

be punctually handed over to the Latin American Cadastral Heads and so they were able to use the knowledge to be exposed in this forum in the way they should like. I could not bear in mind any other better content to start with the activities of the «Latin American Cadastral Forum» that will be announced in the coming days by the Directorate General of the Cadastre on the Web site of our Ministry to be used by all the concerned. In doing so I hope there will be a much more solid and lasting links in terms of usefulness between the two geographical areas.

I sincerely hope that the Congress will respond to the expectations have been and I wish you to enjoy the stay at Spain as well as at Granada.

Thank you very much for your attention. ■

Two initiatives for the approximation of the cadastres of member States: the «Declaration on Cadastre in the European Union» and the «cadastre permanent committee»*

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Despite the growing importance of existing cadastral systems in all EU member States and their constant usage for innumerable private and public needs, including those deriving from the application of EU policies, the Cadastre is not a harmonised activity. There is therefore no common regulation that describes the purpose, minimum content and functions that must be fulfilled by the Cadastre in each member State, in spite of the fact that the EU usually applies community funds to finance and support the creation and development of this Institution in countries applying for membership, as part of the basic institutional structure required for accession by candidate countries.

Numerous initiatives have been carried out in recent years to improve knowledge of cadastres in Europe. A relevant example is the important role played by the Working Party on Land Administration (commonly known by its acronym WPLA), created within the United Nations' Economic Commission for Europe, which is making significant contributions; another example is the activity of EUROGEOGRAPHICS, an organisation formed by Europe's national geographic institutes. However, until now, no

initiative had directly focused on the Cadastre exclusively from the perspective of the totality of member States and its application to the policies developed by the Union.

Addressing this need, the Spanish Government's Official Performance Programme of the Spanish Presidency of the EU Council (in the first semester of 2002) included the initiative proposed by the Spanish Directorate General for the Cadastre to hold the «First Congress on Cadastre in the European Union». The main objective of the conference was to study the role that the Cadastre should play within the EU, and the formulas that could facilitate the approximation of pre-existing national models towards a system containing enough common elements to allow adequate coordination between said models.

In this scenario, the Spanish Directorate General for the Cadastre presented, among other interventions, two specific initiatives to progress in the aim of coordination: the project for a «Declaration of the Cadastre in the European Union», and the creation of a Cadastre Permanent Committee. Both initiatives are described in this Paper. But firstly it is relevant to review, at least in broad terms, the four groups of reasons that led the Directorate General to propose these two initiatives at this particular time:

Technological reasons

All institutions responsible for Cadastre in the member States now have computerised management systems. They all draw up maps in digital formats and update aggregate information using similar technologies. This circumstance, together with the thoroughly researched standardising effect of digital technology, lead us to foresee the communication and exchange of cadastral information between member States in the near future, thus establishing, in practical terms, de facto coordination, the demand for which is growing due to the increasing use of territorial information by European citizens.

On the other hand, the low cost of technology, leading to an increase in the number of consumers of cadastral information, together with the expansion of communication tools —such as XML language— that facilitate dialogue between equipment and systems through Internet, are also important reasons that recommend an attempt at coordination at this time.

Political reasons

The EU will soon undergo significant expansion, both in the number of States and in surface area. Thus, the Europe of 15 countries will become the Europe of 27, representing growth of the Union's land surface by more than one million sixty five thousand square kilometres. This will foreseeably signify the incorporation of several million parcels that will have to be included in the Cadastral register.

Obviously, if Cadastral coordination is already difficult with 15 member States, it will be much more complicated after expansion if we do not work now to define a common Cadastral model.

Regulatory reasons

There have recently been several European regulations in the form of Directives that indirectly define and delimit cadastral activity. A real example of this is the projected Directive under preparation by the Commission, through the Directorate General of the Information Society, to regulate the use by European citizens of information

* While this number of the magazine was printing, on October 14th in the headquarters of the Common Investigation Centre of the European Union in Ispra (Italy) it took place the first meeting of the «Permanent Committee on Cadastre in the European Union», with the participation of the 15 member countries.

