



LINKING LAND & PROPERTY INFORMATION

Land and property information in Scotland – the ‘big picture’
A Unifi Scotland White Paper

Land and property information in Scotland – the ‘Big Picture’

The time is right for Scotland to take the lead and develop a co-ordinated and pragmatic approach to property and fixed asset information.

Scotland’s economy – in both the private and public sectors – is highly reliant upon the quality and availability of public sector land and property information.

Transactions and information relating to property and fixed assets are key to delivering a wealthier, fairer, safer and greener Scotland.

Regeneration, taxation, estate management, revenues and benefits, planning, building control and conveyancing all depend upon reliable, accurate and accessible land and property information.

At least 80 per cent of information in the public sector relates to fixed assets and property – and yet this data is held by a myriad of public bodies, often in multiple sets and to differing standards.

As a response, the private sector has stepped in as an ‘information broker’ – collating data and indemnifying end users against the vagaries of the information provided, and charging businesses and citizens for the service.

In parallel, the Scottish Government and public sector is pressing ahead with a number of initiatives, all with land and property information at their core.

Unifi Scotland poses the question is this current ‘myriad’ model fit for purpose in the 21st century?

Unifi Scotland believes that by harnessing existing expenditure and ‘joining’ Scotland’s fixed asset and property initiatives under one incremental investment programme then it is possible to create a ‘virtual’ fixed asset and property service.

This would place Scotland at the forefront of land and property initiatives and would generate significant return on investment for both public and private sectors while reducing time, cost, risk and stress to the citizens of Scotland.

This concept is not new – some ten years ago the concept of Scotlis was formed but historical, political and collaboration issues prevented progress.

Unifi Scotland believes that the time is right, the technology is available and a more pragmatic approach to national management of fixed asset and property information not only respects a unique Scottish system but demonstrates real value for money compared to other national initiatives in the UK.

Progress to date

In the recent past, the Scottish Government has progressed policies for homeowners, buyers and tenants with the introduction of the Housing (Scotland) Act 2006 and has developed a strategic framework to help promote and co-ordinate the development of Geographic Information based services and systems in Scotland through One Geography – One Scotland. Proposals for a comprehensive reform of the planning system have also been introduced.

At the same time, local authorities have been moving forward with the development of internet-based planning information, with an E-Planning Group meeting regularly to address issues such as online access to planning casework information, the interoperability of local authority IT systems, development of website links, and the availability of development plans on the internet.

The idea of a 'planning portal' – a one-stop-shop for planning information and services online is also being advanced by the Scottish Executive.

Many of these policies are focused on increasing participation, improving access to and the provision of E-information, creating faster and more efficient processes, and on empowering communities and individuals.

In total, Unifi Scotland has identified 18 different initiatives or programmes across the Scottish Government which depend heavily upon asset or property information.

Whilst extremely welcome, Unifi Scotland believes these initiatives are being advanced in parallel rather than in concert, and that a unified approach to the ownership and management of data would offer far-reaching benefits.

The public sector

Significant investment and effort has been made across the public sector to transform a range of specific activities through better exploitation of information and deployment of associated technologies.

While many improvements have been made these have often been limited to discrete initiatives that continue to respect time-honoured functions such as organisational or geographical boundaries.

It could be argued that these situations have arisen due the lack of a coherent and co-ordinated approach when considering development of new policies, service delivery and supporting technology solutions.

Transformational Government needs to recognise the considerable scope for remodelling traditional interfaces to create more effective functions that are in step with the needs of the information age and deliver sustained improvements to public service delivery.

At all costs we need to avoid simply replacing traditional practices with a computerised front end for little incremental benefit.

A good example lies in the general area of tax collection and benefit payments. In order to support these functions data is captured at both central and local government level, updated and utilised many times by the various agencies involved.

If our collective requirements were better understood considerable scope exists to better respect information life cycles and remove the significant duplication in effort by adopting the philosophy of 'hold once and use many times'.

In a similar vein another candidate for a more collaborative approach relates to the management of land and property assets held by the public sector.

Again we run the serious risk of developing hybrid solutions for separate functions charged with managing records of interests in land and property.

Clearly with a national land register operation in existence very definite opportunities exist to develop a more integrated approach to rationalise and consolidate these functions for the benefit of the public purse.

The private sector

Within the property sector changes are occurring throughout the whole planning process.

There are many different organisations involved in the process and the continued use of different data sources causes confusion, increased cost and delays for developers, builders, planners, the legal profession and, ultimately, the home owner.

Annually, some 166,000 properties are bought and sold in Scotland with a market value of over £20bn .

