewer than 20 percent involving detached single-family houses.

Efforts to combat title fraud and deed theft are in place in 76 percent of respondents' areas, predominantly at the state level through internal REALTOR® association policies and state legislation. Current policies focus on prevention (52%), with some addressing both prevention and mitigation (39%). Legislative measures and general policies are the most common efforts, along with educational resources and fraud alert systems.

Among areas without existing anti-scam policies, nearly 30 percent are working to develop preventative measures, often in partnership with local REALTOR® associations, land and title agent groups, and deed recorders. The most effective perceived solution is an electronic notification system for property owners, supported by 83 percent of respondents.

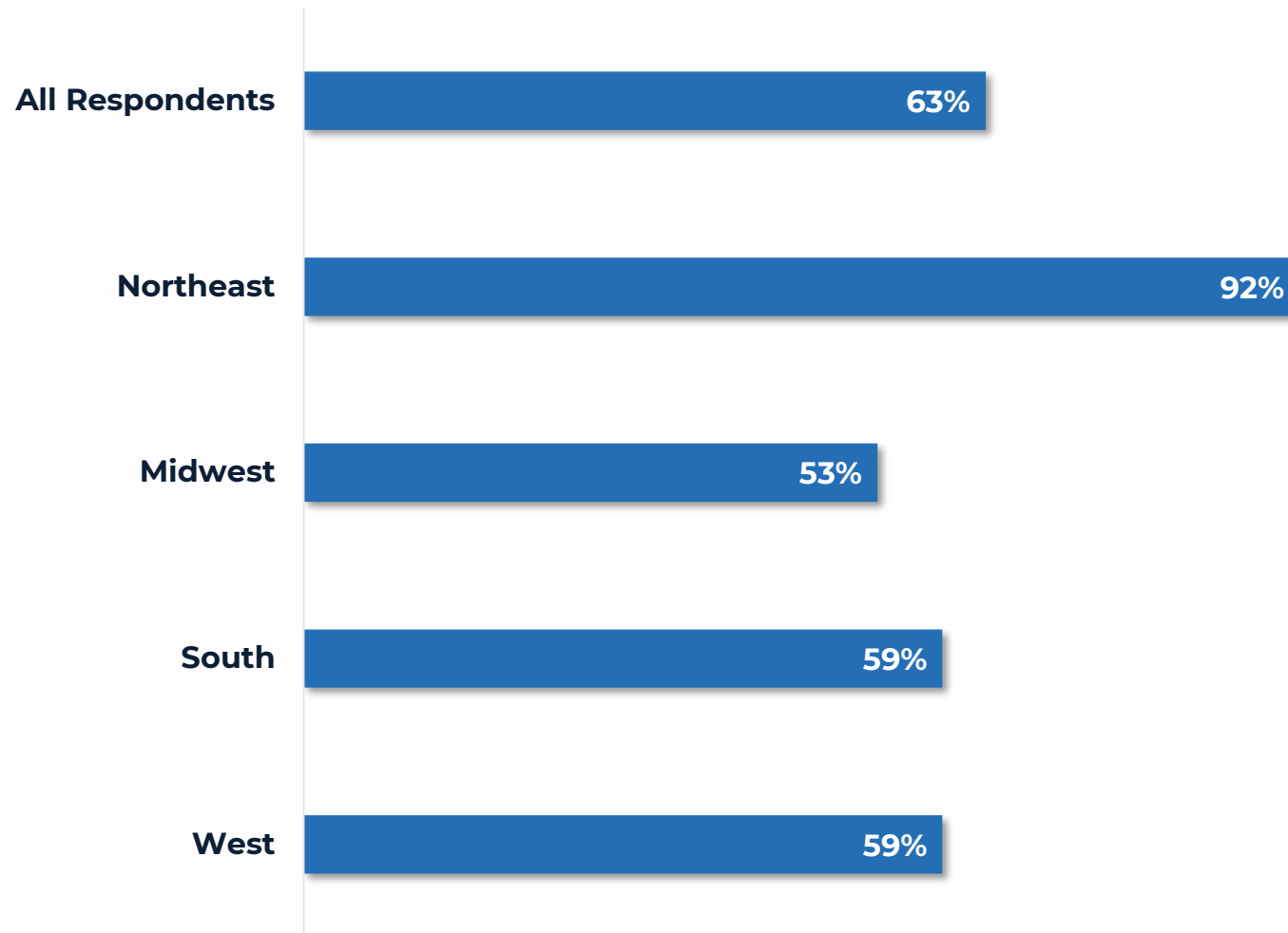
The findings underscore the prevalence of these scams and emphasize the need for comprehensive strategies to prevent and address title fraud and deed theft, ensuring the protection of property owners in America.



