



# Catalyzing Innovation

ANNUAL WORLD BANK CONFERENCE ON LAND AND POVERTY  
WASHINGTON DC, MARCH 25-29, 2019



**HM LAND REGISTRY**

**LOCAL LAND CHARGES**

**LAYING THE FOUNDATION OF A  
NEW NATIONAL DIGITAL SERVICE**

**Presenter and author - Allison Bradbury**

**Author - Nick Eccles**

HM Land Registry for England & Wales

[Allison.bradbury@landregistry.gov.uk](mailto:Allison.bradbury@landregistry.gov.uk)

[Nick.eccles@landregistry.gov.uk](mailto:Nick.eccles@landregistry.gov.uk)

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## **Abstract**

Each of the 326 local authorities in England is required to hold a Local Land Charges register that records obligations affecting properties within its administrative area. Across the country there are some 26 million charges that are held in differing formats and to different data standards, often in non-digital, paper or electronic format.

Obtaining evidence from this dataset that describe restrictions on the use of the property such as building restrictions or listed building information take up to several weeks and impact property buying decisions and timelines.

Working in **partnership** with the local authorities, the United Kingdom's Her Majesty's Land Registry (HMLR) has begun to **centralise** and **transform** this **data**, which can now be accessed through a new **innovative** online **digital** service. The new service provides instant online access to citizens, speeding up the home buying process.

## **Key Words:**

Centralise

Data

Digital

Innovative

Partnership



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## INTRODUCTION

A key objective in HM Land Registry's (HMLR) business strategy is to underpin property ownership worth over £4 trillion across England and Wales. UK Government acknowledges that the housing market is broken as set out in the The Housing White Paper, (February 2017). This paper committed HMLR to become the world's leading land registry for speed, simplicity and open approach to data. The local authority Local Land Charge (LLC) service contributes to the housing market problem by causing delays and HMLR is committed to improving the service.

This paper is based on the experience, expertise and knowledge on the provision of land and property information gained by the Local Land Charges Programme Director, Allison Bradbury, working at HMLR for England and Wales. The paper does not represent a formal HMLR view and is a representation of the views of the author.

### The problem

Currently each of the 326 local authorities in England maintains a register of LLCs within its jurisdiction. These vary widely with differing formats, standards, turnaround times and fees. Formats include paper, microfiche, electronic and digital and data standards vary significantly. This has resulted in a postcode lottery and a situation where most customers and lenders currently experience a disappointing level of service with huge variations in price, speed and accessibility.

Delays in the conveyancing process are often cited by homebuyers as their most frequent frustration. The time taken to carry out searches and the fact that not all local authorities have digital data, are specifically noted as causes of delay.

### Solution

To solve these problems, HMLR was given statutory responsibility for creating a national register of LLCs. Our aim is to improve customer experience by reducing turnaround times, improving data quality and cutting costs for customers.

We created and launched a digital LLC Register in July 2018 that is a 'one-stop shop' for LLC searches once all the local authorities' data has been digitally transformed and migrated.



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## DIGITAL

The new LLC digital service is one of the UK's first fully spatially enabled registers that takes numerous sets of data and transforms them into a single, centralised digital service that puts customers at its heart.

### The Case for Change

Citizens across the United Kingdom expect to be able to access high quality digital services quickly which represent value for money. The legal profession and wider conveyancing industry which HMLR serves have been generally slow to modernise and despite the availability of digital services many individual practices have preferred to rely on manual systems and form-based applications. However, this is now changing rapidly. It is predicted that the importance of technology in the delivery of legal services will continue to grow. Furthermore, citizens increasingly expect technology and services from Government that match their experiences in the other aspects of their life.

The Housing White Paper, Fixing our Broken Housing Market, published in February 2017 commits HMLR to become the world's leading land registry for speed, simplicity and openness of data. It also commits the Government to making land interests more transparent.

At present, the LLC service within the conveyancing process is highly fragmented and often old fashioned. The search processes that happen prior to completion of a housing transaction can be the cause of delay and frustration.

The new LLC service therefore fits in a wider context of modernising that system to improve the functioning of the housing market. LLC searches are concerned with facts about specific pieces of property or land and include information relating to items such as listed buildings, financial charges, smoke control zones and planning permissions which affect a property or piece of land. Integrating LLC with other statutory searches provided by HMLR will provide conveyancers with a more consistent service.

