FIG Working Week
17 - 21 May, Bulgaria
From the wisdom of the ages to the challenges of modern world
SOFIA 2015
CHAMBER OF GRADUATED SURVEYORS
FIG

Critical assessment of the New General Valuation of Cyprus; Proposal of more efficient tax assessment policies.

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CONTENTS

A. An unpopular topic

B. Cyprus' overview

C. The Data

D. Modelling & Analysis

E. Conclusions

PART A

A. An unpopular topic

Property Taxation

PART A: An unpopular topic I

Property taxation....

➢ Local governments need 'easy' own revenue source!

➢ 'Easy' means little political responsibility …!

➢ … administrative simplicity …!

➢ … high taxpayer compliance!

➢ Over the years various revenue sources have been tried by countries!

➢ Property taxation has evolved with various tax bases!

PART A: An unpopular topic II

Property taxation…

➤ Taxpayers universally do not like timing of property tax payments!

➤ Taxpayers typically do not like ad valorem more than area basis!

  ➤ *subjective nature of tax base determination*
  ➤ *taxation of unrealized value growth*
  ➤ *valuations lag market volatility*

➤ Taxpayers do not like revaluations in growing markets!

➤ Local governments need more acceptance of property tax as a way to finance local governments and provision of non-charged services

Real Estate Taxation .cy

Taxes on Real Estate Properties

➢ **Property Acquisition / Buying Taxation** (x4): stamp duties, transaction tax, value added tax, mortgage dues

➢ **Property Possession / Use Taxation** (x3): immovable property tax, municipal rates, communal rates, sewerage rates

➢ **Property Separation / Sale Taxation** (x1): capital gains tax

Real Estate Taxation .cy

Tax rates levied the last year (2014) are presented on the following table

S/N	Bands	Rates
1	Up to €12.500	---
2	Over 12.500 up to €40.000 (no allowance for the first €12.500)	6‰
3	From €40.001 up to €120.000	8‰
4	From €120.001 to €170.000	9‰
5	From €170.001 to €300.000	11‰
6	From €300.001 to €500.000	13‰
7	From €500.001 to €800.000	15‰
8	From €800.001 to	17‰
9	Over €3.000.001	19‰

Table : *Tax rates per ‰ of MV as rated in the last General Valuation on 1.1.1980*

Taxation Bases

> COST / BENEFIT

> EQUITY

> QUALITY

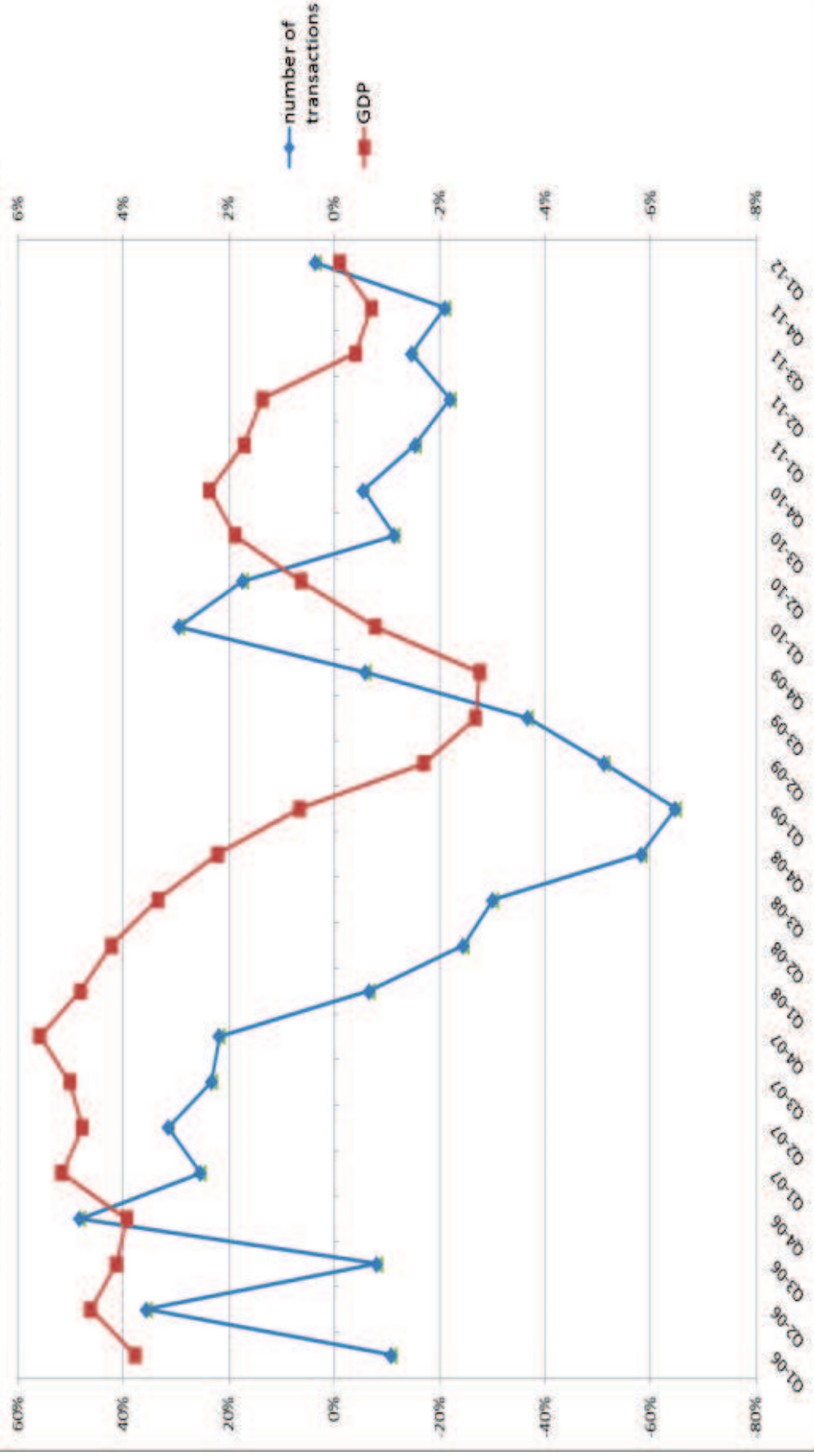Why none of the above was achieved???