# Occurrence of Fraud



# Title/Deed Fraud in Past 12 Months

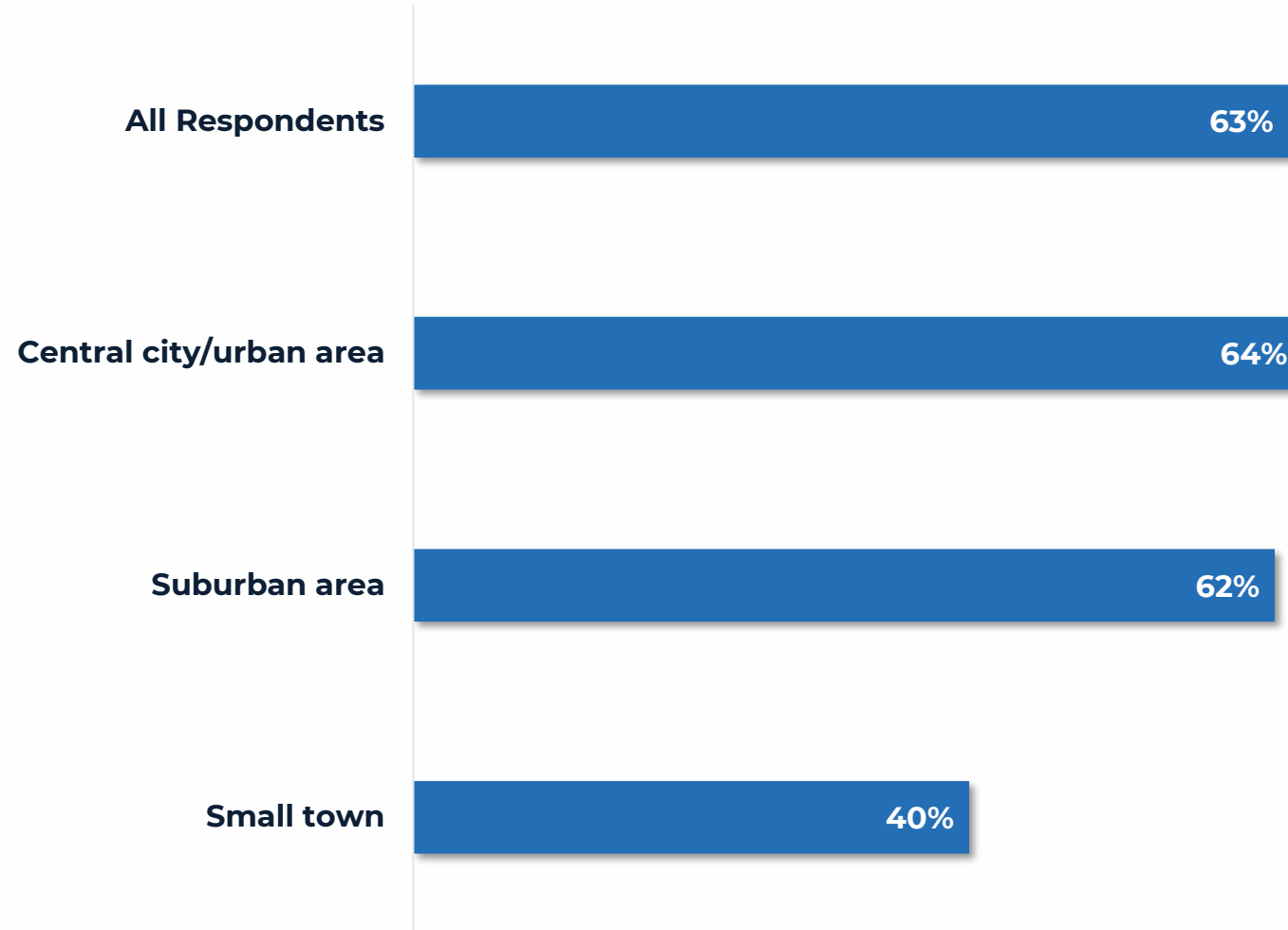


**More than three in five respondents are aware of title fraud or deed theft that has occurred in their markets in just the past 12 months.**

**This is most prevalent among respondents in the Northeast, at 92 percent.**

In the past 12 months, are you aware of any instances of title fraud or deed theft in your state or area?

# Title/Deed Fraud by Area Type

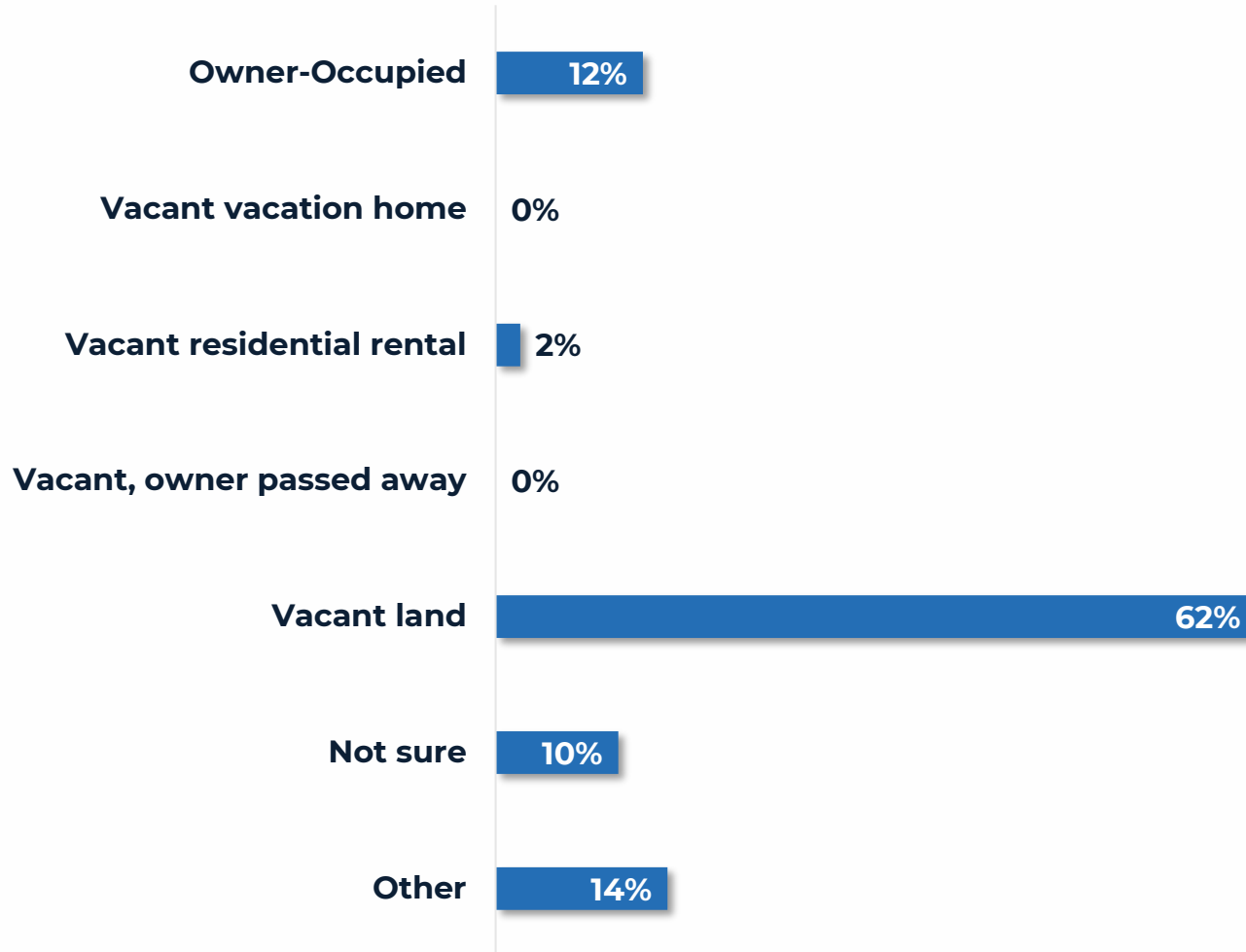


**The occurrence of these  
scams was more  
common among  
respondents in central  
cities and suburban  
areas.**

In the past 12 months, are you aware of any instances of title fraud or deed theft in your state or area?



