

# Doing Business in the European Union 2020: Greece, Ireland and Italy



Comparing Business Regulation for Domestic Firms  
in **24** Cities in Greece, Ireland and Italy  
with **187** Other Economies

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# Doing Business in **GREECE**



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**W**hen an economy is ailing, public discourse about solutions usually focuses on changes to broad fiscal and monetary policies. Less examined are the nuts and bolts that hold the economy together, such as the regulations that determine how easily a business can be started and operated, the rules that set out and clarify property rights and facilitate the resolution of disputes, the efficiency with which goods can be imported and exported, and the rules that govern access to utility networks. When these fundamentals are insufficient, it hinders the intended effect of the more visible macroeconomic policies.

Recognizing the importance of getting business regulations right, the Greek government has taken significant action to improve the business environment, attract investment and set the country on a path of economic recovery from its decade-long crisis. Much progress is expected in the coming years, given the significant number of reforms currently underway, including an ambitious program to complete the restructuring of its land administration system. The country also prioritized judicial reforms—an area where it lags behind its EU peers—focusing on modernizing the courts and introducing new legislation to promote faster proceedings.

Greece has also been focusing on information technology improvements to increase efficiency and provide e-government services. In recent years, the country has

introduced several electronic platforms with different levels of success. For example, the implementation of an IT system in 2012, allowing traders to submit export customs declarations electronically, reduced the time exporters had to wait for approvals. Registering a business in Greece is now easier than anywhere else in the European Union, thanks to a one-stop-shop electronic platform that connects several government agencies. By contrast, the new online platform for the submission and review of building permit applications has not yet simplified the process for users. Several municipal officials noted it can be challenging to review plans and drawings on a single computer screen of inadequate size, so they sometimes ask applicants to re-submit documentation in hard copy. There have also been local initiatives to automate. Courts in Athens and Thessaloniki introduced electronic filing systems, but user uptake has been slower than expected, and, in Thessaloniki, users often face technical issues that render the system inoperable.

Creating an efficient, predictable and inclusive environment for businesses to grow and function effectively requires a coordinated effort by policy makers and implementers at all levels of government. The national government may take pains to design regulations that make it easier for entrepreneurs to start and operate a business, but how the regulations are implemented on the front lines determines success.

This report highlights the divergence in regulatory performance among six Greek cities and suggests ways to bridge the implementation gap and converge toward best regulatory practices in the five areas benchmarked.

## MAIN FINDINGS

### Greek entrepreneurs face different regulatory hurdles depending on where they establish their businesses

While many of the aspects of business regulation this report analyzes are nationally legislated, how a regulation is implemented, and the efficiency of public agencies vary substantially within the country.

It is easier for entrepreneurs to start a business in Alexandroupoli. Dealing with construction permits is more efficient in Larissa, thanks mainly to a more streamlined process to obtain preconstruction clearances and shorter wait times. Patra leads in the areas of getting electricity—due to a more reliable power supply and shorter waits for a new connection—and registering property, but it lags behind in construction permitting and contract enforcement. Thessaloniki stands out for its performance in enforcing contracts and is the runner-up in dealing with construction permits, but it ranks last in getting electricity (table 2.1). The different strengths of these six cities mean

TABLE 2.1 No single city excels in all five areas measured

City	Starting a business		Dealing with construction permits		Getting electricity		Registering property		Enforcing contracts	
	Rank (1–6)	Score (0–100)	Rank (1–6)	Score (0–100)	Rank (1–6)	Score (0–100)	Rank (1–6)	Score (0–100)	Rank (1–6)	Score (0–100)
Alexandroupoli	1	96.25	5	66.03	2	85.42	3	46.86	3	52.65
Athens	2	96.00	3	69.53	3	84.74	3	46.86	6	48.11
Heraklion	2	96.00	6	63.99	5	82.70	6	36.69	5	50.94
Larissa	2	96.00	1	70.85	4	84.44	2	47.09	2	55.38
Patra	2	96.00	4	69.09	1	88.11	1	47.77	4	51.32
Thessaloniki	2	96.00	2	70.13	6	81.29	5	44.68	1	57.83

Source: Doing Business database.

Note: The indicator scores show how far a location is from the best performance achieved by any economy on each Doing Business indicator. The scores are normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About Doing Business and Doing Business in the European Union 2020: Greece, Ireland and Italy."

they all have something to share with and learn from each other.

### Differences in the business environment across Greece highlight opportunities for cities to learn from each other

Starting a business is the only area measured in which the Greek cities show more homogeneous results. Recent reforms that streamlined the registration process, plus the rollout of digital tools, made the process more efficient than anywhere else in the European Union.

In the other four areas benchmarked, the significant disparities in regulatory performance among the six cities can help policymakers identify opportunities for improving administrative processes and building the capacity of local institutions (figure 2.1).

For example, trial time varies from a year and five months in Larissa to just under four years in Athens, perhaps predictably, given the higher caseload and larger backlogs at the local Single-Member First-Instance Court. However, among cities more similar in size, there is evidence that local judicial initiatives can improve efficiency. Thessaloniki has the second fastest trial time, at a year and eight months, despite being twice the size of Larissa, the fastest city. The relative efficiency of Thessaloniki's court is due largely to proactive case management and the adoption of bold practice guidelines. The court filed these guidelines with the Ministry of Justice and published them on the court website, making it a service charter of sorts. These rules on the court's operation, including provisions limiting the number of cases each judge can hear per year and adjudication time limits, are more ambitious than national standards.

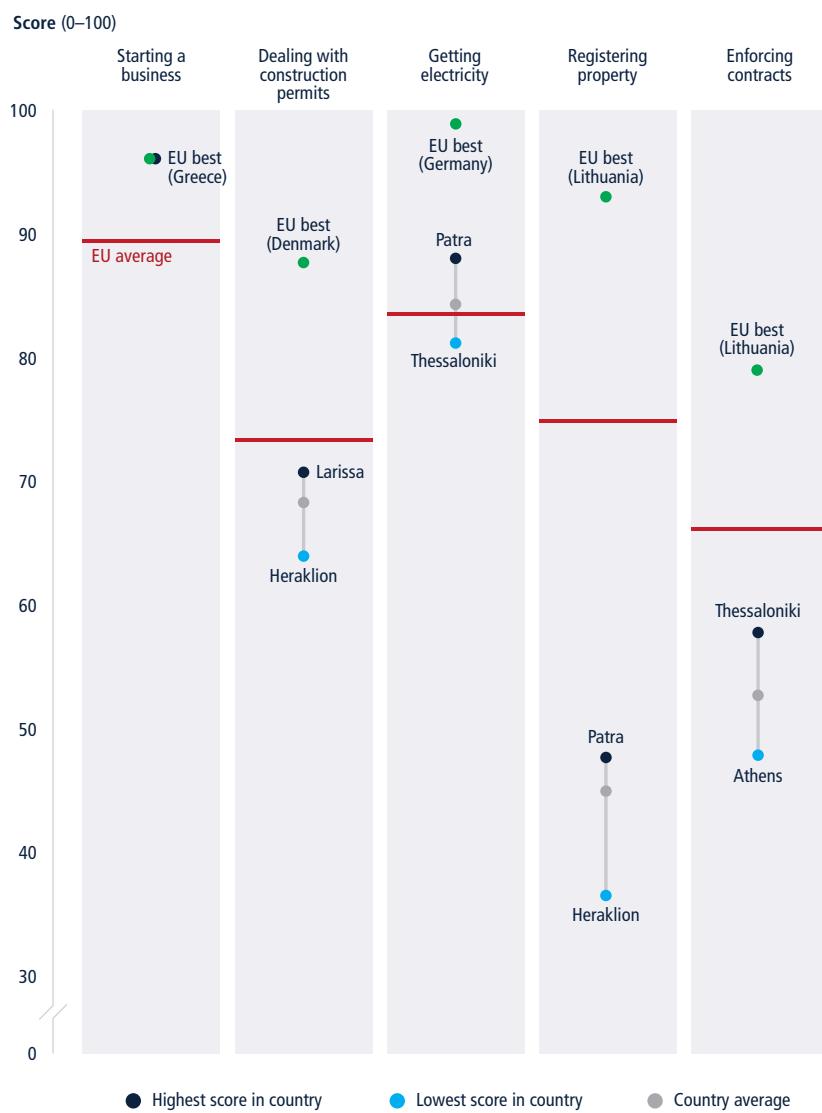
Obtaining construction permits is another area in which the cities' performance varies, which is unsurprising given that many construction-permitting requirements are under municipal

control. For example, obtaining a building permit for a simple warehouse in Thessaloniki takes merely 10 days, thanks to efficient coordination between the municipality and the public authorities that review applications, whereas obtaining the same permit takes nearly two months in Heraklion. Heraklion also struggles with longer wait times to

obtain clearances from the Archaeology Supervisory Authority. It takes between 10 and 12 days to obtain an archaeological clearance certificate in Athens, Patra and Thessaloniki, but it takes 6 weeks in Heraklion.

Similarly, the gap between the highest-ranking city and the lowest in terms

**FIGURE 2.1** There is significant variation in regulatory performance among Greek cities in all areas measured, except starting a business



Source: Doing Business database.

Note: The score shows how far a location is from the best performance achieved by any economy on each *Doing Business* indicator. The score is normalized to range from 0 to 100 (the higher the score, the better). The averages for Greece are based on data for the six cities benchmarked in the country. The averages for the European Union are based on economy-level data for the 28 EU member states. Other EU member states are represented by their capital city as measured by global *Doing Business*. For more details, see the chapter "About Doing Business and Doing Business in the European Union 2020: Greece, Ireland, Italy."

of getting electricity is almost seven points. Patra's score (88.11)—high enough to rank in the top 10 among EU member states—is better than Austria's. Meanwhile, Heraklion and Thessaloniki perform below the EU average. This variation in city performance stems mainly from differences in the efficiency of the connection process and in the reliability of the power supply. Obtaining an electricity connection takes 45 days in Alexandroupoli but nearly twice as long in Thessaloniki (83 days). In 2018, outages in Patra were three times less frequent than in Alexandroupoli and five times shorter in duration than in Larissa.

The most significant disparity between the cities in regard to the ease of registering property is the time it takes to register the transfer at the local mortgage/cadaster office. It takes 12 days in Patra and four months in Thessaloniki. Despite lagging in this indicator, Thessaloniki stands out on the quality of land administration index, where its score is almost three times the average of other cities. Thessaloniki is the only city in which not only are the cadaster survey and property registration complete, but the entire territory of the municipality has been digitally mapped. The city has a state-of-the-art website providing both spatial data infrastructure and a geographic information system (GIS) portal. These apparently contradictory results—between the lag time to register and the high quality of the registration process—are perhaps expected. As with any difficult reform that disrupts multiple interest groups, some things get worse before they get better. Thessaloniki is the city that has made the most progress in implementing the cadaster reform and in tackling the challenges it faces managing the transition.

## WHAT'S NEXT?

Eliminating unnecessary red tape and improving the effectiveness of bureaucracies can reduce the cost of doing business for local firms, enhancing their efficiency and their ability to compete abroad.

This report's review of the regulatory environment in Greece points to possible improvements (table 2.2). Some improvements could be achieved by replicating EU or global good practices, others by looking to domestic examples.

### **Adopting the good practices of the best performing Greek city in each area measured would propel Greece 18 places higher in the global Doing Business ranking**

An effective way forward is to promote the exchange of information and experience among cities, enabling underperforming ones to learn from those with higher rankings. Replicating more efficient processes developed by other cities within the country could produce significant efficiency gains without a need for major legislative changes.

And because Athens represents Greece in the *Doing Business* global ranking, improvements in this city would be reflected in the country's ranking. If Athens were to replicate the best performances recorded across the six cities in the areas of starting a business, dealing with construction permits, getting electricity, registering property and enforcing contracts, Greece would rise to 61 in the global ranking of 190 economies on the ease of doing business—18 places higher than its current ranking according to *Doing Business 2020* (figure 2.2).

Small administrative improvements can make a seemingly outsize difference to small firms, which don't have access to the resources and tools that larger businesses can bring to bear to achieve better and faster service from bureaucracies.

What regulatory changes in Athens could help drive such a jump in Greece's overall ranking? For one, if Athens reduced the time to enforce contracts to 815 days, as in Larissa, and reduced the cost to enforce contracts to 18.1% of the claim value, as in Patra, Greece would rise to a ranking of 59, ahead of the Netherlands. Similarly, if Athens made its electricity connection process as efficient as Alexandroupoli's and the power supply as reliable as Patra's, the country would place among the top 10 EU performers in this area. Making the construction permitting process as efficient as in Larissa would propel Greece more than 40 places higher in the corresponding ranking and past France and Austria.

The potential for cities to improve meaningfully extends beyond Athens. Most Greek cities could learn from the Thessaloniki municipality, for example, how to more efficiently process building permit applications. Obtaining a building permit in this city takes only 10 days, which is three times faster, on average, than in the other five cities. Similarly, the electronic database Athens and Patra use to conduct one-day checks before issuing tax clearance certificates for property transfers could serve as an example to other cities, such as Heraklion, where municipal employees take more than a month to determine if all bills have been paid by searching manually through paper files and receipts that go back 10 years.

### **Greece can also look to other EU member states for good practices to improve its business environment**

Even the adoption of the best practices found within Greece in registering property and enforcing contracts would still leave the country lagging most other EU member states. Looking beyond Greece's borders to other EU member states or to global good practices is another way to boost competitiveness on these indicators.

**FIGURE 2.2** If Athens adopted each city's best practices, Greece's global ranking on the ease of doing business would improve by 18 places, to 61



Source: *Doing Business* database.

Note: For the actual rank, Greece is represented by Athens. The hypothetical best ranks for the five regulatory areas shown are based on the best performances recorded among all six cities benchmarked within the country. Those ranks are used along with Athens's actual ranks for five other regulatory areas measured by *Doing Business* (getting credit, protecting minority investors, paying taxes, trading across borders and resolving insolvency) to calculate the hypothetical best rank for the overall ease of doing business.

To make registering property easier, Greece should conclude the implementation of the cadaster and also transition land records into a fully digital format to ensure the quality and accuracy of the cadaster databases. Greece could also consider making optional the involvement of the legal intermediaries (i.e., lawyers and notaries) who are currently necessary to transfer property. Portugal follows this practice, permitting land registry clerks to draft deeds on the spot at one-stop service desks dedicated to property-related transactions.

Greece could make enforcing contracts easier by making a more concerted effort to collect and use court-performance data to inform resource and workload allocations. Greek judges who currently

use pretrial conferences to help parties find common ground and to explore settlement options could draw inspiration from Florence's *Giustizia Semplice* model in their efforts to assess cases suitability for alternative means of dispute resolution. The country could also employ and optimize electronic tools, such as e-filing and electronic court management, to improve court operation today, with the view of introducing a comprehensive e-court system in the future.