Under the provisions of the Infrastructure Act 2015, HMLR becomes the sole registering authority for LLCs, once these activities have been transitioned from local authorities (LAs). The programme of work is responsible for implementing this legislation and will therefore centralise information from across 326 English local authorities into a single digital national register.

HMLR will significantly improve the customers' experience of the LLC process once a local authority has migrated to the new register, by making it better, quicker and cheaper:

- A new national digital service with 100% of the searches from a spatially enabled digital register will be established;
- The new service will reduce turnaround times from a current committed average of 8 days to instant online access; and
- The new service will reduce the price for an LLC official search from a current average of £27 to £15.



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HMLR will provide a nationally resilient service that is more robust to deal with innately variable demand for the service and keeping the data itself safe. This service therefore forms a central part of HMLR's support for Her Majesty's (HM) Government priorities on improving the conveyancing process and digital by default services.

HMLR are well placed to deliver the LLC service. Underpinning the conveyancing system and providing property information are both core to the purpose and skills of HMLR. The vast majority of LLC customers are existing HMLR customers.

## Digital by default

HM Government's strategy is for citizen facing services to be 'Digital by Default'<sup>1</sup>. The underlying goal is for digital services to be so straightforward and convenient that all those who can use them will choose to do so. The strategy acknowledges that citizens will only choose to use Government services digitally if they are far more straightforward and convenient than the alternatives. For services linked to property and geography, this includes making the service and data 'spatially' enabled where it is digitally linked to a map that can be viewed.

## Design principles

The new digital LLC service is built using strict Government Digital Service (GDS) design principles which cover all aspects of user research, service testing, functionality and design. The Government Digital Service is a unit of the Government of the United Kingdom's Cabinet Office tasked with transforming the provision of online public services.

GDS are responsible for the digital transformation of Government services in the United Kingdom. They are a centre of excellence in digital, technology and data, collaborating with Departments to help them with transformation. They work with Government to build platforms, standards and digital services. GDS run GOV.UK, the central point to find government services and information which has grown to be part of the national digital infrastructure. We used GOV.UK's design toolkit and patterns and our technical choices have always been to use open source software over proprietary, wherever possible.

A key part of our early design decisions was to:

- enhance fundamentally the existing legal language opting for plain English throughout the service;
- completely redesign the categorisation of charges that have been in existence for over 40 years; and to
- make a more understandable service for citizens.

HMLR's digital strategy is to make use of cloud computing wherever possible. Using only cloud-based technology means we can scale up the service as required as we aren't restricted by server capacity. This

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<sup>1</sup> HM Government Digital Strategy <https://www.gov.uk/government/publications/government-digital-strategy>



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allows efficiencies, general cost savings and scalability as we migrate more local authorities' data to HMLR.

## User research

The team have completed a significant amount of user research and have spoken to a substantial amount of local authorities and customers across the UK. This included detailed research with over 500 users and contextual research with 15 users with cognitive impairments.

The team used a range of methods in their research. They interviewed current beta users, testing different LLC charge category content with citizens, carried out contextual observations of people going through the current planning application process and using the private beta service. The team have carried out usability testing in a lab on a range of devices and pop-up research at a citizen's advice bureau office.

Research findings have enabled the team to create three personas for the service which allows local authorities to maintain their part of the service.

In addition, five personas were created to allow professional customers to search for information on the register. All these personas include behaviours, pain points and their needs which assist with the development of a new service.

## Customer Insight

HMLR commissioned independent research with its stakeholders to ensure that the policy objectives were met when the LLC service build commenced. This ensured that any changes to customer behavior and wider changes in the conveyancing market were considered.

In 2014, 2016 and 2017 market research studies were conducted, with the findings fed back into service and policy development.

The research objectives were set out as follows:

- To identify how the current process flow for solicitors/conveyancers when obtaining LLC searches - a customer journey map to show pain and pressure points
- To identify how HMLR providing LLC will impact current process flows, paying attention to cost and time benefits to any new proposals
- Discover what the ideal process for customers would be and whether users would consider process improvements and innovation by utilising greater access to data.
- To identify additional improvements and functionality which would enhance the user experience.
- To establish the overall viewpoint and recommendations of Solicitors and Conveyancers and Lenders of the new proposal.
- To inform the Customer Engagement Strategy
- To inform the Pricing Strategy
- To inform the Fee Strategy



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The outcomes of the research were as follows:

- The research provided valuable insight in to market factors and behavior and identified existing customer pain points in the conveyancing process when ordering LLC searches
- It provided a price sensitivity analysis for the proposed cost of £15 for an official search
- It tested and provided feedback on the features and benefits of the service at an early stage in the design process
- It allowed HMLR to further test many of the policy decisions it had consulted on during the legislative phase of the programme.

