DPMSG

Digital Property Market Steering Group

Smart Property Data Trust Framework Sandbox

Digital Property Market Steering Group, Trust & Interoperability Workstream

1. What is a Trust Framework?

Definition & purpose

A "trust framework" in the context of Smart Data refers to a set of agreed standards, rules, technical specifications, governance processes and roles. This shared 'rulebook' enables organisations to access, exchange, reuse and rely on property-data in a consistent, secure, interoperable and trusted way. In essence:

- It defines who can take part and act in a transaction (roles/participants)
- It defines what data or "claims" can be shared and accepted (authenticated data providers, common data schemas, shared models for provenance and verification, accreditation)
- It defines how the data exchange happens and how software applications and systems speak to each other in a consistent way (technical interfaces, Application Programming Interfaces (APIs), and protocols)
- It defines under what conditions data can be accessed and shared with consumer consent (governance, legal/regulatory obligations, certification, audit, security, and liability)

For example, the UK's Open Banking ecosystem Open Banking UK and Brazil's Open Finance trust framework Open Finance Brazil provide these standards and governance principles for shared financial transactions. The most common use of Open Banking in the UK is to enable payments from a current account via an accredited 3rd party to purchase goods or services from a vendor without having to share your debit card or account details. It also enables consented connected services such as accountancy software to continually access business current account data in real-time.

A Smart Property Data Trust Framework will enable people, organisations, government departments, and other transaction participants to use and reuse authenticated information relating to a property ("property attributes") and to share data with other authorised and accredited organisations more easily.

Why it matters for property & mortgages

Digitisation of the end-to-end property transaction process (buying, selling, advice, lending, conveyancing, valuation, etc.) has historically been challenging due to:

- Disparate data sources - multiple sources of property data, the number of parties involved in a transaction, systems that don't easily share data
- Legacy document-based workflows - property and consumer information such as searches and identity are shared in reports and copies of physical documents which are uploaded to systems or emailed between parties rather than readily available to access and share as structured data
- Limited interoperability between estate agents, lenders, conveyancers, search providers, local authorities, etc. – each party in the transaction and each data source provider has their own regulation, compliance, operating and connectivity models, and unique ways of working
- Lack of visible data provenance - who created the data, when it was last updated, from what source it was accessed, how trustable or verified the data is, the validity period of the data, what permissions are needed to access and share the data
- Fragmented customer journey – delays caused by waiting on information from consumers, external parties or data source providers, increased risk from document-based sharing of property and personal information, higher costs due to manual processes and physical checking, redundancy from re-keying of data and duplication across systems and processes, frustration from incomplete/inconsistent or repeated requests for information

The homebuying process is complex with multiple data sources, transaction participants, and stages involved in the process:

