UK Home Moving Experience Report 2026

Eliminating uncertainty:
what consumers want from the next generation of property transactions

AUGUST 2026

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In the UK, the PEXA group of companies works across every stage of the home moving journey, united by a shared ambition to make buying and selling property simpler, faster, more transparent and more secure.

AMITY LAW PROPERTY LAWYERS DigitalMove eConveyancer Legal Eye Optima LEGAL smoove

PEXA

Read more about the PEXA group of companies on P21 of this report.

FOREWORD

Buying a home should be one of life's most exciting moments. It's the start of a new chapter, filled with possibility and optimism. Yet for too many people, that excitement gives way to uncertainty, frustration and stress long before they move in.

The contrast between expectation and reality is central to this report, which is published in the wake of the unveiling of the Government's much anticipated Home Buying and Selling Reform Roadmap, in June 2026.

Unexpected costs have become almost universal, delays are experienced by almost everyone, and transactions still take months to complete, with too many failing altogether. Behind every statistic is a family postponing plans, a removal van stuck in limbo, a first-time buyer questioning whether they can afford to proceed, or someone navigating one of life's biggest financial decisions without the certainty they deserve.

But this is not a report about the past, it focuses on what consumers told us they want in future, which in simple terms is a better property market than we have today. They want transparency around costs and the process, fewer surprises, fewer repeated requests for the same information, clearer communication between the many organisations involved, and confidence that their money and personal information are secure.

The encouraging news is that the industry is no longer standing still. Across government, regulators and the wider property sector, momentum is building behind a shared ambition to modernise the home moving process, with collaborative efforts across the industry pointing towards a more connected, transparent and trusted property market, where success will not be measured by how digital the process becomes, but by how much better it feels for the people going through it.

This report arrives at an important moment in that journey. It provides an evidence-based view of today's consumer experience while helping to inform what good looks like in a future where the home moving experience delivers greater certainty, transparency, security and confidence.

Collectively, we have an opportunity to not only improve one of life's most important milestones for millions of people, but also strengthen the resilience, efficiency and competitiveness of the UK's property market. That is a future worth building, and we're here to play our part in it.

Krystle Kocik & Simon Wright
UK Co-CEOs, PEXA

INDUSTRY PERSPECTIVES

UK FINANCE

"UK Finance is convening lenders and key stakeholders across the market to turn the ambition for a more transparent, predictable homebuying journey into practice. This report reinforces what our members are already telling us: uncertainty - not speed - is the real barrier to confidence, and better upfront information, reusable verified data and clearer visibility across the transaction are what will shift that. For lenders, trusted data sharing, digital verification and interoperable systems can support faster, more efficient decisions while maintaining robust standards of risk management, fraud prevention and consumer protection. UK Finance is working with government, regulators and industry to ensure this momentum translates into a genuinely more connected homebuying experience, and this report is a helpful contribution to the discussion."

Alison Verlander, Director, Mortgages, UK Finance

COUNCIL FOR LICENSED CONVEYANCERS

"Conveyancers are central to helping people navigate one of life's most important decisions, ensuring that the property they are buying is right for them and that there are no hidden problems. This research shows consumers continue to value professional expertise, while also expecting clearer communication, greater transparency and a more predictable experience. Digital technology should enhance - not replace - that trusted relationship by reducing unnecessary administration and duplication, allowing conveyancers to spend more time providing legal advice and supporting clients. A modern conveyancing profession will combine legal expertise with efficient digital processes to deliver better outcomes for consumers."

Stephen Ward, Director of Strategy and External Relations,
Council for Licensed Conveyancers

INDUSTRY PERSPECTIVES

OPEN PROPERTY DATA ASSOCIATION (OPDA)

“This research reinforces that consumers are ready for a property market built around trusted, shareable data rather than repeated requests for the same information. The opportunity is not simply to digitise documents, but to create common standards that allow verified information to flow and be reused safely and securely between authorised participants with permissions. As Smart Data, digital verification, and trust frameworks become more widely adopted, buyers will benefit from greater certainty, fewer surprises and increased confidence throughout the home moving journey.”

Maria Harris, Chair, OPDA

CENTRE FOR FINANCE, INNOVATION & TECHNOLOGY (CFIT)

“Consumers are asking for a home buying process that is more connected, transparent and trustworthy. Delivering that vision depends on secure, interoperable data infrastructure rather than isolated digital solutions. Through property initiatives such as our own coalition work, government, regulators and industry are working together to enable trusted information to move safely between organisations, reducing friction while improving consumer outcomes. Success will be measured not simply by how digital the process becomes, but by how much certainty, confidence and efficiency it delivers for everyone involved.”

Leon Ifayemi, Director of Coalitions and Research, CFIT

EXECUTIVE SUMMARY

RESEARCH HIGHLIGHTS AT A GLANCE

Financial surprises have become the norm

More than **95% of buyers** experienced unexpected costs during their home move (up from 62% in 2025), while average transaction costs continue to rise. The challenge is not simply related to higher costs, it is the uncertainty surrounding them.

Buyers want greater transparency from the outset

Almost **93%** of buyers said access to more verified upfront property information would increase their confidence when purchasing a home, reinforcing demand for earlier disclosure. The industry is responding through initiatives such as upfront property information, a key element of the Government's home buying and selling roadmap.

Consumers are ready for digital home buying

More than **91%** of respondents said they would be more likely to choose a fully digital conveyancer (up from 69% in 2025), while **80%+** are comfortable with AI-assisted tools. At the same time, buyers continue to value professional advice and reassurance alongside digital services. The market is already moving towards digital verification, digital property packs, smart data, property logbooks and AI-enabled conveyancing.

