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## **Improvement of the System of Land Registration in Croatia Towards One-Stop-Shop Solutions**

The land reform programmes in Eastern and Central Eastern Europe in the 1990s created a revival of interest in the role and operation of land registration systems due to restitution, privatisation, European integration and new opportunities created by information technology. The central reform project in Croatia is the World Bank/CARDS “Real Property Registration and Cadastre Project”. The project is focused on cadastre and land registration only, thus neglecting the roles of other important stakeholders in land and mortgage markets: landowners, surveyors, lawyers and notaries. The overall reform process is still based on inherited collectivistic informal constraints, such as sectoral, top-down and organisation driven approaches. The ongoing efforts did not generate significant improvements in the system of land registration due to an *erroneous model* followed in the reform.

In order to model efficiently the complex system of land registration, it is necessary to have the landowner’s and client’s needs and interests as paramount in the reform. This can be achieved by introducing a holistic approach that is integrated, comparative and participatory. The term “integrated” means that this approach crosses the boundaries of government ministries and professions by including and balancing their needs and interests. “Comparative” means that this approach crosses the boundaries of different countries by comparing a variety of functioning systems of land registration and abstracting the best models. The term “participatory” refers to both the inclusion of clients’ as well as employees’ needs and interests in modelling the system of land registration. The main objective is to present a *true functioning model* of the system of land registration in Croatia.

This thesis identifies the needs and interests of different stakeholders of the land and mortgage markets, the major obstacles to trustworthiness, sustainability and efficiency of the system, and the comparative advantages of several European models, such as the institutions of compulsory advocacy in procedures of land registration, the boundary cadastre and the advantages of unified systems of land registration. Listed attributes are included in a *true model* of the system of land registration in Croatia. What really matters for the improvement of the system of land registration in Croatia, is that now, after 15 years of transition, the reform starts to follow a *true model* of institutional change.

**Key Words:** Cadastre, land registration, land reform, institutional change, transitional economics / countries in transition, Central Eastern European Countries (CEEC), Croatia.