TABLE 2.2 Potential opportunities for regulatory improvement in Greece

Regulatory area	Reform recommendations	Relevant ministries and agencies*	
		National level	Local and regional level
Starting a business	Promote online business registration	<ul style="list-style-type: none"> <li>• Greek Business Register (GEMI)</li> <li>• Unified Social Security Agency (EFKA)</li> </ul>	<ul style="list-style-type: none"> <li>• Chambers of Commerce and Industry</li> </ul>
	Expand online platform to include social security registration		
	In the longer term, introduce a unique business identification number		
Dealing with construction permits	Make fee schedules transparent and accessible and simplify the fee structure	<ul style="list-style-type: none"> <li>• Ministry of Environment and Energy</li> <li>• Ministry of Development and Investments</li> <li>• Ministry of Infrastructure and Transport</li> <li>• Technical Chamber of Greece (TEE)</li> <li>• Archaeology Supervisory Authority</li> <li>• Unified Social Security Agency (EFKA)</li> </ul>	<ul style="list-style-type: none"> <li>• Municipalities and Building offices</li> <li>• Regional fire departments</li> <li>• Regional/local police departments</li> <li>• Local archaeology supervisory authorities</li> <li>• Local cadaster offices</li> <li>• Local boards of architecture</li> </ul>
	Review whether certain preconstruction requirements can be eliminated		
	Consolidate preconstruction approvals		
	Enhance the existing electronic building-permitting system		
	Introduce stricter qualification requirements for professionals who review building permit applications		
	Introduce mandatory liability insurance requirements to cover builders and architects in the event of structural defects		
Getting electricity	Identify opportunities to simplify requirements	<ul style="list-style-type: none"> <li>• Regulatory Authority for Energy (RAE)</li> <li>• Hellenic Electricity Distribution Network Operator (DEDDIE)</li> </ul>	<ul style="list-style-type: none"> <li>• Municipalities</li> </ul>
	Introduce an online platform to apply and track application status		
	Introduce a geographic information system (GIS) for the electricity distribution network		
	Enhance the reliability of supply		
	Allow paying the connection fees in installments		
Registering property	Continue and conclude implementation of the cadaster	<ul style="list-style-type: none"> <li>• Hellenic Cadastre</li> <li>• Ministry of Justice</li> <li>• National Tax Authority</li> </ul>	<ul style="list-style-type: none"> <li>• Mortgage offices</li> <li>• Cadaster offices</li> <li>• Municipalities</li> </ul>
	Address Hellenic Cadastre staffing issues in order not to discourage cadaster reform implementation		
	Digitize cadastral maps and property deeds into a consistent format, in a searchable database to ensure quality and accuracy and to enable electronic registration		
	Introduce standardized contracts for property transfers		
	Consider setting up a separate and specific mechanism to handle complaints regarding Hellenic Cadastre services		
	Introduce a specific compensation mechanism for erroneous transactions		
Enforcing contracts	Consider introducing initiatives to clear historical backlogs	<ul style="list-style-type: none"> <li>• Ministry of Justice</li> </ul>	<ul style="list-style-type: none"> <li>• Local First-Instance Single-Member Court</li> </ul>
	Review courts' staffing needs and consider temporary staffing options to help the most congested courts clear backlogs		
	Consider enhancing case assignment to better balance workloads		
	Actively manage the pretrial phase and encourage alternative dispute resolution (ADR)		
	Introduce a dedicated commercial court or division and provide judges the tools to specialize on commercial matters		
	Enhance electronic tools to improve court operation and case management for judges		
	Consider means to lower the cost and shorten the duration of enforcement		

\*The list includes the main ministries and agencies relevant to each regulatory area, but others might also be implicated.

Note: All reform recommendations are detailed at the end of the respective indicator section.

# 1. Starting a Business

Small and microenterprises are the backbone of the Greek economy. Unsurprisingly, simplifying start-up requirements, which are often the first government regulations entrepreneurs must comply with, has been a focus of the government's reform efforts in recent years. Greece now has a one-stop shop and online platform to help businesses incorporate. The impact of these reforms may show their effects in the coming years. A lot, however, will depend on creating a favorable business environment beyond the start-up phase so businesses can grow, create jobs and ramp up innovation.

## Starting a business in Greece is easier than elsewhere in the European Union

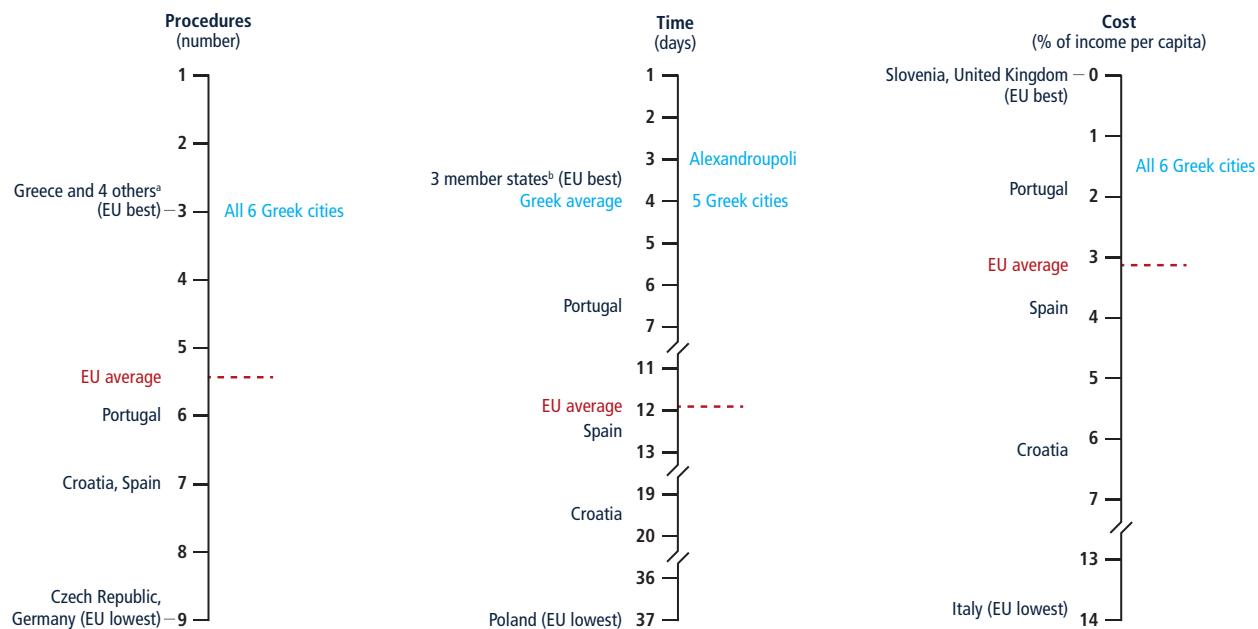
Greece regulates the business start-up process using only three procedures

(figure 2.3). Only four other EU member states—Estonia, Finland, Ireland and Slovenia—manage to achieve this, as well. Greek entrepreneurs wait about four days to start a business and pay the equivalent of 1.5% of income per capita, less than half the EU average. For EUR 250 (or less, if done online) entrepreneurs can register directly with the commercial registry without having to hire professional intermediaries. By law, the minimum amount to be deposited in cash, before incorporation, as paid-in capital, is a symbolic EUR 1.<sup>1</sup>

The process wasn't always so easy. Starting a business in Greece used to require visiting several government offices, completing 15 procedures, filling out numerous forms, waiting more than a month and paying fees totaling

more than 20% of income per capita. To be able to register their companies, Greek entrepreneurs also had to make a bank deposit equal to more than 100% of income per capita.<sup>2</sup> This started to change in 2008, with Law 3661/2008, which reduced the minimum capital requirement and shortened the time needed for publication of the incorporation announcement for limited liability companies. The registration process was further streamlined in April 2011, when Greece implemented an electronic platform (G.E.MI) connecting several government agencies.<sup>3</sup> One year later, Law 4072/2012 introduced a new, simpler and more flexible corporate form—the Private Company (IKE)—with a paid-in minimum capital requirement of only EUR 1. Registration costs were lowered again in 2014. In addition,

**FIGURE 2.3** Starting a business in Greece is relatively fast and inexpensive, compared to EU peers



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states.

<sup>a</sup>Estonia, Finland, Ireland and Slovenia.

<sup>b</sup>Denmark, Estonia and the Netherlands.

enhanced information-sharing between the Tax Authority and the Chamber of Commerce eliminated the requirement for entrepreneurs to obtain a separate tax clearance in 2016.<sup>4</sup> Chamber of Commerce officials can now check directly with the Tax Authority to determine whether company founders have outstanding taxes to pay at the time of registration.

Hand in hand with simplification came electronic services. At first, the online company registration portal was accessible only to G.E.MI representatives and notaries. In 2018, access was granted to the public. Today, an entrepreneur can access the portal<sup>5</sup> using an electronic ID or personal access code from the tax authority and register a business without leaving the office or exchanging any paperwork. Registration fees are 30% lower for those who take advantage of the online services.<sup>6</sup>

### **Entrepreneurs need to follow only three procedures and wait merely four days to register a business**

In Greece, starting a business anywhere in the country requires the same fees and the same three procedures, which take three or four days to complete (table 2.3).

The first step when starting a business in Greece is to submit the application for registration and the incorporation documents online or in person at the local Chamber of Commerce and Industry's one-stop shop. Entrepreneurs can use either standard or customized incorporation documents.<sup>7</sup> All information provided is automatically shared among the public agencies involved and, within a day or two<sup>8</sup>—sooner with online applications—the business founders receive confirmation of commercial registration (the so-called “announcement of establishment,” which includes the company registration, or G.E.MI, number and the taxpayer/VAT number). The announcement is issued in digital form if the application was submitted online. Along with

**TABLE 2.3 Starting a business anywhere in Greece takes 4 days or less and the equivalent of 1.5% of income per capita**

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of income per capita)
Alexandroupoli	1	96.25	3	3	1.5
Athens	2	96.00	3	4	1.5
Heraklion	2	96.00	3	4	1.5
Larissa	2	96.00	3	4	1.5
Patra	2	96.00	3	4	1.5
Thessaloniki	2	96.00	3	4	1.5

*Source:* Doing Business database.

*Note:* Rankings are based on the average score for the procedures, time, cost and paid-in minimum capital associated with starting a business. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter “About Doing Business and Doing Business in the European Union 2020: Greece, Ireland and Italy.”

the announcement, the entrepreneur receives signed copies of the company statute and temporary login credentials to access the portals of the business registry and tax authority. The Unified Social Security Agency (EFKA) is automatically informed of the company's establishment via the G.E.MI platform.

The next step is to visit the local EFKA office to register the company manager. Registering other members of the new company is optional.<sup>9</sup>

Additionally, Greek companies need a company seal, which can be purchased from third-party suppliers. Seals are necessary especially when dealing with commercial banks for applications for loans, mortgages or certificates of share issuance (figure 2.4).

## **WHAT CAN BE IMPROVED?**

Given the considerable number of improvements introduced in the business registration process in recent years, continuous outreach campaigns familiarizing private sector stakeholders with the reformed processes are essential to ensure the full adoption of the new regulations by the business community. Going forward, the country could consider the following areas of possible improvement.

### **Promote online business registration**

Thanks in part to government incentives, such as offering online registration at substantially lower fees than paper-based registration, the share of businesses that register online is growing in

**FIGURE 2.4 How does the business registration process work in Greece?**



*Source:* Doing Business database.

Greece. However, most applications for registration are still received in person at the Chambers' one-stop shops.

To further increase adoption of online registration, the government should continue its public information campaign emphasizing its benefits and should continue to educate stakeholders and reassure them about the validity of electronic data. Local Chambers of Commerce and Industry could support these efforts.

Most countries that successfully transitioned to a fully electronic registration system first encouraged its use for a few years, and then, once adoption was high, discontinued the paper-based system. One such country is New Zealand, which progressively moved to an exclusively online system more than a decade ago. While continuing the paper-based system, it offered online registration at substantially lower fees and with a guaranteed time limit. (Registration can be completed within 24 hours.) Once use of the online registration system reached a significant level, New Zealand made online registration mandatory and phased out paper-based registration.

Similarly, electronic filing has become virtually universal in the United Kingdom. The share of new companies registered online grew sharply in the first few years, rising from around 25% in 2001—the year online registration was introduced—to 95% in 2009 and 98% in 2013.<sup>10</sup> Entrepreneurs who prefer to visit the Companies House in person are invited to use computer terminals on premises to register electronically.

#### ***Expand online platform to include social security registration***

Currently, the Unified Social Security Agency (EFKA) receives information about the newly established company via the electronic platform G.E.MI. However, the company representative needs to visit the local EFKA office in person to complete the registration and ensure the company's capacity as an employer.

The Chamber of Commerce and Industry is currently expanding the capabilities and interoperability of its G.E.MI platform with the view of creating a single, consolidated online user interface. Because of these ongoing efforts, entrepreneurs should soon be able to register with EFKA online.

Slovenia offers an aspirational example: thanks to interconnectivity between the systems of different agencies, a single online platform (e-Vem) allows entrepreneurs to register with the business registrar, the statistical office, the tax authority and the health institute in a single step.

#### ***In the longer term, introduce a unique business identification number***

Newly created companies in Greece today receive a separate ID number from each agency involved in business registration. Issuing a single, unique ID number could facilitate information sharing across agencies. This is already the practice in neighboring Bulgaria, where the business registration authority generates a unique business ID number for tax, statistical, social security and other registration purposes.

Greece could follow suit. Introducing a single business ID number for all interactions with government agencies would facilitate compliance checks throughout the life of a company, as well as free companies from the administrative burden of submitting information multiple times to different agencies. Norway has taken this a step further: since 2005, it has imposed a legal obligation on all public authorities requiring them to use the data in the Central Coordinating Register for Legal Entities instead of asking businesses to resubmit these data.<sup>11</sup>

One common approach to implementing such a reform is to assign a unique ID number at the time of business registration that is then reused by other authorities, such as the tax authority or social security agency. Another approach, used

in Norway, is to assign entrepreneurs a unique ID number before they proceed to register their business. The ID number and the identifying information are then made available to all agencies involved in the registration process. Regardless of the approach, the reform does not necessarily require introducing an entirely new system of ID numbers. For example, the Belgian government simply converted the old VAT ID number into a company number.<sup>12</sup>

Introducing a common ID number for businesses requires a common database, interoperable systems and mapping, and the conversion of existing identifiers. The process is relatively complex and cost-intensive. Nonetheless, a growing number of countries have introduced common ID numbers to increase efficiency in the public sector and reduce the administrative burden on businesses.