## **Functionality and design**

By investing so many hours in researching and testing with hundreds of stakeholders since the programme commenced, user research has been at the core of the service design in several ways. For example, by repeatedly testing and iterating our service design, we have substantially improved system usability, accessibility and registration accuracy over time.

By incorporating a feature which allows users to manually upload existing spatial files into our mapping system, we have saved them time, helped data to remain consistent across systems, and addressed the genuine needs of the user as established by the research team.

## **Service testing**

HMLR have undertaken significant software testing that has involved the development of code, performance, penetration and accessibility testing. Our service design iterations are tested in multiple environments and deployed to ensure they are accessible to customers and local authorities. This is an intensive activity prior to any new service being launched online by HMLR.

We have adopted an innovative approach to building the new register by successfully setting up ‘pop-up’ testing labs. This has given our users more flexibility both with dates and has contributed to the volume of research we have been able to carry out. We have also completed live streamed testing sessions with our developers. This is an approach which is used across Government and has been shared with other user research communities in other departments.

We have set up cross-Government workshops at official level to bring people together to talk about geospatial services. One of the objectives is to share the learning and insight we have obtained to help other Government Departments address similar issues and challenges for their services.

As a result of creating the new LLC service, HMLR have increased the number of well-trained, skilled teams, experienced in designing and building innovative, user-centric services that will provide wider business benefits when creating other digital services. HMLR’s customer engagement team demonstrated the new system to users in the months preceding the launch of the service which helped to identify any problems ahead of time, and reduced pressure on the platform on launch day as users were registered at an early stage.



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The team continually assesses the work being done and look for where improvements can be made. Data analytics are being intelligently applied to improve the user experience, enabling HMLR to administer the service more effectively.

## Assessment

As a new online public service, GDS conduct assessments throughout the iteration of the service design. The LLC service has passed both its alpha and beta assessments over a two-year period. The alpha phase allowed us to build a prototype of the service and test it with users. This built confidence with stakeholders that they could see how the service was developing. It demonstrated that the service we wanted to build was technically possible. The experience gained from the alpha allowed us to find any problems with the design and solve them. This took place while we tested different mapping formats and allowed us to test a different way for defining LLC charge categories, for example planning information and financial charges. The alpha determined how much the service would cost to build and highlighted any major risks we may have encountered during the next phase of development – the beta phase.

As we progressed into the beta phase of development, we operated a version of the service which allowed us to migrate the actual data from four local authorities and test the service across all its elements. It allowed local authorities to update the register and maintain its integrity and it allowed customers to search for information, testing that customers received the correct and relevant information for the property transaction. The LLC service passed the GDS Beta assessment in November 2018.

In its feedback to HMLR when giving approval following the Beta assessment, GDS said:

- “The team continue to make excellent progress on a complex and highly technical service challenge, working in an agile and iterative way, learning from doing”
- “Key technical decisions are within the team’s gift, and they are using the Beta phase to test their choices, but also refine the wider data migration approach, holding suppliers to account through their own research and development approach”
- “The team are proactive in securing user insight, through primary research with a range of users, supplemented by an active and well-considered approach to the use of analytical insights”

## DATA

Each of the 326 local authorities across England are legally required to maintain a register of the existence of the LLCs that affect land within their jurisdiction.

The migration of property information such as planning and listed building information is a significant and complex data transformation of 26 million records held in many different formats across local government.