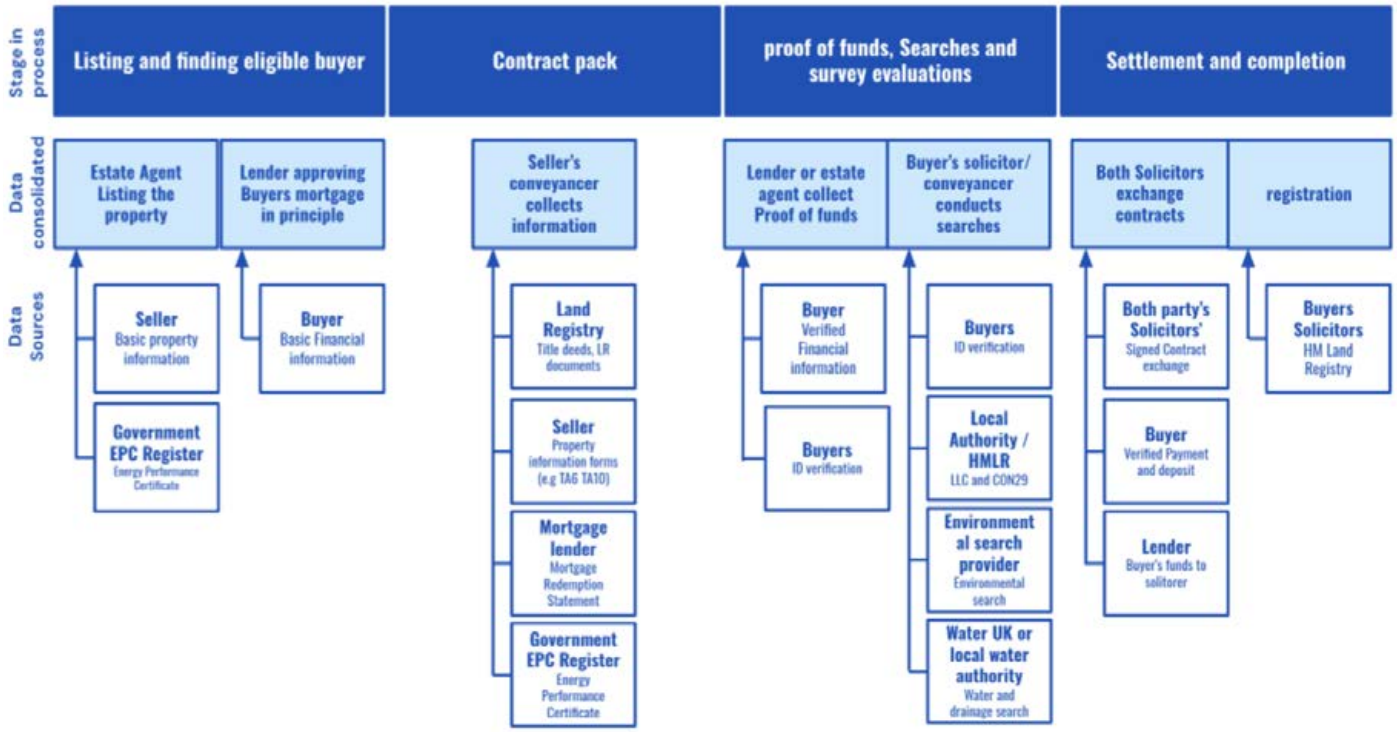


Figure depicting key data consolidation moments, and the various sources of data required, across four stages of the home buying and selling process. Source: DPMSG report by TPXimpact

By introducing a trust framework:

- Data becomes findable, accessible, interoperable, reusable (FAIR) – which means it can be safely and securely accessed by consumers so they can consent to share it in real-time at the right time with the property professionals who need it during the homebuying and selling transaction
- Data provenance (history, source, audit trail) is captured and shared with the data, improving trust and confidence that the data is accurate and from an official source or accredited data provider
- Standard data formats (schemas), open connectivity standards (APIs), and a common way to identify and check the credentials and permissions of each party in the transaction (trust framework) reduces the cost and friction of integration, raises standards across all parties in the transaction, and allows data to safely and securely flow across the property and mortgage ecosystem
- Ultimately the process will become faster, lower risk, and more cost-efficient: for example, government estimates suggest digitisation of the homebuying process could reduce transaction times, cost and risk by up to two-thirds MHCLG Consultation

Key features/components of a trust framework

Trust frameworks are designed to put customers, consent models, and security at the heart of a data-driven exchange:

- **Consumer-centric:** The framework puts the buyer/seller/property owner at the heart of the transaction, giving them control of their data, credentials-based trust of the parties they share data with, and transparency over how the data is used
- **Open standards:** Use of open, non-proprietary standards to remove vendor lock-in, prevent closed loop systems, and to reduce the cost of entry for industry participants and their software providers
- **Trusted data:** The framework emphasises data provenance—who created it, when and how it was accessed, and with trust and verification attached
- **Extensible:** The framework is designed to evolve over time and cover additional data use-cases beyond the initial scope of homebuying including mortgages and mortgage servicing. Future use cases could include commercial, land, property lifecycle, IoT (internet of things) connected devices, access to green financing or grants, etc.
- **Role definitions:** The framework defines the roles of Data Providers (e.g., local authorities, HM Land Registry), Software Providers, Orchestration Service Providers and Data Consumers (e.g.,

lenders, conveyancers) so that responsibilities are clear, liability is established, and governance adherence is monitored and managed in real-time
- **Technical standards:** For example, JSON schemas, RESTful APIs, application of consistent identifiers such as the Unique Property Reference Number (UPRN), version control, overarching governance and policy protocols, minimum security and privacy requirements, and representation of claims and provenance.
- **Interoperability:** Standardised and common approaches to smart data standards and trust frameworks to ensure consistency of customer experience across markets such as property, identity, finance, energy, etc. DBT: Data Standards for Smart Data

