



Albania
Investment
Council

Improving Transparency and Investment Climate

PROPERTY RIGHTS SECURITY

Investment Council Meeting

20 April 2026

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Why legal security of property is an essential
prerequisite for economic development

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for 12 key areas

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Proposals for improving legal security of
property and the investment climate

Why this Problem? The Importance....



Economic Growth

Securing property rights and their correct implementation is considered an essential prerequisite for the country's economic growth.



Investment Stimulation

Land registration reform is one of the main pillars of Albania's development and part of the Growth Agenda.



Access to Credit

Registered property with clear title facilitates access to financing and the use of property as collateral for business loans.

OBJECT OF ANALYSIS

Assessment of the progress, **practical challenges of the digitalization process and cadastral administration** as well as their impact on the legal security of property and the investment climate from a business perspective with a focus on:

Access to cadastral data

Accuracy of property registration

Efficiency of procedures and services

Impact on investments/ transactions

METHODOLOGY

Research & Analysis

- National and international reports, laws/sub-legal acts
- Analysis of official data from secondary sources
- Synthesis of the findings and recommendations of the IC to date
- The Secretariat's work on property issues
- Analysis of issues from businesses and associations (2015-2025)

Consultations

- Consultations with ASHK, AMVV, AMCHAM, NAREA, EU, UNOPS etc.
- Meeting with 21 participants from business associations (7 April 2025)
- Involvement of AIDA, Notary, FIAA, Agrotourism and Chief Negotiator

Questionnaire

- Online questionnaire with the Notary, NAREA, Chamber of Commerce and Women
- Focus: Challenges to the digital transformation of services
- 146 anonymous responses

ISSUES REFERRED BY BUSINESS

DIGITAL CADASTRE

Not yet a reality. There is a lack of access to verify the legal status of state and other properties.

DATA INACCURACIES

Inaccuracies in card copies, indicative maps, etc., in relation to the factual situation in certain cases.

COMPENSATION

Inability to claim compensation for cadastral services performed with errors.

UNIFICATION

Non-unified practices in work processes and preferential treatments.

COSTS

Questionable cost of services

CADASTRAL FEES

There is no published methodology.

RE-APPLICATIONS

The need for repeated re-applications for the same issues/problems.

PROPERTY VALUE

The ownership certificate does not contain the value of the property.

E-ALBANIA

Issues with the functioning and structuring of services that require a level of expertise.

DEADLINES

Registration, mortgage and transfer of property is carried out outside the legal deadlines.

ACCOUNTABILITY

Lack of institutional accountability in service delivery.

DIGITAL STAMP

Documents with only a digital seal create difficulties for banking transactions.

CONTEXT

Political and institutional context

- stresses the importance of secure and transparent property rights in economic development and European integration.

National Strategy for Development and European Integration 2022–2030 Economic Reform Program 2025–2027

- prioritize the need to complete the initial registration of properties, advance the full digitalization of cadastral systems,
- improve data accuracy, with the aim of strengthening legal certainty, reducing transaction costs and supporting investments

EU Progress Report 2025 US Department of State Investment Climate Statement 2025

- highlight ongoing challenges, including risks of corruption, incomplete and inconsistent registration,
- outdated documentation, and weak enforcement of property rights

REFORM AS PART OF THE GROWTH AGENDA

STRATEGIC LEVEL: Institutional consolidation and accelerated digitalization

OPERATIONAL LEVEL

Digital Transformation

From 2020, all cadastral services are available online through the e-Albania platform.

Data Quality

Digital Cadastre Center (2022) focused on digitization and improving data accuracy.

Service Modernization

- "Fast Track" service for speed.
- Blockchain technology for 10 key services.
- Online payment options for complete efficiency.

LEGAL AND INSTITUTIONAL FRAMEWORK

PROPERTY SECURITY

Clear rights as a guarantee

Law No. 111/2018 “On Cadastre” and Law No. 20/2020 “On the completion of transitional processes” (Deadline: 31 December 2028)

Institutional Reform

Establishment of the ASA as a centralized agency for a unified system, aiming for efficiency and digitalization.

Current Status

Implementation still faces delays and practical uncertainties on the ground.

DIGITALIZATION

Registration and Modernization

Law 20/2020 aims for a complete and secure system with significant progress in the digitalization of assets.

Business Expectations

Analysis of achievements against expectations from the private sector perspective.

Key Challenges

Unregistered areas and delays in completing transitional processes.

INTERCONNECTING REFORMS

Mountain Package

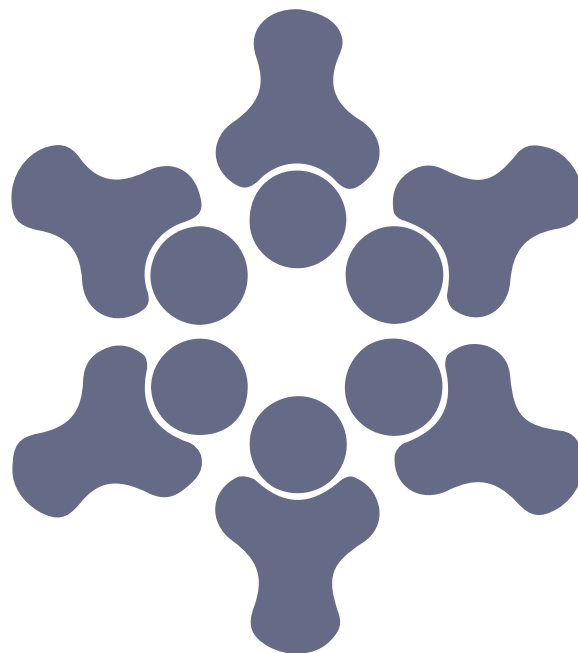
Promoting mountain economic development through simplified legalization and fiscal incentives.

Fiscal Cadastre

Digital system for property taxation based on market value (under development).

Convergence

Integrating property registration with other strategic reforms of the country.