Each year around 56,000 applications for planning permission are made and over £800m is spent on regeneration including new commercial, residential and infrastructure developments.

If we use the example of a Scottish citizen buying and selling a residential property, up to 11 organisations need to be contacted and managed by the citizen with a further seven organisations re-using this information during the process.

Up to 140 points of information are required and over 30 transactions are needed to complete the process over an eight week period. On average this costs the buyer £750 , the seller £3000 and the government £180 for each sale.

At a national level this means that almost five million transactions per annum are processed through a mixture of public and private sector organisation using both paper and electronic medium.

If you total all property and fixed asset transactions the number would be in the region of 55 million per annum.

From a builder's perspective, the ability to have access to correct geospatial data and mapping on a development or plot of land will help in their planning application. However, they remain reliant on the appropriate planning department working on the same data source, which typically is not the case.

For the insurance sector, one of the main challenges is the development, provision and delivery of appropriate insurances for both the developer and the ultimate home owner based on the best knowledge of a location.

There is a common view that there is little good quality centrally-held data on, for example, flood risks, which can be accessed, shared and built upon. Hence some organisations within the market – for instance lenders - have developed their own mapping and data in conjunction with some public providers.

This can lead to the information holder becoming protective of their data in order to gain competitive commercial advantage.

A review of how this information is maintained along with the responsibilities of the custodians to ensure that the information is made available to those that require it should be immediately implemented.

Unifi Scotland believes that, wherever possible, publicly held information should be indexed, linked and readily available.

Similarly, a lack of reliable information on un-warranted or aged building works has led to solicitors issuing 'letters of comfort' to indemnify purchasers – despite doubts regarding their legal value.

Yet reliance on them continues to be very high. Due to the caveats in a letter of comfort it is unlikely that they will be supported by professional indemnity insurance and local authorities are immune from prosecution under the Building Act, so there is no liability attached to them.

The citizen

Unifi Scotland believes homeowners need to be able to control and gain their own access to information relating to their property, community and environment, and by so doing will reduce associated business process costs for the local authority, promote engagement with the homeowner and ensure they assume a higher degree of responsibility.

Homeowners remain confused regarding the difference between planning and building control consent. If too much onus of responsibility is placed on the homeowner there is a possibility that there would be an increase in unauthorised alterations.

Registers of Scotland is soon to launch a new on-line registration service known as Automated Registration of Title to Land (ARTL). ARTL provides solicitor firms and lending institutions with an alternative to the paper-based system of registration. Solicitors and lenders will now be able to submit applications for registration on-line supported by electronic deeds which are authenticated by digital signatures using a Public Key Infrastructure and encryption technology.

It is hoped that once ARTL is operational throughout Scotland, this will speed up the process of buying and selling a home and deliver a cheaper service to citizens.

As long ago as 1998, a Registers of Scotland report concluded that “The vision for the beginning of the next millennium is of an automated land registration system alongside a fully integrated digital information system, unencumbered by those administrative and bureaucratic structures which serve only to impede the public”.

It is hoped that his vision will soon be a reality.

Summary

The perspectives outlined in this paper hopefully give an insight into the central point of view held by Unifi Scotland and attempts to highlight the implications.

Unifi Scotland is pleased to see the continued and clear direction coming from the new administration within the Scottish Government on the agenda of collaboration and the need for far greater efficiencies across a complex public sector structure.

The continued emphasis on shared information services and improved services to the citizen is key to this ambition and the radical new approach to how land and property information is managed and shared across government is a debate that Unifi Scotland both supports and hopes to contribute to.

i Source: Land Valuation Information Unit at the University of Paisley and Communities Scotland (base data provided by Registers of Scotland) Q3 2005 – Q2 2006

ii Source: Registers of Scotland Quarterly Press Releases

iii Seventh Annual Report of the Planning Audit Unit

iv People and Place : Regeneration Policy Statement, “Investing an estimated £2.4 billion over the three years 2005 to 2008 in programmes which directly support regeneration”

v Estate agent for sale, estate agent for purchase, builder, surveyor, solicitor, financial advisor, lender financing the purchase, surveyor, utilities, insurance companies and removals

vi Lender holding deeds, private searchers, local authority, Registers of Scotland, HMRC, Scottish Water, Coal Authority

vii Key research on easier home buying and selling, Department for Communities and Local Government

viii Key research on easier home buying and selling, Department for Communities and Local Government – “2.2% of the property value”

ix Estimate of costs for Registers of Scotland enquiries, Property Enquiry Certificate, Local Searches, SDLT & Council Tax changes

x Based on 30 transactions for each of the 166,000 properties sold

xi Estimate for taxes, regeneration, Planning and Building Control, conveyancing and housing benefit