

Registering Property Survey  
[www.doingbusiness.org](http://www.doingbusiness.org)

Dear Contributor,

We would like to thank you for your cooperation with the *Doing Business* project. The information you provide is analyzed and presented in the *Doing Business* report, an annual publication of the World Bank and the International Finance Corporation that benchmarks business regulation in 178 economies worldwide.

Last year's report, *Doing Business 2008*, was a great success and inspired more than 3500 articles in the press, thanks to the generous contribution of 5000 experts like yourself in 178 economies. Since its inception in 2004, *Doing Business* has inspired or informed 113 reforms around the world. These reforms make it easier to do business in countries as diverse as Egypt and Estonia.

*Doing Business 2008* finds that reforms in property regulations create more capital in the formal economy because more properties –used as collateral- are being registered. Your participation has been essential to the success of *Doing Business 2008*.

For *Doing Business 2009*, we are honored to be able to count on your expertise. We would be interested in understanding if reforms affecting property registrations in your country have been implemented since June 2007.

Please return the completed questionnaire before February 14<sup>th</sup>, to Roger Coma-Cunill [rcamacunill@worldbank.org](mailto:rcamacunill@worldbank.org), Jamal Ibrahim Haidar [jhaidar@worldbank.org](mailto:jhaidar@worldbank.org), Cemile Hacibeyoglu [chacibeyoglu@ifc.org](mailto:chacibeyoglu@ifc.org), or Marie Delion [mdelion@worldbank.org](mailto:mdelion@worldbank.org). If you have any questions, do not hesitate to contact us.

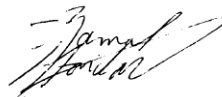
The World Bank has also recently launched a blog that offers you the possibility to read about experiences and insights of the *Doing Business* team, its local partners, private sector specialists and reformers. Please visit our blog at <http://blog.doingbusiness.org>, and exchange views or comments with specialists like you from around the world.

Thank you again for your invaluable contribution to the World Bank's work.

Sincerely,



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## How to proceed

1. Please review the assumptions of the case study and the definitions to fully understand the context of the survey.
2. Update your contact information, the information you would like us to publish, and the information regarding others who contributed to the completion of this survey.
3. In the **Procedures** section you will find a summary of registering property procedures, time and cost based on Doing Business 2008 data. Please, inform us of any reforms or administrative changes that have taken place since June 2007.
4. In the **Reforms** section, please review any new administrative or legal changes that have taken place between June 2007 and now, which affected a procedures' time and cost.
5. The estimation of procedures, cost and time applies **ONLY** to the following case study. Please, read carefully the following assumptions and provide your answers in the survey based on them.

## Case study

A medium size limited liability company "ABC" (see assumptions 1 below) located in City seeks to purchase a commercial property (see assumptions 2 below) in the peri-urban area of the city. The seller has accepted "ABC"'s offer to purchase the property and the terms of the contract between both parties have been agreed. Parties are ready to proceed to fulfill all the common requirements before the transfer of the property takes place.

### 1. Assumptions about the company buying and registering the property:

- Is a **limited liability company** located in City.
- Is domestically and privately owned (no foreign or state ownership)
- Has up to 50 employees, all of them nationals.
- The company operates in general commercial activities

### 2. Assumptions about the property to be registered:

- Is currently owned in full by another private, domestic, **limited liability company**.
- Is located in the peri-urban area of City
- Has no mortgages attached to it.
- The owner has owned the property for the last 10 years.
- Is registered in the land registry and/or cadastre and is free of title disputes.
- Has a value of USD USD value = LCU LCU value (50 times income per capita)
- Consists of a land and a building. The land area is 557.4 square meters (6,000 square feet). On the land, there is a 2-story building (warehouse) of 929 square meters (10,000 square feet).

## Definitions

A **procedure** is defined as any interaction between the company (the owners and/or their representatives) and external parties (government agencies, lawyers, auditors, or notaries). Interactions among company officers and employees are not considered separate procedures. All procedures that are legally or in practice required for registering property should be recorded, even if they may be avoided in exceptional cases. The company may use lawyers or other legal professionals where necessary and all steps taken by these third parties will be counted as separate procedures as well. It is assumed that the company follows the fastest **legal** option available.