## 2. Dealing with Construction Permits

The construction industry is one of the main economic drivers in an economy. In the European Union, it contributes about 9% of overall gross domestic product and provides 18 million direct jobs.<sup>13</sup> While investment in Greece's construction sector has not recovered to the level it achieved prior to the recession, it has been steadily increasing. Projected to reach an annual growth rate of 4.7% by 2022, such investment is expected to help clear the country's infrastructure backlog, which grew significantly during the multiyear recession.<sup>14</sup>

Having a smooth process for obtaining building permits matters. Studies have shown that long delays in receiving permits can lead to higher transaction costs and fewer construction projects.<sup>15</sup>

But it is not always easy to find the right balance between safety and efficiency in construction regulation. Overly complex regulation may push construction into the informal sector, undermining their intent. The challenge for governments is to create prudent rules that ensure safety, without needlessly hindering developers.

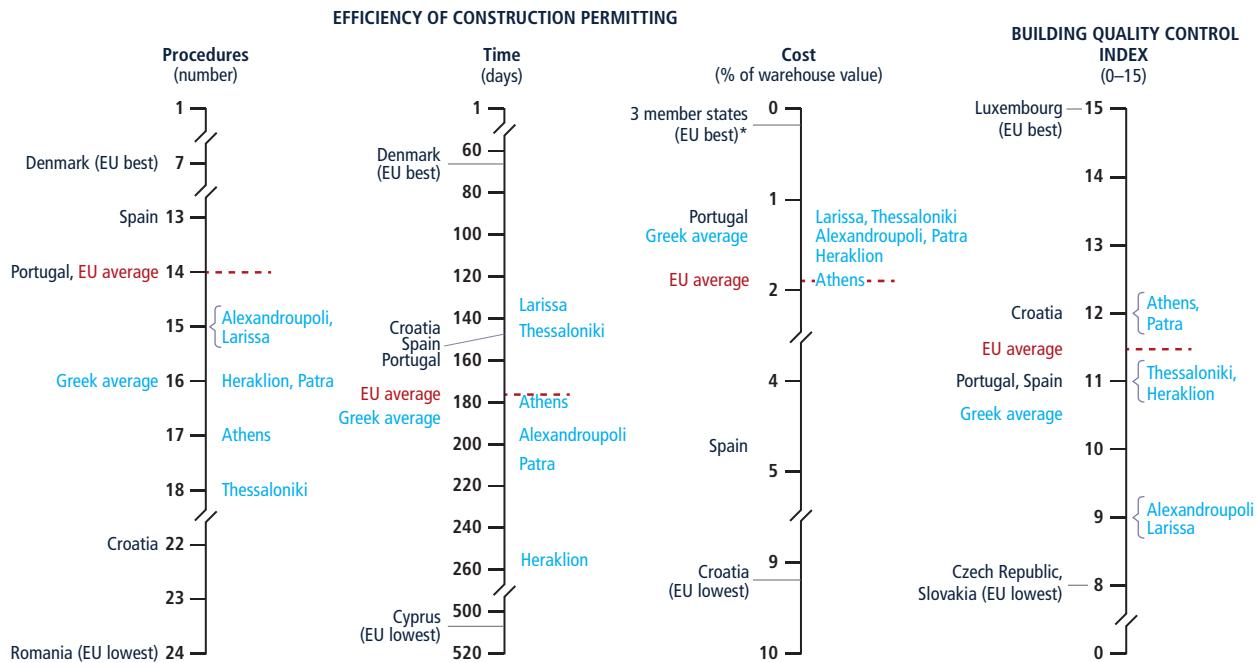
### Construction permitting is inexpensive but could be more efficient

On average, an entrepreneur completes 16 procedures to deal with construction permits in Greece over 187 days, at a cost of 1.4% of the warehouse value. The process is slightly slower than the average for EU member states, which is 176.5 days, but it is much less expensive than the average cost for EU member states,

which is 1.9% of the warehouse value (figure 2.5). In fact, in Spain, construction-permitting costs more than three times as much as it does in Greece, and in Croatia, more than six times as much.

More than half of the time spent dealing with construction permits across Greek cities goes to obtaining the no fewer than nine approvals required before construction can start, including the building permit itself and submitting commencement notifications (figure 2.6). In fact, builders must go through anywhere from nine pre-construction formalities in Larissa to 12 in Alexandroupoli, Athens and Thessaloniki, whereas the average EU member state requires only seven. In Belgium and Portugal, a builder needs only four approvals before starting construction.

**FIGURE 2.5** It is relatively inexpensive to deal with construction permits in Greece

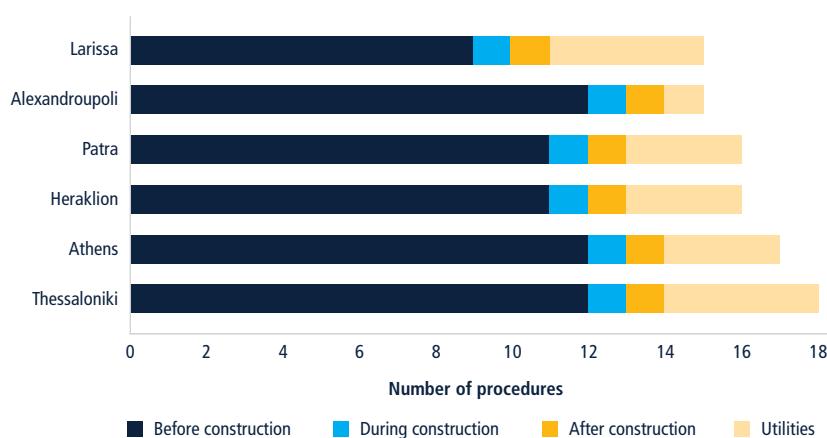


Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Greece are based on the six cities benchmarked. Other EU member states are represented by their capital city as measured by global Doing Business.

\*The Czech Republic, Estonia and Slovakia.

**FIGURE 2.6** Preconstruction approvals account for about 70% of the total number of steps required to deal with construction permits in Greece



Source: Doing Business database.

In Greece, an entrepreneur must first obtain proof of ownership, a cadastral extract and a cadastral plan from the local Cadastre office. They must also hire a private firm to prepare a topographical survey map, which, together with the approved building terms, provides the specifications of what can be built on the land plot. Approval of the active fire protection study from the regional fire department is also needed, as is approval of the project from the Board of Architecture and proof of advanced payment from the Unified Social Security Agency (EFAKA). Most cities require an archaeological clearance certificate as well.

Once all the pre-approvals have been obtained, an entrepreneur can apply for an initial building permit/approval from the municipality. At this stage, the builder's architect submits general drawings (i.e., the conceptual design) of the building, including the diagram of the coverage and structure, the topographical survey map, the land use certificate and proof-of-ownership documents. The initial permit/approval does not allow the builder to start construction. That permit is only valid for one year, during which the builder must submit the inception design, including the detailed engineering studies (e.g., structural, electrical, mechanical, plumbing). While the initial

permit/approval is now optional under Law 4495/2017, most companies still choose to go through the process because it saves time later when obtaining the actual building permit, particularly if any legal claims or issues arise.<sup>16</sup>

The responsibility for quality control during and after construction resides with a supervising engineer. As a result, there are few interactions with any local authority during and after the construction process, except for a foundation inspection and a final inspection from the Board of Building Inspectors, which are regulated nationally.<sup>17</sup>

### Builders in Larissa face less red tape and shorter wait times

Although the construction permitting system in Greece is regulated nationally under Law 4495/2017, differences in implementation at the local level prevail. It is easiest to deal with construction permits in Larissa, where it takes 133 days and costs 1.2% of the warehouse value (table 2.4). The process is most difficult in Heraklion, where it takes almost twice as long and costs 25% more.

Larissa is also the city that requires the fewest number of procedures, along with Alexandroupoli. In Larissa, a 2008 ministerial decision<sup>18</sup> defined only the city center as being of archaeological interest. Since the warehouse used for the *Doing Business* case study would be built on the city's periphery, it is outside the area of archaeological interest. Therefore, Larissa is the only city that does not require a site inspection and a subsequent clearance from the Archaeology Supervisory Authority, nor a notification to the Authority before the commencement of works. In Alexandroupoli, the Municipal Water Supply and Sewerage Service does not conduct a site inspection of the owner's connection works, as other cities do. Instead, it is the responsibility of the contractor to ensure that the connection works on the owner's private land have been done properly.

**TABLE 2.4** Dealing with construction permits is easier in Larissa and more difficult in Heraklion

City	Rank	Score (0–100)	Procedures (number)	Time (days)	Cost (% of warehouse value)	Building quality control index (0–15)
Larissa	1	70.85	15	133	1.2	9
Thessaloniki	2	70.13	18	146	1.2	11
Athens	3	69.53	17	180	1.9	12
Patra	4	69.09	16	209	1.4	12
Alexandroupoli	5	66.03	15	196	1.4	9
Heraklion	6	63.99	16	255	1.5	11

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with dealing with construction permits, as well as for the building quality control index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About Doing Business and Doing Business in the European Union 2020: Greece, Ireland and Italy."

On the other hand, construction-permitting takes 18 procedures in Thessaloniki, the only city where local authorities require a preliminary feasibility verification by the water company before construction to ensure the building can be connected to a local water supply and sewerage network. This extra step in Thessaloniki is in addition to the more detailed verification done by the water companies of all the cities at the time when an owner applies for a water and sewerage connection *after* construction is completed. Moreover, Thessaloniki and Alexandroupoli are the only cities where, if construction requires occupying the pavement (as it does in the *Doing Business* case study), the local authorities

must issue a separate permission before construction begins.

In Heraklion and Patra, where 16 procedures are required, the municipality does not need to be notified before construction commences (table 2.5).

Not only does Larissa require the fewest procedures to deal with construction permits, it also issues them more quickly, at 133 days. Not involving the Archaeology Supervisory Authority speeds things up in Larissa, but approval from the Board of Architecture only takes 18 days there, whereas the process takes up to 45 days in Athens. In all cities, the Board of Architecture, made up of representatives

from various agencies such as the Building Office, the municipality, and the Technical Chamber of Greece, meets every two weeks. In Athens, however, board members have much heavier workloads, hence it takes longer to obtain their approval.

The time to deal with construction permits is slowest in Heraklion, where obtaining the building permit takes nearly two months. Entrepreneurs who frequently apply for building permits in Heraklion have pointed to administrative inefficiencies at the Municipality's Building Office, including heavy workloads and a shortage of staff. In fact, entrepreneurs noted that Heraklion's local Archaeology

**TABLE 2.5 Builders in Alexandroupoli and Larissa need to comply with fewer formalities to deal with construction permits**

Procedure	Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki
1. Obtain proof of ownership, cadastral extract and cadastral plan	Yes	Yes	Yes	Yes	Yes	Yes
2. Obtain topographical survey map	Yes	Yes	Yes	Yes	Yes	Yes
3. Submit a petition for an archaeological clearance certificate	Yes	Yes	Yes	n.a.	Yes	Yes
4. Obtain archaeological clearance certificate	Yes	Yes	Yes	n.a.	Yes	Yes
5. Obtain approval of project from the Board of Architecture	Yes	Yes	Yes	Yes	Yes	Yes
6. Obtain active fire protection approval	Yes	Yes	Yes	Yes	Yes	Yes
7. Obtain preliminary verification by the water company on the feasibility of the project	n.a.	n.a.	n.a.	n.a.	n.a.	Yes
8. Obtain proof of advanced payment from the Unified Social Security Agency (EFKA)	Yes	Yes	Yes	Yes	Yes	Yes
9. Request and obtain initial permit/approval from the municipality	Yes	Yes	Yes	Yes	Yes	Yes
10. Request and obtain building permit from the municipality	Yes	Yes	Yes	Yes	Yes	Yes
11. Notify the Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation	Yes	Yes	Yes	n.a.	Yes	Yes
12. Obtain stamp from the police on the final building permit	Yes	Yes	Yes	Yes	Yes	Yes
13. Obtain permission to commence construction; notify the municipality of commencement of works	Yes	Yes	n.a.	Yes	n.a.	Yes
14. Request and obtain foundation work inspection	Yes	Yes	Yes	Yes	Yes	Yes
15. Receive final inspection from Board of Building inspectors and receive completion certificate	Yes	Yes	Yes	Yes	Yes	Yes
16. Apply for water and sewage connection	Yes	Yes	Yes	Yes	Yes	Yes
17. Receive inspection by the water company	n.a.	Yes	Yes	Yes	Yes	Yes
18. Receive inspection by the water company on owner's connection works and pay connection fees	n.a.	n.a.	n.a.	Yes	n.a.	n.a.
19. Obtain water and sewage connection	Included in procedure 16	Yes	Yes	Yes	Yes	Yes

Source: *Doing Business* database.

Supervisory Authority also has a staff shortage. While it takes anywhere from 10 to 12 days to obtain the archaeological clearance certificate in Athens, Patra and Thessaloniki, it takes over six weeks in Heraklion.

Thessaloniki stands out as the most efficient municipality in dealing with building permit applications. Thanks to efficient coordination between the municipality and the public authorities that review applications, obtaining a building permit here takes only 10 days, compared to 45 days in Patra and 53 in Heraklion (figure 2.7). Thessaloniki's example demonstrates the potential for large cities to achieve regulatory efficiency and quality by capitalizing on economies of scale and investing in administrative modernization.

Despite a common law governing the construction permitting process, differences exist in the types of checks conducted by Greek municipalities when reviewing building permit applications. In general, all municipalities ensure that the required plans have been submitted according to national legislation, but not all municipalities review these plans for accuracy because the responsibility for

accuracy lies with the project engineer. More in-depth checks are sometimes performed, depending on the city. In Athens and Larissa, for example, the municipality will check the topographical survey in detail, as well as the coverage plan of the building. In Thessaloniki, in addition to the aforementioned reviews, the municipality will also more thoroughly check the ownership documents. In Alexandroupoli, in addition to checking the topographical survey and coverage plan, the municipality will also conduct a technical check for the archaeology clearance certificate and a check that the submitted architectural drawings are consistent with the approval issued by the Board of Architecture.

Lastly, the time to deal with construction permits is impacted by the efficiency of the utility companies. The time to obtain a water and sewage connection ranges from 41 days in Larissa to 75 days in Heraklion.

