



HELLENIC ASSOCIATION OF RURAL & SURVEYING ENGINEERS
ΠΑΝΕΛΛΗΝΙΟΣ ΣΥΛΛΟΓΟΣ ΔΙΠΛΩΜΑΤΟΥΧΩΝ ΑΓΡΟΝΟΜΩΝ & ΤΟΠΟΓΡΑΦΩΝ ΜΗΧΑΝΙΚΩΝ

Distortions and prospects in the property market in Greece

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In Greece, there is a **significant distortion** concerning the real estate market, varying among different areas in the country, even in adjacent areas.

The **main reason** is that the actions and projects that involve directly or indirectly the real estate market are at different stages of process.

Currently, the following **projects are in progress**.

In some areas they are completed, in others they are still in progress and in some others they haven't yet begun.

For each property, depending on which project is in progress in the area, there is a different approach.



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The aforementioned projects are:

1. Completion of the **National Cadastre**
2. Transition from Land registries to **Cadastral Offices**
3. Completion of the suspension of **Forest Maps**
 - Formalization of **illegal structures/buildings**
 - Settlement of **foreshore** and **coastal zone lines**
 - Change of **Objective Values**/ Reasonable adaptation to the commercial values
 - **Urban and spatial planning**
 - **e-poleodomia**. Digitalization of the archives of the Urban Planning offices



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National Cadastre

- Half-completed, mainly **rural areas** are not recorded yet, as well as the city of Athens.
Estimated completion in 2022.
- **Problem:** The records of the Cadastre don't include the **buildings' footprint**
- **Problem:** The **deviations** are quite important: 5% for urban areas, 10% for rural areas



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National Cadastre

Completed
7,6% of the country
26,4% of property rights



In progress
24,9% of the country
24,2% of property rights



Starts
67,5% of the country
49,4% of property rights



ΚΤΗΜΑΤΟΛΟΓΙΟ

Ολοκληρώθηκε και λειτουργεί

7,6% ΤΗΣ ΧΩΡΑΣ

26,4% των ιδιοκτησιακών δικαιωμάτων
ή **10,3** εκατ. δικαιώματα

Υπό κτηματογράφηση (παλιά προγράμματα)

24,9% ΤΗΣ ΧΩΡΑΣ

24,2% των ιδιοκτησιακών δικαιωμάτων
ή **9,5** εκατ. δικαιώματα

Υπό κτηματογράφηση (νέο πρόγραμμα)

67,5% ΤΗΣ ΧΩΡΑΣ

49,4% των ιδιοκτησιακών δικαιωμάτων
ή **18,5** εκατ. δικαιώματα

Source: Newspaper KATHIMERINI, G. Lialios, 04.06.2018



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National Cadastre

- Up to the completion, the State doesn't know exactly its assets, so:
 - Can't develop its assets
 - Doesn't know the exact owners (Ministries, Municipalities, etc.). A recent problem occurred when they transferred Monuments to ETAΔ/ PPCo S.A. (Public Properties Co). According to Hellenic Cadastre, in the areas where is completed, 170.000 properties are transferred to the State.
- **Wherever it is completed**, it takes in average 6 months to make changes, if needed.
- **Wherever it is not completed**, due to lack of credibility, there is no need for changes. In cases where the law doesn't require a topographic site plan, the descriptions of the properties are incorrect.

Estimated completion in 2022



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Transition from the Land registries to Cadastral Offices

- Enhances the **credibility**
- Reduces the **time** and **cost** of the procedure

Nowadays,

- There is not a **uniform behaviour** from land registers and Notaries
- Lack of **standards**

