



CONVEYANCING AND THE REAL PROPERTY REGISTER

SUSTAINABLE AND SMART SOCIETIES

SUSTAINABLE AND SMART SOCIETIES



Government Offices of Sweden

“Everyone should have the opportunity to take part in the digitalization and its opportunities. The digitalization should contribute to sustainable growth, an inclusive society etc.”

Sustainable – Smart – Inclusive

- The Sustainable Development Goals

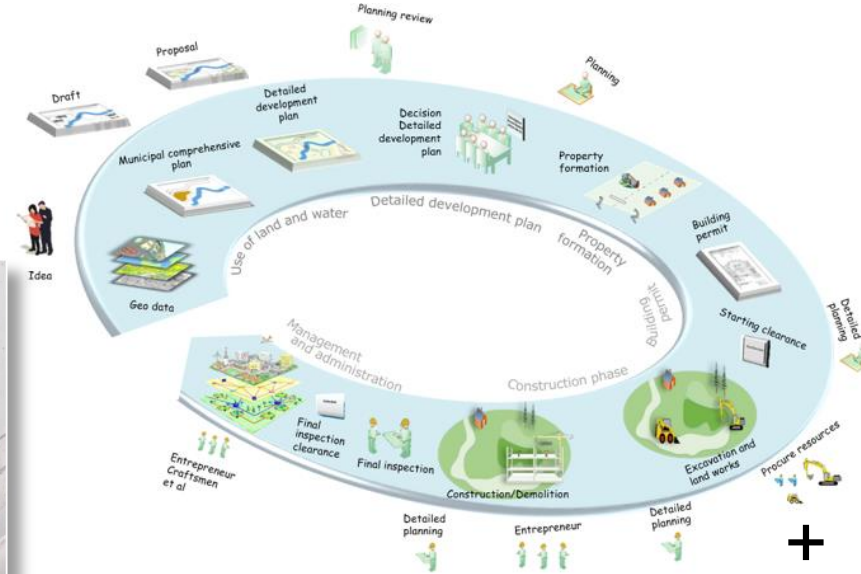


SUSTAINABLE DEVELOPMENT GOAL 11

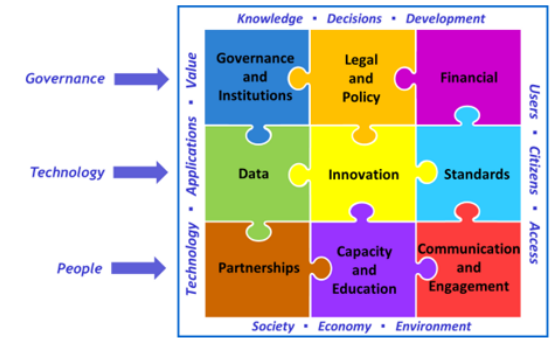
Make cities and human settlements inclusive, safe, resilient and sustainable



SUSTAINABLE AND SMART SOCIETIES



The EU's European Interoperability Framework



+

1. Co-operation – the first choice
2. Work actively with legislation
3. Open up
4. Create transparency to internal processes
5. Reuse and learn from others
6. Ensure that information and data can be transferred
7. Focus on the user
8. Make digital services available and inclusive
9. Make them secure
10. Find the right balance as to personnel integrity
11. Use language understood by the users
12. Keep the administration simple
13. Keep an overall view of information management



