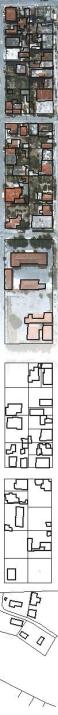


# Managing change in the Greek conveyancing ecosystem

**Dr. Dimitris Rokos**, Director of Planning **Maria Kasapi**, Director of Cadastral Offices Dept.



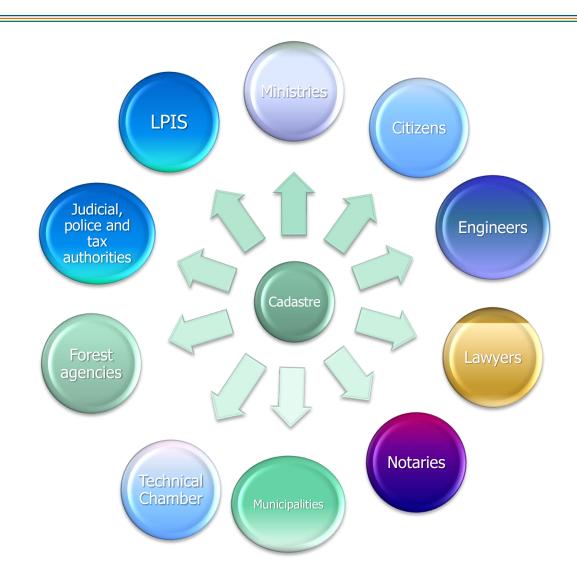
November 2019



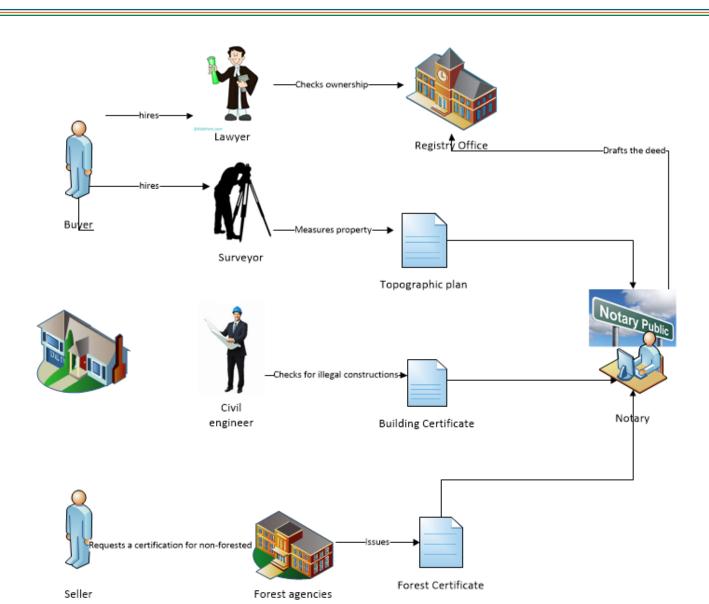
#### **Outline**

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

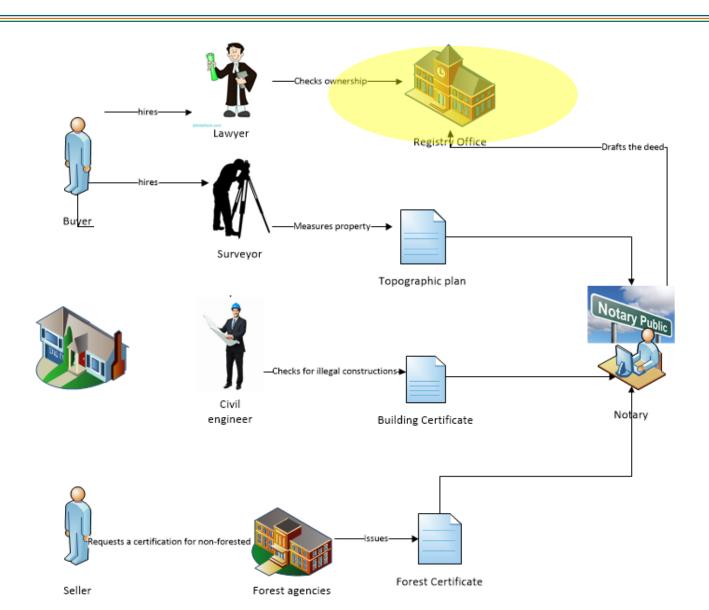
### **Stakeholders of Cadastre in Greece**



