

HM Land
Registry



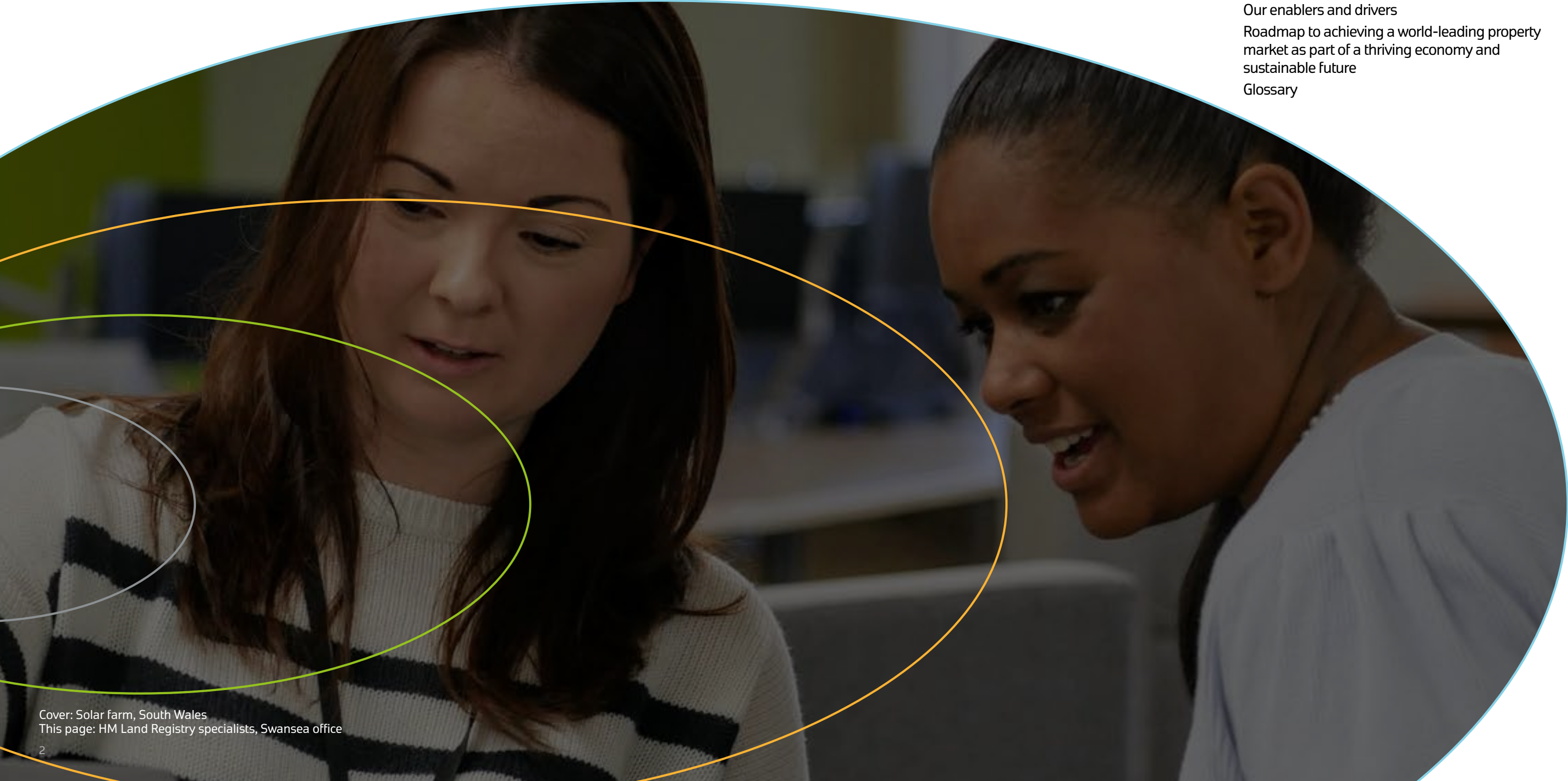
Enabling a world-leading property market

Strategy 2022+



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Cover: Solar farm, South Wales
This page: HM Land Registry specialists, Swansea office

Who we are

Our purpose:
We protect your land ownership and provide services and data that underpin an efficient and informed property market

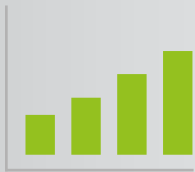
Land is the physical foundation of our lives.

It provides our food, our ecosystem, a place to live, work and play and all the infrastructure in between. Keeping a property owner’s rights secure is a cornerstone of a democratic society.

A functioning property market underpins a successful and sustainable economy. The value of land in England and Wales is estimated at around £8 trillion – more than half the wealth of the nation. With over £260 billion worth of property transacted each year, the UK property market is one of the largest in the world.

For 160 years HM Land Registry has served as the critical institution protecting the right to property and enabling the market to operate. By keeping the definitive and guaranteed record of property ownership in England and Wales, we allow property to be transacted securely and with confidence.

There are more than 26 million land and property titles, covering around 88% of the land area of England and Wales. Knowing who owns or occupies a piece of land or a building, what is there and what can or cannot be done with it, informs important decisions every day. Access to information about land enables individuals, businesses and the Government to plan for a future that meets the challenges of today, such as climate change, housing need and a thriving economy.



The value of land and properties in England and Wales is worth over **£8 trillion**



88%
of land mass registered in England and Wales

Our values

We have integrity

We value honesty, trust and doing the right thing in the right way.

We drive innovation

We are forward thinking, embrace change and are continually improving our processes.

We are professional

We value and grow our knowledge and professional expertise.

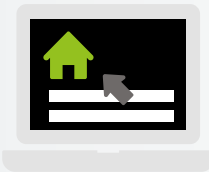
We give assurance

We guarantee our services and provide confidence to the property market.

Our registers

The Land Register

Covers around 88% of the land area. The registered properties are worth around £8 trillion and have between £1-1.5 trillion of lending secured against them.



More than **26 million** entries

The Local Land Charges Register

Local authority information about the use and enjoyment of properties. Includes listed building status, tree preservation orders and other environmental protections.



More than **2.5 million** charges on the register. Once complete, approximately 26 million charges

The Land Charges Register

Information about charges (such as mortgages) and other burdens over unregistered land. It also includes bankruptcy information.



More than **5.7 million** entries

The Agricultural Credits Register

Provides a means of ensuring security for lending over farm assets other than the land itself, such as livestock and equipment.



More than **50,000** entries

Our services

Our ultimate customers are all the people, businesses and organisations who own registered land in England and Wales and everyone who wants to see the property information and data we hold about land on our four registers. Our customers are also the representatives and agents of those groups, such as conveyancers, search companies and other data and PropTech businesses.

Information

Millions of people and businesses rely on HM Land Registry every year for guaranteed information on property ownership and other elements affecting land use, such as planning conditions and listed building status.

Many more people use information that came from us originally but which has since been packaged into other services, such as our house price information.

Understanding the nation’s land ownership and its potential use and value is vital to a successful economy and a sustainable future. Our information services are critical to that aim.



Approximately **115,000** information service requests

Enabling a property sale or mortgage

Whether you are a business or an individual, the ownership of your property and your lender’s mortgage are secure with HM Land Registry.

If you want to sell or remortgage your property, HM Land Registry’s prioritisation service gives a buyer or new lender the trust and confidence to proceed with such an important transaction.

After the transaction goes through, HM Land Registry accurately updates the property ownership information. The new owners and lenders are recorded and then sit securely on the public register until next time.

Secure and efficient property transactions are a vital component of our economy and society. Our registration services are critical to the property market of England and Wales.



Approximately **20,000** requests per day to **change** the register

Chair's Foreword

Michael Mire



Michael Mire Chair of HM Land Registry
Michael is also a Non-Executive Director of Aviva PLC and a senior advisor at Lazard.

I have been privileged to chair HM Land Registry through an era of substantial change. But when I originally took on the role, HM Land Registry had only just begun its digital migration journey and it was uncertain when and whether we would become truly digital. While HM Land Registry was critical to what has become the Geospatial Commission, and is one of its founders, there was little awareness of the true value of our geospatial data. HM Land Registry had expert colleagues yet failed properly to nurture and develop their expertise. This was the unvarnished reality.

Five years ago we announced our groundbreaking Digital Street programme which explored and envisaged what the future might look like. Today HM Land Registry is transforming into what will soon be one of the world's most digitised land registration and land administration agencies. *Strategy 2022+* sets out more precisely than ever before how HM Land Registry is going to make the transformation happen. This is as relevant for all HM Land Registry's stakeholders – whether they are citizens, businesses, property developers, professional conveyancers and the Government itself – as it is for HM Land Registry's own colleagues who will be working with advanced software and machine learning, described more fully on the pages which follow, that will make their expertise even more relevant.

The UN Economic Commission for Europe (UNECE) set out in a report [1] last year the guiding principles that all good land administration systems should follow. As well as declaring, effectively as a given, that these systems should be fully digitised, the UNECE also said that they should provide *"security of tenure and guarantee the integrity and transparency of information and transactions regarding property"*. In his foreword, Simon Hayes, Chief Executive and Chief Land Registrar, has a reminder that HM Land Registry was founded in 1862. Since 1862, what the UNECE sees as a guiding principle for the future, has been exactly what HM Land Registry sets out to do every day.

However, the UNECE goes beyond that. So will HM Land Registry. It will move to real-time or near-time registration of transactions with only the most complex cases requiring additional time and manual checking. And, like the UNECE, HM Land Registry wants to provide the most useful and valuable property information to power a truly data-driven economy.

So this new strategy embodies HM Land Registry becoming an enabler and influencer that is pivotal to realising the potential of the property market across the country, levelling up access to property data, making property transactions as near frictionless as possible, and to growing the economy sustainably. Through partnerships, public sector and private, HM Land Registry can become a key conduit for property market and locational information involving all the layers in the Geospatial Commission's locational map (which we show on page 29).

As Simon says, *Strategy 2022+* is not aspirational. It is a highly practical roadmap. The rest of this document shows the detail of how we will move towards an endpoint of an empowered property market with an HM Land Registry that has become famous for speed, accuracy and accessible data.

Chief Executive and Chief Land Registrar's Foreword

Simon Hayes



Simon Hayes Chief Executive and Chief Land Registrar

Since 1862 HM Land Registry has faced many challenges, and the past two years have been among the greatest. COVID-19 caused social and economic shocks across the globe and has led to unprecedented changes in the way we live and do business. As with so many organisations, we needed to respond and adapt immediately. The central role of the property market in supporting the economic response put particular demands on both us and the property sector as a whole.

Through the determination of our staff, and the support of our partners and customers, we have been able to come through the pandemic while keeping the property market moving throughout.

While all the services needed to enable transactions to go ahead have continued to function normally, we know we still have more to do. Post-sale registrations are taking too long to process and the digitisation of our services and ways of working has to develop further. We are still building a land registration system that is fully resilient and flexible in a market where demand is volatile and world events unpredictable.

I believe we are now at a pivotal moment in HM Land Registry's journey. In the five years since our previous strategy, we have successfully tackled longstanding obstacles to the delivery of high-quality services.