How it works (in practice)

Here's a simplified breakdown of how a trust-framework approach would operate in a property/mortgage context:

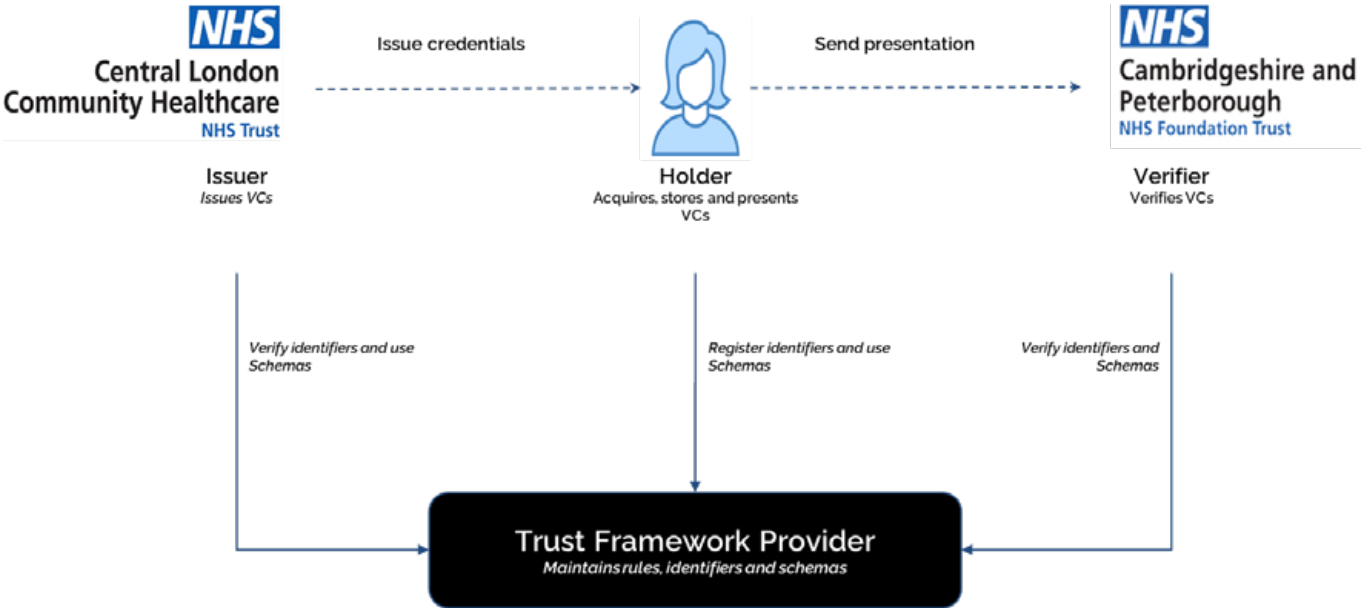
- A property attribute (e.g. the presence of an approved building extension, or the energy performance certificate) is maintained or captured by an authenticated Data Source Provider in a structured format compliant with the schema.
- The data record has attached metadata which includes the authenticated primary source, timestamp, version, provenance, and certification/trust level.
- A Software Provider or platform implements the framework's API and governance rules, allowing a Data Consumer (e.g. the mortgage lender, conveyancer, surveyor, etc.) to request or pull that property attribute or dataset directly into their system.
- The Data Consumer receives the data, along with the provenance and trust indicators, enabling them to rely on it rather than repeating manual checks or obtaining standalone documents. An accredited Orchestration Service Provider may act as the "connector" or network layer enabling multiple participants to exchange data securely, and to provide a single point of managed access control, audit trails, etc.

Because all data providers are verified and adopt the same shared schema and governance rules, and all transaction parties are accredited to the trust framework standards, every party and every system involved in the transaction can identify and authenticate each other enabling interoperability. Automated data flow can be directly from the source provider or via an accredited and trusted 3rd party who has the permissions to act as proxy for the source provider.

Over time, with more data sharing and reuse, the process becomes more efficient removing the need for re-keying, reducing manual checks, and enabling faster decision-making with lower cost and risk.