The data formats which currently exist are:



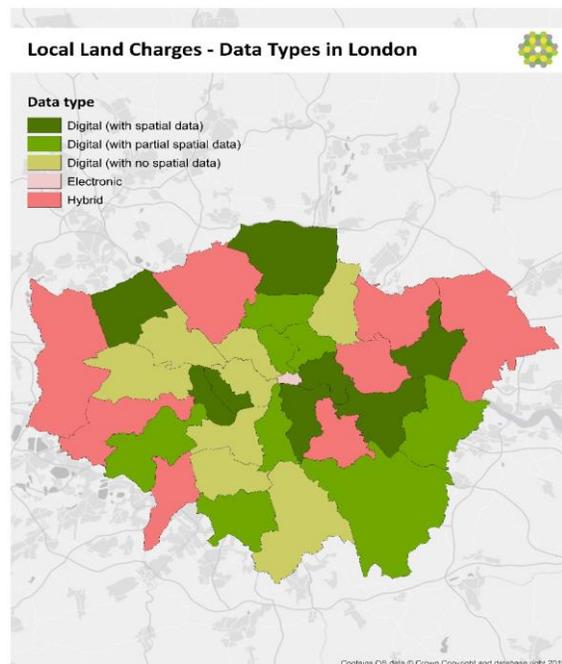
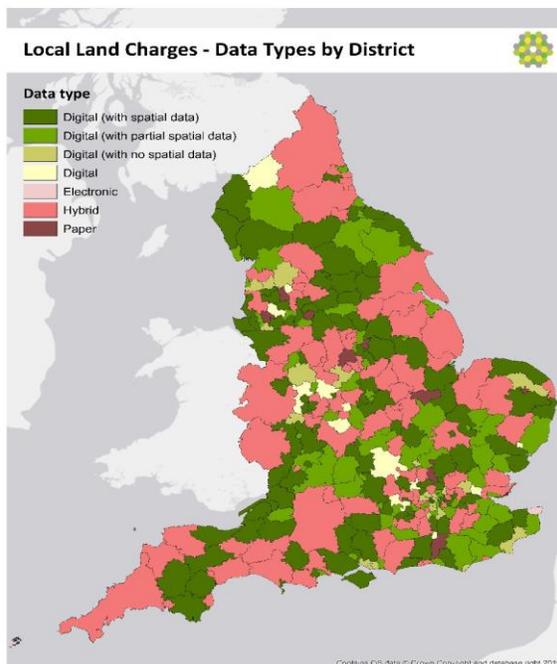
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- Digital - Consists of structured data items that reside in fixed fields within a record. These items can be extracted by machine without human intervention or the need for software to recognise the items as they are always held in a pre-defined place.
- Electronic - This category includes LLC data that is held in Word documents, scanned paper records, Excel spreadsheets and microfilm images (microfiche). Although held electronically, data items cannot be reliably extracted automatically by machine without either human intervention or the need for additional software to validate the nature of the item (optical character recognition for example).
- Hybrid - Consists of a combination of both digital LLC data (see definition for Digital) and non-digital data which is either in electronic or paper format (and may include microfiche).
- Paper - The LLC data is held in a paper format; no electronic or digital means is used in the process. This category includes paper documents, index cards and any record that must be physically inspected.

The different types of systems in place around England is illustrated below:



For each local authority to be able to transfer its LLC records into HMLR's new register and become part of the new service, records first need to be transformed into a single data format and structure. HMLR makes sure each digital record is complete (text and spatial extent), accurate and has been transformed into a standard format before it is transferred to the new register. Once migrated it can be stored, accessed and maintained in the new register.



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## Approach to migration

HMLR has embarked on a phased transition of the data and is currently migrating the first phase of local authority data. The selection of those local authorities and their data has been driven by their readiness for migration. The first phase represents a broad spectrum of data types (Digital, Electronic and Paper or a hybrid thereof) and covers most LLC system types. This will allow HMLR to learn valuable lessons for future phases.

It is early days and the lessons being learnt are constantly incorporated into the migration of the next local authority. The new service has five local authorities live on the system:

- Warwick District Council
- Liverpool City Council
- City of London Corporation
- Blackpool Council
- Isles of Scilly

The lessons learnt from Blackpool Council are being transferred to other local authorities where migration is in development.

Blackpool Council did not hold spatial data for many of their properties and HMLR were required to create spatial extents from point data. The same situation has arisen in another authority and the lessons learnt from the spatial capture have been transferred accordingly. In future the approach taken across the migrated local authorities will be published across all local government so that data can be prepared in advance of migration. This kind of challenges are embraced by both HMLR and the local authority as an opportunity to introduce a consistent format to the data and those local authorities who are already migrated have started to assist others to prepare their data to the correct standard.

