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Theme II. Customers and Services

NEW PROJECTS OF THE AGENZIA DEL TERRITORIO

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Agenzia del Territorio new projects

The “Agenzia del Territorio”, a public body created by a law of 1999 that planned a general reorganization of all the Italian public administrations, began its work in early 2001.

According to this law, the Agency is the public organization responsible for topographic and cadastral survey and recording, land title registration, observation of real estate market and land evaluation for tax purposes.

Among these institutional tasks, it is of primary importance the improvement of the quality, availability and effectiveness of all services provided to the users (private citizens, professionals, public entities such as municipalities, etc.).

At this regard, an essential part was assigned to computer science, not only as a system to improve internal efficiency, but also, and most of all, to create a customer oriented system (easily accessible and readable information) able to interact with other organizations managing land information.

We are currently carrying out three relevant projects:

- A. creation of an integrated database between the cadastral and public registers databases, in order to make possible for the user to get with a single operation a complete information about a real estate (cadastral data, legal rights, mortgages, real estate evaluation, etc);
- B. definition of one single real estate code, that will be used in the reorganization of the real estate taxation system, to simplify citizens’ duties. It is desirable that the same code should be progressively used in any administrative procedure;
- C. creation of a system for computerized access and interchange of information with organizations and other operators (notaries and technicians) also to pursue the aim of cadastral and public registers updating.

These are a sort of “strong points” for current Agency activity. Let’s see them in details.

A. CADASTRAL INTEGRATED DATA BANK – mortgage information.

Though the management of both data banks of the Cadaster and the Registry of mortgages and charges (which were born as public and self-standing registers) has been assigned to a single structure (the Dipartimento del Territorio, today Agenzia del Territorio) according to the reform of the Financial Administration of the State ruled in 1991, the two databases are still regulated in completely different ways. As far as the structure of these databases is concerned, though born in different times and ways, it is possible to determine elements and data which, cross-referenced, would allow a complete and exhaustive reading of the relationships among real estate, holder subjects and holders' rights. Therefore, it has been implemented a software platform allowing the integration and unity of Cadaster/Registry of mortgages and charges databases, carrying out an information structure, effectively updated with non-redundant data; as a consequence, a much faster service is provided.

The qualifying element of such a system in terms of service supply is the release, in an automatic and real-time form, of the information contained in both databases, suitably integrated and validated so as to guarantee the certainty of law. It is worthy to note that presently, to check the ownership rights pending on a real estate, an inquiry in both environments is needed, researching both computer and traditional paper archives, with the assistance of qualified personnel with juridical and technical skills.

This pointed-out solution will be able to develop a computerized integration of the obligations archives existent in the Registry of mortgages and charges (easements servitudes, etc.), which in turn could be put in relationship with other databases, even outside the Agency.

The current technical problems concerning the alignment of the two archives have been analysed, pointing out intervention lines and the need for a ruling update: data duplication in the process should be avoided and some regulations in order to transfer Cadaster functions to the Municipalities need a revision.

Two solutions have been set out, which can be accomplished separately, or as a two-step plan.

As for the first solution, the existing information content of the two archives is maintained and progressively revised and simplified through cross-reference of common elements, ending with a complete alignment between the two databases.

The second solution consists in realizing two different archives: the first one describing only the real estate objects, which are in the Cadaster database, and the second one made up by the holders' database with their rights, mortgages and charges, now the "speciality" of Registry of mortgages and charges. This latter solution would avoid the current redundancy of information, information now existing in both archives but hard to correlate.

These two solutions are currently being evaluated in the frame of several implications: the institutional activities of the Agency; the plan to pass over Cadaster management to the Municipalities; a careful cost/benefit analysis related with the computerized management of the information system of the Agency and the Municipalities that are willing to take in their hands the independent management of Cadastral functions; the recover of all kinds of arrear work and the computerization of data banks, so as to define a technological platform that could deal with an integrated and dynamic management through the time of the available information.

About this problem, the priority goal was that of getting rid of the imposing mass of arrear work that, besides constituting an obstacle to the development of the Registry, could also brake the devolution and had, in any case, negative consequences on everyday activity.

The activities are articulated in three areas:

- Recovery of Cadastral arrear work (computerization of holder variation applications for Urban and Land Cadasters, Cadastral maps updates, rural buildings declarations and cultivation variations of rural terrains);
- Computerization of paper documentation (rasteurisation and vectorialization of plans of urban real estate units; validation of rasterized inscription and transcription notes and related alphanumeric data);
- Alignment of databases (checkout and alignment of toponyms, alignment of numeric and non-numeric maps).

B. THE UNIQUE REAL ESTATE CODE

To manage an integrated database an intermediate layer needs to be created between the Cadaster and Registry of mortgages and charges archives. This layer contains connection elements between databases and allows new access functions through a Unique Real Estate Code (C.U.I. in Italian). This code, besides constituting the index to guarantee the correlation between the two databases, will be the link, unique and unmistakable, to all databases external to the Agency.