# Owner-Occupancy of Property Involved



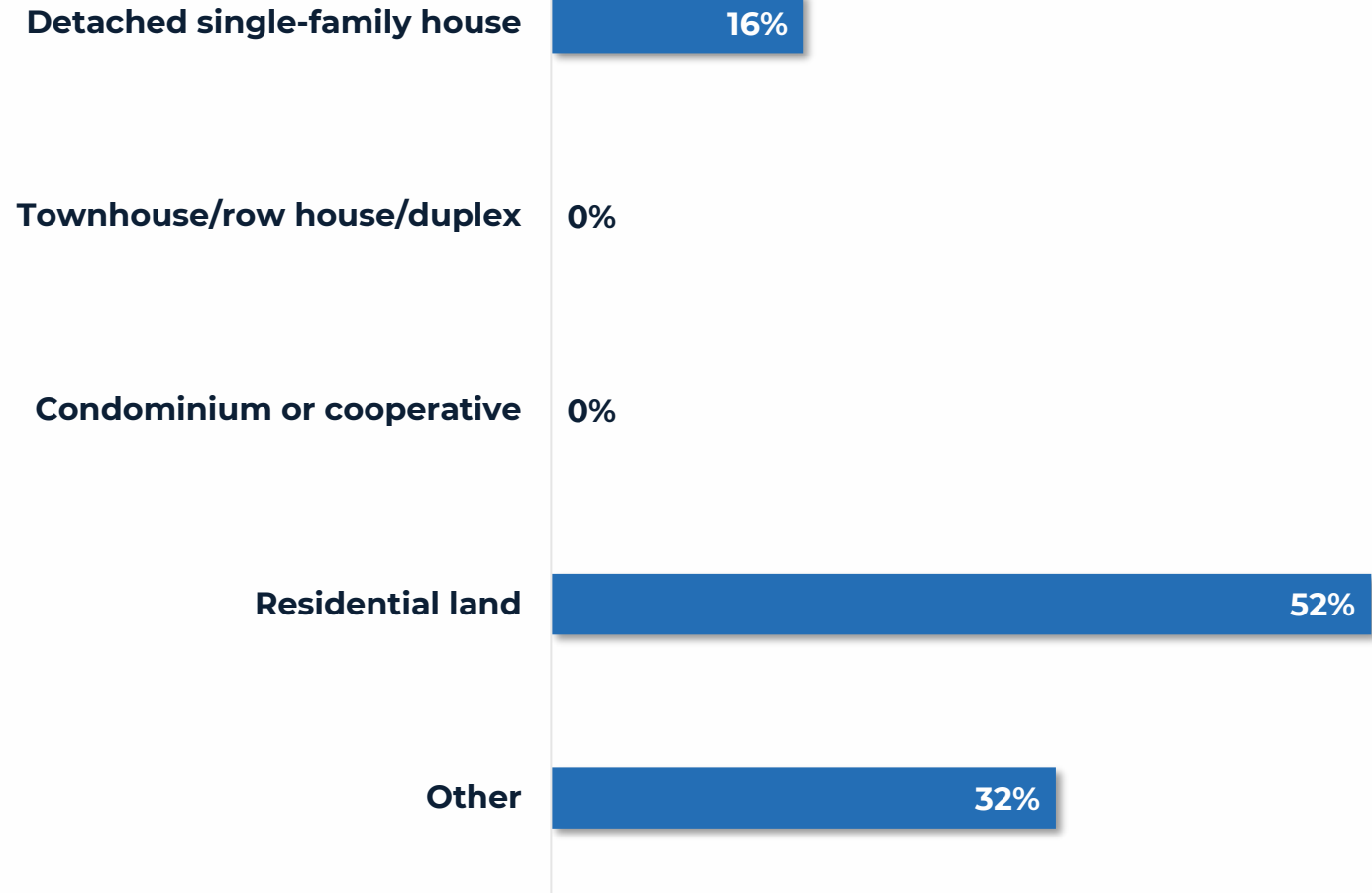
**These occurrences were most often associated with vacant land, rather than owner-occupied properties.**

**Only 12 percent of occurrences involved owner-occupied properties.**

Respondents were instructed to answer regarding the most recent instance they are aware of.

# Type of Property Involved in Scam

The majority (52%) of these scams involve residential land, and less than one in five involve detached single-family houses.

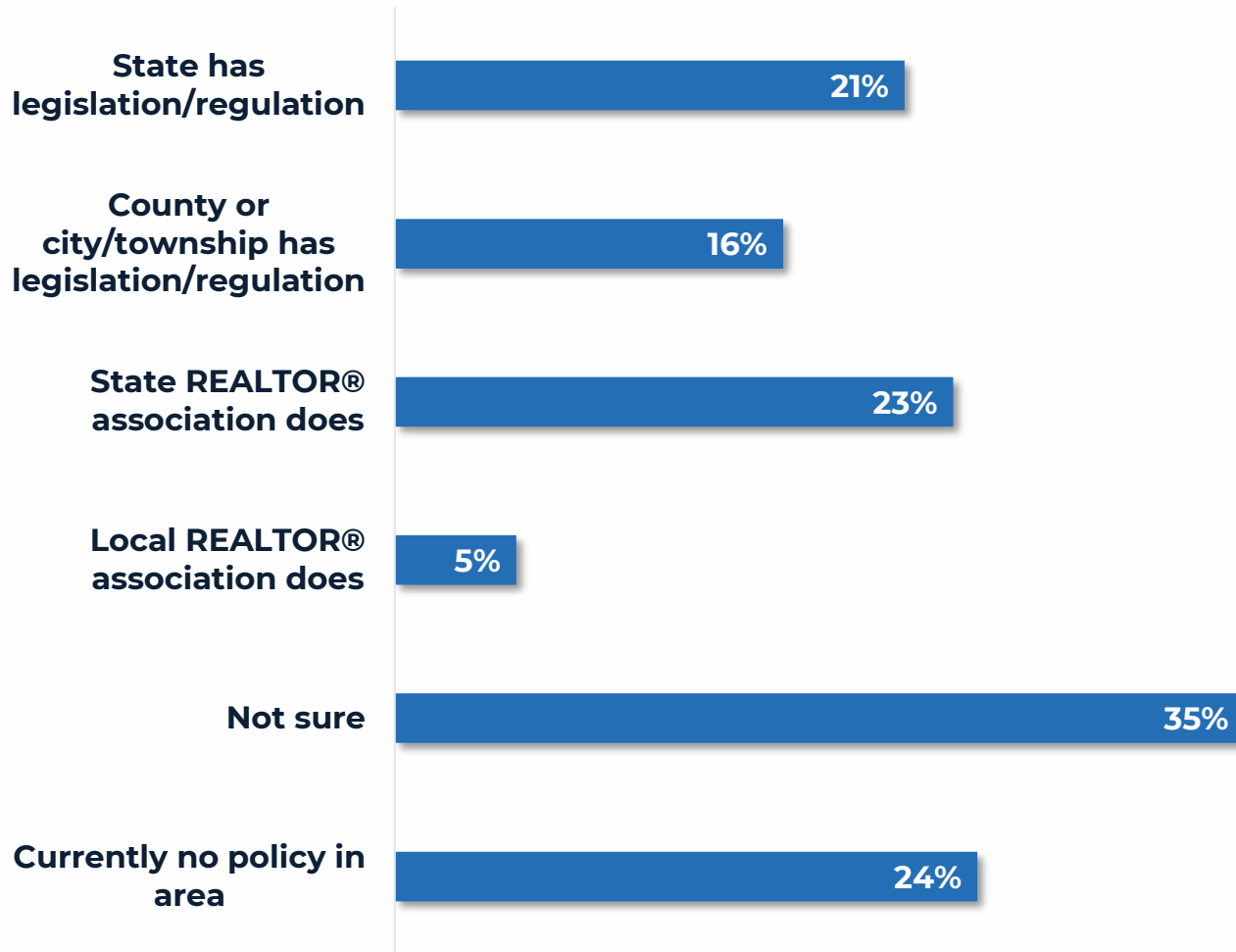


Respondents were instructed to answer regarding the most recent instance they are aware of.