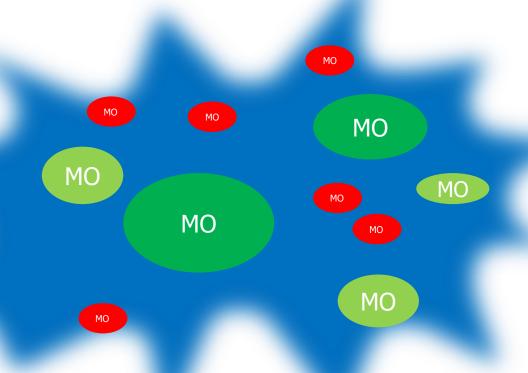
# **Current conveyancing framework**



# Transforming the land administration framework

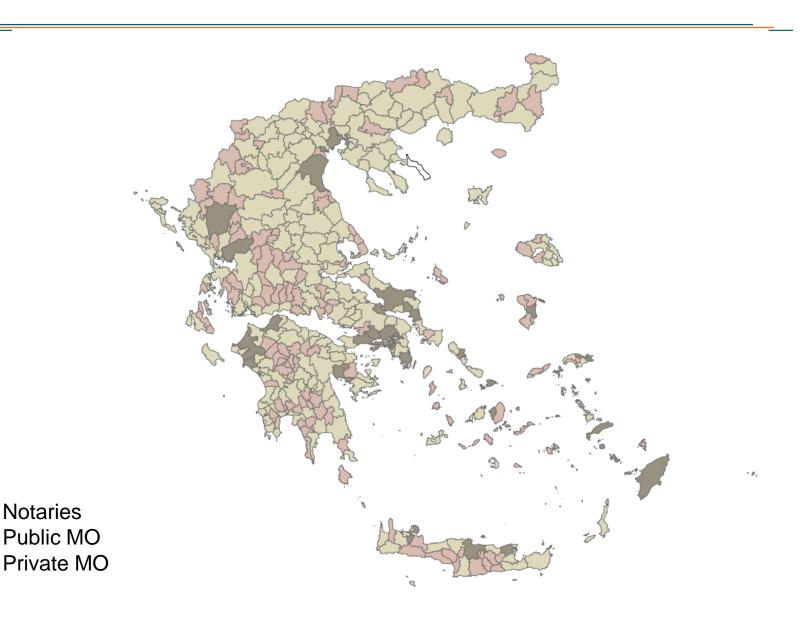


# **Types of Registry (Mortgage) Offices**





# **Spatial distribution of Registry Offices - Map**





### 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

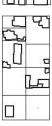
# **Typical Registry Office**





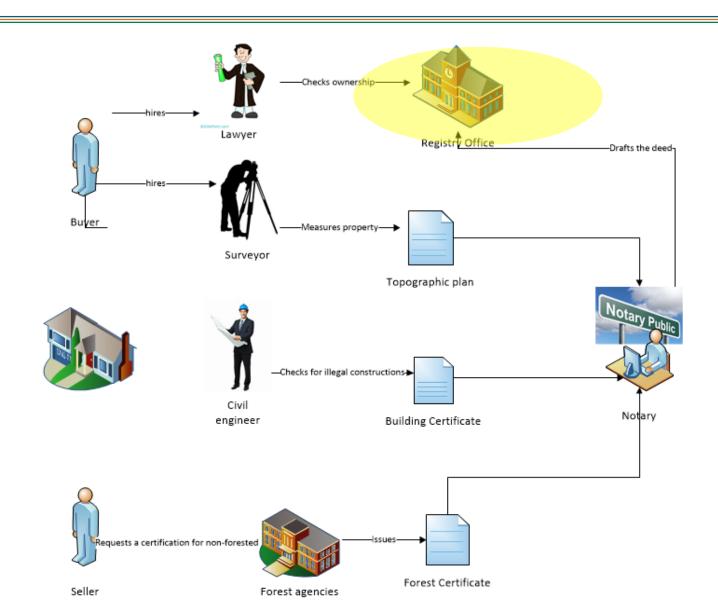




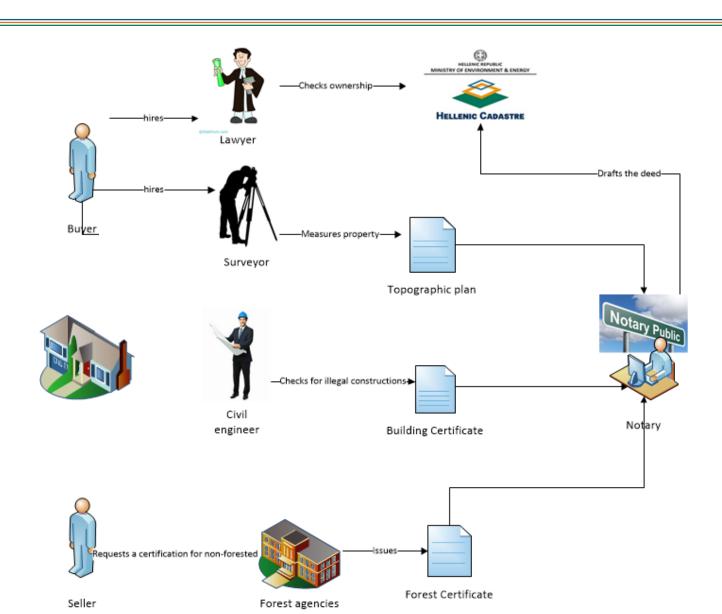




# Transforming the land administration framework



# Transforming the land administration framework



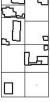
#### **HELLENIC CADASTRE**

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.