2. FINDINGS

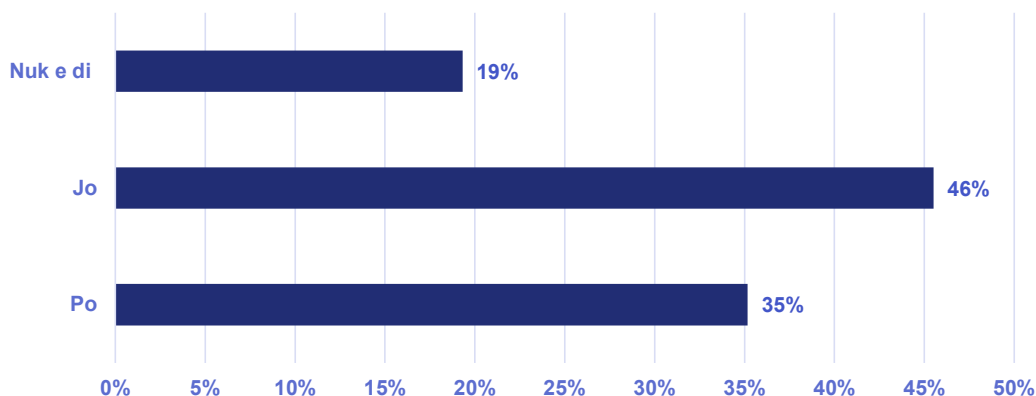
FINDING 1: EXPANDING ACCESS

Business expresses the need for greater access to cadastral data, demanding full transparency and open information for economic use.

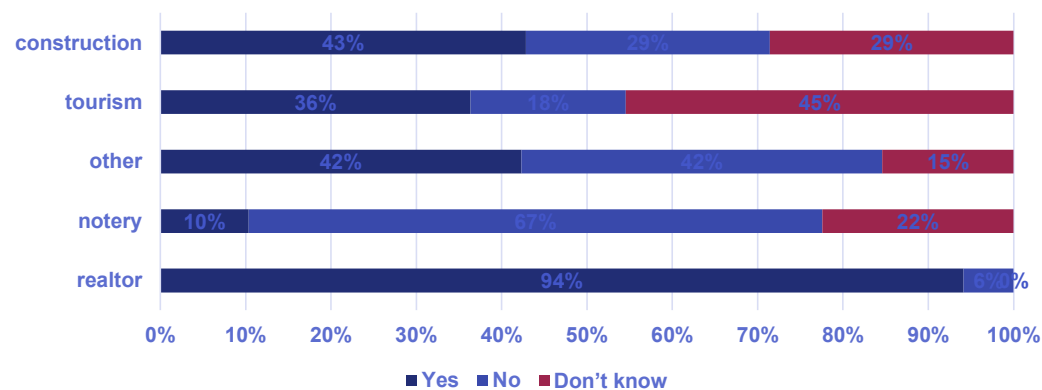
Expansion into a wider range of professional sectors is required for faster and more effective services.

BUSINESS PERCEPTION – EXPANDING ACCESS

Do you think that besides notaries, other parties can also have access to the SCA database to verify in advance the status of your property (with your consent):



Do you think that besides notaries, other parties can also have access to the SCA database to verify in advance the status of your property (with your consent):



FINDING 2: NEED FOR MORE STANDARDIZED PROCEDURES

Reported Issues

RE-APPLICATIONS AND REPEATED PAYMENTS

Most companies state that repeated payments are related to problems with the SCA and the lack of clear public information.

REQUEST FOR ADDITIONAL DOCUMENTATION

Most companies state that repeated payments are related to problems with the SCA and the lack of clear public information.

The Source of Issues

Digitization, Registration and Data Accuracy

The lack of registration throughout the territory, the incomplete digitalization and accuracy of cadastral data lead to non-uniform treatment of practices.

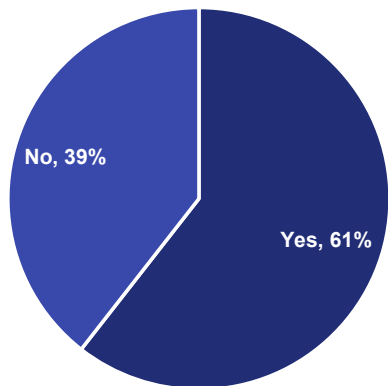
Lack of Historical Data

Additional documentation is required in cases of complex applications due to the lack of historical data in the SCA archive.

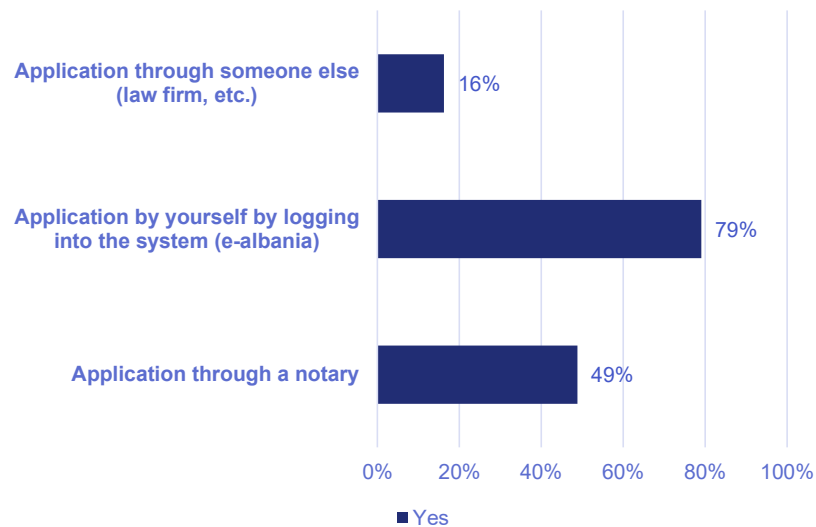
FINDING 2: NEED FOR MORE STANDARDIZED PROCEDURES (continued)

BUSINESS PERCEPTION – RECURRING PAYMENTS

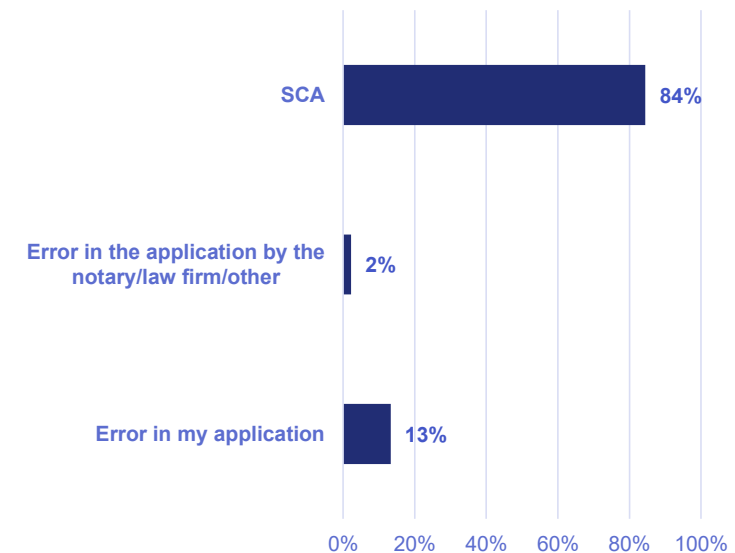
Have you paid fees more than once for the same service?