BOVERKET
National Board of Housing, Building and Planning



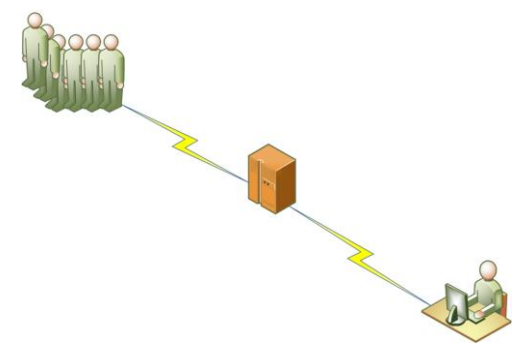
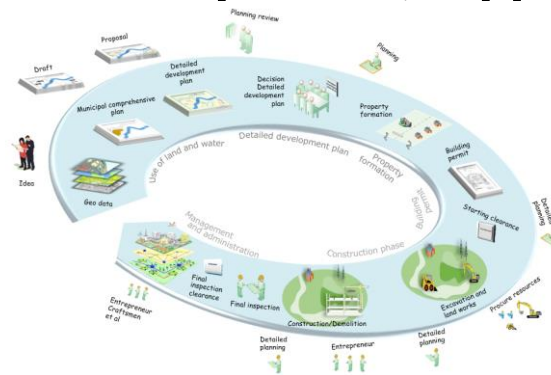
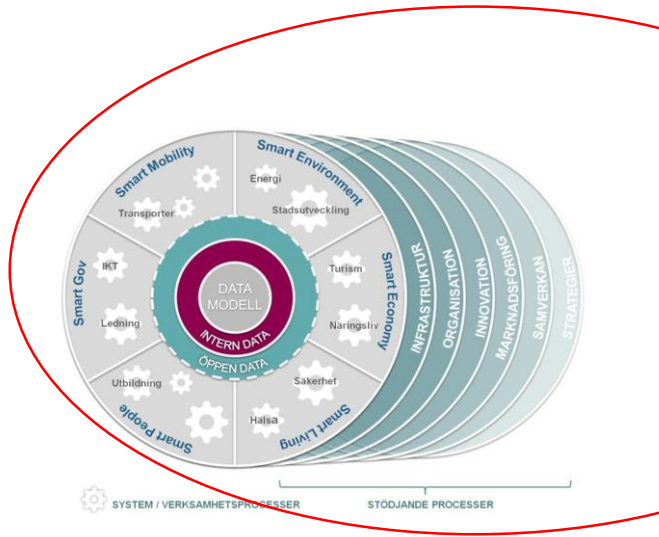
Swedish Association of Local Authorities and Regions

ROADMAP FOR A DIGITAL PLANNING AND BUILDING PROCESS

-OBJECTIVE: INCREASE HOUSING PRODUCTION, MAKE THE PROCESS FASTER, LESS EXPENSIVE AND WITH HIGH SUSTAINABILITY

(46. Implement comprehensive regulatory simplifications in order to simplify and shorten the planning process; thus making construction faster and less expensive.)

-Vision 2025 – A digitally unbroken process, supporting increased housing production



2. The process is digital and supported by existing national solutions such as My Messages

In accordance with the Regulation (2018:357) on Common Public Infrastructure for Secure Digital Post; the Swedish Tax Agency provides a service called My Messages on behalf of the Agency for Digital Government (DIGG).

3. The dialogue is digital and is based on all stakeholders accessing information from the same sources.

4. Automation is made possible and implemented for simpler cases.

1. The information is uniform, nationally available and reusable in digital form

HOUSING IN SWEDEN – SOME FIGURES



Statistics Sweden
2019-04-25



Population; 10,3 million inhabitants

Just over 4.7 million households – same number of homes

2 million housing apartments in smaller houses

2,4 million housing apartments in multi-dwelling houses

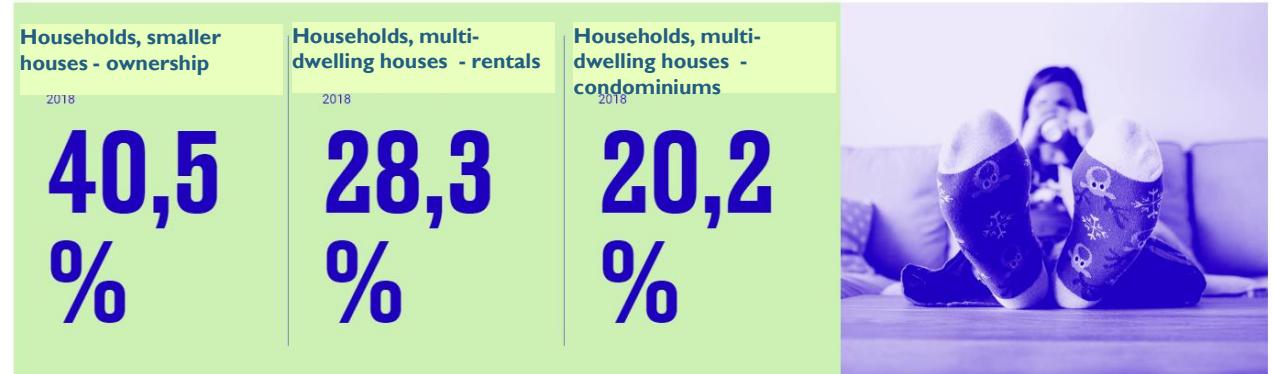
230 000 housing apartments in specific houses; e.g. for students, service houses etc