Uncertainty (not speed) is the biggest frustration

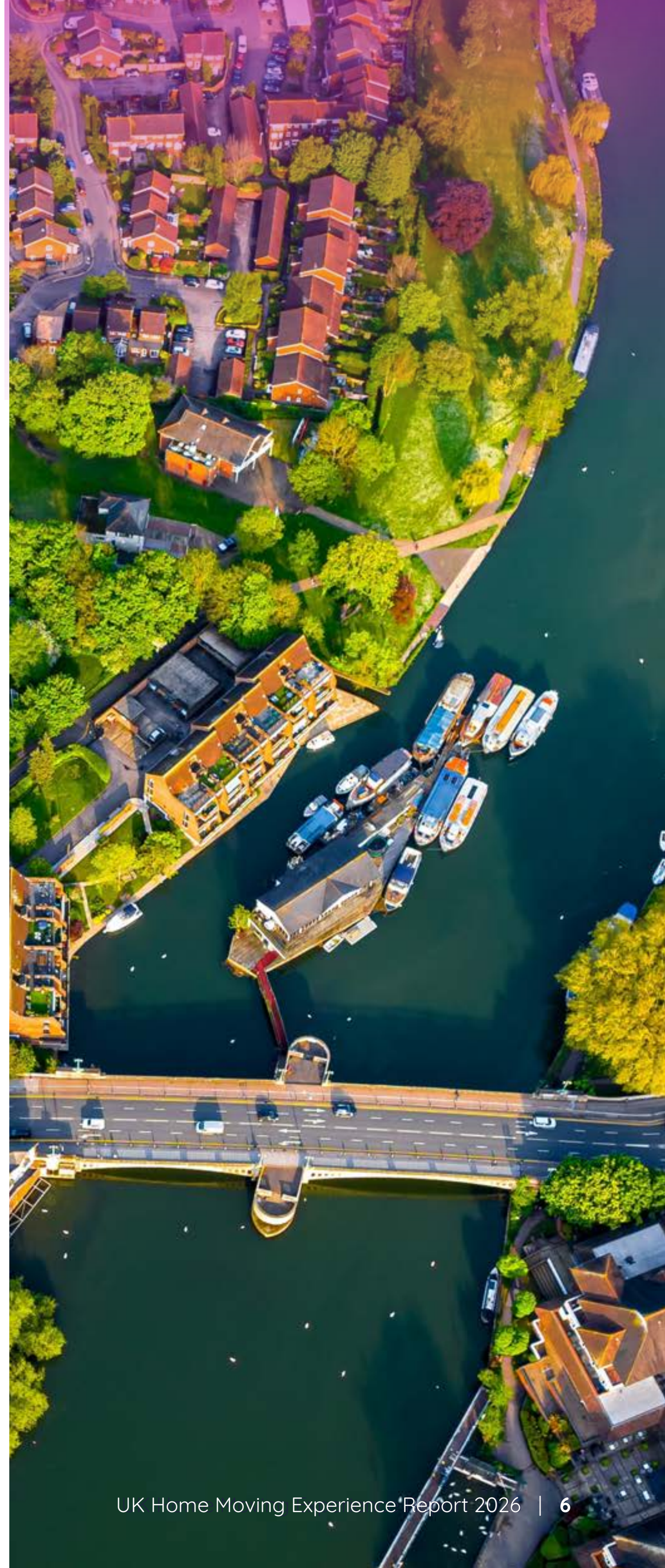
Only **7%** of respondents completed their transaction without delays, while **80%+** described the home moving process as stressful. Buyers can accept transactions taking time, but uncertainty, fragmented communication and poor visibility continue to undermine confidence. Shared transaction tracking and greater industry collaboration are increasingly seen as essential.

The momentum for reform is growing

Government, regulators and industry are increasingly aligned around upfront information, trusted data and greater interoperability.

However, completion remains one of the least digitised stages of the transaction, and with **83%** of home movers citing uncertainty around timelines as a key source of stress, this represents one of the greatest opportunities to enhance transparency, security and efficiency.

PEXA commissioned new consumer research from 1,050 UK homeowners who moved within the last 12 months conducted by Censuswide in May 2026. This data has been supplemented by market analysis drawn from PEXA's internal data across 34,207 home buyer transactions.

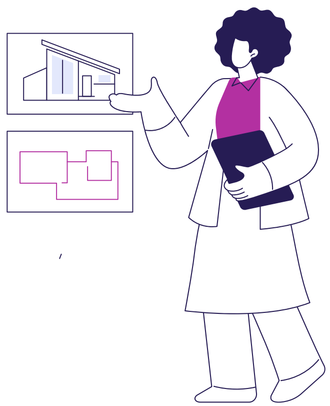


EXECUTIVE SUMMARY

IMPLICATIONS FOR KEY STAKEHOLDERS

Estate agents

Estate agents are becoming increasingly responsible for improving transaction readiness through better upfront information and earlier coordination.



Mortgage brokers

Mortgage brokers have an opportunity to combine financial expertise with broader support, helping consumers navigate the home moving journey with greater certainty and confidence.

Mortgage lenders

Mortgage lenders are increasingly moving towards embedded, real-time and digitally integrated lending journeys that depend on trusted reusable transaction data.

Conveyancers

Conveyancers can supplement their trusted legal expertise with the use of connected digital services, enabling safer, more transparent and more certain transactions.

Policymakers

Policymakers now have a rare opportunity to modernise the UK home moving system through Smart Data, digital capabilities and interoperable infrastructure reform.

01 | A MARKET READY FOR CHANGE

For decades, buying or selling a home in the UK has been characterised by uncertainty. Repeated paperwork, fragmented communication and lengthy delays have become accepted as an unavoidable part of moving home.

Increasingly, however, these frustrations are recognised as the result of disconnected systems rather than the complexity of property transactions themselves. The consequences extend well beyond individual transactions. In the late 1980s, the average Briton moved home every nine years. Today, people move only around once every two decades.

The housing ladder has not disappeared, but it has become significantly harder to climb, delaying life decisions, reducing labour mobility and limiting economic growth. Yorkshire Building Society found that while 88% of UK adults still believe homeownership is important, today's housing market is becoming progressively less mobile.

The experience of moving itself is now contributing to that problem. OPDA research found that two-thirds of consumers say buying and selling a home has put them off moving again, suggesting the process has become a barrier to housing mobility rather than an enabler of it.

Consumers are also signalling that they are ready for change. Our research found 91% would be more likely to choose a fully digital conveyancer, while almost 93% said access to more verified upfront property information would increase their confidence when buying a home. Buyers also expressed strong support for digital verification verification, online document sharing and AI-assisted services, to supplement professional advice.