PART B

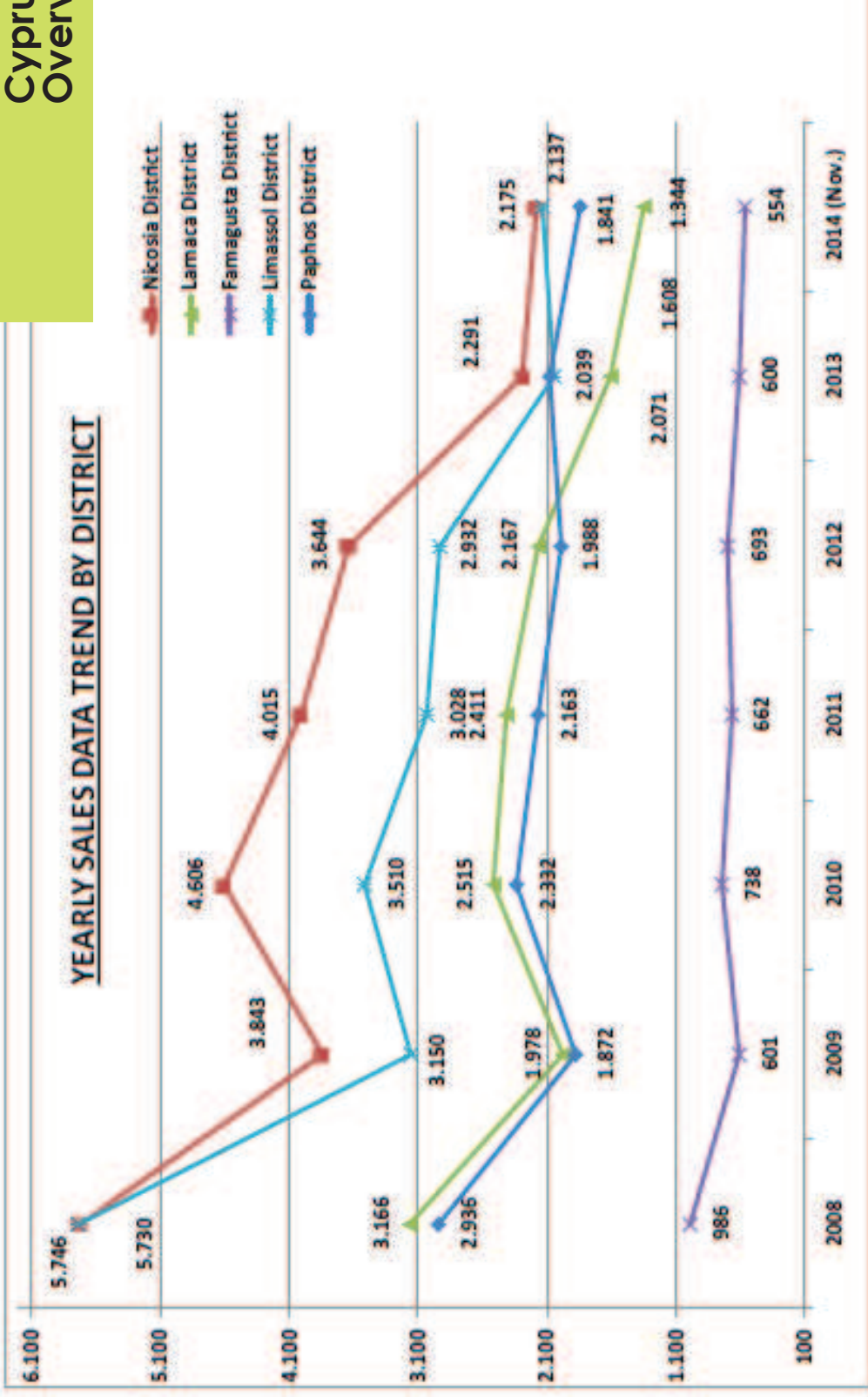## Cyprus' Overview

In R E terms

Real Estate Taxation .cy

**Cyprus'
Overview**

NUMBER OF SALES AND GDP PER QUARTER2006-2012 (quarter %change)
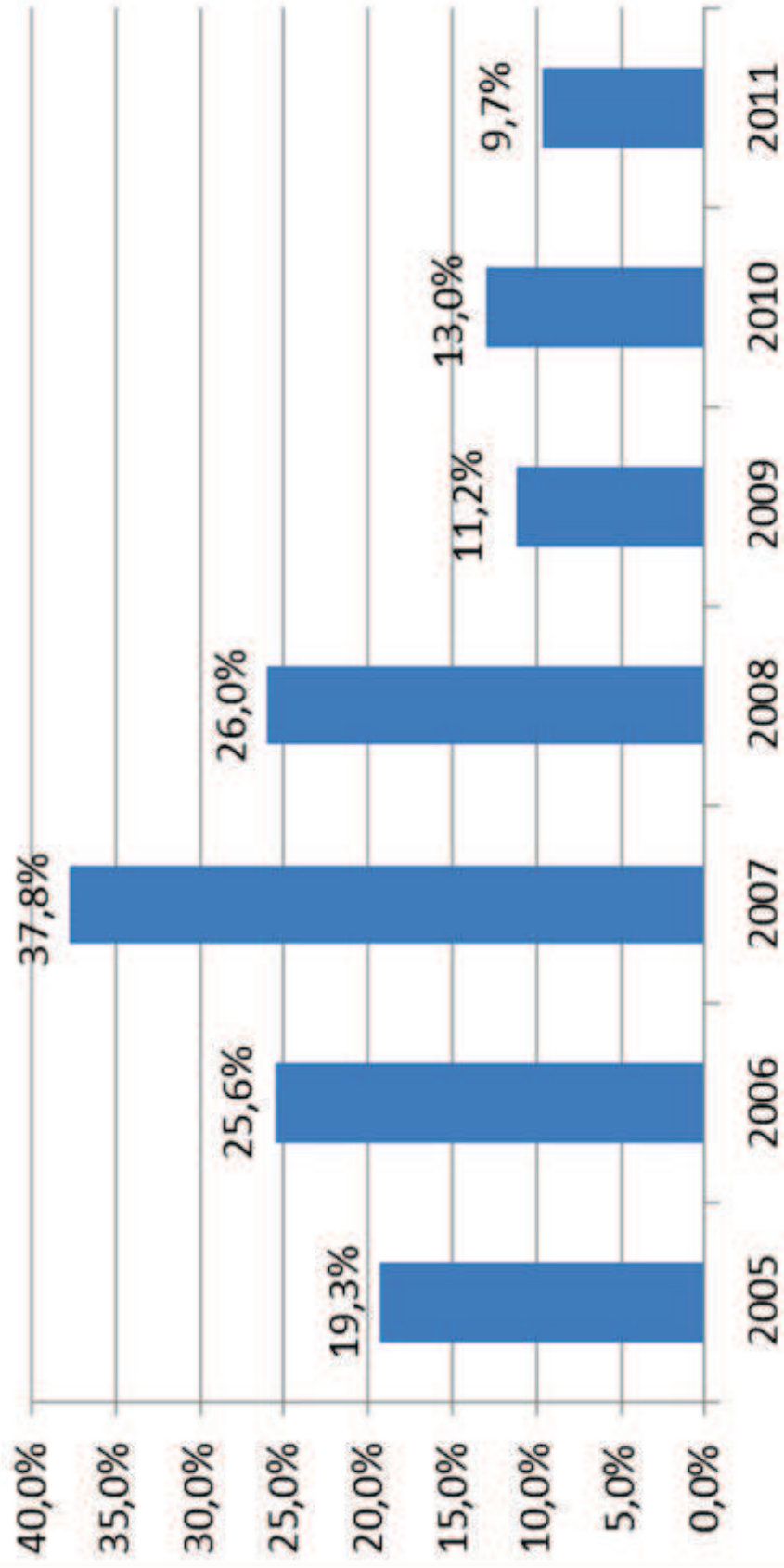
Real Estate Taxation .cy

YEARLY SALES DATA TREND BY DISTRICT

Legend:
- Nicosia District
- Larnaca District
- Famagusta District
- Limassol District
- Paphos District

Real Estate Taxation .cy

REAL ESTATE AS % OF TOTAL IRD

Year	Value
2005	19,3%
2006	25,6%
2007	37,8%
2008	26,0%
2009	11,2%
2010	13,0%
2011	9,7%

Real Estate Taxation .cy

Cyprus' Overview

Average price index (all types)

110
100
90
80
70
60
50

Q4 Q1 Q2 Q3 Q4 Q1 Q2 Q3 Q4 Q1 Q2 Q3 Q4 Q1 Q2 Q3 Q4 Q1 Q2 Q3 Q4
2008 2009 2009 2009 2009 2010 2010 2010 2010 2011 2011 2011 2011 2012 2012 2012 2012 2013 2013 2013 2013 2014 2014 2014 2014

