

Worldwide Access to European Land Property Information

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Abstract: The European Land Information Service (EULIS) provides easy worldwide access to European land and property information in order to underpin a single European property market. The service has been established by connecting the existing, national portals on land information. Based on a simple architecture land information of all member states can be found and accessed. Essential, innovative elements of the service are the provision of reference information on the various land transactions procedures and a translation module for land-related terminology. In this manner the semantics in the various member states can be matched.

1. Introduction

Since the 22nd of November 2006 the European Land Information Service (EULIS) is operational. It provides easy worldwide access to European land and property information in order to underpin a single European property market. From this date, professional users of national on-line land information services will have cross-border access to equivalent services in other European countries. Currently the connected consortium members hold details of more than 39,000,000 properties, register more than 2,500,000 mortgage transactions and 5,600,000 property transactions. To make this information accessible and to make the European Mortgage Market operate smoothly is the aim of the consortium. In this paper we will discuss the underlying principles of EULIS, its business model and growth strategy, the practical experiences setting up a pan-European service and its unique source of European property information. Furthermore we will pay particular attention to its architecture: by re-using national ICT-portals the initial deployment and further development of EULIS can proceed in a simple manner.

2. Objectives

The EULIS partners are aware of the studies showing that despite the economic integration in many other areas of European activity, secured credit lending takes place almost entirely within national boundaries. They also subscribe to the widely held view that increasing the volume of cross-border lending would benefit the economy of Europe and its citizens. They believe that EULIS has the potential to mitigate or remove, in a very practical way, some significant barriers to cross-border lending, including:

- language barriers;
- lack of knowledge of practices, procedures and of the relevant laws and regulations in other countries; and
- lack of access to land registration information.

The EULIS consortium has been encouraged by the exceptionally large number of supportive responses that have been made in response to the Commission's Green Paper – Mortgage Credit in the EU, which questioned whether it should continue to play a

continued active funding role in such initiatives. These echo the recommendation in the Commission's Forum Group on Mortgage Credit that "the Commission should provide financial support to the EULIS initiative, to enable and encourage its expansion across the EU".

Primary target users are the professional intermediaries through which citizens act, like lawyers, conveyancers and notaries, and service providers such as lenders and real estate agents. These stakeholders are interested in efficiency; ease of access is important to them, as is the ability to understand the information received, in context, and the implications.

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, giving more choice to borrowers;
- providing links with non-EU countries; and
- encouraging the spread of best practice.



Figure 1: Current EULIS status: active partners (dark blue); partners under the eTen-project (blue) and prospects (light blue).

Currently the EULIS-consortium consists of 10 active partners (England and Wales, Scotland, the Netherlands, Norway, Sweden, Austria, Finland, Lithuania, Iceland, Republic

of Ireland) and 4 partners participating in the eTen-programme (Latvia, Poland, The Czech Republic and the Slovak Republic). This number is expected to increase as negotiations are concluded with relevant authorities in other countries throughout European (see Figure 1).

3. Methodology

The EULIS partners all have widely used information services providing society with land and property information. Because of the number of diverse systems needing to be connected, a decision was taken early on that the technical design for EULIS should 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 (see Figure 2). The EULIS service will be provided via the internet and via the national land information services connected to the EULIS portal. As soon as national providers come on stream, their customers will be able to access systems in other countries through the EULIS portal simply by logging on to their national system in the normal way. The national systems will take care of matters such as authentication, security, billing and firewalls. National providers will also provide their own customers with frontline support. A phased rollout has been planned to suit individual providers' IT development timetables and to minimise risk.

