



PROPERTY VULNERABILITY ASSESSMENT

# Home Fraud Risk Score

2026 Assessment Report

Prepared by American Homeowners Association

A homeowner protection awareness tool

PREPARED FOR

**Your Home in NY - 10002**

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This assessment evaluates structural fraud vulnerability signals. It does not detect active fraud. Results are based on self-reported information and should be used for awareness purposes only.

## EXECUTIVE SUMMARY

This report provides a structured assessment of your property's fraud vulnerability profile. It evaluates structural characteristics across four key areas — ownership, equity exposure, property monitoring, and identity — that may increase exposure to property record fraud.

Several areas warrant attention. A structured review of highlighted modules could meaningfully reduce fraud vulnerability.



### Home Fraud Risk Score

#### Elevated Risk

Based on ownership, equity, monitoring, and identity vulnerability signals.

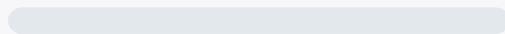


## MODULE SCORES

### Ownership

0 / 25

Low Risk



0 of 25 points

### Equity

17 / 25

Elevated Risk



17 of 25 points

### Monitoring

25 / 25

High Risk



25 of 25 points

### Identity

15 / 25

Elevated Risk



15 of 25 points

Scores reflect structural vulnerability signals based on self-reported information.

## DETAILED MODULE ANALYSIS

### Ownership Structure

0/25 — Low

Limited ownership-related vulnerability signals were identified. Your ownership structure appears well-positioned against fraud risks.

#### RECOMMENDATIONS

1. Continue monitoring ownership records periodically

### Equity Exposure

17/25 — Elevated

Several equity factors suggest your property may be a more attractive target for fraud. Enhanced monitoring is recommended.

#### RECOMMENDATIONS

1. Verify no unauthorized liens exist on your property
2. Monitor home equity activity closely
3. Review mortgage account security settings

### Property Monitoring

25/25 — High

Multiple monitoring gaps indicate significant vulnerability to undetected fraudulent activity. Immediate monitoring improvements are strongly recommended.

#### RECOMMENDATIONS

1. Enable all available property monitoring alerts
2. Review and verify all recorded documents
3. Establish quarterly ownership record checks
4. Verify property tax mailing address
5. Consider professional title monitoring services

Several identity factors suggest increased vulnerability to property fraud. Identity protection measures are recommended.

**RECOMMENDATIONS**

1. Enroll in credit and identity monitoring
2. Remove personal information from public databases
3. Enable fraud alerts with credit bureaus

## RECOMMENDED NEXT STEPS

### 01 Review Your Results

Understand each module's assessment. Scores reflect vulnerability signals based on self-reported information.

### 02 Prioritize High-Impact Areas

Focus on modules with Elevated or High risk levels first — these represent the greatest vulnerability.

### 03 Enable Property Monitoring

Set up county property filing alerts and establish a regular schedule for reviewing ownership records.

### 04 Protect Your Identity

Consider credit monitoring, identity protection services, and removing personal info from public databases.

### 05 Consider Guided Support

AHA membership provides professional guidance, property monitoring tools, and ongoing fraud protection.

## AHA Membership

Property monitoring, professional guidance, and ongoing fraud protection.

[joinhomeowners.org](https://joinhomeowners.org)

This document is for awareness purposes based on information provided at assessment time. This tool does not detect fraud — it identifies structural vulnerability signals commonly associated with property record fraud. AHA is a national membership that guides and protects homeowners. For current guidance, complete a new assessment or contact AHA member services.