

BUSINESS CHALLENGES OF DIGITAL INTERACTION – CADASTRAL SERVICES

Secretariat of Albania Investment Council

April 2026

OBJECT AND METHODOLOGY



OBJECT

Digitalized public property services

Interaction between the State Cadastre Agency (SCA) and Businesses, in terms of:

- *Transparency*
- *Information*
- *Cost/Quality*
- *Access*



METHODOLOGY

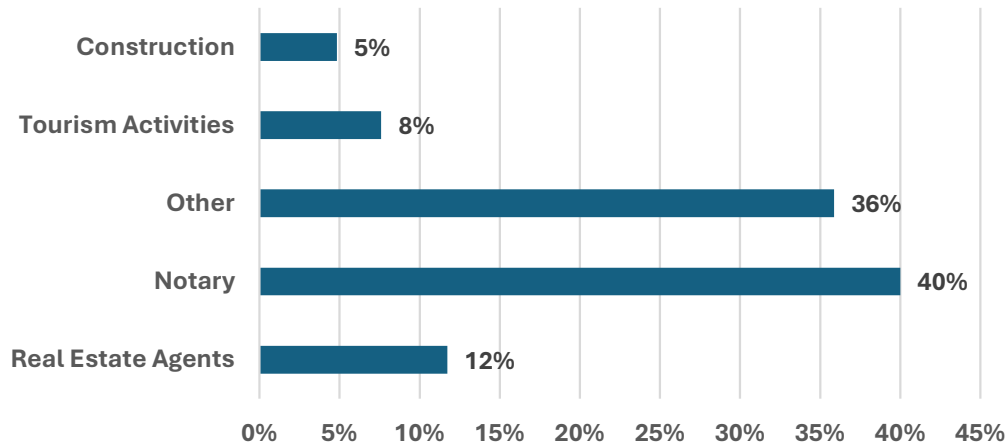
Structured questionnaire sent by email in collaboration with the the National Chamber of Notaries, National Albanian Real Estate Association (NAREA), Tirana Chamber of Commerce, Women's Economic Chamber (WECA)

Questionnaires completed online anonymously by 146 businesses

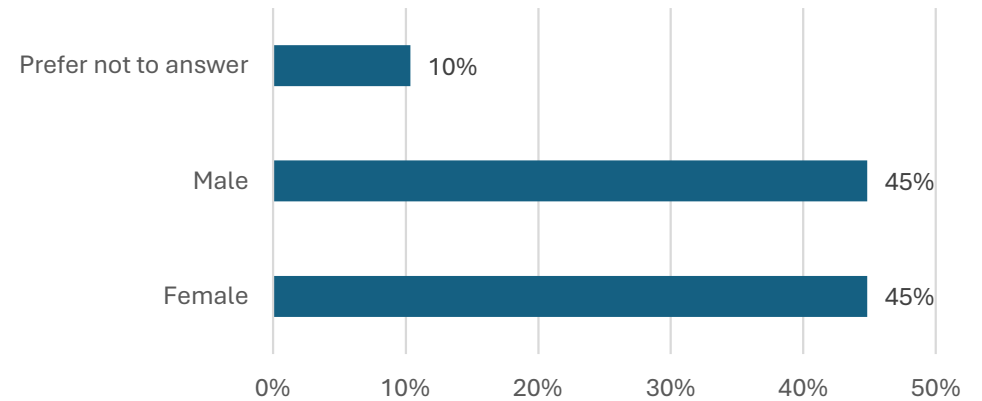
The survey includes data reported during the period March 2026

SAMPLE PROFILE

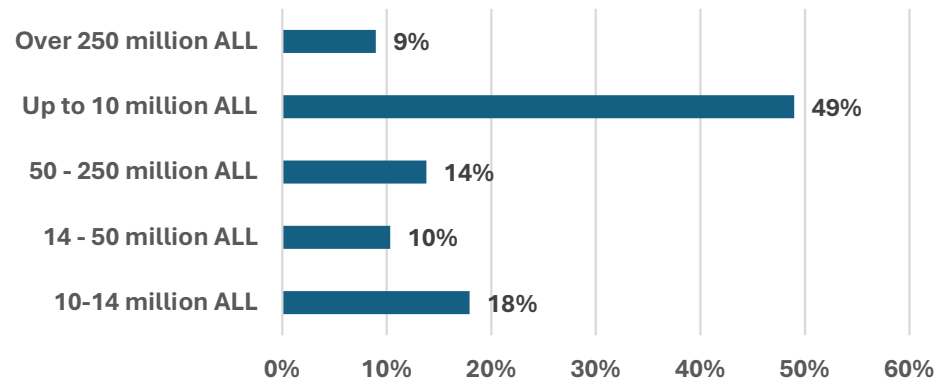
Main activity:



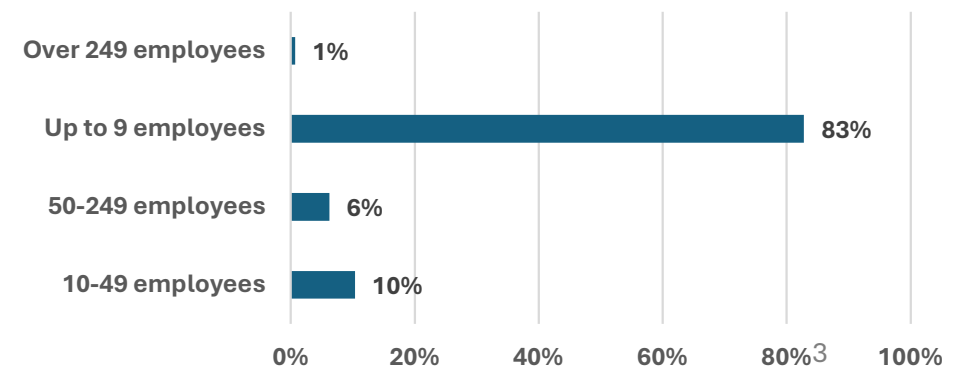
The largest shareholder/partner/owner of your business is:



The size of your business according to last year's turnover



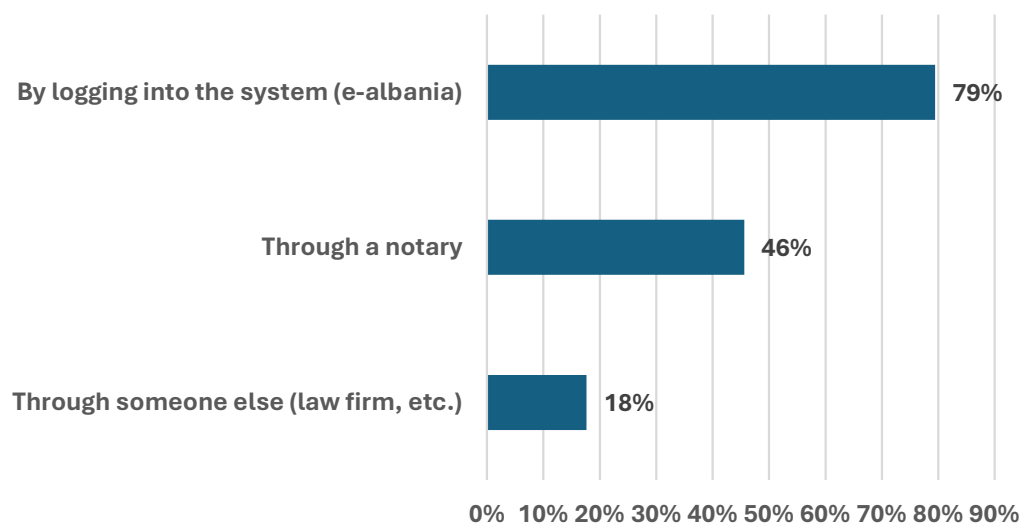
What is the average number of employees in your business?



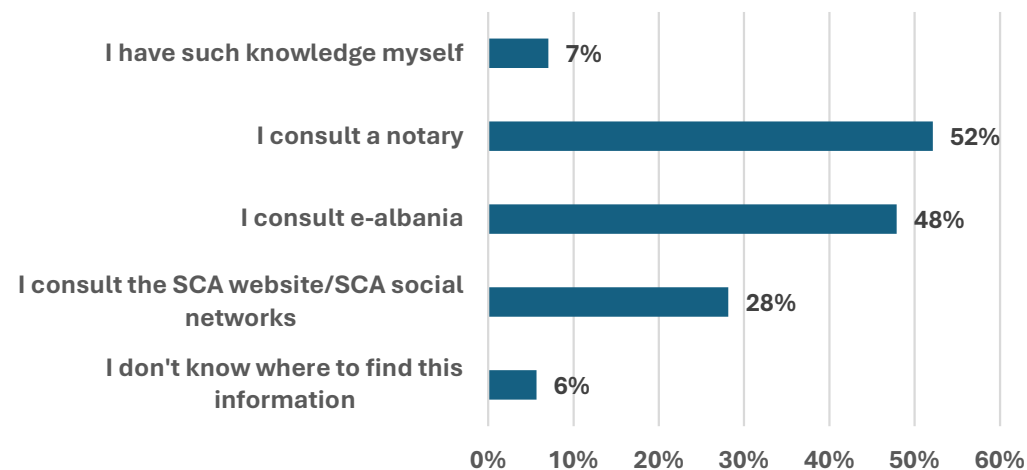
INFORMATION CHANNELS USE & ACCESS TO SCA SERVICES

- 79% of companies access the system themselves, while 46% of them access services through notaries. Most companies (excluding notaries and realtors) prefer to obtain information on cadastral services through notaries.
- Specifically, 52% of companies turn to notaries to understand the documentation, fees and deadlines. In comparison, 28% of companies use the information published by the SCA itself, while 48% of companies are informed through the e-Albania platform. A very small part, about 6%, do not know where to go to obtain this information.