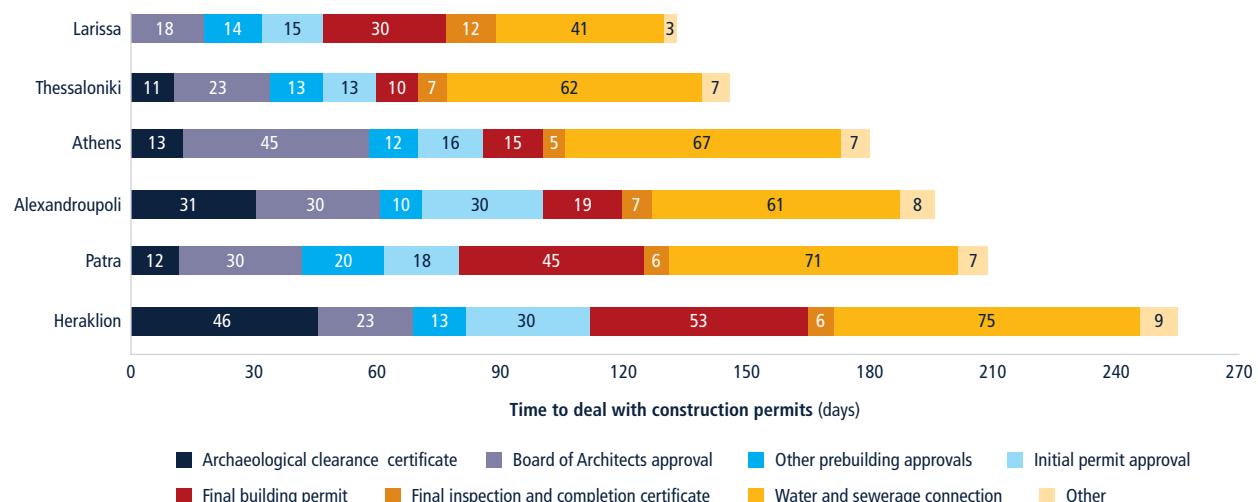
### **Construction permitting fees differ between cities; transparency is lacking across the board**

The cost to deal with construction permits is relatively low in Greece, ranging from

1.2% of the warehouse value in Larissa and Thessaloniki to 1.9% in Athens. These variations are mainly due to differences in building permit fees, which are set by municipalities in compliance with national legislation. The manner in which fees are set differs from city to city, and there is a lack of transparency across the board. No municipality offers a fee schedule online or via hard copy, and private professionals and public officials alike cite the complexity of calculating such fees.<sup>19</sup>

In Alexandroupoli, Larissa, Patra and Thessaloniki—where public officials were able to provide information on the estimated cost, after inputting the specifications of the case study warehouse in their proprietary software—the fee structure was complex, comprising municipal fees, separate fees for the Building Office, a fee for the Technical Chamber of Greece (TEE), advance insurance fees, two different stamp fees (each based on the project value), separate stamp fees on the insurance fee and TEE payment, and a fee for the Agricultural Insurance Organization (OGA).<sup>20</sup> Patra also charges a fee related to the National Technical University of Athens (NTUA), as well as a tax on remunerations.

**FIGURE 2.7 Obtaining the building permit takes the least time in Thessaloniki**



Another source of the variation in costs among cities stems from utility fees, set at the local level by the water and sewerage companies. While not very expensive, connecting to water and sewage can cost from a little more than EUR 900 in Patra to nearly EUR 3,000 in Alexandroupoli.

### Athens and Patra have the strongest building quality control mechanisms

With respect to the quality of building regulations, all Greek cities benefit from strong quality control mechanisms during and after construction, as described in Law 4030, of 2011, which regulates inspections.<sup>21</sup>

However, when it comes to quality control before construction, some cities score

better than others (table 2.6). Athens and Patra have the strongest quality control mechanisms, while Alexandroupoli and Larissa have the weakest. In Athens and Patra, only licensed engineers or architects with a minimum number of years of experience can work in the Building Office to review the building plans and ensure compliance with the regulations. In Alexandroupoli and Larissa, staff with only a technical degree and no required minimum years of experience can also do the job, when there is a lack of licensed engineers or architects available. Like Athens and Patra, Heraklion and Thessaloniki only hire licensed architects and engineers, but they do not require them to have a minimum number of years of experience.<sup>22</sup>

## WHAT CAN BE IMPROVED?

### *Make fee schedules transparent and accessible and simplify the fee structure*

Given the absence of fee schedules and the reported complexity in calculating the building permit fees in all six cities, local authorities should explore ways to simplify and better communicate this information. Municipalities that make clear and complete information easily accessible help professionals and investors better predict the cost of complying with construction formalities.

A common good practice is to charge small fixed fees for simple projects that present a negligible risk to public health

TABLE 2.6 Athens and Patra have the strongest quality control mechanisms

		Athens	Patra	Heraklion	Thessaloniki	Alexandroupoli	Larissa
<b>Building quality control index (0–15)</b>		12	12	11	11	9	9
<b>Quality of building regulations (0–2)</b>	Are building regulations easily accessible?	1	1	1	1	1	1
	Are the requirements for obtaining a building permit clearly specified?	0	0	0	0	0	0
<b>Quality control before construction (0–1)</b>	Is a licensed architect or licensed engineer part of the committee or team that reviews and approves building permit applications?	1	1	1	1	0	0
<b>Quality control during construction (0–3)</b>	Are inspections mandated by law during the construction process?	1	1	1	1	1	1
	Are inspections during construction implemented in practice?	1	1	1	1	1	1
<b>Quality control after construction (0–3)</b>	Is a final inspection mandated by law?	2	2	2	2	2	2
	Is a final inspection implemented in practice?	1	1	1	1	1	1
<b>Liability and insurance regimes (0–2)</b>	Is any party involved in the construction process held legally liable for latent defects once the building is in use?	1	1	1	1	1	1
	Is any party involved in the construction process legally required to obtain a latent defect liability—or decennial (10-year) liability—insurance policy to cover possible structural flaws or problems in the building once it is in use?	0	0	0	0	0	0
<b>Professional certifications (0–4)</b>	Are there qualification requirements for the professional responsible for verifying the architectural plans or drawings are in compliance with the building regulations?	2	2	1	1	0	0
	Are there qualification requirements for the professional who conducts the technical inspections during construction?	2	2	2	2	2	2

 Maximum points obtained.

Source: Doing Business database.

Note: For details on the scoring of each question, please refer to the chapter "Data Notes".

and safety.<sup>23</sup> These fees should not be so low they fail to cover costs or so high they impose an undue burden on small projects. In many reforming economies, building permit fees are based on recovering costs for the service provided rather than as a means to collect additional revenue. In New Zealand, fees are set at a level to cover the costs associated with the review of plans and any inspections, along with overhead costs. Hungary categorizes the size of buildings and sets the fee accordingly; additional administrative fees may apply.

To increase transparency, Greek cities could follow the examples of Bologna<sup>24</sup> in Italy and Faro<sup>25</sup> in Portugal. Both cities provide online tools to help investors estimate the fees related to building permit applications. Given that the Greek cities already use software to calculate the fees, this software could be made publicly available on the municipality's website. Currently, 164 economies globally make their fee schedules publicly available.<sup>26</sup>

#### **Review whether certain preconstruction requirements can be eliminated**

An approval of the fire protection studies by the regional Fire Departments is needed for all construction projects in Greece. To obtain this approval, an architect or civil engineer must complete the passive study and an electrician or mechanical engineer must complete the active study, which must be accompanied by technical drawings of the warehouse. According to Law 4156/2013, the building engineer<sup>27</sup> is entirely responsible for the fire safety of the new building, although the active study must nevertheless be accompanied by an approval from the Fire Department before it can be submitted to the municipality. However, in practice, the Fire Department is still reviewing the active study when the Building Office reviews the passive study. Building on existing explicit laws regarding the liability of engineers, project designers should be held accountable for the compliance of

passive and active fire design requirements without the involvement of the Fire Department.

If additional checks need to be carried out for high-risk buildings, such as schools and shopping malls, the municipality or the Fire Department can always perform such tasks during the building-permit approval process. The Russian Federation introduced just such an approach in its new Federal Urban Development Code, part of its drive to adopt European good practices and to help Civil Defense departments focus on preventing serious fire risks within city areas.

Moreover, requirements concerning what types of buildings should undergo Board of Architecture approval could be reviewed. Currently, Law 4495/2017 is vague as to which types of buildings require such approval. For example, the Board of Architecture in each of the six cities studied would conduct an approval process for the *Doing Business* case study warehouse, although it is not explicitly specified in the legislation. The legislation could be revised to introduce clear risk-based categories for buildings, such that low-risk buildings, as in the case study, do not require the review of the Board.

In addition, Greek entrepreneurs today must physically visit the police department to obtain a stamp on the final building permit prior to the commencement of construction. If the police continue to wish to be informed about construction commencement, the municipality could inform the police directly, avoiding one additional interaction for the entrepreneur.

The requirement that builders obtain proof of advanced payment from the Unified Social Security Agency (EFKA) is another procedure that warrants review. Greece passed Law 2434/1996 to address the shadow economy and challenges such as the avoidance of paying social security taxes by the construction industry and the crucial need to maximize receipts. While

the law's objectives are legitimate, the advance payment requirement places a significant burden on entrepreneurs. The law subjects each individual building project to a pre-assessment and subsequent payment of expected social security expenses as a precondition to applying for a building permit. Social security payments are based on the size of the building, which determines the approximate number of working days and the minimum pay for each worker. The requirement often involves repeated interactions with EFKA until the proof of payment is obtained and the investor can move on with the project, but the procedure is unrelated to the actual building approval process. As most economies measured by *Doing Business* manage construction effectively without such prepayment, Greek authorities could consider eliminating this requirement.

#### **Consolidate preconstruction approvals**

Before applying for a building permit, entrepreneurs in Greece have to seek an average of 10 approvals and verifications of their project documentation. Each of these approvals requires the applicant to interact with a different agency. Municipalities could consider streamlining the process by introducing a single point of contact both to take responsibility for coordinating the approval process with all the relevant agencies and to keep track of the timeline for the approvals.

This kind of single-window solution to similar problems is being adopted widely by EU member states. In Cyprus, for example, an applicant need only obtain a copy of the site plan and a town-planning permit prior to applying for a building permit. For the rest of the required clearances, such as those relating to telecom, sewerage, public works, the archaeological department and the fire brigade, the municipality is responsible for forwarding the application and getting relevant drawings to these agencies for their clearance and approval. In Malta, once the applicant submits the building permit application online, the Planning

Authority automatically consults with 11 government agencies whose input might be relevant to the application. The applicant does not need to interact with these agencies.

Since 2005, 36 economies globally have introduced one-stop shops or single-window solutions to process construction permits.<sup>28</sup>

#### ***Enhance the existing online building permitting system***

In October 2018, Greece adopted a fully electronic system for the submission and review of building permit applications, managed by the Technical Chamber of Greece. The application and all supporting documentation (including the architectural, electrical, mechanical and structural drawings) must be submitted online; hard copies are no longer accepted. All departments within the municipality review the files through the system, as well. However, the system could benefit from further improvements.

Several officials noted that it can be challenging to review the plans and drawings on a single computer screen of inadequate size. For this reason, they sometimes ask applicants to submit a hard copy. Furthermore, the system would benefit from a notification system, whereby officials are automatically alerted when they receive a file to review. Currently, officials must manually log into the system each day to see if they have a file to review, increasing the likelihood that files get overlooked or delayed.

In the longer term, Greece could consider linking all relevant agencies to the online system, including the Archaeology Supervisory Authority, the Fire Department, the Hellenic Cadastre, the Unified Social Security Agency and the Board of Architecture. There should be built-in safeguards to allow for the confidentiality and security of information provided by building professionals. And, by linking the agencies online, an applicant could upload all pre-approval

requests through a single system, which would then distribute documents and plans to the different agencies electronically. Ideally, they would review the documentation within the system and issue their approvals electronically, as well.

Several countries have already put in place fully computerized building permitting systems. Developers in Austria, Denmark, Iceland, Norway and Portugal can complete their building permit applications online. And many countries that introduced single-window reforms gradually improved them by integrating more services. For example, Serbia launched an e-Construction Permitting system in 2016, and over time, it eventually linked all relevant agencies to the system. In just three years, the time to deal with construction permits in Serbia decreased from 289 to 106 days.

#### ***Introduce stricter qualification requirements for professionals who review building permit applications***

Construction permitting is a complex process involving multiple stakeholders. Managing this process requires permit-issuing agencies staffed with technically competent officials. But more robust qualification requirements for the professionals involved in construction permitting and control are needed.

Alexandroupoli, Heraklion, Larissa and Thessaloniki, the cities with weaker qualification requirements for professionals who review building permit applications, could look to Athens and Patra for good practices. Athens and Patra have the strictest qualification requirements for such public officials. Both cities hire engineers or architects to review the building plans and require them to have a minimum number of years of experience, hold a university degree and be a registered member of the Technical Chamber of Greece, which requires passing an exam.

Globally, more than half of the economies studied in *Doing Business* require professionals reviewing building plans to hold a

university degree in architecture or engineering and to have a minimum number of years of experience.<sup>29</sup>

#### ***Introduce mandatory liability insurance requirements to cover builders and architects in the event of structural defects***

Although builders and architects in Greece are held liable by law for structural flaws or building problems, it is not mandatory to obtain insurance to cover them in the event of possible costs arising from structural flaws once the building is in use. Such insurance benefits clients as well as contractors, and it encourages construction companies, particularly small and medium-size construction companies, to pursue more projects.<sup>30</sup> Greece could follow the example of France, an early adopter of a mandatory insurance regime that requires decennial (10-year) insurance policies. It applies the same insurance requirement to all new buildings, regardless of their purpose.<sup>31</sup> It requires two levels of coverage for structural defects: insurance taken out by the owners of the building (*dommage ouvrage*) and decennial insurance taken out by the builders.

### 3. Getting Electricity

Electricity is an important element in the competitiveness of an economy. For an entrepreneur who needs to get a warehouse up and running before starting operations, the time it takes to obtain an electricity connection for that warehouse can be critical. Research shows that faster, simpler and less costly connection processes are associated with better company performance.<sup>32</sup>

#### Connecting to the grid in Greece is relatively fast and inexpensive

In all Greek cities, an entrepreneur who needs to obtain a new electricity connection for a warehouse goes through five procedural steps, which is similar to the EU average of 4.6 procedures. Completing these five steps takes, on average, less than two months (58.7 days), which is one month faster than

the average in the European Union (91.4 days). Greece is therefore among the top ten fastest EU member states in terms of how long it takes to get electrical connections in place. Obtaining electricity in Greece is also half as expensive (61.4% of income per capita) as it is, on average, in the European Union (111.6%).

