EULIS-European Land Information Service

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Key words: Land registration, land information, on-line access, cross-border lending, Europe

SUMMARY

The aim of the European Land Information Service (EULIS) is to provide easy worldwide access to European land and property information, to underpin a single European property market. Although it is ultimately the citizens of Europe who have the most to gain from this new service, its target users are the professional intermediaries through which citizens act, such as lawyers, conveyancers and notaries, and service providers such as lenders and real estate agents. By making it easier for professionals to do business in other jurisdictions, EULIS aims to promote the economy of the European Community by:

–   breaking down barriers to cross-border lending;
–   enabling more competition in the secured credit and real property markets, bringing more choice for borrowers;
–   providing links with non-EU countries; and
–   encouraging the spread of best practice.

The EULIS vision is that all of the on-line land and property registration authorities of Europe will one day be linked together through a single portal, enabling customers of any connected service to have ready access to information about individual properties throughout Europe. Customers will also have access to the necessary "Reference Information" about the land and property registration services and the legal environment in each country. This is seen as key factor, because access to registered property information is useless if it cannot be understood.

EULIS began with a demonstrator project, partly funded by the European Commission, which was successfully completed in June 2004 by a consortium of land registration authorities from eight different European countries. Having demonstrated the feasibility of their idea, the consortium then embarked on a programme of work to develop and launch EULIS as an operational service. EULIS went operational in June 2006 and today users from England & Wales, Lithuania, The Netherlands, Norway and Sweden are able to retrieve land information from these countries.

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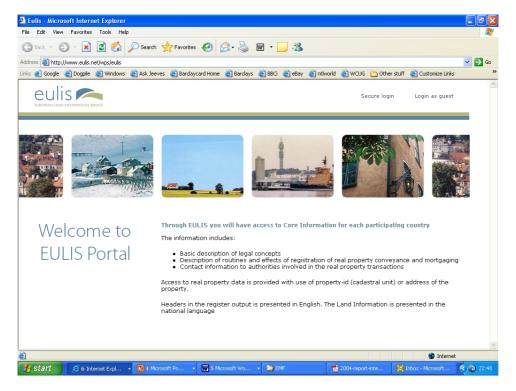# EULIS-European Land Information Service

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INTRODUCTION

Despite integration in other areas of the economy, secured credit lending in Europe still takes place mainly within national boundaries. A number of reasons for this have been identified, including:

− language barriers;
− lack of knowledge of practices and procedures for protecting interests in property across borders;
− lack of access to land registration information; and
− legal barriers, including differences in national provisions on consumer protection, such as early repayment rules.

It is widely held that increasing the amount of cross-border lending would benefit the economy of Europe. Capital could flow to areas where it is needed most and increased competition between lenders would help to reduce the cost of borrowing. The European Land Information Service (EULIS) is an initiative by eight of Europe's national land registration authorities to remove some of these barriers.

By linking together land registration systems across Europe through a single portal, EULIS will enable professional users of information about land and interests in land in their own

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countries to access, over the internet, similar information in other countries. It includes linguistic and semantic support to overcome language barriers, together with accessible information about the practices, procedures and legal differences necessary for confident cross-border activity.
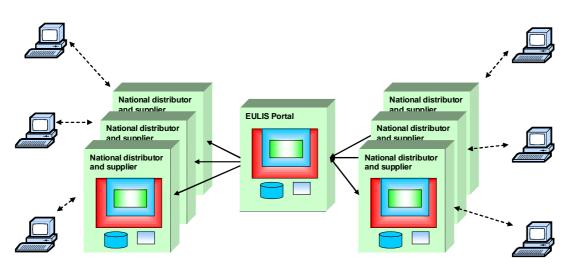
This paper describes the service, how it will work and what it will include, and give hints of the nearest future.

SERVICE DESCRIPTION

The EULIS Network

The EULIS Network is made up of Land Information Systems of different countries, all connected to each other via the Internet and the EULIS Portal. The common purpose of the network is to provide easy cross-border access by Users to official Land Information in other European countries. Land Information Systems act as both:

− Suppliers of Land Information *to* the EULIS Portal; and
− Distributors of Land Information *from* the EULIS Portal.