Future phased rollout will consider the readiness for migration based upon information published by HMLR, the search volumes and the proximity to authorities already on the Register, thereby reducing complexity of boundary issues.

## Data quality standards

Each new digital data record is only completely transformed when both textural and spatial quality levels are met. Our acceptable data quality levels are:

- Completeness – 100%
- Thematic Accuracy and Positional Accuracy – both 99%
- Conceptual and Temporal Validity – both 95%

Where data is incomplete, inconsistent or inaccurate we have introduced a warning assessment that enables HMLR to work with the local authority to close the gap, often by applying agreed business rules during data transformation. This creates a complete and useable digital dataset with an associated spatial extent.



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Over time, as the LLC register is populated with each local authority dataset, it is HMLR's ambition that the new service will become the trusted and guaranteed source of local land and property information for anyone to access, at any time to understand matters affecting their property.

One issue that has specifically been encountered in the early migrations is the use of point polygons. Using Inspire and HMLR polygons, the spatial extent of these were transformed and provided the local authority with better quality data records. One of the migrated local authorities has reported that the cleansed data has enabled them to create new services for parts of the property sector who currently do not use the data because of the complexity of access. Other examples of migration issues include where the geographic description was not correctly captured against a polygon data. The transformation of the data now provides superior accuracy without the need for manual intervention.

## Reported benefits of transformed data

Benefits reported by local authorities who have migrated at this stage are:

- Reduced risk and better access to the data through the system they use to maintain the register
- Replacement of traditional single enquiry services with real time analytics from new data sets
- New uses for the data previously unavailable because of the disparate nature of the information
- Access to better information earlier in the homebuying process and reduced time for the whole transaction as better decisions can be made earlier.

## INNOVATION

HMLR recognises that geospatial data has a high commercial potential and can speed up the emergence of a wide variety of value-added information products, digital applications and services. HMLR is one of the six expert partner bodies working with the UK's Geospatial Commission set up in 2017 to maximise the value of all UK government data linked to location, and to create jobs and growth in a modern economy.

To ensure that the new LLC service meets its strategic aims and objectives, HMLR has worked closely with suppliers, local authorities and customers to ensure innovative solutions are in place to obtain a search product. Our collaboration with software companies who provide case management solutions to conveyancers ensures that they can order an official search directly through their case management system.

## Innovative service offering

The new LLC service consists of two innovative components:

- *Search* – where all users can request a search for free, or an official search
- *Maintain* – where 'approved' users can add, vary and cancel charges on the register using a user interface or an Application Programming Interface (API) which allows two applications to talk to each other.

The new service offers customers and citizens the option of downloading a search for free or an official search for £15. A free search provides:

- the description of the local land charge
- the registration date (this is when the charge was added to the register)



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- details of the authority that can answer questions about the local land charge.

In addition to the above, an official search that costs £15 offers other innovative benefits, including:

- guaranteed search results
- the full spatial extent of every local land charge
- unlimited repeat searches for six months
- a search history dashboard giving customers access to previous searches at any time.

Importantly both the free and paid for options offer:

- consistent quality of data which provides clear and accurate search results
- instant online search results with 24/7 access to the data.

## Future innovation

We recognise that having migrated five local authorities so far, it is too early at this stage to fully understand the future and uses of the LLC dataset. We anticipate that private enterprise will be able to collate this data into chargeable services and make other sustainable services available within the property sector. A single register of this information will replace single enquiry applications with real time analytics from these new datasets. New uses for the data will be possible once the data is unified. A combination of this property data with other data creates faster more accurate analysis for more specific needs.

To ease business change within local authorities, HMLR has built an open API . This will standardise the entry of data to drive data quality and consistency and makes sure that the data in the register is kept up to date. The interface introduces some mapping and spatial skill requirements current users do not always possess. To ease this the team developed an intuitive system and provided in-service support which has been positively embraced by local authority users.

As the service evolves the team are monitoring and evaluating wider economic benefits this national digital register could provide to the UK economy. There are already proposals from prop tech companies, lenders and data providers into how the data can add value and improve other areas of the land and property sector.

HMLR envisages that the new register could provide the UK Government an opportunity to use the data captured in ways that might support policies including around planning and housing. For example, analysis of the dataset could provide insight to local housing needs in priority areas.

## PARTNERSHIPS

In designing the new LLC service, HMLR has undertaken an extensive amount of engagement and developed critical partnerships with local authorities, customers, officials in other Government Departments and a variety of trade bodies who are involved in the conveyancing process.