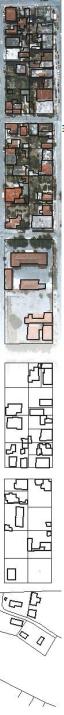








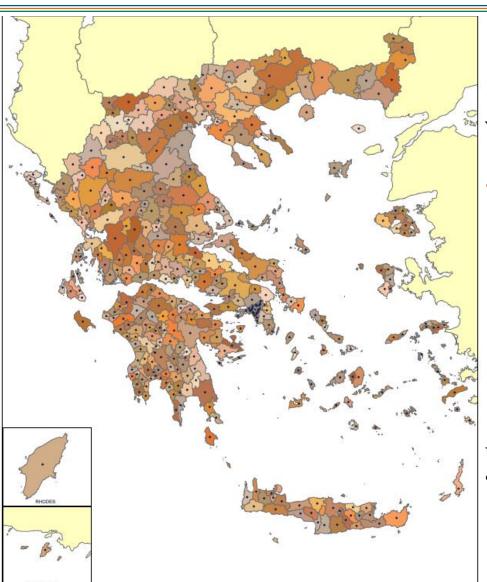




## **Current structure - Registry Offices**

Law provision for the final structure of Cadastre

390 Registry Offices



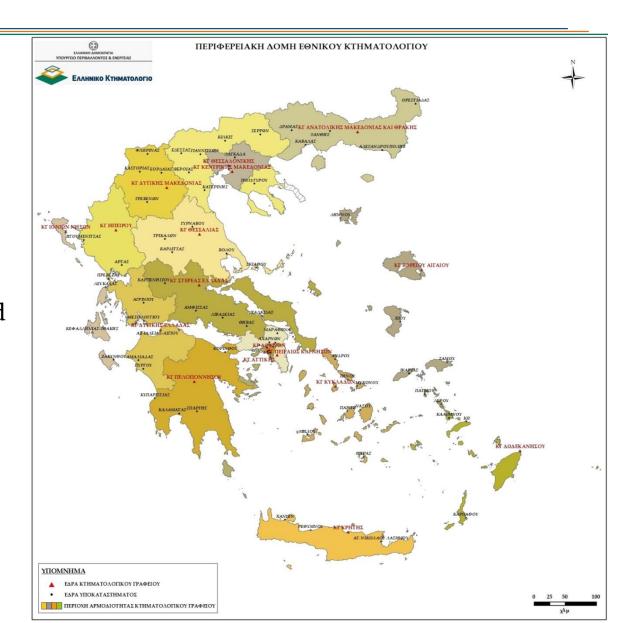
will be merged into

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

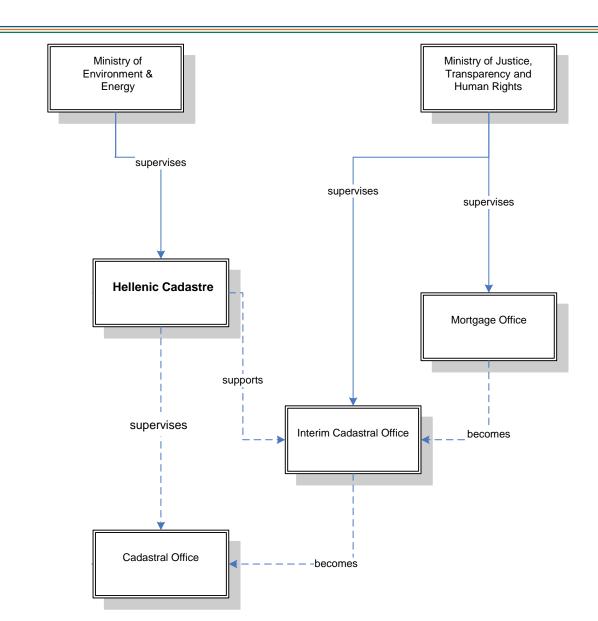
under the "Hellenic Cadastre"

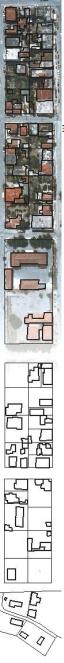
### **New Regional structure of the Hellenic Cadastre**

- 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

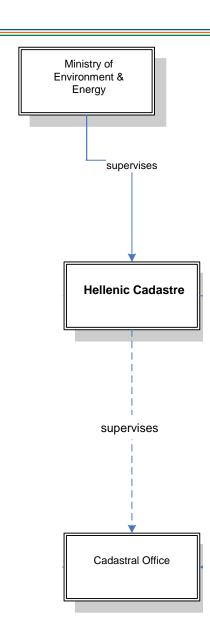


### **Administration Structure – current status**





# **Administration Structure – final status**



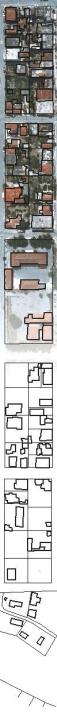


# Managing expectations of the stakeholders

Stakeholders	Lack of understanding	Opposing	Neutral	Supportive	Leading
Ministry of Finance			С	D	
Ministry of Environment				С	D
Ministry of Justice			С	D	
Ministry of Public Administration			С	D	
NCMA SA					CD
Notary Associations				CD	
Technical Chamber				C D	
Association of Surveyors				C D	
Laywer Associations				C D	
Unsalaried Registrars		С		D	
Salaried Registrars			С	D	
Employees of unsalaried Registry Offices				CD	
Employees of salaried Registry Offices		С		D	
Regions	С			D	
Municipalities	С			D	
Local societies	С			D	
Judicial authorities	С			D	