Encouragingly, reform is gathering pace. The Government's Home Buying and Selling Reform Roadmap, CFIT's Open Property programme and wider Smart Data initiatives all share a common ambition: creating a more connected property market built on trusted, reusable data, interoperability and earlier access to verified information. The opportunity is no longer simply to make transactions faster, but to restore confidence in moving home itself.

The UK home moving process remains characterised by delay, fragmentation and uncertainty, but consumers are increasingly ready for a more transparent, connected and digital **experience.**

Government, regulators and industry are now aligned behind change, creating a unique opportunity to improve certainty, trust and confidence across the home moving journey.

People today move house less than half as often as they did in the 1980s...

02 | THE REAL COST OF MOVING HOME

Unexpected costs have become almost universal, with more than 95% of buyers experiencing them despite most fees being considered transparent.

The greatest challenge is no longer simply affordability, but uncertainty over when costs arise, why they occur and whether they could have been avoided.

Moving home has always involved significant expense. Increasingly, however, the greatest financial challenge is uncertainty rather than cost alone. More than 95% of buyers in our research experienced unexpected costs during their most recent move, with almost two-thirds describing them as significant and nearly half believing some could have been avoided. Internal transaction data also shows average transaction costs continue to rise, reaching £8,680 (excluding Stamp Duty).

Yet these findings sit alongside relatively high perceptions of fee transparency. 85% of respondents considered conveyancer fees transparent, while 79% said the same of estate agents, and 69% for mortgage brokers. This suggests the problem is not hidden charges, but fragmented disclosure and poor expectation setting.

Buyers often commit emotionally and financially before fully understanding the sequence of costs, when payments become due or how issues discovered later can increase expenditure.

The wider market reflects the same concern. Yorkshire Building Society identifies moving costs, Stamp Duty and wider transaction expenses as increasingly significant barriers preventing homeowners from moving through the housing ladder, reducing housing mobility and limiting economic activity.

This reinforces the Government's growing emphasis on earlier disclosure and better upfront property information. Helping buyers understand the likely costs, timing and risks before committing can reduce financial uncertainty, even where overall transaction costs remain unchanged. Improving affordability remains important, but improving predictability may do even more to strengthen buyer confidence.

The frustration with costs

Consumers who reported unexpected costs during the transaction process	95%
Consumers who reported significant unexpected costs during the transaction process	64%
Consumers who reported that unexpected costs could have been avoided	47%

03 | HOME MOVING EXPERIENCES FAIL TO HIT EXPECTATIONS

Delays have become a structural feature of UK property transactions, driven by fragmented processes, repeated checks and disconnected organisations.

Improving certainty depends less on speeding up individual tasks and more on enabling trusted information to move efficiently across the transaction.

Consumers believe buying a home should take around four months from offer acceptance to completion. The reality remains considerably longer. Our research found that only 7% of buyers completed their move without delays.

Around three-quarters experienced disruption relating to conveyancing, mortgage approvals, property chains, surveys, identity checks or communication failures. Rather than isolated problems, these delays occur throughout a transaction involving multiple organisations operating independently.

The underlying issue is fragmentation. Buyers repeatedly provide the same information as it moves between estate agents, brokers, lenders and conveyancers. Identity and compliance checks are frequently duplicated because trusted information cannot easily be reused. The result is unnecessary administration, avoidable delay and reduced confidence.

Industry data tells the same story. Earlier this year, TwentyCi reported the average time to exchange contracts has increased to **134 days**, while Rightmove estimates the complete home moving journey commonly extends to **seven to eight months.** Industry initiatives increasingly point towards a common solution.

CFIT's Open Property roadmap proposes trusted, reusable data that can move securely between authorised participants, while the Future Property Transactions Group identified reducing duplicated checks as one of the fastest ways to shorten transaction times.

Consumers are not simply asking for a faster process. They want confidence that progress is being made, greater visibility of what remains outstanding and fewer delays caused by disconnected systems. The emotional consequences of that uncertainty are explored in the next chapter.

Delays are prevalent across all age groups

Ages 25–34	81%
Ages 35-44	95%
Ages 45-54	99%
Ages 55+	100%

04 | THE EMOTIONAL EXPERIENCE OF MOVING HOME

Stress is driven primarily by prolonged uncertainty rather than any single stage of the transaction.

Consumers continue to value professional advice, but they increasingly expect better coordination, clearer communication and greater confidence throughout the journey.

Buying a home should be one of life's most exciting milestones. Instead, it has become one of its most stressful. Our research found that more than 80% of respondents experienced significant stress during multiple stages of their transaction. The biggest causes included uncertainty over completion dates, poor communication, legal complexity, mortgage delays and coordinating the many organisations involved. While stress was highest among buyers with more complex transactions, it remained consistently high across every demographic.

The findings suggest that uncertainty is the defining issue. Buyers generally accept that moving home takes time. What creates anxiety is not knowing whether the transaction is progressing, what remains outstanding or when they will finally receive the keys.

This mirrors wider industry research. NatWest and Rightmove recently found that 85% of people describe moving home as stressful, with poor communication and uncertainty proving greater sources of anxiety than the move itself.

Yorkshire Building Society also highlights the wider consequences of a less mobile housing market. Delayed moves can postpone family plans, restrict labour mobility and leave people living in homes that no longer meet their needs, demonstrating that uncertainty affects both individual wellbeing and the wider economy.

Consumers have not lost confidence in the professionals supporting them. Rather, they are frustrated by a fragmented system that often prevents those professionals from delivering the experience buyers expect. Reducing stress therefore depends as much on improving certainty, visibility and coordination as it does on reducing transaction times.

The consequences extend beyond the transaction itself. OPDA found that two-thirds of consumers say the experience has put them off moving again, while many reported delaying family plans, career moves and later-life downsizing because of the challenges involved. The home moving process is therefore becoming not simply a consumer experience issue, but a barrier to housing mobility itself.

Stress is endemic

Ages 25–34	55%
Ages 35-44	89%
Ages 45-54	99%
Ages 55+	100%

05 | COMMUNICATION, VISIBILITY AND CONFIDENCE

Buyers generally trust the professionals involved in their transaction, but fragmented communication continues to undermine confidence in the process itself.