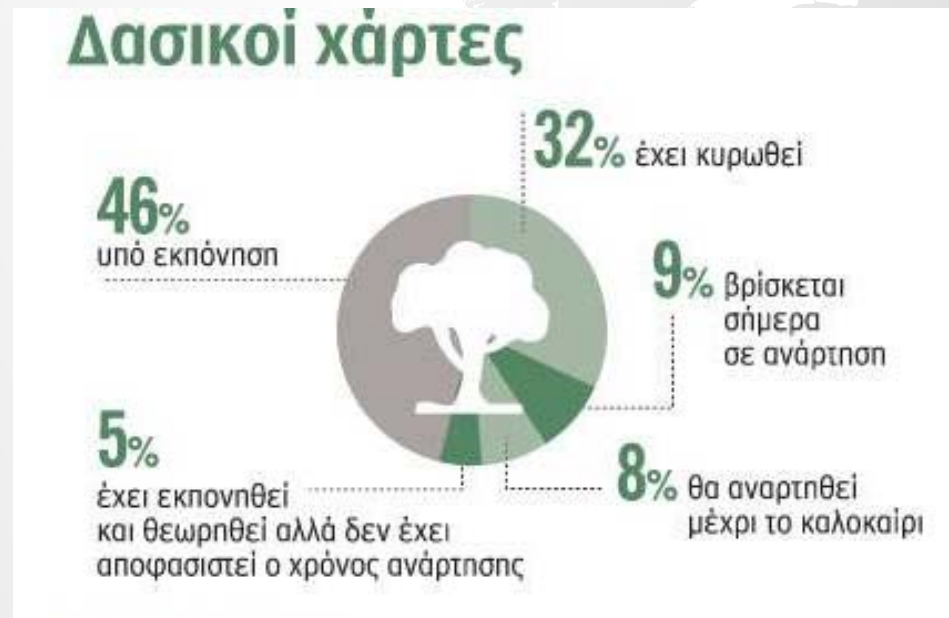
Estimated completion in 2020



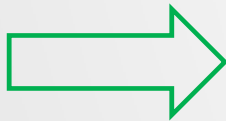
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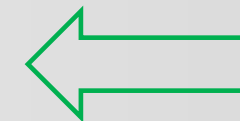
Forest Maps



Development in progress



Development completed, public notification pending



Ratified



In public notification



In progress Started last summer

Source: Newspaper KATHIMERINI, G. Lialios, 04.06.2018





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Forest Maps

- Huge problem with the measurement **accuracies**, in some areas may be **dozens of meters**.
- Significant delays to examine the **objections**.
- Due to those delays, **no properties** (under objection) in these areas can be transferred or issue a building permit.
- Wherever the development of forest maps is not completed, the problem is the **credibility**.
- The usual time needed for the issuing of the **characterization** decisions is 2 years. Different procedure is required depending on the area.
- When completed: reduction of **time** and **cost**, increase of **reliability**.



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Forest Maps

An important problem is the illegal settlements in the forest. **“Residential densities”**

Legal distortion concerning the way a region was annexed to the state. **“With arms or with agreement.”**

According to **Ottoman law**, forests belonged to the state and could be granted only for use and not for ownership.

In the conquered areas, the presumption of **Greek State’s ownership**, as the successor of the Turkish State, is applicable.

Private forests exist only if in 1836 they had this same private status.