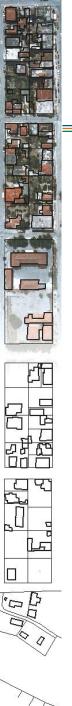
C = Current disposition

D= Desired disposition



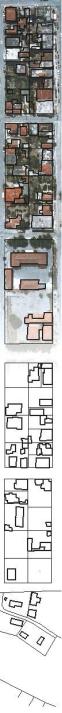
### **Outline**

- The Greek conveyancing ecosystem
- Transforming the land administration framework
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- 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

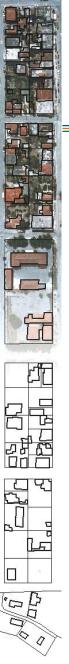


## Challenges of the reform

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



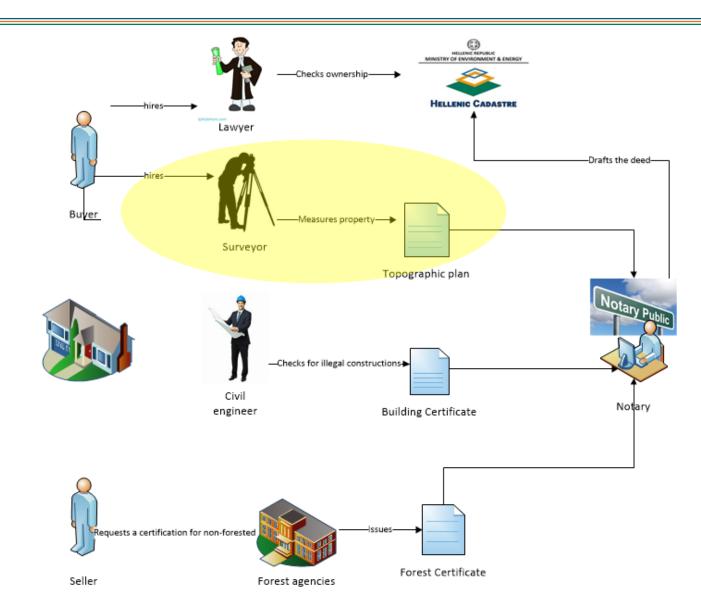
before	after	
Ministry of Justice	Ministry of Environment Hellenic Cadastre	
390 Registry Offices	92 Cadastral Offices & Branches (LR& Cadaster functions)	
Paper based operation	Digital operation, e-services	
Paper archive	Digital archive + digitization	
Payment by cash	E-banking	
Registrar freelancer Staff –private sector	Public servants	
Fees go to Registrars and State	Fees go to the Hellenic Cadastre	
Operation and infrastructure according to each registrar	Typical office layout and Unified Operation according to regulations and guidelines	
Loose supervision	Systematic supervision and support	



# 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

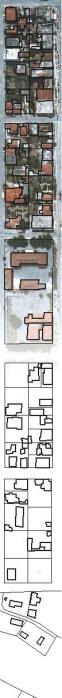
# Digitizing the interaction with surveyors





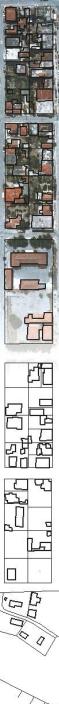






## Digitizing the interaction with surveyors

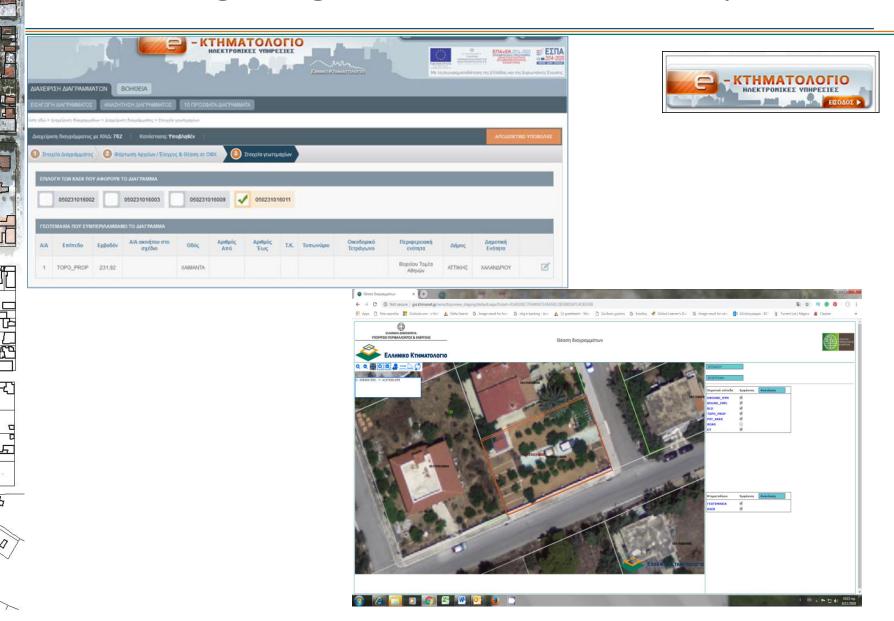
- New service since 2018 to submit to the cadastre digitally signed topographic plans in the context of real property transactions (mandatory).
- Topographic plans in dxf format and their metadata are uploaded to a database in order to be directly used in cadastre updating
- Each submitted topographic 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