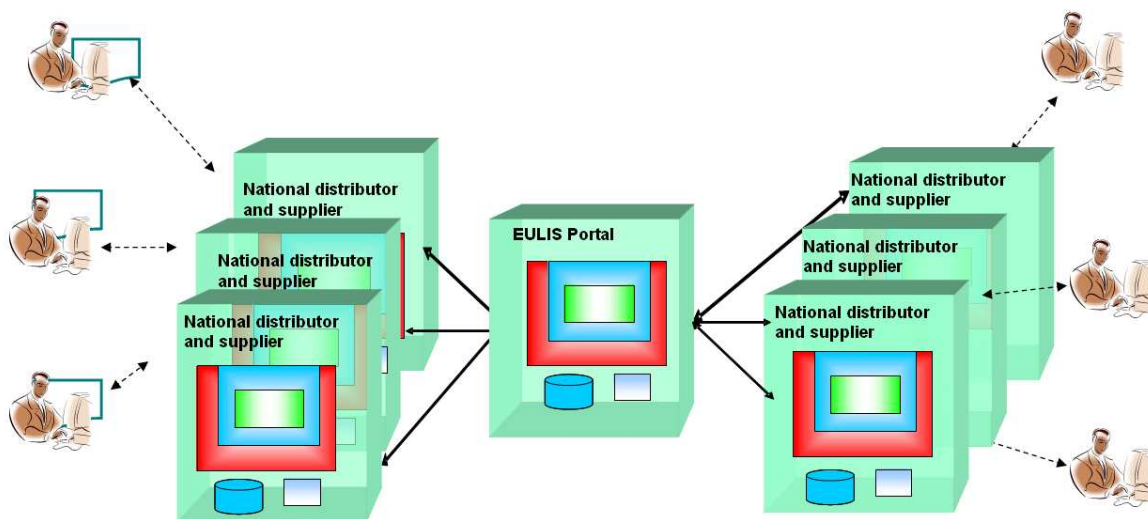


Figure 2: EULIS architecture.

The advantages of this architecture are:

- the service may grow evolutionary, there exists no scaling problem;
- in order to link up only the interfaces between the national portal and the EULIS portal needs to be established;
- the end-user is served by his or her (known) national provider and can thus be served within his existing environment.

There are also a number of disadvantages:

- there exists no common Europe-wide services within EULIS, because in the chosen architecture the portal functions are basically limited to connectivity issues and transaction monitoring (for billing purposes in the national portals);
- the end-user has to use various national portals (although his basic servicing is provided by his or her national portal).

4. Innovative features and information provided

The information provided through EULIS falls into two broad categories. Firstly there is information from the official land registers – authentic information that has been registered about individual properties or loans. In EULIS, this is referred to as ‘Land information’.

Secondly, however, and a key feature of the service, is the ‘Reference Information’ (see Figure 3). This enables users to understand the outputs they receive from other countries and includes information on register contents, conditions for information usage, legal aspects, etc. The Reference Information is stored in the EULIS portal in a standard structured format, maintained by the participating organisations to agreed standards. Although the content is different for each country, the standardised approach makes it easier for users to navigate. It also enables comparisons to be made between countries and makes it simpler for new countries to join the service.