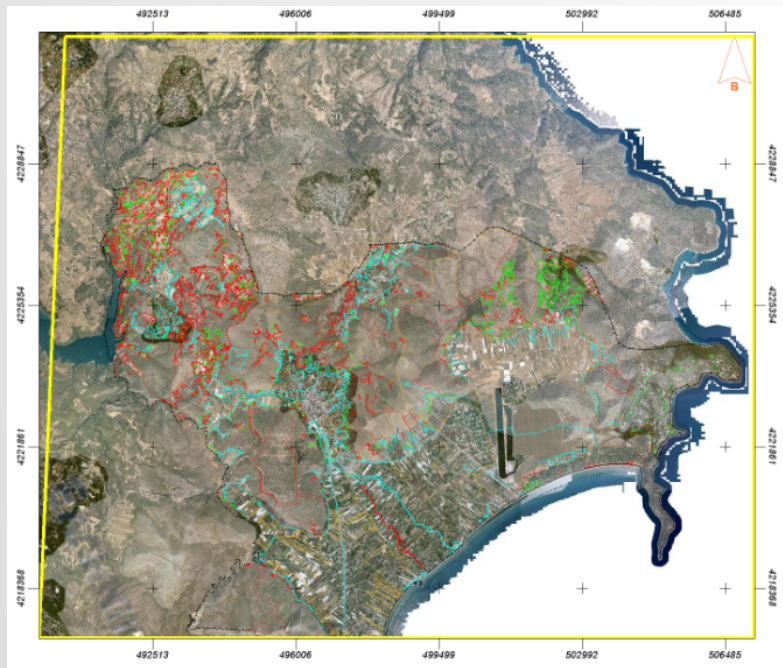
Estimated completion in 2021



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Forest Maps



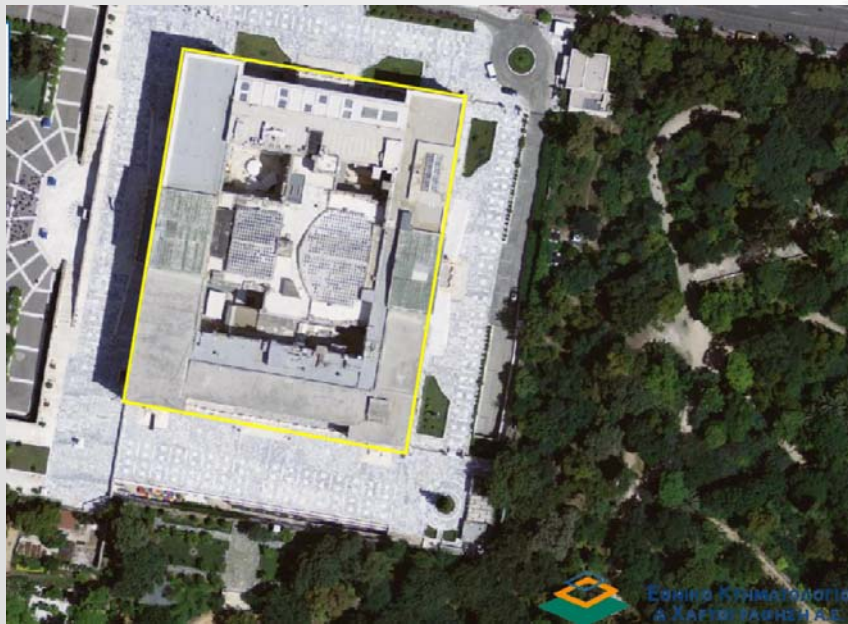
Adjacent areas with
different laws regarding
the forests





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Forest Maps



Problems with
measurement
accuracies



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Formalization of illegal structures/buildings

- 4 **new laws** in the last 8 years.
- **Conflict** between building regulations and civil law.
Problems with the **common areas** of apartment buildings with many owners.
According to building regulations, an agreement of 50% of the owners is required, but according to the proprietary regulation, everyone's agreement (100% of the owners) is needed.
- For the **calculation of the taxes** of properties that have been included into one of the 4 laws, notaries calculate the year of construction of the non-licensed structure, not the year of the construction of the licensed building.
- Not connected with the **Cadastre**.
- No control for the **new** illegal structures/buildings.

Estimated completion in 2020.



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Formalization of illegal structures/buildings

	Άκυρες	Σε επεξεργασία	Αρχική υποβολή	Υπαγωγή	Οριστική υπαγωγή	Περαιωμένες	Total number of illegal structures	Βεβαιώσεις μεταβίβασης
Δηλώσεις N.4495/2017	9	104.788	32.406	48.191	44.277	14.735	244.397	251.189
Δηλώσεις N.4495/2017 από μεταφορά του N4178	40	0	7423	18906	7966	1390	35.725	0
Δηλώσεις N.4178/2013	266	0	41.293	110.440	266.941	0	418.940	969.893
Δηλώσεις N 4178 από μεταφορά του N4014	231	6	57.081	80.687	157.476	0	295.481	0
Δηλώσεις N.1017/2011	105	0	27.669	16.561	34.427	0	78.762	428.507
Total number of declarations	651	104.794	165.872	274.785	511.087	16.125	1.073.305	1.649.589

Source: TCG,
02.10.2018



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Other institutional/geospatial lines

- Foreshore and coastal zone limit lines. According to the law, they have public use. Long coastline with uses very important for the economy (i.e. tourism). There are building restrictions regarding these zones.

• e-list of foreshore line: (<https://www.minfin.gr/-/e-eureterio-aigialon>)

Estimated completion in 2021.

- Monuments / Antiquities / Historic Buildings: Does not exist a single database with an easy access. Archeological Cadastre started in 2011.

-Streams. Does not exist a single database with an easy access. Database concerning the rivers (<http://wfdgis.ypeka.gr/>). There are building restriction regarding the distance from the streams.



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Foreshore and coastal zone limit lines



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Streams



Source: D. Theodosopoulos, 24.01.2018



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Objective Values

- **New calculation** is needed.
- Until now, the **objective values** had no relation to the **real commercial values**.
- They also vary significantly between **similar areas** or even in the same area.
- It concerns the calculation of at least **20 taxes**.