**Costs** only include official fees and taxes. **Unofficial payments or bribes are excluded**. If possible, the relevant fee schedule or calculation formula should be indicated. Professional fees (notaries, lawyers) are only included if the company is required to use such services.

**Time** is recorded in calendar days. The measurement captures the median duration that local experts indicate is necessary to complete a procedure in practice. It is assumed that the minimum time required for each procedure is 1 day. The time span for each procedure starts with the first filing of the application or demand, and ends once the company has received the final document or service requested. If a procedure can be accelerated legally for an additional cost, the fastest procedure is chosen.

Existing Contact information:

	Please provide us with your updated information, if any.	Please mark the information you would like published?
<b>Title (Mr., Ms., etc.)</b>	[    ]	<input type="checkbox"/>
<b>Name</b>	[    ] (first/given) [    ] (last/family)	<input type="checkbox"/>
<b>Position</b>	[    ]	<input type="checkbox"/>
<b>Firm</b>	[    ]	<input type="checkbox"/>
<b>Mailing Address</b>	[    ] (street) [    ] (city) [    ] (state/province) [    ] (country) [    ] (zip/postal)	<input type="checkbox"/>
<b>Phone</b>	[    ]	<input type="checkbox"/>
<b>Cell Phone</b>	[    ]	<input type="checkbox"/>
<b>Fax</b>	[    ]	<input type="checkbox"/>
<b>E-Mail</b>	[    ]	<input type="checkbox"/>
<b>Website</b>	[    ]	<input type="checkbox"/>

Additional Contributors:

	<b>Name</b>	<b>Firm and Position</b>	<b>Email</b>	<b>Phone</b>
<b>1<sup>st</sup> participant</b>	[    ] (first/given) [    ] (last/family)	[    ] (firm) [    ] (position)	[    ]	[    ]
<b>2<sup>nd</sup> participant</b>	[    ] (first/given) [    ] (last/family)	[    ] (firm) [    ] (position)	[    ]	[    ]
<b>3<sup>rd</sup> participant</b>	[    ] (first/given) [    ] (last/family)	[    ] (firm) [    ] (position)	[    ]	[    ]
<b>4<sup>th</sup> participant</b>	[    ] (first/given) [    ] (last/family)	[    ] (firm) [    ] (position)	[    ]	[    ]
<b>5<sup>th</sup> participant</b>	[    ] (first/given) [    ] (last/family)	[    ] (firm) [    ] (position)	[    ]	[    ]

## Procedures required to Register Property in City: Update

In the table below you will find a summary of procedures, time and official cost for transferring a property from one domestic limited liability company to another. The information below is based on last year's responses from our contributors. Please review this information and indicate any changes that occurred **between June 2007 and now**.

While amending the time, cost or procedures below, please keep in mind the following definitions:

**Correction:** A correction results from an error in the data presented (i.e., a wrong cost calculation formula or fee schedule). Please keep in mind that the data is current as of June 2007.

**Reform:** A reform results from a modification in practice or by law with either a negative or positive impact on the data, which occurred after June 2007.

*Note:* Procedures sometimes take place simultaneously. Examples of this are marked with an asterisk (\*).

**Procedure**

**Time**

**Cost**

**Comment**

Has this procedure, the time or cost associated with it changed since June 2007?

If yes, please indicate the new value(s):

If yes, please indicate whether it is a correction or reform and explain. Feel free to use this space to make any additional comments about this procedure or the information above:

## Additional procedures to register property

Please specify any new or existing procedures that have not been included in the above list.

<b>Procedure</b>	[     ]
<b>Time</b>	[     ]
<b>Cost</b>	[     ]
<b>Comment</b>	[     ]
Is this entry a <input type="checkbox"/> Correction or a <input type="checkbox"/> Reform?	
Please explain [     ]	
Please indicate the sequence of this new procedure (ex: between procedures 2 and 3) [     ]	
Can this procedure take place simultaneously with another procedure? If so, which one(s)? [     ]	

<b>Procedure</b>	[     ]
<b>Time</b>	[     ]
<b>Cost</b>	[     ]
<b>Comment</b>	[     ]
Is this entry a <input type="checkbox"/> Correction or a <input type="checkbox"/> Reform?	
Please explain [     ]	
Please indicate the sequence of this new procedure (ex: between procedures 2 and 3) [     ]	
Can this procedure take place simultaneously with another procedure? If so, which one(s)? [     ]	