Access to cadastral services



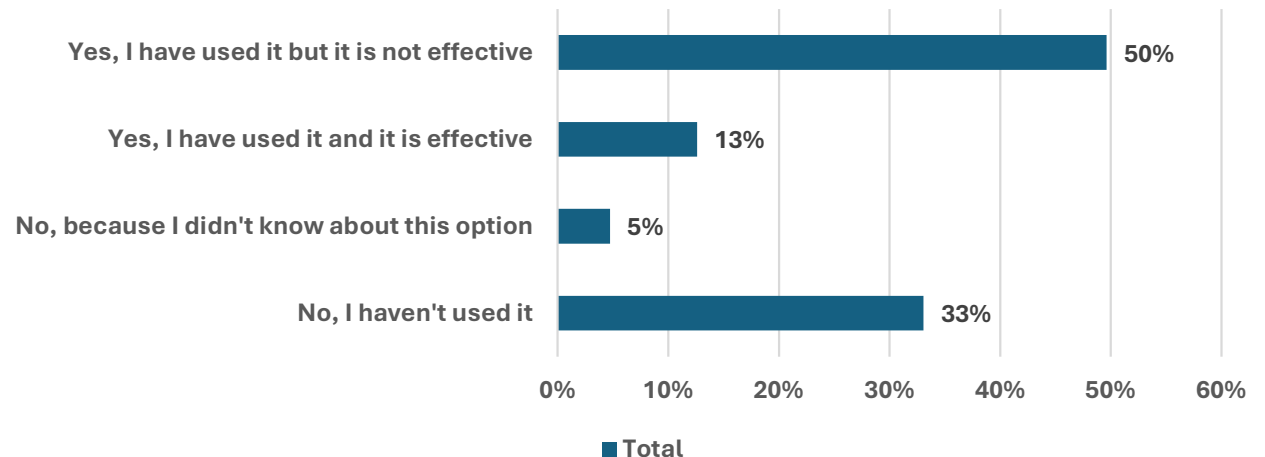
Where do you typically seek information about the required documentation, fees, and deadlines for cadastral services in general?



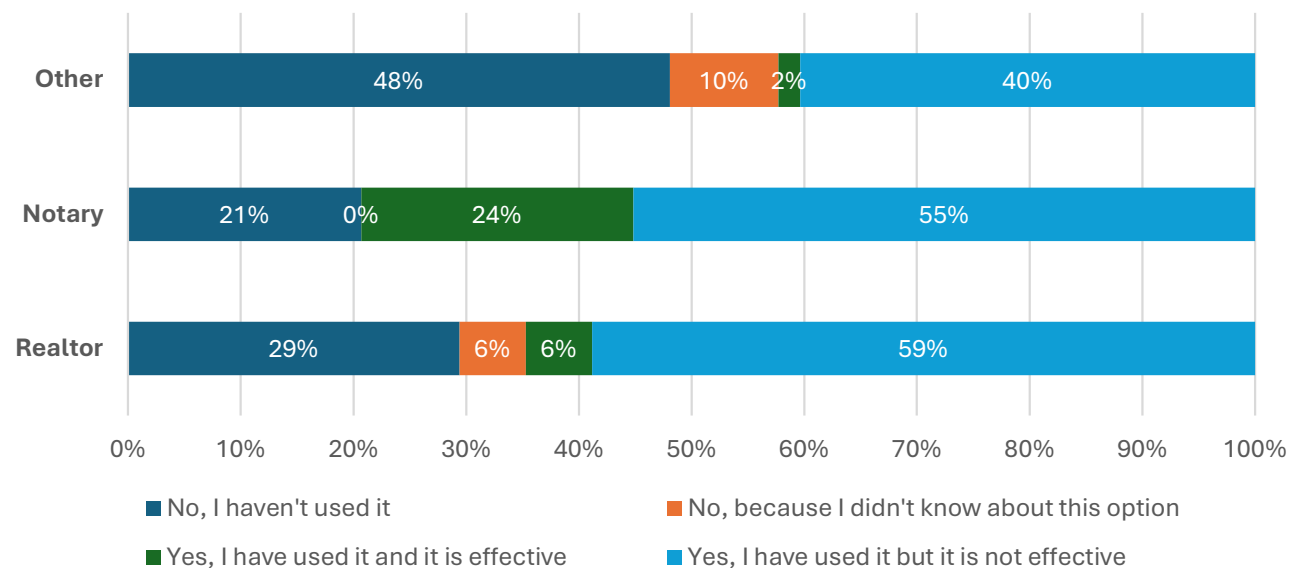
COMPLAINT SERVICES

- 6 out of 10 companies are aware of the SCA complaint mechanism. Comparatively, this mechanism is known and used more by experts (notaries and NPP) than by others who have a lower level of knowledge.
- In general, the SCA complaint mechanism is considered ineffective by businesses that have tried to use it. The trend is the same for both experts (Notaries and NPP) and the rest of the businesses.

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



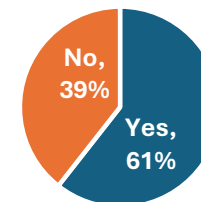
If you have had any problems or delays, have you ever used the ASHK complaints mechanism?



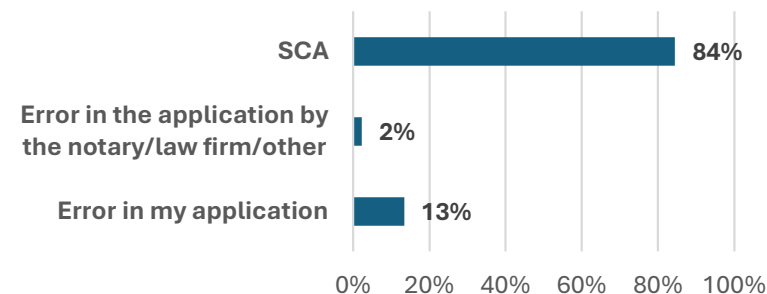
COSTS & FINANCIAL BURDEN

- 3 out of 5 companies declare that they have paid more than once for the same service and the trend remains regardless of whether the application was made by experts or not.
- In general, those who have applied themselves from e-Albania have a higher % of payments more than once. Most companies (84%) declare that repeated payments for the same service are mainly related to problems from the SCA and the lack of accurate information for the public.
- They mainly emphasize that during the process they are often asked for additional documents than the initial ones, unclear or variable information is provided, and changes in practices are encountered. These factors lead to the need to make payments more than once for the same service.

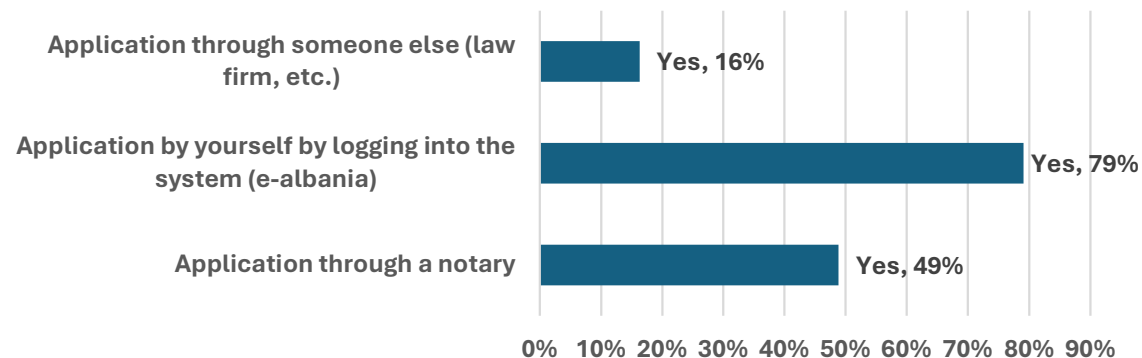
Have you paid fees more than once for the same service?



If YES, is this because of?