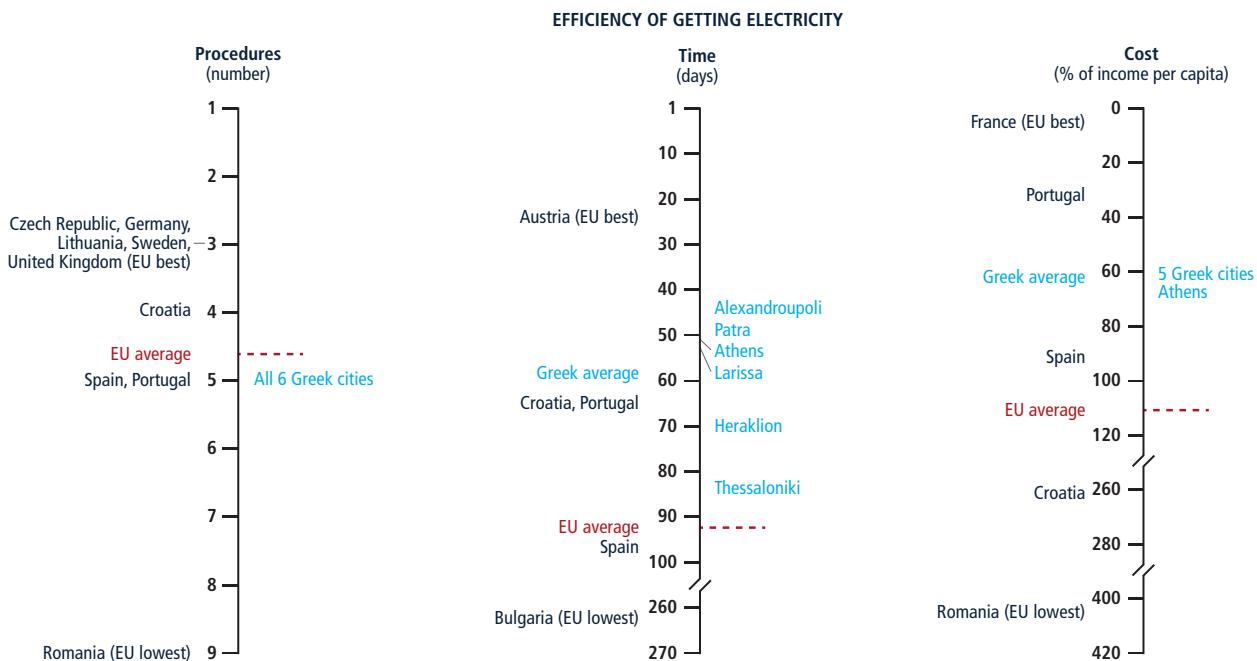
Despite being efficient and inexpensive relative to EU averages, the process of getting electricity in Greece could still be improved. In 12 EU member states, it takes fewer steps than in Greece to obtain a new electricity connection.<sup>33</sup> In Vienna (Austria), obtaining a connection takes only 23 days, less than half the average Greek time. Also, in 12 EU member states, the process is less expensive than in Greek cities.<sup>34</sup> In France, the EU country where obtaining electricity connections

is the least expensive, it costs only 5% of income per capita (figure 2.8).

Of the six Greek cities measured, only Patra earned the maximum score on the *Doing Business* reliability-of-supply-and-transparency-of-tariffs index.<sup>35</sup> In the rest of the measured cities, the supply of electricity is relatively less reliable compared to best-performing economies.<sup>36</sup> To put things in perspective, in the European Union, more than half of the member states (15 of the 28) obtain such a maximum score (figure 2.9).

In Greece, the process of obtaining an electricity connection is regulated and monitored at the national level by the Regulatory Authority for Energy (RAE), an administrative independent body.<sup>37</sup> In all cities, obtaining the connection

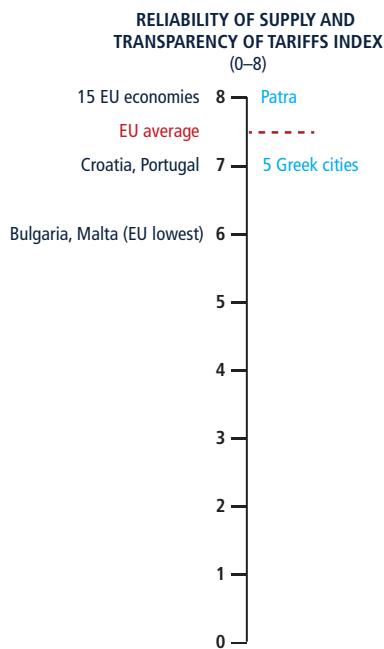
**FIGURE 2.8** It's relatively fast and inexpensive to obtain a new electricity connection in Greece



Source: *Doing Business* database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Greece are based on the six cities benchmarked in Greece. Other member states are represented by their capital city as measured by global *Doing Business*.

**FIGURE 2.9** Patra is the only Greek city scoring the maximum points on the reliability-of-supply-and-transparency-of-tariffs index



Source: *Doing Business* database.

\*Belgium, Cyprus, the Czech Republic, Estonia, Finland, France, Germany, Ireland, Lithuania, the Netherlands, Slovakia, Slovenia, Spain, Sweden and the United Kingdom.

requires the same five procedural steps (figure 2.10). An entrepreneur starts the process by submitting a request for a new connection to the Hellenic Distribution Network Operator (HEDNO), the national utility that distributes electricity

**FIGURE 2.10** Getting electricity involves the same five steps across cities in Greece

Procedure	Agency
Submit request for a new electricity connection	Distribution utility
Receive external inspection and await cost estimate	Distribution utility
Sign connection contract and await completion of external works and meter installation	Distribution utility
Obtain statement on the surface of the property	Municipality
Sign supply contract with the chosen supplier and obtain final connection	Supplier and distribution utility

Source: *Doing Business* database.

in all cities. Along with the application form, the client needs to submit, among other documents, a copy of the building permit authenticated by the Town Planning Agency with a special seal for electricity connection. After receiving the request, HEDNO schedules a technical designer to inspect the building. Based on the outcome of this inspection, HEDNO elaborates the technical plan for the connection and sends a cost estimate to the client, together with the timetable for the connection works and a list of documents that need to be provided before the connection can be activated. After making the payment, the client signs the connection contract with HEDNO and connection works start. The connection works are carried out entirely by HEDNO, which is also responsible for obtaining excavation permits and any other authorizations required from local municipalities and other public authorities.

The documents HEDNO requires before the connection can be finalized vary according to the complexity of the project. For all connections, clients need to provide a certified sworn statement from an accredited electrician with the details of the internal installation. Via this statement, the electrician assumes the responsibility of certifying the correctness of the internal wiring system of the warehouse. Also, for all types of connections, the client needs to obtain from the local municipality a document that indicates the surface size of the property. This document will later be used to collect a municipal tax based on the surface of the newly electrified building.<sup>38</sup>

HEDNO concludes the external works when they install the meter. At any point during the connection works, or once they are completed, the customer can sign a supply contract with any available supplier. The supplier then informs HEDNO through a shared electronic platform. Once the works are finished and the supply contract has been signed, HEDNO has four days to activate the connection.

## Significant performance gaps place Patra among the top 10 EU performers for getting electricity, Thessaloniki below the EU average

The *Doing Business* case study uses, in each city assessed, the example of a local firm that needs a 140-kVA electricity connection for a newly built warehouse located in a commercial area outside the city's historical center. In all the cities benchmarked in Greece, for a warehouse like the one in the *Doing Business* case study, entrepreneurs are more likely to opt for a low-voltage connection. In all cities except Athens, such new connections would be overhead. In Athens and in the surrounding areas, all types of new connections are underground.

Overall, among the six Greek cities, getting electricity is easiest in Patra and most difficult in Thessaloniki. Patra has both the most reliable supply of electricity and the second shortest time—after Alexandroupoli—to obtain a new connection (table 2.7).

The time required to obtain an electricity connection ranges from 45 days in Alexandroupoli to 83 days in Thessaloniki (figure 2.11). The process of obtaining permits from local authorities is the most significant source of delay in Athens and Thessaloniki, the two largest cities in Greece. In each city, the utility has to obtain all the necessary permits (i.e., an excavation permit in Athens, where connections are typically underground; and clearances to place the poles for overhead connections in Thessaloniki) before starting construction on the connection. Obtaining the excavation permit in Athens takes two weeks, while in Thessaloniki, obtaining the required clearances takes a month and a half. In fact, in Thessaloniki, HEDNO needs to obtain two clearances before installing the poles: the first comes from the gas company; the second from the municipality. The two clearances cannot be obtained in parallel. In all other Greek cities, *Doing Business*'s case study warehouse does not require such permits to obtain a new connection.

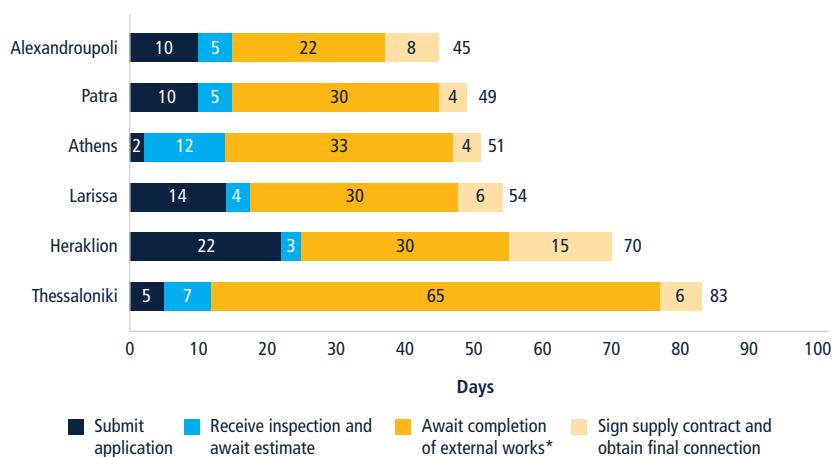
**TABLE 2.7** Getting electricity in Greece: where is it easier and where is the supply more reliable?

City	Rank	Score (0–100)	Procedures (number)	Time (day)	Cost (% of income per capita)	Reliability of supply and transparency of tariffs index (0–8)
Patra	1	88.11	5	49	60.0	8
Alexandroupoli	2	85.42	5	45	60.0	7
Athens	3	84.74	5	51	68.2	7
Larissa	4	84.44	5	54	60.0	7
Heraklion	5	82.70	5	70	60.0	7
Thessaloniki	6	81.29	5	83	60.0	7

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with getting electricity, as well as for the reliability-of-supply-and-transparency-of-tariffs index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About Doing Business and Doing Business in the European Union 2020: Greece, Ireland and Italy."

**FIGURE 2.11** Getting electricity takes the least time in Alexandroupoli, the most in Thessaloniki



Source: Doing Business database.

\*During the time it takes to carry out this procedure, customers obtain the statement on the surface of the property from the municipality and forward it to HEDNO.

Heraklion is the second to last of the six cities in terms of how long it takes to obtain a connection (70 days). After applying for a new connection, customers here need to wait almost one month (25 days) before they receive the letter from the utility with the cost estimate and details of the connection. In the other cities, this same process takes between 12 days (as in Thessaloniki) and 18 days (as in Larissa). Also, in Heraklion, once customers sign the supply contract with the supplier of their choice, two weeks pass before the meter is installed. The same process takes four days in Athens and

Patra, six days in Larissa and Thessaloniki, and eight days in Alexandroupoli.

Completing the connection works takes the least time, at 20 days, in the two largest cities, Athens and Thessaloniki. It takes one month in Heraklion, Larissa and Patra, where the local utility offices have fewer staff. Another obstacle to timely processing is that HEDNO must verify the documents submitted by the customer, such as the building permit and the statement of the electrician about the internal wiring. In smaller offices with less staff, the verification creates backlogs.

In Greece, connection fees are regulated nationally. In Athens and its surroundings, getting electricity is typically slightly more expensive than in the rest of the country: it costs EUR 11,630, or 68.2% of income per capita, in Athens and EUR 10,246, or 60.0% of income per capita, in the other five cities.

### The electricity supply is most reliable in Patra

Although all six cities can count on automated systems to monitor power outages and restore service—and the energy regulator monitors the utility's performance—there are substantial differences among the cities in the frequency and duration of outages. The network is very reliable in Patra, where customers in 2018 experienced an average of 0.7 service interruptions, lasting a total of less than 45 minutes. In Alexandroupoli, by contrast, customers experienced three times more outages than in Patra. And in Larissa, the total duration of outages in 2018 was three and a half hours, more than five times as long as in Patra (figure 2.12).

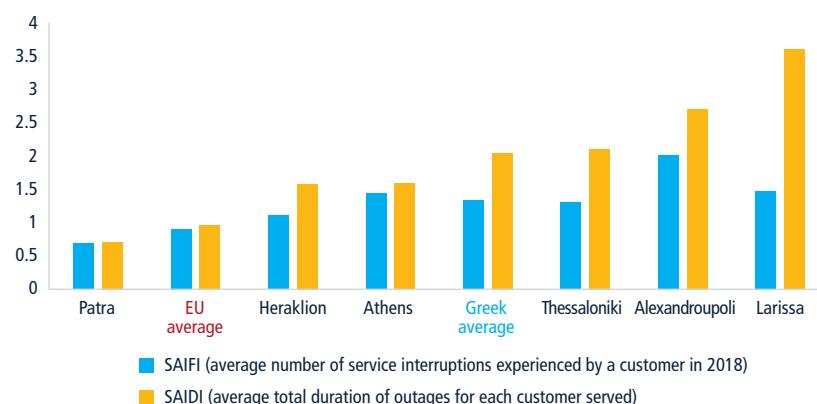
## WHAT CAN BE IMPROVED?

### Identify opportunities to simplify requirements

The easiest way to simplify the process of getting a new electricity connection is to reduce the number of customer interactions with agencies. Some economies have done this successfully by creating a system where customers interact with just one agency—usually the distribution utility or the electricity supplier—and making sure that the initial connection application includes all the necessary documents. Information is then shared with all the other agencies involved in the connection process, without further steps involving the customer.

Today, customers in Greece need to visit the local municipality to obtain a document stating how big the surface of the building is. They then have to hand

**FIGURE 2.12** In 2018, power outages in Patra were three time less frequent than in Alexandroupoli, and five times shorter in duration, on average, than in Larissa



Source: Doing Business database.

the document over to HEDNO, which in turn sends it to the supplier chosen by the customer. Based on the surface size, the supplier will collect a local tax on behalf of the municipality. However, the initial step of obtaining surface-size documentation from the municipality is unnecessary because customers must also provide HEDNO with a copy of the building permit, authenticated by the Town Planning Agency, which already contains the information about the building's surface. The burden of providing redundant documentation to HEDNO should be removed.

#### **Introduce an online platform to apply and track application status electronically**

The introduction of IT systems has already simplified getting electricity in Greece. Today, HEDNO is notified by banks through an online platform when applicants have paid their connection fees. Therefore, connection works can start without requiring clients to submit a payment receipt. Also, suppliers inform HEDNO electronically when a new supply contract has been signed, without any further interaction needed by the client.

The introduction of IT solutions are among the most effective initiatives for reducing connection delays, as long as

they are accompanied by an awareness campaign for users and as long as a dedicated troubleshooting taskforce is available to address issues or technical glitches in real time. The next steps in Greece would be allowing electricity connection requests to be made electronically and introducing a tracking system for electricity connection applications. Currently, in Athens, all applications for new electricity connections and other required paperwork must be done in person at HEDNO offices. And HEDNO keeps the applications in paper files, making it difficult to assess how long the application processes take and why there are delays.

Greece could look to the example of the Russian Federation, where, in both in Moscow and St. Petersburg, customers can apply for a new connection through a single online step without visiting the utility's premises. Using the utility's website, customers can do preliminary calculations of the connection costs, then submit the required documents, including an internal wiring and equipment location plan, as well as the justification of the requested capacity. The utility can then review an application without having to repeatedly contact the customer. At every stage of application processing, the Russian applicant receives text-message

updates. The customer can also track the status of the application through an online personal account. The reforms have been successful: since the introduction of IT solutions in 2012, the time it takes to get an electrical connection in Moscow has dropped by 75%.