# Policies & Solutions

# Current Resources, Efforts in Place



**Seventy-six percent of respondents report that some form of resources, legislation, rules, or policies are in place in their area to address these scams.**

**These resources or efforts most often come at the state level: from state REALTOR® associations (23%) or from state legislation/regulation (21%).**

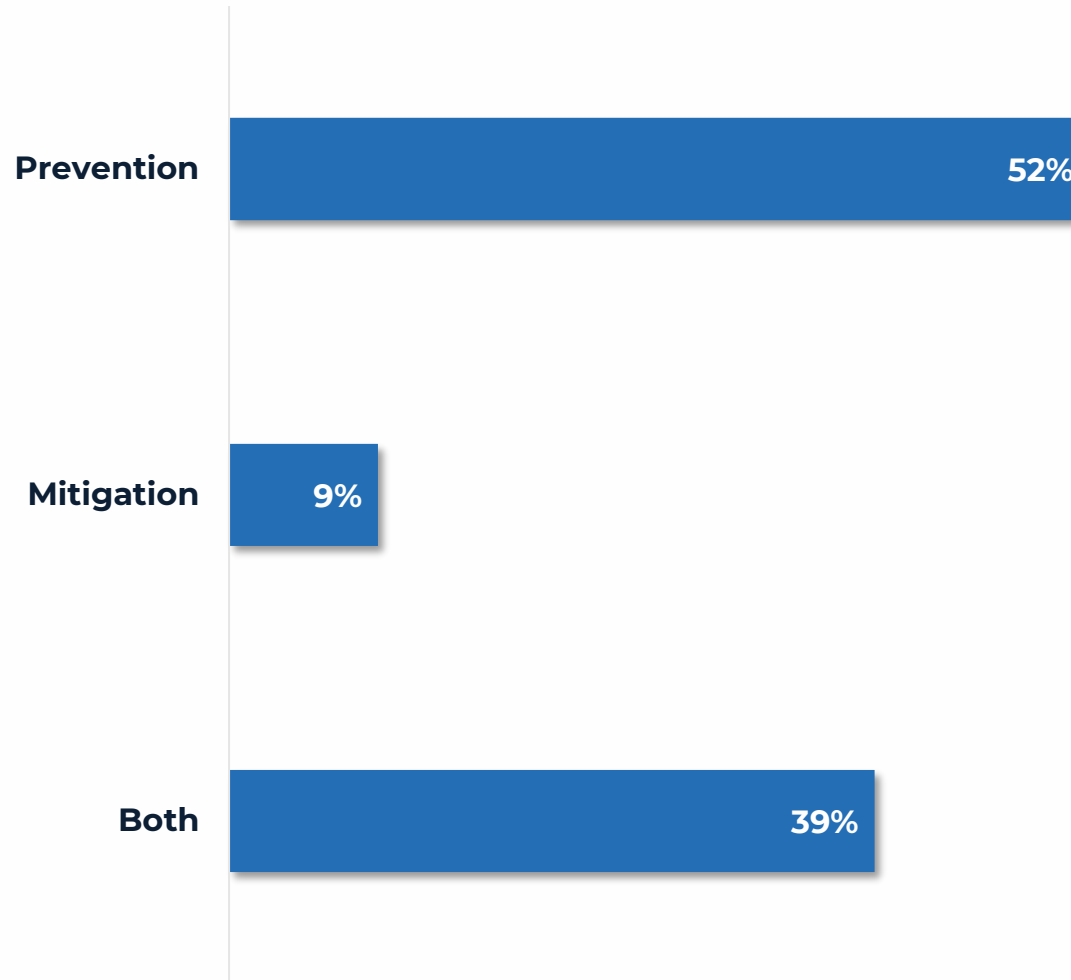
Respondents were instructed to select all that apply.



# Focus of Current Policies

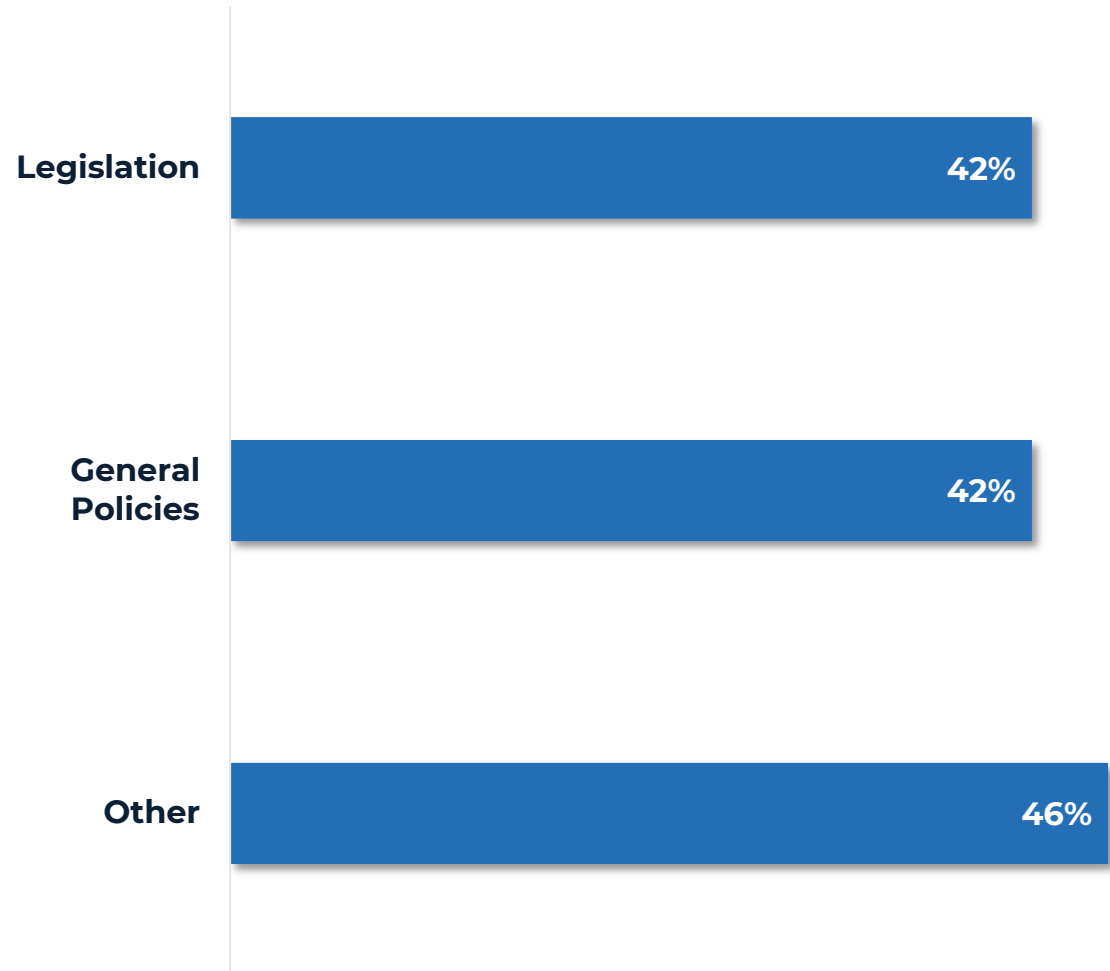
**Current policies largely focus on the prevention of these scams.**

**Among those with policies in place in their area, 52 percent say their area's policies focus on prevention, nine percent focus on mitigation, and 39 percent focus on both.**



Specific Act/Bill numbers and involved agencies can be found in the Appendix.

