



## **Infrastructure for real property information one stop shopping**

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FIG Working Week, 7-21 May, Sofia Bulgaria



## **Agenda**

1. Background
2. The Property Data Report
3. The applied infrastructure
4. 2½ years in operation – status
5. Conclusions

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## Background

2006 The Danish Government announces “Better and cheaper transaction of properties” The document contains 12 specific initiatives, which aims to ensure that it becomes easier and cheaper to buy, sell and own housing.

2009 The Finance Committee endorses start of the DIADEM project

- Digital access to information about real properties

2009-2012 The DIADEM project means a lot of extensive collaboration

With the stakeholders and users:

- The Danish Association of Chartered Estate Agents, The Association of Danish Law Firms, The Danish Consumer Council, The Danish Bankers Association, The Association of Danish Mortgage Banks, Danish Mortgage Banks' Federation, The Danish Property Federation and Danish House Owners' Federation.

With several organisations in the public sector:

- Local Government Denmark, Danish Tax and Customs Administration, The Nature Agency, The Danish Nature & Environment Portal, The Danish Road Directorate, Danish Geodata Agency and The Danish Court Administration

And with many consultant agencies and IT companies

2012 The Property Data Report is launched

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## The Property Data Report

### Basic cadastral information

- Parcel identifier, area, area of road, cadastral map etc.

### and basic land book information


- Titles, name of property owners, mortgages and easements

has been available online for about 15 years.

### What other types of real property information are relevant for property transactions?

- For real estate agents or lawyers?
- For sellers or for buyers?

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# The Property Data Report

50 types of property information

Buildings	Economics	Nature, forest agriculture	Protection lines and zones
Building and Dwelling report	Property tax	Forest conservation areas	Forest protection lines
Energy label report	Property tax message	Continuous forests (majorat)	Lake and river protection lines
Building status report*	Property value, land value	Protected nature types	Church protection lines
Application for building permit	Valuation message	International nature protection areas	Dunes protection zone
Electricity installation report*	Rent board case	Properties with farming obligation	Coast protection zone
Construction casualty insurance*	Overdue preferential debt*	Nature gems	Certain stone and soil dykes
Fuel tanks	Windfall (financial aid)		
Protected buildings	Workers residence		
Flex housing	Land rent		
Soil pollution	Water	Plans	Others
Soul pollution attestation	Drainage facilities	Municipality plans	Environmental case*
Lighter soil pollution	Water supply	Zone status	Property map
Mapped soil pollution	Sewage plans	Local plans	Property identifiable information
	Groundwater – interest areas of drinking water	Heat supply	
	Groundwater – nitrate vulnerable zones	Planned construction projects (municipal)	* Only displayed to property owner and professional adviser holding a consent
	Injunction/dispensation to water extraction	Access to road	
		Transport corridors	

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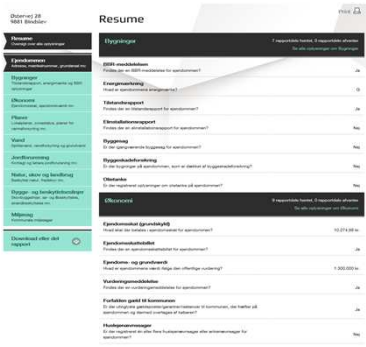
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# The Property Data Report


