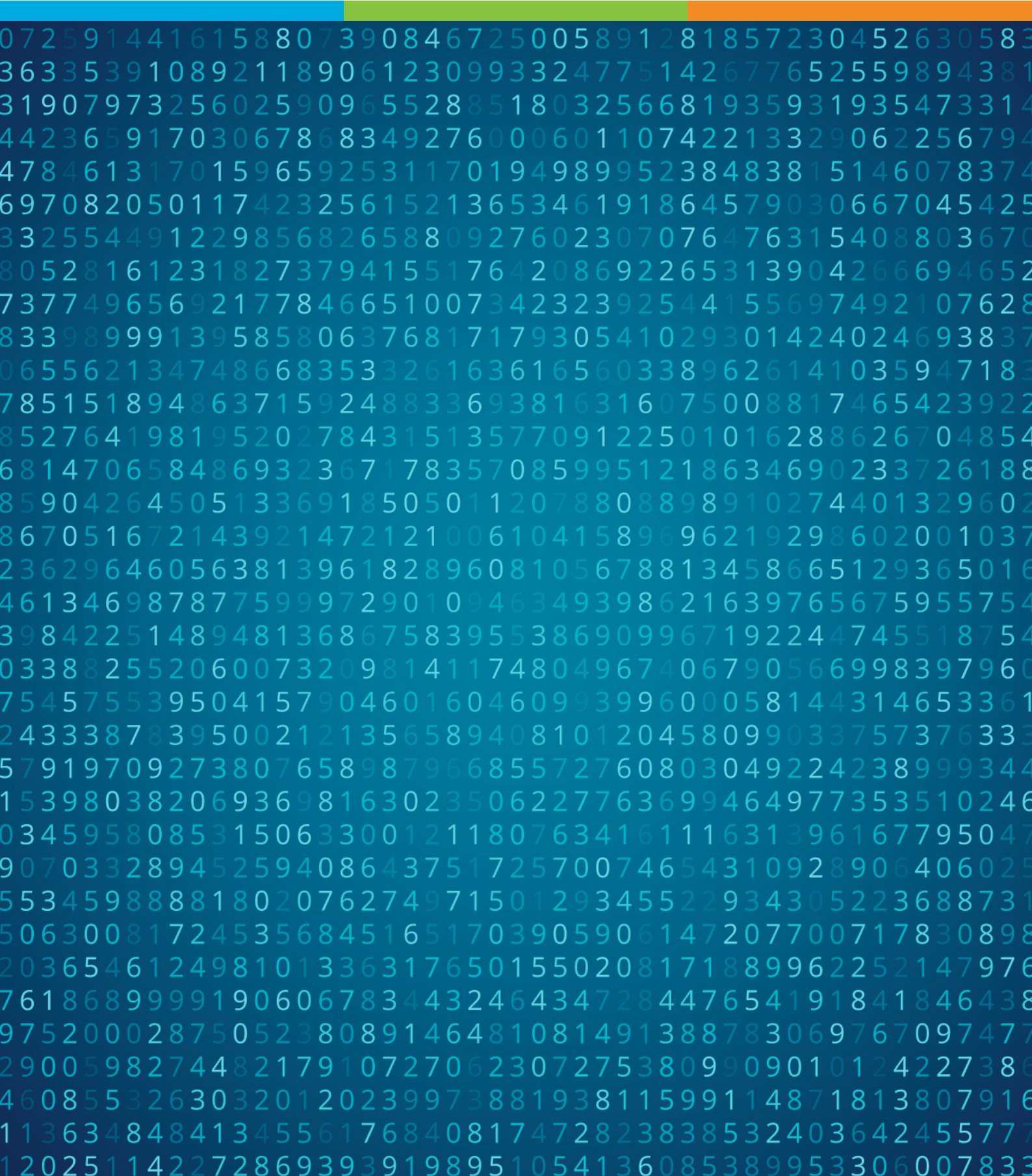# IRPM White Paper

The UPRN: what's in a number?