80 000 others

44 % of households live in a smaller house; villa, townhouse, terraced house etc

48 % of households live in an apartment in a multi-dwelling house

53 % of the population live in a smaller house



Picture: Statistics Sweden

REAL PROPERTIES



We secure ownership, various rights, give publicity of the information and inform on restrictions

Securing of the ownership of a real property is made by registration in the land register part of the Real Property Register. Any transfer of property should be registered through an application for registration of ownership. This should be made within three months of the transfer being completed.

3 300 000 immovable properties, 13 200 000 mortgages in the property register, A total value of 5 425 295 559 854 SEK, Loans connected to housing adds up to 2 951 000 000 000 SEK (december 2017), 800 000 paper mortgage certificates, 12 400 000 digital mortgage certificates, Out of these 1 396 273 (11 %) has no registered holder - Meaning that they are unencumbered - Available to the owner of the property

SITE LEASEHOLDS



Besides owning a real property; there is also the possibility of having access to land via a site-leasehold right. A site leasehold in many aspects equals to having a property right; for example the same rules of registration.

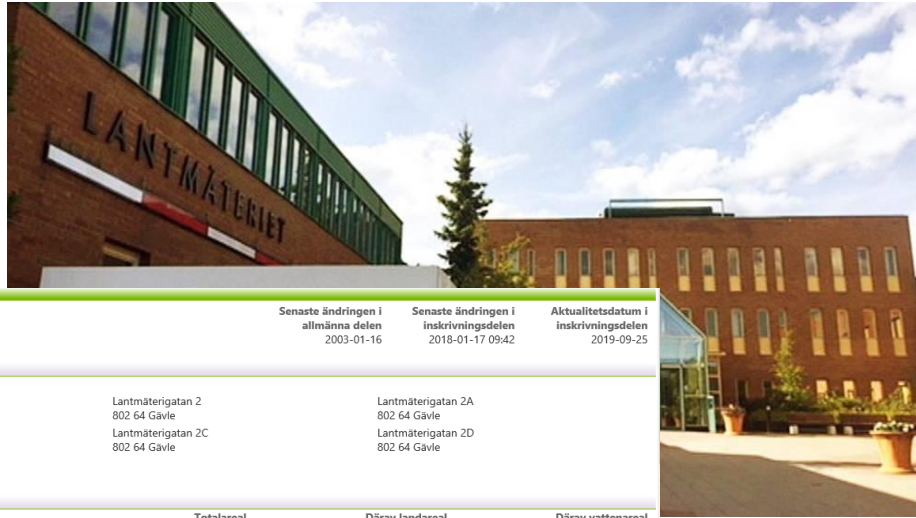
RIGHT OF USE AND TENANCY



Right of use (usufruct) provides a right of use in relation to someone else's property. The right might apply to a whole property or a part of a property and is limited in time. A right of use is created through agreements. A written agreement can be entered in the Real Property Register thus securing the right in case of a new owner of the property.

Tenancy or lease is a special form of use right. Tenancy agreements might be entered in the land register part of the Real Property Register if nothing else is stated in the agreement. There are different types of leases; e.g. for agricultural or construction purposes. The application of registration is made in the same ways as for right of use.