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## Recognising the key issues

To understand the key issues a small team from HMLR undertook early engagement with approximately 60 local authorities in England & Wales, and a similar number of customers and trade bodies.

The views from these initial meetings validated the appetite for change and confirmed the characteristics of the existing services that individual local authorities were providing their customers; namely:

- records were held in a range of formats including paper, microfiche and electronic;
- there were inconsistent turnaround times; and
- local authorities applied variable pricing structures.

## Developing better policy

HMLR recognised that it had to build on its initial engagement and develop crucial partnerships with local authorities and Government Departmental officials to develop the LLC policy and better understand the associated data.

We completed a programme of extensive engagement that we had identified as essential to:

- keep local authorities informed of policy development
- demonstrate our thinking
- build support and trust
- complete data collection samples.

In the development of this extensive engagement strategy we established our stakeholders' positions within a power and interest 'Boston matrix' model. This helped us to identify several trade bodies and associations with high influence and interest that would be vital to our policy development. To maximize their expertise and opinions we invited these groups to form an important partnership with HMLR and establish an advisory board.

The advisory board continues to be a key partnership for HMLR and the LLC service. It has a valuable contribution to make in supporting the programme as we increase migration activity and develop the service.

We have invested heavily in identifying and developing a team of advocate partnerships that represent local authorities with a range of skills and experience to inform and assist HMLR. These partnerships come from different departments within local authorities; some managers; some having a vast wealth of technical expertise and some having undergone extensive digitisation programmes.

Workstreams across the HMLR LLC programme have utilised these partnerships to feed into workshops, policy decisions, provide background and a local authority perspective. Importantly, they have been prepared to be known as HMLR advocates and have spoken in support of the policy at several of the LLC engagement activities. At technical workshops the input from Advocates has not only provided the Programme with greater confidence in compiling practice guide material and requirements but they have validated our understanding and decisions.

A fundamental policy area that HMLR had to consider was the impact of implementing the new service and to provide funding to cover the costs to local authorities (new burden payments that migrated local authorities would be entitled to).



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HMLR established a new burden working partnership consisting of HMLR, English local government organisations, six local authorities and Government representatives at official level. In a series of meetings, the partnership considered what work, activities and other costs fell within the definition of a new burden; and what the appropriate measures would be to assess the magnitude of these costs.

## **Building a new service**

HMLR recognised that it had some of the skills to undertake the build of a new digital service but acknowledged that it would need to identify a delivery partner to increase its capacity to support and build the new register that would ultimately hold the transformed data. HMLR understood the importance of seeking a delivery partnership that would complement its existing inhouse workforce's capability, bring additional specialist digital skills and delivery experience. It was essential this partnership not only supported the building of a world-class transformational service but also provided HMLR staff with specialist digital skills to support and undertake future digital transformation projects. Selecting a partnership with a strong cultural fit to HMLR was also a crucial factor.

HMLR undertook a procurement exercise to identify this partner. With a history of successfully delivering complex projects and providing digital services and platforms to over 150 well-known global organisations and large government departments, Kainos were successfully appointed as HMLR's delivery partner.

This partnership has brought the new digital skills and experience essential to building a world class, customer friendly, transformational digital LLC service.

The hugely successful partnership service and has enabled the roll out of the following process improvements across the LLC Programme:

- User research
- Agile delivery at scale (four teams, 50 people)
- Testing strategy
- Governance of Agile projects.

## **TRANSFORMATION**

HMLR plays an important role in the property market, underpinning property ownership worth over £4 trillion across England and Wales including over £1 trillion of mortgages. As a public sector organisation, it delivers for its customers and for the wider economy and plays a critical role in supporting the government's housing and infrastructure objectives.

Our Business Strategy for 2017-2022 sets out the steps we are taking to uphold our values and implement the ambition set for us by the Government "to become the world's leading land registry for speed, simplicity and an open approach to data".

Delivering the LLC service is one of the ambitions within our Business Strategy. It is one of the largest digital transformation programmes being undertaken by HMLR and will simplify conveyancing property transactions.



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## Launching the new service

Throughout 2018 HMLR has made significant progress with its LLC transformation programme. A phased approach to delivery provides us with the opportunity to better understand, to iterate, adapt and to manage the risks in this large transformation programme.

