PROPERTY SPINE · THOUGHT LEADERSHIP

The lifetime property record. From repeated checks to reusable evidence

Where upfront information, digital logbooks and shared standards could take mortgage lending, and the controls needed to get there safely.

October 2026. Discussion paper. Proposed programme.

Evidence reviewed 11 October 2026. Read time 30 to 36 minutes.

Scope updated 11 October 2026.

Most property evidence is gathered for one transaction, used once and then gathered again. Reform in 2026 points towards something different. Government is pursuing upfront information and digital property logbooks, industry bodies are standardising how property information is described and lenders are already showing what automated routes can do for eligible cases.

This paper explores the next step. A lifetime property record would let checked evidence travel with the property across purchase, remortgage, product transfer, insurance and retrofit, carrying its source, date, confidence and permitted use. The prize is fewer repeated requests and earlier certainty. The risk is stale, mismatched or misused evidence presented as fact.

The paper sets out the building blocks, the hard questions and a practical route to test the idea. It is a discussion of direction, not a description of an operating service.

Audience. Lenders, brokers, conveyancers, valuers, property-data providers, insurers, policy teams and anyone designing the next generation of property transactions.

Commercial summary

- Gather once where evidence is current, relevant and permitted.
- Reuse with conditions so source, date and permitted purpose travel with every fact.
- Recheck on change so new information reopens a decision rather than being silently inherited.

These are design hypotheses for discussion and testing, not achieved benefits.

Part one. Why the one-off property check is reaching its limit

Every mortgage application asks a version of the same question. What is this property, what condition and value evidence supports the loan and who can rely on it? Today the answer is usually rebuilt from scratch, by different parties and at different points in the chain. Evidence gathered for a buyer, a broker or a valuer rarely arrives in a form the next decision-maker can reuse with confidence.

The cost shows up in time and failure. The government home buying and selling reform roadmap says that once an offer is accepted a purchase takes around 120 days on average to complete,

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that the journey is around 60% longer than in 2007 and that around one in three transactions fall through. [13]

- Time. Around 120 days from accepted offer to completion. [13]
- Failure. Around one in three transactions fall through. [13]
- Household cost. House Buyer Bureau estimates 71,959 collapsed sales in Q2 2026 at an average cost of £3,584 each, about £257.9 million in the quarter. [14]
- Ambition. Government expects reform to halve fall-throughs, cut buying times by around four weeks and save first-time buyers an average of £650. [15]

These figures describe the purchase market. They are not mortgage-offer processing times and they do not apply directly to remortgages or product transfers. The House Buyer Bureau figure is a commercial estimate rather than an official statistic and the government savings are forward-looking. Their value here is to show why late surprises matter, not to forecast a Property Spine saving.

The scale of the system raises the stakes. The FCA and Bank of England report £1,760.6 billion of outstanding residential mortgage loans and £77.4 billion of gross advances in Q2 2026. [1] Small amounts of repeated work or avoidable delay, multiplied across that volume, become a real cost to lenders, intermediaries and customers. Equally, small control failures at that scale become a real risk.

What the room should take away.

- The constraint is reusable confidence, not the volume of data available.
- Purchase, remortgage and product-transfer journeys need different evidence and must be measured separately.

Repetition is also a quality problem, not only a cost. Each time a fact is re-keyed, re-ordered or re-interpreted there is a fresh chance of a mismatch between the address a broker entered, the title a conveyancer reviewed and the unit a valuer inspected. A record that carries identity and provenance forward could reduce the number of places where those errors enter. That is a design hypothesis, not a measured result.

The opportunity is therefore twofold. Fewer repeated requests could reduce cost and waiting, while consistent identity and provenance could reduce the late surprises that the government roadmap links to fall-throughs. [13] Neither benefit has been measured for Property Spine and both should be tested rather than assumed.

Part two. The direction of travel in 2026

Several independent signals now point the same way. Policy, standards and lender practice are each moving towards earlier, structured and shareable property information.

Policy. The June 2026 roadmap sets out a direction towards upfront property information and digital property logbooks. [13] OPDA reports that the preceding consultation received 1,133 responses, with 79% agreeing that upfront information should be mandatory and 82% supporting digital property logbooks and property packs. [2] These are consultation responses

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reported by an industry body, not a representative survey or a measured saving.