Have you paid fees more than once for the same service?



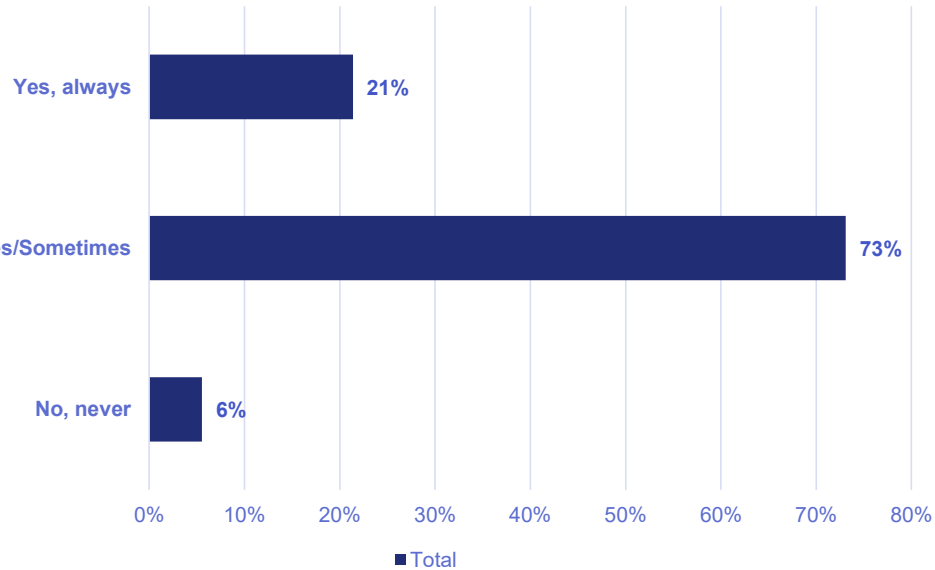
If so, is this because of?



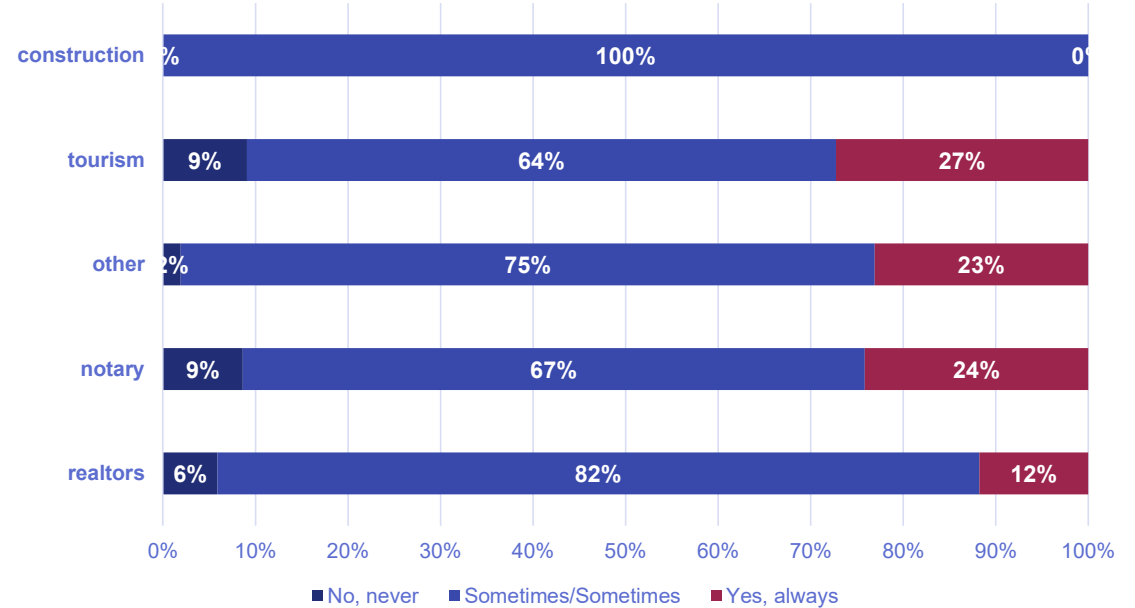
FINDING 2: NEED FOR MORE STANDARDIZED PROCEDURES (continued)

BUSINESS PERCEPTION – ADDITIONAL DOCUMENTATION

Is additional documentation required other than those published and requested at the time of the initial application?



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FINDING 3: PERFORMANCE MONITORING (DEADLINES)

Perception of Delays

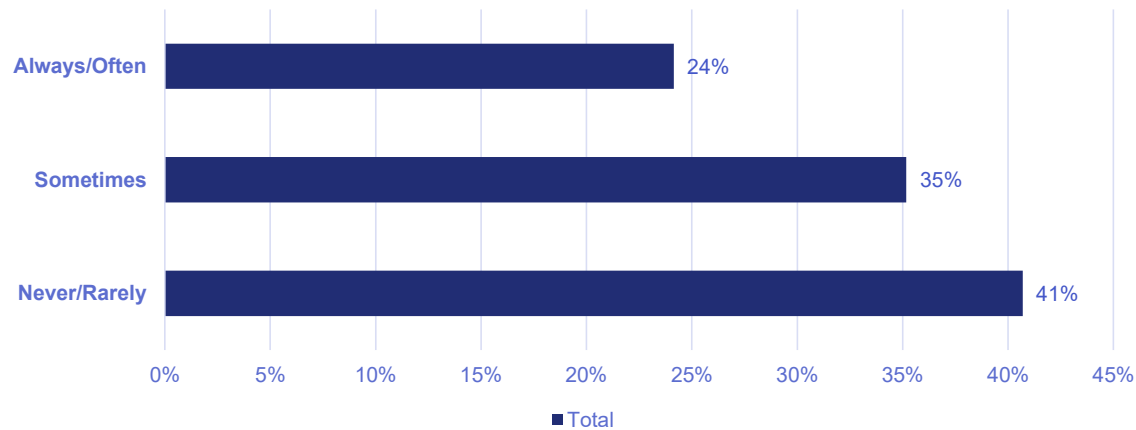
Although there are published deadlines, subjects perceive delays in the provision of services. The speed of applications through e-Albania and notaries needs to be improved.