The EULIS Network

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The EULIS Portal

The EULIS Portal lies at the heart of the EULIS Network. It connects the various official Land Information Systems of Europe and provides associated essential functions to enable EULIS to function effectively for Users, Distributors and Suppliers. These value-adding functions include:

- the storage of Reference Information;
- the provision of an editing tool to enable Suppliers to maintain their Reference Information on-line; and
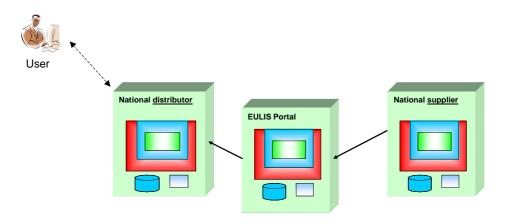- the storage of billing data for interrogation and retrieval by Distributors and Suppliers.

Land Information Systems

Land Information Systems are the systems operated (mainly) by the national land registration authorities of Europe that provide on-line access, for professional Users, to the official land registration records of individual properties – i.e. the national Distributors and Suppliers. Their role is to provide the most up-to-date authoritative information about individual properties available from the official registers and to collect any applicable charges from Users. In the EULIS Network, their role is to provide this functionality across borders, through the EULIS Portal.
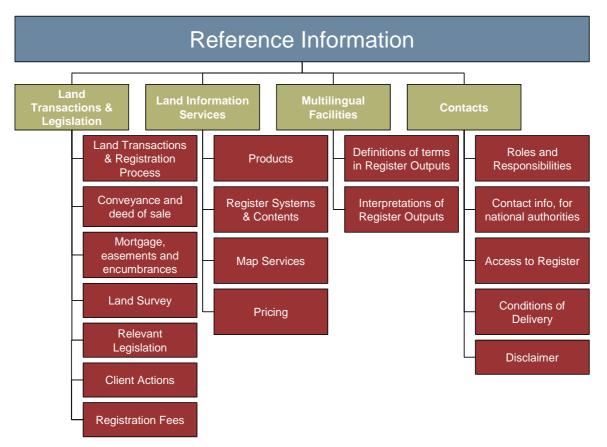
USING EULIS

Land Information

Land information is the term given to the information that users can access from suppliers' Land Information Systems – i.e. official registered information about individual properties.

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Reference Information

Reference Information is a key feature of EULIS. It is what enables users to understand and to utilise the Land Information. It is a set of descriptions and diagrams, presented in a common framework for all countries. Although the content is different for every country, the structure and format is the same for all. The benefit of this is that it is:

− easier for users to navigate.
− easier to make comparisons between the different countries; and
− easier for new countries to join the service.

The Reference information is presented under four main headings:

Land Transactions and Legislation

This section describes how to do property related transactions in the country concerned. It includes a diagram showing how the land transaction and registration works and describes how property is conveyed, the legal effect of registration, the different types of mortgages, easements and encumbrances, any cadastral or mapping survey required in the registration process, relevant legislation and registration fees.

Land Information Services

This section describes the different products available through the EULIS portal from the supplier authority. It also provides an overview of how the registration system works and what is contained on the register, map services and pricing of the products available through EULIS.

Multilingual facilities

Because the legal frameworks, land registration systems and associated practices and procedures differ from country to country, this section includes a range of facilities to enhance understanding. A multilingual glossary defines a range of key terms in English (EULIS terms), within a lookup table that includes the equivalent term in the language of the relevant country, together with an explanation in English of any significant differences or implications in the country concerned compared with the standard EULIS term. Another page in this section defines the terms used in the Land Information Products available from that country and another page provides English translations of typical Land Information Products.

To facilitate cross-border understanding, some national providers have in addition been developing multi-lingual versions of some parts of their service, including in particular headers and explanatory texts.

Contacts

This section describes the roles and responsibilities of the various authorities involved in processes of buying and registering land, together with relevant contact details and the terms and conditions on which the Land Information is supplied.

Common Terms Translation Tool

This is a specially developed facility to translate commonly used terms of any country represented in EULIS and to explain any significant differences in meaning or legal implication between one country and another.

Although there are many languages in Europe, most of the terms used in the area of land registration and land law have direct equivalents in most countries. In other words, the concepts are broadly the same, even if the words are different. The EULIS Common Terms Translation Tool has therefore been created as an aid to the understanding of a list of more than fifty of the most common of these land registration and land law concepts. This list can be expanded over time.