This next phase of our strategy will transform the process of land registration in England and Wales, putting

outstanding customer service at the heart of what we do. It will place us among the most modern and effective systems anywhere in the world.

It will also allow our colleagues to focus on those areas where their expertise and professional judgment make the most difference: the more complex casework; and improving the quality and accessibility of our data and services.

The focus of the organisation and the balance of its effort are changing. Traditionally HM Land Registry has concentrated on transactional services. While those will remain vital, this strategy also enables us to switch expertise and capacity to greatly improving the usefulness of our information as the cornerstone of a data-driven and sustainable economy.

The digitisation of much more information will bring great benefits to a whole range of activities and industries. Property data directly supports land-use planning, environmental policymaking, the national effort to achieve Net Zero, and the fast-growing PropTech sector. We will continue to energise innovation in property data usage, in particular through our Digital Street research and development programme and our Geovation accelerator.

We also want to support improvements in the sector as a whole. We can set practice and policy requirements that will influence the adoption of digital technology. We have already had success in this area – for example, in relation to digital identification and e-signature standards, where we are leading the way.

In collaboration with others, we can dramatically improve the experience for all those involved in the property market, including homebuyers and sellers, and unlock value in a way that has never happened before.

I look forward to delivering it together.

The current context

The better land registration works, the better conveyancing and the property market function. The more accessible property information is, the better use land can be put to and the more social, economic and environmental goals can be achieved. Digital technology presents the opportunity to extract significantly more value from our services and data.

Building on ‘Business Strategy 2017-22’

Our strategy for 2017-22 set us on a course to open up our data and reconstruct our systems to modernise our services. We also began a period of significant investment in people, rebuilding capacity and capability to keep pace with changing service demand.

The potential customer and organisational benefits of automation, alongside the wider benefits of property data to the economy, are now much closer to realisation.

More data and new digital services have opened the door to the adoption of digital identity checking and electronic signatures, removing the last strict requirements for paper in a property transaction.

Digital technology – the opportunity

The Fourth Industrial Revolution[5] is unfolding at an exponential rate, disrupting existing industries and creating new fields of endeavour. A global population, interconnected with digital identities and mobile devices, together with unprecedented computing power and storage capacity, offers myriad possibilities over the coming years. The increasing collation of smart data from all aspects of life and the environment, together with the development and widespread adoption of machine learning, algorithms and artificial intelligence, will create huge opportunities across all sectors, including property ownership and use.

The homebuying process

There is consensus that buying a home is unnecessarily complicated, opaque, stressful and too susceptible to failure. There are clear opportunities to make the process smooth, successful and stress-free through more data and digital processing. Consumers should be fully aware of what they are buying and selling as they make their deal and then what is happening, at all times, until they move.

The Levelling Up White Paper [3] includes government’s intention to *“improve the homebuying and selling process, working with the industry to ensure the critical information buyers need to know is available digitally wherever possible from trusted and authenticated sources”*.

A data-driven sustainable economy

Land-use planning aims for sustainable development[4] – achieving net economic, social and environmental gains so the needs of the present are met without compromising the ability of future generations to meet their needs. A better informed and efficient property market will facilitate more sustainable development.

The UK National Data Strategy[7] sets out the Government’s ambition to build a world-leading data economy across all sectors – to deliver products, services and technologies which generate economic, social and environmental value. It also sets out the Government’s intention to unlock the value of the data it holds, making it open, transparent and easy to use.

Land registries around the world

The UN Economic Commission for Europe[6] identifies ‘digital transformation’ as the most significant opportunity facing land registries around the world.

To be successful, global land registries require clear, strategic responses to challenges such as cyber security, privacy and data ethics, changing customer expectations, open data, artificial intelligence and digital skills.

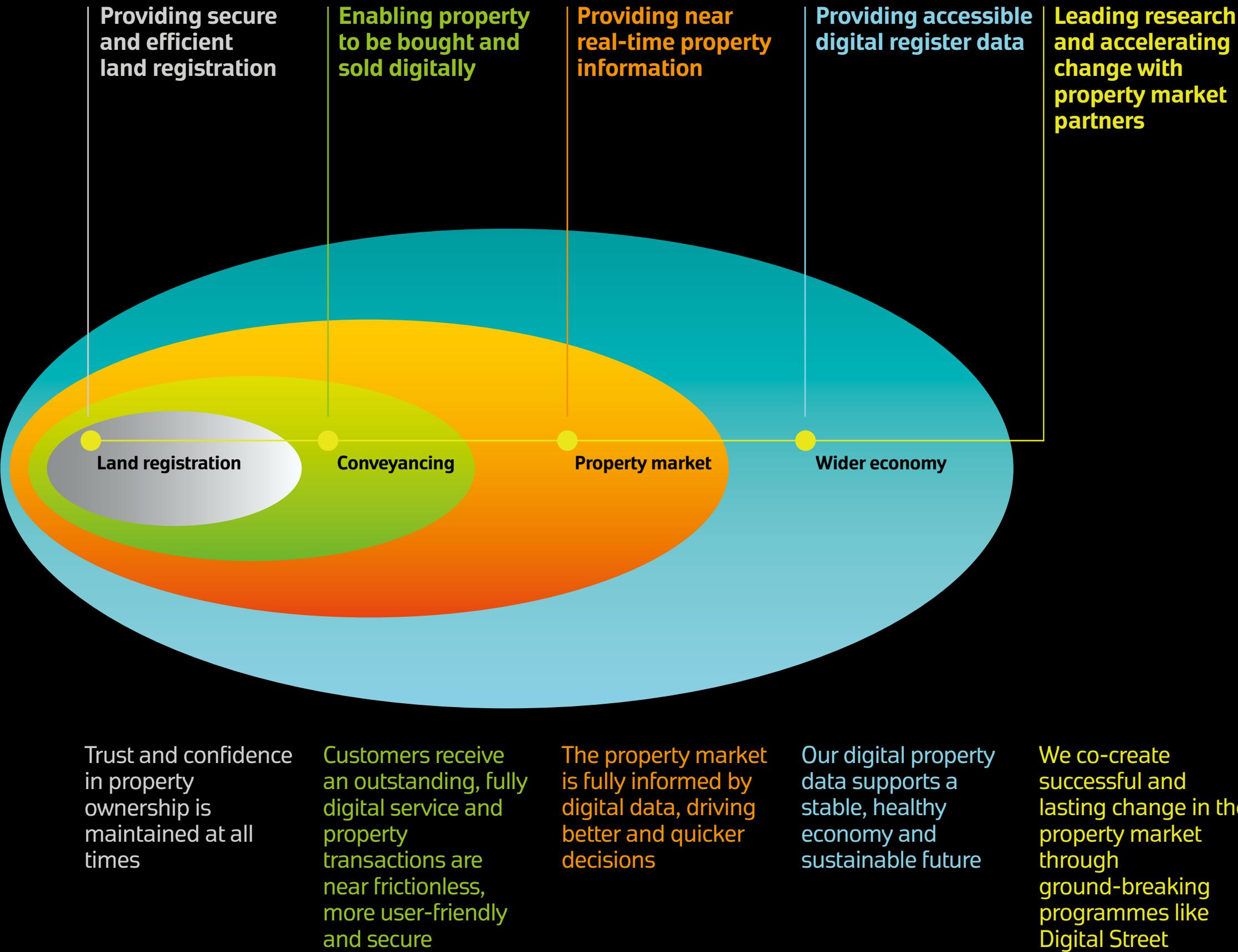
We closely follow the digital and data journeys of our counterpart land registries in countries all over the world. Our international collaboration on future land registration models in other countries gives us confidence that our own ambitions can be achieved.



Aerial view, Sheffield

A vision of the future

A world-leading property market as part of a thriving economy and a sustainable future



How we serve society

We want to realise our vision of a world-leading property market as part of a thriving economy and sustainable future. We will do this by:

- 1 Providing secure and efficient land registration
- 2 Enabling property to be bought and sold digitally
- 3 Providing near real-time property information
- 4 Providing accessible digital register data
- 5 Leading research and accelerating change with property market partners

HM Land Registry’s strategy in summary

Vision 2027+

A world-leading property market as part of a thriving economy and a sustainable future.






Vision outcomes

Trust and confidence in property ownership is maintained at all times.	Outstanding, fully digital services for all our customers and property transactions are near-frictionless, more user-friendly and secure.	The property market is fully informed by digital information, driving better and quicker decisions.	Open and accessible register data is used more widely in support of a thriving economy and a sustainable future.	We co-create successful and lasting change in the property market through ground-breaking programmes like Digital Street.
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Our purpose

We protect your land ownership and provide services and data that underpin an efficient and informed property market.

How we serve

Providing secure and efficient land registration We will: — improve our speed of service as a priority; — automate and personalise our conveyancing services; — invest in our expertise; — increase resilience to fraud and cyber threats; and — take the initiative in exploring mapping unregistered land to increase transparency. 	Enabling property to be bought and sold digitally We will: — work with the property sector to make the process of buying and selling property digital; — develop services that are fully digital and connect easily with other services in the property sector; and — promote a secure and inclusive digital system of conveyancing. 	Providing near real-time property information We will: — plan to complete automation of all information services; — digitise the most useful register information; — develop greater transparency and online access for people and businesses; and — complete the instant-access Local Land Charges Register. 	Providing accessible digital register data We will: — prioritise register digitisation to support a sustainable data-driven economy; — make our data more findable, accessible, interoperable and reusable; — continue to invest in our Geovation Accelerator Programme to find new data uses and users; and — continue to help deliver the UK Geospatial Strategy. 	Leading research and accelerating change with property market partners We will: — work in partnership with others in the sector to build a shared vision for the property market; — co-create the property market research agenda to collaboratively change the current system; and — build on the success of Digital Street to explore and take advantage of emerging technologies. 
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Our organisation

Our people Our people are the foundation of all we have achieved and all we aspire to in the future. We will thrive through being agile and flexible, inclusive, innovative, always developing and continually improving. We want people to feel proud to work for HM Land Registry and fulfil their potential.	Environmental, social and governance We will ensure our data and services support key environmental and social objectives, such as Net Zero and levelling up. We will be a Net Zero organisation by 2050 or sooner.	Data and systems We will optimise our performance by investing in innovative, flexible, secure, data-driven systems and processes.	Our appetite for risk We have a low appetite for risks that impact on the accuracy, availability and security of the register information we hold. We will take more risks in innovating services and releasing value from our data if it does not compromise the registers.	Fees and finances We will continue to be cost-neutral to the UK taxpayer and will strive to be an exemplar of efficient public services.
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Our values

We have integrity.	We drive innovation.	We are professional.	We give assurance.
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Providing secure and efficient land registration

Image: HM Land Registry specialists, Swansea Office

- Our objectives are to:**
- 1. provide land registration services that are truly outstanding, fully digital, resilient, secure and integrated with our customers' processes;
 - 2. keep accurate and fraud-free registers that maintain trust and confidence in the property market; and
 - 3. compensate for legitimate losses arising from any error or fraud in the land register.