Standards. OPDA released its v3.5 schema in September 2025, including standardised survey and valuation information. [18] A common data language could reduce translation effort between parties. It does not by itself give anyone permission to access or rely on that information.

Lender practice. In November 2025, Nationwide reported that more applicants were receiving mortgage offers within 20 minutes of starting their application, supported by automated income verification and automated valuations. Nationwide did not disclose the number or percentage of applicants achieving that turnaround. [16] The same lender statement identifies income verification as one contributor, so this is not evidence of a property-data-only saving. [16] Nationwide also joined OPDA in 2024, showing lender interest in shared property-data standards. [19]

Registration. HM Land Registry reports more than 100,000 fewer requisition letters during 2025 to 2026, alongside customer training and sharing avoidable-requisition data. [11] It is a registration-system result, but it illustrates that structured feedback on avoidable errors can reduce repeat work.

Cross-sector data policy. The July 2026 Smart Data call for evidence cites a projection of £71.2 billion in net social value from four schemes over 2028 to 2043. [3] That is a conditional cross-sector estimate rather than a property benefit, but it shows government intent to build consent-based sharing with governance at its core.

Signals worth separating.

- Policy ambition is not delivery.
- A standard is not a permission.
- One lender’s eligible-case speed is not a market average.
- A registration improvement is not a mortgage-offer improvement.

Legislation is now part of the same picture. The Data (Use and Access) Act 2025 received Royal Assent on 19 June 2025 and creates powers for new Smart Data schemes like Open Banking, alongside digital verification services and changes to data protection law. [22] Commencement is staged by regulation, so the Act enables future schemes rather than creating a property scheme today.

The July 2026 Smart Data call for evidence cites £71.2 billion of projected net social value over 2028 to 2043 and a £9.6 billion annual GDP contribution by 2043 across four candidate schemes. [3] These are conditional cross-sector estimates. They are useful as a signal of policy ambition, not as a property-market forecast.

Read together, the signals suggest a practical sequence.

- Common identifiers and schemas first, so parties describe the same property in the same way.
- Earlier disclosure next, so material questions surface before a buyer and lender commit.

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- Reuse under permission last, once rights, freshness and liability are clear enough to rely on.

The registration system is moving in step. HM Land Registry holds more than 27 million titles covering more than 90% of the land area of England and Wales. [30] Its 2026 business plan says it will automate some of the highest-volume applications, starting with residential mortgages. [31] That is a plan rather than a delivered result, but it signals an ambition for a more machine-ready public record.

Part three. What a lifetime property record would contain

A lifetime property record is not one giant database. It is a governed way of linking evidence to a property and carrying the conditions for its use. The Unique Property Reference Number, or UPRN, is a strong candidate join key because it identifies an addressable location consistently across datasets. It supports matching evidence to a location, subject to checking that the right property or unit has been linked. [25] It says nothing about value, condition or suitability.

Each fact in the record needs six attributes to be reusable.

- Identity. Which property and, for flats and conversions, which unit.
- Source. Who supplied it and under what terms.
- Observed date. When the fact was true.
- Last checked. When someone confirmed it was still true.
- Confidence. Why the evidence is trusted and what remains uncertain.
- Permitted use. Who may see, process or rely on it, for what purpose and until when.

Candidate content includes title and tenure, lease terms where relevant, energy performance, planning and building-control history, environmental signals, survey and valuation information, and, for rented property, licensing and tenancy evidence. Borrower, affordability and legal checks remain outside the property record and stay with their accountable owners.

Market context can enrich the record without becoming case evidence. A property intelligence provider reports 185,595 new listings and 106,296 sales agreed across Great Britain in August 2026, a 57.3% period conversion ratio. [4] Data of this kind can frame local market questions. It does not verify a particular property, tenancy or valuation.

The UPRN is already well placed for this role. Ordnance Survey describes it as a unique identifier for approximately 40 million addressable locations in Great Britain, primarily allocated by local authorities and published as open data updated every six weeks. [25] Government open standards require public-sector systems that store or publish property and street information to use UPRN and USRN identifiers. [26]

An identifier is a key, not a conclusion. A UPRN can link title, energy, planning and valuation evidence to a location, yet it does not confirm the tenure, the condition or the value. For flats, conversions and properties that have been split or merged, the hardest question is often whether the evidence describes the right unit. A credible record therefore shows how each match was made and how confident it is.

