Managing change in the Greek conveyancing ecosystem

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Outline

- The Greek conveyancing ecosystem
- Transforming the land administration framework
- Effects of the transformation on the conveyancing ecosystem
- Next steps
- Vision for the future
Stakeholders of Cadastre in Greece

- Ministries
- Citizens
- LPIS
- Judges, police and tax authorities
- Forest agencies
- Technical Chamber
- Municipalities
- Notaries
- Engineers
- Lawyers
- Cadastre
Current conveyancing framework

1. **Buyer** hires a **Lawyer** to check ownership.
2. The **Lawyer** then checks ownership and provides it to the **Registry Office**.
3. The **Registry Office** drafts the deed.
4. The **Registry Office** provides a **Topographic plan** to the **Civil Engineer**.
5. The **Civil Engineer** checks for illegal constructions and provides the result to the **Notary**.
6. The **Civil Engineer** also requests a certification for non-forested areas from the **Forest Agencies**.
7. The **Forest Agencies** issue the **Forest Certificate** to the **Civil Engineer**.
8. The **Civil Engineer** provides the **Building Certificate** to the **Notary**.
9. The **Notary** issues the final deed to the buyer.
Transforming the land administration framework
Types of Registry (Mortgage) Offices
Spatial distribution of Registry Offices - Map

Legend:
- Notaries
- Public MO
- Private MO
Situation (current status) of the Registry Offices

- Independent Offices
- Loose supervision from / by the Ministry of Justice
- Uncoordinated operation
- No service standards
- No cadastral expertise
- Difficult to correct cadastral survey errors (unwillingness)
- Many cannot sustain their operation financially due to the crisis
- Registrars retire and get replaced “temporarily” by notaries (68 from 218 private Registry Offices)
- 139 out of 390 RO have a notary acting as registrar
Typical Registry Office
Transforming the land administration framework
Transforming the land administration framework
Hellenic Cadastre was established with law 4512/2018, as the **sole** Public State entity that is responsible for the development and the **operation of the Cadastre** in Greece, as well as, the **maintenance of the Registrations and Mortgages System** until its complete replacement by the Cadastre.
Current structure - Registry Offices

Law provision for the final structure of Cadastre

390 Registry Offices

The current structure of Registry Offices will be merged into:

- 17 COs (regional level)
- to operate 75 Branches (in prefecture capitals and big islands)

under the “Hellenic Cadastre”
New Regional structure of the Hellenic Cadastre

- The **COs** have the responsibility for the operation of Cadastre

- **Branches** provide local services and the maintenance of the old registry system

- As of today 1 CO and 3 Branches are in operation
Administration Structure – current status

Ministry of Environment, Energy and Climate Change

Ministry of Justice

Hellenic Mapping and Cadastral Organisation (HEMCO)

KTIMATOLOGIO S.A.

Mortgage Office

Interim Cadastral Office

Cadastral Office

supervises

supervises

supervises

becomes

Hellenic Cadastre

supervises

supports

supports

becomes

Ministry of Justice, Transparency and Human Rights

Ministry of Environment & Energy

supervises

supervises

supports
Ministry of Environment, Energy and Climatic Change

Ministry of Justice

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KTIMATOLOGIO S.A.

Mortgage Office

Interim Cadastral Office

Cadastral Office supervises

Administration Structure – final status

Ministry of Environment & Energy

supervises

Hellenic Cadastre

supervises

Cadastral Office

assigned the development and maintainance of the Cadastre to

Supports
## Managing expectations of the stakeholders

<table>
<thead>
<tr>
<th>Stakeholders</th>
<th>Lack of understanding</th>
<th>Opposing</th>
<th>Neutral</th>
<th>Supportive</th>
<th>Leading</th>
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<td>Association of Surveyors</td>
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<td>Employees of unsalaried Registry Offices</td>
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<td>Employees of salaried Registry Offices</td>
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<td>Local societies</td>
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C = Current disposition  
D = Desired disposition
Outline