The future lies in combining trusted human advice with real-time digital visibility and clearer ownership of communication.

Communication shapes how consumers experience the home moving process. While buyers generally trust the professionals supporting them, they often struggle to understand who is responsible for the next step or how their transaction is progressing.

More than **70% of respondents** said they felt confident in the updates received from conveyancers, estate agents, mortgage brokers and lenders. Yet **82%** identified uncertainty over who to contact during different stages as a major source of stress, while **78%** said confusion over where to obtain updates contributed to delays.

The issue is therefore not simply communication itself, but the lack of end-to-end transaction visibility, ownership and coordination across a fragmented process involving multiple organisations. Buyers often receive information from several organisations without a clear picture of the overall transaction.

These findings reflect wider industry research. OPDA identified communication between stakeholders as one of consumers' biggest frustrations, while NatWest and Rightmove similarly found poor communication to be the leading cause of moving-home stress.

Consumers favour a hybrid approach to communication. Face-to-face interaction remains the single most popular communication channel, but digital channels collectively account for almost two-thirds of preferences. Buyers increasingly expect online portals, messaging and automated updates alongside access to professional advice.

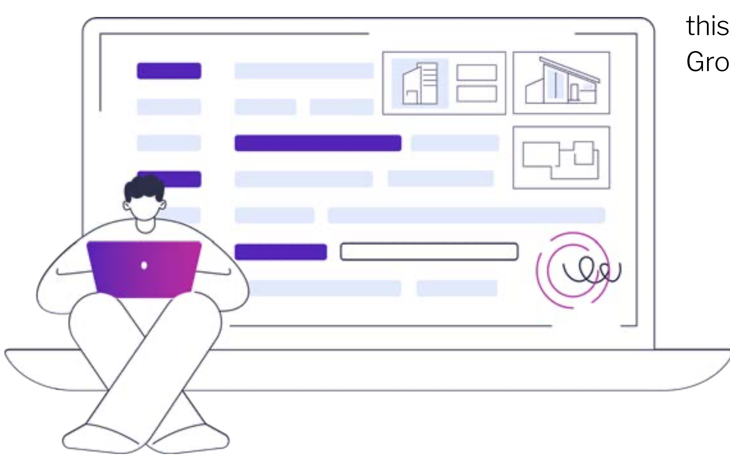
The opportunity is therefore to strengthen - not replace - the human experience. Shared transaction tracking, clearer ownership and real-time visibility would allow professionals to spend less time answering routine enquiries and more time providing reassurance and expert guidance when it matters most.

82%
of consumers reported that lack of communication clarity as a major source of stress

06 | THE RISE OF DIGITAL PROPERTY TRANSACTIONS

Consumers are increasingly ready to embrace trusted digital services that reduce duplication, strengthen security and improve confidence.

Digital transformation is becoming less about convenience and more about creating a connected, transparent and trusted property market.



Consumers are no longer questioning whether property transactions should become more digital. Increasingly, they are asking how technology can make moving home more certain, secure and transparent. Our research found 91% of buyers would be more likely to choose a fully digital conveyancer. Around 75% were comfortable with digital verification verification and online document sharing, while strong support also existed for automated updates and AI-assisted services, provided these complement professional expertise rather than replace it.

The greatest opportunity lies in eliminating duplication. Today, buyers repeatedly verify their identity, upload the same documents and complete multiple compliance checks as information passes between estate agents, brokers, lenders and conveyancers. This repetition increases costs, delays and frustration. OPDA research similarly found widespread frustration with repeated requests for the same documentation, reinforcing the case for trusted, reusable information that can be securely shared between authorised participants.

Industry thinking is increasingly aligned around this challenge. The Future Property Transactions Group identified duplicated identity, AML and Source of Funds checks as major causes of delay, while CFIT's Open Property roadmap proposes a future where trusted information moves securely between organisations instead of being recreated at every stage. The Smart Data Property Clinic reached the same conclusion, identifying fragmented data, repeated verification, inconsistent standards and the lack of reusable property records as some of the biggest barriers to a modern home moving process.

Digital transformation is therefore about more than efficiency. Secure digital verification, interoperable data and trusted infrastructure can reduce duplication, strengthen security and create a home moving experience that is more connected, transparent and resilient.

Widespread demand

Respondents who would be more likely to choose a fully digital conveyancer, by transaction type:

#1	First Time Buyer	90%
	Home Mover	92%
£	Buy To Let Investor	90%
#2	2nd/Holiday Home	91%

07 | BUILDING TRUST THROUGH DIGITAL INFRASTRUCTURE

The future property market depends on trusted, reusable data that can move securely between organisations, reducing duplication while increasing confidence and resilience.

Digital infrastructure is not simply a technology upgrade; it is the foundation for a more transparent, interoperable and consumer-focused home moving experience.

As the home moving process becomes increasingly digital, trust is becoming just as important as technology.

The opportunity is not simply to digitise existing processes, but to enable verified information to move securely between organisations, reducing duplication while increasing confidence.

Today, buyers repeatedly provide the same documents and complete multiple identity and compliance checks as information passes between estate agents, mortgage brokers, lenders and conveyancers.

Our research shows consumers are ready for a different approach, with around 75% comfortable using digital verification verification and online document sharing.

Industry thinking is increasingly aligned around this challenge. CFIT's Open Property roadmap proposes a future built on trusted, reusable data that can be securely shared between authorised participants, while the Future Property Transactions Group identified repeated identity, AML and Source of Funds checks as major causes of unnecessary delay. The Smart Data Property Clinic also identified that better data alone is not enough: reducing friction also requires coordinated execution between buyers, sellers, lenders and conveyancers.

The benefits extend well beyond efficiency. Reusable verification reduces administrative burden, interoperable systems improve collaboration and comprehensive audit trails strengthen fraud prevention.

Together, they create the trusted digital infrastructure needed to deliver a home moving process that is more secure, transparent and predictable for consumers and professionals alike.