The Property Data Report delivers within 2 – 3 minutes all the information

The information is available as

a digital report in a website

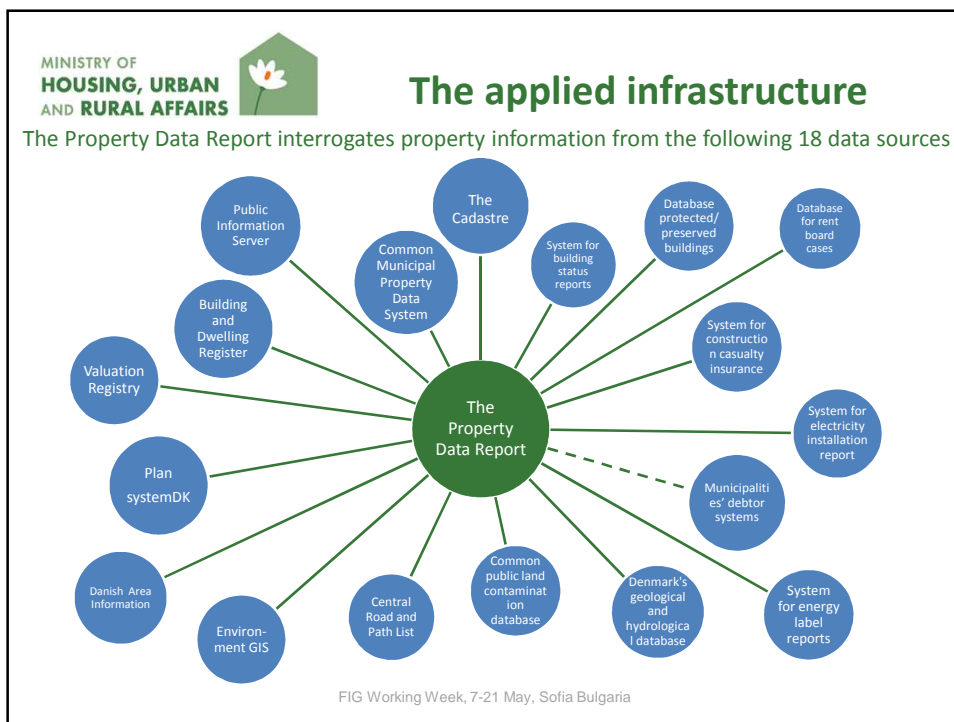
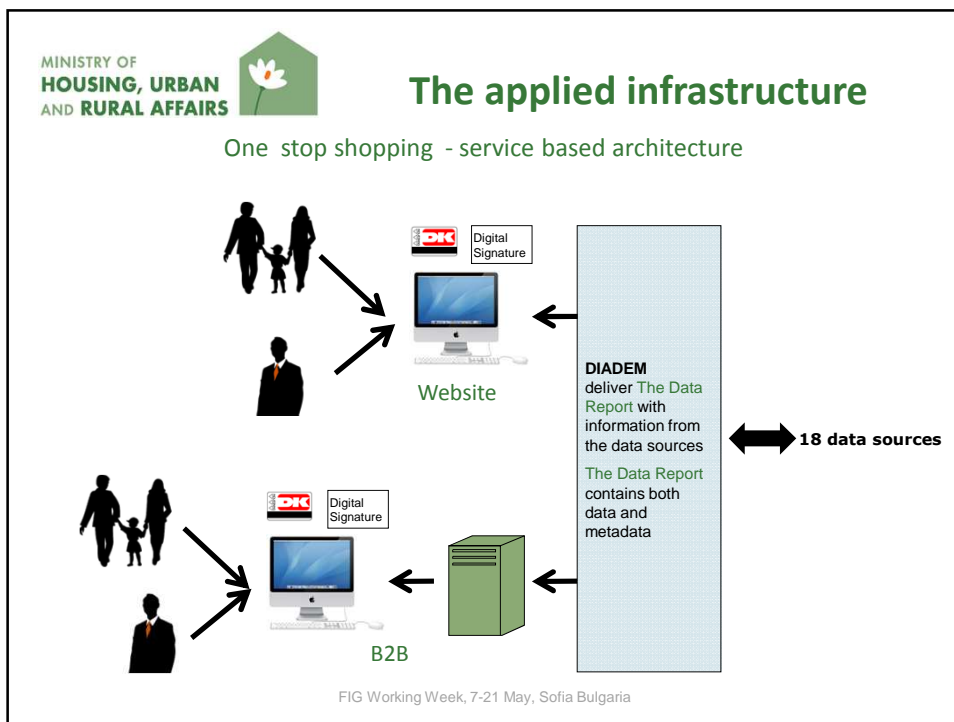