Apartments   Houses   Retail   Warehouse   Office
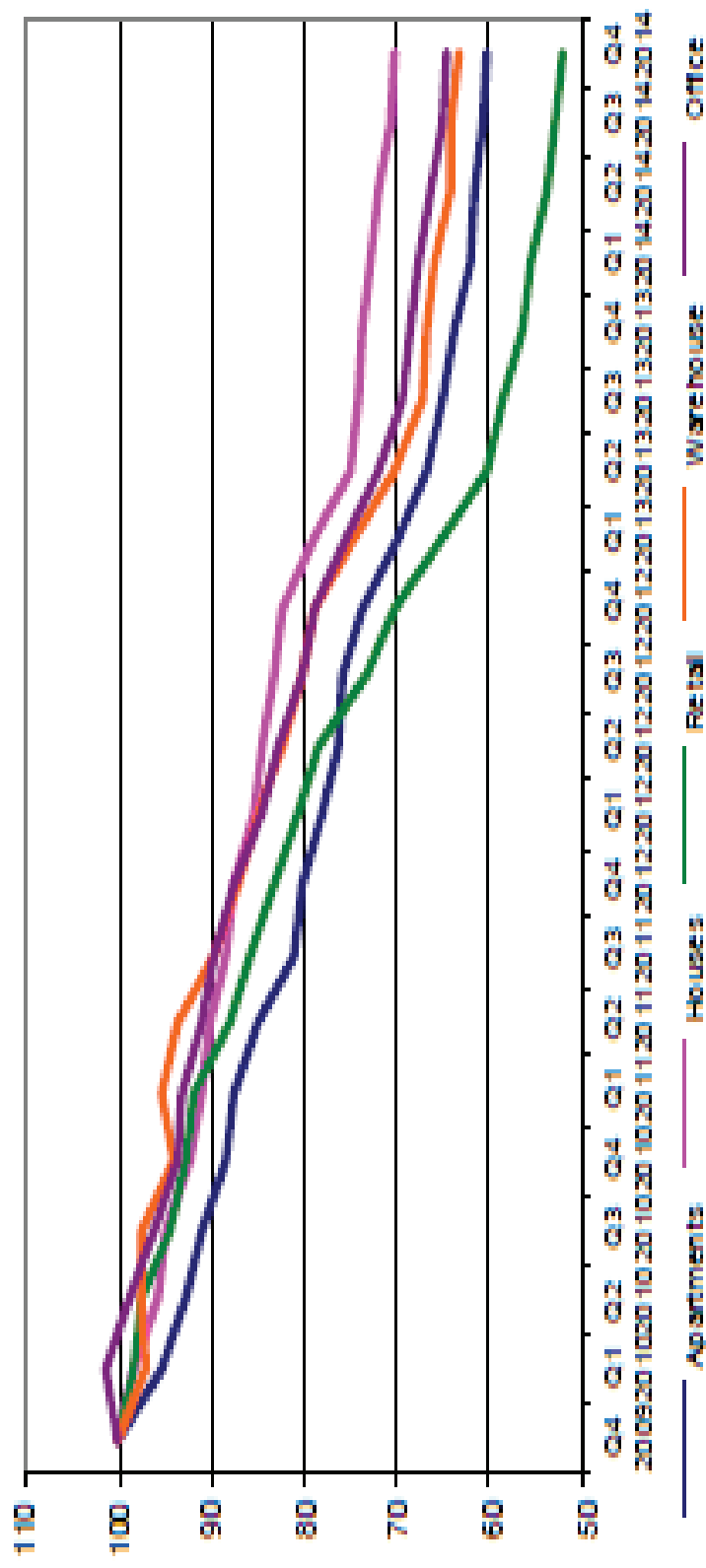
Real Estate Taxation .cy

Cyprus' Overview

ΔΙΑΓΡΑΜΜΑ 1 Δείκτες τιμών οικιών και διαμερισμάτων (2010 Q1 =100)

- δείκτης τιμών οικιών
- δείκτης τιμών διαμερισμάτων
- γενικός δείκτης τιμών κατοικιών
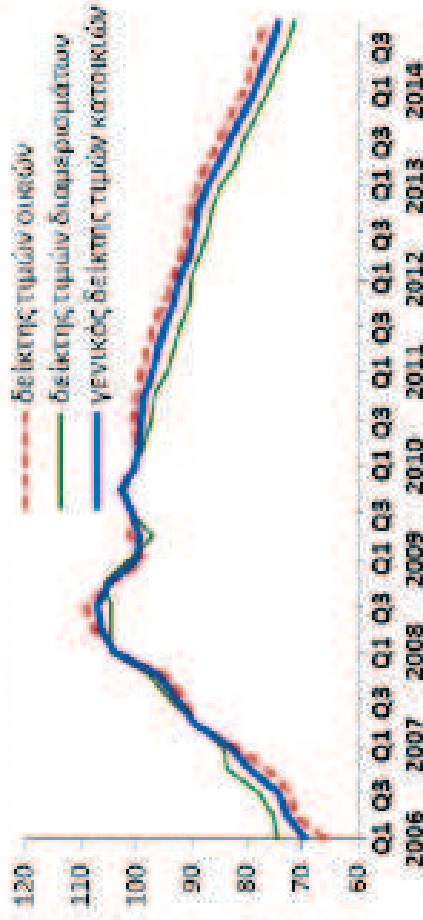
Πηγή: ΚΤΚ.

ΔΙΑΓΡΑΜΜΑ 2 Δείκτες τιμών οικιών και διαμερισμάτων (ετήσια μεταβολή,%)

- δείκτης τιμών οικιών
- δείκτης τιμών διαμερισμάτων
- γενικός δείκτης τιμών κατοικιών
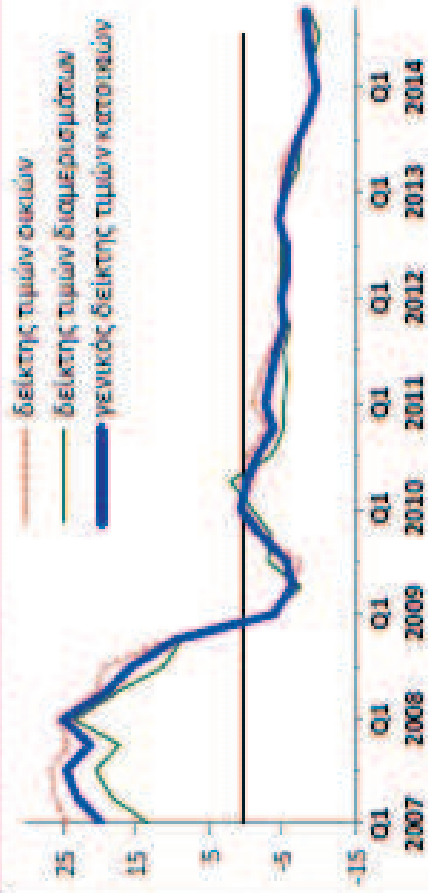
Πηγή: ΚΤΚ.

PART C

Data

Regarding properties

Data Collection (1)

- The assessor should collect and maintain sufficient property characteristics data for classification, valuation, and other purposes.

- Uniform and accurate valuation of property requires correct, complete, and up-to-date property data.

- A clear, thorough, and precise data collection manual should be developed, updated, and maintained.

- Data collection and maintenance are usually the most costly aspects of a property tax system.

- Collecting data that are of little importance in the assessment process should be avoided unless another governmental or private need is clearly demonstrated.

- The primary way to obtain property characteristic data is to physically inspect the properties. At a minimum, a comprehensive exterior inspection should be conducted."

Data Collection (2)

- Determining what data on property characteristics to collect and maintain for a computer-assisted mass appraisal system is a crucial decision with long-term consequences.

- A pilot program is one means of evaluating the benefits and costs of collecting and maintaining a particular set of property characteristics.

- In addition, much can be learned from studying the data used in other jurisdictions.

- Data should be collected in a prescribed format designed to facilitate both the collecting of data in the field and entry of data into the system.

- To ensure that data are recorded correctly and consistently, the data collection program must incorporate a comprehensive quality control system.

- Property owners who are able to access data could assist the assessment process by providing additions or corrections.
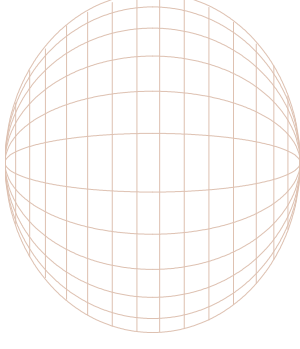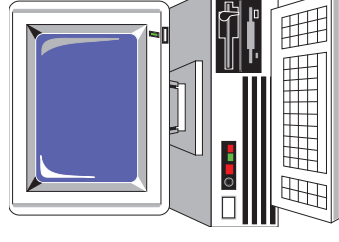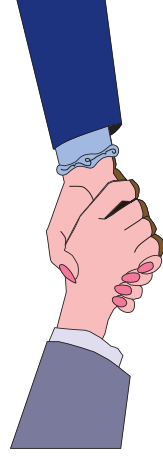
Data