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Taxes defined by objective values

ΟΙ 20 ΦΟΡΟΙ ΠΟΥ ΠΡΟΣΔΙΟΡΙΖΟΝΤΑΙ ΑΠΟ ΤΙΣ ΑΝΤΙΚΕΙΜΕΝΙΚΕΣ ΑΞΙΕΣ

1. Τεκμαρτό εισόδημα ιδιοχρησιμοποίησης κατοικίας - επαγγελματικής στέγης
2. Αντικειμενική δαπάνη διαβίωσης σε ιδιόκτητη ή μισθωμένη α' β' κατοικία
3. Ενιαίος Φόρος Ιδιοκτησίας Ακινήτων (ΕΝΦΙΑ) ανά περιουσιακό στοιχείο
4. Συμπληρωματικός φόρος επί συνόλου περιουσίας με αφορολόγητο ποσό 300.000 ευρώ
5. Τέλος Ακίνητης Περιουσίας (ΤΑΠ) (κτίσματα+οικόπεδα)
6. Φόρος Ακίνητης Περιουσίας Υπεράκτιων Εταιριών
7. Φ.Π.Α. στην αγορά νεόδμητων κτισμάτων και στην αντιπαροχή
8. Φόρος Μεταβίβασης Ακινήτων
9. Φόρος Χρησικτησίας Ακινήτων
10. Φόρος Ανταλλαγής (συνένωσης οικοπέδων)
11. Φόρος Διανομής Ακινήτων
12. Δημοτικός φόρος μεταβίβασης ακινήτων
13. Τέλη υπέρ Ταμείου Νομικών (σύνταξη - μεταγρ. συμβολαίων)
14. Πρόσθετο Τέλος Μεταγραφής Συμβολαίων
15. Φόρος Κληρονομιάς ή Γονικής Παροχής ακινήτων
16. Φόρος Δωρεάς ακινήτων
17. Τέλος Εγγραφής ακινήτων στο Εθνικό Κτηματολόγιο
18. Πολεοδομικά πρόστιμα διατήρησης αυθαιρέτων
19. Πολεοδομικά πρόστιμα κατασκευής νέων αυθαιρέτων κλπ.
20. Εισφορές σε γη & χρήμα για ένταξη σε σχ. Πόλεων (Ν.1337/83)

Source: cnn.gr





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Objective Values vs Commercial Values

Οι αποκλίσεις μεταξύ αντικειμενικών και εμπορικών αξιών

Ποσό σε ευρώ/τ.μ.

A ΑΝΤΙΚΕΙΜΕΝΙΚΕΣ ΑΞΙΕΣ ΜΕΣΟΣ ΟΡΟΣ **B** ΕΜΠΟΡΙΚΕΣ ΑΞΙΕΣ Μ.Ο. ΝΕΟΔΟΜΗΤΩΝ ΚΑΙ ΜΕΤΑΧΕΙΡΙΖΜΕΝΩΝ

ΔΗΜΟΣ	A	B	%
Περάματος	725	800	10,3
Ιλίου	900	800	-11,1
Δόφνης	1.200	1.050	-12,5
Μαρκοπούλου	1.150	1.000	-13,0
Δραπετσώνας	875	750	-14,3
Αγ. Αναργύρων	1.050	900	-14,3
Περιστερίου	1.050	900	-14,3
Ν. Ιωνίας	1.350	1.150	-14,8
Κρωπίας	1.175	1.000	-14,9
Αγίου Δημητρίου	1.250	1.050	-16,0
Κερατσινίου	900	750	-16,7
Βύρωνα	1.275	1.050	-17,7
Παιανίας	1.225	1.000	-18,4
Γαλατσίου	1.325	1.050	-20,8
Ηλιοπούλης	1.650	1.300	-21,2
Ν. Φιλοθέλης	1.150	900	-21,7
Μελισσίων	1.750	1.350	-22,9
Αργυρούπολης	1.625	1.250	-23,1
Πετρούπολης	1.175	900	-23,4
Γέφυρας	1.400	1.050	-25,0