Monitoring Request

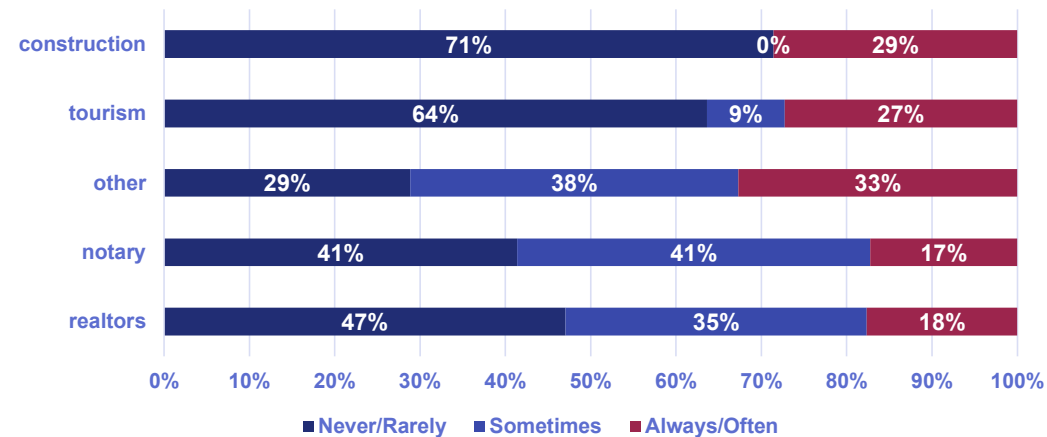
A formalized monitoring framework would ensure quality processing and adherence to deadlines, even for complex applications.

BUSINESS PERCEPTION – PERFORMANCE

Are the services provided within the expected time frame?



Are the services provided within the expected time frame?



FINDING 4: TARIFF VERSUS QUALITY

Quality vs. Fees

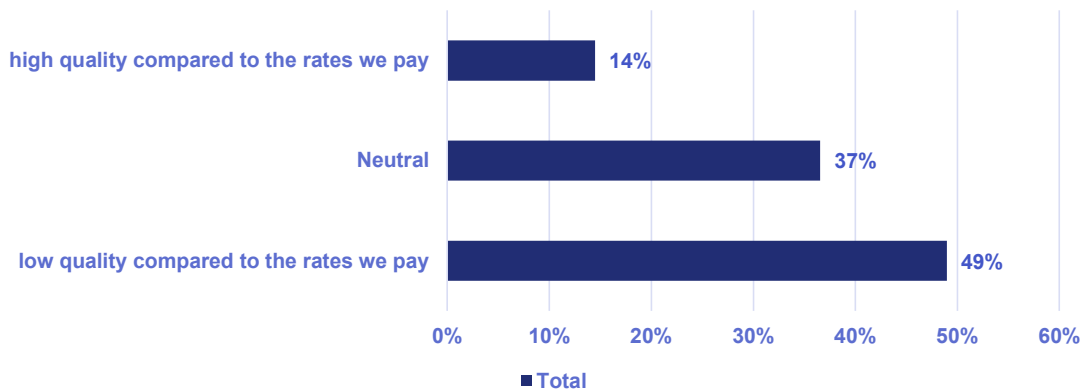
Almost one in two companies assesses the quality as insufficient in relation to the tariffs. A clearer structure is needed to increase transparency.

Attitudes on Tariffs

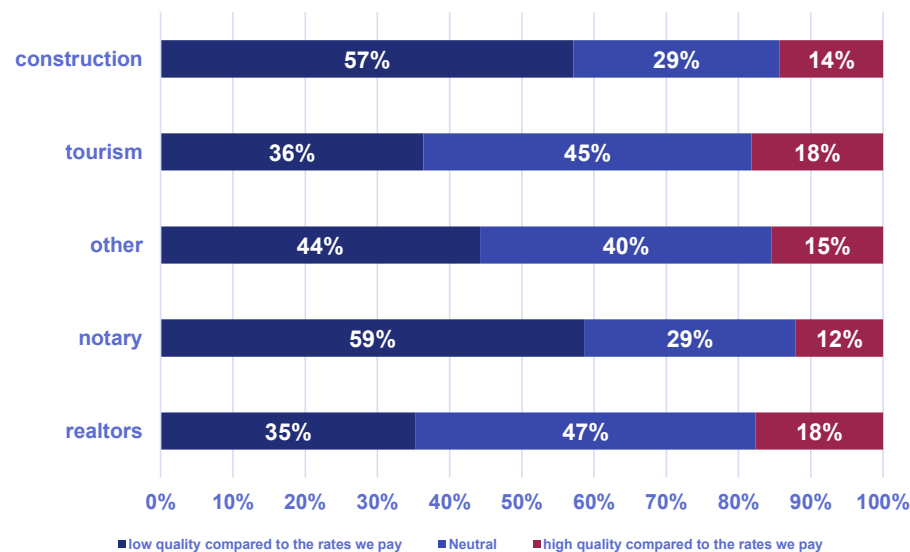
Different opinions are evident: some parties consider the fees to be high, while others see them as reasonable..

BUSINESS PERCEPTION – PRICE vs. QUALITY

Do you think the quality of service justifies the fee you pay?



Do you think the quality of service justifies the fee you pay?



FINDING 5: IMPROVING ACCESS TO INFORMATION

Reliance on Notaries

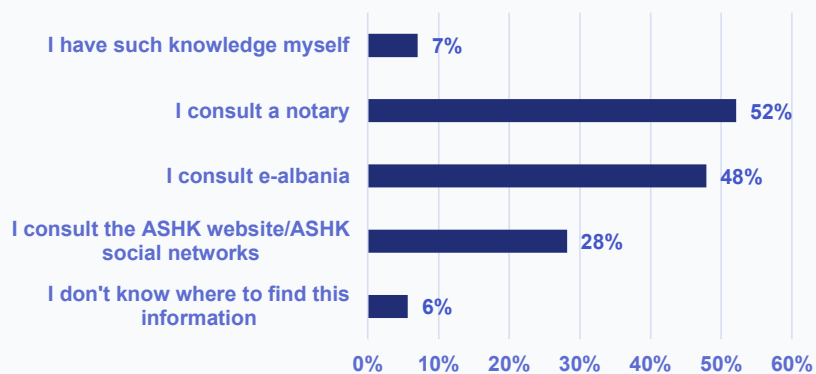
Subjects show strong reliance on notaries for information on documentation, fees, and deadlines for cadastral services.