Property Tax Assessments

Geographic Data

GIS/CAMA Systems

Establishing Market Value Assessments

Real Property Data

Market Data

Source: William McCluskey

Market & Real Property Data

ΠΩΛΗΣΕΙΣ

District / Town / Quarter	Dis	Reg. No	Sheet	Plan	Parcel	Parc	Declared	Accepted	DLO	Fiscal	DLO Fil	Sale Accept	S	Sh		Sales F	Main S	Main Sl	Enclosed	Covered	Uncove
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΣΤ ΑΓΙΟΣ ΔΗ	1	5017	21	63W1	1620	642	200000	520000 Π	78	2015	ΔΙΑΜΕΡ	1/23/2015	1	1	##	ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	227	52	
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΣΤ ΑΓΙΟΣ ΔΗ	1	5016	21	63W1	1620	642	180000	230000 Π	80	2015	ΔΙΑΜΕΡ	1/23/2015	1	1	##	ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	255	24	
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΑΓΛΑΝΤΖΙΑΣ	1	6832	21	55E2	1184	493	115000	190000 Π	90	2015	ΔΙΑΜΕΡ	1/23/2015	1	1	##	ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	137	8	21
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΣΤ ΑΓΙΟΣ ΔΗ	1	3567	21	63W1	2059	716	50000	70000 Π	106	2015	ΔΙΑΜΕΡ	1/29/2015	1	1		ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	71	8	
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ Λ/ΑΓΙΟΣ ΑΝ	1	2554	21	470403	1102	670	130000	130000 Π	109	2015	ΔΙΑΜΕΡ	1/29/2015	1	1		ΔΙΑΜΕΡ.3	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ			
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΕΓΚΩΜΗΣ	1	8509	21	52E1	874	521	65000	65000 Π	126	2015	ΔΙΑΜΕΡ	2/3/2015	1	1			ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	36	9	
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ Λ/ΠΑΝΑΓΙΑ	1	898	21	470104	51	805	75000	95000 Π	132	2015	ΔΙΑΜΕΡ	2/4/2015	1	1		ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	79	15	
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ Λ/ΑΓΙΟΣ ΑΝ	1	2612	21	470403	1127	676	130000	150000 Π	148	2015	ΔΙΑΜΕΡ	2/6/2015	1	1		ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ			
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΕΓΚΩΜΗΣ	1	7841	21	52E2	1123	511	145000	145000 Π	160	2015	ΔΙΑΜΕΡ	2/10/2015	1	1	##		ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	93	14	62
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΣΤ ΑΓΙΟΣ ΔΗ	1	2516	21	63W1	1886	1115	60000	105000 Π	203	2015	ΔΙΑΜΕΡ	2/17/2015	1	1		ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	94	5	6
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΣΤ ΧΡΥΣΕΛΕΟ	1	3055	21	62W2	2293	1543	65000	75000 Π	223	2015	ΔΙΑΜΕΡ	2/19/2015	1	1		ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ			
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΕΓΚΩΜΗΣ	1	4725	21	53W2	612	530	130000	250000 Π	260	2015	ΔΙΑΜΕΡ	2/25/2015	1	1	##	ΧΡΗΣΕΙ ΑΙ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ			
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΣΤ ΧΡΥΣΕΛΕΟ	1	629	21	1012V04	480	906	57000	95000 Π	285	2015	ΔΙΑΜΕΡ	2/27/2015	1	1		ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ			
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΣΤ ΑΓΙΟΣ ΒΑΣ	1	13586	30	06W1	4450	1664	110000	110000 Π	352	2015	ΔΙΑΜΕΡ	3/9/2015	1	1			ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	78	21	
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ Λ/ΑΓΙΟΙ ΟΜ	1	1789	21	540203	712	1304	55000	55000 Π	356	2015	ΔΙΑΜΕΡ	3/10/2015	1	1			ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	49	5	
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ Λ/ΑΓΙΟΙ ΟΜ	1	1117	21	540501	701	760	70000	105000 Π	417	2015	ΔΙΑΜΕΡ	3/16/2015	1	1		ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ			
ΛΕΥΚΩΣΙΑ ΔΗΜΟΣ ΣΤ ΑΓΙΟΣ ΔΗ	1	2499	21	63W1	1886	1115	26000	32000 Π	471	2015	ΔΙΑΜΕΡ	3/23/2015	1	1	##	ΤΙΜΗΜΑ	ΜΟΝΑΔΑ	ΔΙΑΜΕΡΙΣ	31	2	

Geographic Data

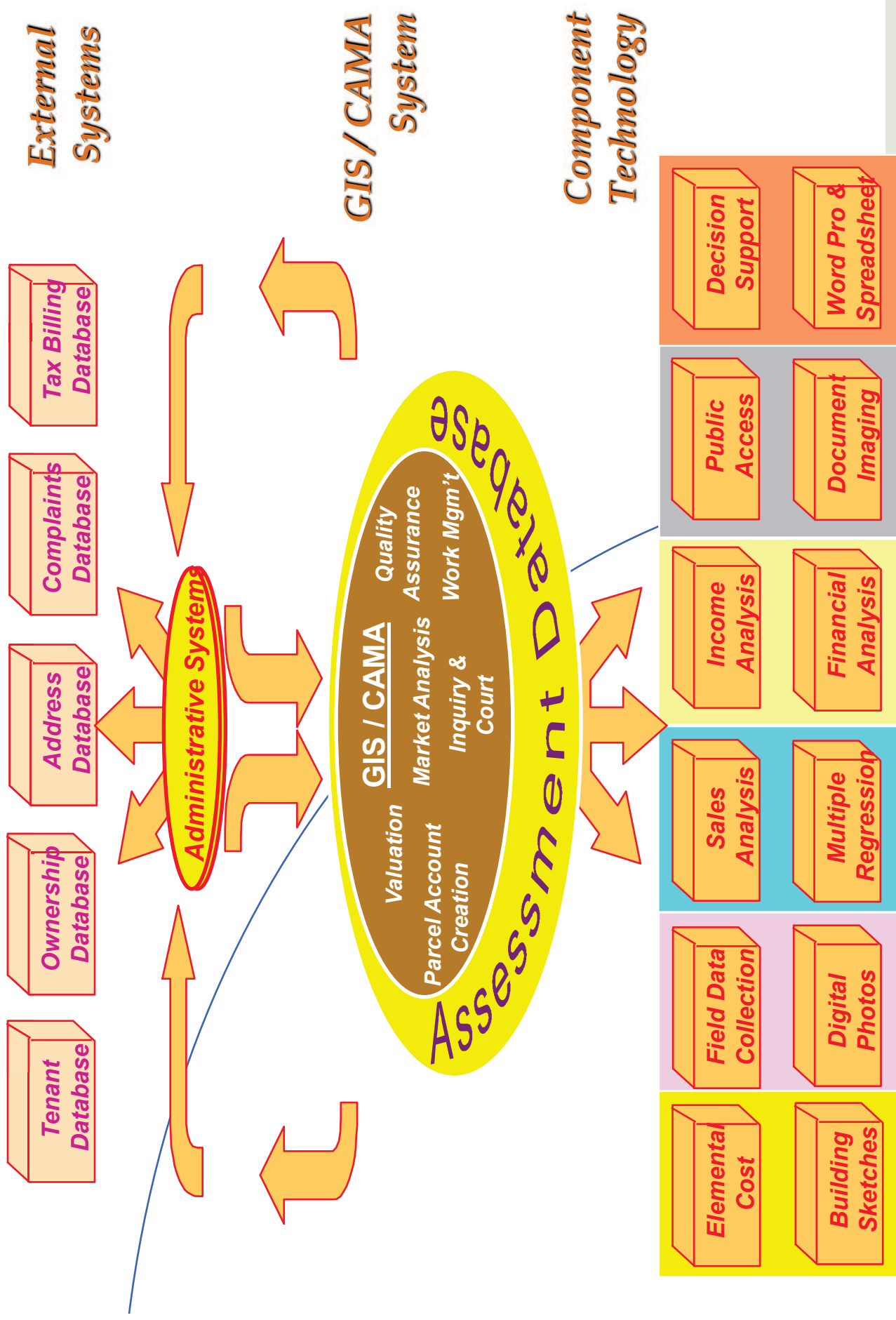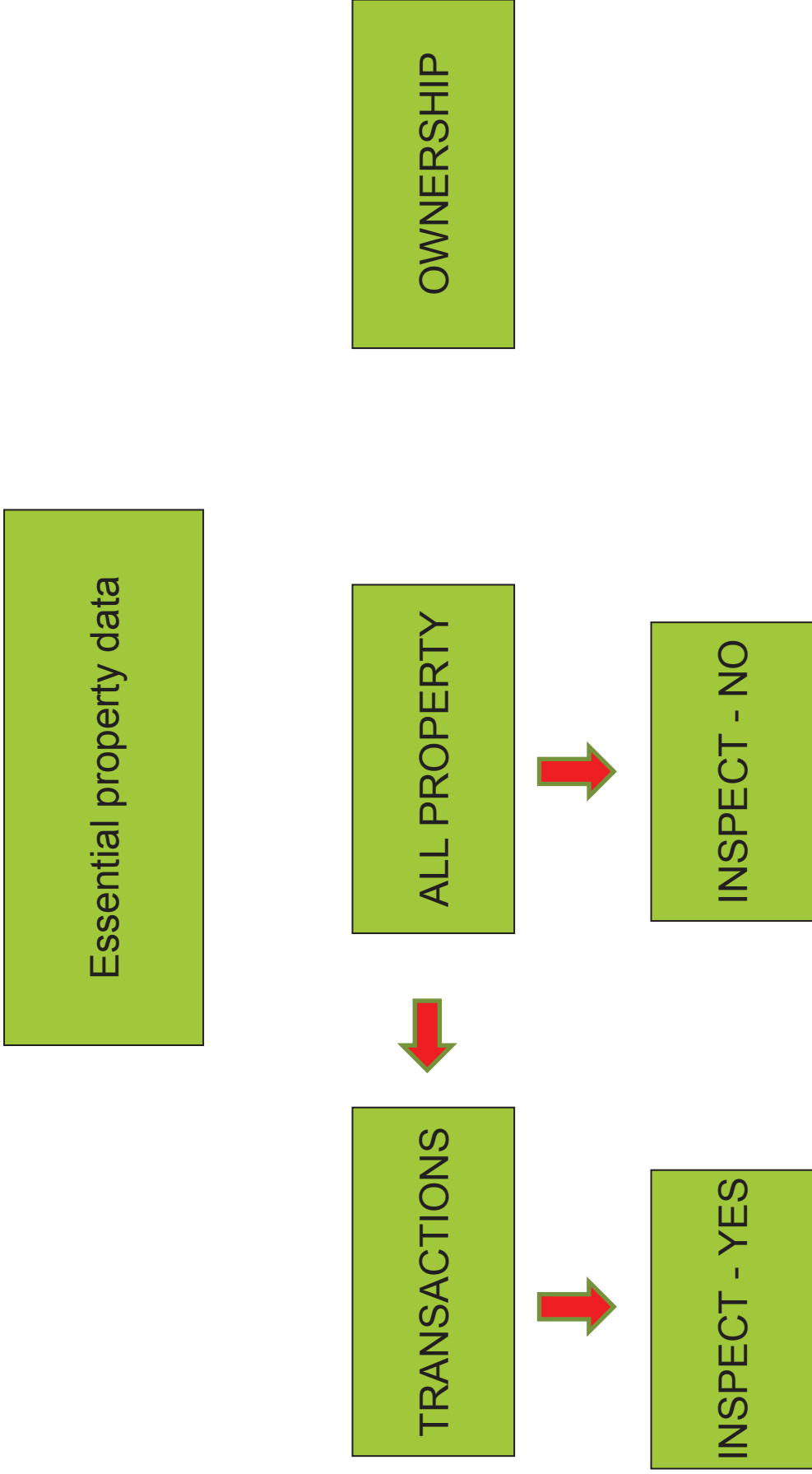## Department of Land & Surveys