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contained in public databases. This will directly affect cadastral systems in the member States given that the very essence of the Cadastre is to provide territorial information.

It is therefore advisable to establish the necessary levels of dialogue between cadastral administration agencies and the various EU Directorates General responsible for preparing these Directives, in order to ensure that the latter have detailed knowledge of the content and scope of cadastral activity in Europe.

Reasons deriving from the growing demand for cadastral information

Without a doubt, this is the most powerful group of reasons. The Cadastre is only good if the information it contains is useful. Therefore the Cadastres of the different member States must all be equally capable of responding to the needs of their respective citizens, so as not to place them at a disadvantage in comparison with the citizens of other EU countries.

The EU itself increasingly requires cadastral information to develop its policies. This is apparent in the construction of a single European real estate market, a concept that is already a reality in Spain, where nearly a million and a half properties are owned by foreigners, the majority EU citizens. In this environment, the deregulation of financial markets would receive a genuine boost from a system that provided access to the European mortgage market, increasing knowledge of the properties subject to this system of guarantees through the information supplied by the Cadastre.

The Union also needs the territorial information provided by the Cadastre to apply its Common Agricultural Policy and to implement active policies for environmental protection. A large part of these functions would benefit significantly if their administrators had access to parcel-level information of the entire EU territory.

The «Declaration on Cadastre in the European Union»

During the Congress on Cadastre mentioned above, the «*Declaration on Cadastre in the European Union*» was presented as a project, with the aim of assembling in a single document, with a programmatic character, the common elements that would allow the definition of a future EU cadastral model. The Declaration lists elements considered essential and which would have the character of common minimums, notwithstanding the fact that the models existing in the different member States may include additional elements of interest for their respective citizenry or administrations.

The Declaration consists of twelve principles or groups of ideas, each addressing a specific aspect (institutional, organic, teleological or instrumental) of the cadastral model desirable for Europe.

These twelve principles are listed below, each with a brief comment.

1. The Cadastre should exist as a system of territorial information throughout the European Union. No member State in whole or in part should lack the necessary information offered by the Cadastre.

If the Cadastre is considered as an institution that benefits citizens by contributing to a country's economic and social development, it stands to reason that its implementation should cover the entire area of the EU. Anything less would represent a model of inequality wherein the citizens of States having a proper Cadastre would be in a position of advantage over those of countries

or parts of countries without access to this information, an inequality that would be unacceptable and contrary to the very spirit of the Union.

As a consequence of this reasoning, member States and organs of the Commission must take special care to ensure that the entire territory has this infrastructure of territorial information, providing the public resources necessary to achieve this goal as soon as possible.

This idea coincides with the perception of the EU as a single territory, undivided by borders or administrative boundaries. Equally, the Cadastre - as a model of representation of this territory - should not be subjected to these restrictions either.

2. Whatever the legal formula adopted in each of the member States for its administration, the Cadastre is by definition an institution in the common interest. Use of the Cadastre should at all times be directed at guaranteeing the exercise of the principles of equality, security and justice for all EU citizens.

For the same reasons outlined previously, the Cadastre should be considered in all member States as a common good, and made available to all citizens equally. Obviously, each member State can provide the organ responsible for cadastral functions with the legal entity that best suits its own policies, including private management models, but this should in no manner signify that the cadastral information administered by that organ lose its character of common property.

Thus, cadastral information should enjoy legal protection in the same way as other goods subject to public usage and service, avoiding in all cases privative or exclusive use.

This idea also implies that the term *Cadastre* in its strict sense can only be used to refer to public systems of territorial information that use the parcel as their working unit. This does not impede the creation and maintenance of other systems of similar or identical characteristics in the private sector, but inasmuch as these are not public in character, they should not be defined as Cadastres.

The ultimate aim of cadastral information is to guarantee the exercise of the principles of equality, security and justice for all EU citizens, thus satisfying some of the basic principles that structure the European Union. The instrumental character of the Cadastre is therefore reaffirmed at the service of the grand ideas that form the nucleus around which the EU is born and develops.