Need for Improvement

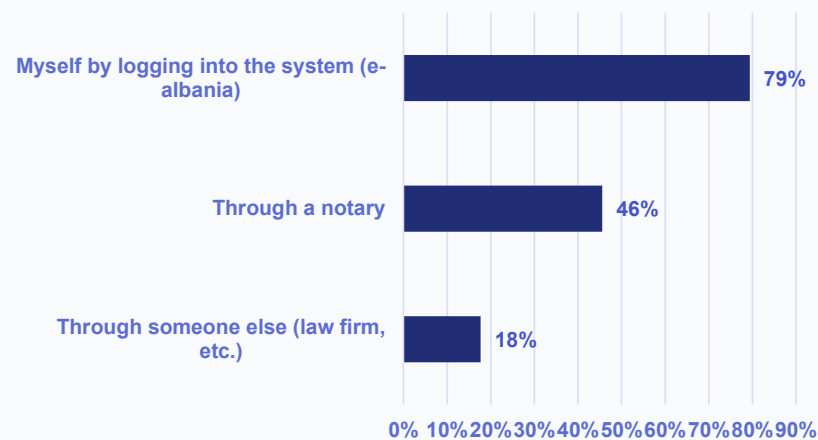
Official channels are available, BUT there is a need to improve the clarity, accessibility, and content of official SCA information.

BUSINESS PERCEPTION – ACCESS TO INFORMATION

Where do you go when you need to obtain information on the required documentation, fees and deadlines for cadastral services, in general:



Access to cadastral services



FINDING 6: FEEDBACK AND COMPLAINTS SYSTEM

Understanding the Mechanism

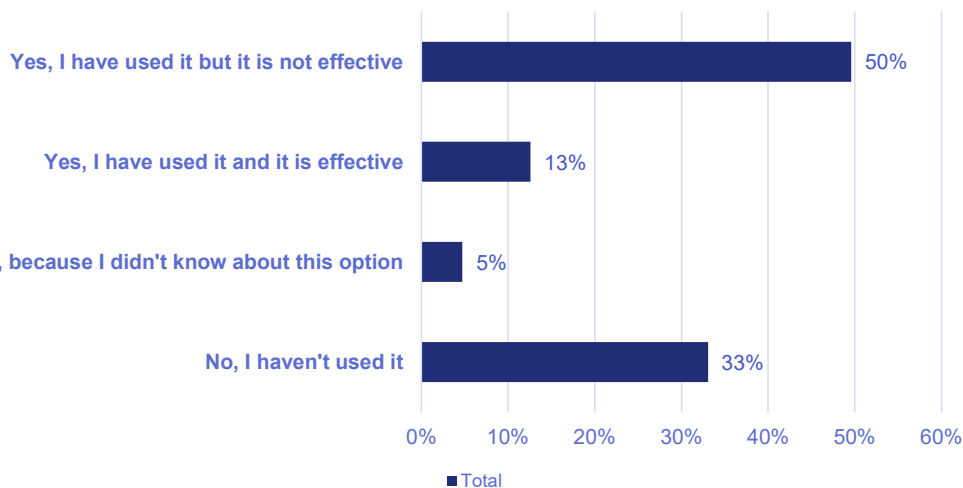
In general, the SCA complaints mechanism is known by businesses, but is perceived as ineffective by those who have had experience using it.

Low Satisfaction

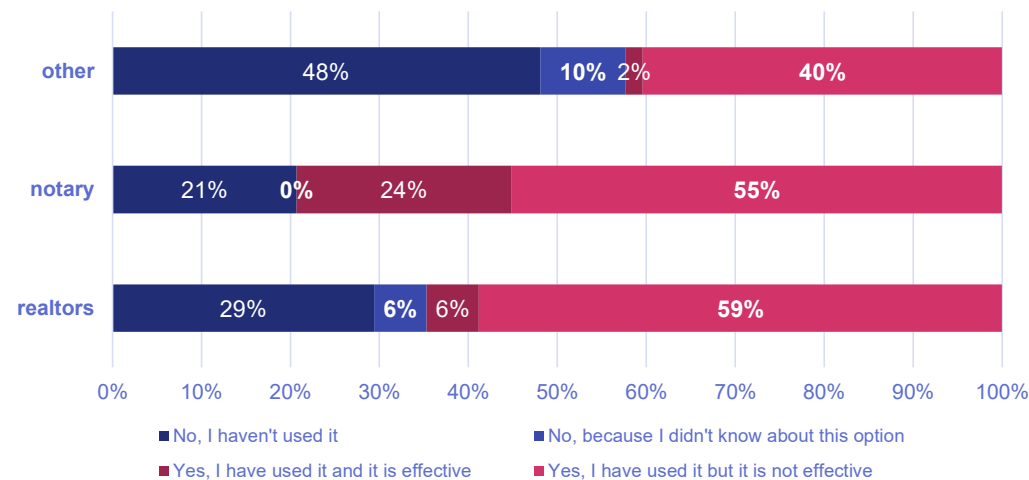
Discussions with experts confirmed awareness, BUT evidenced a low level of satisfaction with the answers and solutions provided.

BUSINESS PERCEPTION – COMPLAINTS SYSTEM

If you have had any problems or delays, have you ever used the SCA complaints mechanism?



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FINDING 7: THE IMPACT OF DIGITALIZATION ON THE EFFICIENCY OF SERVICES