Another example comes from the United Arab Emirates, the most highly ranked economy in the *Doing Business* ranking on getting electricity. The Dubai Electricity and Water Authority made getting electricity easier by introducing an electronic "one window, one step" application process. As a result, the time it took to obtain an electricity connection dropped significantly. The new system initially allowed customers to submit applications and track them online. It also enabled customers to schedule the required site surveys. Over the years, new features were added, such as the ability to make e-payments and to schedule the internal wiring inspection. This sophisticated online application platform helped the United Arab Emirates reduce the time to obtain a connection to less than two weeks, the shortest time of all the economies *Doing Business* has studied.

#### **Introduce a geographic information system (GIS) for the electricity distribution network**

Today, once a new connection request is made, HEDNO needs to send a designer to the site to meet with the client. The visit allows officials to confirm the location of the property, check the surroundings of the building, and determine precisely where cables and the meter should be installed. Only once this is done does HEDNO provide a cost estimate. The same onerous process is also used for simple low-voltage connections, where there is no need to install a new transformer.

In many economies around the world, utilities use a geographic information system (GIS) to map their distribution network and connection points throughout the region or country. Thanks to these

systems, utilities now have better control over new electricity connections, and they require fewer inspections. In Turkey, for example, the utility Boğaziçi Elektrik Dağıtım A.Ş. no longer conducts external inspections for new electricity connections. Instead, for new connections, the utility now uses GIS to determine if an additional transformer is needed to provide electricity to the new customer.

Sending inspectors to the site is one reason for backlogs in Greek cities with fewer staff. Using GIS would help remove such backlogs. To make the adoption of GIS-based decision-making gradual and safe, Greece could follow the example of Portugal, where replacing on-site visits with GIS assessments was first piloted in just one city, Coimbra.

#### ***Enhance the reliability of supply***

Minimizing the number and duration of power outages is critical for the health of the Greek economy and for the good of society, in general. Currently, HEDNO collects the necessary data to calculate how frequent outages are and how long they last. However, this information is not publicly available. Publishing such data promotes transparency and increases the accountability of utility companies. Many EU member countries, such as Croatia, Finland and Italy, publish online where they stand on the system-average-interruption-duration index (SAIDI) and the system-average-interruption-frequency index (SAIFI).

In order to improve the reliability of the supply, the number of underground connections should be increased. Overhead connections are typically subject to more frequent service interruptions than underground ones, especially during adverse weather. Other Greek cities should follow the example of Athens, where new connections are built underground. Underground connections typically require authorizations that are not needed for overhead ones, however, such as clearances from other utilities with underground networks, as well as an

excavation permit from the local municipality and, depending on the location, another from the archeological authority. An efficient permitting system that guarantees security while avoiding delays and backlogs is therefore particularly important as the number of new connections built underground grows.

#### ***Allow paying the connection fees in installments***

Currently in Greece, connection works start once the client has paid the connection fees in full, even if the required documents have not all been submitted yet. Those documents need to be submitted before the connection is finally electrified, but HEDNO can start the work earlier, helping clients avoid delays caused by difficulties obtaining documentation. Another way to speed up electrical connections is by allowing customers to pay the connection fees in two or more installments, instead of requesting full payment upfront. Greece could look to the example of Croatia, where, once the entrepreneur pays at least 50% of the connection fee, the external works can start. The remaining 50% can be paid later, before the connection is electrified.

# 4. Registering Property

Real estate is a key sector of any economy. It constitutes between half and three-fourths of the national wealth in most countries.<sup>39</sup> Having a reliable and up-to-date land registry system is a prerequisite for secure ownership rights. And secure ownership rights are a necessary precondition for enabling real estate transactions and investments, which in turn lead to increased economic productivity and market liquidity.

Greece remains the only EU member state without a fully computerized land registry. The country has a history of problems with property rights and transactions, most notably in that they lack full property registration. Policymakers have tried to tackle the issue with mixed results since the early 1990s. The global financial crisis, which began in 2008, had

a decimating impact on the real estate sector in Greece. It was also a turning point because it brought to the forefront major real-estate administration issues when Greek cities experienced a sudden and steep decrease in transactions concurrent with an upward trend in property disputes. It became clear to Greek lawmakers that land registry reform was not only a long-term necessity but a key component of economic recovery.

## Greece lags the EU in both efficiency and the quality of land administration

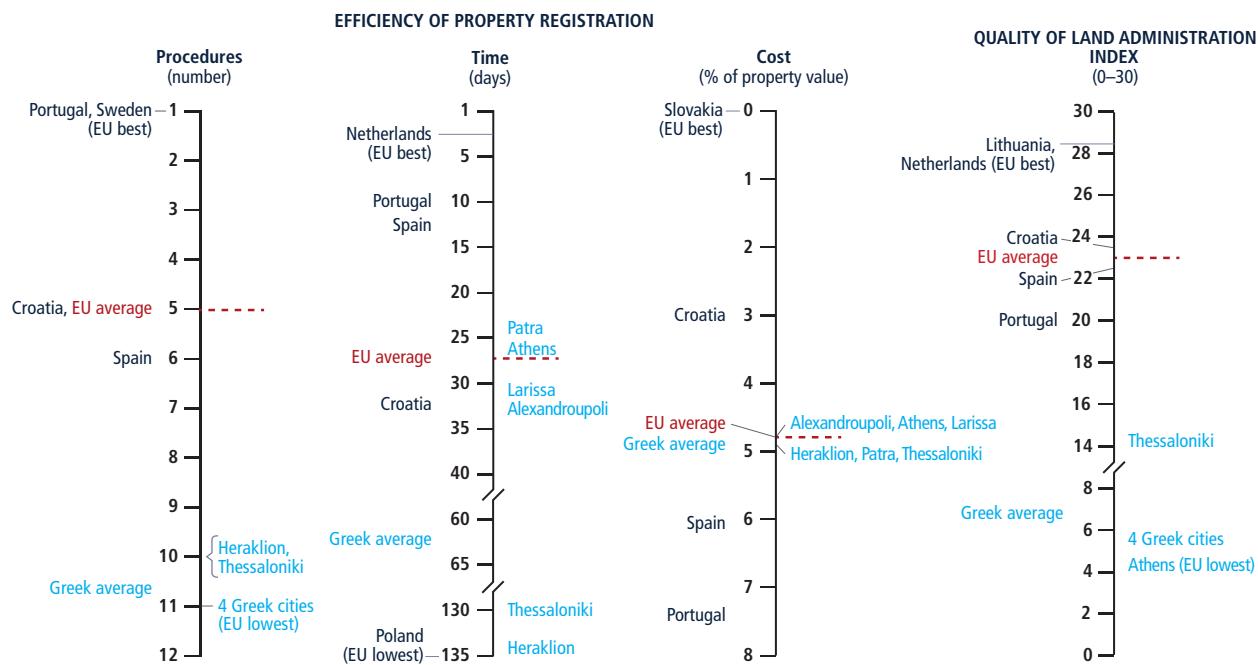
The process of registering property in each of the Greek cities studied lags that of other EU member states, in terms of both efficiency and quality. Transferring a property from one private company to another in Greece takes, on average,

10.7 procedures over two months, at a cost of 4.9% of the property value. While the cost associated is on par with the EU average, Greek entrepreneurs have to meet twice as many requirements as the EU average and wait more than a month longer to register the property (figure 2.13). On the quality of land administration index, most Greek cities have by far the lowest scores within the European Union and some of the lowest globally. On average, they score 6.8 points out of a maximum of 30, which is 16 points behind the EU average.

## The property registration system in Greece is going through a major overhaul

Currently, the property registration system in Greece is in a transition period (box 2.1). To a significant extent,

**FIGURE 2.13** Property registration across Greek cities lags behind the EU average in both efficiency and quality



Source: Doing Business database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states. The averages for Greece are based on the six cities benchmarked in Greece. Other member states are represented by their capital city, as measured by global Doing Business.

### BOX 2.1 Full property registration in Greece: a long-term process with many challenges on the way

Throughout most of modern history, Greece has used a person-based deeds system to register property rights. The current system is a hybrid between public registries (mortgage offices), which operate under the auspices of the Ministry of Justice, and private registries. There are close to 400 mortgage offices, many of which are private with a notary in charge.<sup>a</sup> The mortgage offices deal with deed registration and provide documents for due diligence, as requested by the lawyers of transacting parties. They do not provide full legality assurances for real-estate transactions.

Over time it became increasingly evident that the way the deed system was being implemented in Greece was exacerbating existing issues. In 1995, the Greek government began a major initiative to complete property registration by converting the existing deeds system to a title-based one. It started by passing the Law on Cadastre, which opened the way for the creation of the National Cadastre and Mapping Agency S.A. (NCMA S.A.).<sup>b</sup> For the most part, NCMA S.A. contracted out the work to the private sector. Eventually, this initiative had limited success. But, by the time the financial crisis impact was felt in the country's real estate sector, only about a quarter of the country's property rights were registered in the cadaster. The Greek government, as well as international lenders, recognized the lack of legal certainty about property rights was a major obstacle to investment and economic development in Greece. There was a strong push to complete the property registration program by 2020.

In 2018, the Greek Parliament passed Law 4512/2018, which established the Hellenic Cadastre, a public agency that would unify both mapping and registration services under one roof. The old NCMA S.A. ceased to exist. Today, the plan is to continue the process started by NCMA S.A. and conclude the reforms by establishing approximately 90 so-called Joint Cadastre and Property Registration Offices (JCPROs) through the merger of the Hellenic Cadastre local offices with the mortgage offices across the country. This would instigate a full transfer of responsibilities from the Ministry of Justice and the private Registrars/Notaries to the Hellenic Cadastre. Before that goal is achieved, the Hellenic Cadastre must map all properties in a jurisdiction—a process that would typically be outsourced to private sector firms around the country. Property owners are also being requested to declare their properties and communicate any errors regarding how the properties are listed in existing records. This process is being conducted due to the lack of consolidated records at the national level.

Across the country, the property registration function is currently performed either by the local mortgage office, an interim cadaster office, or both, depending on where the reform process stands in each city. The situation is diverse among the cities benchmarked in this report. (See the table below.)

The cadaster reform implementation progress varies across the six cities benchmarked

City	Current status and activities of mortgage office	Current status and activities of cadaster office	Cadastral mapping status	Number of Ministry of Justice employees or private legal professionals	Number of employees hired by the Hellenic Cadastre
Alexandroupoli Larissa	The local private mortgage office conducts 2 functions: 1) operates as archive for due diligence for all properties with history older than the existence of the interim cadaster office; 2) conducts property transaction registrations for properties where the cadastral survey has not been complete.	An interim cadaster office has been created and currently is headed by the head of the private mortgage office. The office conducts registrations and legal validations for properties where cadastral survey is complete as well as registrations of transactions conducted through the local mortgage office.	Partially completed	5 in Alexandroupoli 14 in Larissa	none
Athens	The local public mortgage office continues to handle all functions of property transfers.	The local cadaster office has a very limited role of simply taking stock of property registrations with the local mortgage office. It does not have an interim status as of yet.	Incomplete	55	none
Heraklion Patra	The local public mortgage office conducts 2 functions: 1) operates as archive for due diligence for all properties with history older than the existence of the interim cadaster office; 2) conducts property transaction registrations for properties where the cadastral survey has not been complete.	The interim cadaster office has been created and currently is headed by the head of the mortgage office. The office conducts registrations and legal validations for properties where cadastral survey is complete.	Partially completed	9 in Heraklion 14 in Patra	4 in Heraklion 12 in Patra
Thessaloniki	The local public mortgage office operates as an archive for due diligence purposes serving historical information that may not be available at the local cadaster office.	A pilot permanent cadaster office has been created and all property transactions are registered in this office.	Fully completed	32	7

Note: The information presented in this table was obtained during a field mission in March 2019, when meetings were conducted with relevant authorities in all six cities benchmarked. Any developments after this date are not reflected in the Table.

### BOX 2.1 Full property registration in Greece: a long-term process with many challenges on the way (continued)

The cadaster reform in Greece has faced many challenges and delays over the years. The initial cadaster creation process, which started with the NCMA S.A.<sup>c</sup> in 1995, was not promoted with a sense of urgency and faced a lot of resistance from various interest groups. Once the Hellenic Cadastre was created, some of the NCMA S.A. staff contracts could not be renewed<sup>d</sup> when the status of the cadaster changed from private (S.A.) to public (Hellenic Cadaster), creating further delays and challenges to this day.

Once the mapping and property declarations are complete and the local mortgage office merges into the Joint Cadaster Property Registration Office, the Hellenic Cadastre faces challenges with the transition of employees and their status. In cities with privately held mortgage offices, the private registrars are invited to transition from a private to a public employee status (with the Hellenic Cadastre). In wealthy areas, with high property values, the private registrars resist the change because it means transitioning to a fixed public servant salary and forfeiting financial benefits. Currently they are paid a fee as a percentage of the property value.<sup>e</sup> In areas where property prices have dramatically dropped and land transactions diminished, the private registrars are willing to transition to a public employee status.<sup>f</sup> Another staffing challenge that affects all cadaster offices relates to employees with a legal background (i.e., lawyers). The cadaster offices are supposed to legally validate the transactions, so they need lawyers to review each transaction. Before the law on the Hellenic Cadastre was passed, lawyers employed by both the Ministry of Justice and NCMA S.A. were allowed to freelance. Currently, however, any lawyers working for the Hellenic Cadastre as permanent staff can no longer freelance. As a result, a lot of previously contracted lawyers ended up leaving the institution.

The Ministry of Justice has instituted a hiring freeze due to the transition of its responsibilities to the Hellenic Cadastre. But the Hellenic Cadastre is not hiring with a pace brisk enough to offset the staff lost to retirement or turnover at the Ministry of Justice. Therefore, in cities where the cadaster reform has advanced, one sees offices with fewer staff even though the number of transactions keeps increasing. This certainly impacts service delivery.

The Greek government initially hoped to complete the property registration and cadastral mapping by 2020, which now seems highly unlikely. A 2022 target seems more reasonable. Once this phase is complete, the plan is to work on system optimization and move towards a digital platform.

a. Information obtained in a meeting with Hellenic Cadastre authorities in October 2018.

b. Founded by a joint decision of officeholders who then held the titles of Minister of Economy and Finance and Minister of Environment, Physical Planning and Public Works (Decision 81706/6085/6-10-1995/Government Gazette 872B/19-10-1995), the initially named Cadaster S.A. was a legal entity under private law. Law 4164/2013 renamed the entity: National Cadastre and Mapping Agency S.A. (NCMA S.A.).

c. Initially called Cadaster S.A. In 2013 the organization was renamed NCMA S.A. and became “public property of private law.”

d. This was more problematic for staff with legal backgrounds.

e. They have formed the association of Heads of Private Registrars that lobbies for their interests.

f. They are part of the Panhellenic Association of Employees of Land Registrars and Cadastral Offices.

the property registration function is still performed by mortgage offices across the country, which operate on a deed-based system. Some mortgage offices are public, administered by the Ministry of Justice, and some are private. The recently created Hellenic Cadastre is expected to gradually take over both property registration and mapping duties for the entire country. The Hellenic Cadastre is a unified independent agency under the Ministry of Environment and Energy. Depending on the location of the property being transferred, Greek entrepreneurs may need to deal with the corresponding mortgage office, an interim cadaster office or both.