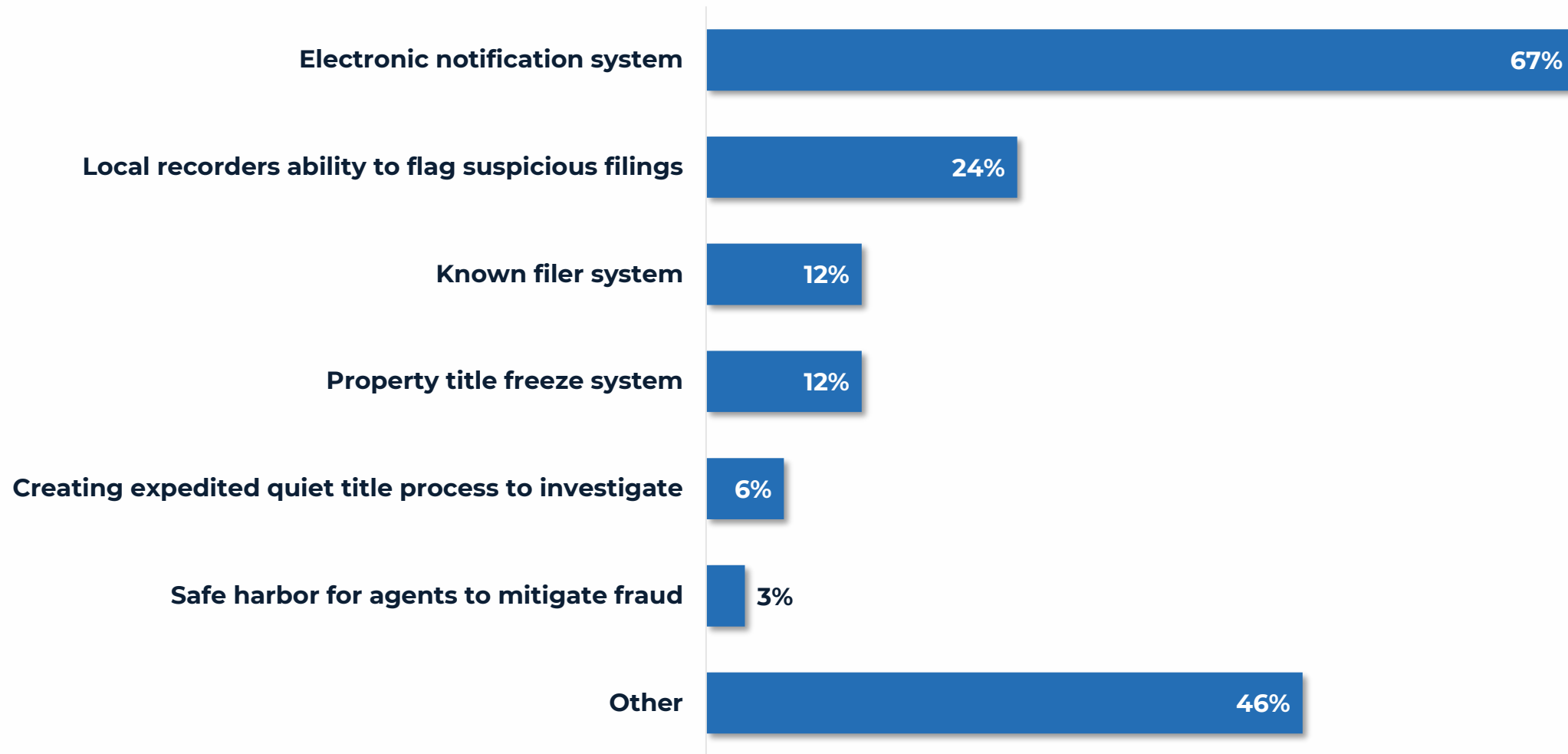
# Type(s) of Efforts in Place



**Among those with efforts in place in their area, 42 percent say their efforts are in the form of legislation and another 42 percent report general policies. Other efforts reported include educational resources and fraud alert systems.**

Specific Act/Bill numbers and involved agencies can be found in the Appendix.

# Current Policies/Solutions in Place



Respondents were instructed to select all that apply.

# States Where Policies/Solutions are in Place

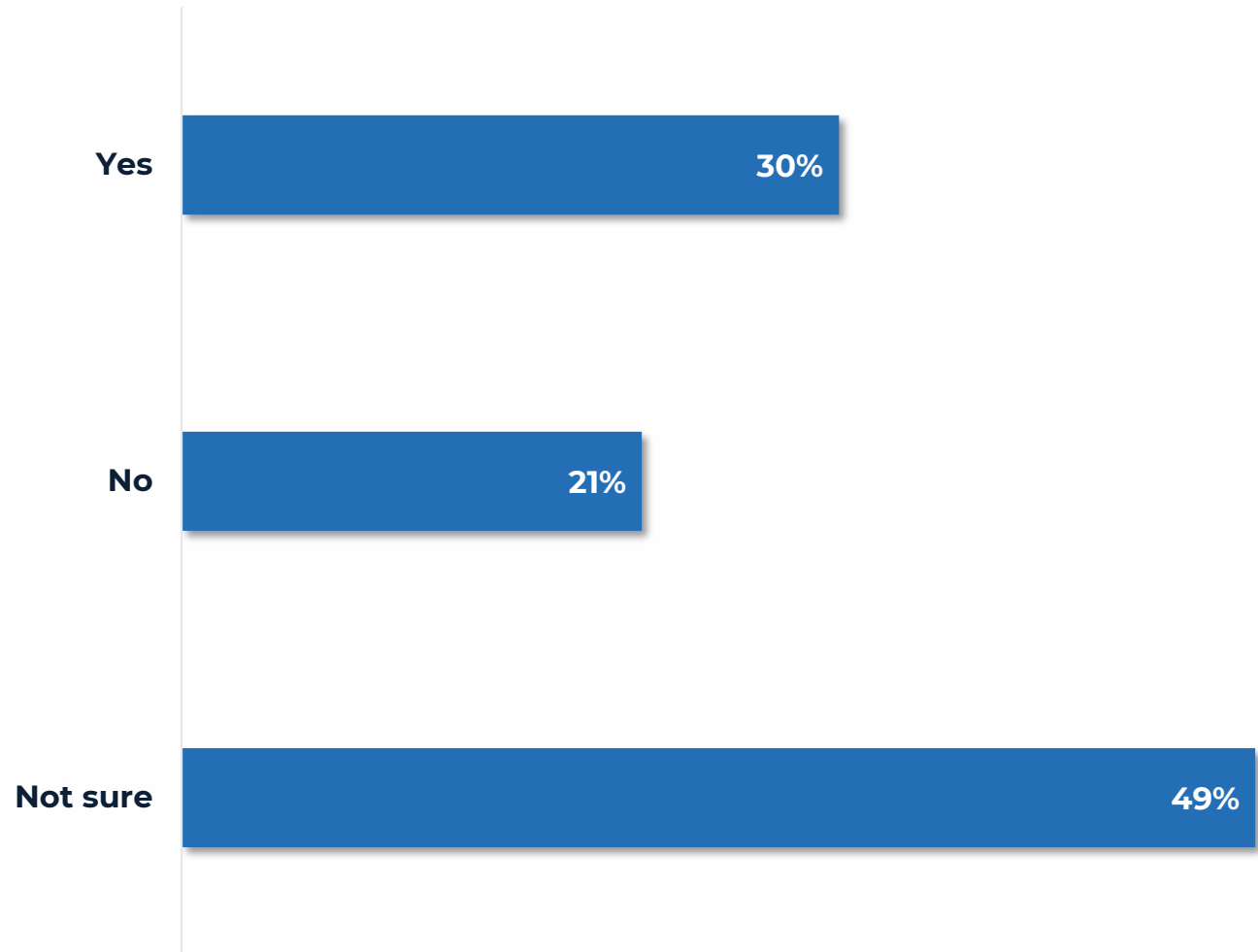
Policy in Place	States
Electronic notification system for property owners to be made aware that something has been filed on your property	AZ, CA, FL, GA, IL, IN, ME, MD, MA, NV, NH, ND, OH, PN, SC, TN, WA
Providing local recorders discretion to flag suspicious filings, and an opportunity to delay the filing to investigate	AZ, IN, MI, ND, SC, TN, WA
Known filer system to allow authorized individuals, like attorneys or title agents, to safely and expeditiously file documents remotely, while requiring others to file in-person	AZ, IN, MA, NV
Property title freeze system, similar to credit freeze, available to property owners	AZ, IN, ME, SC
Creating an expedited quiet title process to investigate and resolve fraud	FL, NV
Safe harbor for agents who observe standards outlined to mitigate fraud	AZ

\*This is not a comprehensive list; this is among only respondents to the survey.