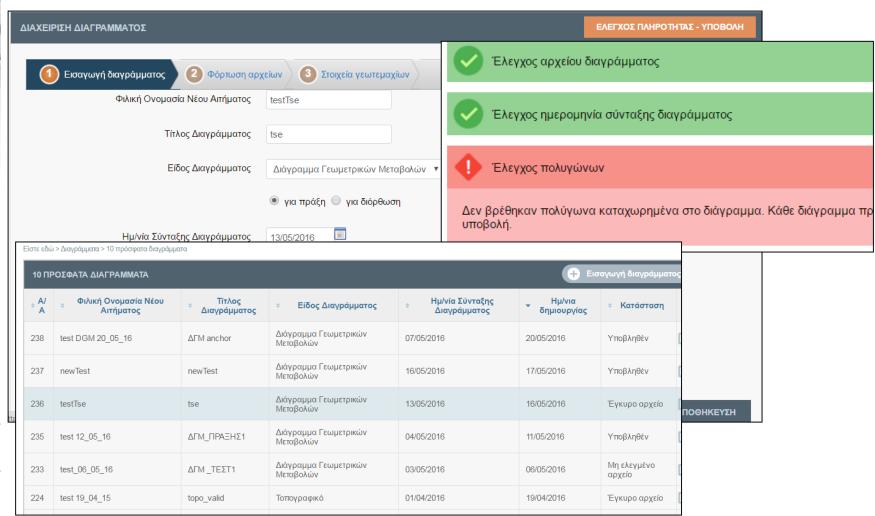
- Submittal by authorized users only through the collaboration with the Technical Chamber of Greece
- New standardized format with specific layers for different types of information
- This format is being discussed to be extended to cover also the needs of the plans for the issuance of building permits