ΔΗΜΟΣ	A	B	%
Βρίλησιων	1.800	1.350	-25,0
Ζωγράφου	1.575	1.150	-27,0
Αγ. Παρασκευής	1.725	1.250	-27,5
Παλλήνης	1.450	1.050	-27,6
Νίκαιας	1.125	800	-28,9
Ν. Σμύρνης	1.775	1.250	-29,6
Κορυδαλλού	1.150	800	-30,4
Χαλαργού	1.800	1.250	-30,6
Π. Φαλήρου	2.250	1.550	-31,1
Χαλανδρίου	2.025	1.350	-33,3
Αθήνου	2.175	1.450	-33,3
Ν. Ψυχικού	2.100	1.350	-35,7
Εκάλης	3.300	2.100	-36,4
Καλλιθέας	1.675	1.050	-37,3
Αραρουσίου	2.000	1.250	-37,5
Βούλας	2.900	1.800	-37,9
Πειραιώς	2.050	1.250	-39,0
Κηφισιάς	2.625	1.600	-39,1
Μοσχάτου	1.675	1.000	-40,3
Γλυφάδας	3.075	1.800	-41,5
Ηρακλείου	1.550	900	-41,9
Βουλιαγμένης	5.675	2.450	-56,8

Περάματος	725	800	10,3
Ιλίου	900	800	-11,1
Δόφνης	1.200	1.050	-12,5
Μαρκοπούλου	1.150	1.000	-13,0
Δραπετσώνας	875	750	-14,3
Αγ. Αναργύρων	1.050	900	-14,3
Περιστερίου	1.050	900	-14,3
Ν. Ιωνίας	1.350	1.150	-14,8
Κρωπίας	1.175	1.000	-14,9
Αγίου Δημητρίου	1.250	1.050	-16,0

Ν. Ψυχικού	2.100	1.350	-35,7
Εκάλης	3.300	2.100	-36,4
Καλλιθέας	1.675	1.050	-37,3
Αραρουσίου	2.000	1.250	-37,5
Βούλας	2.900	1.800	-37,9
Πειραιώς	2.050	1.250	-39,0
Κηφισιάς	2.625	1.600	-39,1
Μοσχάτου	1.675	1.000	-40,3
Γλυφάδας	3.075	1.800	-41,5
Ηρακλείου	1.550	900	-41,9
Βουλιαγμένης	5.675	2.450	-56,8

Source: Newspaper KATHIMERINI, P. Chatzinikolaou, 24.01.2016



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Urban and spatial planning

- Either not completed, or need for serious update
- Pending implementation actions in areas with “heavy” land uses, where the city plan has been approved.
- Especially, in **settlements** there is a different approach. There are too many different ways of **delimiting** and for some settlements, it is doubtful whether the boundary is legal or accurate.

- For **off-plan areas**, a recent decision by the Council of State about the road network’s definition arises a problem with the construction possibility in these areas.

- New legal framework concerning the land uses. Delayed implementation.
- Dozens of years that **expropriations** have not been completed and so the properties are committed/non exploitable.

Estimated completion in 2020.



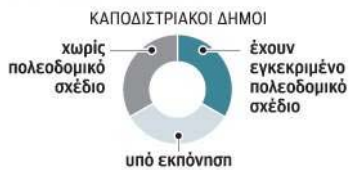
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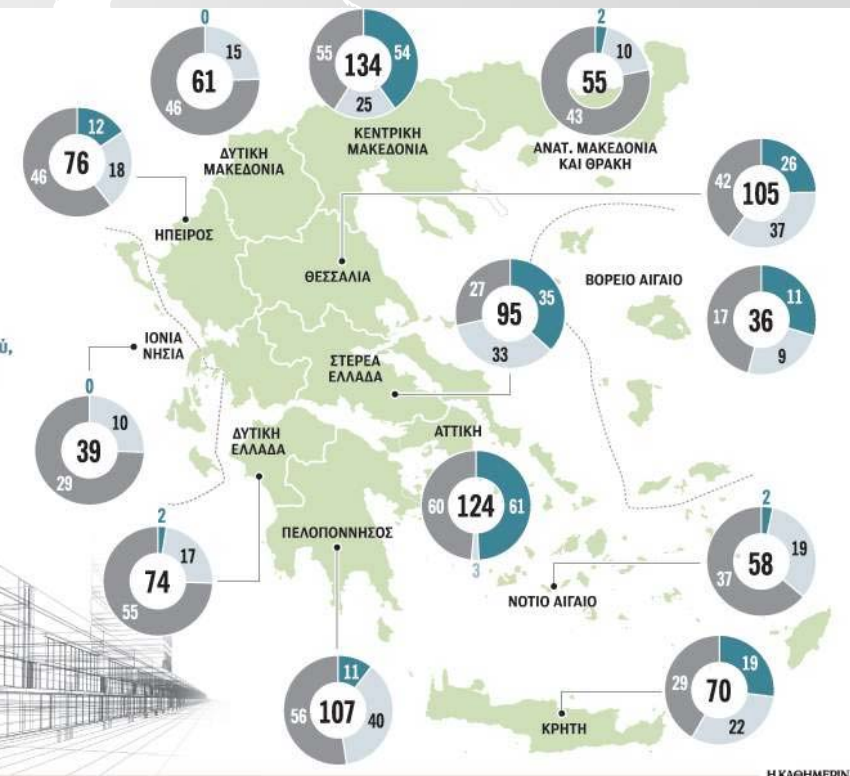
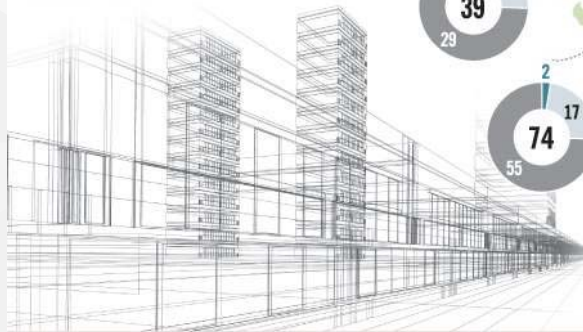
Urban and spatial planning