THE REAL PROPERTY REGISTER



| Fastighet | | Senaste ändringen i allmänna delen | Senaste ändringen i inskrivningsdelen | Aktualitetsdatum i inskrivningsdelen |
|--|---|------------------------------------|---------------------------------------|--------------------------------------|
| Beteckning | Gävle Olsbacka 45:6 | 2003-01-16 | 2018-01-17 09:42 | 2019-09-25 |
| Nyckel: | 210191180 | | | |
| Adress | | | | |
| Adress ± | Lantmäterigatan 2 802 64 Gävle | Lantmäterigatan 2C 802 64 Gävle | Lantmäterigatan 2A 802 64 Gävle | Lantmäterigatan 2D 802 64 Gävle |
| Lantmäterigatan 2B | Lantmäterigatan 2C | Lantmäterigatan 2D | | |
| 802 64 Gävle | 802 64 Gävle | 802 64 Gävle | | |
| Lantmäterigatan 4 | | | | |
| 802 64 Gävle | | | | |
| Areal | | | | |
| Område | Totalareal | Därv landareal | Därv vattenareal | |
| Totalt | 3 4981 kvm | 3 4981 kvm | | |
| Läge_karta | | | | |
| Område | N, E (SWEREF 99 TM) | | | |
| 1 | 6727499.5 616661.1 ± | | | |
| 2 | 6727546.8 616524.6 ± | | | |
| Lagfart | | | | |
| Ägare | 556279-9931 | | | |
| Fastighets AB Örebrocka | Box 1084 | | | |
| 101 39 Stockholm | Fusion: 2017-12-22 | | | |
| Avser även annan fastighet: | Gävle Brynäs 17:1, Gävle Kubbo 15:1, Gävle Kungsback 2:18, 45:6, Gävle Söder 6:5, 17:10, Gävle Väster 26:1, 27:1, 32:3, Sol Stockholm Klassföreståndaren 3, Stockholm Läkaren 10, Sunds Sundsvall Måsen 14, Sundsvall Notvarpet 8, Sundsvall Olympie Överlåten från akt: 02/25/04 | | | |
| Inskrivningsdag: | 2017-12-27 | | | |
| Tidigare lagfarna ägare | | | | |
| Tidigare ägare | 556608-9271 | | | |
| Fastighets AB Örebrocka | Box 225 | | | |
| 351 04 Sundsvall | Köp: 2001-11-22, Andel: 1/1 | | | |
| Konsekutiv: 1.950.000 SEK Avser hela fastigheten | | | | |



We have responsibility for the Real Property Register

General part (Cadastre)

Lantmäteriet / Cad. authorities

Land Register part

Taxation part

Swedish Tax Agency

Address part

municipalities

Buildings part

Cadastral Index Map

Lantmäteriet / Cad. authorities

Real Properties: about 3 300 000
 Joint property unit/ community: about 120 000
 Joint facilities/ communal facility: about 100 000
 Figures from 2018

THE APARTMENT REGISTER



The apartment register is a national register of all residential apartments in Sweden. Information about who lives in the apartment is not in the apartment register.

Lantmäteriet can supply information from the apartment register for the following purposes:

- Census information on population
- Production of statistics
- Research
- Planning, monitoring and evaluation of housing stock and construction.

The information can be supplied to:

- Swedish Tax Agency
- Statistics Sweden
- Municipality where the apartment is situated
- Owner

TRADITIONAL USE - REINDEER HERDING



As to traditional use of land; an important law is the law on reindeer husbandry, providing rights to Sami people to use land and water. The law specifies areas for reindeer herding into all-year-round areas and the winter pasture areas.

CONDOMINIUMS

2019-05-20

BOSTADSRÄTTSREGISTER

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A pre-study on a possible register
for condominiums

USER NEEDS

Improved overview

More secure mortgage management (information about mortgages and pledges)

Enhanced protection for consumers

A simplified and more transparent system

Increased digitization of mortgages connected to housing

Today:

Information about mortgages connected to co-operative building society apartments is not reliable

In some cases information about mortgages and pledges connected to apartments are inaccurate

Leads to insecurity for real estate agents, intending buyers and creditors

Registration can be insufficient when the apartment is owned by more than one person

Lack of transparency

Responsibility lies with the individual co-operative building societies

Time consuming administration



POSSIBLE SOLUTIONS

REGISTER

- A separate register for co-operative associations apartments
- Real property register (a specific part about condominiums?)
- Apartment register (new purpose)

Other alternatives?

- Data hosting
- Distributed systems
- Sharing of information

MORTGAGING OF CONDOMINIUMS

Possible solution:

Mortgage is registered by the creditor

Mortgage connected to registration in a register and not by possessing a mortgage certificate

Today:

Lack of legislation about mortgaging of condominiums. It is not regulated in the act regarding co-operative building societies. Current regulation has arisen from case law. A valid pledge of the mortgage is created by the denuntiation (notification) of a correct mortgage, to the co-operative building society. The society is obliged by law to record the pledge in the apartment listing after having received such a notification.

THANK YOU FOR YOUR ATTENTION!