3. The basic object of the Cadastre is the parcel. Those organisms with the capability to capture, distribute and maintain graphic and alpha-numerical information describing the parcel will be considered responsible for the Cadastre in each member State.

The parcel constitutes the basic object of the Cadastre and distinguishes this register from any other system of territorial information. Taken as the physical scope upon which a specific property right is situated, different from the rights existing on neighbouring estates, the parcel offers important advantages as a working element:

- It defines units of space that are manageable and easy to calculate.
- It links the the material element (land) and the legal element (the rights inherent to the land).
- It allows simple analyses based on the attributes assigned to different parcels.

For these reasons, and in order to precisely identify the institutions responsible for cadastral activity in the EU, the Declaration proposes that the public institutions that obtain

and maintain graphic and alpha-numerical parcel information, assume responsibility for the coordination of cadastral matters, thus distinguishing them from other public entities that also create and maintain territorial information systems for other purposes.

As discussed later in the section on the Cadastre Permanent Committee, there are several member States where these functions are divided among different states (Germany's *länder*) or regional or local administrations. Although fragmentation makes the coordination model more complicated, this not detract from the fact that each of these institutions should be considered as the competent Cadastral Administration in their respective territories.

4. Each parcel should have a unique and unalterable identifier to distinguish it from others. Whenever possible, this identifier shall contain elements that permit its exact location by means of an adequate system of geographic coordinates.

The electronic transmission of communication and management of large volumes of data require the existence of standard coding criteria to facilitate their transmission. In the cadastral sphere, these requisites are especially necessary because:

- Criteria for the location and description of estates differ in each member State, and even in different parts of the same State.

- Several public and private entities exist that assign real estate locators (street names and numbers, postal code, etc.).

- These identifiers are modified unilaterally according to the needs of the entities that create them. A clear example is the change of a street name by municipal decision.

To facilitate the location of real estate, each building should have a stable cadastral code or reference, unalterable except in the event of physical modification of the building itself. If this reference is a geocode, i.e. allowing the exact location of the property by means of a system of geographic coordinates, the location system will be much more exact.

It is evident from the foregoing that one of the first activities to be carried out is the definition of a common European model for the assignation of cadastral codes or references using a single criteria for all parcels in the EU.

5. All parcels, and the buildings and installations situated on and under them, must be adequately registered in the Cadastre. This requires definition of data models that include information on ownership, surface and boundaries, agricultural attributes of the soil or crops and environmental characteristics of the parcel, as well as the buildings or installations if these exist.

A European cadastral model must go beyond former descriptions of the Institution which perceived it as a simple land register, ignoring information relative to buildings constructed on or under the land. Today it is absolutely essential, for all types of usage, to know whether or not the land features buildings, and if so, what type of building it is, what it is used for, construction characteristics and dimensions. It is evident that the Cadastre is no longer an exclusively agrarian instrument, but has become a system of information on all kinds of property with much wider objectives.

To apply this idea, European Cadastres must begin to incorporate information on properties that until now were considered exceptional or singular, such as reservoirs and dams, motorways and road networks, nuclear plants and other complex industrial installations, mines, ports, etc.

The entire range of real estate, without exception, should be included in the Cadastre.

Lastly, and as mentioned in other sections of the Declaration, the correct definition of a data model is one of the most critical decisions to be addressed when defining and developing a cadastral model. Excessive ambition will lead to the collection of an unmanageable volume of data and in the medium term to an out-of-date, obsolescent system. On the contrary, the absence of key information means that missing data must be captured outside of the cadastral model, separating the information from the social needs it is meant to address.

Given this criterion, the Declaration contains a generic description of a minimum data model that cadastres of the member States should contain, complemented with additional information referred to in the next principle.

6. Cadastres shall be managed as open databases, therefore, in addition to the information cited previously, they should also be capable of incorporating other parcel data, depending on the needs of each of member State and the EU. Special attention shall be given to information directed at the management of property taxes and territorial planning, and to electronic applications that allow the assignment of property values using mass evaluation procedures.