## Digitizing the interaction with surveyors

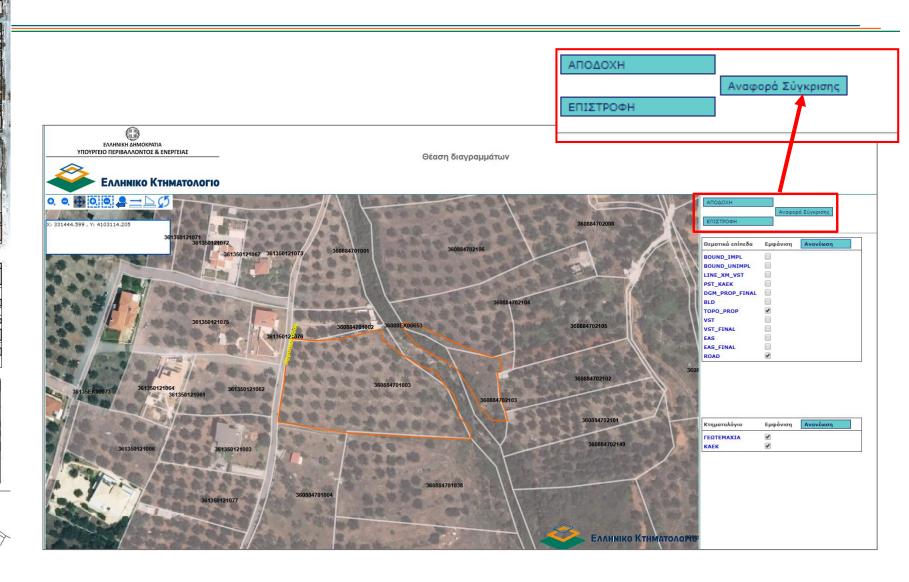


# Digitizing the interaction with surveyors

#### e-conveyance of a diagram (screenshots)



# Comparing topographic plans to cadastral data



# Comparing topographic plans to cadastral data

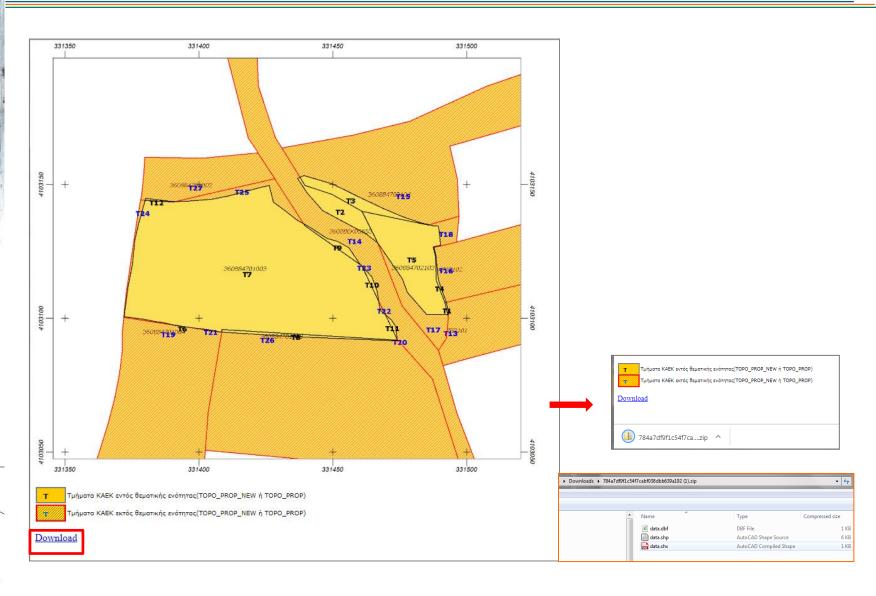
Προεπισκόπηση σύγκρισης των γεωμετρικών στοιχείων του εισαχθέντος ηλεκτρονικού διαγράμματος με την τρέχουσα κτηματολογική βάση.

 $\Delta OKIMA \Sigma TIKH$  ΕΦΑΡΜΟΓΗ - ΟΧΙ ΓΙΑ ΝΟΜΙΜΗ ΧΡΗΣΗ

Στοιχεία σύγκρισης για την θεματική ενότητα: ΤΟΡΟ\_PROP\_NEW ή ΤΟΡΟ\_PROP με τα γεωτεμάχια του Κτηματολογίου

KAEK	EMBANA APXIKON KAEK	NEA DONYFONA	ΕΜΒΑΔΑ ΤΕΛΙΚΩΝ ΠΟΛΥΓΩΝΩΝ	ΚΑΕΚ ΠΡΟΕΛΕΥΣΗΣ	ΣΗΜΕΙΟ ΕΝΤΟΠΙΣΜΟΥ
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360884702104					
360884702102					
360884702103	867,34				
360884701004					
360884701003	4135.60				
360884701038					
360884701002	640.77				
				360884702101 - [T1] (2.04)	331492.70 , 4103103.62
				36088EK00653 - [T2] (169,11)	331452.75 , 4103140.49
		nı	918,29	360884702104 - [T3] (137,33)	331456.72 , 4103144.70
				360884702102 - [T4] (11,21)	331490.00 , 4103111.76
				360884702103 - [T5] (598.60)	331479.55 , 4103122.59
				360884701004 - [T6] (0,30)	331393.92 , 4103096.87
				360884701003 - [T7] (3969,12)	31418.05 , 4103117.20
				360884701038 - [T8] (50,37)	331436.25 , 4103093.59
		П2	4081,97	36088EK00653 - [T9] (34,50)	331451.76 , 4103127.08
				36088EK00653 - [T10] (13,91)	331464.61 , 4103113.18
				36088EK00653 - [T11] (9,26)	331472.38 , 4103096.99
				360884701002 - [T12] (4,52)	331384.26 , 4103143.94
		T13	1790.19	360884702101	331493.01 , 4103095.08
		T14	18485,18	36088EK00653	331457.14 , 4103129.52
		T15	2484.20	360884702104	331475.32 . 4103146.29
		T16	1669.41	360884702102	331491.35 , 4103118.46
		T17	201,60	360884702103	331486.60 , 4103096.48
		T18	67,14	360884702103	331491.34 , 4103132.18
		T19	2632,69	360884701004	331387.58 , 4103094.67
		T20	0.03	360884701003	331474.15 , 4103091.84
		T21	1,08	360884701003	331403.51 , 4103095.52
		T22	2,89	360884701003	331468.23 , 4103103.49
		T23	0.03	360884701003	331460.80 , 4103119.58
		T24	33,66	360884701003	331378.12 , 4103139.93
		T25	128.80	360884701003	331415.17 . 4103147.84
		T26	3900,11	360884701038	331424.60 , 4103092.61
		T27	636,25	360884701002	331397.84 , 4103149.45