- We will:**
- 1. improve our speed of service as a priority;
 - 2. introduce automation and digital services that integrate with conveyancing to create a truly outstanding customer service;
 - 3. maintain trust and confidence by investing in our expertise and professionalism through the Land Registration Academy;
 - 4. work with the property sector to build increasing resilience to fraud and cyber threats; and
 - 5. take the initiative in exploring the benefits of mapping unregistered land to increase transparency.

Since HM Land Registry was established in 1862, it has been our responsibility to keep accurate and fraud-free registers that maintain trust and confidence in the property market. This remains an objective of the utmost importance and we will continue to be underpinned by our statutory duty to compensate for legitimate losses arising from any error or fraud.

With around 34 million service requests received in 2021-22, meeting the demand of customers in a market where demand is volatile and unpredictable requires resilience and flexibility.

Capacity to improve speed of service for our customers
Waiting times are too long for some applications to change the register.

However, all our services that enable a property transaction, including urgent applications to change the register, have been provided throughout the pandemic to normal service standards. That has kept the property market moving. Nonetheless, improvement in speed of servicing post-completion applications is our first priority.

We have therefore been investing heavily in the recruitment, training and progression of our expert

caseworker colleagues, which has temporarily reduced our daily processing capacity. This extraordinary effort to increase our capacity and skill base is largely complete. We anticipate a stable pattern from now on – maintaining our workforce, continuing to prioritise investment in our people and their skills, and continuously improving our speed.

Building a truly outstanding customer service
We want our services to be fully resilient to volatility in property market transactions. Complete automation of simpler cases and partial automation of more complex cases will enable us to maintain service speeds through such fluctuations. We estimate that up to 70% of register applications which are currently manually processed can be end-to-end automated. The balance would also be more efficiently handled through digital processing.

There are four components to such an approach, all of which are already in use or development.

First, applications need to be fed through our new digital registration system. This is already live and will be able to accept nearly all application types by the end of 2022. Second, the basic components of the Land Register must be machine readable. Nearly 60% of data has already been restructured, which is ahead of schedule. Third, we will introduce a new casework system capable of automation. The core is built and being rolled out across application types.

Finally, we need to place trust in the application information provided to us, so we can avoid duplication of effort in manual checking. We are already piloting a system through which conveyancers can reliably confirm what they know.

This wholly new land registration system will bring immediate efficiency gains that will accelerate the reduction of service times.

The introduction of end-to-end automation within the next year will bring a new era of near instantaneous processing. It will also be the means of providing more holistic and personalised services that work in step with the property transaction. Applications to change the register could be started before completion and our requirements clearly understood and ticked off as part of the conveyancing workflow.

2022-23

2023-24

2024-25

2025-26

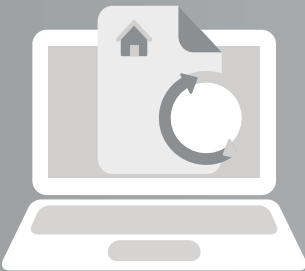
2026-27



We have improved speed of service.

Almost all our online ownership applications are fully digital, reducing errors.

We build in automation of our casework.



About half of our simplest applications are now automated – completing applications in seconds.



Our speed of service is meeting customer need across all applications.

Up to 70% of all ownership changes are now automated.

Our application processes are increasingly integrated with all stages of conveyancing, with added anti-fraud measures.



We are maximising customer efficiency and utility of our services.

We begin to seek out new opportunities to enrich our services.



The transformation in speed of service will also result in a register that is as up to date as possible – adding value to our information services and wholesale data.

We will continue to make our business services available through our online portal and the direct system-to-system connection we call Business Gateway. We will develop equal functionality in each and invest in their improvement in response to customer feedback.

Maintaining trust, and confidence

Our customer feedback, quality control and claims records indicate we are maintaining high levels of trust and confidence in the accuracy and security of our registers. This remains an objective of the utmost importance.

The expertise, integrity and professionalism of our people is core to the accuracy and security of changes to the registers. We have recently established a Land Registration Academy to ensure the know-how of our expert colleagues is developed and maintained, and recruitment, training and progression are given first-class support.

There are ever-changing threats to the security of our registers, through fraud and cyber attacks. The digital transformation of land registration, property transaction processes and data will improve security but it also presents the potential for increased risk of malicious activity.

We have already introduced digital identity checking and electronic signatures. We will trial more secure, qualified electronic signatures and actively encourage the adoption of digital identity checking, as part of the emerging UK digital identity and attributes trust framework, led by the Department for Digital, Culture, Media and Sport (DCMS).

Our new digital registration services will allow for additional security as a default, similar to the alerts and other security features of online banking. Sharing transaction information prior to completion will enable us to work with the legal community to drive out suspicious activity.

Completing the Land Register

At the time of our 2017 strategy we identified the need to complete the registration of all land in England and Wales. Through a combination of our effort to encourage voluntary registration, and the legal triggers for compulsory registration, this has now increased to 88% of the land area covered.

Practically completing the register remains an objective for two good reasons: it removes the complication and insecurity of unregistered land from the market; and it completes and improves the transparency of an important national dataset.

We will continue to receive compulsory first registrations when transactions take place and welcome voluntary registration. We will also explore the possibility of inviting people to tell us if they claim unregistered ownership. Mapping this, albeit without any guarantee of title, will give unregistered landowners some protection against adverse claims. It will also further complete the data on land ownership, for transparency and to the benefit of the market and economy more widely.

Case study Machine learning

HM Land Registry is using machine learning to extract, structure and interpret information from our registers. This is enabling caseworkers to process applications quicker, reducing errors and freeing up more time for more complex cases.

Natural language processing is being used to support our efforts to structure data contained in the Land Register and make it machine readable.

A ‘document comparison tool’ has also been developed, which uses computer vision and machine learning to identify and highlight differences between documents. This reduces the amount of time caseworkers need to spend doing this manually.

HM Land Registry’s development and use of this system was highlighted as evidence of exemplary leadership in the application of artificial intelligence across government at the launch of the Government’s Artificial Intelligence Strategy.

Looking ahead, the benefits of adopting a data-driven approach powered by machine learning are far reaching. It will support our ability to process applications more rapidly, improve customer experience, provide intelligence to combat fraud and enable development of innovative data products and future digital services.

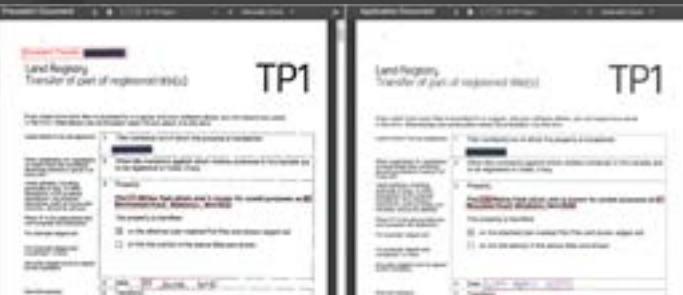
Below – **Natural language processing** is being used to support Digital Register efforts to structure text for machine readability. The image on top shows a machine learning model ‘reading’ restriction text and returning structured data for use by other digital services. Below, elements of free text that the model understands (dates, organisations, locations, legal phrases) are shown highlighted (green, blue, gray, orange and red respectively) and can be individually extracted from the free text.



“Use of machine learning is a really exciting development for Digital Register. For the first time we can unlock the data hidden within free-format entries and provide these in a machine readable structure to support automation and digitisation”

HM Land Registry Product Manager

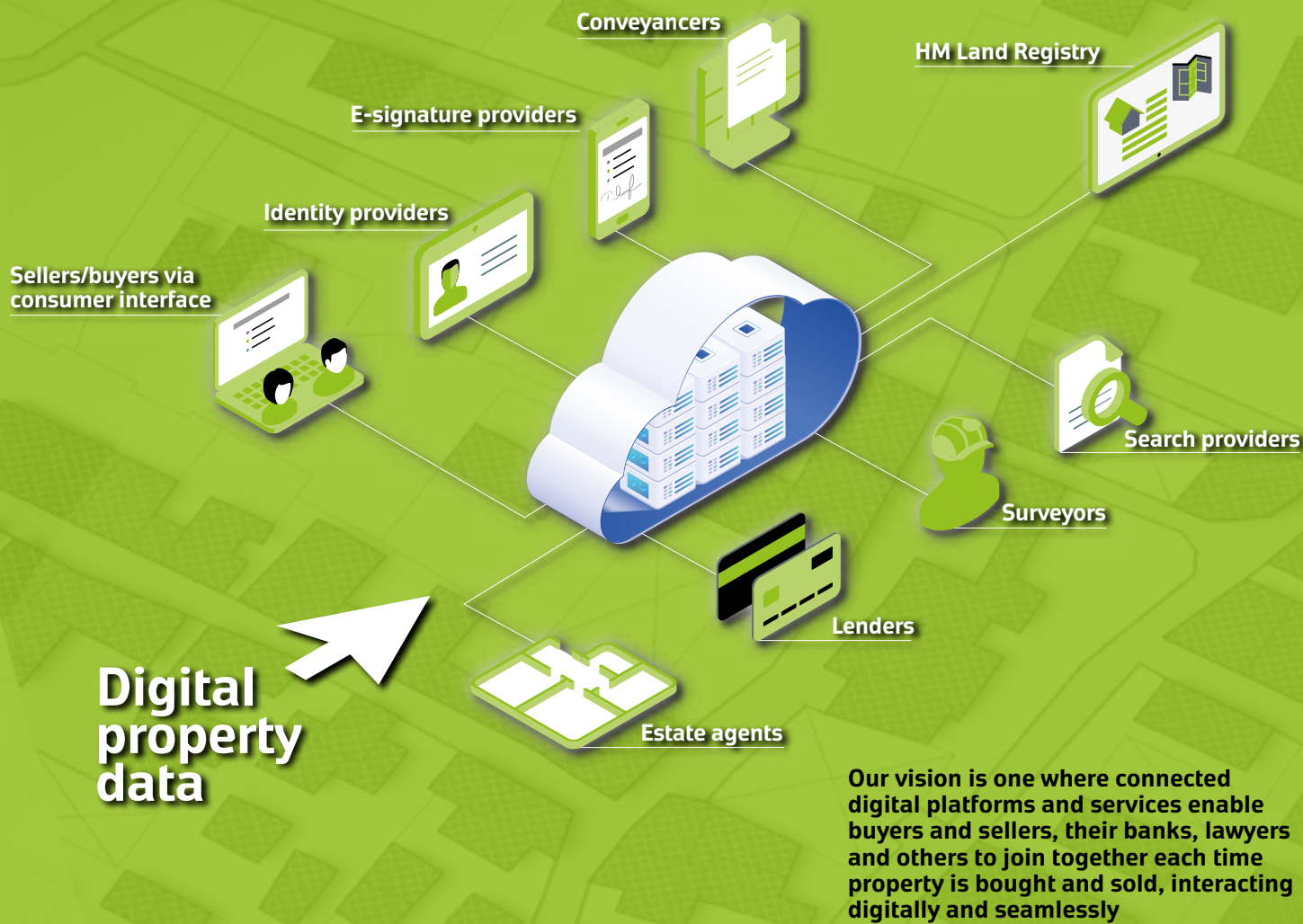
Below – screen shot of the **Document Comparison** tool in action. The system highlights (in red boxes) differences in the text between two application forms. This saves caseworkers valuable time by reducing the amount of manual searching and cross checking they are required to do. Document review time is reduced by 50% in comparison with manual approaches.