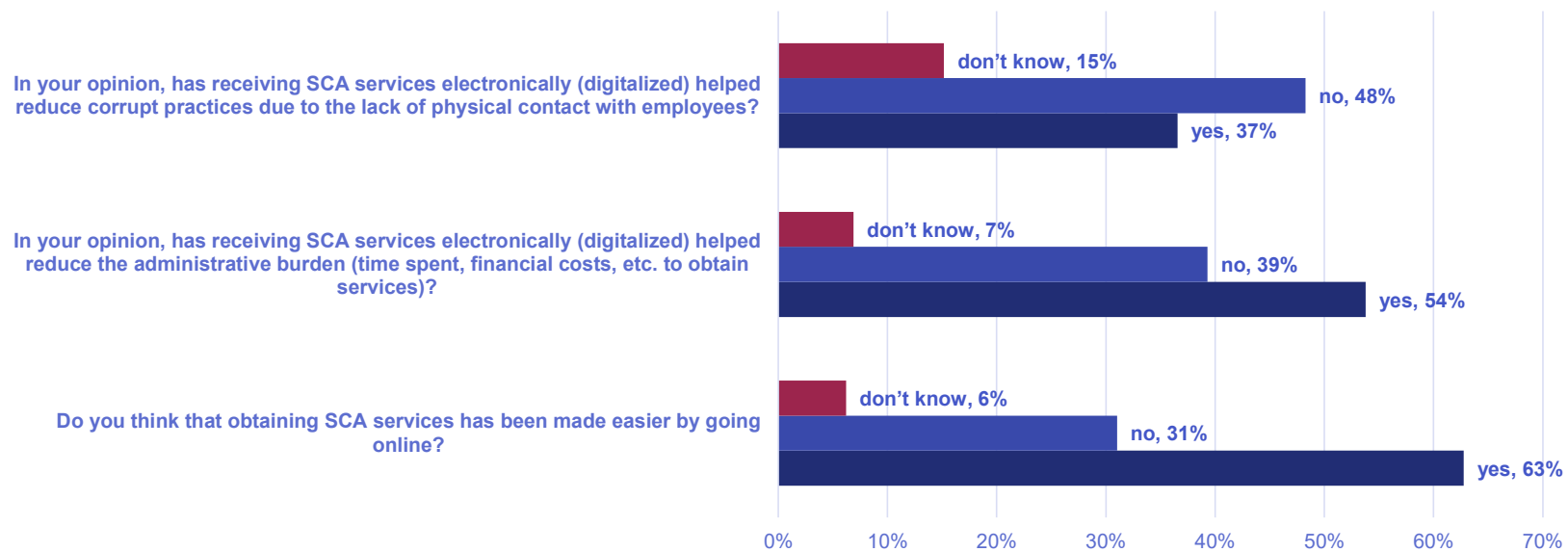
Efficiency and Administration

Digitalization is widely perceived as a factor that improves efficiency and reduces administrative burden.

Integrity and Corruption

The impact on reducing corruption remains limited. The SCA must rigorously implement the Integrity Plan.

BUSINESS PERCEPTION – EFFICIENCY

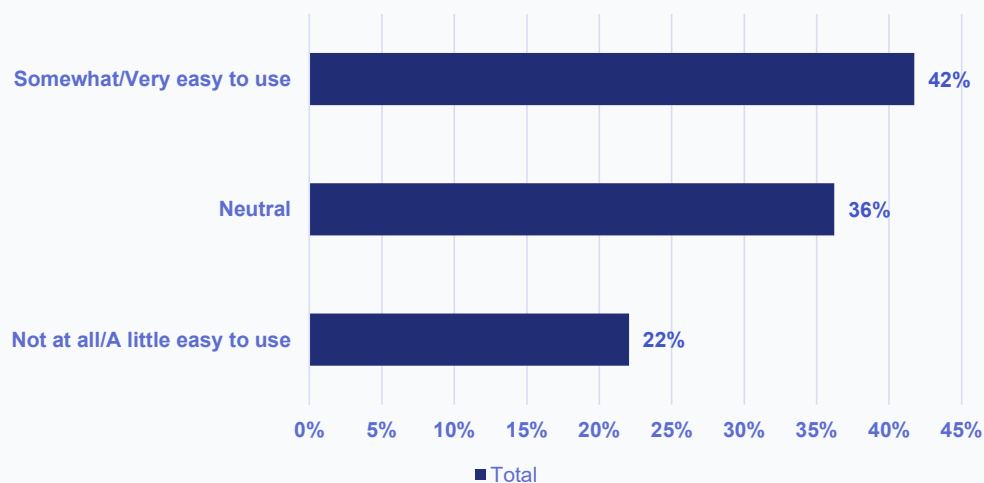


FINDING 8: EASE OF USE OF ONLINE SERVICES

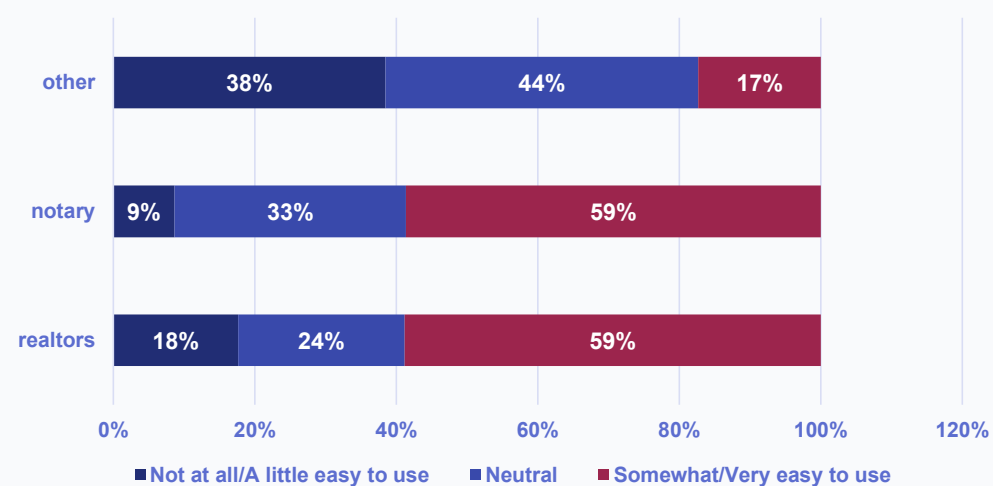
Experts perceive the procedures as simple, while a significant portion of businesses encounter difficulties, highlighting the need for greater clarity and improved instructions to guarantee accessibility for all users.