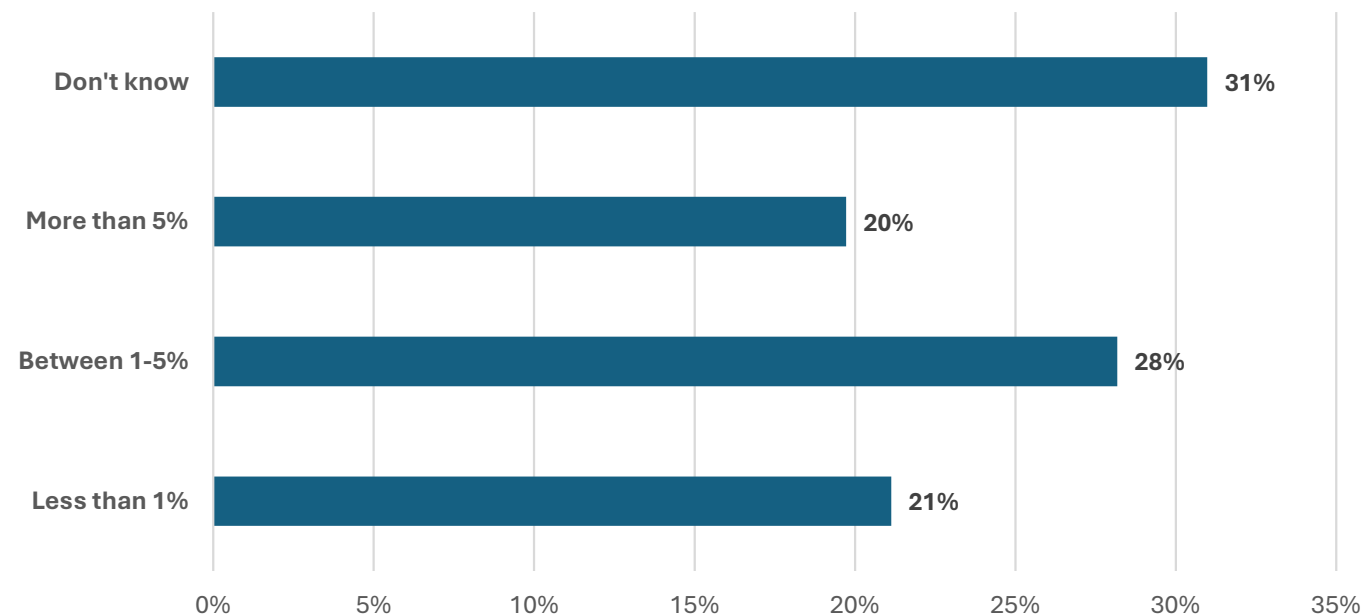
Have you paid fees more than once for the same service?



COSTS & FINANCIAL BURDEN

- 1 in 5 companies estimates that administrative fee costs account for over 5% of investment

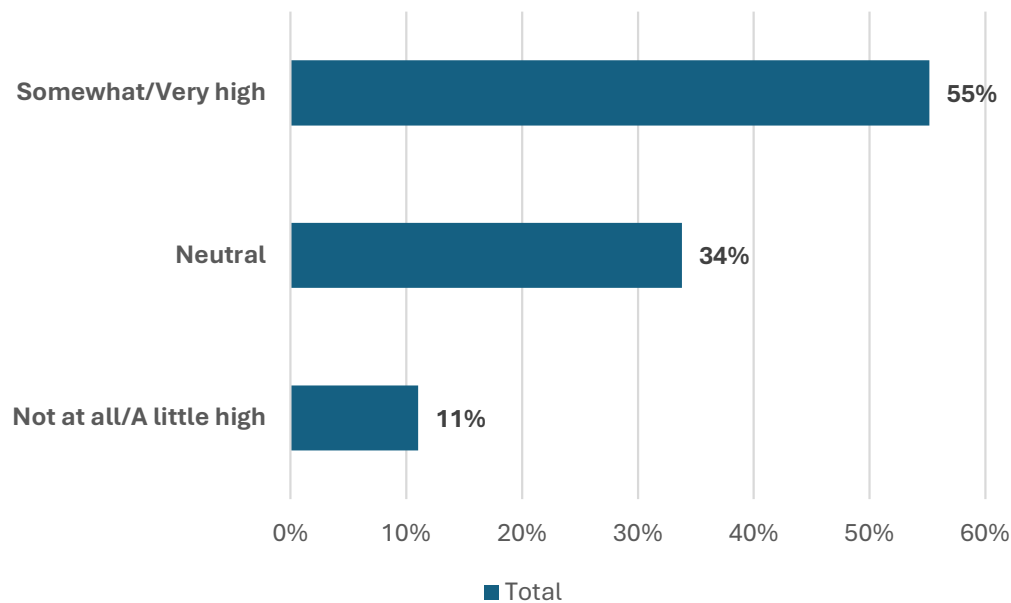
Excluding the purchase or rental price, what percentage of the total investment is usually taken up by formal and informal administrative fee costs (various permits, property registration, including survey plans or legal consultancy)?



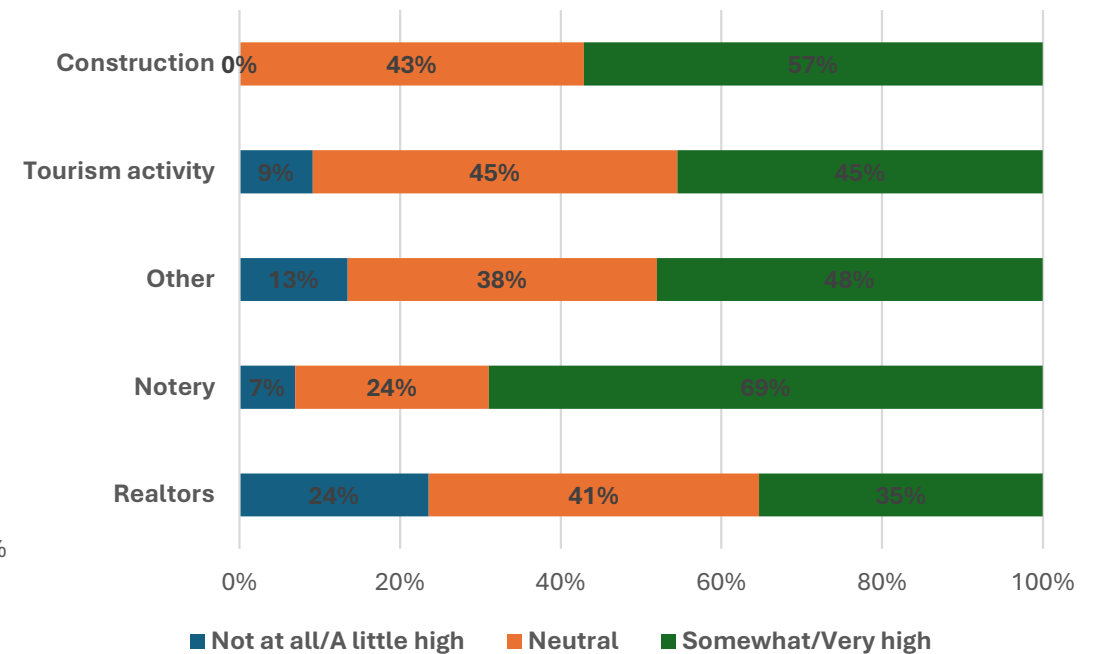
COSTS & FINANCIAL BURDEN

- The fees for SCA services are considered high by almost 6 in 10 companies surveyed, 3 in 10 are neutral towards the price and only 1 in 10 do not consider them high.
- Notaries have the highest percentage in assessing that the costs for SCA services are high (69%).

How do you generally evaluate the pricing for SCA services?