Trust frameworks already underpin data sharing ecosystems in the UK and around the world in banking, finance, and health including the NHS example below.

In summary: the trust-framework creates the common language, technical trust, governance and permissioned roles so that property data becomes a reusable and shareable asset across the ecosystem rather than staying locked in isolated silos.



2. Role of the Digital Property Market Steering Group (DPMSG)

What is the DPMSG?

The Digital Property Market Steering Group is a coalition of regulators, trade associations, and government (or government-adjacent) bodies formed to drive transformation of the land and property market through digitisation.

The group's aim is to facilitate collaboration across estate agents, conveyancers, lenders, regulators, data providers, prop tech firms, etc. to accelerate the adoption of digital standards and tools, including data and interoperability.

How DPMSG enables/steers the trust-framework ecosystem

- DPMSG sets the strategic vision for digital transformation of the property market: recognising the value of upfront information, FAIR data standards, digital solutions and trust frameworks.
- It commissions research and evidence to support transformation of homebuying. For instance, independent research commissioned by DPMSG found that shared data standards and a trust framework are important for interoperability across the property chain Data Standards & Interoperability
- It supports industry-wide standardisation efforts – working with organisations such as the Open Property Data Association (OPDA) to co-create and test shared standards and frameworks such as the Smart Property Data Trust Framework.
- It helps drive alignment between industry and regulatory priorities: ensuring that digitisation of homebuying and a property trust framework will not only meet industry operational needs but regulatory, security, and governance expectations as well.
- It mobilises stakeholders and acts as a convening body: bringing together data providers, regulators, lenders, conveyancers, software firms, etc. to participate in transforming the ecosystem.
- It monitors and supports pilot/sandbox initiatives to test and scale frameworks, thus enabling practical adoption rather than purely theoretical standard setting.

Why this matters for property and mortgage professionals

For estate agents, conveyancers, mortgage brokers, lenders, surveyors, and other property professionals the role of DPMSG means:

- Commitment to adoption of common standards for data sharing, reducing the duplication of form-filling and manual checking.
- Software systems (or systems you rely on) can align and collaborate on emerging standards and protocols (data formats, APIs, governance) – being aware of DPMSG's work and participating early in sandbox testing environments can be beneficial in shaping policy, prioritisation, and paving the way for practical implementation.
- The more effective the ecosystem becomes, the more efficient transactions become resulting in fewer delays, increased transparency, transaction certainty, and a better customer and user experience.
- Alignment of risk and regulatory guidance. Creating a trust framework in collaboration and with the support of all DPMSG members and regulators, means adoption of these standards would address the customer journey and compliance requirements consistently across data integrity, data provenance, identity verification, etc.
- For consumers and industry, improved access and sharing of upfront data with authenticated provenance will reduce risk, speed up decision-making and allow more automation. Better data flows enable improved pipeline conversion and fewer fall-throughs. Streamlined access to trusted data means less chasing and re-work increasing capacity and the ability to focus on the critical and value add elements of the process.

3. Funding the Smart Property Data Trust Framework Sandbox

What was announced

In October 2025 the UK Government, via the Regulators' Pioneer Fund (RPF), awarded a grant of **£742,700** to the Council for Licensed Conveyancers (CLC) in partnership with OPDA and supported by Raidiam to develop the Smart Property Data Trust Framework sandbox and proof-of-concept testing Regulators' Pioneer Fund

The project is funded for 12 months and will deliver a sandbox environment and testing of the technical infrastructure required to underpin the regulatory, security and governance standards for firms that need to access and share property data.

By establishing technical trust, security, and governance standards, the project determines the groundwork for a smart property data enabled ecosystem, supporting the government's vision of an effective and efficient property market.

The research and findings will be shared publicly including recommendations for future phases of smart property data delivery. The resulting ecosystem promises to create a transparent, seamless, efficient homebuying journey benefiting all stakeholders and serving as a scalable model for digital transformation in the property market.

The project steering group is co-chaired by Tom Treadwell, MHCLG and Maria Harris, OPDA. The steering group includes all DPMSG members and key government and industry stakeholders. Project sub-groups are chaired by steering group members ensuring broad and diverse industry representation and collaboration.