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- Exact match. The same identifier appears in every source and agrees with the address supplied.
- Inferred match. Identifiers differ or are missing and a rule or person linked them, which should be recorded.
- Conflict. Sources disagree about the unit, the boundary or the tenure, which should prompt human review before reuse.

Part four. Reuse across the mortgage lifecycle

The value of a reusable record grows each time the property meets a new decision. The question at each point is not whether evidence exists, but whether it is current, relevant and permitted for this decision.

- Purchase. Upfront information could surface tenure, lease and material property questions before submission, reducing late queries.
- Remortgage. A lender could see what was checked before and what has changed since, rather than assuming an earlier valuation still holds.
- Product transfer and further advance. The decision is different, so the evidence plan should be proportionate rather than a copy of a purchase process.
- Buy-to-let. Rental, tenancy and licensing evidence could be checked once and refreshed on a schedule that matches lender policy.
- Insurance and retrofit. The same identity and condition evidence could support pricing, resilience and energy-improvement decisions, under separate permissions.

Valuation remains a lender decision. LSL reports that automated valuation models account for about 25% of UK residential valuations, typically for lower loan-to-value lending. [12] A richer record may help a lender decide which cases suit an automated or desktop route and which need inspection. It does not remove valuation requirements, and a lender’s mortgage valuation is different from a buyer’s condition survey.

LSL also reports £27.3 billion of mortgage lending in H1 2026, with £16.1 billion of purchase and remortgage lending and £11.2 billion of product transfers. [7] The split is a reminder that existing-customer journeys are a large share of activity and deserve their own evidence design.

A synthetic illustration shows the difference. A homeowner who bought a flat in 2023 remortgages in 2026. Under a one-off model the lender orders fresh searches and a valuation and the broker re-asks for lease details. Under a governed record the lender sees which facts were checked in 2023, which have expired under its own policy and which have changed since, such as a new energy certificate or a lease extension. It then requests only what its policy says is stale or missing.

The scale of existing-customer activity makes this relevant. LSL reports £11.2 billion of product transfers within £27.3 billion of H1 2026 lending. [7] These journeys rarely need a full purchase evidence pack, yet they still depend on knowing that the property and its risks are as previously understood.

Market-wide figures point the same way. UK Finance reports around half a million refinancing transactions in Q1 2026, up by a third on a year earlier. [28] It forecasts £300 billion of gross

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lending in 2026, including £77 billion of external remortgaging, while house purchase stays broadly flat. A separate £261 billion product-transfer forecast is excluded from gross lending. [27] These trade-body figures and forecasts indicate substantial refinancing activity. They do not establish the proportion of all mortgage activity eligible for evidence reuse.

Reuse must also respect the purpose for which evidence was gathered. A valuation commissioned by one lender is not automatically available to another, and a condition survey for a buyer is not a mortgage valuation. The record should carry those limits with the fact so that reuse is a decision, not a default.

Part five. Who gains, who pays and who is accountable

A shared record only works if each participant sees a reason to contribute. The incentives differ by role and a design that ignores them is unlikely to last.

- Lenders could gain earlier certainty and fewer late referrals, yet need confidence that reused evidence meets their own policy and model-risk standards.
- Brokers could gain fewer repeated requests and clearer next steps, yet should not become the unpaid collectors of evidence for everyone else.
- Customers could gain fewer forms and fewer surprises, yet need to understand what is held about their home and how to challenge it.
- Conveyancers, valuers and data providers could gain wider use of their work, yet need clear terms on reliance, attribution and payment.

Accountability should follow the decision, not the data. The supplier remains responsible for what it supplied and when, while the lender remains responsible for deciding that the evidence was sufficient for this loan. Recording both separately could help prevent two failure modes, which are suppliers being blamed for unforeseeable uses and lenders assuming that someone else checked.

Competition needs care as well. Shared identifiers and schemas are a common foundation, but pricing, risk appetite and policy rules should remain each firm’s own. A record that standardises how evidence is described without standardising how it is judged keeps the market competitive.