The system is capturing coordinates, boundaries and in some cases alterations in use. Some attributes of the parcels are used for the CAMA system (shape index etc).

GIS / CAMA System

Tax Billing Database

Complaints Database

Address Database

Ownership Database

Tenant Database

Administrative Systems

Assessment Database

GIS / CAMA
- Quality Assurance
- Work Mgm't
- Market Analysis
- Inquiry & Court
- Valuation
- Parcel Account Creation

Decision Support

Word Pro & Spreadsheet

Public Access

Document Imaging

Income Analysis

Financial Analysis

Sales Analysis

Multiple Regression

Field Data Collection

Digital Photos

Elemental Cost

Building Sketches

Data Required

Essential property data

OWNERSHIP

ALL PROPERTY → INSPECT - NO

TRANSACTIONS → INSPECT - YES

PART D

Modelling

Analysis

ANALYSIS / CASE STUDY

NICOSIA AREA (residential only)

➤ 4261 transactions

➤ From 2008 since 2014

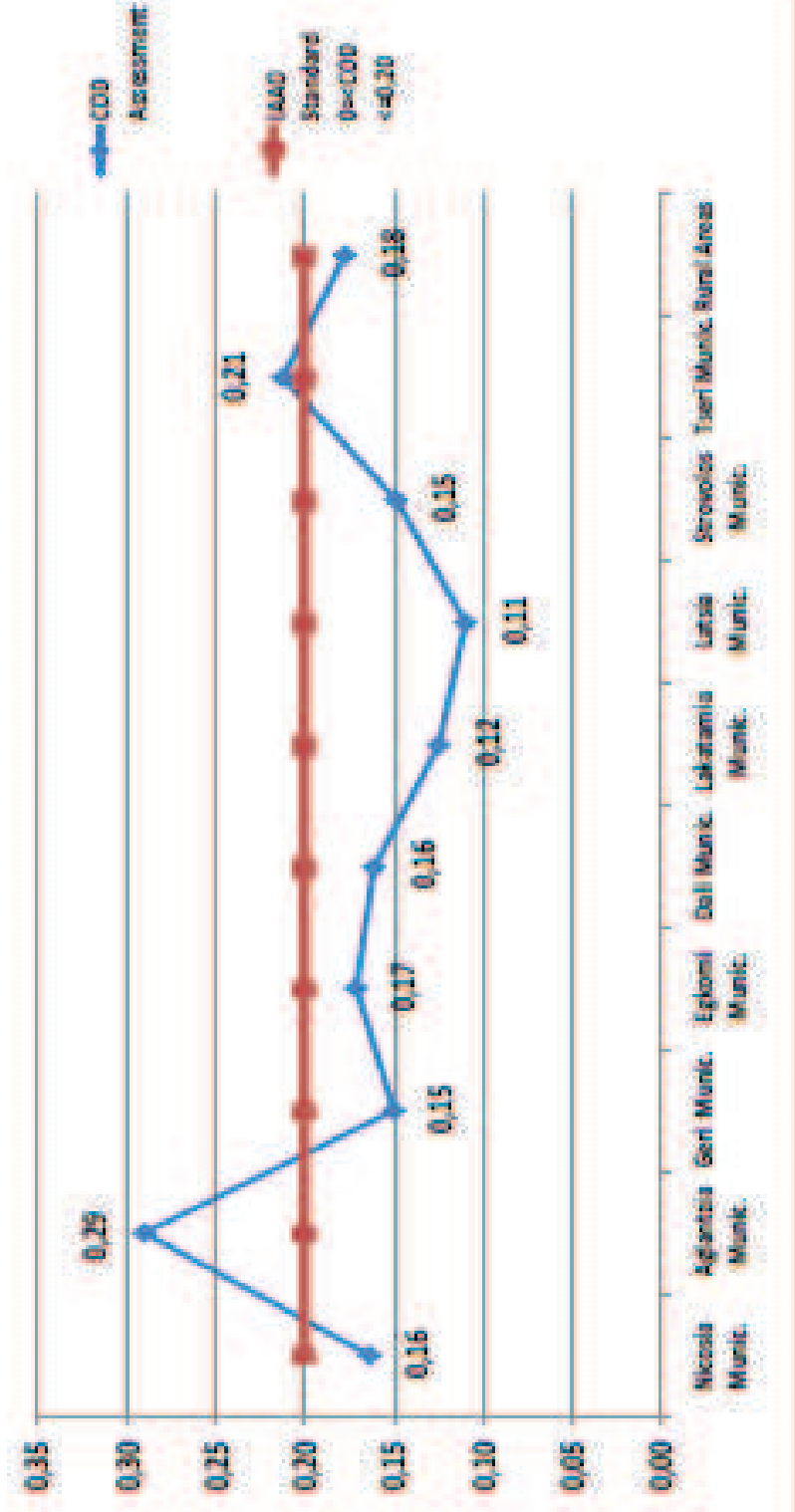| FLATS – HORIZONTALLY DIVIDED Sales from 01.01.2008 to 31.10.2014 (Whole shares only)					
District	Declared price = Accepted price	1%-20% difference	21-30% difference	More than 30% difference	Total
Nicosia	2.513	391	93	160	3.157
Limassol	1.367	288	103	146	1.904
Larnaca	1.147	294	160	243	1.844
Paphos	690	217	166	302	1.375
Famagusta	121	71	34	63	289
					8.569