Aerial view of St Davids City, Pembrokeshire

Enabling property to be bought and sold digitally

Vision for digital conveyancing



Our objective is to support the development of a simpler, paperless, transparent and user-friendly process for buying and selling property.

- We will:
1. work with the property sector to drive the transformation to an entirely digital process for buying and selling property;
 2. develop our part in property transactions to be fully digital and easily connected to other digital components of the property market in England and Wales; and
 3. use our practice requirements to promote a secure and inclusive digital system of conveyancing, with common data and connectivity standards.

There are more than 1,000,000 residential and around 100,000 commercial property transactions in England and Wales each year[8]. Despite advances in digital and online technology, there is evidence that the average 2021 home sale took 49% longer to complete than in 2007 [9]. Research shows that more than a quarter of all property transactions in England and Wales do not complete, at an estimated total financial loss of around £400 million for those trying to sell[10].

Shared vision and action for property to be bought and sold digitally
Property transactions are complex. There are many stakeholders and diverse sectors involved.

The current system of homebuying and selling lacks the basic digital experiences that people expect from professional services in the 21st century. People find the process opaque, confusing and stressful [11]. Many of the inefficiencies in buying and selling residential property are also present when commercial property is traded.

What is emerging is a vision of connected digital platforms and services that enable buyers and sellers, their banks, lawyers and others to join together each time property is bought and sold, all interacting entirely digitally. Customers tell us the system would be most effective if it were fed by standardised information, available to all, including data on the property concerned, the parties involved and the progress of the transaction.

We believe HM Land Registry has a clear leadership role to play, given its expertise, central function and data.

However, swift and successful change is clearly not going to come about without collaboration and leadership across all those with an interest in how our nation's property market works.

We will work in partnership with property sector leaders, investors and lenders in pursuing the agenda for transforming how property is bought and sold.

Creating our component of a digital system
Virtually all property transactions must be registered with HM Land Registry. For property buying and selling to be digital and efficient, the land registration process must also be digital.

We are transforming our land registration processes so they are themselves digital and can be connected to our customers' systems. All our services supporting the sale and purchase of property will be delivered through our online portal or a direct system-to-system connection. We also want to increase the ease of access to these services, through things like mobile apps.

We will work with the sector to see that common data standards and connectivity allow for easy data flows through HM Land Registry and around the system.

Standard setter for the digitisation of property information and processing
We now accept electronically signed property transfers and mortgages, removing the last strict requirement for any paper in the process. We have been working with our customers and others in government to set up a digital identity-checking standard for conveyancers that avoids the need to meet clients in order to take paper copies of documents.

A rapidly increasing number of service providers are now following these standards and offering a way for conveyancers to work securely, paper-free and remotely from their customers.

The sector is working with us on the adoption of the more secure, qualified electronic signatures and the development of a standard for digital property transfer and mortgage deeds.

To support this objective we will prioritise the digitisation and release of our data and work with the sector on the setting and adoption of data standards.

We will continue to review our practice and process requirements to promote more digital and secure ways of transacting land.

2022-23

2023-24

2024-25

2025-26

2026-27

We continue to support the adoption of digital identification and e-signatures, including qualified electronic signatures.

We are supporting development of industry data and connectivity standards.

A common vision for homebuying is agreed among key stakeholders.

We are increasing the integration of HM Land Registry's services with other conveyancing platforms and systems, using standard data and connection settings.

A digital deed standard could speed up the pace of change in conveyancing.

Our data access improvements are supporting up-front market information.

We are recognised as leading edge for the simplicity and ease with which people can access our services through a mix of channels including mobile apps.

Secure paperless buying and selling of property could be the norm.

An open ecosystem of digital services that support property transactions is becoming well developed, supported by our open data and service connections.

Our registers are more digital and integrated into the digital conveyancing system.

Case study Business Gateway

Fully digital services are key to enabling a faster and more straightforward way for property to be bought and sold.

HM Land Registry’s Business Gateway provides professional customers with simple, intuitive services and tools that can interact with each other. It uses application programming interfaces (APIs) to connect HM Land Registry services with other case-management systems used by businesses that operate in the nation’s property market.

Business Gateway provides customers with information and services that are quicker and easier. It also supports innovation in the commercial software market because APIs can be used as a basis for developing new products and services.

In 2010, we had fewer than 10 customers using Business Gateway. We now have over 2,200 customers and are onboarding an average of 40 new customers per month. Business Gateway is now the channel of choice for our largest customers and is also used by smaller customers, through third-party intermediaries and cloud providers.



1999 customers
using Business Gateway
(February 2022)

£65.3 million
revenue from Business Gateway
(April 2021-February 2022)

HM Land Registry
Electronic application to change the Register

e-AP1

1 Local Authority serving the property:
Full postcode of property (if any):

2 Title number(s) of the property:
01900076

3 The application affects the whole of the title(s)

4 Application, priority and fees:

Application/Priority	Price paid/Value (£)	Fees (£)
Charge (1)	0	90.00
Total Fee (£):		90.00

Fee payment method:
Direct Debit

5 Documents lodged with this form:

Application Attachments	Date/Time Received	Certified Copy Statement	Document Retained
Charge (1)	20/12/2016 15:40:30	Certified by another	Not Retained
Identity Form	20/12/2016 15:42:00	Certified	Not Retained
Identity Form	20/12/2016 15:42:22	Certified	Not Retained

The documents lodged with this application with a certification status of 'Certified' are listed and I certify they are true copies of the originals.
The documents lodged with this application with a certification status of 'Certified by another' are listed and I certify they are certified to be true copies by another Conveyancer.

6 The applicant:
Furness Building Society
For UK Incorporated companies L.P.
2294747

7 The application is sent to Land Registry by:
Key number:

How to connect to the HMLR Business Gateway?
There are two main ways you can connect to the Business Gateway:

- 1 Indirect Integration, using a third party that is already connected or can connect you.
- 2 Direct Integration between your software platform (e.g. case management system) and the e-DRS and RPN APIs.

The option you take depends a lot on your current set up and future plans.

Please contact us to discuss the best option for you at teams@partners@landregistry.gov.uk.

1 Case Management System ↔ Third party integrator ↔ Business Gateway e-DRS API RPN API ↔ The Register

2 Case Management System ↔ Business Gateway e-DRS API RPN API ↔ The Register

Providing near real-time property information



Our objective is to supply the property market with digital, near real-time information on ownership, location, mortgages, local land charges and more.

- We will:
1. support conveyancers with an aim to automate our information services, working towards having a fully digital Land Register that is integrated within a fully digital conveyancing system;
 2. prioritise the digitisation of the most useful, currently non-machine-readable register information to improve our services – as well as supporting the wider property market and a data economy;
 3. explore ways to provide greater transparency and online access to property information for people and businesses; and
 4. complete the new instant-access Local Land Charges Register within four years.

The property market is short of immediately available digital data about land and properties. The initial decision to buy is almost always made without full knowledge of such things as the property’s rights and restrictions; physical condition; environmental constraints on its use; and possible disputes with neighbours. Subsequent enquiries to find out that information slow down the purchase and risk its failure.

If all information that is useful to making a buying decision on a home were available up front in a consumer-focused way, decisions would be better informed and buying and selling property would be quicker, less uncertain and less stressful[11]. There are similar gains to be had in the commercial property sector.

The public interest in and demand for greater transparency of property ownership and related property information has also increased, alongside a focus on combating economic crime.

Information for property transactions

Our guaranteed information is an essential component of the conveyancing process. The development of our digital registration services will allow us to bring information and transaction services together as a single transaction-focused service.

We will aim to automate as far as possible the information services that need manual processing.

To support conveyancers’ needs, we will explore their priorities for data digitisation, such as the potential for online guaranteed index map searches and a means of drawing new title plans using shared base data. Our goal is to have a fully digital Land Register that is integrated within a fully digital conveyancing system.

We will also explore the priorities for further digitisation of our plans and documents, such as commercial leases, to make these available instantly.

The latest data science and machine-learning techniques will inform how we optimise the cost, quality and speed of delivering this digital information. This will not only help improve the conveyancing process, but will create more accessible data that can be shared and used for a wide range of purposes across the property sector and beyond.

Transparent ownership information for people and businesses

The majority of our users are people simply wanting ownership information. Of the applications we receive each day, approximately 115,000 are information service requests, such as an official search, where customers need to see what data is currently held on the register.

In addition, each month we publish details of thousands of properties held in both UK and overseas corporate ownership as open data. This was downloaded 15,000 times in 2021-22, a three-fold increase from the previous year. We will soon be making this information available on an HM Land Registry app that can be downloaded for free by all customers looking for property information.

HM Land Registry is also working with the Department for Business, Energy & Industrial Strategy (BEIS) and Companies House to make sure our procedures and processes support the new Register of Overseas Entities[3], which is being introduced to increase transparency around foreign ownership of UK property and to help combat economic crime.

We are supporting the Department for Levelling Up,

2022-23

2023-24

2024-25

2025-26

2026-27



Local land charges are instantly accessible for around a third of local authority areas.

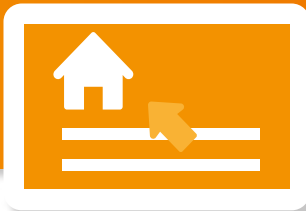
We will seek customer and consumer priorities for more open access to our information.



Local land charges digitisation is around two-thirds complete.

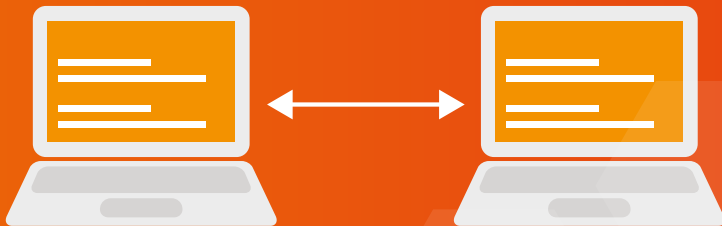
We have a plan for the automation of all our information services.

We have a plan to digitise the most useful register information in priority order.



We aim to complete the instant-access Local Land Charges Register for England and Wales.

We will aim to automate as much of the information services that need manual processing.



We have more fully exploited data science and other emerging technologies to digitise and streamline further the information we hold.

Housing and Communities to increase the transparency of contractual arrangements used to exercise control over the buying or selling of land. We will aim to be ready to implement requirements within 18 months of relevant secondary legislation being in place. This will improve the ability of local communities to play an informed role in the development of their neighbourhoods and support the Government’s efforts to encourage more companies to enter the housebuilding market.

HM Land Registry will continue to explore ways in which we can provide greater transparency and easier online access to our ownership information, taking account of fraud risks and data ethics, through things like mobile apps.