Green color: Approved urban plan
Light gray color: Under preparation
Deep gray color: No urban plan

Οι εκκρεμότητες επί χάρτου



Στην Αττική μεγάλο μέρος του εξωαστικού χώρου καλύπτεται από εννέα προεδρικά διατάγματα (Κηφισού, όρους Αιγάλεω, Υμηττού, Λαυρεωτικής, Πάρνηθας, Πεντέλης, Ελαιώνα, Σχινιά και ακτών) και τρεις Ζώνες Οικιστικού Ελέγχου (Μεσογείων, Λαυρεωτικής και Ασπροπύργου).



Source: Newspaper KATHIMERINI,
G. Lialios, 05.11.2018





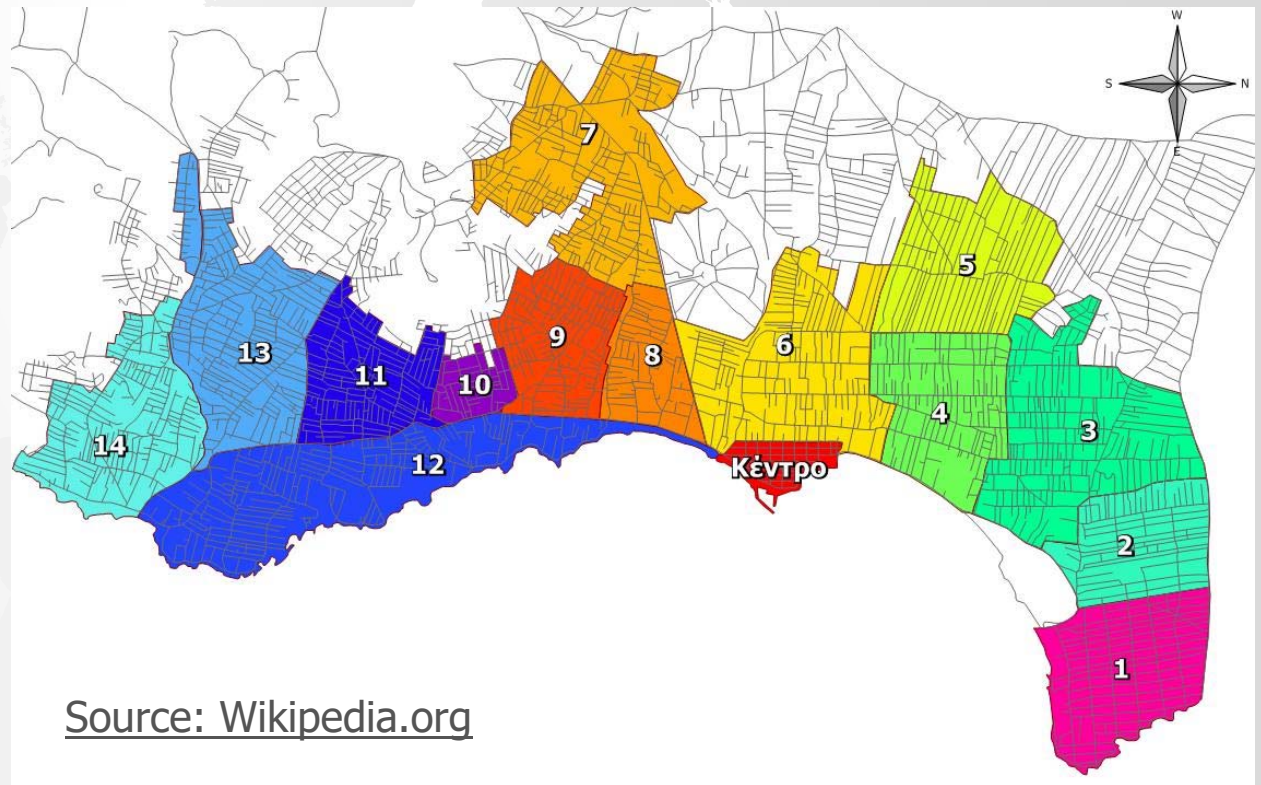
Urban and spatial planning

Example:

Municipality of Artemida is very close to Athens and has mainly **holiday houses**.

It has an area of 21,000 acres and consists of **15 urban units** (12,500 acres).

The urban plan has been **applied** only in to **2 out of 15 urban units** (apart from the old center) corresponding to 3,200 acres in total.



Source: Wikipedia.org





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E-poleodomia

- **Digitalization** of the archives of urban planning offices and building permits.
- Estimated waiting time for **hard copies** of a building permit up to 1 month (depending on the year of construction of the building).
- **Great damage** of the archives (referring to city plans and boundaries of settlements), that needs to be saved and recorded.



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The implementation of the following actions is still pending

- **e-Building Identity**: There is a -not implemented- law since 2010, and there is a new law since 2017. The operational electronic system from TCG is ready, and some legislative initiatives are expected from the Government in order to start its operation.
- **e-Infrastructure Identity**: Necessity to have a single register with the national infrastructures and their conditions.
- **Bank of Land**: There is a law but hasn't started its operation yet.