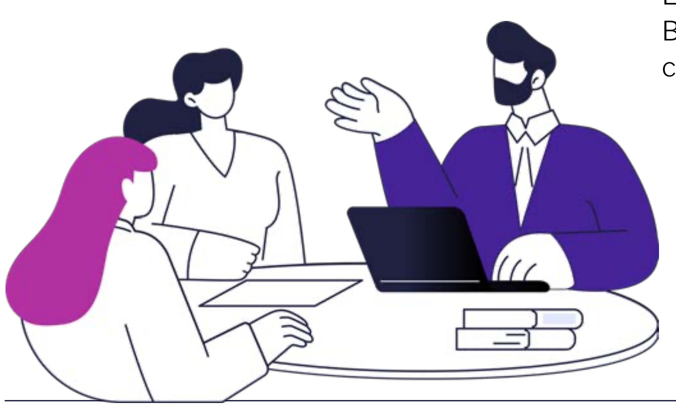
75%

of respondents are **comfortable using digital verification** and online document sharing

08 | A SHARPENING FOCUS ON THE FRONT-END

Buyers show overwhelming demand for earlier access to trusted property information, particularly around legal, financial and property-specific issues.

Better upfront information has the potential to reduce uncertainty, improve confidence and prevent problems emerging later in the transaction.



One of the clearest findings from this year's research is that consumers want better information before they commit to buying a property.

Almost **93% of respondents** said access to more verified upfront property information would increase their confidence when purchasing a home. Buyers placed greatest value on earlier access to legal title information, ongoing costs, property condition, planning restrictions and practical guidance about the transaction process.

These findings strongly support the Government's Home Buying and Selling Reform Roadmap, which places greater emphasis on upfront information and earlier disclosure.

They also align with wider industry initiatives. The Department for Business & Trade identifies digital information for home buying as the highest-value Smart Data use case, while OPDA continues to advocate digital property packs and standardised property information.

Earlier information benefits every participant. Buyers can make more informed decisions before committing emotionally and financially.

Estate agents can market homes more effectively. Conveyancers can identify issues sooner, while lenders and brokers gain greater confidence in the information supporting mortgage applications.

Upfront information will not remove every source of delay, but it addresses one of the biggest causes of uncertainty: discovering important information too late. By improving transparency from the outset, the industry can reduce avoidable friction throughout the rest of the transaction.

93%

of respondents said access to **more verified upfront information** would increase their confidence

09 | THE LAST MILE: COMPLETION CANNOT BE OVERLOOKED

Government, regulators and industry are increasingly aligned around improving the early stages of the transaction through better information, trusted data and greater interoperability.

Completion remains one of the least digitised stages of the process, representing one of the biggest opportunities to improve certainty, security and efficiency.

Recent reforms have focused on improving the beginning of the home moving journey through better upfront information, digital verification and trusted data.

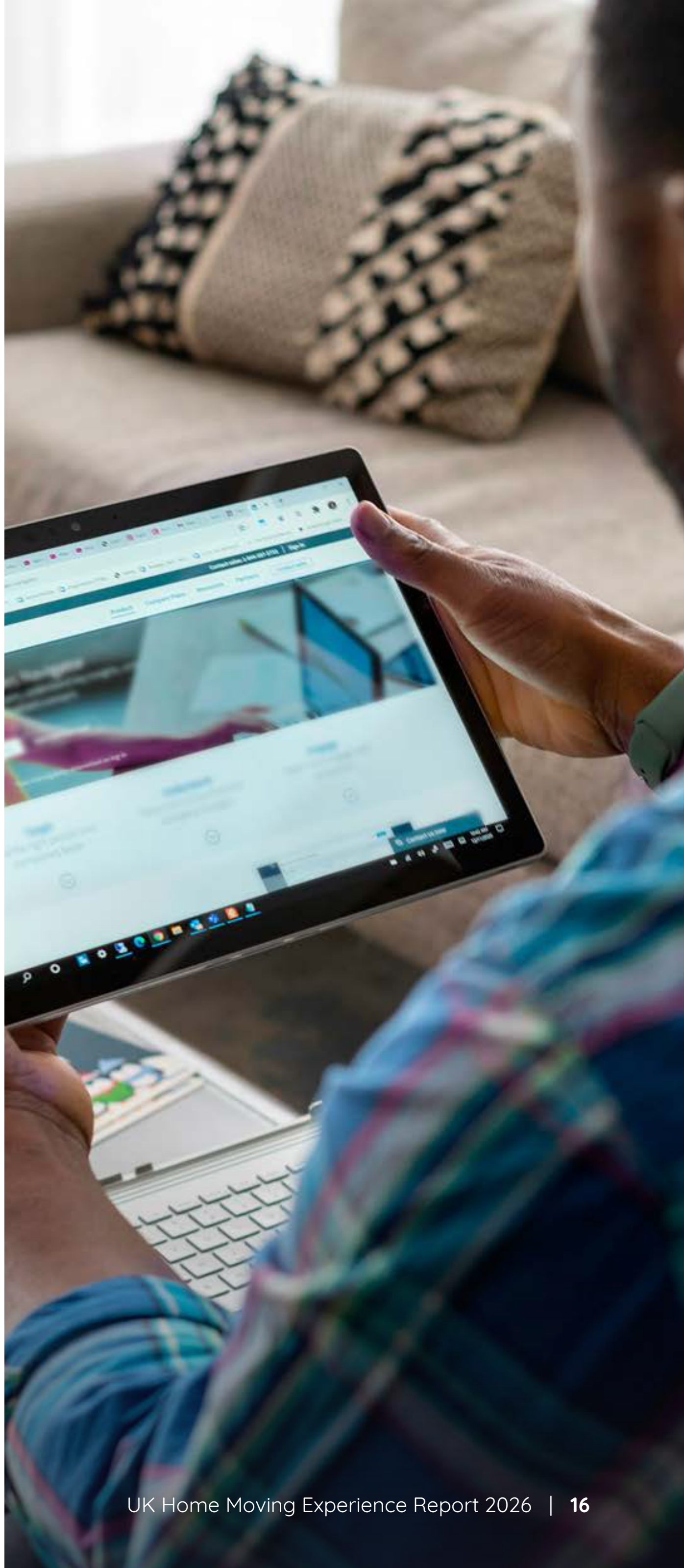
These changes have the potential to reduce delays and improve confidence before exchange. However, consumers experience moving home as one continuous journey.