Instant local land charges information

Local land charges information, held by local authorities, is very helpful in knowing what you can and cannot do with a property. It is a core part of a conveyancer’s searches during a purchase and crucial for property buyers. It has previously taken several days, if not weeks, to obtain.

In 2018, we launched an online register to provide single and instant access to local land charges information that is available to everyone. Customers are saving nine days and £9 per search on average. So far, we have migrated 47 local authorities, standardising and cleansing the data as we go. We are aiming to complete the remainder within the next four years.

Case study Local Land Charges

The work HM Land Registry is doing to transform local searches (Local Land Charges) is making homebuying and selling simpler, faster and cheaper.

Tameside Council was one of the first local authorities to sign up to the programme. Their digital service went live in October 2021.

Local land charges data from 47 local authorities has been transferred to our digital service. We aim to complete the transfers by the end of 2025. Once all the local authorities have migrated to the new system, citizens will receive the same level and cost of service, irrespective of where they live.

Tameside Council’s Chief Executive, Steven Pleasant MBE, identified numerous benefits of the programme:

“...people can access property records directly online rather than having to visit in person. It will speed up the conveyancing process for property purchasers in Tameside, subsequently benefiting the local economy and housing market. The Planning Service is also expecting efficiencies from the digital register – reducing administration and processing time.”

Total number of Local Land Charges searches since July 2018

More than 37,000

Total official searches

More than 135,000

Total personal (free) searches

Map of Local authorities by status as of 30 August 2022

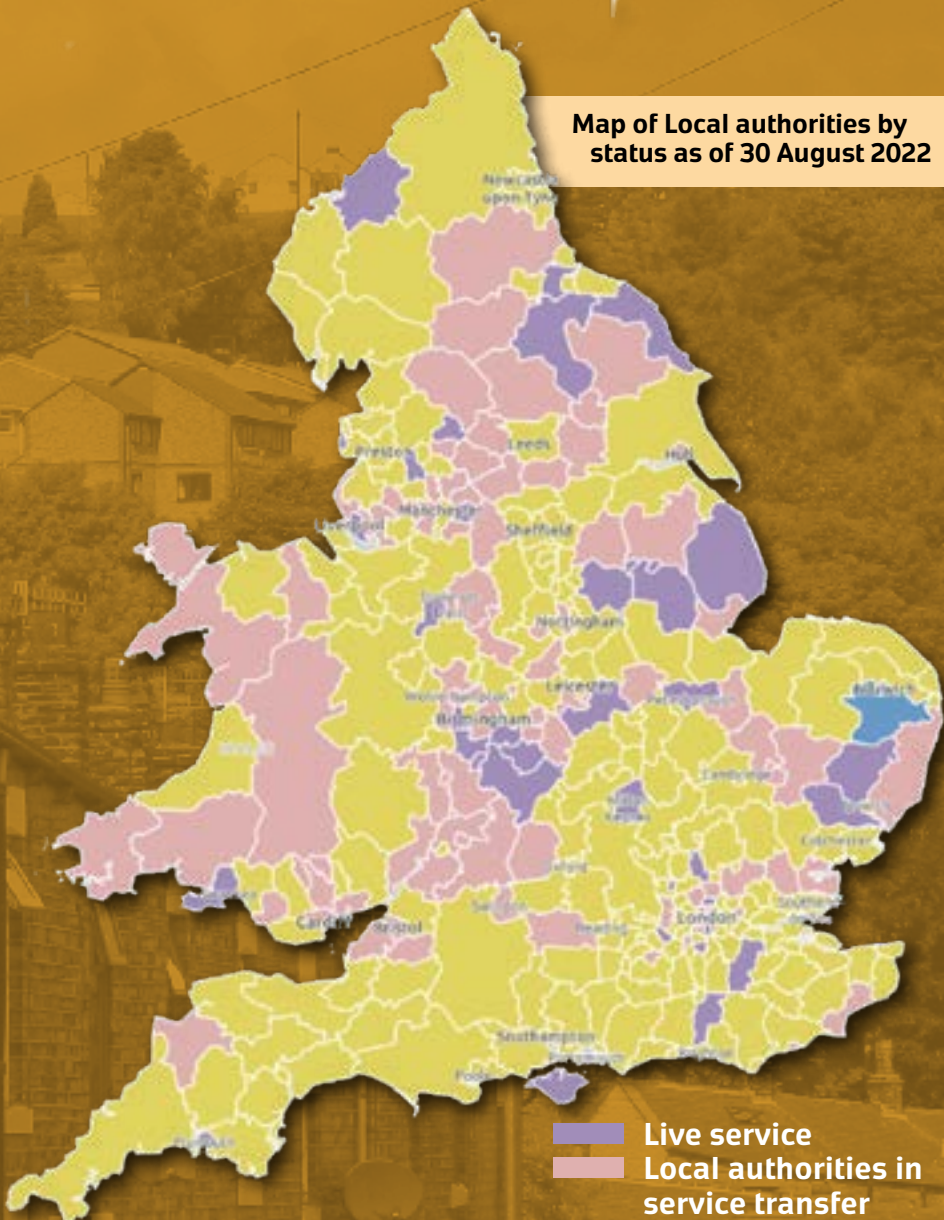


Image: Mossley, Tameside

Providing accessible digital register data

Our objective is to make as much of our data available as possible, as safely as possible. We want to do this in a way that is easy to find, access, use and combine with other data for maximum value to UK plc.

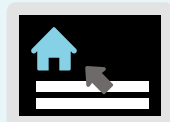
- We will:
- 1. make our data more findable, accessible, interoperable with other data and reusable to increase its wider value;
 - 2. through our Geovation Accelerator Programme, sponsor start-up businesses looking to use our data to innovate new products and services; and

3. continue to help deliver the objectives of the UK Geospatial Strategy.[16]

HM Land Registry’s register data, including our data about places (known as geospatial data), has many potential and important uses as a key foundation of a data economy and is vital information in land-use planning and the response to Net Zero targets. For example, we estimate that open access to the Local Land Charges Register – once complete – could add around £3bn of value to the economy.

The Land Register

Covers around 88% of the land area. The registered properties are worth around £8 trillion and have between £1-1.5 trillion of lending secured against them.



More than
26 million
registered entries



88%
of land mass
registered in
England and Wales

The Land Charges Register

Information about charges (such as mortgages) and other burdens over unregistered land. It also includes bankruptcy information.



More than
5.7 million
entries

The Local Land Charges Register

Local authority information about the use and enjoyment of properties. Includes listed building status, tree preservation orders and other environmental protections.



More than
2.5 million
charges in the register

Once complete, approximately
26 million
charges

The Agricultural Credits Register

Provides a means of ensuring security for lending over farm assets other than the land itself, such as livestock and equipment.



More than
50,000
entries

2022-23

2023-24

2024-25

2025-26

2026-27

Data access standards developed with other key national geospatial data providers (the Geo6).

We prioritise digitisation of ownership data to support the property market and a sustainable economy.

Our data accessibility is significantly improved this year and next.


Increasing capacity and expertise is applied to improve further the digital accessibility of all our data, thanks to automation efficiencies in transaction services.

Geovation remains a testbed for our data’s utility and an incubator for the property info disrupters of the future.

Much more of our most useful data is being accessed and shared automatically.

Releasing the value of our data

We currently make 12 datasets publicly available through the ‘Use land and property data’ publication platform.

Examples of datasets publicly available	What is it? How is it used?
<div>Geospatial datasets</div> <div></div>	<p>Shows the shape and position of registered titles on a map. Used in innumerable ways to benefit society, including:</p> <ul style="list-style-type: none">— academic research;— bespoke software for property professionals;— land and property consultants contextualising complex land areas; and— Government agencies delivering housing and regeneration plans, managing public assets, maintaining public health and safety and road network expansions.
<div>Company ownership data</div> <div></div>	<p>HM Land Registry data on UK and non-UK company land ownership enables better analysis of patterns of ownership and the role of UK and overseas companies in the housing market and economy overall. It is used to:</p> <ul style="list-style-type: none">— combat fraud and property crime;— understand land use, and assess land for potential development; and— understand industry demographics.
<div>House price data</div> <div></div>	<p>Our historic and recent property sale prices data is used by:</p> <ul style="list-style-type: none">— Bank of England – the UK House Price Index is the preferred measure for house price inflation;— citizens in their property buying and selling decisions;— property valuation professionals including surveyors, lenders and estate agents;— analysts looking at location specific market trends and housing affordability; and— key decision makers in housing, regeneration and community programmes making.
<div>The 1862 Act Register</div> <div></div>	<p>The data recorded in the first land register that HM Land Registry created is used by historians and genealogists to understand local areas, people and their ancestors and has even helped decipher and date historical documents.</p>
<div>Conditions around land ownership and use</div> <div></div>	<p>Our data on registered leases and restrictive covenants provide greater transparency on how land and property can be used, managed or developed.</p> <p>It is used to speed up the conveyancing process by helping identify potential issues at an earlier stage and minimise risk to lenders, investors, prospective buyers and sellers.</p>

Much of the information we hold, accumulated over 160 years, is not yet digitised and therefore not readily accessible. This includes significant parts of the Land Register information.

Investing in digitisation needs to be informed by an assessment of the data’s likely value to its users and any risks associated with release. HM Land Registry is at the forefront of data valuation techniques in government.

An initial valuation of four of our 12 published datasets estimated that they add around £300 million to the economy each year. We will increase that value by making the data more accessible over the next three years, in line with the Government’s UK National Data Strategy.

As well as drawing up a prioritised plan for further digitisation of the information we hold, we will explore how best we might make this new data available as whole datasets.

More accessible and easier to use

Our data is a national asset. It has the potential to be combined with other datasets to generate insight that helps the Government and others tackle complex social, environmental and economic challenges.

However, for our data to have maximum value it has to be findable, accessible, interoperable with other geospatial data and reusable (or ‘FAIR’, as it is known in the data profession). We are currently working to improve the quality of our data to ensure it meets FAIR standards.

We will continue to help deliver the objectives of the UK Geospatial Strategy[16], working closely with key national geospatial data providers (such as Ordnance Survey and the other Geo6[15] partners represented on the commission), other data providers and our customers to optimise the usefulness and use of our data.

Our long-term goal is to introduce a self-service data platform that provides real-time and historic data on demand, enabling greater agility and consistency of

data provision for businesses and consumers. We will explore how HM Land Registry can adopt this type of open approach to data sharing while also protecting the security and integrity of our registers.

Finding the next generation of data uses

HM Land Registry and Ordnance Survey work in partnership to fund entrepreneurs and innovators in PropTech industries. Through the Geovation Accelerator Programme[17], start-ups receive up to £20,000 grant funding and the equivalent of over £100,000 in benefits on the programme.

- 131 start-ups
- More than1600 jobs created
- £110m in funding raised.