- The Greek conveyancing ecosystem
- Transforming the land administration framework
- Effects of the transformation on the conveyancing ecosystem
- Next steps
- Vision for the future
Benefits of the new reform

- One land administration agency for the whole country
- One Ministry responsible
- Cadastre development and operation by the same agency
- Utilises the experience and expertise of NCMA S.A. and the mortgage offices
- Central control and management of the real property registrations throughout the country
- Uniform service provision standards
- More cost effective regional structure
- More effective use of human resources
- Vision for the future for the benefit of the public
Challenges of the reform

- Integrate staff
- Merge offices
- Manage a huge archive (digitization and maintenance)
- Set up common service standards
- Improve transparency and accountability
  ...through e-services
# Changes to be managed

<table>
<thead>
<tr>
<th>before</th>
<th>after</th>
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<tbody>
<tr>
<td>Ministry of Justice</td>
<td>Ministry of Environment Hellenic Cadastre</td>
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<tr>
<td>390 Registry Offices</td>
<td>92 Cadastral Offices &amp; Branches (LR&amp; Cadaster functions)</td>
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<td>Paper based operation</td>
<td>Digital operation, e-services</td>
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<td>Paper archive</td>
<td>Digital archive + digitization</td>
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<td>Payment by cash</td>
<td>E-banking</td>
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<td>Registrar freelancer</td>
<td>Public servants</td>
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<td>Staff –private sector</td>
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<td>Fees go to Registrars and State</td>
<td>Fees go to the Hellenic Cadastre</td>
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<tr>
<td>Operation and infrastructure according to each registrar</td>
<td>Typical office layout and Unified Operation according to regulations and guidelines</td>
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<tr>
<td>Loose supervision</td>
<td>Systematic supervision and support</td>
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Set up a minimum IT environment for managing incoming petitions

- New cadastral offices and their branches manage both Cadastre and Land Registry

- Cadastre function has a IT system for managing all steps of the registration procedure except payments

- Develop a new central IT system for the Land Registry function that registers all petitions for registrations and certificates/abstracts/copies

- Adopt exclusively electronic payments for both Cadastre and Land Registry transactions:
  - POS
  - e-banking
Digitizing the interaction with surveyors
Digitizing the interaction with surveyors

- New service since 2018 to submit digitally signed topographic plans in the context of real property transactions (mandatory).

- Topographic plans in dxf format and their metadata are uploaded to a database in order to be directly used in cadastre updating

- Each submitted topographic plan gets a unique ID through which one can access the certificate of submittal

- The surveyor now takes the cadastral extract in digital form.
Submittal of topographic plans

- Submittal by **authorized users only** through the collaboration with the Technical Chamber of Greece
- New **standardized format** with specific layers for different types of information
- This format is being discussed to be extended to cover also the needs of the plans for the issuance of building permits
Digitizing the interaction with surveyors
Digitizing the interaction with surveyors

**e- conveyance of a diagram** (screenshots)
Comparing topographic plans to cadastral data
Comparing topographic plans to cadastral data

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<th>KAΕΚ ΠΡΟΒΛΕΨΗΣ</th>
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T26 3900.11 360884701038
T27 638.25 360884701002
Comparing topographic plans to cadastral data
Submittal of topographic plans - Benefits

- **First step** towards digitizing the conveyancing procedure
- Topographic plans are drafted **only by appropriately qualified engineers**
- **Speeds up updating** of the cadastral maps
- **Reduces** the possibility of **error**
- **Automated check of the compatibility** of the topographic plan with the cadastral data and the effects of a mutation
- **Online archive** of the topographic plans for each surveyor
- No more paper diagrams in CO
Delivery of cadastral extracts in digital form
Delivery of cadastral extracts in digital form
Transforming the interaction of citizens with forest agencies

- Seller requests a certification for non-forested areas.
- Forest agencies issues a certificate.
- Buyer hires a surveyor to measure the property.
- Surveyor checks ownership.
- Hellenic Cadastre drafts the deed.
- Notary public checks for illegal constructions.
- Civil engineer checks for illegal constructions.
- Building Certificate.
- Forest agencies issues a certificate.
Transforming the interaction of citizens with forest agencies

Currently

- **Citizens had to request** a specific **certificate** from the local forest service to verify that the property to be transferred does not fall in a protected forested area.