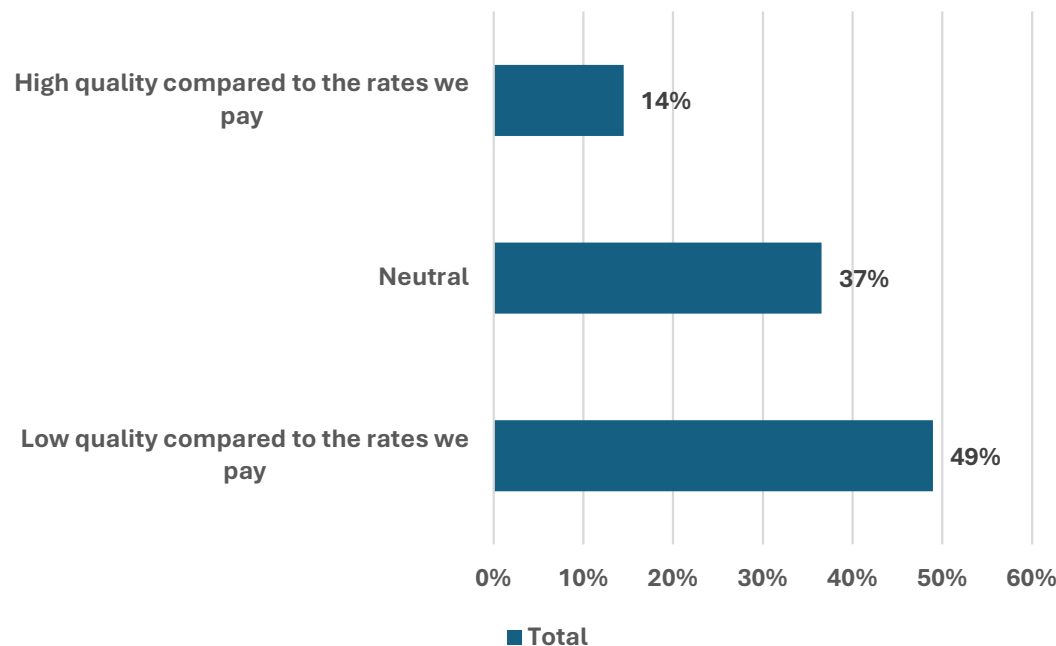
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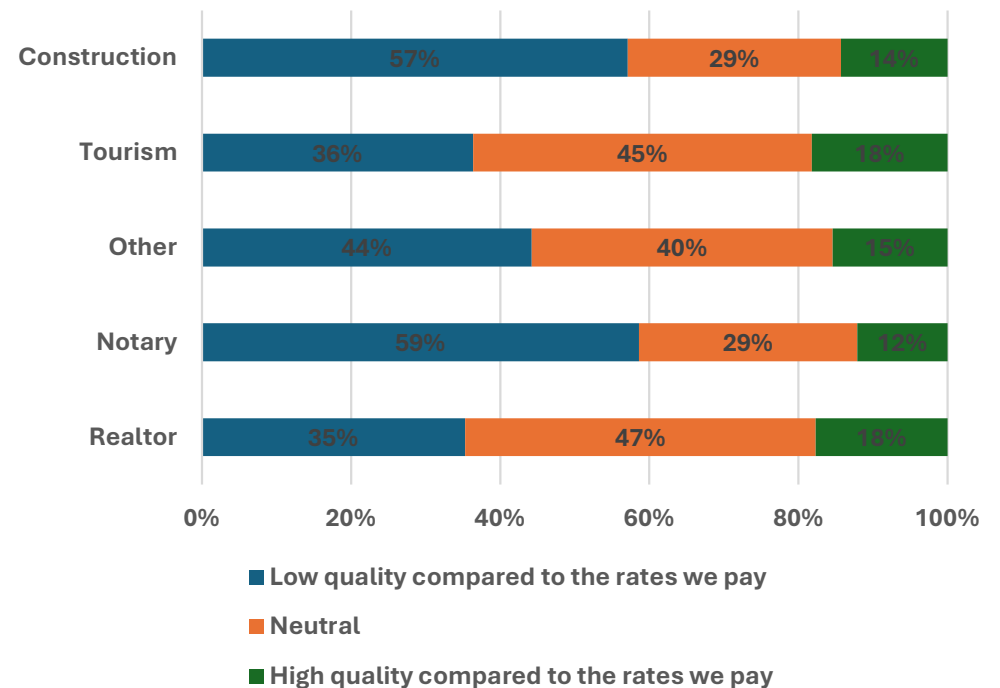
COSTS & FINANCIAL BURDEN

- Generally, the quality of service received is considered low compared to the fees paid by almost 1 in 2 companies surveyed.

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



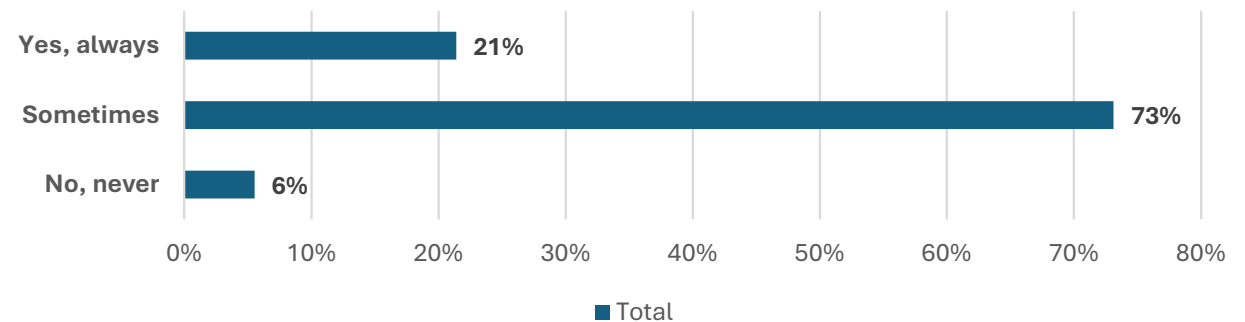
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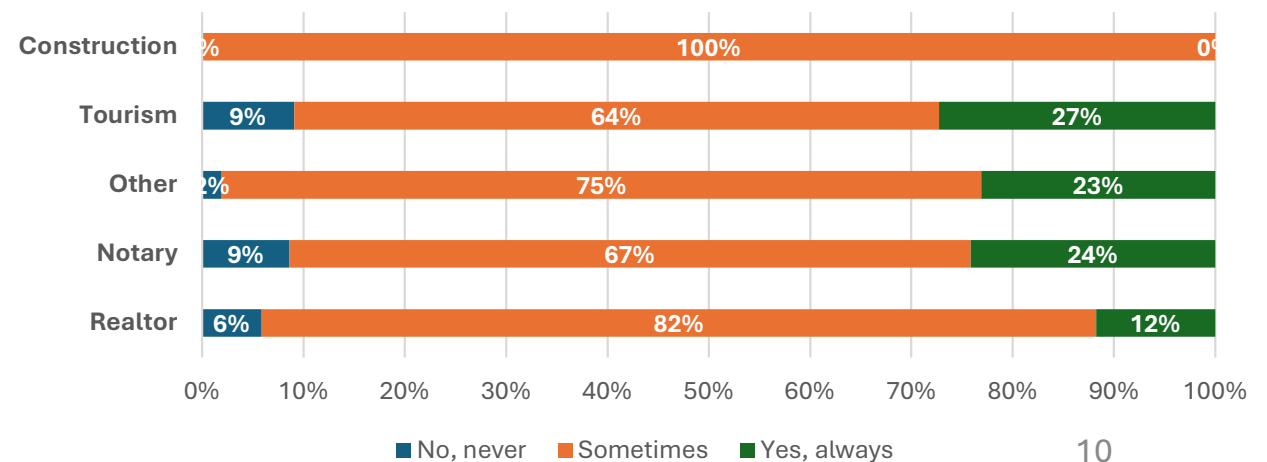
PROCESS EFFICIENCY

- 1 out of 5 companies admit that SCA always requests additional documentation different from that of the initial moment;
- meanwhile, 7 out of 10 companies admit that in some cases SCA requests additional documentation different from those published at the time of the initial application
- which increases the perception of the lack of transparency on the part of the institution.

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



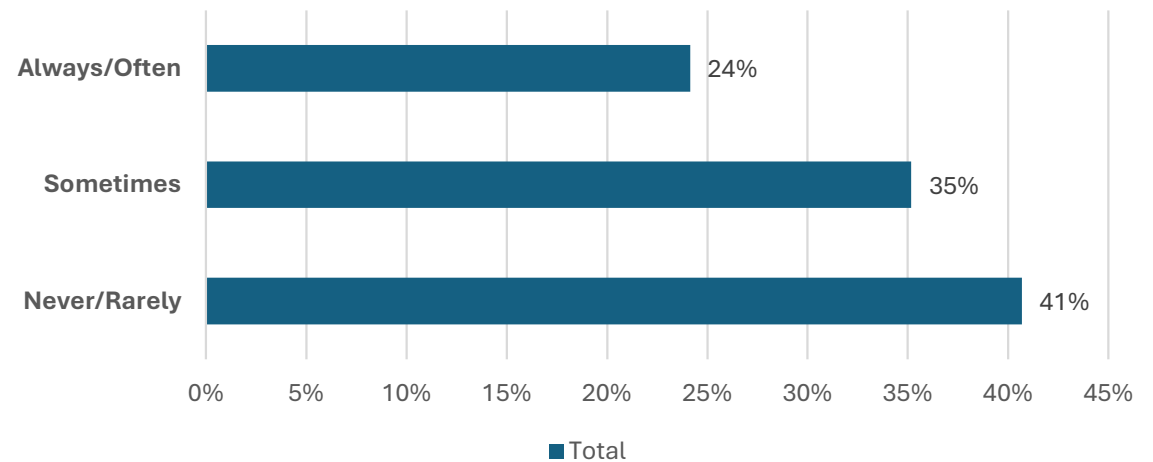
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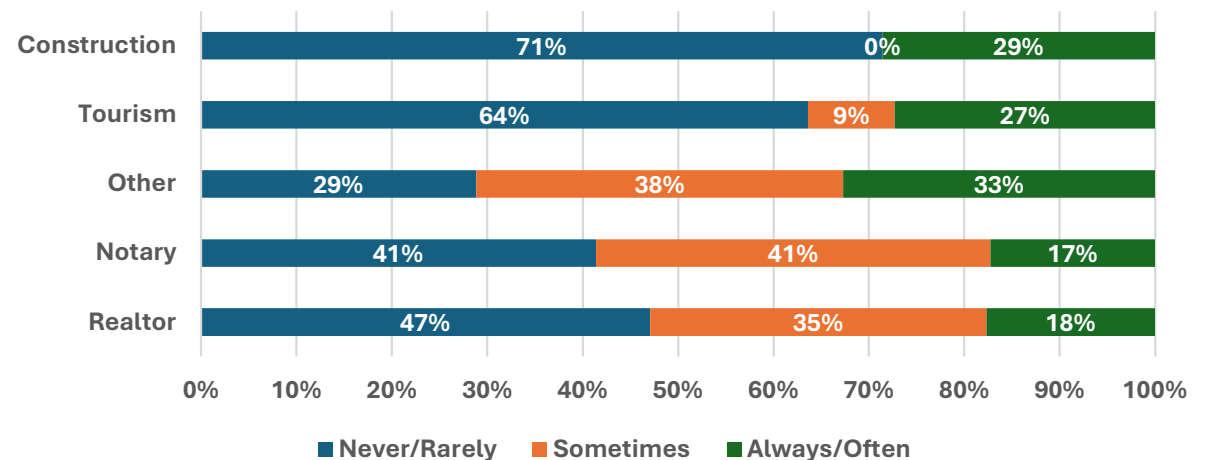
PROCESS EFFICIENCY

- Only 4 out of 10 companies think that SCA services are not provided within the expected deadline.
- Meanwhile, about 2 out of 10 companies say that they receive the services within the deadline, while the rest estimate that they are sometimes provided on-time.
- The trend is the same among experts

Are the services provided within the expected time frame?