While significant progress is being made at the front of the transaction, completion remains one of the least modernised stages. On completion day, mortgage funds are released, payments move between multiple organisations, ownership transfers and title registration begins. Yet completion still relies heavily on fragmented systems, manual coordination and limited real-time visibility..

When problems occur, payment delays can disrupt entire property chains with buyers and sellers spending hours waiting for confirmation, and removal companies being left in limbo. Additionally, fraud attempts frequently target the movement of funds.

As government and industry modernise earlier parts of the process, there is a growing opportunity to extend reform through to completion and registration of title. Secure digital settlement infrastructure, interoperable systems and real-time transaction visibility would improve operational efficiency while delivering the certainty consumers value most. PEXA's experience in Australia demonstrates how digital settlement can help create faster, more transparent and more secure property transactions, with the UK already beginning that transition.

A truly modern home moving process cannot end with better upfront information alone. To deliver the transparent, secure and predictable experience consumers increasingly expect, we must modernise the final stage of the transaction journey because this is the point at which a house becomes a home, funds move and ownership is updated on the property title. It is also the point at which the lender has security for their loan.



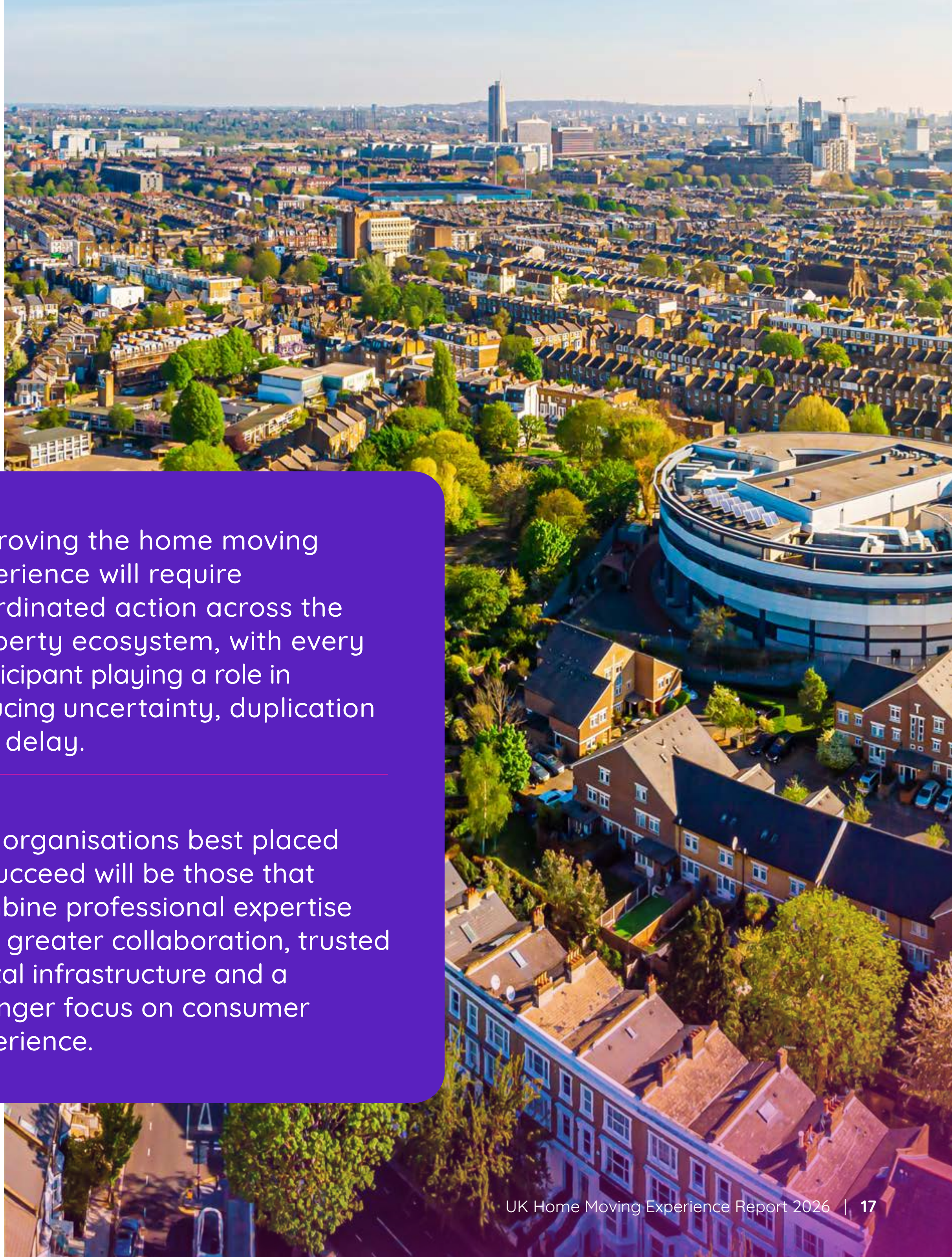
IMPLICATIONS FOR THE UK PROPERTY ECOSYSTEM

The findings throughout this report demonstrate that improving the home moving experience is not the responsibility of any single organisation or profession.

Consumers experience buying a home as one continuous journey, yet today it is delivered through a fragmented ecosystem involving lenders, brokers, estate agents, conveyancers, surveyors, technology providers, regulators and government. Buyers rarely distinguish between these different organisations. Instead, they judge the experience as a whole.