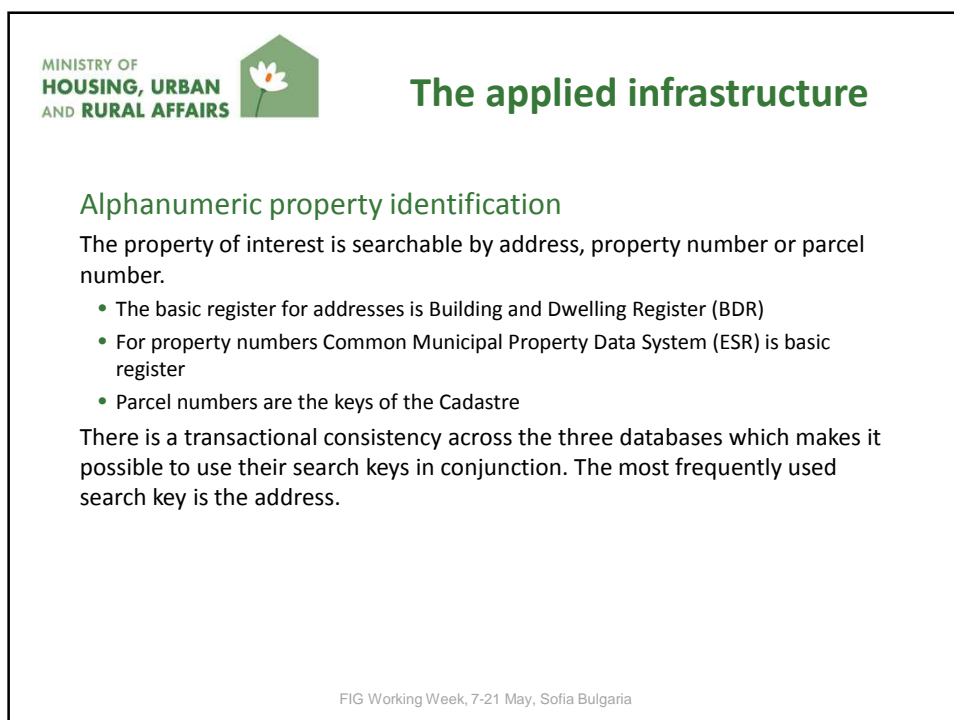
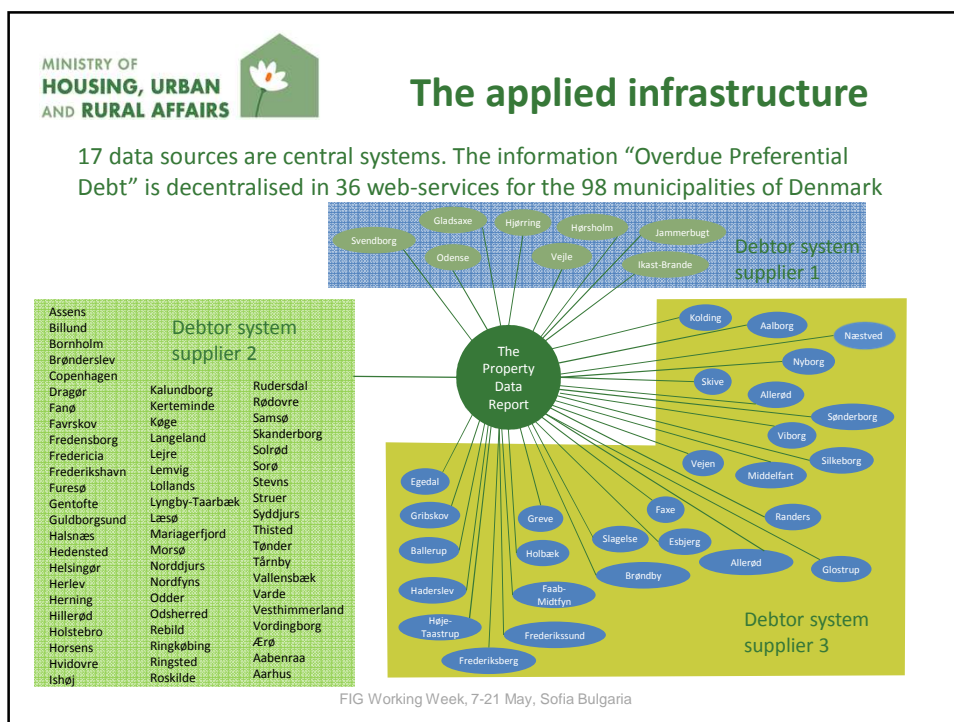
and in a PDF report