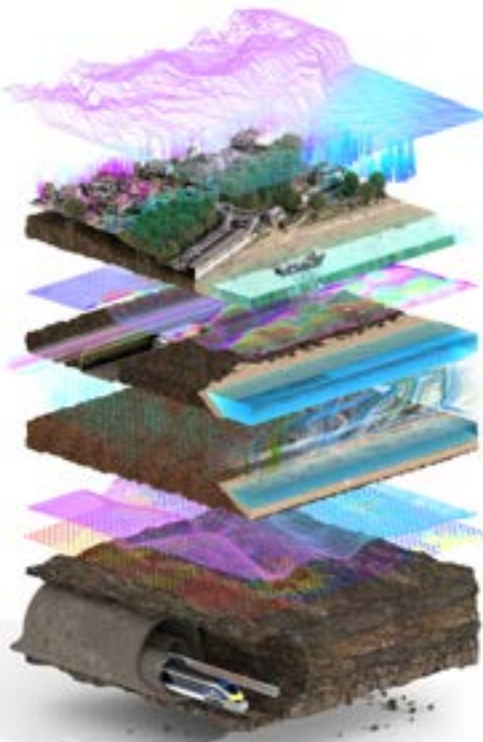

Through the Geovation Accelerator Programme[5], we will continue to support new, innovative businesses looking to use our data to develop new products and services. They will show us the future value of our data and how society can best benefit from this value in a globally competitive data economy.

UK Geospatial Strategy

Unlocking the power of location: The UK’s geospatial strategy

By 2025 the UK will have a coherent national location data framework underpinning a flourishing digital society. Future technologies will be underpinned by data about events occurring at a time and place. Location data will be the unifying connection between things, systems, people and the environment.

Location data is already pervasive and its benefits will continue to increase throughout the economy and across all regions, supporting economic stability, improving productivity, attracting investment, creating jobs and boosting UK exports in an environmentally sustainable way. The outcome will be significant economic, social and environmental value.



9 Location Data Opportunities

- Infrastructure
- Transport
- Housing
- Environment
- Public health
- Emergency response
- Ocean economy
- Retail
- Finance

Mission 1: Promote and safeguard the use of location data.

Mission 2: Improve access to better location data.

Mission 3: Enhance capabilities, skills and awareness.

Mission 4: Enable Innovation.

Case study Geovation

Our Geovation start-ups are developing products and services that benefit businesses, people and planet, with some focused on accelerating the UK's transition to Net Zero.

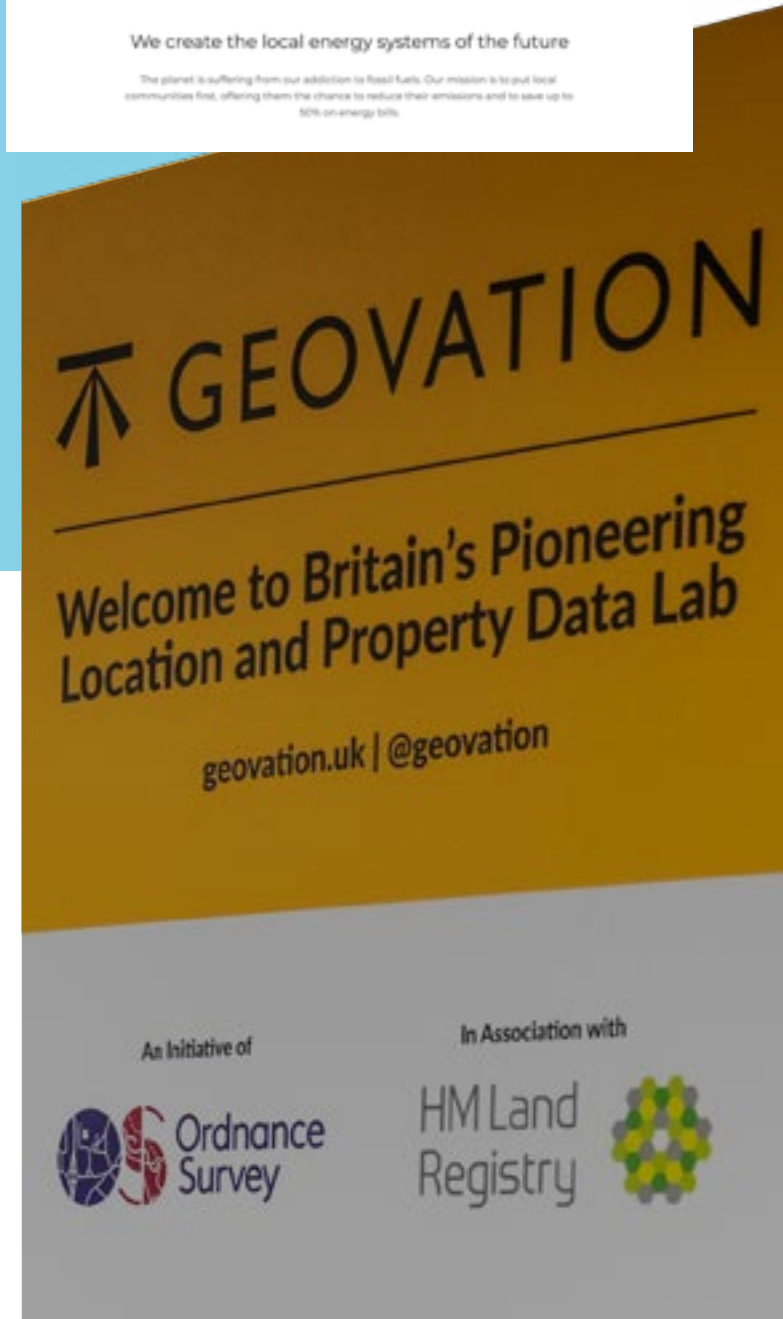
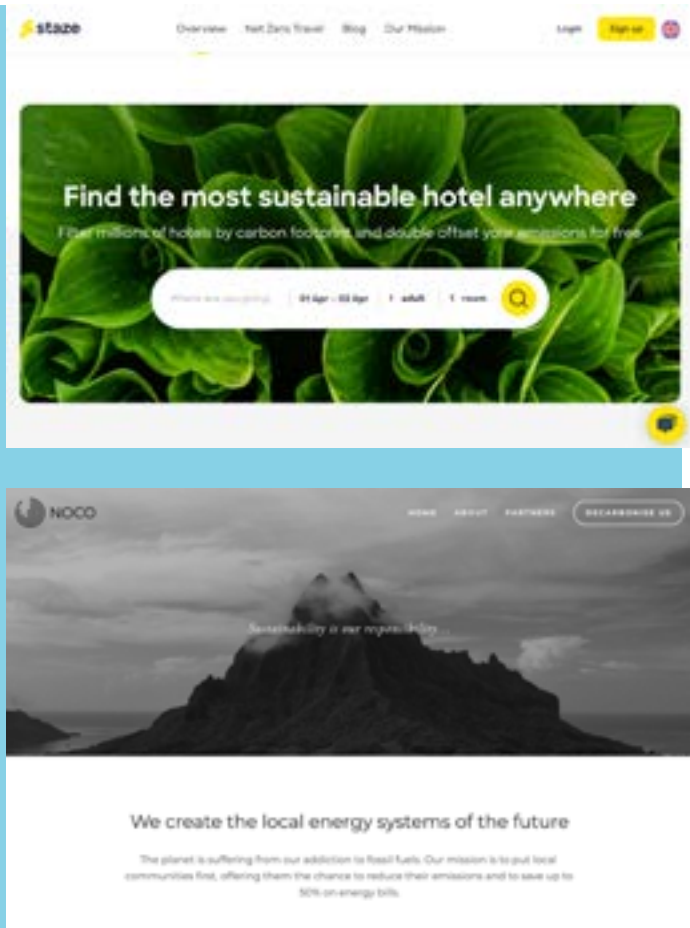
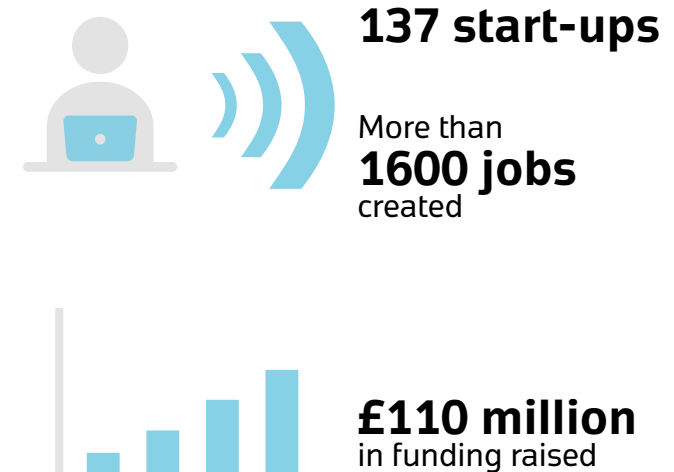
Staze received funding to develop an app for sustainable travel. Staze uses market and location data to identify hotels with lower CO² footprints, which enables individuals and businesses to book sustainable travel options easily without having to do the research themselves.

Staze has calculated the carbon footprints of more than 3 million hotel rooms with market-leading accuracy. They are helping clients, such as global law firms who book hotels, reduce emissions by more than 70% simply by making a more sustainable decision.

NOCO Energy developed a service to support and incentivise sustainable development. NOCO uses geospatial, financial and energy data to identify low-carbon asset development opportunities. By aggregating and making available this information, developers can find and explore sustainable development opportunities more quickly.

NOCO Energy's geospatial analytics platform has mapped ~50 TWh of energy demand and 95 million tonnes of carbon dioxide (tCO₂e) annual emissions down to the property level. It can now trace one quarter of the UK's emissions and help low-carbon asset developers identify maximum impact opportunities.

So far, NOCO Energy has helped the commercial solar industry identify 6,000+ potential sites with a combined carbon mitigation potential of 200,000 tCO₂e per annum or 5 million tonnes of carbon dioxide emissions over the lifetime of the assets. The next iteration of its product, the NOCO Lens, will help coordinate efforts across all vectors of decarbonisation, enabling the charting of comprehensive local Net Zero pathways.



HM Land Registry Digital, Data and Technology specialists, Plymouth office



Leading research and accelerating change with property market partners

Our objective is to achieve successful and lasting change in the property market by co-creating the innovation, research and development agenda.

We will:

- 1. work in partnership with others in the sector to seek a shared vision, research collaboratively and co-design changes to the system; and**
- 2. build on the success of our groundbreaking Digital Street research community, to continue to explore the potential benefit of emerging technologies such as tokenisation, fractional ownership and other alternative models.**

HM Land Registry serves every aspect of the property market. The centrality of our role gives us a unique platform to convene experts from across the UK and the globe to explore and shape the future.

The pandemic has changed the way every organisation interacts with customers and colleagues. We all need to transform our products and service faster and at scale while managing risk.

We want to play a key role in leading, influencing and driving innovation and change in the property market, taking action where HM Land Registry is best placed to deliver, enable or effect positive change.

Fuelling innovation through Digital Street

We will build on our existing research and development approach, collaborating with a strong community of innovation leaders, entrepreneurs and creative disruptors to push the boundaries of property market expectations.