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During 2020, our Tech Insights project brought property experts together to discuss the opportunities and challenges of data use and technology in our sector. Now, we are moving that conversation on, to look in detail at one aspect of data use: the benefits and challenges of adoption of the UPRN by both government and industry stakeholders.
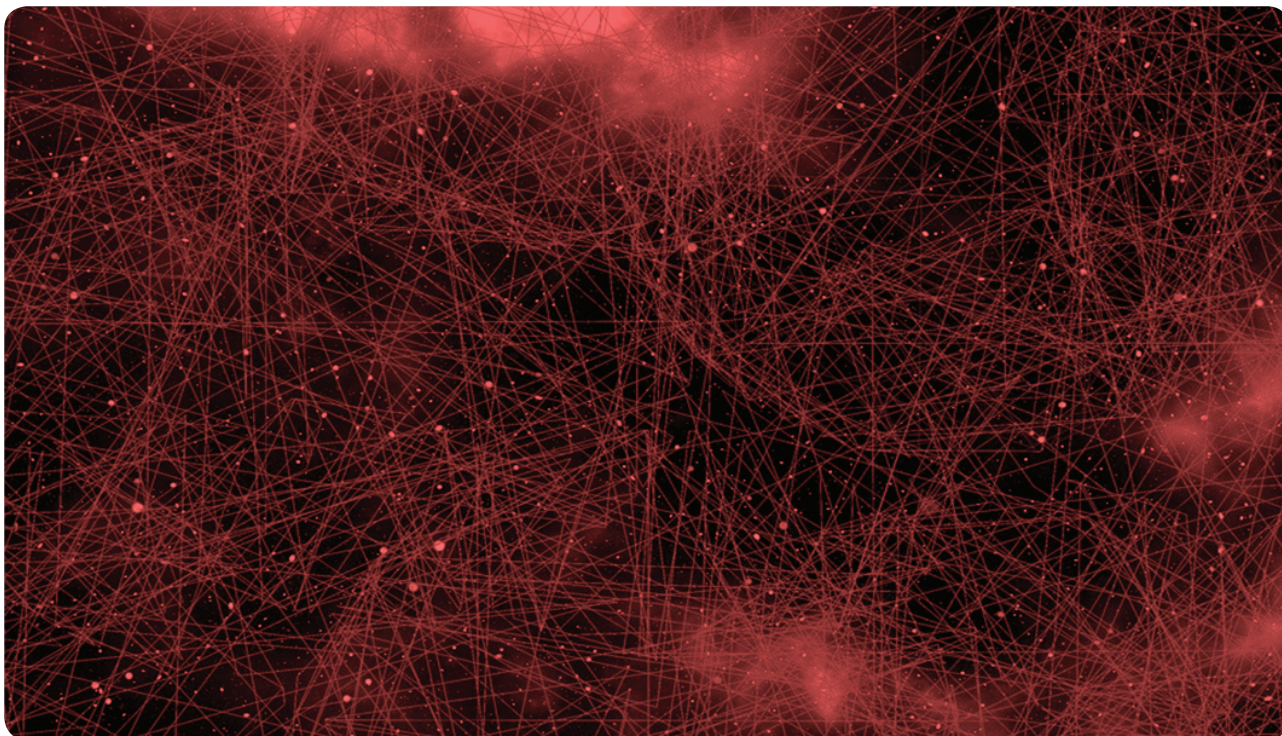
Just as every car has a registration plate, with the details available via the DVLA, so every address in the UK is allocated a Unique Property Reference Number or UPRN, which is managed by Geoplace - a joint initiative between Ordnance Survey and the Local Government Association. In July 2020, government announced its intention to make the UPRN openly accessible. The long-term objective is for any organisation using this identifier to have the ability to match and link location data between different systems.

To get buy-in for the project, an **open letter** has been written to industry and government stakeholders, explaining the benefits of the UPRN and setting out what is needed to make it work to the benefit of consumers, the property industry, and the businesses that support it. The IRPM has been a vocal supporter of this initiative, which has already gained the backing of more than 100 high profile property companies and other stakeholders.

To examine the challenges and benefits presented by this fundamental change in the way our industry operates, we brought together online a group of experts spanning the full spectrum of residential property, to consider the implications for our industry in detail.

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Revolutionising the whole property lifecycle

Common adoption of the UPRN as a universal identifier has far-reaching implications for our industry and for the legal and financial services that support it. Pinpointing individual addresses rather than simply recognising buildings, presents the opportunity to connect the many different data sets that relate to a particular dwelling in order to speed up and streamline the whole property lifecycle and greatly improve the homebuying and renting process.

Open access to the UPRN has the potential to transform the way the whole industry uses property information; it is the golden thread around which all other property data can be woven. The full spectrum of stakeholders including mortgage valuation and lending, the legal profession and property agents as well as homebuyers, renters and building owners stand to gain. One example cited by our experts was the opportunity to provide all the detail surrounding a particular property to each party involved in a property transaction instantaneously, ensuring the accuracy of shared data and dramatically reducing transaction times. But the possibilities offered by the UPRN are considerably more far-reaching.

