Will data, data, data be the new mantra instead of location, location, location, location in the property market?

Martin Salzmann
Netherlands’ Cadastre, Land Registry and Mapping Agency
PCC Conference
The Ecosystems Related to Real Estate Conveyancing
Helsinki, Finland, November 20-21, 2019
What makes people buy a Tesla?

High Tech
Sex Appeal
Zero Emission Performance
(range, driving)
Your Tesla Is Watching—and Recording—You, All the Time
More data collected in one day than you have data in your cadastral registration
Real estate transaction chain in the Netherlands

CITIZENS (buyer, seller)

Intermediaries

Banks

Notaries

Kadaster

Real Estate Agencies

Valuators

Inland Revenue

land registry cadastral surveying cadastral registration
Information from public sources

- Fiscal value: €285,000
- Sales price 1-7-1998: €230,000
- Zoning plan
- Mortgage: RABO-bank €230,000
- Urban area: 6m above sea level
- Long lease
- Mr. Jan de Jong: 15-05-1956
- Right of way
- Highstreet 15d
- Preferential Right
- Municipality
- Parcel Arnhem C4231 230m²
- Volume building: 450m³
- Monument
- Energy efficiency label C
Towards “carefree dealings in real estate”

CITIZENS (buyer, seller)

- Real Estate Agencies
- Banks
- Notaries
- Valuators
- Intermediaries

Shared Information Ecosystem

Kadaster
- land registry
- cadastral surveying
- cadastral registration

Inland Revenue
Guiding principles of this ecosystem (manifesto)

(legal) security at earlier stage

By retrieving validated data directly from the source, we offer (legal) security at an earlier stage.

insight and overview

Citizens and chain partners have insight into information and process and know what is expected of them.

control of data

We enable the citizen and chain partners to actively control their data.

interoperability

The guiding principle is that the system of agreements is open to everyone and relies as much as possible on existing standards.

security

Information exchange only takes place at a high security level.

✓ Buyer OK
✓ Seller OK
✓ Property OK
✓ Financing OK
Get the rest of your data (key registers) in sync

Each register complies with its specifications. Registrations are linked, but have different origins.

We have to learn to deal with harmonization, synchronization and semantic issues from a user’s perspective.
What ecosystems and developments relate to properties?

- Design and construction (BIM)
- Environmental Planning Act
  - Integrated permit
- Subsoil
- Act on Quality Assurance for Building
  - Building passport
- Digital Twin and decision making
- Visualisation
- Energy transition/efficiency
  - Modular financing
- Climate adaptation
  - Circular economy
BIM Legal: extracting legal spaces using IFC datamodel

Linking up building and cadastral ecosystems
Closing the chain from design via ‘as built’ to legal spaces (apartment rights)

Source: R.W.E. Meulmeester (2019), BIM Legal. https://repository.tudelft.nl/islandora/object/uuid%3Aca32eb79-7f53-4948-b3cb-d52a3b8c18a5
New energy systems (could) lead to modular financing and connection to subsoil

- The sustainable home house with separate facilities
- Solar panels
- Heat pump

Separate financing facilities? Mortgage coupled to the property instead of the owner
Planning and decision making in the virtual world

The problem at hand determines to a large extent the level of detail and the ecosystems you have to connect to.

Interaction and decision making is very dependent on what you visualise.
Climate change

Keeping dry feet when visiting Amsterdam (in a worst case scenario)
Concluding Remarks

• Users expect (all relevant) underlying data to be included
• Users look for answers, not for data
• Consider to improve your ecosystem before connecting to others
• It is about connecting to data that matter for the issue at hand

We are concerned with data and meaningful information; for our users location and usability are still essential