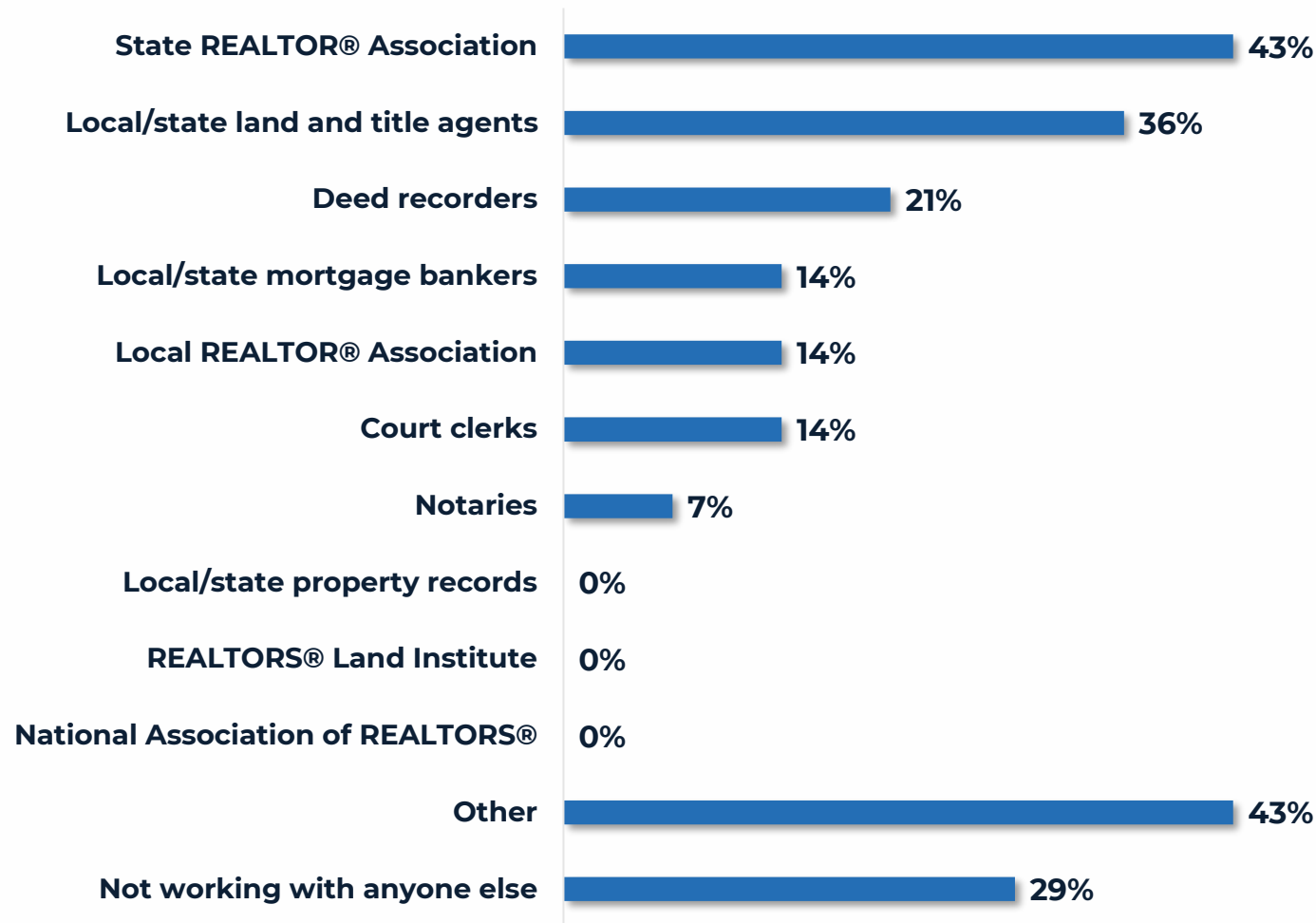
# Current Efforts to Develop Policies

**Among respondents who do not currently have anti-scam policies in their area, nearly one-third (30%) report current efforts to develop preventative policies.**



[Among those without current policies] Are there currently efforts to develop policies to prevent these scams in your area?

# Group/Association Policy Partners



Respondents who are currently developing policies are most often partnering with their local REALTOR® association (43%), the local/state land and title agents association or group (36%), or with deed recorders (21%).

Other partners reported include state legislature, local title companies, and county clerks.