What are the potential benefits?

For mortgage lenders - the UPRN could be utilised as a valuable precision tool to manage the risk profile of individual properties. Aspects such as remaining lease length or the potential for flooding or subsidence could be accessed immediately, increasing the accuracy and speed of the mortgage lending process for homebuyers and enhancing the efficiency of lenders' risk management processes.

For valuers - instant access to property data would assist the valuer with better information at the point of valuation, reduce post valuation queries and even inform whether an in-person assessment is required.

"There is an opportunity for the release of UPRN to be a complete game-changer"

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For conveyancers - the UPRN would provide the opportunity to tie different property data sets together and pass them on as a package to consumers and lenders. Instant access to data would speed up the process, making it smoother and more transparent. Property logbooks are gaining traction and with the UPRN at the heart of these, will give buyers full oversight of what they are buying and allowing them to shortlist properties they want to view quickly and easily.

For property managers - the UPRN could deliver many practical benefits in future, if widely adopted across the sector. Property managers are increasingly responsible for collecting and managing data on behalf of their clients and residents, and that data is becoming ever-more important to the effective management of buildings. If all data sets used the UPRN, then identifying them would become much more efficient whether that was tracking lease documents, building safety information or compliance records. Also, by using a common UPRN, combining and relating data sets to each other becomes significantly easier, allowing easier management and increased transparency as well as the ability to quickly embrace new technology and data.

For local authorities and social landlords - the UPRN means that searches could be done instantly instead of taking up to 10 days which is the norm at present. It also presents an opportunity to tighten up compliance in the PRS and for social housing providers; for landlords, local authorities and even trading standards, it could improve efficiency and reduce waste.

For property investors - easy access to accurate up-to-date information across portfolios would support better investment decisions. Crunching the data would make it possible to quickly determine which properties were viable, which were potentially costly and should be offloaded and which were worth further investment. Our experts believe there is a huge opportunity for the property industry to develop better business models as a result.

For the PRS - For tenants to see up-to-date rental details instantly online would be a real selling point and would speed up and improve the lettings journey. The ability to join up tenancy information with, for example gas and electrical certificates, would also facilitate improved monitoring of safety compliance in the private rented sector.

It is clear that a range of ethical questions could be raised around the potential to commoditise building information and other potentially sensitive data held by professionals, but the participants in our discussion believe that this is a conversation that the industry must start.

> **"The transparency and efficiency enabled by widespread use of the UPRN could transform the way we view property, from lending through conveyancing to management"**

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Promoting building safety

One of the crucial outcomes of the Grenfell tower fire in 2017 was the realisation that our existing building safety regime is not fit for purpose. In response, a new system is being developed that incorporates a building safety file for each property. A range of different data sets will feed off from this to all stakeholders: property owners, managers, residents, consumers and the HSE which has taken on the role of Safety Regulator. The IRPM has discussed with the HSE the UPRN and the role it might play in a repository of all property-related data from cladding certificates to original design specifications, positioning it at the heart of health and safety in buildings.

From a data management standpoint too, using the UPRN as a universally accepted common identifier has clear advantages of clarity and efficiency. Our experts agreed that the industry needs, "a common architecture". In the past too many people have tried to develop property passports or to build digital twins, working in their own silos to the detriment of consumers and the industry as a whole.

What are the barriers to adoption?

Given all the advantages explored during our discussion, we posed the question to our experts, why has more progress towards widespread adoption not been made?

A few important data sets are now using the UPRN but the consensus was that it has not yet been widely adopted due to:

- Lack of awareness/understanding of the potential of the UPRN

- Capability

- Cost

The point was raised that there is a lack of imagination in our industry about how data is being/could be used. Government has a role here to be interventionist - wider adoption is needed, for example organisations such as HMLR were mentioned in the discussion, local authorities could be urged to put it at the heart of their correspondence to home owners and tenants. Investment is needed at local government level to promote understanding and education around the myriad uses to which the UPRN can be put.

"At handover stage, all building-related information can be pegged to the UPRN; it is the key to unlock the 'golden thread' of block safety"

"Lack of awareness, perceived cost and a lack of capability are stalling take-up"

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One of the ongoing problems is people working in silos; the public sector can now gain access to open data but it is not yet fully open to business. Private sector involvement will be crucial to the success of this project.