<b>Procedure</b>	[     ]
<b>Time</b>	[     ]
<b>Cost</b>	[     ]
<b>Comment</b>	[     ]
Is this entry a <input type="checkbox"/> Correction or a <input type="checkbox"/> Reform?	
Please explain [     ]	
Please indicate the sequence of this new procedure (ex: between procedures 2 and 3) [     ]	
Can this procedure take place simultaneously with another procedure? If so, which one(s)? [     ]	

**Additional comments:** [     ]

## Reforms

1. Between June 2007 and now, have any administrative or legal changes increased or decreased the number of **procedures, cost and/or time** for transferring a property title from one domestic company to another?

Yes |  No

If No, please proceed to question 3

2. Please describe any changes or reforms that occurred between June 2007 and now, in the table below

Category	Examples	Yes	No
<b>Legal reform</b>	Procedures were added or cut	<input type="checkbox"/>	<input type="checkbox"/>
	Property laws/regulations changed	<input type="checkbox"/>	<input type="checkbox"/>
<b>Reforms related to the registry</b>	Registry computerized or re-organized	<input type="checkbox"/>	<input type="checkbox"/>
	Registration changed from judicial to administrative process	<input type="checkbox"/>	<input type="checkbox"/>
	Judges or judicial staff do participate	<input type="checkbox"/>	<input type="checkbox"/>
	Registration can be completed online	<input type="checkbox"/>	<input type="checkbox"/>
	New expedited service options	<input type="checkbox"/>	<input type="checkbox"/>
	New statutory time limits on procedures	<input type="checkbox"/>	<input type="checkbox"/>
	Registry and cadastre were unified	<input type="checkbox"/>	<input type="checkbox"/>
	Land and building registries unified	<input type="checkbox"/>	<input type="checkbox"/>
<b>Documentation and Publication</b>	Participation of notaries/lawyers changed	<input type="checkbox"/>	<input type="checkbox"/>
	Documentation requirements were simplified, reduced or increased.	<input type="checkbox"/>	<input type="checkbox"/>
	Publication requirements changed, e.g. in official gazette	<input type="checkbox"/>	<input type="checkbox"/>
<b>Tax and fee payments</b>	Requirements changed for debt-free tax certificates	<input type="checkbox"/>	<input type="checkbox"/>
	Payment of taxes/fees changed, e.g. centralized, or moved online	<input type="checkbox"/>	<input type="checkbox"/>

If you have answered yes to any of the above reforms, please provide details below:

<b>Date of reform(s)</b>	[ ]
<b>Relevant Laws or regulations</b>	[ ]
<b>Reform(s) Content</b>	[ ]
<b>Other comments</b>	[ ]

## Legislation

3. Please list the main laws, regulations and decrees that govern property registration and the dates the laws were adopted.  
Please list any laws, regulations and decrees that govern property registration that were amended or became effective since 1 June 2007. Please specify the names and dates the laws were adopted.

Main Laws	On-line link
[ ]	[ ]
[ ]	[ ]
[ ]	[ ]
<b>Other Laws :</b>	
[ ]	[ ]
<b>Comments:</b>	
[ ]	

4. Are you aware of any planned changes to the laws and regulations on registering property in your country until June 1<sup>st</sup> 2008?
- Yes or  No
5. If Yes, please briefly describe: 1) the expected date of the reform, 2) the goal of the reform, and 3) its major characteristics:  
[ ]
6. If your country reformed any part of the registering property system between June 2007 and now, how successful or unsuccessful was the reform?  
[ ]
7. If you were to advise the government on how to reform property registration, what would be your main suggestion and why?  
[ ]

## Research on Gender

As part of a new research project on opportunities for women in business, Doing Business is collecting additional information from its contributors this year. We would be grateful for your support by answering the following additional questions. Please, note that the following section will only complement the existing property research and is separate from the rest of this survey. Please disregard the standardized case study and its assumptions to complete this section. The information gathered here will not impact the Doing Business indicators.