It is evident that a better coordination of European Cadastres should not go against the member State's own specific needs for territorial information. It is for that reason that there are no limitations (quite the contrary) to each national model developing its own requirements in addition to the minimum common information described in the previous principle.

Nonetheless, the Declaration specifies three areas of information which, although not part of this minimum content, should be further developed in all member States, to facilitate the use of the Cadastre in the application of EU policies. These areas are:

- Use of cadastral information for tax purposes. This requirement derives from the creation of the single real estate market mentioned in the next principle. It is clear that a major element of coordination in the U.E. is the taxation of different economic activities and capacities in order to avoid unjustified inequalities among citizens and companies in different countries. The Cadastre can collaborate fully in the area of real estate taxation, including the control of real estate income.

- With the same criterion, land planning in Europe at the local, regional, national or community levels, should be better supported by cadastral information. In order to do this, the data models of the different national Cadastres must first capture the information needed to facilitate this planning activity.

- Last, but no less important, it is evident that a model of real estate evaluation allowing the assignment of equitable values to all the property in a country and, by aggregation, in the entire EU, would be a powerful tool for the development of different public policies and of the real estate market itself. Some EU countries already have efficient systems of this type, and these should be extended to all existing Cadastres.

7. Adequate coordination is needed between the information contained in the Cadastre and Property Register. The combined use of the Cadastre and property register would promote the peaceful exercise of property rights and other in-rem rights on real estate throughout the EU and would protect and facilitate market trade and investment.

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The European Cadastre should fully satisfy the need for information deriving from the single European real estate market. This requires the adequate coordination of the Cadastre and Property Register and, as a consequence of coordination, that owner rights and *in rem* rights on real estate be protected equally in all member States.

In the medium term, protection should permit the emergence of a real single market both for real estate and mortgages, as well as an effective system of consumer protection for the prevention of fraud in the real estate sector.

The scope of this initiative clearly transcends the Cadastral sphere and directly involves the organs of the European Commission in the task of producing a common regulation to govern the treatment of real estate property through coordination of the Cadastre and the Property Register.

8. Cadastres shall be managed using computer and telematic technologies to guarantee adequate information processing and access, incorporating technologies that promote the development of the Information Society. These resources will ensure the correct coordination of other public administrations that also manage territorial data. This will require the fluid communication of information, improving systems interoperability.

As explained previously, cadastral information systems cannot be conceived separately from information technology. Numerous ideas are being developed in the EU that will affect these systems. Thus, the concept of an Information Society and an e-Europe, characterised by a high degree of access by citizens to the largest possible volume of information in a situation of equality, as a necessary means to achieve the highest levels of social, economic and cultural development, are directly related with the Cadastre inasmuch as it is a system that facilitates this information.

On the other hand, ideas such as e-administration, management of all types of services via internet and the flow of relations between administrations for the benefit of the citizen, require a highly technified and well-communicated European Cadastre, where pre-existing systems can talk to each other easily and quickly.

9. The authorities responsible for the Cadastre in member States will promote the increased use of cadastral information in the application of those policies in their respective countries that should be based on territorial information, and will work together to ensure the use of said information in the application of EU policy. Whenever possible, the creation of new databases will be avoided, when these could be fed by data that already exists in the different Cadastres.

Inasmuch as the Cadastre is clearly a benefit for the citizen with access, it is evident that the public powers in Europe should be committed to the widest possible use of the territorial information it provides. Likewise, any public activity having land as its working element should make use of cadastral information, in its double role as a tool facilitating public activity and as an instrument for development of services to citizens.

Specifically, the Declaration promotes the increased use of cadastral information for the application of European policies. This is an important way to improve the coordination of cadastral systems in the member States, since the common use of the information will determine common development for data capture and processing.

