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ORYGINALNY ARTYKUŁ

Działania antykryzysowe w obszarze ksiąg wieczystych w państwach zrzeszonych w ELRA w reakcji na zagrożenia COVID-19 – wstępna analiza porównawcza (część I)

Marta Rękawek - Pachwiczewicz 

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[“Anti-crisis measures in the area of and mortgage registers in the countries associated in ELRA in response to the COVID-19 threats – preliminary study \(Part I\)”](#)

Abstract:

The author describes what anti-crisis measures have been taken in the real estate registers of the European Union Member States in connection with the COVID-19 pandemic, especially in the context of the important socially and economically important role they play in the real estate market. The study describes and analyse the results of the Special Measures COVID-19 in EU Land Registries survey conducted in 26 European countries that have representatives in the European Land Registry Association (ELRA) in Brussels.

The research mainly referred to the solutions they used in the sphere of organizational change, law or financial issues in connection with conducting anti-crisis policy. Due to the early and developmental stage of the pandemic, the research presented in the first part of the article is preliminary, and the announcement of their continuation in the interval of several months gives the opportunity to develop the topic in the second part of the publication. These studies should be deepened by comparing the direction of development of the organization and legislative changes affecting the area of and books in the chosen countries also with regard to the gradual return to regular work after the end of the pandemic and mechanisms to prevent the effects of the economic crisis arising as its result. The illustration and justification of the trend should be statistical data illustrating the work of registers and the resulting trend in real estate transactions and interest in the mortgage market, including traffic in starting bankruptcy procedures.



In the further part of the study, reference is made to the detailed solutions used in these countries, including the use of modern technologies, as an ally in the search for quick and effective solutions that enable the conduct of existing procedures with virtually no major changes.

In addition, a downward trend in the impact of applications for entry in the land books of most of ELRA countries that was recorded in property registers was described.

Then, organizational and legal solutions were assessed in Polish land and mortgage registers against a European background in order to come to the conclusion that the further process of computerization of land and mortgage registers should be quickly undertaken for implementation. This is due to the belief that the stability of land registers in European countries also depends on the degree of their computerization and the ability to work using an electronic procedure, based mainly on the digitization of land and mortgage register records and electronic documents.

Keywords: land registers, cooperation society, modern technologies, COVID-19 pandemic, countermeasures, computerization and digitization, interoperability.