and as structured data and annexes in a web service for B2B systems

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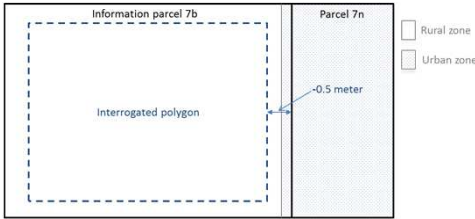

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## The applied infrastructure

### Geographical property information identification

Some information are recorded geographically by polygons and line features with varying accuracy. Buffer zones are used to compensate for possible lacking spatial accuracy in digitising the feature.

Some land use regulations are defined by a polygon. These polygons are interrogated by a *negative buffer*



Other land use regulation is defined by a line. A *positive buffer* of 0.5 meter is used for these regulations

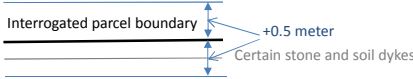



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## The applied infrastructure

### Identification of users and property owners – access to data

#### Ownership

Ownership is identified by the civil registration number for citizens or by the business number for businesses.

- All citizens in Denmark are registered with their civil registration number in the Central Population Register.
- All businesses are registered with their business number in the Central Business Register.

#### Digital signature

- 4.5 million Danes (80% of the population) have a digital signature. The signature is linked to the civil registration number.
- All professional users of The Property Data Report have employee digital signatures. Their signatures are connected to the business number.

There is very fine transactional consistency across the registers. It supports a good basis for ensuring who is given ability to see confidential property information.

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## Status

After 2½ year in operation the status May 2015 is:

- 220,000 reports requested and delivered - requested reports is increasing
- 20 % of the reports are requested via B2B-services
- 1,370 businesses and organisations have signed contracts with the ministry as frequent customers
- 4,600 users are registered at the frequent customers
  
- There have been almost no challenges with the identification of the right properties in 18 databases, and no challenges with the identification of the ownerships
- Prior to operation some authorities responsible for data worried about data quality
  - Only one small compensation paid
  - Data are produced and delivered from the authorities responsible for maintaining the information
  
- A subproject on registration of information about fuel tanks related to individual heating of buildings has been successfully completed. Relevant fuel tank details have been extracted from 17 shelf kilometres of documents
- The project has devoted significant resources to assist
  - in the digitization of analogue data in collaboration with municipalities
  - legislation authorities in preparing 2 acts and 8 orders on property regulation for digital applications

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## Status

Business case – gains

- Economic gains - real estate agents and lawyers: 2 million EUR/year
- Cancellation of fee income from former solution – municipalities: 5.5 million EUR/year
- Economic gains – municipalities: 2 million EUR/year

No effect measurement carried out. Feedback from the users and municipalities indicate gains are better than expected. A user board for the professional users has been established and they are very pleased with the Property Data Report, the website and the B2B solution.

Business case – financing

Project loan from The Finance Committee : 23 million Euro

Costs

- Solution Development and Implementation : 15.6 million EUR
- Operation costs 1.5 million EUR per year

Revenues

- 100.000 property data reports per year – each costing 43 EUR = 4.3 million EUR

Project 2009-2012. Operation from 2013 => Break-even in 2019 and price can be reduced

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## Conclusions

The business goals that The Property Data Report and the infrastructure should

- make it faster, easier and more transparent to obtain information
- minimise time spending
- and have an adjustable solution to the professional users needs

have all been met.

The success is based on the fact, that the collaboration across the Danish public sector was driven by the private stakeholders' demands. The demands made the objectives for the project clear. And on that basis it was possible to be focused and pragmatic and to establish an infrastructure fit for purpose.

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Many thanks for your attention

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