Table: declared/accepted sales price difference

NEW Data obtained

- Enclosed area in square meters;
- Covered area in square meters;
- Uncovered area in square meters;
- Year built;
- Class (luxury, A- very good, B- standard, C below standard, D- very poor);
- Condition (very good, good, fair, bad);
- View (restricted, standard, premium, sea view);
- Planning zone type (17 different types);
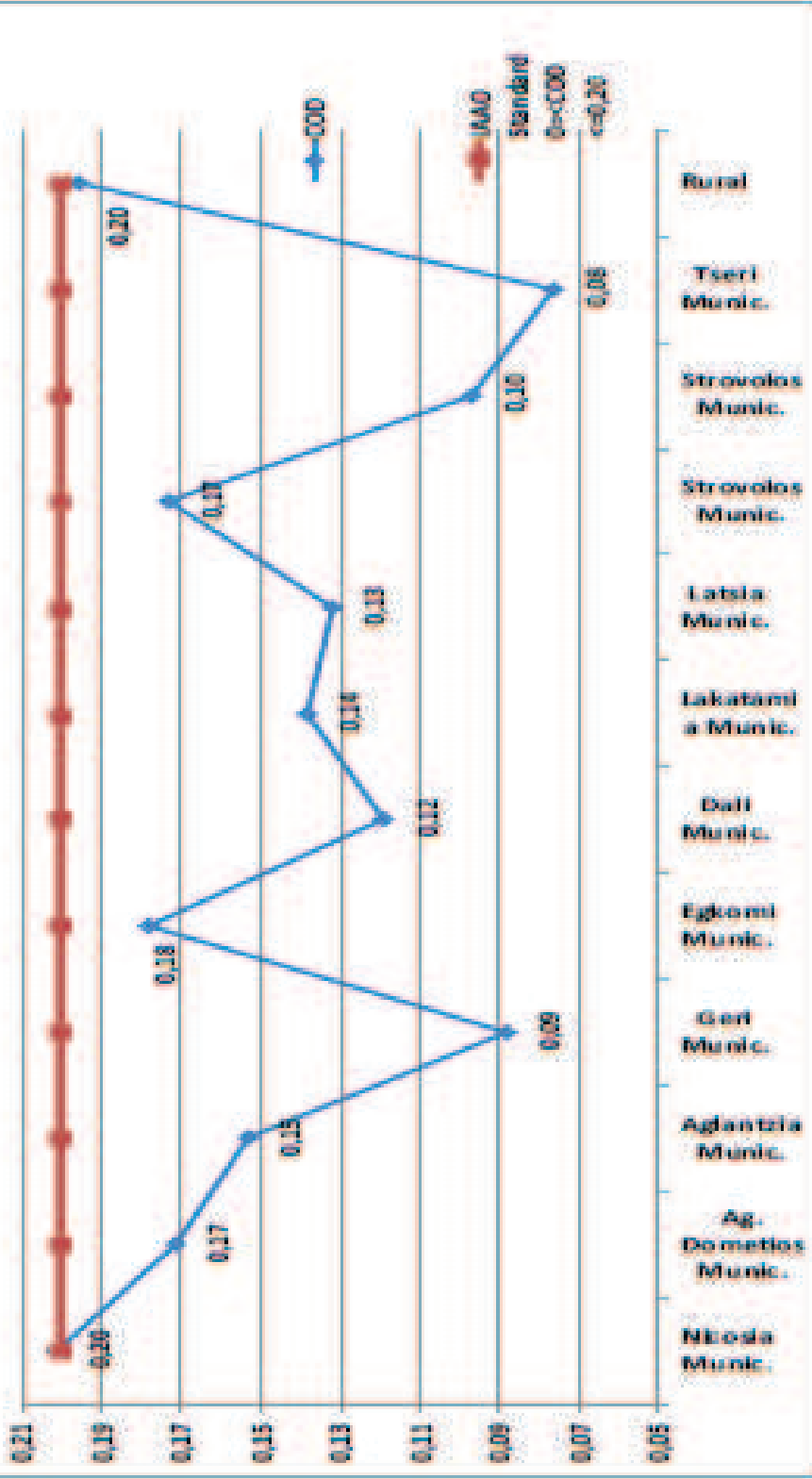- Planning zone density.

RATIO STUDY / COD

IAAO standards

COD INDICATOR – BUIDLING SITES IN NICOSIA DISTRICT

Ratio Study / COD

COD INDICATOR – RDU (Flats) IN NICOSIA DISTRICT

IAAO standards

Multiple Correlation matrix

	Parcel Extent	Road Code	Planning Zone density	sales Date	Unit_class_code	Unit_condition_code	Unit_view_code	Unit_built_year	Unit_enclosed_extent	adjusted covered verandahs	Declared Price	Accepted Price	Total_Value_2013
Parcel Extent	100,00%												
Road Code	23,05%	100,00%											
Planning Zone density	13,13%	4,75%	100,00%										
sales Date	-7,68%	-1,17%	-22,52%	100,00%									
Unit_class_code	-4,42%	-4,56%	13,86%	-8,03%	100,00%								
Unit_condition_code	9,74%	1,37%	33,41%	-30,02%	28,77%	100,00%							
Unit_view_code	0,83%	7,84%	-0,72%	2,79%	1,90%	-6,18%	100,00%						
Unit_built_year	-13,96%	-4,92%	-51,03%	47,16%	-31,66%	-70,01%	-3,08%	100,00%					
Unit_enclosed_extent	11,52%	4,66%	21,82%	-15,57%	2,55%	22,63%	20,44%	-30,38%	100,00%				
adjusted covered verandahs	-3,06%	3,29%	-4,04%	10,77%	-7,54%	-12,73%	15,34%	19,99%	46,75%	100,00%			
Declared Price	-2,31%	2,47%	-2,87%	6,29%	-10,90%	-16,91%	15,63%	24,78%	61,27%	57,66%	100,00%		
Accepted Price	-1,91%	3,00%	-2,23%	8,06%	-11,04%	-16,66%	16,74%	24,01%	64,85%	60,97%	98,12%	100,00%	
Total_Value_2013	5,23%	7,91%	25,77%	-4,31%	-7,17%	4,16%	17,08%	-2,23%	77,60%	53,04%	67,92%	71,01%	100,00%

MRA Y = accepted price (0,81)

ΕΞΟΔΟΣ ΣΥΜΠΕΡΑΣΜΑΤΟΣ

Στατιστικά παλινδρόμησης

Πολλαπλό R	0,817316761
R Τετράγωνο	0,668006687
Προσαρμοσμένο R Τετράγωνο	0,667062451
Τυπικό σφάλμα	0,577007408
Μέγεθος δείγματος	3527

ΑΝΑΛΥΣΗ ΔΙΑΚΥΜΑΝΣΗΣ

	βαθμοί ελευθερίας	SS	MS	F	μαντικότητα F
Παλινδρόμηση	10	2355,391578	235,5391578	707,4575	0
Υπόλοιπο	3516	1170,608422	0,332937549		
Σύνολο	3526	3526			

	Συντελεστές	Τυπικό σφάλμα	t	τιμή-P	χτώτερο 95	ηλότερο 95	τώτερο 95.	ηλότερο 95.
Τεταγμένη επί την αρχή	-5,20683E-15	0,009715802	-5,35913E-13	1	-0,01905	0,019049	-0,01905	0,019049
Parcel Extent	-0,040959896	0,010173919	-4,025970468	5,79E-05	-0,06091	-0,02101	-0,06091	-0,02101
Road Code	0,019820405	0,010038061	1,974525242	0,0484	0,000139	0,039501	0,000139	0,039501
Planning Zone density	0,064714967	0,011394484	5,679499726	1,46E-08	0,042374	0,087055	0,042374	0,087055
sales Date	-0,038833435	0,011091878	-3,501069447	0,000469	-0,06058	-0,01709	-0,06058	-0,01709
Unit_class_code	0,020121148	0,010422132	1,930617279	0,053611	-0,00031	0,040555	-0,00031	0,040555
Unit_condition_code	-0,014991102	0,013823812	-1,084440521	0,278244	-0,04209	0,012112	-0,04209	0,012112
Unit_view_code	0,011016103	0,01008817	1,091982291	0,274916	-0,00876	0,030795	-0,00876	0,030795
Unit_built_year	0,443804743	0,017272061	25,69495022	1,4E-133	0,40994	0,477669	0,40994	0,477669
Unit_enclosed_extent	0,668918648	0,012616434	53,01962872	0	0,644182	0,693655	0,644182	0,693655
adjusted covered verandahs	0,211022682	0,012097636	17,44329847	2,04E-65	0,187304	0,234742	0,187304	0,234742