Question	Yes	No	Answer
1. Do the laws and regulations related to “registering and transferring property” (property laws, land laws, customary laws, etc.) include any provisions that treat men and women differently or more specifically, that apply only to women?	<input type="checkbox"/>	<input type="checkbox"/>	<i>If yes, please explain and provide the legal basis.</i> [ ]
2. Are there any legal restrictions on women’s right to own, use or rent land in their own name?	<input type="checkbox"/>	<input type="checkbox"/>	<i>If yes, please explain and provide the legal basis.</i> [ ]
3. Are there any legal restrictions on women’s right to register land in their own name?	<input type="checkbox"/>	<input type="checkbox"/>	<i>If yes, please explain and provide the legal basis.</i> [ ]
4. Can a <u>single woman</u> transfer or use as collateral land she solely owns without the consent or signature of any of her relatives or third party?	<input type="checkbox"/>	<input type="checkbox"/>	<i>If no, please explain and state the legal basis.</i> [ ]
5. Can a <u>married woman</u> transfer or use as collateral land she <b>solely</b> owns without the consent or signature of her husband?	<input type="checkbox"/>	<input type="checkbox"/>	<i>If no, please explain and state the legal basis.</i> [ ]
6. Is the situation in 5 (previous point) the same with respect to a home or other property which is <b>jointly</b> owned by a married couple?	<input type="checkbox"/>	<input type="checkbox"/>	<i>If no, please explain and state the legal basis.</i> [ ]
7. Can a <u>married man</u> transfer or use as collateral land he <b>solely</b> owns without the consent or signature of his wife?	<input type="checkbox"/>	<input type="checkbox"/>	<i>If no, please explain and state the legal basis.</i> [ ]

## Registry statistics

Doing business is conducting another comparative research on several features of real estate registry offices around the world. We would appreciate you taking time to answer this section:

If you are **NOT** a professional working at the real estate registry office, e.g. law firm professional, please **provide us with the contact information** of the real estate registry office in your city (including the name of a contact person) **and skip this page**.

### Contact Information of the Real Estate Registry Office

First Name	Last Name	Position	Address	Telephone	Fax	E-mail
[ ]	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]

If you **ARE** a professional working at the real estate registry office, please **fill in the blanks** below to your best knowledge. Please note that this data **will not impact the Doing Business indicators of your country. It will only be used for the purpose of research.**

### Registration System

What is your system for recording Land Ownership?	A register of title	A register of deeds	Both (please provide details)	Other
	[ ]	[ ]	[ ]	[ ]

### Registered properties (in your city)

Year	Total number of registered properties (as of Dec. 31 <sup>st</sup> )	Total number of registered properties owned by women (as of Dec 31 <sup>st</sup> )	Total number of first-time new registrations in the year	Total number of existing properties transferred in the year	Total area of registered properties in the year (sq meters)	Total area of properties transferred in the year (sq meters)
2004	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
2005	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
2006	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
2007	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]

### Registry Office HR and Financial status (in your city)

Year	Total number of employees	Total annual revenues from registrations (in local currency)	Total annual revenues from transfers (in local currency)	Total annual operational expenses (in local currency)	Total annual funds received from the government (in local currency)	% of records digitalized (e.g. saved in database)
2004	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
2005	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
2006	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]
2007	[ ]	[ ]	[ ]	[ ]	[ ]	[ ]

## Referrals

The Doing Business project covers several topics of business regulation from start-up to closing. Please let us know whether you would like to contribute to any of the following topics in addition to this survey or whether you would like to recommend one of your colleagues.

I would like to contribute to the following topic	I would like to recommend :		
	Name	Firm and Position	Contact Information
<input type="checkbox"/> Starting a business	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Construction licenses/ building regulation (including Architects and Engineers)	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Labor and social security regulation	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Registering property	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Collateral laws/secured transactions	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Protecting investors, (Corporate and Securities law)	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Enforcing contracts/ commercial disputes	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Closing a business/ bankruptcy law	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Transparency/ Public interest law (including NGO's, Academics and Practitioners)	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Trade ( including Freight forwarders, Importers and Exporters)	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
<input type="checkbox"/> Infrastructure/ Electricity (including Architects, Engineers, Electrical utility personnel)	[ ] (first name) [ ] (last name)	[ ] (firm) [ ] (position)	[ ] (phone) [ ] (e-mail)
Other comments: [ ]			

### Thank you for completing the survey!

We appreciate your contribution to the Doing Business project.  
The results will appear in *Doing Business 2009* and on our website: <http://www.doingbusiness.org>.  
Your work will be gratefully acknowledged in both.