Experience so far has been discouraging, given that EU initiatives in this regard have been scarce, and those few that are known, such as the Integrated System of Administration and Control, defined in the process for reform of Common Agricultural Policy through Directive EEC/3508/92, have never been fully implemented due to the differences between current cadastral models in member States.

Lastly, the growing interoperability of cadastral information systems should contribute to the development of more efficient public administrations, avoiding unnecessary expenditure. In this sense, the Declaration discourages the creation of new databases of territorial information, frequent in the majority of member States, when said information already exists or can be obtained from data contained in the Cadastre.

10. The information contained in the Cadastre of each member State will be available to citizens and companies, with no limitation other than those established by the regulations governing protection of individual privacy and tax-related information. Any tariffs established by member States shall not discourage access to this information.

As previously indicated, the principal aim of European cadastres should be to satisfy the needs of their respective citizens, a satisfaction that can and should be achieved not only through the actions of public administration at its various levels, but also through the services and activities developed in the private sector. Therefore, cadastral information should be easily and quickly accessible in order to facilitate the exercise of private sector activity.

We have already mentioned that the Commission is working on a draft Directive to regulate the access of citizens to information contained in public databases, as a means to drive development of social, economic and cultural activity in Europe. A detailed analysis of this question has been carried out, described in the Green Paper entitled «Public sector information: a key resource for Europe», (COM(1998)585), approved by the Commission on 20 January 1999. This study contains numerous relevant data, for example that between 15% and 20% of the total data required for electronic trade is based on public sector information. In this sense, the European data industry is already considerable, estimated at 433 milliard euros in 2000, i.e. 5% of the European GIP, ahead of both the telecommunications and the hardware/ software sectors. A large part of these data are developed to feed public information systems.

Although many States charge some sort of fee in exchange for cadastral information, the amount of these should not discourage access to this information or make it too expensive.

11. Territorial information will be available to local, regional, national and European administrations. Likewise, collaboration and coordination at all levels of the administration will be sought to maintain and continuously update the Cadastre.

In the vision of a coordinated European Cadastre the need is clear to integrate all public agencies associated with territorial information, both to update and maintain the information and to use the data it contains.

This brings us to systems interoperability, as mentioned in principle 8, meaning the existence of the technological means to achieve real-time communication between different public databases to obtain, through the processing of the information they contain, the adequate and permanent updating and usage of cadastral information.

It is important to remember territorial information is of interest to all levels of the administration, although it is true that knowledge of the territory is simpler in the administrations that are closest to the citizen —local government— which makes their participation in the collection of information highly recommendable. Likewise, the standardised treatment of that information to guarantee adequate levels of equality among citizens, recommends that management and coordination of the cadastral database be handled at the national level. Therefore, the European Cadastre should contemplate the collaboration of all public entities (local, regional and national) to overcome the fragmentation that exists in some member States which gives rise to different models within the same country.

12. For the elaboration and maintenance of the Cadastre in member States, the collaboration of the private sector will be sought. Collaboration will also be sought with the international agencies dedicated to the research and development of public policies directed and territorial administration.

Lastly, the Declaration recognises the advisability of collaborating with the private sector in the elaboration and maintenance of the Cadastres in member States, with a double objective:

— To use public resources more efficiently, by outsourcing to the private sector services that cannot be maintained efficiently within a public structure.

— To thus reduce public expenditure and the size of Administrations, limiting their activity to functions that can be provided more efficiently or with greater legal guarantees by the public sector.

In this regard, the Declaration recognises the important role played by various international institutions, both public and private, in the study and analysis of the cadastral situation in Europe, and encourages collaboration with them, within appropriate limits, to develop increased coordination of the Cadastres in member States.

Cadastre Permanent Committee

The need for the creation of a Cadastre Permanent Committee

The objectives of the «*First Congress on Cadastre in the European Union*» included a proposal to constitute a «*Cadastre Permanent Committee*» and start activities.

This initiative, which aims to establish a permanent forum for communication among those responsible for the cadastre in the different member States, proposes to resolve the present situation characterised by the following circumstances:

— In recent years, the number of international meetings to study diverse aspects of the situation of territorial information in Europe has multiplied; the subject and content of these meetings are frequently repeated. Many conclude with declarations or commitments that produce no practical effect applicable to the public administration of territorial information.