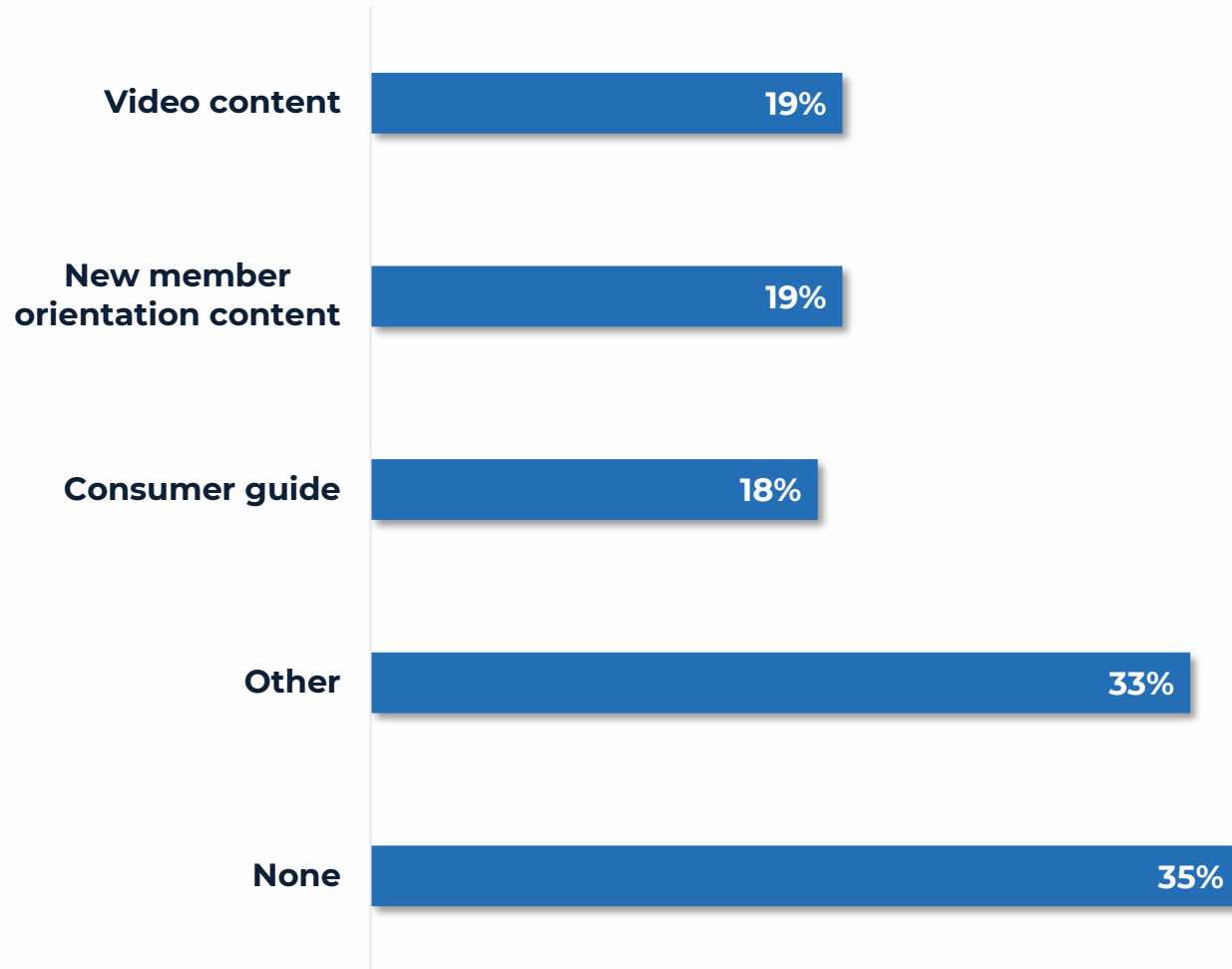
# Perceived Most Effective Solutions

Regardless of their area's current efforts, respondents find the most effective solution to be an electronic notification system for property owners to be made aware that something has been filed on their property (83%).



Respondents were instructed to select all that apply.

# Available Resources



**The most common resources available to real estate professionals on this topic are video content (19%), new member orientation content (19%), and consumer guides (18%).**

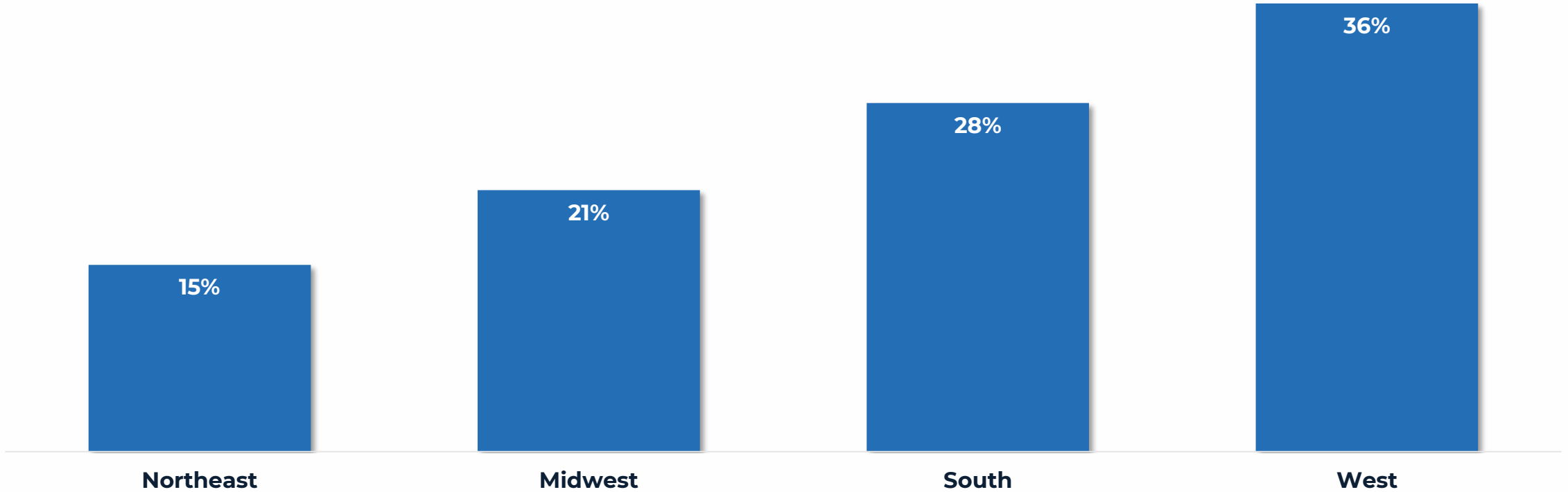
Other resources reported include flyers, guides, and other educational resources, and identity confirmation software.