Regulators are encouraging this kind of controlled testing. The FCA reports a second cohort of eight firms in AI Live Testing in April 2026 and plans a good and poor practice report on AI later in the year. [24] Supervised testing of data and AI foundations is becoming a normal part of responsible adoption.

Part six. The hard questions

Reuse creates new risks alongside its benefits. A credible design answers these questions before it promises speed.

- Freshness. When does a fact become too old for a given decision, and what event should trigger a fresh check?
- Rights. Consent to share, a lawful basis for processing and permission to rely on evidence are different things. Who records each one?

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- Liability. If reused evidence is wrong, who is accountable and how is the error corrected for every later user?
- Competition. How do competing lenders and providers share a foundation without exposing commercially sensitive information?
- Fairness. Could reuse disadvantage customers whose properties are poorly recorded or unusual?

Absence of a record must never be treated as absence of a risk. A record that looks complete can still be wrong about the unit, the lease or the current condition. The design should make gaps visible, prompt review where evidence conflicts and preserve earlier decisions when later evidence changes.

Consumer Duty provides a useful lens where it applies, covering products and services, price and value, consumer understanding and consumer support. [8] Its applicability depends on the product, activity and customer, so it should be assessed rather than assumed for every journey.

Automated decisions sharpen the rights question. The government summary of the Data (Use and Access) Act describes a more permissive framework for solely automated significant decisions, with safeguards including information about the decision, the ability to challenge it and the ability to obtain human intervention. [23] A reusable record that feeds automated routes would need to make those safeguards practical, by showing customers which facts were used and how to correct them.

Correction is the overlooked design problem. If a reused fact is wrong, the fix must reach every later decision that relied on it, together with a note of which decisions may need review. An append-only history that keeps the original, the correction and the reason is more defensible than silently overwriting a value.

Part seven. A route to test the idea

The lifetime record should be earned in steps rather than declared. Begin with one property type, one journey and synthetic cases, then expand only when evidence supports it.

- Step one. Agree the evidence map for one journey, with the six attributes for every fact.
- Step two. Test reuse on synthetic cases, including stale, mismatched and unpermitted evidence.
- Step three. Run an authorised comparison against a baseline agreed in advance.
- Step four. Decide to pass, revise or stop against criteria fixed before results are known.

Measures worth agreeing include repeat evidence requests per case, the share of reused facts that needed correction, time from submission to a clear property assessment and customer understanding of what is needed. Purchase, remortgage and product-transfer cohorts should be reported separately.

Accenture reports that only one in ten UK organisations had scaled AI or embedded it into core operations by early 2026. [10] Data foundations are part of that gap. A governed, reusable property record could be one of the foundations that allows later automation to be trusted.

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The invitation is practical. Bring one evidence bottleneck, one permission question and one measure worth testing. The aim is a shared design that any participant can test, not a single platform or a promise of faster offers.

Governance should be proportionate to reliance. A fact used only to prompt a question needs lighter controls than a fact used to waive a valuation or confirm tenure. Classifying each use by consequence keeps controls focused where errors matter most.

Success should be judged on quality as much as speed. A reuse rate that rises while the correction rate also rises is a warning sign, not a success.

Outcome measures

Repeat requests. Evidence requests per case before and after reuse, by journey.

Reuse quality. Share of reused facts needing correction or a fresh check.

Earlier certainty. Time to a clear property assessment against an agreed baseline.

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Sources and evidence notes

External facts inform the discussion. Supplier statements, survey findings and government ambitions are not Property Spine performance results. Linked references retain reporting periods and limitations.

[1] FCA and Bank of England. Mortgage lending statistics. September 2026

Published 8 September 2026. Reporting period Q2 2026. Reopened 11 October 2026.

Regulatory MLAR returns from around 340 regulated lenders and administrators. £1,760.6 billion is outstanding residential mortgage stock and £77.4 billion is gross advances. These are market measures, not offer-processing outcomes. The source page changes with subsequent releases.

[2] Open Property Data Association. A once-in-a-generation moment for home buying reform, but what comes next?

Published 9 July 2026. Reports the consultation preceding the June 2026 roadmap. Reopened 11 October 2026.

OPDA reports 1,133 responses, comprising 560 individuals and 573 organisations or professionals. The 79% and 82% figures describe consultation agreement, not population estimates or achieved time savings. The article is an industry-body interpretation of reform.