Why this matters

- The funding signifies **regulatory commitment** and **industry recognition** that the property and mortgage market needs to move from document-centric to data-centric ways of working.
- The sandbox approach means this is not just theory – the project is testing real technical trust infrastructure, governance standards, and sharing mechanisms in collaboration with all stakeholder groups and with the participation of firms across the homebuying transaction, paving the way for practical insights and adoption.
- For property industry firms, the adoption of Smart Data and trust frameworks is likely to impact ways of working and how you engage with data sources and other transaction parties: you may need to consider how your firm will integrate with these frameworks, how your data flows, how you verify and authenticate your firm and your data, and how your systems will need to adapt.
- The funding from a government-backed regulator is aligned with future regulatory and policy expectations that trust frameworks are the cornerstone of the Smart Data Economy and will be delivered as part of the Industrial Strategy Industrial Strategy Policy Paper
- Collaborative creation and testing of the sandbox helps de-risk innovation: by testing within a controlled sandbox environment any issues around data privacy, security, interoperability, liability, and governance can be explored, understood and addressed before full rollout.

Timeline & Scope (as per published info)

- Funding award £742,700.
- Duration: 12 months (proof-of-concept phase).
- Scope: Create open standard for property data sharing, technical infrastructure (APIs, data schemas, secure data exchange), governance/ security layer so that participants (lenders, conveyancers, search providers etc) can access/ consume trusted property data.
- Partners: CLC, OPDA, Raidiam, with support and oversight from DPMSG.

Key considerations for industry professionals

- **Stay informed:** Follow the regular updates from CLC, OPDA, and DPMSG regarding rollout, invitations to connect and collaborate, pilot results, and project findings.
- **Get involved:** Encourage your technology, development and data strategy teams and those of your system and software providers, to join the relevant working groups and to connect to the sandbox environment.
- **Assess your data flows:** How does your firm receive, consume or provide property data? Are you using manual/document processes that will be replaced with structured data? Are you using the published data standards and following best practice smart data principles?
- **Understand systems/integration**: How and when will your systems adopt the new property data attribute fields, data schemas, APIs, and governance standards? If you are a software provider, consider aligning your development and connectivity roadmap to be ready for adoption. This will include all system providers including estate agency and portal software, digital property pack and logbook providers, broker and lender origination and servicing platforms, mortgage and criteria sourcing, conveyancing case management systems, valuation and surveying systems, orchestration and network providers, etc.
- **Consider governance/trust implications:** If you act as Data Consumer (e.g. mortgage lender) how will you update policy and guidance on your requirements for provenance and verification of data? If you act as the Data Provider (e.g. local authority, digital property pack provider, etc.) how will you comply with the roles and responsibilities defined under the framework?
- T**hink ahead to customer experience:** As processes become faster and more digital, firms

that adapt early may benefit from more efficient processes, increased pipeline conversion, fewer fall-throughs in transactions, and better customer and stakeholder satisfaction.

- **Watch for regulatory implications:** While the sandbox is designed for shaping and testing at this stage, regulatory expectations will evolve. Participation or compliance may become part of best practice or regulation over time.

4. Summary & Key Takeaways for Property & Mortgage Professionals

- A trust framework is foundational to moving the property and mortgage transaction from paper and fragmented systems to digital, interoperable, and smart data driven experiences.
- It is more than just technology – it involves data standards, governance, roles, technical trust interfaces, consent, provenance and security.
- DPMSG is the strategic body steering this transformation by aligning industry, regulators and standards bodies. For professionals this means you should align your roadmaps and future development the emerging direction on data standards and trust frameworks.
- The Regulators' Pioneer Fund award to create the Smart Property Data Trust Framework sandbox signals that the change is **active** and **accelerating**. It is no longer a future vision but a live proof-of-concept.
- For mortgage brokers, lenders, conveyancers, estate agents, software providers, etc. this is an important moment to evaluate your readiness for a smart property data market and data-centric ways of working.
- You can take practical action today: monitor published standards e.g. OPDA data schema Open Property Data Association, review your tech/data-stack, engage with software providers or partners about integration plans, consider governance/data trust requirements and position your business for adoption.

For further information email: dpmsg@landregistry.gov.uk