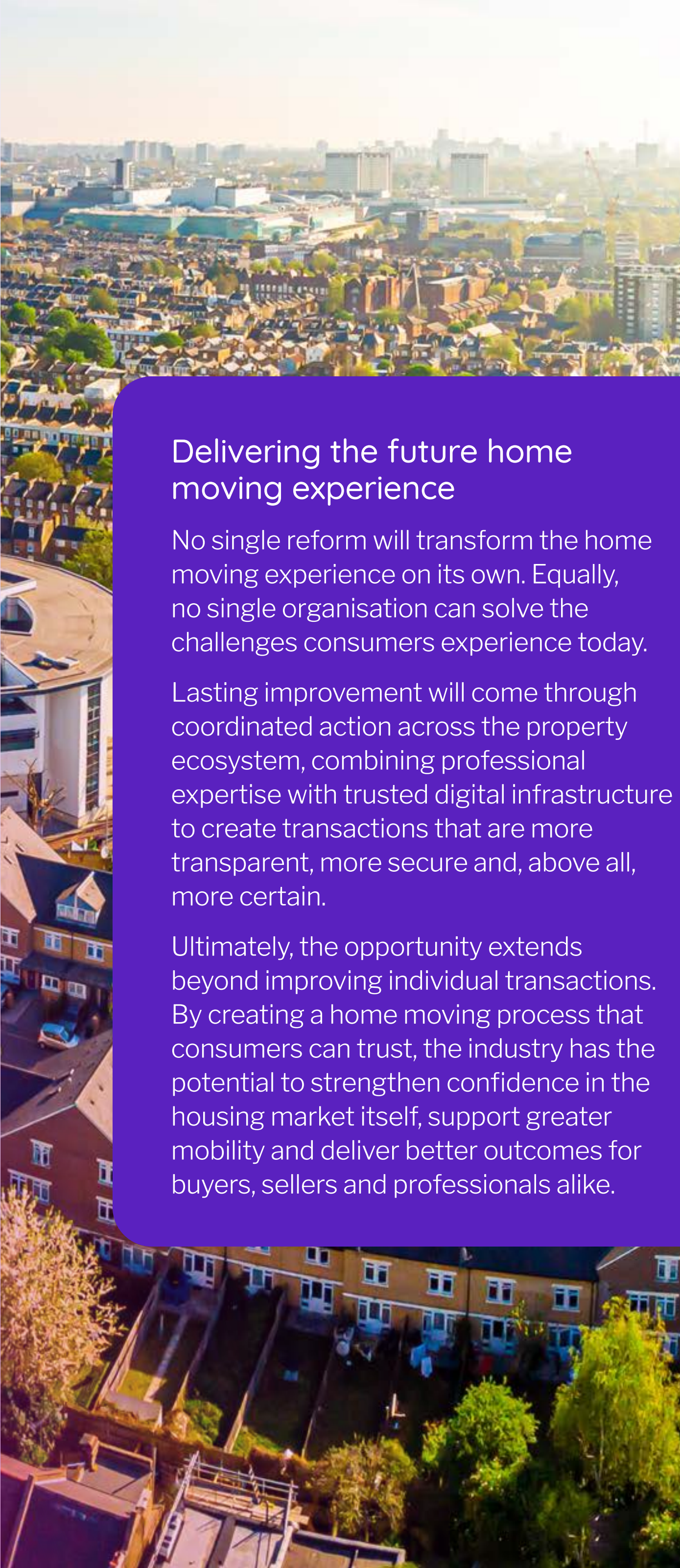
Consumers have been clear about what they want: greater certainty, fewer surprises, clearer communication, less duplication and greater confidence that their money and personal information are secure.

Meeting those expectations will depend on stronger collaboration across the property market, supported by trusted digital infrastructure, interoperable systems and shared standards.



Improving the home moving experience will require coordinated action across the property ecosystem, with every participant playing a role in reducing uncertainty, duplication and delay.

The organisations best placed to succeed will be those that combine professional expertise with greater collaboration, trusted digital infrastructure and a stronger focus on consumer experience.



Delivering the future home moving experience

No single reform will transform the home moving experience on its own. Equally, no single organisation can solve the challenges consumers experience today.

Lasting improvement will come through coordinated action across the property ecosystem, combining professional expertise with trusted digital infrastructure to create transactions that are more transparent, more secure and, above all, more certain.

Ultimately, the opportunity extends beyond improving individual transactions. By creating a home moving process that consumers can trust, the industry has the potential to strengthen confidence in the housing market itself, support greater mobility and deliver better outcomes for buyers, sellers and professionals alike.

Estate agents

The role of estate agents is expanding beyond marketing property towards improving transaction readiness, with new regulation set to be introduced. Earlier collection of verified property information, better seller preparation and closer collaboration with conveyancers and lenders have the potential to reduce fall-throughs and improve buyer confidence before an offer is even made. As upfront information becomes increasingly standardised, estate agents will play an important role in helping create more transparent and predictable transactions.

Mortgage brokers

Brokers are evolving from financial professionals into trusted transaction advisers. Buyers increasingly rely on brokers to help them navigate the wider home moving journey, not simply secure mortgage finance. Greater access to trusted property information, shared transaction visibility and reusable customer data will enable brokers to spend less time gathering information and more time supporting customers through what remains one of life's most significant financial decisions.

Mortgage lenders

Mortgage lending is becoming increasingly integrated with the wider transaction. As reusable identity, Smart Data and digital verification become more widely adopted, lenders will have opportunities to reduce repeated compliance checks, improve operational efficiency and provide customers with greater certainty from application through to completion. Digital mortgage journeys are increasingly expected to extend beyond mortgage approval and connect seamlessly with the legal and completion stages of the transaction.

Conveyancers

Consumers continue to place high levels of trust in conveyancers, but increasingly expect legal expertise to be complemented by proactive communication, transparency and digital convenience. Firms that embrace secure digital workflows, trusted data sharing and real-time progress updates will be well placed to improve both operational efficiency and customer experience. As routine administration becomes increasingly automated, conveyancers will have greater opportunity to focus on providing legal judgement, advice and reassurance where it adds greatest value.

Policymakers and regulators

Government has created significant momentum through its Home Buying and Selling Reform Roadmap, while initiatives around Smart Data, digital verification and interoperability are providing the foundations for longer-term transformation. The next phase will require continued collaboration between policymakers, regulators and industry to establish trusted standards, encourage innovation and ensure reform delivers measurable improvements for consumers while maintaining market resilience and competition. Improving housing mobility is becoming as important as improving transaction efficiency. A more transparent and trusted system can support labour mobility, family formation, downsizing and wider economic growth.

Technology providers

Technology providers will increasingly act as enablers rather than disruptors. The greatest opportunity lies not in digitising individual processes, but in connecting organisations through secure, interoperable infrastructure that allows trusted information to move efficiently across the transaction. Success will depend on building systems that support collaboration, reduce duplication and strengthen confidence across the wider property ecosystem.