[3] UK Government. Department for Business and Trade. Smart Data. Multi-sector call for evidence

Published 8 July 2026. Call closed 1 October 2026. Reopened 11 October 2026.

The linked call-for-evidence document cites £71.2 billion projected net social value over 2028 to 2043 and £9.6 billion annual GDP contribution by 2043 for four schemes. These are conditional cross-sector estimates, not property-only returns or an operational-scheme guarantee.

[4] Property intelligence provider. September 2026 Sales Market Intelligence Report

Published 14 September 2026. Reporting period August 2026. Reopened 11 October 2026.

Supplier-reported Great Britain listing and sales-agreed activity. 106,296 divided by 185,595 is approximately 57.3%. This period activity ratio does not track the eventual sale of individual listings and does not establish tenancy rent, valuation accuracy or mortgage performance.

[7] LSL Property Services. H1 2026 interim results presentation

2026 interim presentation. Reporting period six months ended 30 June 2026. Reopened 11 October 2026.

Company-reported mortgage lending of £27.3 billion includes £16.1 billion purchase and remortgage lending and £11.2 billion product transfers. Reported 8.9% market share includes product transfers. Neither the mix nor the share establishes a Property Spine partnership, pilot reach or service quality.

[8] Financial Conduct Authority. FG22/5. Final non-Handbook guidance for firms on the Consumer Duty

Published July 2022. Standing regulatory guidance reopened 11 October 2026.

Chapter one explicitly sets out the four outcomes and chapter two explains scope. The outcomes cover products and services, price and value, consumer understanding and consumer support. Applicability depends on the relevant activity and retail customer. This is not a new 2026 publication or evidence that every buy-to-let case is in scope.

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[10] Accenture. Widespread AI adoption in the UK has yet to scale into productivity gains across organisations

Published 20 April 2026. Fieldwork February to March 2026. Reopened 11 October 2026.

Two surveys cover 1,891 UK employees and 510 business leaders across the UK and Ireland. One in ten scaled organisations and 46% reporting little profit-and-loss impact are consultancy-reported findings, not audited mortgage gains. The report also contains scenario-based projections that are not treated here as realised outcomes.

[11] HM Land Registry. HM Land Registry reports strong progress for customers

Published 15 July 2026. Reporting period financial year 2025 to 2026. Reopened 11 October 2026.

The annual-report announcement reports more than 100,000 fewer requisition letters in the year and describes work on avoidable requisitions. This is registration-system performance, not measured mortgage application-to-offer improvement.

[12] LSL Property Services plc. Update on Data and Automated Valuation Model for Surveying and Valuation Division

RNS Reach announcement published 13 January 2026. Reopened 11 October 2026.

Company-reported estimate that AVM products account for about 25% of residential valuations, typically for lower loan-to-value lending. The source is a valuation provider describing its own new market segment. No method, period or regulator data is given, so the figure is treated as indicative only.

[13] GOV.UK. Ministry of Housing, Communities and Local Government. Home buying and selling reform roadmap

June 2026 reform roadmap. Parent consultation last updated 19 June 2026. Roadmap reopened 11 October 2026. The roadmap page does not separately display its first publication date.

Government statement that completion takes around 120 days after an accepted offer, that the journey is around 60% longer than in 2007 and that around one in three transactions fall through. These are government descriptions of the market, not a measure of mortgage-offer time.

[14] Property Wire reporting House Buyer Bureau. Property fall-throughs rise 6.6% in second quarter of 2026

News report of House Buyer Bureau analysis of TwentyCi data for Q2 2026. Reopened 11 October 2026.

Commercial estimate of 71,959 collapsed residential transactions in April to June 2026 at an average cost of £3,584 and a total of £257.9 million. Produced by a cash home-buying firm, not an official statistic, and not specific to mortgage processes.

[15] GOV.UK. Ministry of Housing, Communities and Local Government. Homebuying shake-up to slash delays, cut costs and stop sales falling through

Government press release published 18 June 2026. Reopened 11 October 2026.

Government expectation that sales packs, earlier binding agreements and digital tools will halve fall-throughs, cut buying times by around four weeks and save first-time buyers an average of £650. These are forward-looking policy estimates, not delivered results.