Through Digital Street, our flagship research and development programme, we will explore how market participants might exploit emerging technologies such as AI (artificial intelligence), machine learning, blockchain and robotics to propose truly disruptive solutions and business models that can deliver transformational and personalised experiences for the customers and the communities we serve.

Convening industry experts to meet a new generation of customer needs

Bringing property and technology experts together we will support policy, new product development, collaboration and ongoing engagement to foster an open, competitive and innovative marketplace.

We will build on positive engagement with our Industry Forum[6] and Advisory Council, the Home Buying and Selling Group, our Geo6 Partners and the Geospatial Commission which we helped found, to open and strengthen connections between key stakeholders within the property market to develop and enable a shared vision for the future.

Collectively we will build a common understanding of changing property market needs – from citizens and property owners to investors and data users. By working together to identify future trends and developments in our external environment we can explore new opportunities and relationships that emerge as the property market itself evolves into a new digital age.

Partnering across government

HM Land Registry will become an anchor point, not just across the current property market but also in ensuring that a vision for a future, digital property market aligns and actively supports the Government's aims to Build Back Better.

Our strategic direction will continue to support the Department for Business, Energy and Industrial Strategy's objectives to build a stronger, greener future by tackling climate change, unleashing innovation and making the UK a great place to work and do business.

As a partner body of the Geospatial Commission, our strategic objectives on data accessibility directly support its aims to unlock the significant economic, social and environmental opportunities offered by location data and boost the UK's global geospatial expertise.

We will also continue to support the Department for Levelling Up, Housing and Communities on its housing and land-use planning policies, as well as its social objectives in levelling up.

Our work will complement the aims of the DCMS in its UK National Data Strategy and digital strategies.

HM Land Registry is a member of United Nations working parties and expert groups on land management and administration, from which we will continue to glean the best global know-how.

"The delivery of the Digital Registration Service is very encouraging in an industry where we need to deliver digitally to reduce extended transaction times and fall-through rates... automation and digital registrations will undoubtedly reduce requisitions and therefore free up HMLR staff and conveyancers to carry out more complex work. Identifying for lenders in the meantime that an application has been received and is not at risk of cancellation is vital while the Land Registry clears its backlog and would reduce wasted resources."

Conveyancing Association - Beth Rudolf, Director of Delivery

"We welcome HM Land Registry's new business strategy and the focus on digital. Technological change in the conveyancing market, which was accelerated because of the Covid-19 pandemic, continues at pace. We look forward to continuing to work with Land Registry and the industry more widely to further digitise the conveyancing process, to promote better and earlier decision-making and make residential property transactions smoother for buyers and sellers."

The Law Society - President I. Stephanie Boyce

"We have used HM Land Registry's data for many years. Collaborating with them has been extremely beneficial. We have really welcomed the Use Land and Property Data service and the API access key and ability to automate the download of datasets is a real move forward. We work closely with Land Registry on what we need from their data, including enhancing existing datasets and publishing more core information from the registers. This will help us improve our services, improving visibility, efficiency, and reducing risk and fraud."

CLS Director of Innovation - Tom Plews

Our people

Sense of purpose

Being inclusive

Care about customers

Innovating and improving

Brilliant teams

Inspiring leaders

Modernising the way we work

Image: HMLR specialists, Croydon Office. Also highlighted are the 7 lenses of our culture model which set out our aspirations for how we work together.

Our people are the foundation of all we have achieved and all we can aspire to in the future. For 160 years they have been entrusted to keep a record of the nation’s most valuable asset.

Our colleagues, past and present, have fulfilled that very significant responsibility with a combination of profound expertise and strong public service values. Those attributes are as important today as in 1862 and will remain essential throughout the coming period of significant change.

We will continue to make HM Land Registry a brilliant place to work so our people can continue to deliver for our customers and society.

Organisational agility and flexibility
We need to be adaptable and agile. Digitisation of our simpler processes will allow the organisation to be more efficient and achieve more as our colleagues increasingly focus their time on more complex casework, better services and improving the accessibility and usefulness of our data.

We want our people to feel empowered to identify and find ways of working that could be better for our customers. Teams should be able try out new ideas with pace, quickly learn from them and then adjust to improve. For our people, this will provide exciting opportunities to develop new and valuable skills as we become a data-driven digital service.

We will focus on improving organisational performance to meet the needs of our customers while maintaining a strong pride in our heritage and purpose. We will build brilliant teams and nurture inspiring leaders who together drive efficiency, effectiveness and excellent customer service.

We will continue to develop and professionalise our high standards of land registration expertise through the Land Registration Academy, as well as developing new capabilities to better meet changing customer needs.

Attracting and retaining talent
Critical for our future success will be our ability to continue building on the strengths of our talented workforce at a time of significant change in the jobs market. Flexible ways of working will bring new opportunities, such as access to wider labour markets, but associated threats, such as greater competition for talent.

The employment market is more competitive than ever but we offer a unique opportunity for people to contribute to the economy and protect one of society’s greatest assets. A place where people can see themselves fulfilling their potential and developing their knowledge, skills and careers while they take on challenging and important roles at the forefront of a world-leading property market.

We will raise our profile as a leading employer through our commitment to inclusivity, the scale and importance of our purpose and the diversity, challenge and flexibility of the roles we offer. We want everyone to have opportunities to develop their career and improve skills.

We want people to feel proud to work for HM Land Registry; proud that they can achieve things here they might not be able to elsewhere.



Emily d’Albuquerque, Deputy Director of Land Registration Lawyers
Legal advice on novel and challenging issues is fundamental to everything we do and is necessary to drive innovation; leading our work on this, alongside passionate and creative colleagues who value and protect our heritage, makes every day at HM Land Registry rewarding.



Tracy Huitson, Change Manager, Customer Support Centre
Ensuring our advisors are always equipped to address customer needs, even in the face of unexpected challenges, is what I do. I work with so many talented people – from new joiners to those with 30+ years of experience – who all inspire me with their depth of knowledge and expertise.



Ian Harrison, Legal Support Officer, Local Land Charges
My role on our ambitious geospatial data programme is so varied: one day I’m working on legal matters, the next I’m drafting local authority guidance, all with the aim of transforming the house-buying process for our customers. I’ve made friends for life in HM Land Registry and am proud to have represented us at several CSSC games.



Jodie Mills, Coach, Brilliant Teams, Inspiring Leaders
I joined HM Land Registry in 2020 during the first COVID lockdown, and I was amazed at the level of support I received. As a former teacher, I’ve used my skills in my role as a coach to help build on what’s already a great culture. It’s been an honour to work with so many fantastic people to test ideas, make improvements, and develop in their teams.



Paula Sturdy, Head of Customer Support Centre
I love getting to work every day with our fantastic, highly skilled teams who have a real passion for supporting our customers. I am so proud that together we achieved Service Mark accreditation from the Institute of Customer Service, recognising our dedication to excellence.

Our enablers and drivers



Environmental, social and corporate governance

HM Land Registry is uniquely placed to make a significant contribution to environmental and social progress in England and Wales. We can provide data and services that support people, businesses and government to make informed decisions about how to use land sustainably and make the most of it for the benefit of society.

Through our governance, we are ensuring that the work we do is assessed for its financial, social and environmental value, including our approach to procurement. Our informed investment choices around technology and the workplace will also help us to achieve Greening Government Commitments[1].

We are aiming to reduce our own emissions to be Net Zero by 2050 or sooner. We will investigate the most effective way of making the fastest progress in reducing our carbon footprint and ideally bring forward our target.

We will continue to encourage sustainable practices through our people. We already have a network of sustainability champions, plus a flourishing volunteering and fundraising culture, which we will build on.

Our data and systems

We recognise that how we develop, protect and evolve our data, information technology infrastructure and systems is critical to our functioning as a modern land registry and as a 21st-century employer.

HM Land Registry will invest across its digital infrastructure to ensure it is resilient and easily adaptable. We will deploy best practice in security and monitoring to minimise downtime and cyber risk.

Our appetite for risk

Our first concern is the accuracy, availability and security of the register information we hold. We have a low appetite for any risks that may have an impact on those primary objectives.

Provided that it does not compromise the registers, we have a medium appetite for risks arising from the development of our services and a high appetite for risks involved in releasing value from the data we hold.

Finances

We will continue to be cost-neutral to the UK taxpayer and will strive to be recognised as an exemplar of efficient public service provision, delivering our strategic priorities within the income we generate to support the wider aims of HM Government.

We will look to simplify our fees to support better customer services and encourage customer-centric innovation in the conveyancing sector and wider property market.

Success

If we achieve our goals, then:

- **HM Land Registry will be an innovative, digital organisation; trusted for its accuracy and professionalism; and respected for the bold contribution it is making to a world leading property market and a sustainable economy;**
- **trust and confidence in property ownership in England and Wales will be maintained;**
- **buying and selling land will be transformed into a digital, data-driven process, making it more user-friendly, resilient and secure;**
- **our property data will support a stable, healthy and sustainable economy; and**
- **HM Land Registry will continue to be a great place to work.**

This strategy sets our direction for the next five years and beyond, but to be successful we will adjust our course as the world continues to change around us. Therefore our strategy will be reviewed regularly to ensure it stays relevant and up to date.

Our progress will be documented through our annual reports and more informal customer briefings.

[1] HM Land Registry (2022). Total value of property in the register.
[2] Office for National Statistics (2021) Wealth and Assets Survey. Personal financial and property debt by age and region: Great Britain, April 2018 to March 2020
[3] Levelling Up White Paper
[4] National Planning Policy Framework
[5] Klaus Schwab, World Economic Forum 2016 <https://www.weforum.org/agenda/2016/01/the-fourth-industrial-revolution-what-it-means-and-how-to-respond/>
[6] Scenario Study on Future Land Administration in the UNECE Region -November 2021 Scenario Study_E_0.pdf (unece.org)
[7] <https://www.gov.uk/government/publications/uk-national-data-strategy/national-data-strategy#data-3-1>
[8] HM Revenue & Customs (January 2022). Monthly property transactions completed in the UK with value of £40,000 or above
[9] New data report explains the ‘completion crunch’: why property transactions are taking so long - Landmark Information Group
[10] HMLR calculation based on information in DCLG (2017) “Improving the home buying and selling process: call for evidence”. Available here https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/653789/Home_buying_and_selling.pdf. Fall through figure (cited in MHCLG call for evidence) is <http://web.archive.org/web/20160817083707/http://www.which.co.uk/news/2016/06/three-in-10-property-purchases-fall-through-442589/>
[11] MHCLG Call for Evidence (2018). Improving the home buying and selling process: call for evidence
[13] Factsheet on Register of Overseas Entities
[14] <https://use-land-property-data.service.gov.uk/>
[15] The other Geo6 members are: British Geological Survey, Coal Authority, UK Hydrographic Office, Ordnance Survey and Valuation Office Agency
[16] https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/894755/Geospatial_Strategy.pdf
[17] The Geovation Accelerator Programme is supported by HM Land Registry and Ordnance Survey. It provides start-ups with up to £20,000 in grant funding to location-data and PropTech collaborators along with access to data, experienced product development capabilities, geospatial expertise from Ordnance Survey and land and property insight from HM Land Registry. Further information is at: <https://geovation.uk/about/>
[18] <https://www.lawcom.gov.uk/project/digital-assets/>
[19] Greening Government Commitments 2021-2025

Roadmap to achieving a world-leading property market as part of a thriving economy and sustainable future

What will be different when?