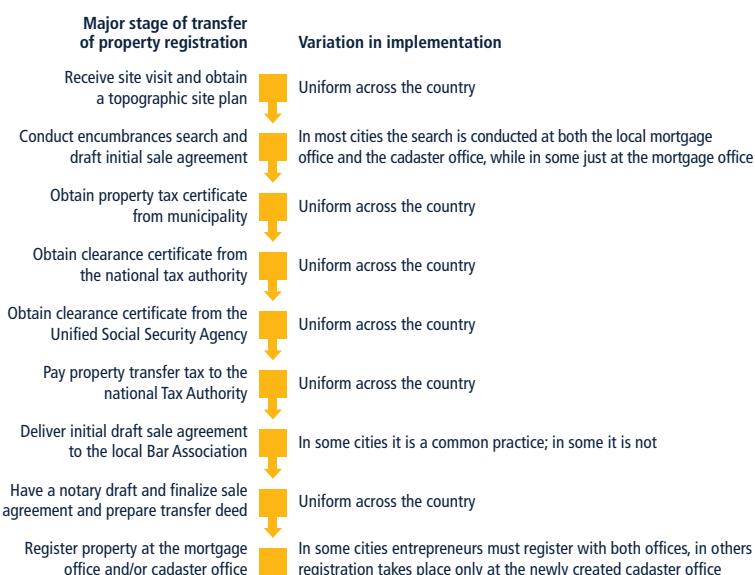
Procedurally, the process of property registration across the Greek cities benchmarked in this report is similar (figure 2.14). Entrepreneurs transacting property go through nine main stages, interacting with a multitude of public and private entities. The process begins with obtaining a topographic site plan by a specialized engineer. Most entrepreneurs use a lawyer to conduct the rest of the process. The lawyer typically conducts due diligence and drafts the preliminary sale and purchase agreement. Moving forward, clearance certificates are obtained from the municipality, the Unified Social Security Agency (EFKA) and the national tax authority. The property transfer tax is paid to the national tax authority. In some

cities it is common practice to submit the preliminary draft sale and purchase agreement to the local bar association. The last two stages of property registration involve the finalization and notarization of the sale and purchase agreement by a notary and the registration of the property with the local mortgage and local interim cadaster office.

#### **Progress in implementing cadaster reform determines cities' performance**

It is easiest to register a property in Patra and most difficult in Heraklion (table 2.8). Patra stands out in terms of speed: transferring a property between two local companies in the city takes 24 days. That

**FIGURE 2.14** The main stages of property registration are the same across Greek cities, with slight variations in implementation



Source: Doing Business database.

**TABLE 2.8** Registering property in Greece: where is it easier and where is the land administration system more accessible and reliable?

City	Rank	Score (0–100)	Procedures (number)	Time (day)	Cost (% of property value)	Quality of land administration index (0–30)
Patra	1	47.77	11	24	4.9	5.5
Larissa	2	47.09	11	31	4.8	5.5
Alexandroupoli	3	46.86	11	33	4.8	5.5
Athens	3	46.86	11	26	4.8	4.5
Thessaloniki	5	44.68	10	130	4.9	14.5
Heraklion	6	36.69	10	134	4.9	5.5

Source: Doing Business database.

Note: Rankings are based on the average score for the procedures, time and cost associated with registering property, as well as on the quality of land administration index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About Doing Business and Doing Business in the European Union Member States 2020: Greece, Ireland and Italy."

is more than a month faster than the average time of the Greek cities benchmarked in this report. On the other hand, the same process takes much longer in Thessaloniki and Heraklion, where it takes more than four months. Despite the lengthy time, Thessaloniki stands out among all the cities studied for requiring the fewest number of procedures<sup>40</sup> to register a property and the highest score on the quality of land administration index. These results are a direct consequence of Thessaloniki having

made the most progress in implementing the cadaster reform (box 2.2).

Although the process of registering property is based on a national legal framework, the implementation and the number of procedures varies from 10 procedures in Heraklion and Thessaloniki to 11 in the other cities.

One factor affecting the variation in the number of procedures is the uneven

implementation of the cadaster reform across cities. In Heraklion, Patra and Thessaloniki, most or all registrations are now handled within the newly created interim cadaster offices. In the other cities, the registration has to be done both at the mortgage office and at the interim cadaster office. During the transition, not all documents have been fully transferred from the mortgage offices to the interim cadaster offices. Thus, in all cities except Athens, the due diligence search has to be done at both offices. In Athens, the cadaster reform is much less advanced. Hence, there is no interim cadaster office yet. The local mortgage office, therefore, continues to conduct full registration duties and is the only office where the due-diligence search is conducted. Last, Athens and Patra are the only two cities where it is a common practice for lawyers to deliver the initial draft of the sale and purchase agreement to the local bar association of each city.<sup>41</sup>

The greatest variation across Greek cities is observed in the time to register a property, which varies from about one month in Patra, Athens, Larissa and Alexandroupoli to more than four months in Thessaloniki and Heraklion (figure 2.15). The main driver of variation is the final step of the process: registration with the local mortgage office and/or cadaster office. Typically, in cities where the reform is less advanced, the process of registration is faster, taking two weeks in Athens and three weeks in Alexandroupoli and Larissa. In these three cities, the main aspects of property registration are still conducted at the local mortgage offices, which simply record the transfer of the deed but do not confirm the legality of the transfer. In these cities, the cadaster offices are also informed,<sup>42</sup> and they record the transaction, but they are not yet ready to conduct and validate transfers.

On the other hand, in Heraklion and Thessaloniki, most or all transfers<sup>43</sup> are handled by the cadaster office. Because the cadaster office has to legally validate

## BOX 2.2 Thessaloniki: a city of two tales

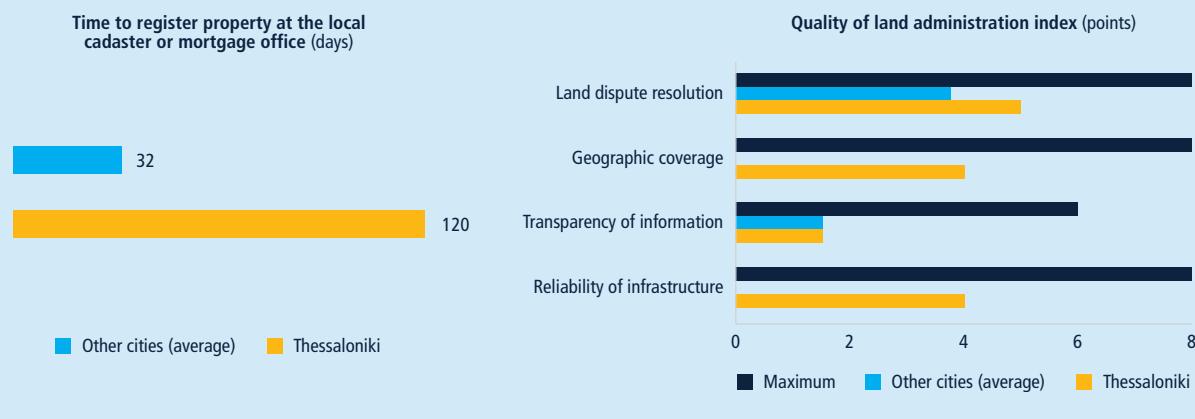
Of the cities studied, Thessaloniki has made the most progress implementing the cadaster reform. It is the only city with a fully-fledged cadaster office—unlike most other cities, where that office is still considered to be in interim status—which handles both property transfers and mapping. The local mortgage office functions merely as a repository of archives. However, the cadaster office is still referred to as a “pilot permanent” cadaster office because although the cadastral survey and property registration is complete, the full merger of the mortgage and cadaster offices is not considered complete until all the employees of the mortgage office are converted to Hellenic Cadastre staff.

Staffing is the biggest challenge the cadaster office currently faces. The majority of staff working at the cadaster office is still under the payroll of the Ministry of Justice, which in the meantime has instituted a hiring freeze. When Ministry of Justice staff retire, they are not always replaced by new hires on the cadaster side. The situation is particularly dire because there are not enough lawyers to review and validate property transactions.

The current situation in the city of Thessaloniki is counterintuitive, given the progress the city has made in implementing the cadaster reform. As a result of the challenges mentioned above, the Thessaloniki cadaster takes the longest time among the six cities benchmarked to approve and process property transfers. (See figure below.) At the same time, Thessaloniki is the only city where not only the cadaster survey and property registration are complete, but full digital mapping has been achieved for the entire territory of the municipality. The city has a state-of-the-art website providing both spatial data infrastructure and a GIS portal.\* Not surprisingly, addressing property disputes through the local court is also more efficient here than in other cities. These achievements have made Thessaloniki a clear outlier on the quality of land administration index, with a score almost three times as high as the average score of the other cities. (See figure below.)

All in all, Thessaloniki has come a long way in making property records and corresponding infrastructure more reliable, which was and continues to be the Achilles heel for many Greek cities. Once the staffing matters in the Thessaloniki cadaster office are addressed, it is expected that the time to register property in the city will dramatically improve.

### Thessaloniki: the city with the most reliable but slowest property transfer process



Source: Doing Business database.

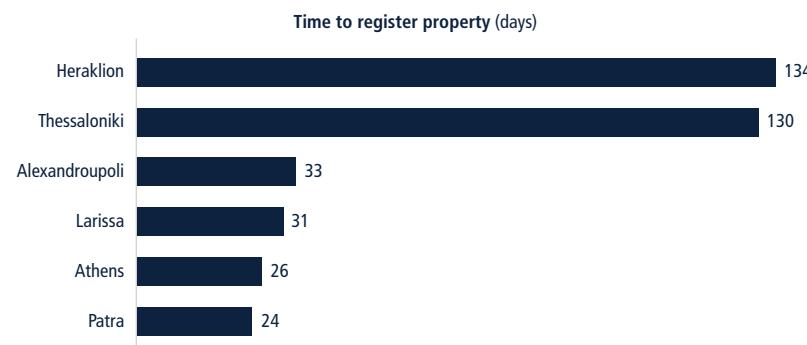
\* <https://gis.thessaloniki.gr>.

the transfers, they need lawyers to check all documentation. Currently, this is a bottleneck due to the lack of legal professionals available to support the work. As a result, registering the transaction with the cadaster offices takes three months in Heraklion and four months in Thessaloniki. The Heraklion interim

cadaster office has no legal professionals on staff at all. They receive assistance from one legal professional in Chios, an island in northern Aegean, and another in Arta, a city in northwestern Greece. All transactions go through the remote review of these two legal professionals. In Thessaloniki, the high number of

transactions also contributes to delays.<sup>44</sup> Patra is an exception, with an efficient interim cadaster office that completes registrations within 12 days. Unlike most other interim cadaster offices, the Patra one has hired substantially. Currently, it has 12 employees hired directly by the Ministry of Environment and Energy and

**FIGURE 2.15** The efficiency of local cadaster and mortgage offices is the main driver of variations in the time it takes to register property in Greek cities



Source: Doing Business database.

14 others from the Ministry of Justice.<sup>45</sup> The Thessaloniki cadaster office is handling more than twice as many transactions as Patra,<sup>46</sup> with only slightly more employees (34<sup>47</sup> in Thessaloniki versus 26 in Patra).

The time to obtain a property tax clearance certificate from municipalities is another area in which the cities vary. It takes from one day in Athens, Patra and Thessaloniki to 40 days in Heraklion. In Athens and Patra, the municipalities have an electronic database to conduct the necessary checks before issuing the certificate. In contrast, authorities in Heraklion conduct all checks manually, going through paper files and receipts from multiple agencies to ensure that all bills have been paid. In addition, Heraklion authorities check for bills and documents going back ten years instead of five, as most of the other cities do.

The cost of registering property in Greece is similar across the six cities benchmarked. More than 60% of the cost (about 3% of the property value) is paid as a transfer tax to the national tax authority. Professional fees constitute more than one quarter of the cost (figure 2.16). The largest portion of the professional fees goes to notaries, who charge to both finalize and notarize the sale and purchase agreement. Notaries charge based on a fee schedule amended

by Ministerial Decision 72386/2015. The fees amount to about 0.7% of the property value. While using a lawyer is not mandatory, most entrepreneurs use one when handling commercial transactions. Lawyer fees are freely agreed upon between parties. For the transaction assumed in this report, lawyers typically charge about 0.5% of the property value.

The only component of cost where fees vary slightly from city to city relates to deed registration. The cost depends on whether it is the local mortgage office or the interim cadaster office conducting the transfer of property. In Alexandroupoli, Athens and Larissa, the mortgage offices charge 0.475% of the property value, plus application fees. In Heraklion, Patra and Thessaloniki, the cadaster offices charge 0.575% of the property value, plus application fees.

### Thessaloniki scores highest on the quality of land administration index

Scores on the quality of land administration index vary from 4.5 points in Athens to 14.5 points in Thessaloniki, out of a maximum of 30 points. The other four cities all scored 5.5 points. The quality of land administration index has five dimensions: reliability of infrastructure, transparency of information, geographic coverage, land dispute resolution and equal access to property rights.

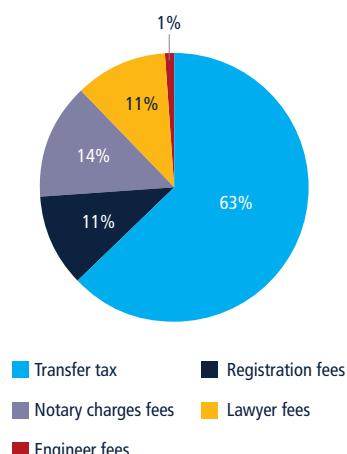
Except for Thessaloniki, all cities scored zero on the reliability of infrastructure index. Thessaloniki scored 4 out of 8 points because it has an electronic database of records and has completed the digital mapping of all properties, processes in which most other Greek cities are lagging behind.

In terms of the transparency of information, all the Greek cities score just 1.5 out of 6 points. There are a few reasons for the low scores. For one thing, access to information on land ownership is limited to only intermediaries and transacting parties. Additionally, the cities do not offer binding standard delivery commitments.

In terms of geographic coverage, Thessaloniki is the only city with a score higher than zero, receiving 4 out of 8 points. Thessaloniki's cadaster office is the only one that has fully registered and mapped all the privately held land plots within official city boundaries.

