HOW TO FIND THE RIGHT PROPERTY DEALS TO TITLE SPLIT WHAT TO LOOK FOR IN 2026

By **Rachel Maria Knight**

Title splitting is, in my view, the most underutilised and highly profitable property strategy available in the UK market today. Why? Because there are hundreds of thousands of unsplit freeholds and most traditional landlords do not know how to split these freeholds while maintaining ownership.

An unsplit freehold is simply a property with more than one address but with only one freehold on the land registry. Many of these buildings are apartment blocks (aka multi-unit freehold blocks or MUFBs), but unsplit freeholds can also consist of multiple houses on land (MUFs) or mixed-use commercial properties. There are over 700,000 unsplit MUFs and MUFBs in the UK with between two and 20 addresses.

The majority of landlords who own these blocks have not split them and here's why:

- **They don't know they can do it; they think it's impossible and do not have the correct structure to do so.**
- **They might have tried to do it but the tax costs seem prohibitive.**
- **They cannot find a solicitor who can help them to do it and are told it's not possible.**
- **They don't know that their blocks are worth up to 50% more when split into individual saleable units.**
- **Unfortunately, they have unrealistic price expectations, thinking they can sell their block to another landlord in one transaction at retail price. This is not possible so blocks languish on the market for months and even years.**

Title splitting any of the property types above can automatically increase the value by 25%-45% in many instances. This capital uplift is only available if you title split into individual units.

Multiple properties also create multiple rental incomes, so they can massively increase income and cash flow.

With one-third of landlords currently looking to sell up, there is a huge opportunity to buy these properties and create additional value through title splitting. Fewer than 5% of them tend to come on to the market, so they can sometimes be difficult to find. The reason for this is that landlords with multiple tenants living in MUFBs are often afraid to advertise their properties on the open market; they do not want their tenants to know they are selling in case the tenants leave and they end up with voids.

There are a few ways you can find these properties both on and off the market.

Finding unsplit freehold properties in your investment area

This can work in most parts of the UK.

Look for areas with flats within one hour of where you live. You can start by searching on free online portals for residential and commercial property. Here are a few hints to help you find unsplit blocks of apartments:

- **Look for:**
  - mixed-use (commercial and residential) on commercial property portals.
  - properties for sale or Sold Subject To Contract in your town of choice.
  - flats with a minimum of four bedrooms and no maximum. There are very few four-bed flats, so this tends to be the category where multiple units are hidden.
  - flats for rent in the area you are looking at – these will often be on unsplit freeholds.
- **Visit your investment area and walk the streets, looking for unsplit apartment blocks.**
  - Note the address and postcode of the properties.
- **Open an account with the Land Registry to enable you to purchase Title Deeds, which will show who owns the property.**
- **Look on the Land Registry for properties on that street with one title number and multiple addresses. These are the unsplit blocks of apartments.**

Blocks of apartments are often located in certain areas of each city or town. It is likely that where you find a block of flats for sale, there will be multiple other unbroken blocks on the same street. These are unlikely to come onto the market. Clues that indicate that a building is comprised of flats include:

- **Separate utility supply boxes (see photo of four gas supplies on an MUFB).**

- **Multiple letter boxes on one property.**
- **They are often located in similar areas to HMOs.**
- **Multiple EPCs at one address.**

Make a list of the properties you find and target the landlords directly to see if they would like to sell. This is a good strategy for finding blocks; however, it is essential that you understand how to calculate what the block is worth.

How can you calculate block values when targeting landlords?

Unfortunately, blocks on the sales market are often overpriced. (See image for a recent example of a block that is on the market and over-priced in 2026.) There are hundreds of these over-priced blocks available for sale.

Retail prices – **title-split value**

Local estate agents often value blocks based upon local comparable sold prices. These sold prices are for similar properties sold one at a time to retail buyers.