- **Regulated Surveyor**: for Cadastre and other institutional/geospatial lines. Institutionalized since 2010. As the Cadastre and Forest Maps are completed, his role becomes more necessary. He can also offer out-of-court solutions for spatial arguments.



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- **Codification of construction/building legislation:** Existence of numerous laws that usually collide.
- **Standards for property transfer procedures for the notaries.** A uniform confrontation.
- **Standards in the preparation of deliverable drawings (such as ILMs).**
- **Digitization of notaries' archives.** Risk of losing or destroying the hardcopy archives.
- Common phenomenon: in several areas it is not easy to know the **land uses**, and sometimes urban planning offices are not aware of many laws.
- Easy **access to the spatial information** for everyone.



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- Interconnection of all geospatial systems into **one single digital map.**
- **Geospatial clarity.** All spatial administrative actions must be posted publicly in order to be valid. For example, building permits, environmental permits etc.

In our country the system “Diavgeia” (clarity) is already in use for many administrative actions.

This will lead to automate updates of the digital map, containing all geospatial information.



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Enough with the distortions!



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Prospects



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According to the latest **World Bank - Doing Business** study for our country, the largest cost at Registration Property is related to costs in taxes, land registries and notaries.

It is necessary to reduce these costs.

This will be mainly achieved with **the completion of the Cadastre** and the registration of real estate by the **cadastral offices**.