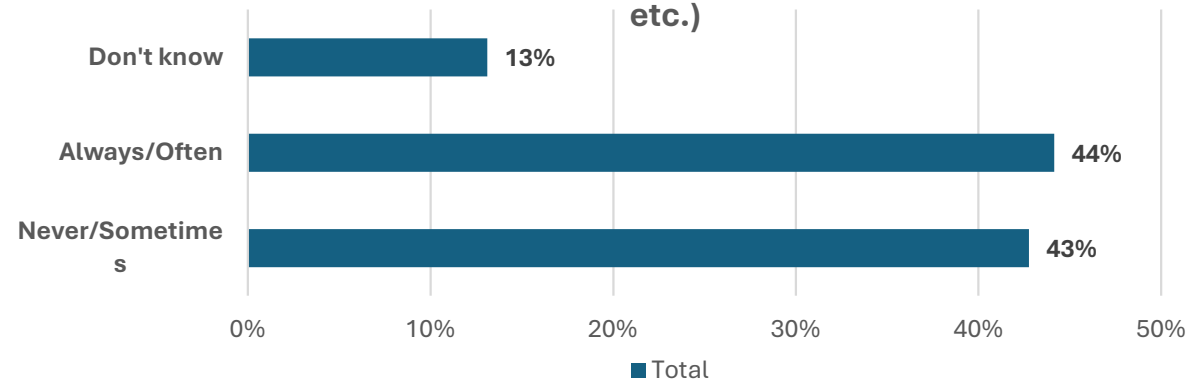
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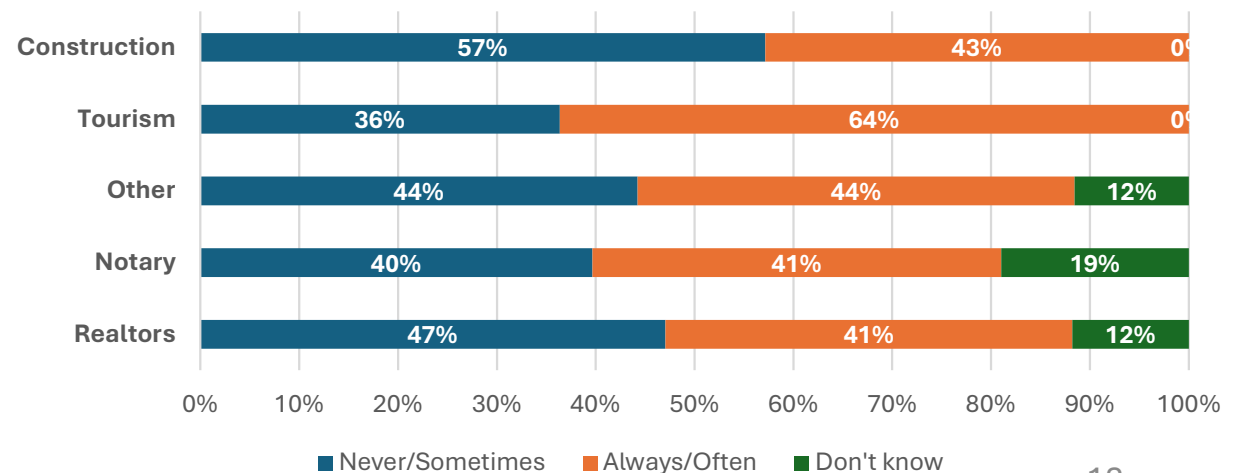
PROCESS EFFICIENCY

- Businesses are divided on the impact of institutional coordination on delays or problems with SCA services.
- 44% of companies state that they encounter delays and problems due to poor institutional coordination,
- while 43% state that this coordination has not caused delays in this regard.