# Comparing topographic plans to cadastral data



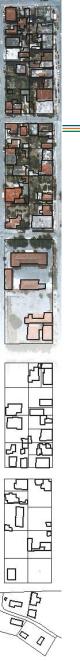








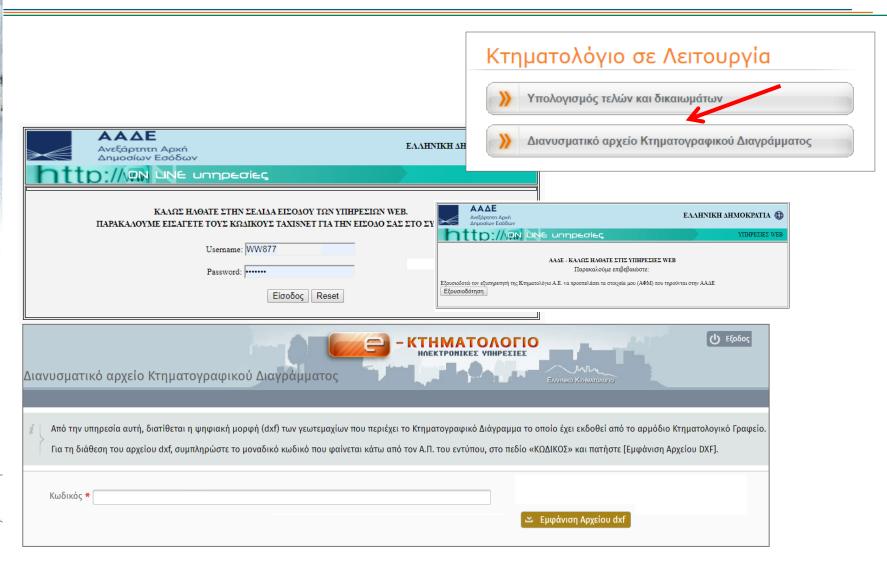




# **Submittal of topographic plans - Benefits**

- **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

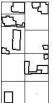
## Delivery of cadastral extracts in digital form