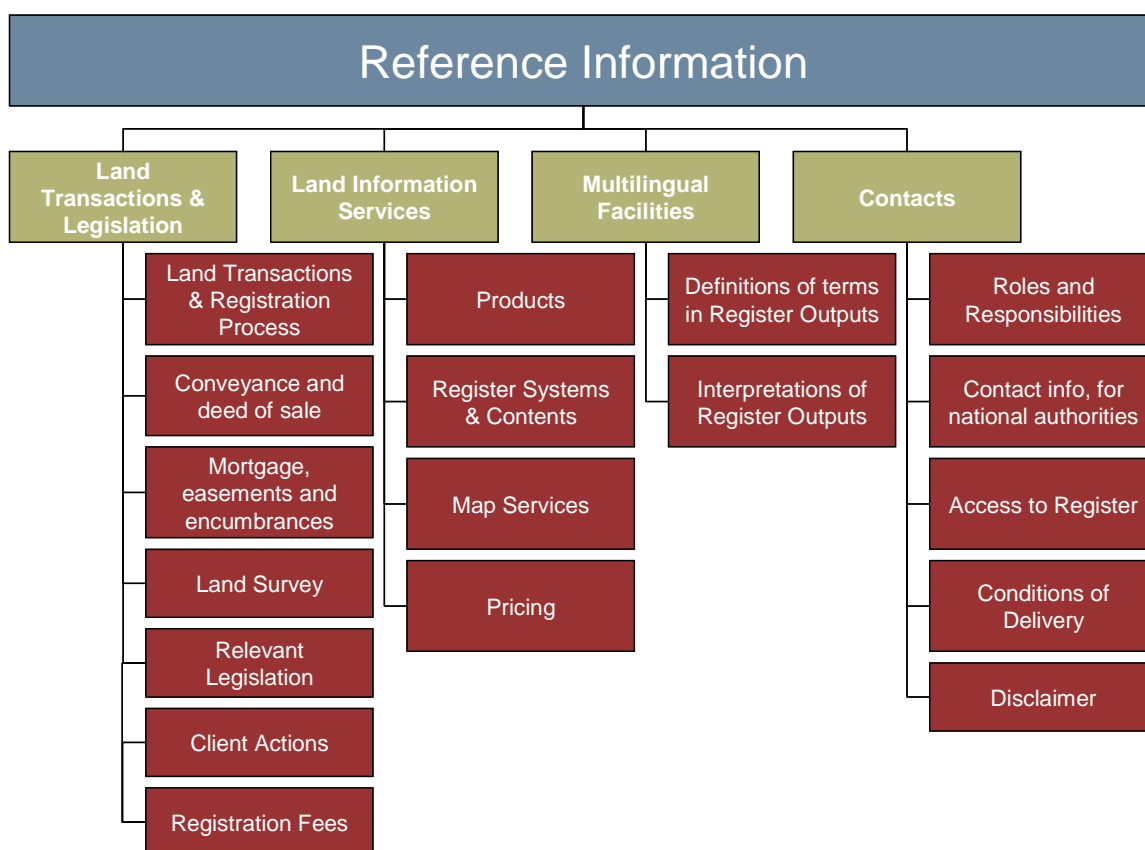


Figure 3: EULIS reference information

Initially, information from the Registers will be presented in the language of the originating service, and Reference Information is in English. However, another key feature is the EULIS Glossary, which provides a multilingual search facility for key land transaction and registration terms and explains national differences compared with equivalent terms used elsewhere.

Both the reference information and the EULIS glossary are the truly innovative aspects of the service. Aligning information on the semantic level makes it possible that EULIS can serve users in the European land market. EULIS has created semantic interoperability in the

European land market. In the development of EULIS much effort has been put in setting up this reference information and developing the glossary.

5. Business case

Funding the development has been an important consideration for the EULIS consortium because it is formed of public sector bodies, most with strict rules governing the sources and allocation of funds. Funding from the European Commission has therefore been a key enabler most recently from the Commission's eTEN programme to help introduce EULIS to the new Member States of the European Union, i.e. the validation countries. Funding from the Commission may subsequently prove key in helping the consortium achieve 'critical mass' of users and of participating countries. The ongoing running costs of EULIS are relatively modest and will be shared equitably between participating organisations. EULIS will generate income for the participants in two ways. Firstly they will receive their usual fees for any information provided to customers in other countries. Secondly, they will be able to charge their own customers a surcharge for the information they purchase from other countries. Consortium analysis of the likely cash-flow scenario shows that in the long-term very modest numbers of transactions are required to achieve break-even and to keep the operation viable. The keys to success will be achieving customer take-up and adequate European rollout during the initial years of operation.

6. Lessons learnt and future developments

Considering the business case the major effort since the operational start of EULIS has been to attain critical mass. Take-up of the service is to a large extent dependent on the coverage of the service. Given sufficient coverage a market for European land information will emerge and customers' demands will drive its further development.

EULIS has started as a joint effort of national agencies. This has provided us with flexibility in the design- and initiation phase. We have got the service running in limited time-frame and have received a lot of praise for that. However, in order to run a business and to expand EULIS we have found that a more stable governance structure is necessary. Currently we are looking into suitable legal bodies for EULIS (under European law) in order to run EULIS as a public European service.

Up to now ICT-issues have played a minor role in its development. At the moment we are considering to improve our multilingual facilities. Considering the 23 official languages in the EU this will be a major task, but it also meets a lot of interest. We expect that once the service has attained critical mass customers will require more generic, harmonized services on land information. Once this point is reached we will have to consider whether the chosen architecture (which has served us well up to this moment) is still sufficient. Probably 'content-rich' services will require a more advanced linking up of the national portals and their underlying databases on land information.

6. Conclusions

The European land information service has grown into an operational service on land information. It has been created by relying on cooperation, national portals, linking up through a simple architecture and creating semantic interoperability. All this has been achieved by a relative minor effort.

Further efforts in the short term are geared toward attaining critical coverage and choosing a stable governance structure to improve our ability to execute. Improved ICT-based services and even more innovative semantics will be the stepping stones thereafter.

References

- [1] Atkey, Jon (2006). EULIS goes live. MortgageFinanceGazette, supplement Autumn 2006 pp. 17-18.
- [2] Further information is available at www.eulis.org



www.eulis.org