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

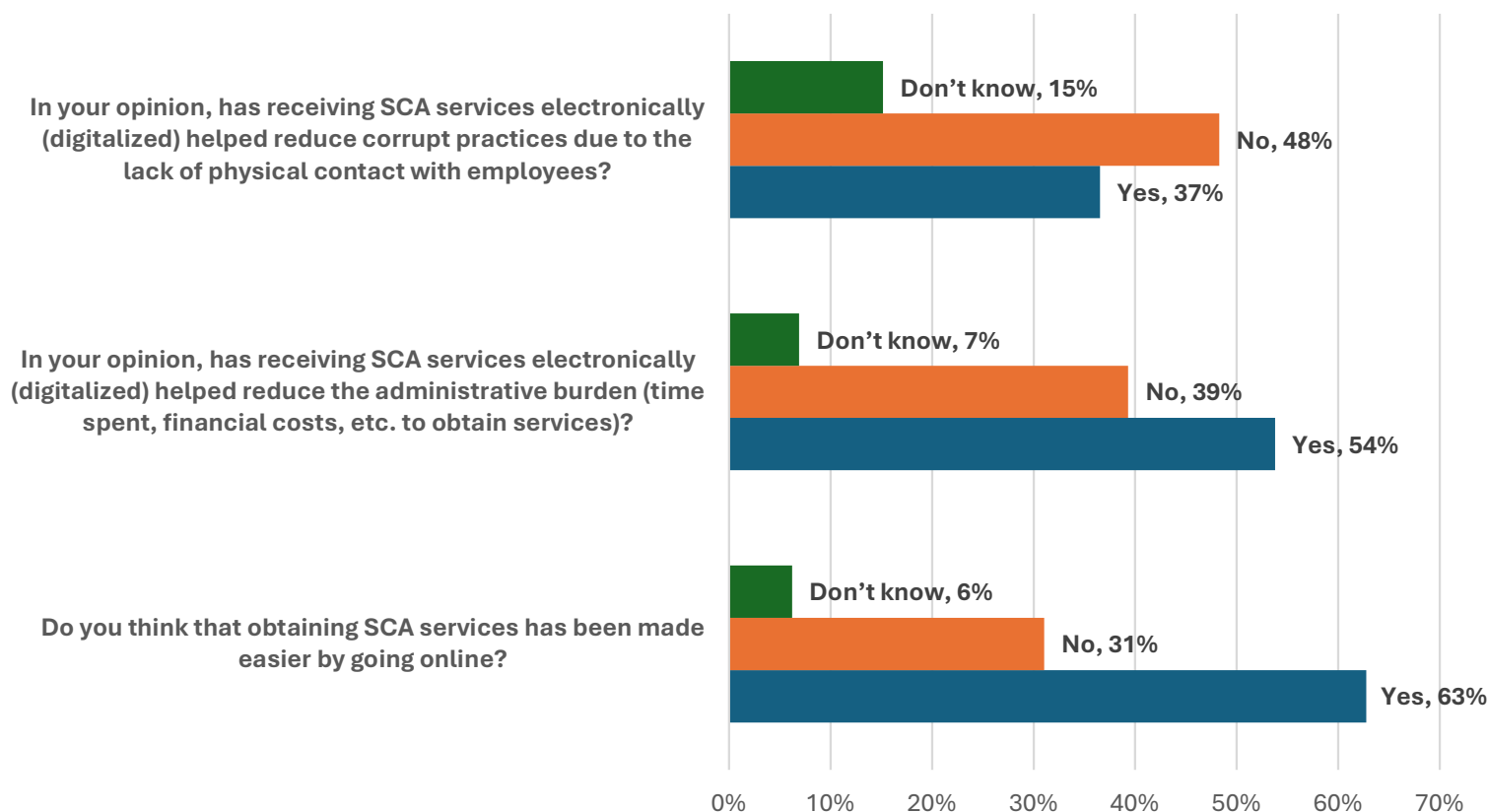


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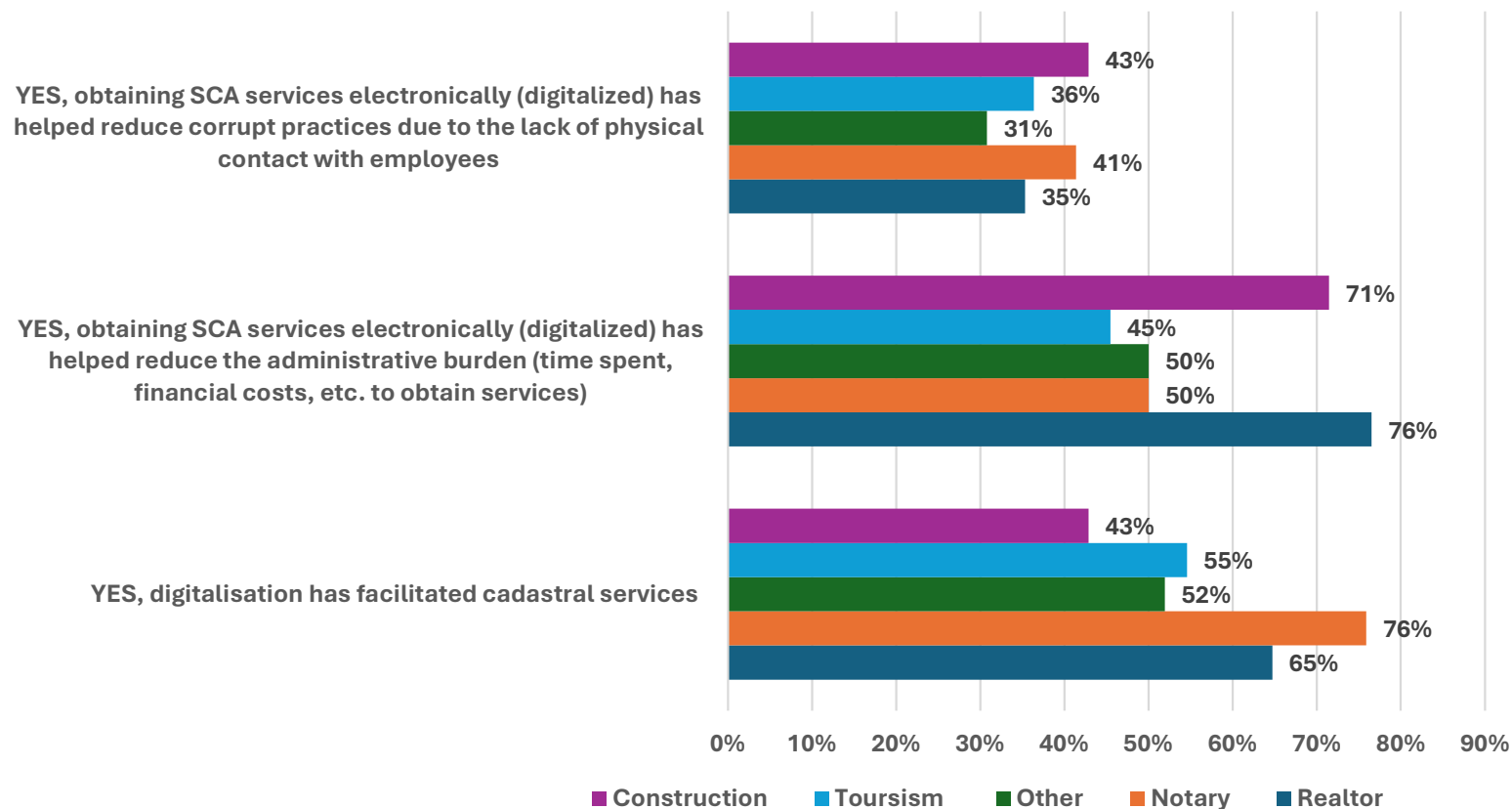
THE IMPACT OF DIGITALIZATION

- **EASE OF SERVICE** - Most companies appreciate the positive impact of digitalization, with 63% of them perceiving an easing of procedures and services.
- **ADMINISTRATIVE BURDEN** - Similarly, 54% of companies perceive a reduction in administrative burden because of this process.
- **CORRUPTION** - However, only 37% of companies believe that digitalization has had an impact on reducing corruption, indicating that this remains a still present concern.



THE IMPACT OF DIGITALIZATION

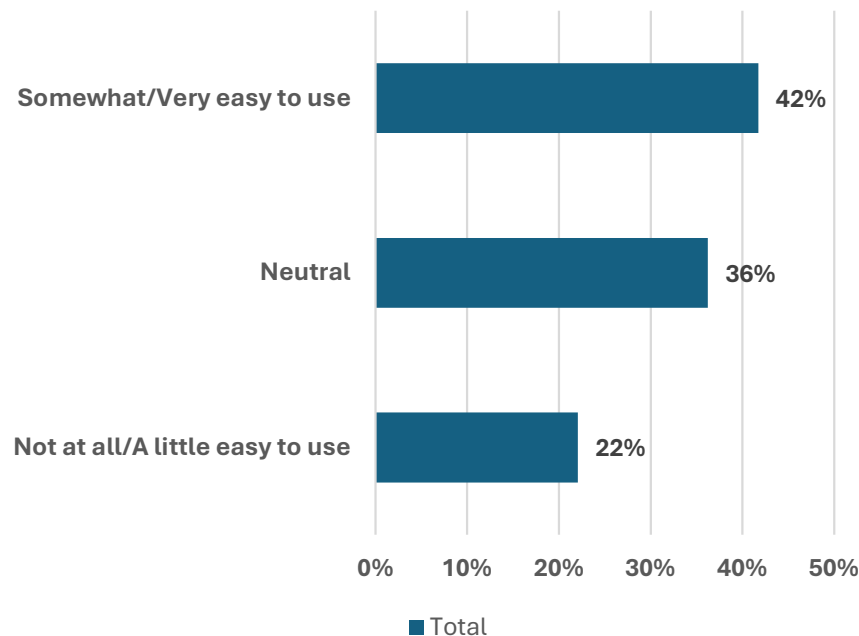
- Notaries (mostly 76%) - assess that the transition to online services has significantly facilitated the process of obtaining them.
- Realtors, most of them 76%, think that digitalization has led to a reduction in administrative costs.
- However, businesses perceive in a lower percentage that digitalization has contributed to the reduction of corrupt practices, indicating that this effect is still seen as limited.



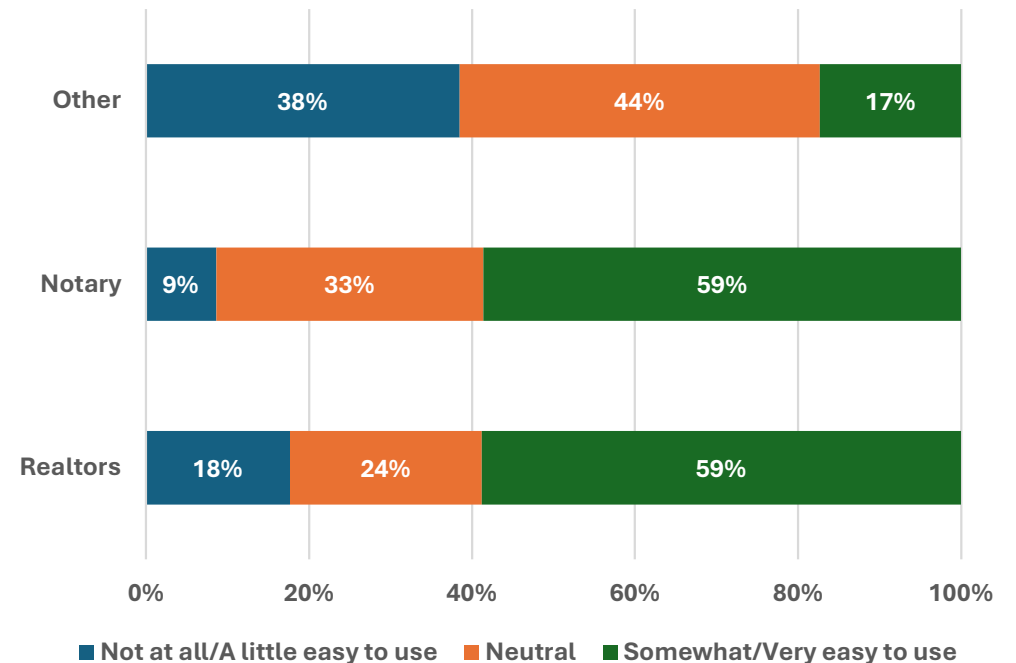
THE IMPACT OF DIGITALIZATION

- **ON EASE OF USE** - Real estate brokers and notaries, for the most part, assess that SCA's online services are easy to use.
- In contrast, other businesses tend to consider these services as somewhat difficult to use.