Secure and efficient land registration

> 2022-23

We have improved speed of service.

Almost all our online ownership applications are fully digital, reducing errors.

We build in automation of our casework.

> 2023-24

About half of our simplest applications are now automated – completing applications in seconds.

2024-25

Our speed of service is meeting customer need across all applications.

Up to 70% of all ownership changes are now automated.

Our application processes are increasingly integrated with all stages of conveyancing, with added anti-fraud measures.

> 2025-26

We are maximising customer efficiency and utility of our services.

> 2026-27

We begin to seek out new opportunities to enrich our services.

Enabling property to be bought and sold digitally

We continue to support the adoption of digital identification and e-signatures, including qualified electronic signatures.

We are supporting development of industry data and connectivity standards.

A common vision for homebuying is agreed among key stakeholders.

We are increasing the integration of HM Land Registry's services with other conveyancing platforms and systems, using standard data and connection settings.

A digital deed standard could speed up the pace of change in conveyancing.

Our data access improvements are supporting up-front market information.

We are recognised as leading edge for the simplicity and ease with which people can access our services through a mix of channels including mobile apps.

Secure paperless buying and selling of property could be the norm.

An open ecosystem of digital services that support property transactions is becoming well developed, supported by our open data and service connections.

Our registers are more digital and integrated into the digital conveyancing system.

Near real-time property information

Local land charges are instantly accessible for around a third of local authority areas.

We will seek customer and consumer priorities for more open access to our information.

Local land charges digitisation is around two-thirds complete.

We have a plan for the automation of all our information services.

We have a plan to digitise the most useful register information in priority order.

We aim to complete the instant-access Local Land Charges Register for England and Wales.

We will aim to automate as much of the information services that need manual processing..

We have more fully exploited data science and other emerging technologies to digitise and streamline further the information we hold.

Increasing openness and accessibility of our data

Data access standards developed with other key national geospatial data providers (the Geo6).

We prioritise digitisation of ownership data to support the property market and a sustainable economy.

Our data accessibility is significantly improved this year and next.

Increasing capacity and expertise is applied to improve further the digital accessibility of all our data, thanks to automation efficiencies in transaction services.

Geovation remains a testbed for our data's utility and an incubator for the property info disrupters of the future.

Much more of our most useful data is being accessed and shared automatically.

Annex Glossary

Agile	A method of project management that uses collaborative efforts to evolve solutions which achieve its goals.
Agricultural Credits Register	A register against which provides a means of ensuring security for lending over farm assets such as livestock and equipment.
Application	Applying for the registration of unregistered land, updating registered land or property titles, or applying for information from HM Land Registry.
Application Programming Interface (API)	Enable companies to open up their applications’ data and functionality to external third-party developers, business partners and internal departments within their companies.
Artificial intelligence (AI)	Intelligence and learning demonstrated by machines.
Blockchain	A distributed, decentralised public ledger.
Build Back Better	The Build Back Better Business Council brings together government and business leaders to drive economic recovery and growth across the UK, enable the transition to a Net Zero economy by 2050 and promote Global Britain as set out in the Plan for Growth.
Business Gateway	The Business Gateway API allows customers to seamlessly access our services from within their case management systems and automate repetitive processes using XML over the internet.
Carbon mitigation	Reducing and stabilising the levels of heat-trapping greenhouse gases in the atmosphere.
CO2/carbon footprint	The total amount of greenhouse gases (including carbon dioxide and methane) generated by our actions.
Common data standards	Data standards set a clear and common understanding of how the government must describe, record, store, manage and access data in consistent ways.
Computer vision	A field of AI enabling computers to derive information from images, videos and other inputs.
Customers	Individuals and businesses who use our services, including conveyancers, financial institutions, intermediaries, property businesses, land and property owners and data users.
Cyber security	The application of technologies, processes and controls to protect systems, networks, programs, devices and data from cyber-attacks.
Data economy	A global digital ecosystem in which data is gathered, organised and exchanged by a network of vendors for the purpose of deriving value from the accumulated information.
Data ethics	A new branch of ethics that studies and evaluates moral problems related to data algorithms and corresponding practices, to formulate and support morally good solutions.
Data science	This term refers to a range of fields, including statistics, scientific methods, artificial intelligence (AI), and data analysis, to extract value from data.
Dataset	A collection of related sets of information that is composed of separate elements but can be manipulated as a unit by a computer.
Decarbonisation	The removal or reduction of carbon dioxide (CO2) output into the atmosphere, achieved by switching to usage of low carbon energy sources.
Department for Business, Energy and Industrial Strategy	The ministerial department leading economy-wide transformation by backing enterprise and long-term growth, generating cheaper, cleaner, homegrown energy and unleashing the UK as a science superpower through innovation.
Department for Digital, Culture, Media and Sport	The ministerial department responsible for driving growth, enriching lives and promoting the UK abroad.
Department for Levelling Up, Housing and Communities	The ministerial department responsible for supporting communities across the UK to thrive, making them great places to live and work.
Digitisation	The process of converting information into a digital (computer-readable) format.
Digital identity	A virtual form of identity which reduces the time, effort and expense that sharing physical documents can take when people need to provide legal proof of who they are.

Digital identity trust framework	Part of the Government’s wider plan to make it quicker and easier for people to verify themselves using modern technology.
Digital platform	A place for exchanges of information, goods, or services to occur between producers and consumers as well as the community that interacts with said platform.
Digital transformation	The adoption of digital technology by a company. Common goals for its implementation are to improve efficiency, value or innovation.
Digital Registration Service	An HM Land Registry portal service allowing applications to be submitted digitally where the data is automatically checked before it is lodged.
Digital Street	An existing research and development approach, collaborating with a strong community of innovation leaders, entrepreneurs and creative disruptors to push the boundaries of property market expectations.
FAIR	Findable, accessible, interoperable and reusable data.
First registration	The requirement to register unregistered freehold and leasehold estates in land.
Fourth Industrial Revolution	Complex technological changes taking place at scale and characterised by a fusion of technologies that are blurring the lines between the physical, digital and biological worlds.
Geo6 partners	A collaboration between Ordnance Survey, British Geological Survey, Coal Authority, HM Land Registry, UK Hydrographic Office and the Valuation Office Agency.
Geospatial Commission	An expert committee, sponsored by the Cabinet Office, that sets the UK Geospatial Strategy and promotes the best use of geospatial data.
Geospatial data	Data and information associated with a particular location or place.
Geovation	The practice of using location data and intelligence to help identify opportunities and create solutions.
Geovation Accelerator Programme	A scheme supported by HM Land Registry and Ordnance Survey providing grant funding, access to data, geospatial expertise and property insight to location-data and PropTech start-ups.
Greening Government Commitments	The actions UK government departments and their agencies will take to reduce their impacts on the environment in the period 2021 to 2025.
Home Buying and Selling Group	An informal group of stakeholders from across the property, legal and finance sectors who work together to improve the homebuying and selling process for consumers.
Inclusivity	The practice or policy of providing equal access to opportunities and resources for people who might otherwise be excluded or marginalised.
Information service requests	Requests for information that will affect individual market transactions.
Land Charges	Interests in unregistered land that are capable of being protected by entry in the Land Charges Register.
Land Charges Register	A register that contains the following information: a register of land charges, a register of pending actions and pending actions in bankruptcy, a register of writs and orders effecting land and writs and orders in bankruptcy, a register of deeds of arrangement affecting land and a register of annuities.
Land Register	Records the ownership of land and property in England and Wales.
Land Registration Academy	The staff training centre of excellence at HM Land Registry.
Land Registry Advisory Council	An advisory board that ensures stakeholders’ interests are considered when developing policies, services and products. It provides an opportunity for information exchange and discussion, drawing on the collective knowledge and expertise of the members.
Land Registry Industry Forum	A cross-section of customers and stakeholders within the property market who work together to find new ways to improve the conveyancing process.
Local Land Charges Register	A statutory register that contains local authority information about the use and enjoyment of properties. It includes things such as listed building status, tree preservation orders and other environmental protections.
Machine learning	The study of computer algorithms that can improve automatically through experience and by the use of data.
Machine readable	Data structured and coded in such a way that it ca be processed by a computer.
National asset	A valuable asset that belongs to a country.
Natural language processing	The branch of computer science (and more specifically, the branch of AI) concerned with giving computers the ability to understand text and spoken words.

Net Zero	Achieving a balance between the amount of greenhouse gas emissions produced and the amount removed from the atmosphere.
Open data	Data that can be freely used, re-used and redistributed by anyone.
Ordnance Survey (OS)	Great Britain’s national mapping agency.
Overseas company	A company incorporated outside the UK (Great Britain and Northern Ireland). If it ‘opens a UK establishment’ it must register with the Registrar of Companies under the Overseas Companies Regulations 2009.
PropTech	The use of technology to help individuals and companies research, buy, sell and manage real estate.
Register change	Applications to change the register
Registered lease	A lease granted for more than seven years must be registered with HM Land Registry. Some leases that are shorter than seven years are also registered.
Register of Overseas Entities	A public register of beneficial owners of non-UK entities that own or buy land in the UK, operated by the Companies House registrar.
Restriction	An entry that limits HM Land Registry from updating the register unless specified conditions are met.
Robotics	An interdisciplinary branch of computer science and engineering
Secondary legislation	Law created by Ministers (or other bodies) under powers given to them by an Act of Parliament (primary legislation). Secondary legislation is also known as ‘delegated’ or ‘subordinate’ legislation and often takes the form of a statutory instrument.
Sustainable development	Development that meets the needs of the present, without compromising the ability of future generations to meet their own needs
Sustainable travel	Travel that doesn’t harm natural or cultural environments.
Title	The evidence of a person’s right to property.
Title plan	A plan showing the area of a registered property on a map, usually Ordnance Survey.
Tokenisation	The creation of a blockchain-based, digital representation (token) of a real-world asset such as property.
UK Geospatial Strategy	Promotes and safeguards the use of location data to provide an evidenced view of the market value of location data, set clear guidelines on data access, privacy, ethics and security, and promote better use of location data. Owned by the Geospatial Commission.
UK National Data Strategy	An ambitious, pro-growth strategy that drives the UK in building a world-leading data economy while ensuring public trust in data use.
UK plc	The UK commercial community considered as a single organisation; or the commercial interests of the UK considered as a whole.
Use land and property data	Datasets about all registered land and property in England and Wales.
Voluntary registration	Land or property must be registered for the first time if it’s unregistered when you take ownership of it or mortgage it. Even if you do not have to register, registering voluntarily gives you proof of ownership; helps protect your land from fraud and makes it easier to change, sell or give your property away in the future.
United Nations	An international organisation founded in 1945. Currently made up of 193 member states, the UN and its work are guided by the purposes and principles contained in its founding charter.
Unregistered ownership	Land or property not yet registered with HM Land Registry.