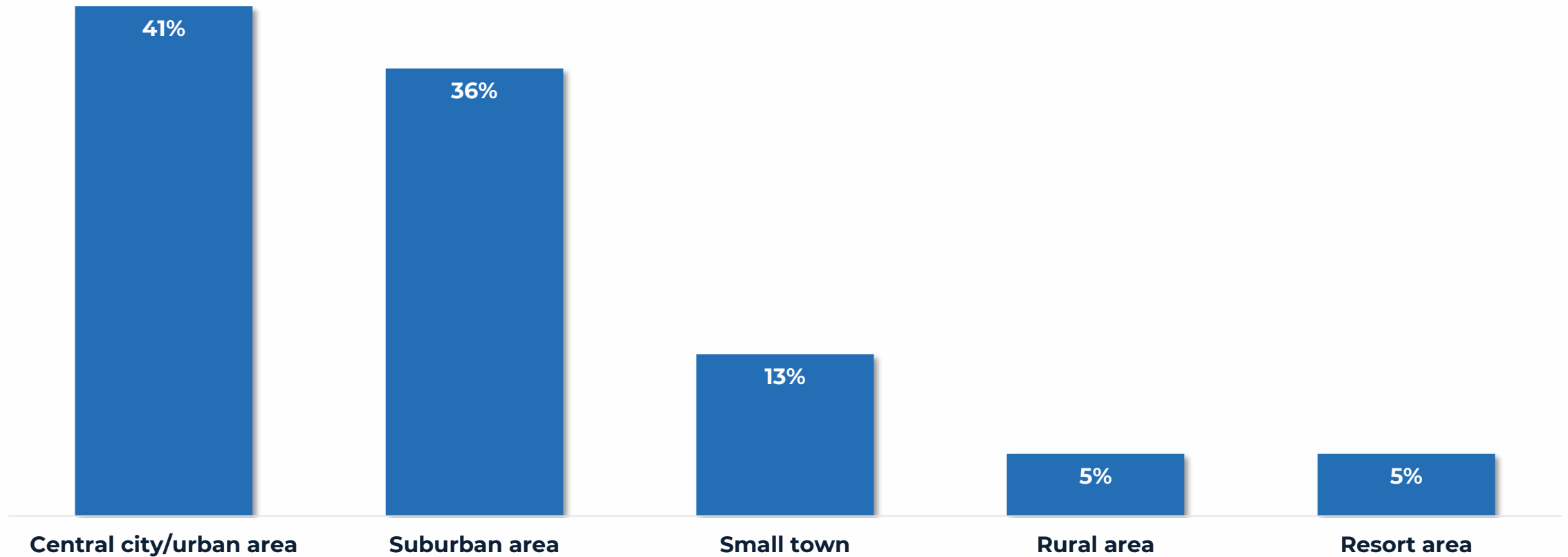
## Survey Respondent Demographics

# Respondent Region



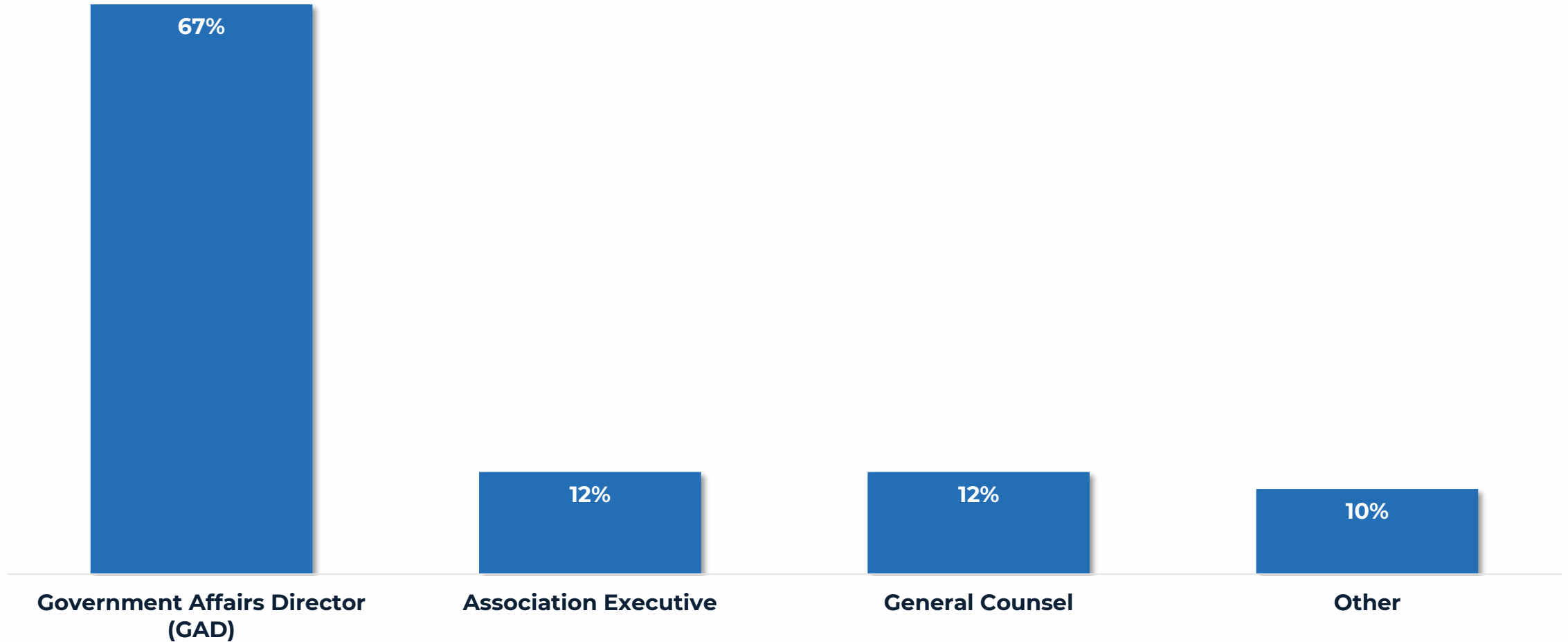
Regions defined using NAR's [Existing-Home Sales regions](#). Survey respondents represented 43 states and territories, and Washington, D.C.

# Respondent Area Type



In what type of area are you primarily located?

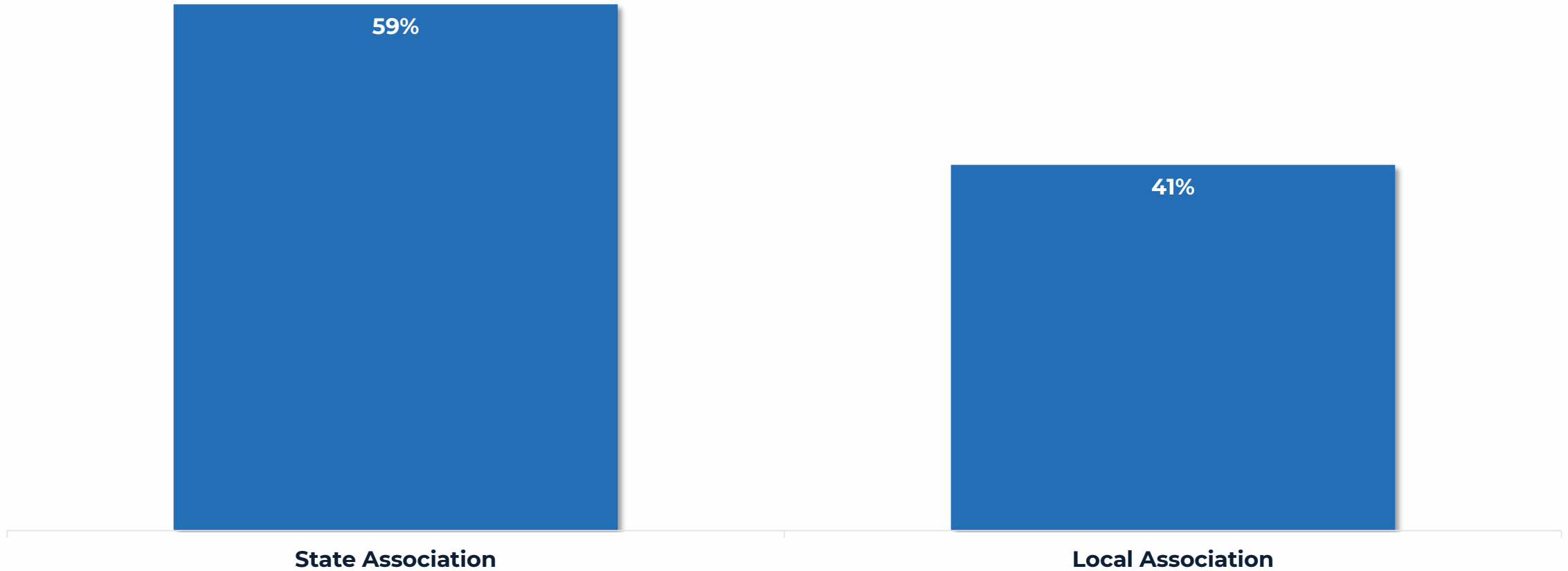
# Respondent Position Held



Other positions held include Associate Counsel, Government Affairs, Attorney, Lobbyist, and COO.



# Respondent Association



# Methodology

The 2025 Deed & Title Fraud Survey was sent via email in May 2025 to NAR Government Affairs Directors (GADs), General Counsels, and Association Executives nationwide. The survey received an overall response rate of 22 percent, with respondents from 43 states and territories, and Washington, D.C.. The confidence interval at a 95 percent level of confidence is +/- 9.7 percent.





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