MRA Y = declared (0,78)

Στατιστικά παλινδρόμησης

Πολλαπλό R	0,784675747
R Τετράγωνο	0,615716028
Προσαρμοσμένο R Τετράγωνο	0,61462307
Τυπικό σφάλμα	0,620787347
Μέγεθος δείγματος	3527

ΑΝΑΛΥΣΗ ΔΙΑΚΥΜΑΝΣΗΣ

	Βαθμοί ελευθερίας	SS	MS	F	Σημαντικότητα F
Παλινδρόμηση	10	2171,014713	217,1014713	563,348385	0
Υπόλοιπο	3516	1354,985287	0,38537693		
Σύνολο	3526	3526			

	Συντελεστές	Τυπικό σφάλμα	t	τιμή-P	Κατώτερο 95%	Υψηλότερο 95%	Κατώτερο 95.0%	Υψηλότερο 95.0%
Τεταγμένη επί την αρχή	-1,01306E-14	0,0104529 8	-9,69157E-13	1	-0,02049452	0,02049452	-0,02049452	0,02049452
Parcel Extent	-0,041762193	0,010945856	-3,815342784	0,000138332	-0,063223064	-0,020301322	-0,063223064	-0,02030132
Road Code	0,017571319	0,010799691	1,627020624	0,103822324	-0,003602974	0,038745613	-0,003602974	0,038745613
Planning Zone density	0,066413604	0,01225903	5,417525105	6,44887E-08	0,042378072	0,090449136	0,042378072	0,090449136
sales Date	-0,06685564 1	0,01193465	-5,602366419	2,27689E-08	-0,090252857	-0,043458426	-0,090252857	-0,04345843
Unit_class_code	0,023546067	0,011212902	2,099908317	0,035807988	0,001561614	0,04553052	0,001561614	0,04553052
Unit_condition_code	-0,007034105	0,014872682	-0,472954737	0,63627483	-0,036194063	0,022125853	-0,036194063	0,022125853
Unit_view_code	0,010368556	0,010853601	0,955310217	0,339486517	-0,010911437	0,031648549	-0,010911437	0,031648549
Unit_built_year	0,469147979	0,018582564	25,24667698	2,1691E-129	0,432714282	0,505581677	0,432714282	0,505581677
Unit_enclosed_extent	0,644932178	0,013573695	47,51338338	0	0,618319063	0,671545293	0,618319063	0,671545293
adjusted covered verandahs	0,188619569	0,013015534	14,49188079	2,8663E-46	0,163100806	0,214138332	0,163100806	0,214138332

MRA Y = TAX 2013 (0,84)

ΕΞΟΔΟΣ ΣΥΜΠΕΡΑΣΜΑΤΟΣ

Στατιστικά παλινδρόμησης

Πολλαπλό R	0,847499
R Τετράγωνο	0,718254
Προσαρμοσμένο R Τετράγωνο	0,717453
Τυπικό σφάλμα	0,531552
Μέγεθος δείγματος	3527

ΑΝΑΛΥΣΗ ΔΙΑΚΥΜΑΝΣΗΣ

	Βαθμοί ελευθε	SS	MS	F	Σημαντικότητα F
Παλινδρόμηση	10	2532,564	253,2564	896,3328	0
Υπόλοιπο	3516	993,4362	0,282547		
Σύνολο	3526	3526			

	Συντελεστές	τυπικό σφάλμ	t	τιμή-P	Κατώτερο 95%	Υψηλότερο 95%	Κατώτερο 95.	Υψηλότερο 95.
Τεταγμένη επί την αρχή	-1,8E-14	0,00895	-2E-12	1	-0,017548518	0,017549	-0,01755	0,017549
Parcel Extent	-0,0344	0,009372	-3,67047	0,000246	-0,052777192	-0,01603	-0,05278	-0,01603
Road Code	0,050169	0,009247	5,425249	6,18E-08	0,032038216	0,068299	0,032038	0,068299
Planning Zone density	0,261815	0,010497	24,94226	1,4E-126	0,241234543	0,282396	0,241235	0,282396
sales Date	-0,03899	0,010218	-3,81566	0,000138	-0,059022676	-0,01895	-0,05902	-0,01895
Unit_class_code	-0,0206	0,009601	-2,14546	0,031984	-0,039423041	-0,00177	-0,03942	-0,00177
Unit_condition_code	0,048571	0,012735	3,814028	0,000139	0,023602533	0,073539	0,023603	0,073539
Unit_view_code	0,011868	0,009293	1,277082	0,201658	-0,006352597	0,03009	-0,00635	0,03009
Unit_built_year	0,36023	0,015911	22,63977	4,7E-106	0,329033793	0,391427	0,329034	0,391427
Unit_enclosed_extent	0,754594	0,011623	64,92506	0	0,731806089	0,777381	0,731806	0,777381
adjusted covered verandahs	0,120459	0,011145	10,8087	8,22E-27	0,098608162	0,142309	0,098608	0,142309

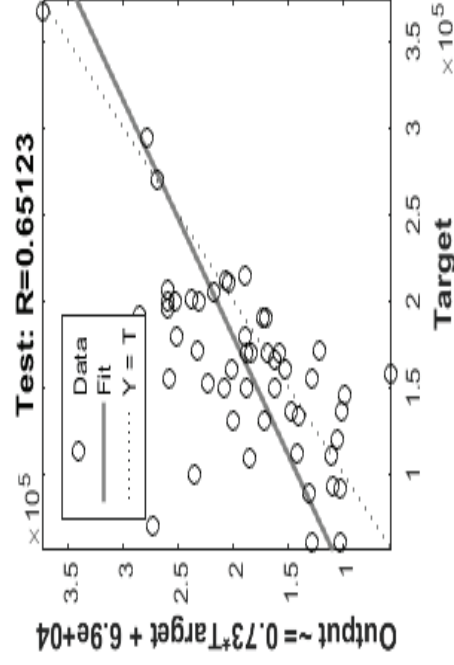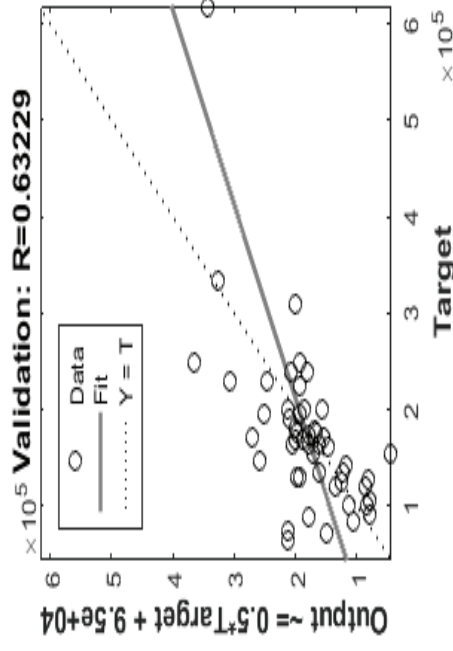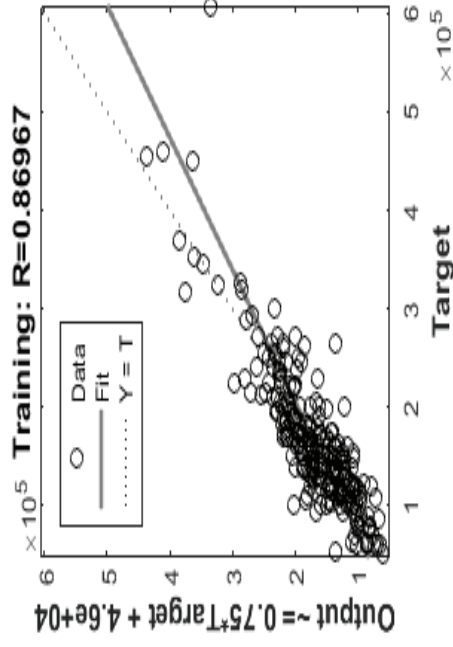# ANN

- Back propagation hat updates weight and bias values according to Levenberg-Marquardt optimization.