Our first phase has involved collaboration with around 26 local authorities, specifically targeting local authorities with high search volumes and long turnaround times. The first phase transformation will see up to 26 authorities migrate across, including all those with wholly paper-based registers, some with electronic based registers, and some hybrid.

In the first six months of 2018 the programme team laid the foundations, addressed quality issues, developed a comprehensive business change strategy and redesigned business processes. This enabled the new digital register to go live in July 2018.

As of January 2019, we have migrated five LLC datasets from the Phase 1 local authorities. The datasets have been transformed and successfully migrated to HMLR's new digital service which has been accessed by customers and citizens over 10,000 times.

## Launching the first migrated local authority

The launch of the service in July 2018 with the first migrated local authority, Warwick District Council marked a significant milestone in the use of innovative digital technology and data, to provide quicker and simpler services for customers.

HMLR's Chief Executive and Chief Land Registrar Graham Farrant said at the time:

*"Buying a house is the biggest financial investment of people's lives. By centralising and digitising the local land charges information of local authorities in England we are helping to improve conveyancing. Search results from the new register will be instantly available in a standard, easy-to-read format. This is another significant step forward in the Government's ambition to make the home-buying process simpler, faster and cheaper."*

*Warwick District Council is leading the way by being the first local authority to migrate their local land charges data to our new register. I look forward to more local authorities joining the central register during the year."*

The Chief Executive for Warwick District Council commented:

*"As a forward-looking council aiming to provide the best possible service to all our customers, we very much welcome any measures which will speed up the process of buying a home. Opening up our data to HM Land Registry will be a huge benefit not only to those wishing to purchase a home or land in our district, but also to our busy planning team."*



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## Benefits for customers and citizens

The launch of the LLC digital service has already contributed to the delivery of the policy aims in the five local authorities that have migrated to the new service:

- guaranteed search results provide the highest level of due diligence
- the full spatial extent of every charge appears on the search result
- standard £15 fee for each search, providing a reduction to the current national average price
- consistent quality of data provides clear and accurate search results
- instant online search result with 24/7 access to the data, reducing delays in receiving searches
- unlimited repeat searches for six months to check for any new charges before completing a transaction
- search history dashboard giving users access to previous searches at any time

The innovative and transformed service has received an overwhelmingly positive response from customers and local authorities. Despite the limited evidence base so far, the customer benefits of instant access to better quality and presented data will have a positive impact on the property buying market.

Our customers are talking about the new transformed service through their own social media and communication channels and publishing their views of the new transformed service that include:

*“The digital switch-on will be welcome news to residents, businesses and investors. The snail’s pace of the transaction process has held back the housing market by delaying movement up and down the chain. The initiative by HM Land Registry is a key part of transforming property transactions by helping to save time and reduce fall-through rates.”*

Andrew Lloyd, Managing Director of Search Acumen

*“We are thrilled to be the first conveyancing team to use the LR LLC1 service and couldn’t believe how quickly the documents were returned and the quality of the reports therein. We can already see how this service will be such a benefit to our customers; speeding up transaction times and furthering their overall positive conveyancing experience.”*

Tom Ansell, Head of Practice Area - Conveyancing, Brethertons LLP

*“The digitisation of Local Land Charges data marks the start of a major milestone in our industry and we are delighted to have completed our very first LLC1 search this morning. This aims to improve the speed of delivery and we are proud to support our clients in seamlessly accessing this data, without them having to change any of their working practices.”*

Stephen McCluskey, Operations Director for SearchFlow

## Transforming home buying

HMLR customers range from private individuals to major financial institutions, largescale developers, a wide variety of legal and conveyancing service providers and third-party businesses that make use of our data to innovate and inform their own work.



# Catalyzing Innovation

ANNUAL WORLD BANK CONFERENCE ON LAND AND POVERTY  
WASHINGTON DC, MARCH 25-29, 2019



Mortgage lenders we have talked to are very excited about the prospect of the access to the transformed data to better inform lending and property development decisions. Their main question is how fast we can transform other local authority datasets. Through the initial transformation and migrations, HMLR has better understood the process and costs, and the size of challenge.

The digital revolution is transforming the UK's property market with the increasing availability of online property information services. HMLR believes that as the register is populated with transformed local authority data, new services and efficiencies will increase and support this revolution.