Rate the ease of use of online property services



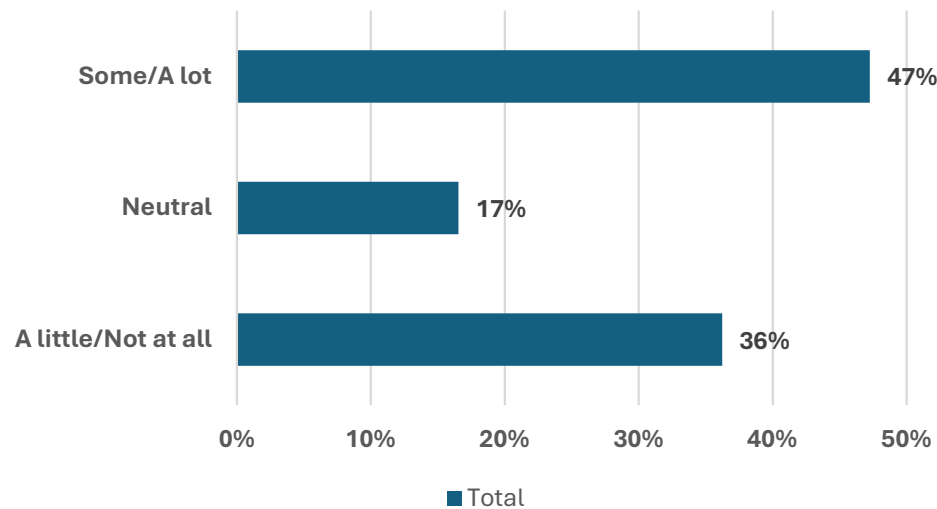
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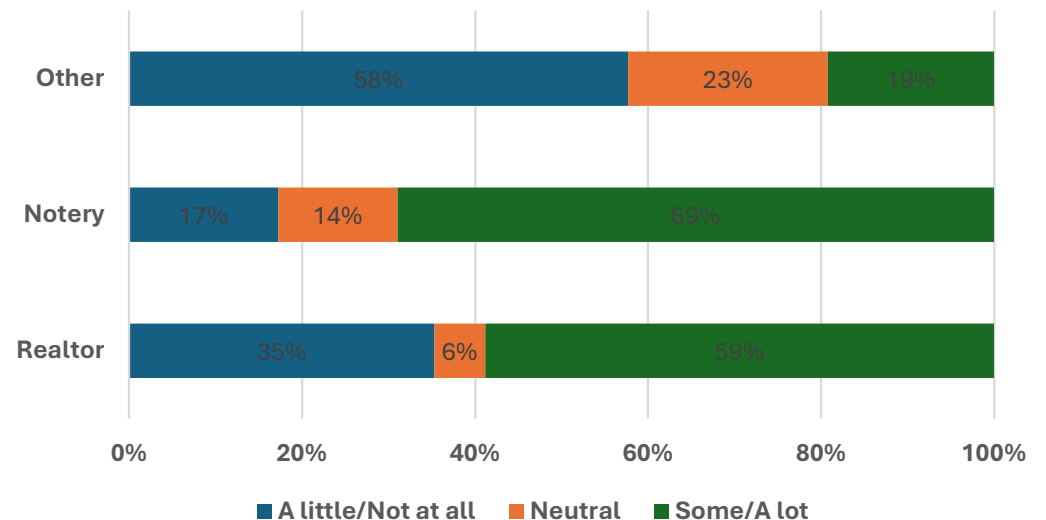
THE IMPACT OF DIGITALIZATION

- **ON THE CLARITY OF THE PROCEDURES** - Experts (Real Estate Brokers and Notaries), for the most part, assess that the application procedures are clear and can be followed even without the help of experts.
- In contrast, other businesses tend to consider these procedures as little or not at all clear.

How clear are the procedures for applying for a service at SCA, without the help of experts?



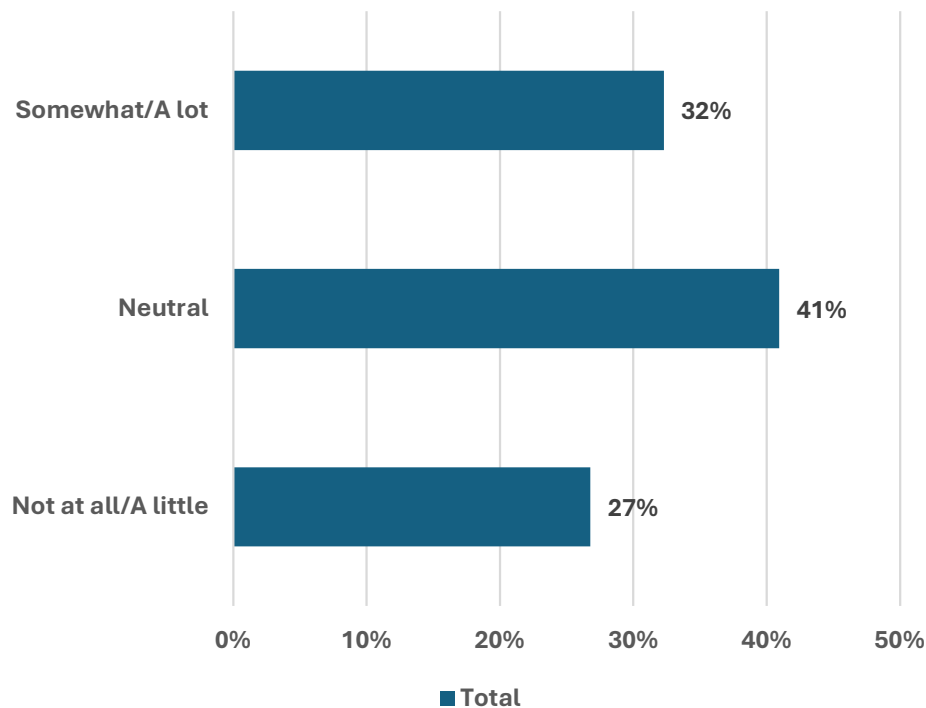
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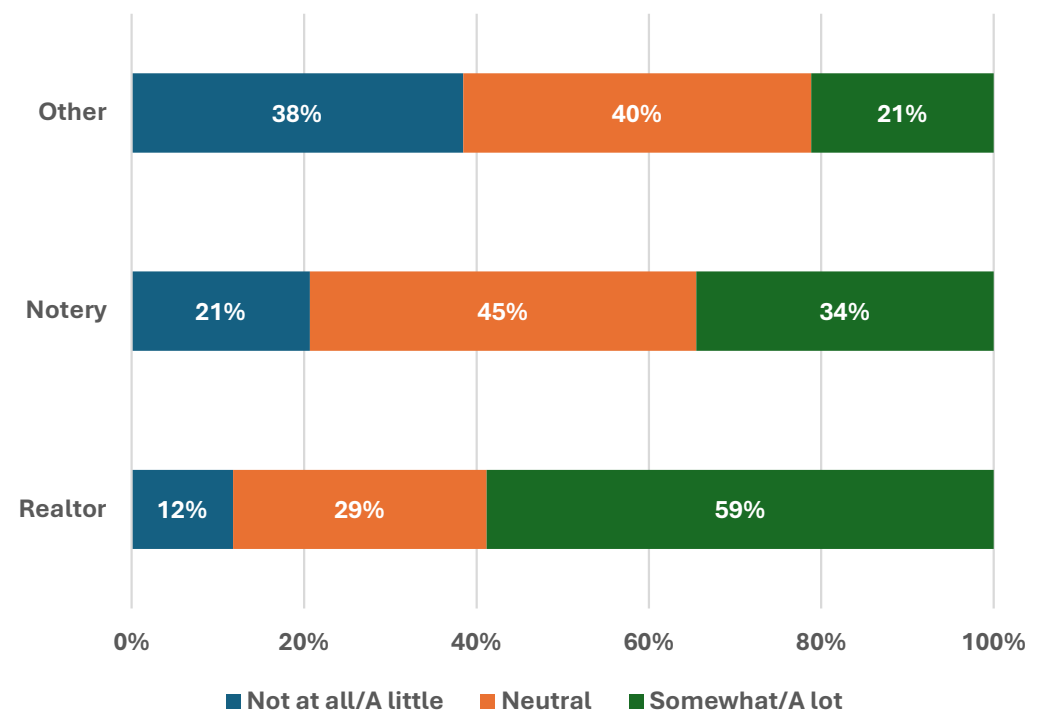
DATA QUALITY & LEGAL SECURITY

- **BUSINESSES REMAIN DIVIDED IN RESPECT OF THE ACCURACY OF DOCUMENTS, maps, etc.**
- Notaries and NPP generally consider the documentation received from the SCA to be accurate, a lower percentage in other businesses.

How accurate are the ownership documents, maps and information obtained from the SCA?



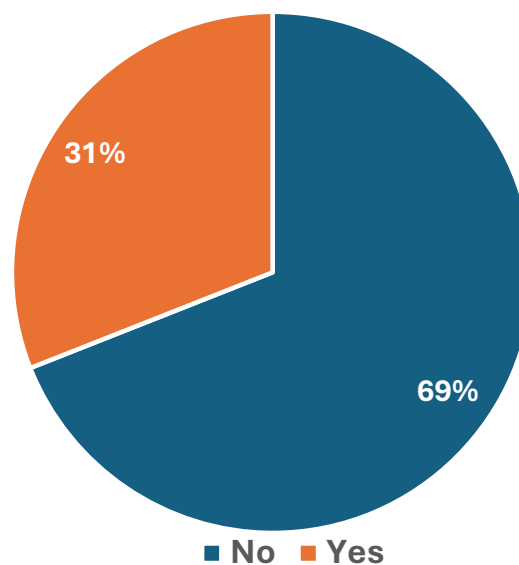
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DATA QUALITY & LEGAL SECURITY

- **On interaction with banks.** Only 3 out of 10 companies state that they have been rejected by banks due to incorrect title or documentation.