The Translation Tool is based around a list of these common concepts, each of which is defined in English. These "EULIS terms" are held in a look-up table that also includes the equivalent terms as used in every jurisdiction represented in EULIS, together with a description of any variation in meaning compared with the defined EULIS term. In this way, the EULIS terms act as a link between any listed term in one jurisdiction and the equivalent term in any other jurisdiction.
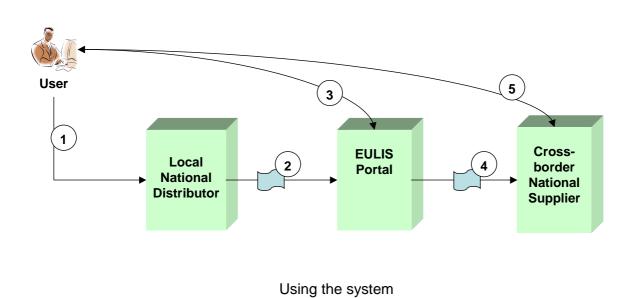
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It is important to note that the common terms translation tool is intended only as an aid to understanding and does not require or create any new standards.

Using the system

The process for using the system to access cross-border information involved five main steps (see diagram below):

Step 1 – Initial login – a User first logs into their local National Distributor. Typically, this will be their own national land registry's online service.

Using the system

Step 2 – Portal access – Once the User is logged into their National Distributor's online service, they select the EULIS Portal option. This causes the local Distributor system to log into the EULIS Portal, which results in a new window being opened up so that the User can interact directly with the EULIS portal. This additional login happens "behind the scenes", saving the User the trouble of a further login process.

Step 3 – Interacting with the Portal – Now that they are interacting with the EULIS Portal directly, the User can choose which country's information they wish to view, either by clicking on the country name, or on the relevant country's flag. This takes them to the EULIS start page for the selected Supplier country. At this point, the User can choose to view the Reference Information of the selected country, or to access the Supplier country's Land Information Service.

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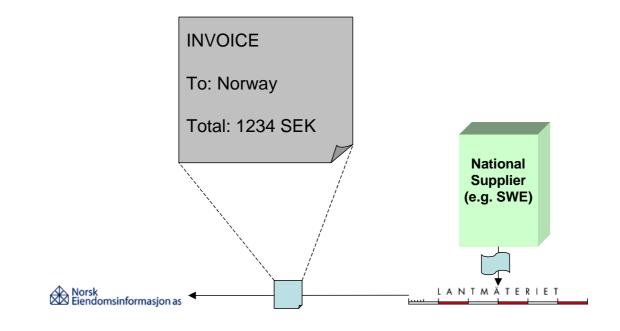FIG Working Week 2007
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Step 4 – Supplier access – If they choose to access the Land Information Service, the User simply clicks on "open application", which causes the EULIS Portal to login to the Supplier's Land Information Service. Again, this additional login happens "behind the scenes", saving the User the trouble of a further login process.

Step 5 – Interacting with the National Supplier – This results in a new window being opened up directly into the Supplier's Land Information Service. The User can now select whatever Land Information product they require from the Supplier. This could be a copy or extract from the register for example, or a copy of a plan or map showing the location of the property. The results will be delivered online.

Billing and Payment

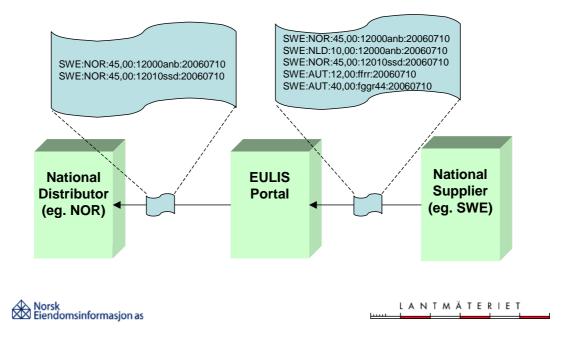There are five essential activities in the billing and payment process:

Issuing of invoices by Suppliers to Distributors – Because Distributors are the customers of the Suppliers, it is the Distributors to whom Suppliers send their invoices for all products and services they deliver through the EULIS Portal. No special arrangements are needed for this; Suppliers simply bill Distributors using their normal billing procedures. In the example below, we see Lantmäteriet in Sweden issuing a standard invoice to Norsk Eiendomsinformasjon in Norway, for all the products and services that NE has distributed to Norwegian Users from Sweden during Lantmäteriet's billing period. The currency of the amounts in the invoice is naturally the Swedish Krona.
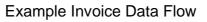
INVOICE