- **Long delays,**

- Decisions often **not consistent,**

- Cause for **frustration,** wasting of time and money, loss of investments
Forest maps

Forest maps is the **tool to officially delineate areas to be protected due to their forested nature.**

Hellenic Cadastre produces forest maps:
- Open procedure
- Transparent decisions based on actual evidence
- Citizen participation through webservices

The result is the **ratified forest map** publicly available for viewing and download through the website of the Hellenic Cadastre.
Forest maps
Transforming the interaction of citizens with forest agencies

• During the preparation of a transfer deed, a topographic plan has to be drafted.
• The surveyor can download the part of the ratified forest map that covers the property in question.
• The surveyor has the responsibility to officially declare – based on the ratified forest map – whether the property falls or not on a forested area on the topographic plan.
• Reduce the administrative burden for the citizens - No forest certificate is needed anymore.
Digitizing the submission of deeds

1. **Buyer** hires a **Lawyer**
   - **Lawyer** checks ownership

2. The **Surveyor** measures the property
   - **Surveyor** checks ownership

3. The **Civil Engineer** checks for illegal constructions
   - **Civil Engineer** checks the building certificate

4. The **Seller** requests a certification for non-forested areas
   - **Forest Agencies** issues the certification

5. The **Notary Public** drafts the deed
   - **Notary Public** drafts the deed

6. The **Hellenic Cadastre** is involved in the process
   - **Hellenic Cadastre** maintains the topographic plan

The process involves various stakeholders and steps to ensure the legal and physical aspects of the property are verified and recorded.
Digitizing the submission of deeds

For the cadastral function of the offices:

- **Currently** all applications for registration have to be delivered on paper to the local registry office.
- Each deed is accompanied by:
  - an application for registration
  - a summary of the deed
  - a topographic plan/diagram
  - other documents that are requested by law to be submitted to verify the legality of the transaction
A **new web application** is being developed for the new regional offices of the Hellenic Cadastre that enables notaries to:

- **Type** in a form the **basic information** of the deed
- **Automatically produce** the **application** for registration and the summary of the deed
- **Submit deeds** in digital form digitally signed
- Make just a reference to the **ID** of the topographic plan in the deed instead of submitting it
- Receive by the system the estimation of the **fees** that must be payed to register the deed
- **Request** the necessary **certificates** from the registration of the deed
- **Pay** by electronic means (e-banking, credit card)
Digitizing the submission of deeds
Benefits

- **Reduce the need to go to the local office**
- **Save time** and **money** for the citizen to register the deed
- **Eliminate** typing **errors** from the cadastral office staff
- Save time and money for the cadastral office
- **Improve** the quality of service irrespective of the number of the regional offices
Outline

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Next steps

- **Digital submission of notarial deeds** (under testing)
- Digital submission of **other registrable acts** (by lawyers and bailiffs) (under testing)
- Digital submission of **applications for certain certificates** (under development) and issuance of digital certificates
- **Remote search** of the cadastral database
- **Licensed surveyors**
The vision

✓ Provide modern services with state-of-art technology from any part of the country to any other

✓ Ensure uniformity in the operation, level of services and infrastructure throughout the country

✓ increase transparency and security in the procedure of registration

✓ improve the quality of the registrations

✓ Introduce paperless procedures and provide reliable e-services to professionals and citizens

✓ make more efficient use of the regional structure and the resources of the Agency
Thank you for your attention!