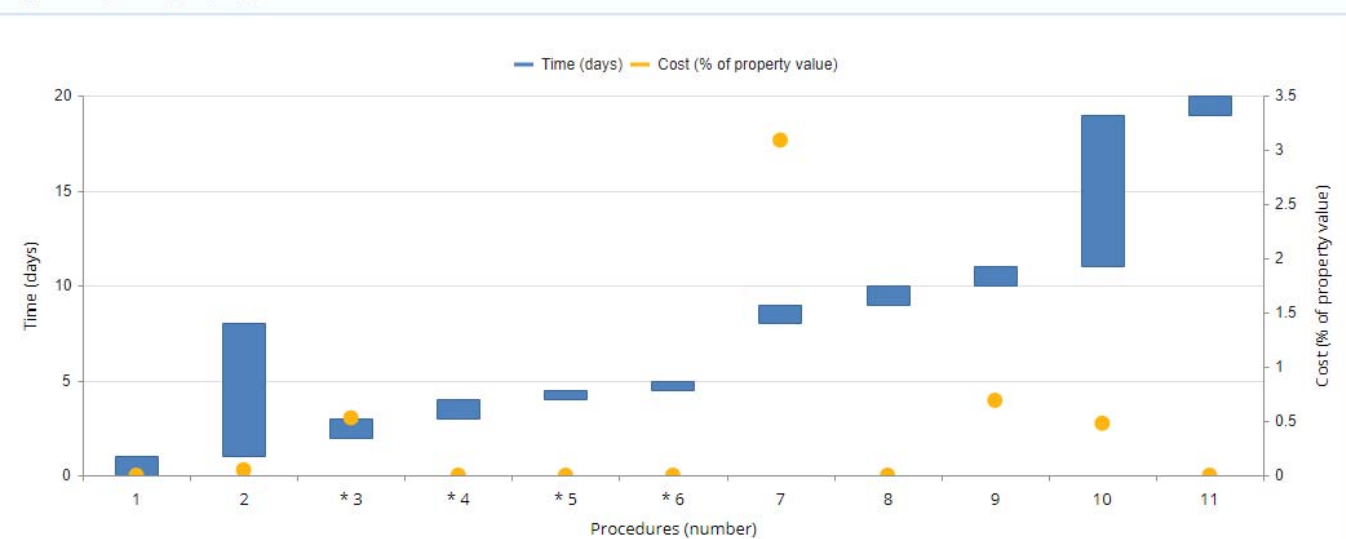


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Figure – Registering Property in Greece – Procedure, Time and Cost



* This symbol is shown beside procedure numbers that take place simultaneously with the previous procedure.

Note: Online procedures account for 0.5 days in the total time calculation. For economies that have a different procedure list for men and women, the graph shows the time for women. For more information on methodology, see the *Doing Business* website (<http://www.doingbusiness.org/en/methodology>). For details on the procedures reflected here, see the summary below.

Source: [doingbusiness.org](http://www.doingbusiness.org)

3. Title and encumbrances search at the Land Registry and preparation of the sale and purchase agreement by a lawyer

Agency : Land Registry ("Ypothikofilakeion")

7. Payment of property transfer tax at the Tax Authority

Agency : Inland Revenue Service

9. A notary public notarizes the sale and purchase agreement and prepares the transfer deed

Agency : Notary

10. The deed is recorded under the name of the buyer at the Land Registry

Agency : Land Registry ("Ypothikofilakeion")



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- In addition, the sector “**Dealing with Construction Permits**” was awarded as the best sector of our country (ranking position **39**) and “**Registration Property**” as the worst one (ranking position **153**).
- It is estimated that **after 2022**, if there is no other delay with the actions presented above, this imbalance concerning the **Real Estate** will evolve to a **comparative advantage** for our country.
- The **aforementioned actions** will help to stand up rapidly in the ranking in the “Registration Property” sector, where there are great prospects of improvement, while maintaining the good performance in “Dealing with Construction Permits” sector.
- It is just the beginning of the prospects with the **vertical reduction of costs and time** for procedures related to Real Estate, by promoting digital processes.



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Already, in the last few months two highly expected positive events took place:

1. **“E-adeies” (e-permits).** The electronic issue of building permits, so that the whole process of an average of **6 months** duration will reduce to **1 month**.

Decreasing time will also lead to a significant reduction of "strange" costs: the engineers spent most of their time in city planning offices. The TCG has taken over this system while pushing the government for its implementation.

On Friday, one day before the implementation, outside Aghia Paraskevi's city planning office at least **40 engineers** were waiting in the queue early in the morning.

With this development, our country has climbed 20 positions in the ranking.



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Friday 12.10.2018 Aghia Paraskevi's city planning office.



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2. **Obligatory digital submission of topographic site plans for property transfers and spatial changes.**

It upgrades the **quality** of topographic site plans, while making the process more reliable. The TCG has also shouldered this implementation, along with the National Cadastre, while our Association has supported it technically.

3. It should also be mentioned the **e-platform** for the **recording of illegal structures** which operates under the responsibility of the TCG since 2011.



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The above proves that the **technical world**, represented by the **TCG** and the association I represent, want the implementation of exclusively **digital processes** at all costs and push in this direction.

Only in this way, we can reduce the cost and the time required.

Only in this way, we can upgrade the real estate in Greece.

And as a result, only in this way, **we can improve the engineer's profession, protect the environment and the society more effectively.**



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Thank you for your attention!



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