The Unique Code was introduced by Law 448/98, dictating "*use of telecom procedures for the tasks of financial offices in order to simplify and unify, even with the definition of a unique identifying*

code, all pertaining operations in the real estate matter, as well as payment procedures". It has to be pointed out that the introduction of the C.U.I. is only a part of a much wider reorganization of real estate taxation, aiming to simplification, unification and computerization of fiscal duties.

The unique code will actually be introduced by the promulgation of a special decree by the Agency's director, establishing the coding system, the offices allowed to issue the code, the date of start and the forms of its use. The code will be an alphanumeric string (a sequence of letters and numbers) whose structure will necessarily include Cadastral identification, and will be relatively short and permanent in time.

As said before, the unique code will act as a correlation index for the different databases inside and outside the Agency, and will be used for several deeds, e.g.:

- Deeds, drafted by a public official, modifying the state or entitlement of real estate properties;
- Notes of transcription, inscription and annotation applications;
- Cadastral transcription;
- Tabular decrees;
- Provisions of administrative granting of State assets;
- Income tax declaration;
- Applications or variations for municipal real estate tax - ICI;
- Applications for building and land-developing grants;
- Real estate rental contracts;
- Designs for the upgrade to European safety regulations on real estate.

Forms for issuing the Unique Code, are presently under consideration: whether by Office's or third parties initiative; the modes of notifying the issuing of the code to the parties involved; the schedule for the definitive implementation, evaluating synergies with other strategic initiatives of the Agency, such as Cadastral estimates review and devolution to the Municipalities.

C. ONLINE TRANSMISSION OF REAL ESTATE DEEDS

Project description

Targets of this project are the unification and harmonization of the tasks to be performed by Public Officials in order to manage real estate deeds, presently consisting of:

- Tax payment in a credit institute;
- Registration of deeds at the Income Office;
- Transcription, for the purpose of real estate publicity, in the Registries of mortgages and charges of the district where the assets, object of the deed, are located;
- Application for Cadastral registration to offices in whose province the assets, object of the deed, are located.

Therefore, every real estate deed to be presented needs different documentations available in different offices, which are often far from each other; users are required to access several times to the same offices to get the receipts related to each accomplishment.

The reformation project provides for the accomplishment of all real estate deeds related duties through the online transmission of a single form with all the necessary documentation attached, allowing at the same time for online payment of tributes.

Particularly, a notar will be able, directly from his/her study and by a single operation, to accomplish all the duties of his/her competence and receive an online registration receipt and all information about pending procedures.

The following table illustrates the main numeric indicators of the project

Indicators	Present			
	values	2003	2004	2005
Online registered sales	150	300.000	800.000	800.000
Other real estates deeds registered on line (if allowed by law)	0	100.000	250.000	700.000
Aforesaid, with transmission of digitally signed copy of deed	0	0	0	20.000
Cadastral update deeds transmitted online	0	50.000	150.000	300.000
ICI declarations transmitted to the Municipalities	0	0	800.000	1.600.000
Number of service-enabled notars (year average)	240	2.000	4.800	4.800

Main effects of the project

The project introduces strong innovation elements, either from a technological point of view, with the exclusive use of online transmission of all documentation and payments, use of XML as a standard, adoption of advanced security standards for digital signature (asymmetrical key), and from an organizational point of view for the Public Administration offices.

This particular project fits in a long-time plan which started with the online transmission of the UNICO declaration of income representing a real revolution in the relationship between Financial Administrations and professionals.

One of the immediate effects of the project is the elimination, in the Income Office, of all manually performed and repetitive tasks connected with the counter registration of deeds (reception and recording, apposition of registration data, acquisition of transaction and holder data from paper forms).

Another immediate effect is the automatic Cadastral registration of holder data, performed at the same time as the transcription in the Registries of mortgages and charges, with no need for the users to present further documentation.

The above-mentioned effects should provide the quantitative benefits shown in next detail table.

Description	2002	2003	2004	2005
Time saved by professionals – Total time (hours/year)	23	93.300	257.500	427.300
Time saved by citizens – Total time (hours/year)	0	0	800.000	1.600.000
Time saved by professionals – Number of users	240	6.100	17.300	29.800
Time saved by citizens – Number of users	0	0	800.000	1.600.000
Time saved by the Public Administration (person years)	0,02	68	182	277

The next table shows the economical estimated benefits deriving from the completion of the project:

Economic savings (x1000 €)	2003	2003	2004	2005
Saving for citizens (mail charges)	0	0	2.400	4.800
Savings for the local Public Administration (ICI declarations)	0	0	736	1.472
Savings for the Public Administration. Human resources	1.000	2.042	5.458	8.294

Progress report

Following the issue of Legislative Decree n. 9/2000 it was set up a joint work group among the offices of Fiscal Agencies and the National Notars' Council, with the task of drafting the Regulations (Decree of the President of the Italian Republic n. 308/2000) and the technical specifications for the carrying out of the service (Inter-Director Decree of 13/12/2000).