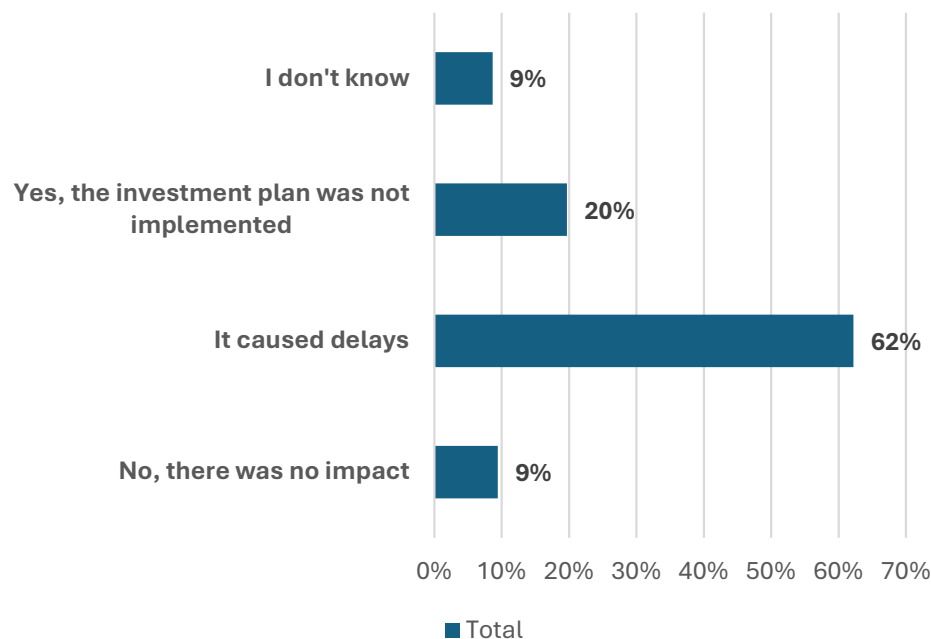
Has a bank ever rejected your collateral property due to incorrect title or documentation?



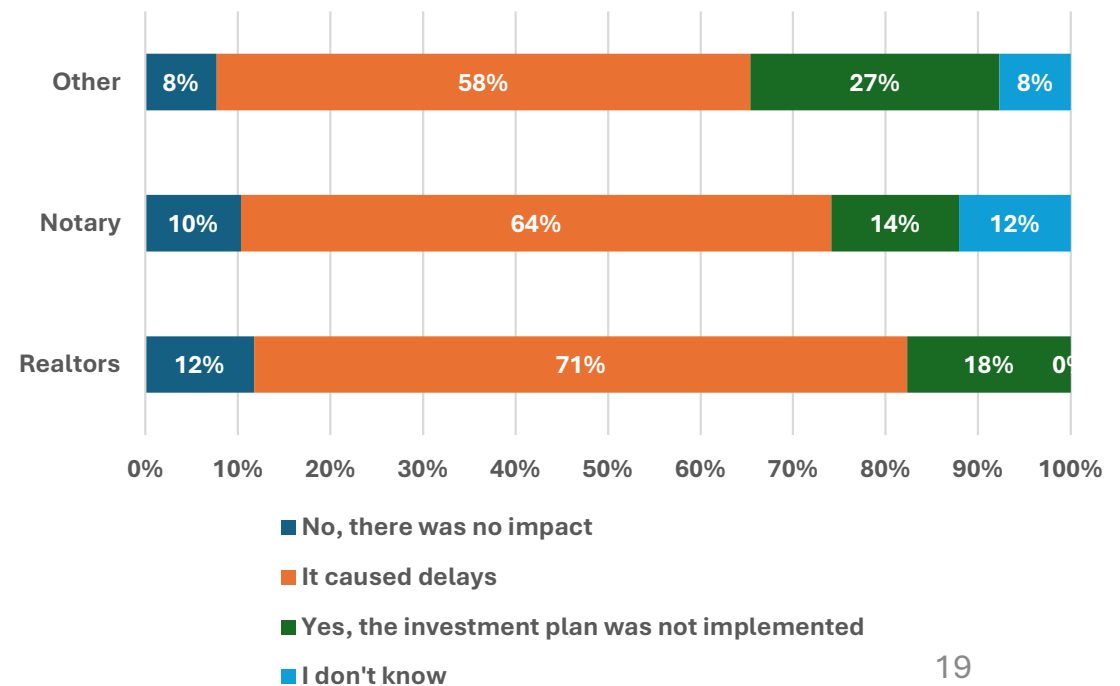
THE EFFECT OF SERVICES ON INVESTMENT DECISION-MAKING

- **DELAYS IN PROCESSING PROPERTY REGISTRATION** and inaccuracies in documentation by the SCA constitute an obstacle to the realization of investments, directly affecting the business climate and economic development.
- 62% of companies declare that they have encountered delays and 20% non-realization of investment plans due to registration processes or inaccuracies in documents by the SCA

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



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



EVALUATION OF SPECIFIC SERVICES

- **The most problematic services are** Final registration of new constructions; Registration of the merger or division of real estate and Online verification of the legal status of ownership.
- **The least problematic services are** Registration of lease/sublease contracts, Registration of sales contracts and Registration of mortgages for loan guarantees.

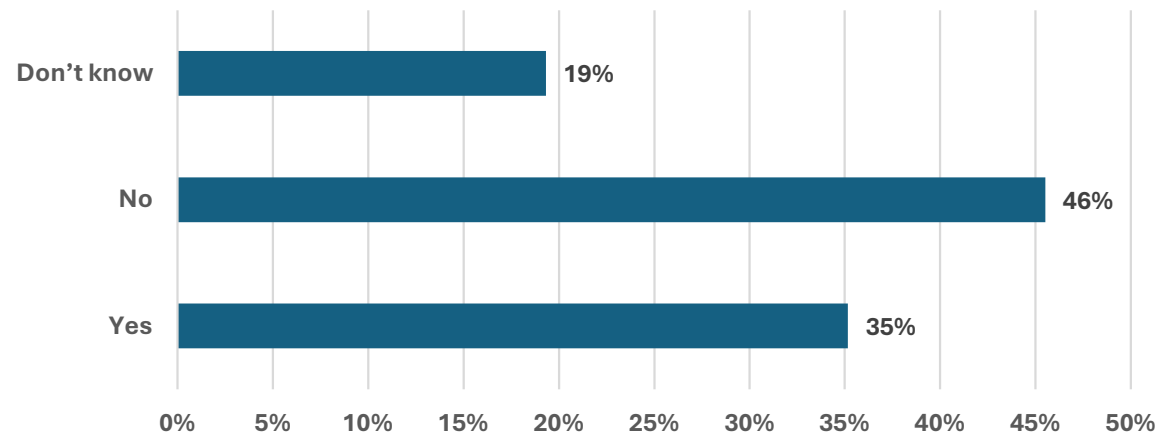
Cadaster services most commonly perceived as problematic



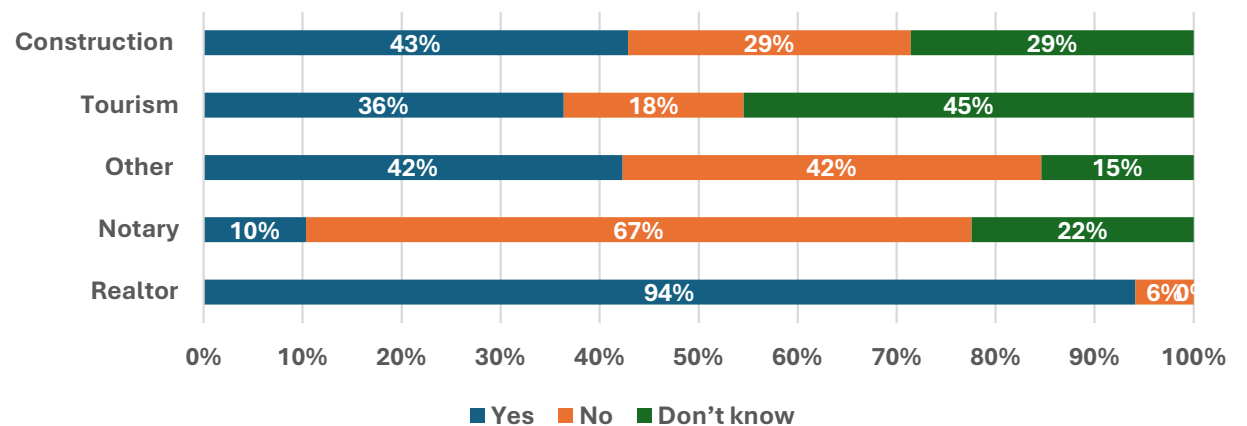
ON THE LEVEL OF ACCESS TO THE SCA DATABASE

- There is a demand (35% of companies) for expanding access to SCA services, beyond notaries, to other key actors, with the aim of increasing efficiency, speeding up processes and improving institutional coordination.
- Financial Institutions (Banks), Real Estate Brokers etc.

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):

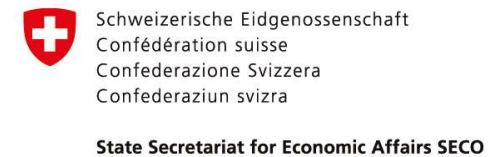


Do you think that besides notaries, other parties can also have access to the SCA database to verify in advance the status of your property (with your consent):



THANK YOU!

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