For Local Authorities to make their data digital is a massive – and costly – undertaking. Many councils still carry out manual searches – which take time and are notorious for holding up the homebuying process. Digitisation also has an implication for people's jobs in a sector that is highly politicised. So there is likely to be pushback.

"We need an industry push to drive it forward and put momentum behind the UPRN"

In the private sector too, cost is a major consideration. Ordnance Survey royalties and licenses are complex and adding data to datasets doesn't come cheap. Even organisations that see the benefit of uptake still have to deal with the overhead involved in managing the data.

The UPRN has the potential to completely transform the property transaction process and make data available much earlier in the process. Making that data available at marketing stage brings estate agents on board – and their buy-in is vital. To-date agents have been slow to adopt data-driven approaches or to make the investment required to take them forward. This means that from the very beginning of the homebuying process, accurate data is not readily available or easily accessible. This must change. Anything that would speed up the process would bring fees into agencies faster – that has to be a selling point!

"We need an industry push to drive it forward and put momentum behind the UPRN"

There was wide consensus that there are many potential benefits from the ubiquitous use of the UPRN across the property sector. It was recognised that it will take time for the UPRN to be used in all corners of the residential market, but there were some clear next steps identified to help the sector move forward:

Next steps

Collaboration:

First and foremost, there was clear agreement that there is no one single body or organisation that is able to drive the adoption of the UPRN, the key will be collaboration. The public sector and private sector need to work together to identify actions and champion the UPRN across all corners of the market.

> *IRPM are calling on Government to create a 'UPRN Task Force' consisting of representatives and champions from both the public and private sector to drive change.*

Education and awareness:

One of the most significant challenges identified throughout the discussion was awareness of the UPRN, the importance of address data and the basics of what can be accomplished. Much work needs to be done across all parts of the market; private, public and consumer to ensure awareness and understanding.

> *Awareness and education will take time, however there are certain steps that IRPM believe should be carried out now, potentially under the guidance of the UPRN task force identified above.*
>
> - *Sector workshops – a series of UPRN workshops which bring together all parts of the residential property sector including consumers, private companies, Local Authorities and technology providers.*
>
> - *Private sector promotional campaign – materials should be created for individual industry bodies to run a promotional campaign to their members and to consumers through their members.*
>
> - *Consumer advice – a clear set of consumer advice about the UPRN should be made available.*
>
> - *Training – a short and simple training session should be made available about the UPRN, its role in residential property and what to do about it.*

"Even if we could get UPRNs written on a piece of paper it would be a start"

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The data

The UPRN must be adopted by industry and associated with other attributes, such as the address and postcode. During the discussion, there were a range of views about how far this needs to go and a recognition that the supply of addressing data is complex. For example, it was agreed that there is little appetite for most property companies to directly bear any additional cost, especially if the benefits are to be elsewhere. However, it was also recognised that the technology companies themselves may be able to absorb costs as the UPRN becomes more widely used.

There was also a recognition that the Government has an important role within this, there was agreement that the Government need to play an interventionist role to build initial momentum, however there was less agreement about how far this should go, for example making more data open, providing address cleansing tools, etc.

IRPM are calling on the whole sector to come together, potentially through the UPRN Task Force, to identify the minimum amount of intervention needed by Government around three key questions:

- *What, if any, other data needs to be made freely available to the consumer or property professional?*

- *What different ways of funding this are available?*

- *What tools are needed by the private sector, the public sector and the end consumer to realise the benefits identified by the ubiquitous use of the UPRN and what role should government play in these?*

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First steps

Much of the conversation focused on the art of the possible; the long-term benefits that the use of the UPRN can deliver to the consumer, government and the property sector. However, there was also recognition that there are some clear, first steps that can be taken to drive adoption of the UPRN.

> *IPRM are calling on Government to:*
>
> - *Ensure that the UPRN is specifically mandated in upcoming legislation about building safety and regulation (Hackett), gas and electrical safety certificates and estate agent regulation (ROPA).*
>
> - *Identify the top three Government data sets that use of the UPRN would benefit. Suggestions during the discussion included HM Land Registry and EPC's.*

Thank you to the participants in this conversation who included:

- **Andrew Knight**   RICS Data Standards
- **Christian Woodhouse**   Search Acumen
- **Dan Hughes**   Alpha Property Insight
- **Lawrence Hopper**   MHCLG
- **Nigel Walley**   Chimni
- **Rick Hartwig**   Institute of Engineering and Technology (IET)
- **Sally Searle**   Landmark
- **Sammy Pahal**   UK Proptech Association
- **Theresa Wallace**   Lettings Industry Council

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