— Significant dispersion of the entities organising this type of activities has occurred. Despite the seminars, conferences and congresses arranged by different organisms, a certain lack of leadership is apparent, causing the crossing over of initiatives. On the other hand, many initiatives are led by researchers, especially in the university sphere, who are not always familiar with the realities of cadastral management. It is therefore rare to find common initiatives that bring together all the institutions in EU

countries that are directly responsible for managing territorial information.

— Many of the European Commission's General Directorates are directly interested in the management of territorial information, and a clear central body to channel and coordinate these interests does not exist. Given the considerable dispersion of competencies at the national, regional and local levels in the member States, Commission representatives recognise the need to identify a single central figure in each member State.

— Clearly visible in this scenario is the existence of a growing group of professionals related with cadastral activity who are skeptical about the possibility of the situation changing, and opposed to any initiatives to bring closer the institutions that manage territorial information in the different European countries.

— Candidate countries awaiting accession to the EU are already requesting references to guide them in the work they are developing to adapt their systems to the Cadastres in member States. However, these references cannot be presented in a coordinated fashion, and therefore in many cases the models that are proposed to them are national models of the member States that collaborate with the candidates. These works are frequently financed with EU funds.

— Lastly, it is evident that citizens and companies are increasingly demanding greater access and availability of public territorial databases. The demand for territorial information is growing and it is more and more frequent to find sectors of economic activity that use cadastral information in their decision making and business management. The growing use of Internet has strengthened this type of demand.

A brief description of the situation of cadastral organisations in the European Union

The functions developed by the numerous public organisations in Europe responsible for cadastre are partially different. Taking the Cadastre as a database of geographical information whose purpose is to describe the parcel and its associated attributes, we can distinguish three groups of situations:

— **Territorial dispersion of competencies governing the creation and maintenance of the Cadastre:** A range of situations exist within the EU, varying from cases where creation and maintenance of cadastral information is the exclusive competency of the State, to others where these functions are distributed among different organisms. Within this range, intermediate situations exist where basic management is the responsibility of the State and in specific parts of the territory, functions are exercised by regional, provincial or local organisms.

— **Functional dispersion of competencies for the creation and maintenance of parcel-linked information:** As well as the above-mentioned situation of territorial dispersion, an added complication is the difference in functions carried out by the different agencies in each country. Thus, at one end of the model we find that the Cadastre directly manages all information related with parcel mapping, coding, surface area, boundaries, identification and description of buildings and installations, crop features, names of owners, environmental characteristics and assigned values. At the other end are the agencies whose sole function is the creation and maintenance of parcel mapping, or those that exclusively provide information to the Property Register. There is no doubt that the range of interests varies in the Cadastres of

the different member States; from information focused on rural Cadastre to graphic identification of existing buildings, with different emphasis on aspects that allow environmental management or develop tax-related usage.

— **Diverse state of technological development applied in the creation of databases and the diffusion of their contents:** Lastly, differences also exist in technological development applied to the management of cadastral information and its diffusion. From the viewpoint of the creation of the databases themselves, some countries are presently working to capture information on land that had never previously been incorporated into their systems. Likewise, there do not appear to be many countries using orthophotomapping to prepare cadastral maps, while in others, some of the information is still stored in analogical formats. Regarding diffusion, the situation is also unequal: Internet is a specially relevant reference of the level of development in this regard.

These three groups of problems define a varied situation and additional complications affecting future initiatives for common development. It is therefore especially necessary to choose formulas of management and analysis that allow for simplification. True efficiency will require solutions such as limiting the number of key figures per country or identifying a minimum common area of activity where all affected institutions coincide.

Mission of the Cadastre Permanent Committee

The paper presenting this initiative proposed as the Mission of the «Cadastre Permanent Committee»:

«To create an adequate space to promote a greater knowledge of cadastral activity carried out in the EU and member States in order to develop strategies and propose common initiatives aimed at achieving full interoperability among the different European cadastral systems and their users.»