To: Norway

Total: 1234 SEK

National Supplier (e.g. SWE)

Norsk Eiendomsinformasjon as

LANTMÄTERIET

Example Invoice Flow

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Transaction recording in the EULIS Portal – Each National Supplier records usage in terms of the products and services supplied via Distributors and sends this data to the EULIS portal daily. In the diagram below, we see for example a list of five items supplied by Lantmäteriet in Sweden to a number of different Distributors, including Norsk Eiendomsinformasjon in Norway. These transactions, including details of dates and amounts, etc are stored in the EULIS Portal so that Distributors can download them at their convenience.
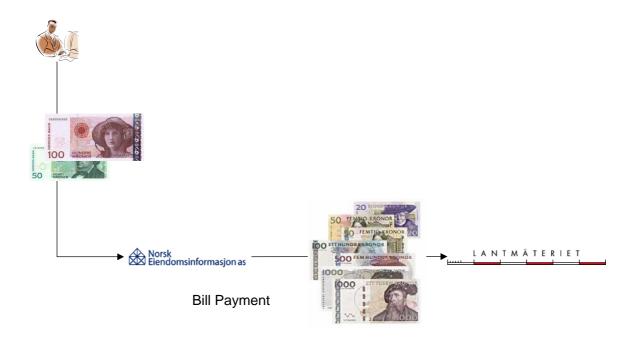

Example Invoice Data Flow

Downloading transaction data – The diagram above also shows how the Distributor can download transaction data from the EULIS Portal at a time of its choosing. This data can be used by the Distributor to bill its Users for the products and services they have ordered via the Distributor and the EULIS portal and also to check the invoices received from the Supplier.

Billing customers – Users are billed by Distributors using the Distributors' own normal billing procedures. In the example above, Norsk Eiendomsinformasjon will bill its Users for two transactions that they have carried out with Lantmäteriet.

Bill payment – Users pay Distributors in their local currency and Distributors pay Suppliers in the Suppliers' currencies. Exchange rate fluctuations and differences due to the timing of Distributors' outgoing invoices compared with the ones they receive from Suppliers, are borne by the Distributors. In the example below, the User pays Norsk Eiendomsinformasjon in Norwegian Krowns, whilst NE pays Lantmäteriet in Swedish Krona.

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Bill Payment

Customer Service

The first point of contact for customer service is provided by the Distributors. This relates to technical enquiries as well as questions about the products and services provided. It is therefore important for Distributors to have some familiarity with the products and services offered by all Suppliers. If for any reason Distributors are unable to resolve a problem for a User, then they will need to contact the Supplier's customer support/ help desk facility to resolve the issue on behalf of the User.

Because of the number of diverse systems that need to be connected, the decision was taken early on that the EULIS technical design needed to be as simple as possible. The chosen design achieves this using portal technology. The EULIS portal acts as a hub through which the different land registration systems are linked.

ENHANCEMENT OF EULIS

There are currently ten participants in the EULIS Service - Austria, England and Wales, Finland, Iceland, Republic of Ireland, Lithuania, The Netherlands, Norway, Scotland and Sweden. Today England and Wales, Lithuania, The Netherlands, Norway and Sweden have their on-line services running and available in the EULIS portal. Furthermore, Czech Republic, Germany, Italy, Northern Ireland, Latvia, Poland and Slovak Republic are cooperating with the partners on the issue of connection.

BIOGRAPHICAL NOTES

Stefan Gustafsson, EULIS programme manager, is an experienced project manager at Lantmäteriet. Based on long experiences from practical work in legal surveying, registration, mapping and evaluation Stefan has been involved in development in different parts of Lantmäteriet since more than twenty years. 2001 he became the project manager of the EULIS project and since 2003 he has been working as manager in the EULIS Programme.

Agnieszka Drewniak, Legal advisor at Lantmäteriet is a lawyer with experience in land registration, land information systems and other cadastral issues in Sweden and Europe. Acquired vast experience in project management working as one of two project managers for the EULIS-project since 2001 and also dealing with different legal aspects in the project. Currently she is the Project Manager of the EULIS Plus project aiming to connect five new countries to the EULIS service. She is also the Deputy Programme Manager of the overall EULIS Programme.

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