The online service for real estate deeds among notars, Income Offices and Territorio Offices was experimentally started in four notar districts, according with the following calendar:

- Avellino, 6 April 2001;
- Bergamo, 26 June 2001;
- Perugia, 3 July 2001;
- Viterbo, 10 July 2001.

On 22 December 2001 the first decree starting the service was issued, dictating:

- The facultative activation of online transmission of real estate sale deeds over all the national territory, except for the Municipalities where the system of "libro fondiario" is in charge, starting from the date of issue of the decree itself;
- The compulsoriness of the use of the service, from 1 May 2002, in the notar districts of Bergamo, Avellino, Perugia and Viterbo.

At the beginning of 2002 experimentally started the online transmission of Cadastral updating deeds, particularly of declarations of new building and variation (DOCFA) and the presentation of Cadastral holder variations related to deeds which are not yet managed by online registration (e.g. successions).

Future guidelines and evolution

The projects have just been started, but important developments can be suggested.

In the first place, the unification of registration, transcription and Cadastral holder registration duties can be extended to other duties connected with property transferring deeds, particularly with the compulsory presentation, by private citizens and firms, of the ICI declaration. Indeed, the form used for online transmission of deeds contains most of the data necessary to fill up the ICI declaration.

It is therefore possible to send automatically to the Municipalities all data related to ICI declarations which derive from real estate transfer deeds registered online, completing the form with further data provided by the parties during the drafting of the deed.

The advantages of this solution are evident:

- No further charges for the users in addition to those sustained during the drafting of the deed;
- Data available to the Municipalities in electronic format and in much faster time than today, thus eliminating costs and errors related to the acquisition of paper declarations.

In the second place, the current project, although drastically reducing accesses to Income Offices and allowing the online management of registration, still needs the physical presence of the user in the territorial office of Registry of mortgages and charges to present the paper deed and to collect the copy of the registration note that constitutes the certificate of the performed formality.

To remove these last inconveniences, it is necessary to provide the online transmission of the copy of the deed, necessary for correct real estate publicity.

The fulfilling of such goal implies the adoption of *digital* signature in place of the current *electronic* signature: experimentation of digital signature is scheduled in the current year for the transmission of documents (see also the box related to objective 3).

It is also necessary to provide suitable regulations, otherwise the project cannot be developed, and the related technical specifications for the drafting of the deed.

Finally, when it will be no more necessary to go to the offices, where the attribution of the priority for transcription is a function of the very physical access, it will be fundamental to revise the mechanism of attribution of order numbers, which will have to be automatized, providing for maximum impartiality and transparency.

The information system of real estate publicity has then to be revised and strengthened, with the goal of providing optical storage for online documents and the revision of certification processes, which today are performed exclusively on paper documents. Therefore, from this year a study has been provided with the aim of defining the fittest solutions to implement such new system and to adequately revise processes and regulations.

In the end, as for transmission of documents for Cadastral updating, the project has essentially to solve problems related to the online payment of tributes and to the presentation of documentation on paper; also the procedure flows have to be adequated to the different realities introduced by the process of decentralization to the Municipalities, presently under way.

Main regulation bonds

A review of the present regulation framework, relative to the subject matter, is essential to the success of the above-illustrated initiatives

Here follow the most relevant proposed regulation modifications, with their respective deadlines to come into force, so that the quantitative goals indicated in the above synthetic table can be reached.

- Regulations for online transmission of Cadastral updating deeds, electronically signed;
- Regulations for online transmission of notar deeds, different from sales (e.g. mortgages) (2002);
- Extension to the whole national territory of the compulsoriness of online transmission of sale deeds (2003);
- Regulations for online transmission of deeds drawn by other Public Officials (judicial deeds, successions,) (2003);
- Regulations for online transmission of copies of notar deeds digitally signed (2003).

Investment estimation

The following table shows main investments necessary for the accomplishment of the project under analysis

Indicators (x1000 €)	Year 2002	Year 2003	Year 2004	Year 2005
Architecture study	250	0	0	0
Software development	750	2.500	2.500	0
Expansion of networks and equipments	0	2.000	0	0
Reception system	0	400	1.100	1.500
New systems	0	2.500	4.000	2.500
<i>Total amount</i>	<i>1.000</i>	<i>7.400</i>	<i>7.600</i>	<i>4.000</i>

The realization of these projects is supported by analysis of customer satisfaction to identify the quality level of the service and to plan new corrective interventions. The results of this analysis will enable the Agenzia to fix the required level of performance, in order to draw up “charters of standard services”.

The Agency is committing itself completely in these activities, also considering the devolution of several functions to the municipalities. In point of fact the consequence of this circumstance will produce a close collaboration between central and peripheral public bodies and an effective leading, coordinating, and controlling role by the Agency, in order to assure the quality of processes, data and services supplied, also by a complex computer network.

As a matter of fact, according to the privatisation process of the public employment and the scope of the constitution of Fiscal Agencies, it is important to experiment with and to apply that approaching method to improve quality and productivity that goes under the name of “Total Quality Management”, that allows to obtain improvements without the use of further resources. All this in the face of the primary goal of satisfaction of the “User-Customer” in providing a quality service.

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