Functions of the Cadastre Permanent Committee

Based on the described situation and Mission, it was proposed that the «Cadastre Permanent Committee» carry out the following functions:

Exchange of information: directors of the institutions that form part of the Permanent Committee will exchange information, either in response to specific queries from other members or by general distribution to all members. In this regard, surveys and questionnaires will be used to improve this information

Diffusion of the opinions of information managers: the Permanent Committee will contribute the opinions of the managers directly involved in the administration of territorial information. This vision will feed a SWOT analysis of the new initiatives compared with existing cadastral data.

Existence of a «single voice» to address EU organs and other public or private entities working on future decisions that may affect present day organisations: One of the principal functions of the Committee will be to study and recommend to the organs of the EU, coordinated proposals on questions that could affect territorial information databases in general and cadastral in particular. This function will be especially important when the subject of debate concerns future European regulation of related matters.

Similarly, the Permanent Committee could play an important role as a single representative body vis-a-vis manufacturers of software and other commonly used products to try to create a more homogeneous demand.

This initiative could also be extended to the study of costs and characteristics of identical products in different member States.

A single body representing the different public administrations in each member State that manage parcel-linked information, to overcome the current proliferation of representatives: Each of the institutions that form part of the Permanent Committee will commit to carry out functions of information and coordination with other institutions with cadastral responsibilities in their respective countries. For this reason, membership in the Committee will require acceptance of a «**Coordination Clause**», as described below. This will endow the Permanent Committee with credibility in the eyes of the supra-national organs it will be relating with, insofar as it will constitute the ideal channel for the transmission of information both upwards and downwards.

Creation of a powerful and up-to-date documentary database reflecting the detailed situation in each of the European Cadastres: One of the biggest problems currently facing anyone wanting to know the status of Geographic Information Systems in the EU is the huge abundance of written material. This hinders analysis, not to mention the identification of the individuals or institutions generating the document and their mission. The Permanent Committee will be equipped with a documentary database to support its own activities and also to allow the diffusion of the cadastral activity carried out throughout Europe.

Special reference to the «Coordination Clause»

The selection of a single representative per country is intended to be a means of coordination also for the national, regional and local institutions not directly represented on the Permanent Committee, since the Committee will only be truly efficient if the number of its members is limited, as continuous expansion would doubtless make efficient management impossible.

Nevertheless, it is recommendable that the voices of all local, regional and national institutions managing information of interest to the Cadastre should reach the Permanent Committee and though it, other supra-national organisms. For this reason, membership of the Permanent Committee implies compulsory acceptance by the institutions represented of the «Coordination Clause», whereby they commit to:

— Communicate to the institutions they deem appropriate, based on the degree of involvement in the management of cadastral information, all matters debated by the Permanent Committee that are of interest.

— Solicit the opinion of said institutions when the matters under debate by the Permanent Committee affect questions within their area of responsibility.

— Elevate to the Permanent Committee the initiatives proposed by these institutions and defend them using the arguments these provide.

Criteria for the selection of members

Because of the different ways the Cadastre is organised in different member States as described previously, it is difficult to identify which single institution should represent its country on the Permanent Committee.

Given this difficulty the organisers of the «*First Congress on Cadastre in the European Union*» propose that each country be represented by the public institution that creates and updates the mapping of existing parcels in the majority

of the country's territory or the body responsible for international representation of such an institution.

Membership of the Cadastre Permanent Committee must necessarily include those EU General Directorates whose functions are related with cadastral activity: agriculture, the environment, development of the Information Society, regional politics and taxation, and last but not least, the Common Research Centre which provides support for multiple initiatives in all these sectors.

It would be also be appropriate to include the WPLA on the Permanent Committee. The work carried out by this group in recent years and their capacity to spread information on the cadastre throughout the whole of Europe rather than just to EU members make their presence highly recommendable.