BUSINESS PERCEPTION – USE OF ONLINE SERVICES

Rate the ease of use of online property services



Rate the ease of use of online property services

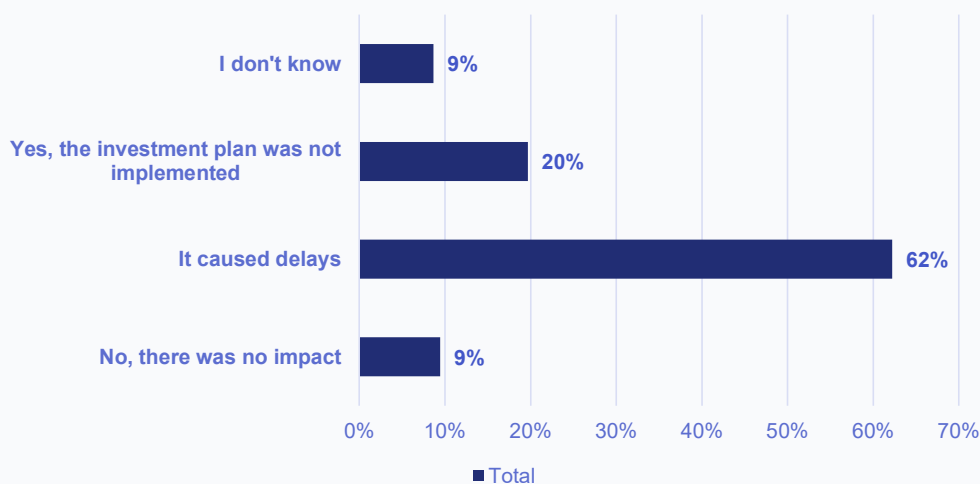


FINDING 9: IMPACT ON INVESTMENTS

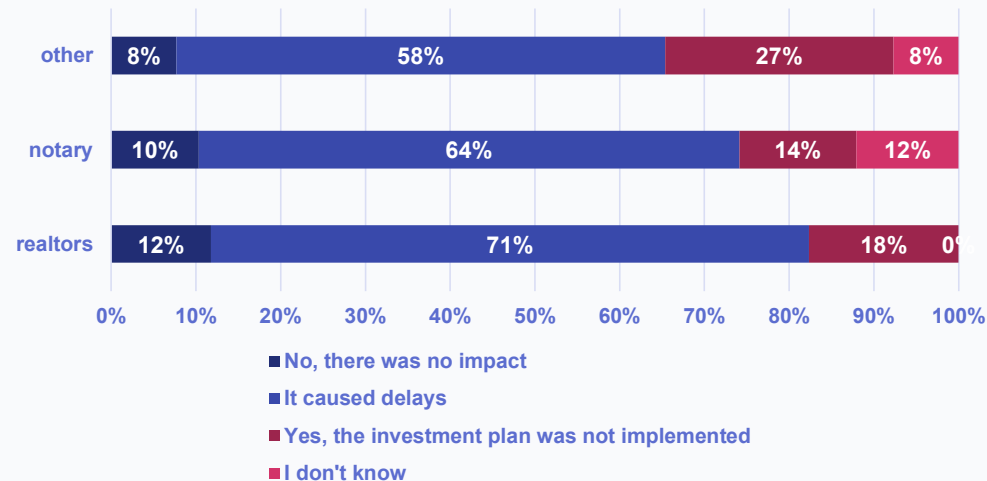
Incomplete property registration processes, as well as inaccuracies in property documentation, constitute a significant obstacle to investment, directly impacting the business climate and economic development.

BUSINESS PERCEPTION – IMPACT OF NW INVESTMENT SERVICES

Have there been delays or non-implementation of investment plans due to registration processes or inaccurate land/property documentation?



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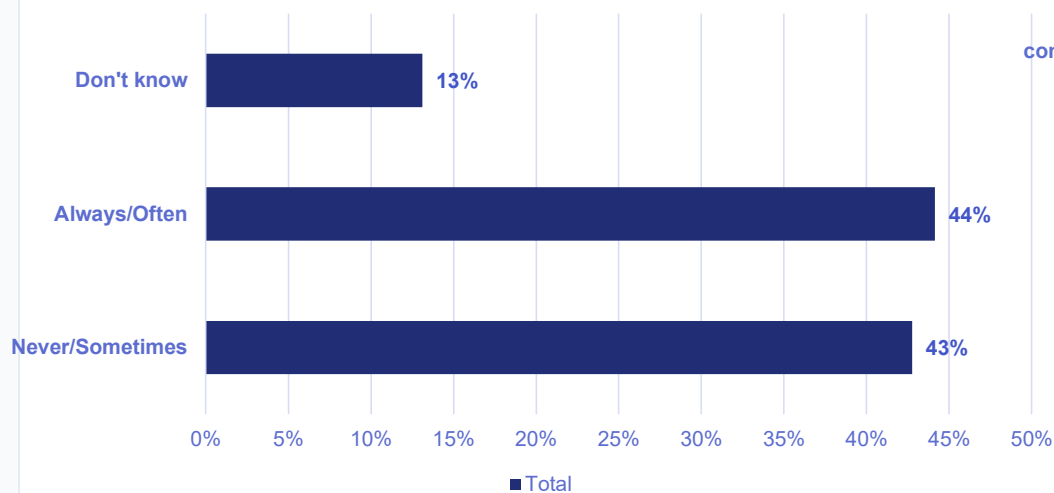


FINDING 10: INSTITUTIONAL COORDINATION

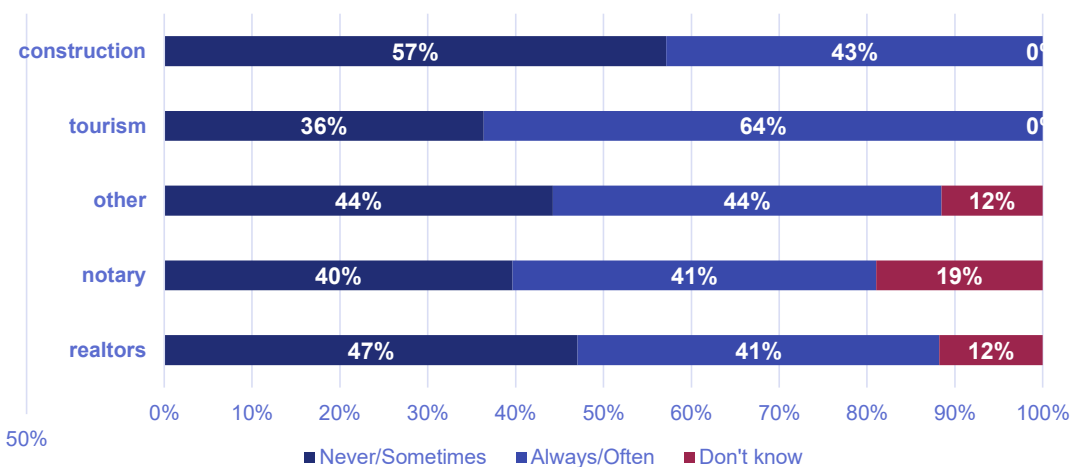
Institutional coordination (municipal interaction, taxes, etc.) remains an area where a significant portion of businesses face challenges, highlighting the need for improved inter-institutional harmonization and cooperation.

BUSINESS PERCEPTION – INSTITUTIONAL COORDINATION

Have you had any delays or problems due to poor coordination between SCA and other state institutions (Municipality, Taxes, etc.)