- The architecture of the network contained 10 hidden neurons and 15% of values were used for a validation set at the training procedure, and another 15% for a final test set.

ANN (0,86)

Predictors and Accepted

ANN (0,94)

- A training function that minimizes a combination of squared errors and weights, so as to determine the optimum combination for a network that generalizes well.
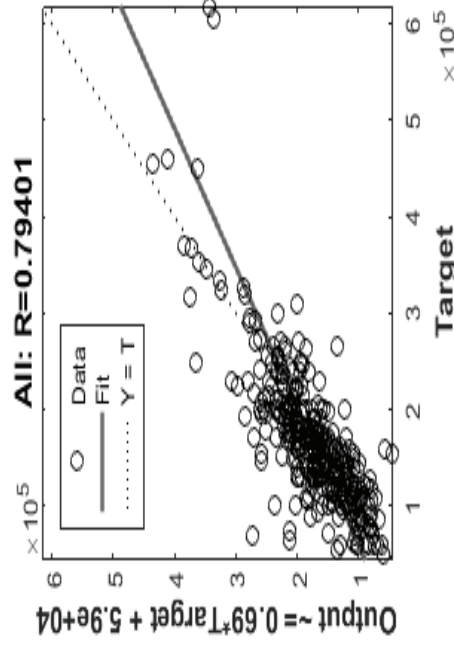
- The process is called **Bayesian regularization**, and is very important as the basic inefficiency of neural networks is that many times, they over-fit data and does not model (fit) well with the main trend.

Amazing Results

ANN (0,94)
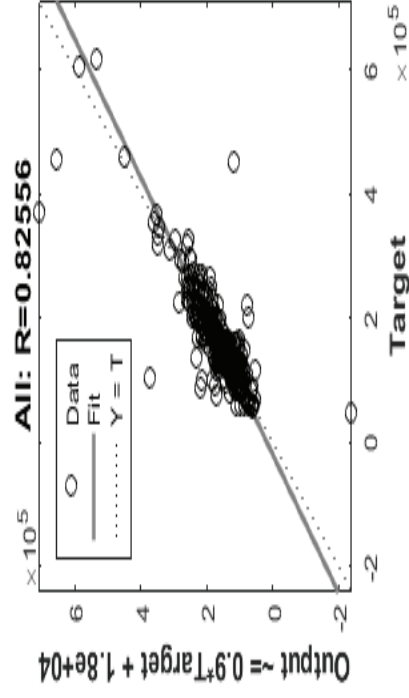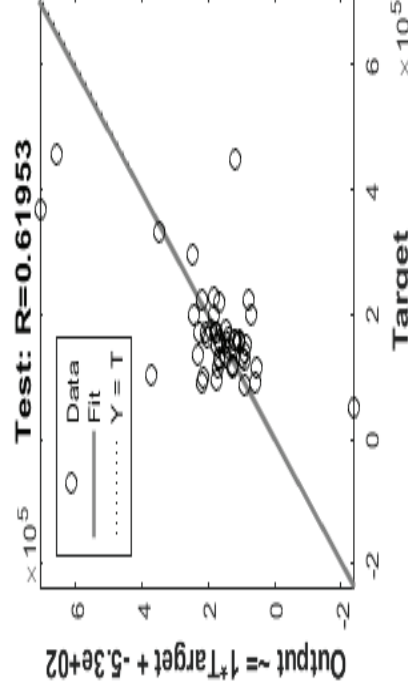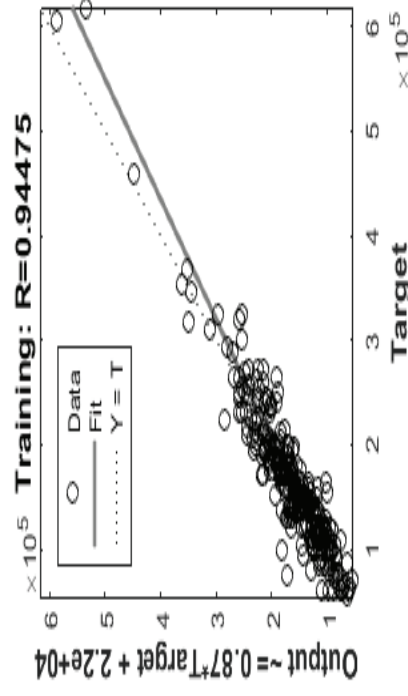
PART E

Conclusions

Tax Payer's opinion

TAX PAYER's OPINION (413 responses)

Are you informed about the results of the NGV regarding your properties?

7.Ενημερωθήκατε για τα αποτελέσματα της γενικής εκτίμησης σε τιμές 1.1.13 για το ακίνητό σας;

Ναι	**296**	76.7%
Όχι	**90**	23.3%

TAX PAYER's OPINION (413 responses)

SOURCE OF INFORMATION

8. Εάν ναι, με ποιο τρόπο ενημερωθήκατε;
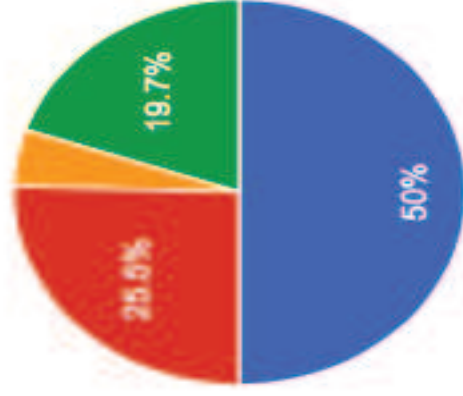
Ιστοσελίδα κτηματολογίου	157	50%
Επίσκεψη σε επαρχιακά γραφεία Κτηματολογίου	80	25.5%
Ενημέρωση από το τηλεφωνικό κέντρο	15	4.8%
Άλλο	62	19.7%
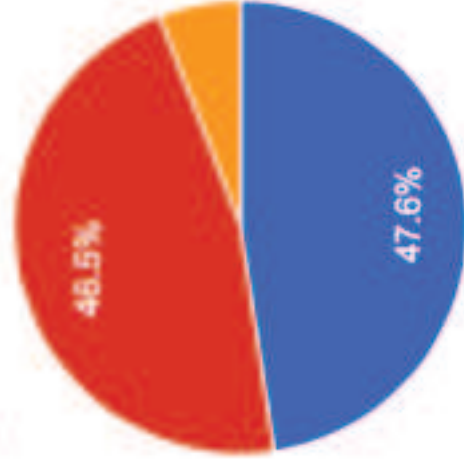
TAX PAYER's OPINION (413 responses)

Do you know the Amount of Property Tax for the next year?

10.Γνωρίζετε το ποσό που θα κληθείτε να πληρώσετε ως φόρο ακίνητης ιδιοκτησίας τον επόμενο χρόνο;
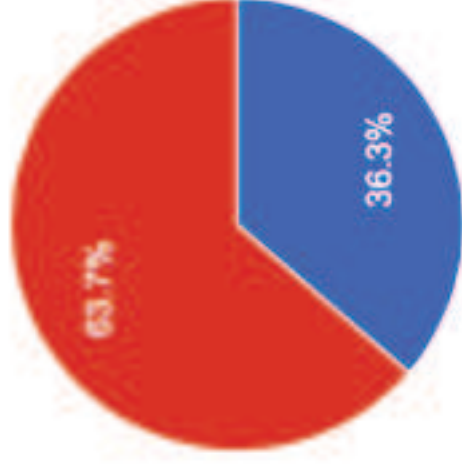
| Ναι | 141 | 36.3% |
| Όχι | 247 | 63.7% |

63.7%

36.3%

TAX PAYER's OPINION (413 responses)

From scale 1 to 10 evaluate the DLS

14.Αν θέλατε εκτίμηση του ακινήτου σας για οποιοδήποτε σκοπό, θα βασιζόσασταν στα αποτελέσματα της Νέας Γενικής Εκτίμησης;