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[16] Nationwide for Intermediaries. Financial Adviser Service Awards 2025

Published 21 November 2025. Nationwide reference checked 12 October 2026.

Nationwide reports that more applicants receive mortgage offers within 20 minutes of starting their application, alongside automated income verification and automated valuations. No count, percentage, measurement period or definition of fully touch-free processing is supplied for these offers. The separate ‘at least 20%’ statistic concerns automated income verification.

https://www.nationwide-intermediary.co.uk/news/fasa-2025

[18] Open Property Data Association. OPDA launches v3.5 schema with new functionality to streamline transactions

Published 16 September 2025. Reopened 11 October 2026.

Industry-body announcement of a data-standard update that includes standardised survey and valuation information. A shared schema supports a common language. It does not grant access to data, establish reliance rights or remove valuation and inspection requirements.

[19] Open Property Data Association. Nationwide joins OPDA campaign to transform homebuying process through digitised property information

Published 23 July 2024. Reopened 11 October 2026.

Membership announcement showing lender support for shared property-data standards. Membership does not establish that faster offers were caused by OPDA standards.

[22] GOV.UK. Department for Science, Innovation and Technology. Data (Use and Access) Act 2025

Royal Assent 19 June 2025. Collection published 27 June 2025 and updated 25 July 2025. Checked 11 October 2026.

Government summary of an Act enabling digital verification services, new Smart Data schemes and changes to data protection law. Commencement is staged by regulation. The Act creates powers for schemes. It does not itself establish a property Smart Data scheme.

[23] GOV.UK. Department for Science, Innovation and Technology. Data (Use and Access) Act 2025. Data protection and privacy changes

Published 27 June 2025. Checked 11 October 2026.

Government summary, not ICO guidance or legal advice. Describes a more permissive framework for solely automated significant decisions with safeguards including information about the decision, the ability to make representations and challenge it and the ability to obtain human intervention.

[24] Financial Conduct Authority. FCA announces second cohort for AI Live Testing

Published 21 April 2026. Reopened 11 October 2026.

Regulator announcement of eight further firms testing AI applications with FCA support, including agentic AI use cases, and of a planned good and poor practice report on AI later in 2026. Participation is supervised testing, not regulatory approval of any product.

[25] Ordnance Survey. OS Open UPRN

Product page checked 11 October 2026.

Describes UPRNs as unique identifiers assigned to approximately 40 million addressable locations in Great Britain, primarily allocated by local authorities and published as open data updated every six weeks. An identifier links records. It does not confirm tenure, condition, value or the correct unit within a building.

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[26] GOV.UK. Central Digital and Data Office. Identifying property and street information

Updated 29 January 2026. Reopened 11 October 2026.

Open standard requiring government systems that store or publish property and street information to use UPRN and USRN identifiers. It applies to government services, not to private lenders.

[27] UK Finance. Mortgage lending in 2026. A mid-year health check

Published 1 September 2026.

Trade-body forecast that external remortgaging rises 10% to £77 billion, product transfers rise 2% to £261 billion and total gross lending rises 4% to £300 billion in 2026, with house purchase broadly flat. These are forecasts, not outturns. Product transfers are reported separately and are excluded from gross lending. Original publisher text checked through a cached copy and companion UK Finance forecast release on 11 October 2026 because direct automated access was blocked.

[28] UK Finance. Household Finance Review. Q1 2026

Published June 2026.

Trade-body review reporting around half a million refinancing transactions in Q1 2026, up by one third on Q1 2025. Refinancing includes remortgages and product transfers. It is not a measure of evidence reuse. Original PDF text checked through a cached copy on 11 October 2026 and corroborated with industry reporting because direct automated access was blocked.

[30] HM Land Registry. Annual Report and Accounts 2025 to 2026

Published 15 July 2026 and updated 1 October 2026. Reopened 11 October 2026.

Reports more than 27 million registered titles covering more than 90% of the land area of England and Wales and estimates land and property value at nearly £9 trillion. Applies to England and Wales only.

[31] HM Land Registry. HM Land Registry Business Plan 2026+

Published 31 March 2026. Reopened 11 October 2026.

States an intention to automate some of the highest-volume applications, starting with residential mortgages, and to modernise systems and data. A plan, not a delivered result.

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