CONCLUSION

The UK's home moving process stands at an important turning point. Consumers have described a system that remains too uncertain, too fragmented and too reliant on duplicated effort.

Unexpected costs, repeated verification, inconsistent communication and lengthy delays continue to undermine confidence in one of life's most significant financial decisions.

Yet the findings in this report are also encouraging. Buyers are increasingly ready to embrace digital verification, trusted data sharing, online services and AI-assisted support where these improve transparency and reduce uncertainty. Importantly, they are not seeking to replace professional expertise, but to complement it with a better connected and more predictable transaction experience.

The wider industry is moving in the same direction. Government reforms, Smart Data initiatives, Open Property, upfront information and digital verification are all contributing to a more modern property ecosystem. Together, these initiatives have the potential to reduce duplication, strengthen security and improve confidence across the transaction.

Success, however, will not be measured by how many individual processes become digital. It will be measured by whether buying and selling a home becomes demonstrably more certain, transparent and trusted for consumers.

The prize extends beyond creating a better transaction. A property market where people are confident enough to move more often supports labour mobility, housing supply, family formation and economic growth. When consumers delay or avoid moving because the process feels too uncertain, everyone loses. The opportunity now is not simply to digitise home buying, but to restore confidence in one of life's most important milestones.

With a collaborative approach across the industry, we can turn that shared ambition into lasting change and create a home moving experience that is fit for the expectations of the next generation.

The challenge facing the UK property market is no longer identifying what needs to change, but delivering reform through coordinated action across the entire ecosystem.

Consumers have made their expectations clear: they want greater certainty, transparency and trust, supported by connected digital infrastructure rather than disconnected processes.

12 | EXTERNAL SOURCES AND FURTHER READING

Throughout this report there are references to existing industry reports, publications and key initiatives. We have listed these below, and have also included some other useful points of reference.

CFIT Open Property Roadmap (Centre for Finance, Innovation & Technology, May 2026)

A cross-industry roadmap setting out how Smart Data, trusted digital verification and reusable property information could create a faster, more transparent and interoperable home buying and selling system.

Economic analysis: Understanding the costs and benefits of smart data use cases (Department for Business & Trade, March 2026)

Quantitative research assessing the potential social net present value and GDP impacts of 5 Smart Data use cases over a 15-year period.

Fixing the Broken Chain (Santander, September 2025)

Examines the financial and emotional cost of failed property transactions, highlighting the economic impact of delays, transaction fall-throughs and process inefficiencies on consumers and the wider housing market.

Home Buying and Selling Reform Roadmap (MHCLG, June 2026)

Sets out the UK Government's plans to modernise the home buying and selling process through earlier upfront information, higher professional standards, trusted digital data and greater transparency.

No Way Home? Restoring Britain's Housing Ladder (Yorkshire Building Society, July 2026)

Explores the challenges facing the UK's housing ladder, examining affordability, housing mobility and homeownership while proposing policy reforms to improve access to housing and support movement through the market.

Property & Home Mover Q1 2026 (TwentyCi, April 2026)

Provides a data-driven analysis of UK residential property market activity, tracking supply, demand, transaction volumes, completion times and home mover behaviour to identify emerging trends and challenges across the housing market.

Relocation Rollercoaster Brings Joy and Stress to Would-Be Homeowners (NatWest & Rightmove, May 2026)

Consumer research exploring the emotional experience of moving home, highlighting the importance of clearer communication, faster mortgage decisions and greater certainty throughout the transaction journey.

Smart Data Guidebook (Department for Business and Trade, March 2026)

A government guide outlining the principles, governance and implementation approach for Smart Data initiatives across the UK economy, including property as a priority use case.

Smart Data Property Clinic Report (Ctrl-Shift, May 2026)

Explores how Smart Data, interoperability and trusted information sharing can improve the home buying process, while arguing that better data alone is insufficient without coordinated transaction infrastructure to deliver certainty at exchange and completion.

The Future of Homebuying: Consumer Expectations and the Case for Digital Reform (OPDA, June 2026)

Examines progress towards an open property data ecosystem, focusing on trusted data standards, digital verification, interoperability and the role of shared property information in modernising the UK housing market.

The Future of Homebuying: Consumer Expectations and the Path to Digital Reform (OPDA, March 2025)

Research into consumer attitudes towards home buying, identifying strong demand for digital property information, improved communication and greater transparency throughout the transaction process.

The Future of Residential Property Transactions (Future Property Transactions Group, January 2026)

A collaborative industry report exploring practical opportunities to reduce duplication, improve data sharing and accelerate property transactions through greater digital collaboration and interoperable infrastructure.

ABOUT US

In the UK, the PEXA group of companies works across every stage of the home moving journey, united by a shared ambition to make buying and selling property simpler, faster, more transparent and more secure.

From helping consumers find and instruct trusted legal professionals, through delivering conveyancing services, compliance, digital onboarding and transaction technology, to enabling secure digital completion and registration, the group supports thousands of home movers and property professionals every day.

Its brands include Smoove, helping consumers navigate home moving with greater confidence; DigitalMove, providing digital onboarding and client engagement technology; eConveyancer, connecting lenders, brokers and consumers with conveyancing firms; Optima Legal and Amity Law, delivering high-quality conveyancing services; and Legal Eye, supporting legal and property firms with compliance, risk management and regulatory services.

Together, these businesses provide unique insight into the challenges experienced by consumers, conveyancers, lenders, brokers and estate agents.

At the centre of the group is PEXA itself, a world leading digital property exchange and settlement platform. Having transformed the Australian property market by enabling more than 90% of property transactions to complete digitally,

PEXA is now bringing its expertise and technology to the UK to help modernise the complex 'last mile' of the home moving process: completion and registration, when home ownership moves.

This breadth of UK expertise enables the PEXA group not only to improve today's home moving experience, but also to play a leading role in shaping the future of UK property transactions.

Through collaboration with government, regulators and industry partners, we aim to build a more connected, trusted and digitally enabled property market. One which brings confidence and certainty to consumers and key stakeholders involved in the property transaction process.

UK Home Moving Experience Report 2026

AUGUST 2026

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