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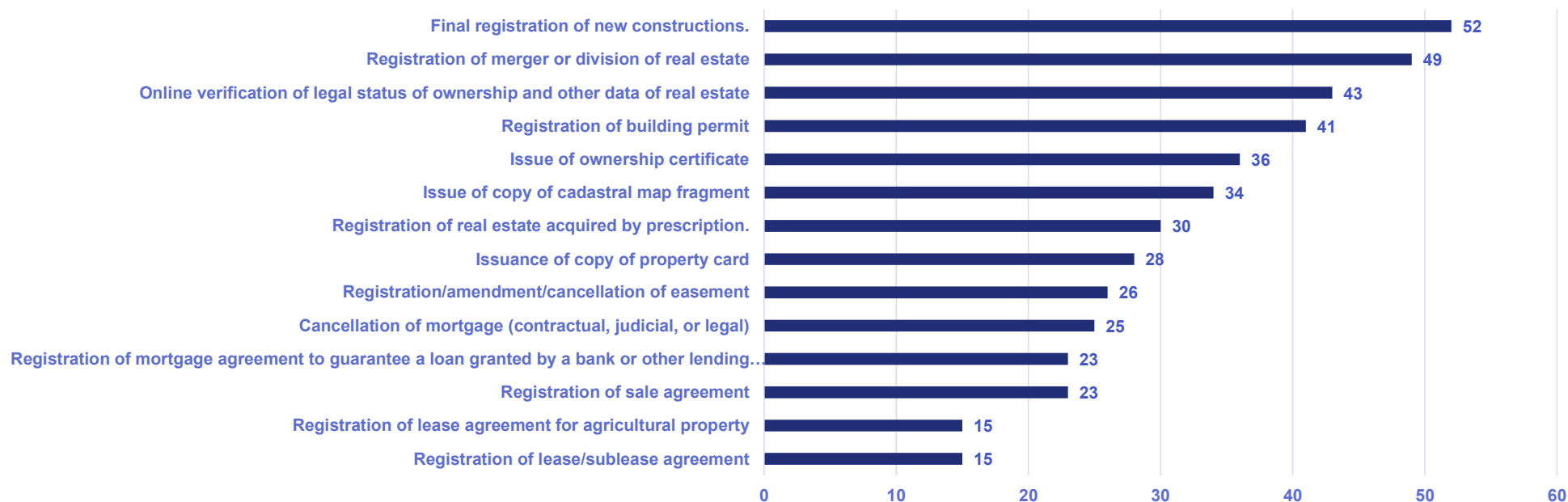


FINDING 11: SOME SERVICES ARE PERCEIVED MORE PROBLEMATIC

The services most often perceived as problematic include the final registration of new constructions, the registration of property mergers or divisions, and online verification of the legal status of ownership.

BUSINESS PERCEPTION – PROBLEMOUS SERVICES

Most problematic services (Ranking by frequency)





3. RECOMMENDATIONS

3.1 RECOMMENDATIONS - STANDARDISATION

Recommendation 1: Standardization of Procedures and Documentation

(a) Manuals and Checklists

Draft and publish unified and mandatory operational manuals for cadastral services.

- Comprehensive checklists.
- Uniform implementation in all regional offices.

(b) Unification of Terminology

To unify the terminology for official responses from cadastral offices.

Main Benefits:

- **Minimizing procedural uncertainty.**
- **Reducing administrative costs.**
- **Speeding up service delivery.**

3.2 RECOMMENDATIONS - ACCESS

Recommendation 2: Assess the feasibility of wider access to the Digital Cadastre

Direct Access

An assessment should be made on the possibility of granting direct access to the digital cadaster to some “selected professional users”.

Purpose:

- Facilitation of the due diligence process.
- Verification of collateral.

Main Pillars of Assessment

It is recommended that the assessment focus on three main pillars:

Data status: Ensuring that cadastral data provide security and reliability.

Legal provisions: Regulating the protection of personal data.

Technical security: Data and systems security.

3.3 RECOMMENDATIONS - TRANSPARENCY

Recommendation 3: Transparency of Service Fees

Publication of the Methodology

Increase transparency regarding the fee structure, by publishing a clear methodology.

Action:

- Publication of explanatory principles of the process.

Determination of Cadastral Fees

The focus is on explaining in detail the process of how fees are determined.

Purpose:

- Increasing institutional credibility through public accountability on service costs.

3.4 RECOMMENDATIONS – COMMUNICATION

Recommendation 4: Improving Official Communication Channels

Information Improvement

Improve the clarity, accessibility and content of official SCA information.

Main Platforms:

- e-Albania
- SCA website

Communication Strategy

Utilizing the new Strategy for proactive publication of unified information.

Objectives:

- Information on fees, deadlines and documentation
- Reducing businesses' dependence on intermediaries

3.5 RECOMMENDATIONS – PERFORMANCE EVALUATION

Recommendation 5: Implementation of the Integrity Plan and Accountability Measures

Integrity Plan

To implement rigorously and effectively the Integrity Plan recently approved by the SCA.

Main Purpose:

- Strengthening anti-corruption measures
- Ensuring effective implementation at the institutional level

Evaluation Methodology

Developing a unified and standardized methodology for evaluating staff performance.

Focus:

- Linking individual achievements to objectives (deadlines, quality)
- Integrating integrity standards into performance

3.6 RECOMMENDATIONS - COMPREHENSIVENESS

Recommendation 6: Involving businesses in Reform Monitoring

Private Sector Involvement

Formalize the inclusion of private sector representatives in the institutional structure for the governance of property reform.

Key Elements:

- Involvement of business associations and experts.
- Integration into the Inter-Ministerial Committee or technical working groups.
- Alignment of the reform with the real concerns of stakeholders.

3.7 RECOMMENDATIONS – COMPLAINT SYSTEM

Recommendation 7: Strengthening Complaints and Grievance Handling Mechanisms

Supervision and Management Platform

Create a practical mechanism and an interactive platform to monitor requests and manage complaints.

Main Objectives:

- Guaranteeing substantive responses to complaints.
- Ensuring timely handling of complaints.
- Monitoring compliance with deadlines set by law.

3.8 RECOMMENDATIONS – STATE PROPERTY REGISTRATION

Recommendation 8: Active Coordination on Registration of Public and State Property

Measures to Strengthen the Registration Process

To ensure an efficient and transparent process of registering public and state properties, the following interventions are proposed:

- Establish dedicated ad hoc working groups and allocate specific budget lines.
- Require structured and periodic reporting on census progress.
- Strengthen inter-institutional coordination to overcome municipal passivity.
- Interact with business associations (e.g. agritourism) to prioritize according to development interest and location.

3.9 RECOMMENDATIONS – LEGAL SECURITY

Recommendation 9: Strengthening the Legal Security of Cadastral Data

Measures for Data Accuracy and Record Correction

- Issuance of a mandatory internal instruction by the SCA for accurate recording of property value in all cards.
- Implementation of a control system in the digital cadaster to prevent the issuance of cards with the “property value” field blank or “0”
- Assessment of the extent of the problem and planning an initiative to correct data in existing registers.
- Use of verified transaction data or official valuation methodologies during the update.

3.10 RECOMMENDATIONS – REFERENCE PRICES

Recommendation 10: Methodology for Agricultural Land Reference Prices

Objectives of the New Methodology

To design a new methodology so that reference prices better reflect market reality:

- Addressing significant differences between administrative prices and real transaction prices.
- Ensuring that agricultural land valuation is based on real market data.
- Improving transparency and accuracy in property valuation processes.

THANK YOU!

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