EXAMPLE: Block currently on the market in the Midlands

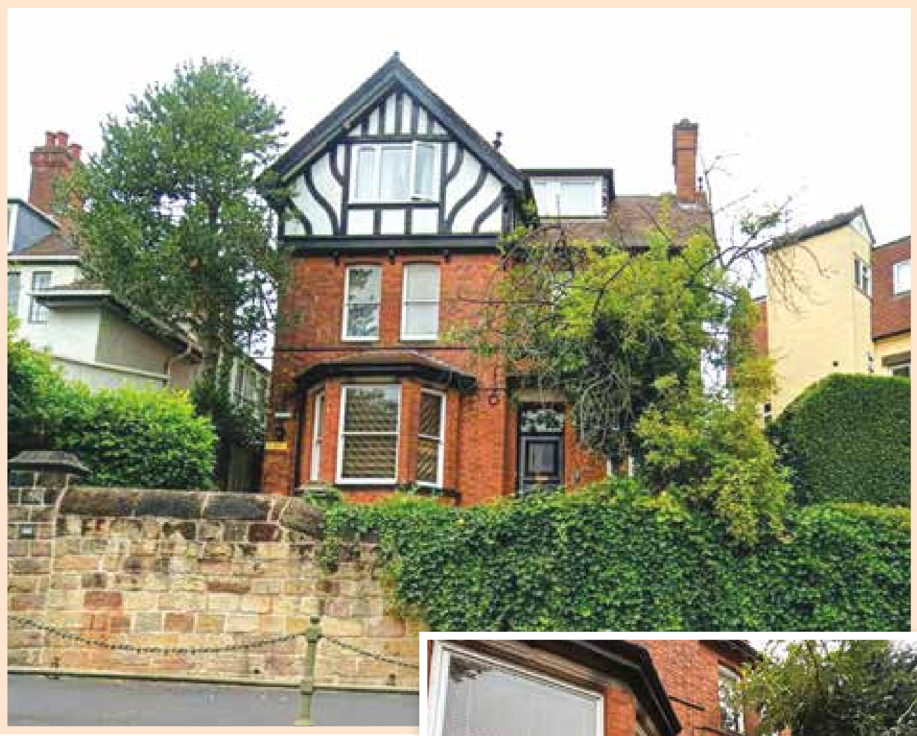
- **Market price:** £720,000
- **Number of flats:** 6
- **Value per unit:** £120,000
- **Market rent:** £46,800 pa
- **Yield based on rent:** 6.5%

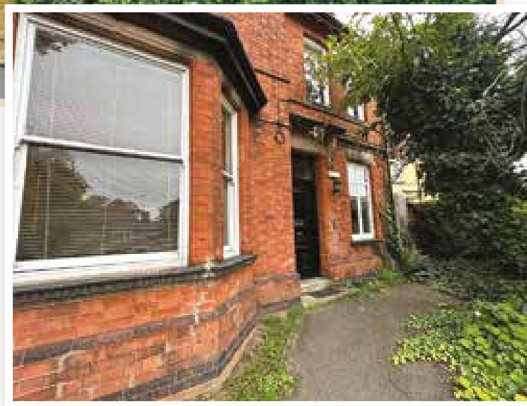
This block is completely overpriced when you look at the rent it can achieve vs the sales price of £720,000. The property is up for sale at the split value, ie the total of what the flats would be worth as individual, leasehold units. If the landlord/owner was willing to title split the block and sell one unit at a time they might achieve the split value, but this cannot be achieved when selling the unsplit block as a whole to another investor.

Wholesale prices – **block value**

When a RICS surveyor comes to value this block on behalf of a bank, they will look at a calculation based on the market rent for these flats. Based on my knowledge of this area, it is likely that the actual value will come in as a multiplier of rent and yield in the area, closer to £468,000 (putting the asking price at £252,000 over market value). It simply will not sell.

Blocks like this will remain on the sales market for some time, but they will not sell at anywhere near the asking price. Look for sales that have fallen through or blocks that have been on the market for a while. We are currently operating in a buyer's market, so be prepared to make an offer at a price that works for you.



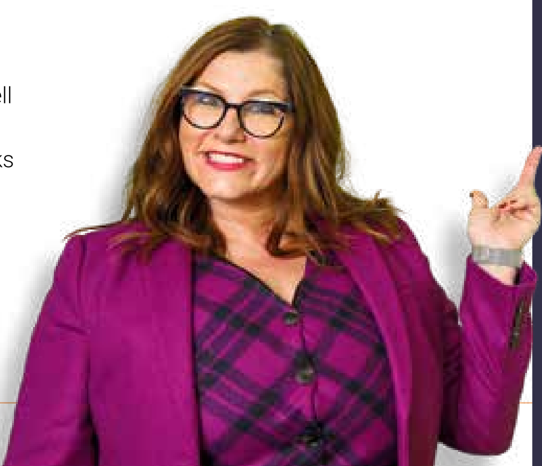


What can I do with the property if I split an unbroken freehold?

Unbroken freeholds can be great buy-to-let (BTL) properties to build your portfolio. It is essential that you title split to access capital growth. When you buy one multi-unit freehold, you then get access to multiple units of property that you can rent out or sell. You are looking for a 25% difference between the lower block valuation and the higher individual retail unit 'title-split' valuation. When you title split the units, you can get your money out of the deal in the following ways.

1. **Flip (Sell) all the units, one at a time, to individual retail buyers.**
2. **Keep all the units and refinance onto individual BTL mortgages, then rent the units to individual tenants for BTL rental income.**
3. **Keep all the units and refinance onto an investment/block mortgage. Again, you can rent the units to individual tenants for BTL rental income.**
4. **Keep some units and sell others to get all your initial investment out of the deal while maintaining some rental units for cash flow.**
5. **Rent two-bedroom flats in all areas to two renters, negating the need for HMO licences.**

Title splitting is making smart investors hundreds of thousands in extra equity and cash flow. Make sure you learn all about this great opportunity in 2026.



Contact

Contact Rachel by emailing:

info@titlesplit.com

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