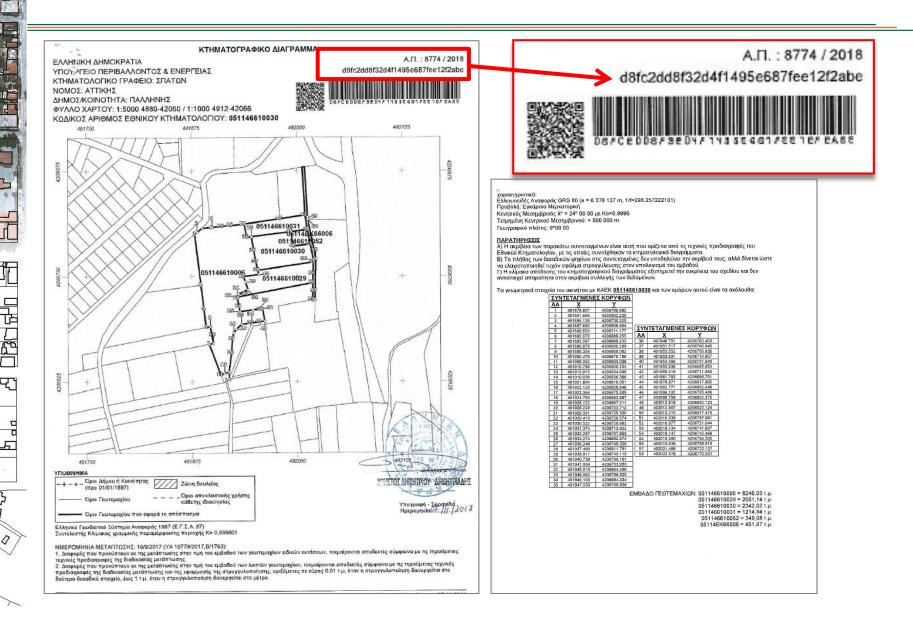




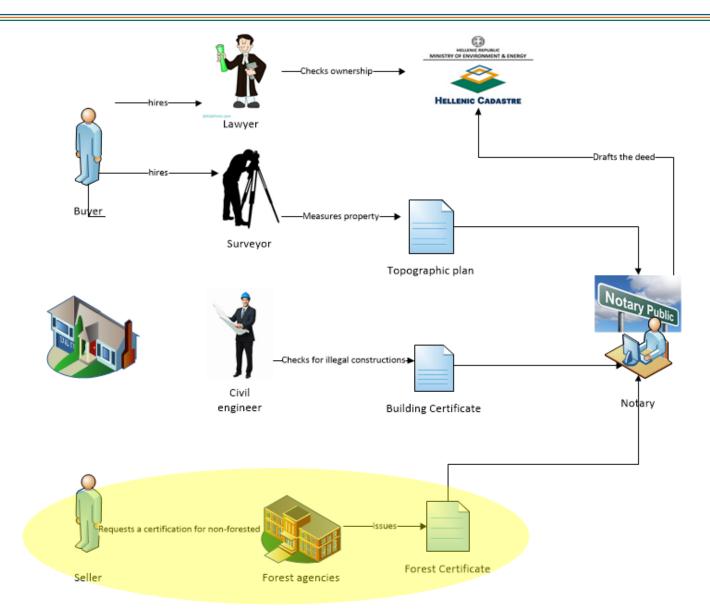


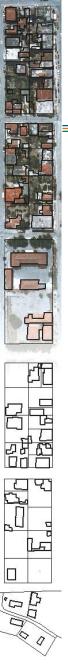


# Delivery of cadastral extracts in digital form



# Transforming the interaction of citizens with forest agencies

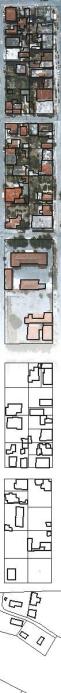




# Transforming the interaction of citizens with forest agencies

## **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.

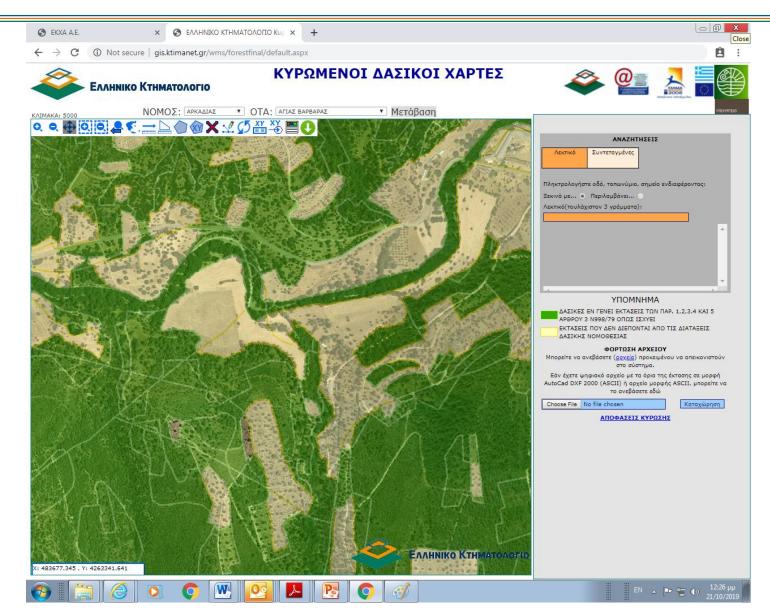
Hellenic Cadastre produces forest maps:

- 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

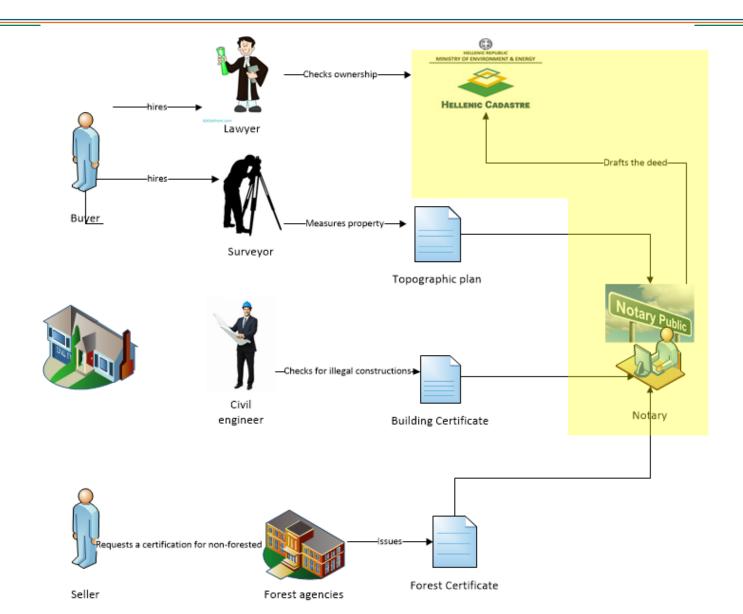


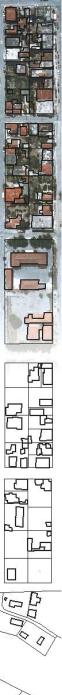


# Transforming the interaction of citizens with forest agencies

- 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.





For the cadastral function of the offices:

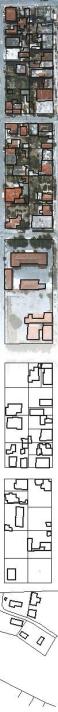
- **Currently** all applications for registration have to be delivered on paper to the local registry office.
- Each deed is accompanied by:
  - an application for registration
  - a summary of the deed
  - a topographic plan/ diagram
  - other documents that are requested by law to be submitted to verify 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:

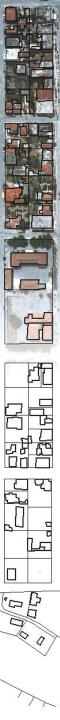
- Type in a form the basic information of the deed
- Automatically produce the application for registration and the summary of the deed
- Submit deeds in digital form digitally signed
- Make just a reference to the ID of the topographic plan in the deed instead of submitting it
- Receive by the system 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)





#### **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**

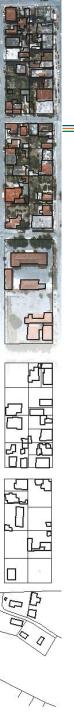
- The Greek conveyancing ecosystem
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- Digital submission of notarial deeds (under testing)
- Digital submission of other registrable acts (by lawyers and bailiffs) (under testing)
- Digital submission of applications for certain certificates (under 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 eservices to professionals and citizens
- ✓ make more **efficient use** of the regional structure and the resources of the Agency





### Thank you for your attention!