Lastly, there is no reason why the Permanent Committee should not include representatives of countries whose accession is imminent, although this is a decision that should be debated by the Committee itself.

Based on the foregoing, the organisers of the *«First Congress on Cadastre in the European Union»* proposed membership in the Cadastre Permanent Committee of the following countries: Arbeitsgemeinschaft der Vermessungsverwaltungen der Länder (Adv) (Germany); Bundesamt für Eich- und Vermessungswesen (Austria); Administration du cadastre, de l'enregistrement et des domaines (Belgium); Kort & Matrikelstyrelsen (Denmark); Dirección General del Catastro (Spain); Maanmittauslaitos (Finland); Direction Générale des Impôts (France); Ktimatologio, S.A. (Greece); Netherlands' Kadaster (Holland); Ordnance Survey Ireland (Ireland); Agenzia del Territorio (Italy); l'Administration du Cadastre et de la Topographie (Luxembourg); Instituto Português de Cartografia e Cadastro (Portugal); Ordnance Survey (United Kingdom); Landmateriet (Sweden); Representative of the DG for the Information Society EU; Representative of the DG for the Environment. EU; Representative of the DG for Taxation and Single Customs. EU; Representative of the Common Research Centre; WPLA.

Obviously, membership in the Permanent Committee is voluntary and no institution is obligated to belong. In these cases, another institution would have to be selected in the relative country to exercise this function.

During the second half of 2002 the Committee will be constituted and its first meeting will take place. The initial sessions should be dedicated to define minimum operating procedures and other questions of interest, such as the presence in future editions of representatives of candidate countries. ■

Land information in the EU: situation and perspectives

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It is a well-known fact that a system of registration of private land rights facilitates a crucial feature of a successful

economy. In, for example, UN/ECE (Social and Economic Benefits of Good Land Administration, 1998) is pointed out. «Land registration makes possible quick and sure procedures for creating and securing mortgages. The evolution of a flourishing financial sector, providing loans for development and investment, comes about where land rights are guaranteed. This is because banks and lending institutions can secure their total loan and investment business; by individual mortgage registration, across the many separate properties of a large population of private owners and businesses. Access to mortgage finance makes possible the development and diversification of large and small businesses, so promoting commercial responsiveness to internal and overseas demand. It increases the scope for inward investment. Importantly, it generates employment opportunities that might otherwise be constrained or non-existent. For the homeowner, access to finance makes it possible to improve and develop existing property, so increasing the value of the national housing stock.»

Land information is produced as a result of land registration carried out in courts or government offices in each particular jurisdiction. The information is in a number of countries found in national land information systems, for which a government agency is responsible.

The member states of the European Union have reached very different stages of development when it comes to land registration and processing of land information. In the candidate countries considerable efforts are being put into the establishment of a property market, not least through restitution or privatisation programmes. Many countries have also come quite far when it comes to using IT in land registration and other land related matters. This matrix gives an overview of the type of information available for land in some of the European countries (the countries taking part in the project EULIS, European Land Information Service).

Contribution to economic development and social objectives

Today, mortgage credit is an important part of the EU Internal market for financial services. And so it will remain. Outstanding mortgage loans, totalling 3.4 trillion Euro, account for 40 per cent of bank's assets according to statistics from the European Mortgage Federation. This means that the development of the mortgage market has a determining role in shaping the future internal market for financial services.

There are, however, a number of barriers to an integrated market for financial services. These are being reduced by different measures, such as:

- The introduction of the single currency, which e.g. reduces transaction costs and makes price-comparisons easier, thereby lifting barriers that have prevented customers from shopping cross-border.

- The Internet removes physical distance barriers, and makes it easy for customers to access offers from across the EU, but also for banks and different companies to offer their services without «changing the geographical positions» of their business.

- Further Internal market harmonisation, such as the Code of conduct for home loans signed by the European organisation for lenders and consumers which has also been approved by the Commission, that enhances transparency, reduces legal barriers and stimulates competition.

An integrated internal market for mortgage credit is still a distant prospect. There are divergences between the