Thessaloniki also scores highest on land dispute resolution, with 5 out of 8 points, due to the local courts' relatively fast resolution of property disputes. (It takes

**FIGURE 2.16** Professional fees constitute more than one quarter of the cost of registering property



Source: Doing Business database.

between one and two years.) In Athens, resolving property disputes takes longer than three years. The capital scores only 3 points in the land dispute resolution index. The rest of the cities score 4 points on this indicator, taking between two and three years to resolve a property dispute case. All in all, the quality of land administration index is the indicator on which Greek cities have the most room for improvement.

## WHAT CAN BE IMPROVED?

### *Continue and conclude implementation of the cadaster*

The establishment of the Hellenic Cadastre was a step in the right direction. The planned next steps of the reform are well thought out. Once completed, the cadaster and mortgage offices should truly unify their records into a single database, and they should use the same identifiers (numbers) for properties. This would help in implementing a standardized process of property registration across the country. These measures are in line with international good practices and would make life easier for entrepreneurs. They would also spell the end of needing to register with both offices and for two different offices both to conduct due diligence. This major step can be followed with other improvements that can be implemented over the long term.

### *Address Hellenic Cadastre staffing issues in order not to discourage cadaster reform implementation*

In cities like Thessaloniki, entrepreneurs are faced with long delays for property transfers, incurring both financial and opportunity costs. Given that one of the main constraints the local cadasters face is staffing, the issue should be addressed as soon as possible. And this is important for the entire country. In order to encourage other cities to fully implement the cadaster reform, Thessaloniki needs to be seen as a success. At present, however, the bottleneck situation in Thessaloniki might act to discourage or slow down

the reform pace in other cities. To create hiring flexibility for the Hellenic Cadastre, budgetary and human resource constraints at the central government level should be addressed speedily, and efforts should be made to enable a smooth transition of staff between the Ministry of Justice and the Ministry of Environment and Energy.

### *Digitize cadastral maps and property deeds into a consistent format, in a searchable database, to ensure quality and accuracy and to enable electronic registration*

The majority of property documents and maps across Greek cities remain in paper format. Most of the core processes for property registration in most Greek cities also require paper documents and filing. It is vital that once the cadaster reform is implemented, all property and mapping records be digitized and entered into a single database. This foundational step is within the vision of the Hellenic Cadastre, and it is a precondition of making further improvements to the system.

Digital databases allow users to conduct title searches electronically. They can also provide the basis for a centralized liens and encumbrances database, as well as online registration. Digital records can have advantages over paper records because they require less physical storage space, they are easily sharable across locations, and electronic back-ups ensure that data will not be lost. Evidence across the globe supports electronic registries: the data show that property transfers are finalized twice as quickly in economies with electronic registries as in those without.

Most countries that implemented digital property records did so progressively over several years. New Zealand, for example, digitized its property records between 1997 and 2002. Subsequently, the country introduced electronic registration. But by 2005 only about half of property transactions were being submitted electronically, so a final push was

needed. In 2008, electronic registration was made mandatory. Today, property registration can be completed in just two steps, at a cost of 0.1% of the property value, and New Zealand is second on the *Doing Business* global ranking on the ease of registering property.

Among EU member states, all but Greece have digital property records. Several have implemented online registration. One of these is Denmark, where the government began modernizing its land registry decades ago. Computerization of offices and digitization of records started in 2009. Once this process was complete, the registry introduced the availability of electronic lodgment of property transfer documents. Today, the electronic submission of documents is mandatory. The reforms have paid off and transferring a property in Denmark now takes only four days, down from 42 days in 2003.

### *Introduce standardized contracts for property transfers*

Companies completing a property transfer in Greece must have a notary finalize and authenticate the sale and purchase agreement. In addition, while no longer legally mandated to hire a lawyer, the majority of companies continue to do so, especially for commercial property transfers. The lawyers and notaries also help with drafting the sale and purchase agreement. The costs of legal services make up one fourth of the total cost to register property, which is more than 1% of the property value. These costs are in addition to other costs, such as property transfer taxes and registration fees.

Many economies enable companies to transfer a property without the assistance of legal professionals. They do this through the use of standardized contracts made freely available to the public by the land registry. Negotiating parties simply tick or fill-in required information. Yet, when they wish to, entrepreneurs can still choose to obtain legal consultation and tailor-made contracts, especially for more complex cases.

*Doing Business* data show that three of four economies manage property registration without mandating the use of lawyers or notaries by law, including Denmark, Portugal and Sweden. Portugal made notary involvement optional for companies wishing to transfer property; companies simply need to sign the agreement in person at the registry. Registering property in several Portuguese cities<sup>48</sup> now takes only one procedure and one day.

#### ***Consider setting up a separate and specific mechanism to handle complaints regarding Hellenic Cadastre services***

Having an independent and specific mechanism for filing complaints at the agency in charge of property registration gives proper attention to the always important real estate industry, a major sector of any country's economy.<sup>49</sup> Keeping the process independent would make handling complaints more efficient and would minimize corruption and unnecessary disputes among land registry authorities. Correcting administrative errors in property registration helps prevent future problems and potentially addresses minor issues before they escalate to matters that require court resolution, usually an expensive undertaking for both plaintiffs and public authorities.

There is no such mechanism to handle property complaints in Greece, a topic that can be given serious consideration once the cadaster reform is complete. Greece could look to the United Kingdom as an example. Besides having detailed complaint procedures that can be addressed to the HM Land Registry, the United Kingdom also allows people to file a complaint with the Independent Complaints Reviewer (ICR).<sup>50</sup> The ICR handles complaints related to the HM Land Registry only. The ICR is neither a civil servant nor an employee of the HM Land Registry. The ICR Office funding and staff come from the HM Land Registry but are managed independently by the ICR.

#### ***Introduce a specific compensation mechanism for erroneous transactions***

Several countries have established funds to compensate parties that suffer damages or losses because of the inadvertent certifications provided by land registries. The funds serve as instruments to increase dispute settlement efficiency because using them avoids the additional time and cost burdens of settling in court. For instance, in Ireland, one can file such a claim directly at the Property Registration Authority.<sup>51</sup> Similarly, the United Kingdom has a statutory compensation scheme that allows claims to be made directly at the land registry. Claims can be submitted for matters ranging from mistakes in the register to the loss or destruction of records.<sup>52</sup> Similar provisions exist under the Swedish Land Code.<sup>53</sup>

# 5. Enforcing Contracts

Where firms and investors have the assurance that courts will resolve legal disputes within a reasonable time and provide transparent and enforceable decisions, they are more likely to participate in the market.<sup>53</sup> Owing to this premise and the knowledge that “a more effective judiciary is necessary for the success of legal reforms in all areas,” Greece prioritized judicial reforms on its path to recovery from its decade-old financial crisis.<sup>54</sup> In this regard, government actions have focused on modernizing the courts and introducing new legislation to promote timely settlement of disputes. While some reforms have paid off, and the Greek economy is now exhibiting signs of stronger growth, Greece still has room to improve the performance of its judiciary and to close the gap with its European peers.<sup>55</sup>

## Litigation is relatively affordable in Greece but there is room to improve on court efficiency

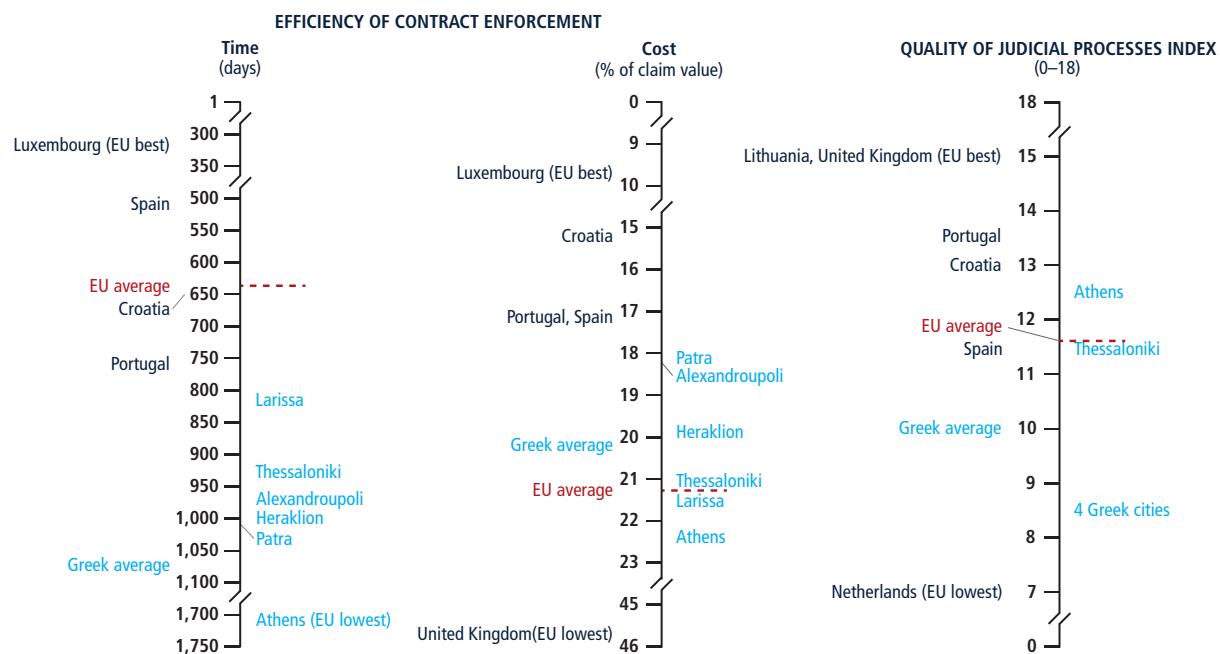
On average, it takes three years to litigate the standardized commercial dispute underlying the *Doing Business* case study through the Greek Single-Member First-Instance Courts and enforce the judgment.<sup>56</sup> This is nearly 15 months longer than the EU average. Similarly, Greece shows room to catch up with the EU average on the quality of judicial processes, as measured by *Doing Business*. Greece’s average, 10 of 18 possible points, places it right behind the EU’s 11.6-point mean. Yet, the average cost of suing in court and enforcing a judgment in Greece is 20.2% of the claim value, slightly less expensive than the EU average (21.2%) (figure 2.17).

Commercial cases in Greece—like the assumed *Doing Business* case, which is a breach-of-contract claim valued at EUR 33,051<sup>57</sup>—are heard by Single-Member First-Instance Courts.<sup>58</sup>

When filing a lawsuit, the steps that take the longest are the lawyer’s preparation of the case documents and the bailiff’s serving of the issued summons. Lodging the complaint with the court is generally a quick, over-the-counter procedure in all locations. In Athens, e-filing is also available.<sup>59</sup> After the court clerk’s review and issuance of the summons, the plaintiff’s attorney engages a bailiff to serve the defendant. Under Greek law, in-person service is required.<sup>60</sup>

Because Greece’s Code of Civil Procedure is national, the same trial rules apply

**FIGURE 2.17** While Greek cities are clustered behind the EU average for time and quality of judicial processes, half of them outperform the EU average in the cost to resolve a commercial dispute



Source: *Doing Business* database.

Note: The averages for the European Union are based on economy-level data for the 28 EU member states.

### BOX 2.3 The new court rules make for simplified trial procedure throughout Greece

To streamline judicial processes and improve court efficiency,<sup>a</sup> in 2015, the Greek parliament passed Law 4335, which introduced notable amendments to the Code of Civil Procedure.<sup>b</sup>

These reforms sought to curb delays associated with litigating in the first instance courts. More specifically, they aimed to address the following: long waiting periods leading up to hearings; inefficient trial hearings; and frequent adjournments. As a result, the amended Code introduced simplified trial procedures.

Trials now largely consist of written proceedings. There is only one hearing, and the parties and their witnesses are not required to attend. The hearing's sole purpose is to comply with the constitution's requirement that the parties' names and case details must be read into the court record, for publicity purposes. Most importantly, the hearing cannot be postponed, and there is no oral presentation of evidence. Attending parties can make certain statements on the process and their judicial rights but never on the merits of the case. Consequently, to issue a decision the judge mainly reviews the parties' filings—including pleadings, counter-claims and supporting evidence—in chambers. Witness testimonies are filed as affidavits and only examined orally in exceptional circumstances, when the judge deems it necessary.

Parties and the court are also subject to strict deadlines. Pleadings must close within 100 days of filing, and litigants have 15 days to file counterclaims. Consequently, the case file must be ready for adjudication 115 days after the initial complaint is filed. The hearing date must be set 30 days after the judge is appointed. As such, the rules aim to ensure a hearing occurs within 160 days of the complaint being filed. In practice, although litigants adhere to deadlines leading up to the closing of the file, courts across the country still have trouble meeting the deadline for the first hearing.

Beyond expediting processes, the new rules seek to promote proper administration of justice. They are founded on the principle that sound documentary evidence allows for an easier and more accurate discovery of the truth—and better informs judges' decisions—than witness testimonies. Overall, this series of judicial measures seeks to promote a transparent process, efficient proceedings and fair dispute resolution. In so doing, they aim to restore public trust in the national courts.<sup>c</sup>

a. Euro Summit, Brussels, 12 July 2015. <https://www.consilium.europa.eu/media/20353/20150712-eurosummit-statement-greece.pdf>.

b. The law entered into force on January 1, 2016. National Gazette No 87/A/23-07-2015.

c. Explanatory Memorandum of the draft Law 4334/2015. "Urgent implementation measures of Law 4334/2015 (A'80)." <https://www.hellenicparliament.gr/UserFiles/2f026f42-950c-4efc-b950-340c4fb76a24/e-peigion-eis-new.pdf>.

throughout the country. The Code, which entered into force in 1968, has since been amended multiple times. The most recent amended version dates to 2015.<sup>61</sup> It introduced simplified procedures aimed at expediting trials (box 2.3). Owing to these amendments, ordinary civil trial timelines now consist of three main phases: the wait time from filing to the trial hearing; the trial hearing; and the wait time from the hearing to judgment issuance. After the judgment, litigants have 30 days to appeal.

Judgment enforcement involves multiple parties, namely the courts, bailiffs and notaries. After the judgment, the court issues an enforcement order (an *apografo*) to the plaintiff. Both the judgment and enforcement order must be served on the defendant. The *Doing Business*

case assumes pretrial attachment of the insolvent defendant's moveable assets. In Greece, this is a separate proceeding that occurs in parallel with the trial. The result is a general order preventing the plaintiff from dissipating assets, subject to criminal liability if the order is breached. Consequently, following judgment and service of the enforcement order, the bailiff still needs to effect seizure. Owing to regulations introduced in 2015,<sup>62</sup> a seven-month waiting period commences from the seizure date. The assets cannot be sold until after this time elapses. During this waiting period, bailiffs advertise the assets. In all locations, the final sale is performed online by a notary, between the seventh and eighth month after seizure.<sup>63</sup> The notary then remits the sale proceeds to the plaintiff.

### Thessaloniki court's relative efficiency is proof that local judicial initiatives matter

Enforcing contracts is easiest in Thessaloniki, the city that is the second fastest to resolve a commercial dispute (table 2.9) and the second-best performer on the quality of judicial processes index. While Athens is the best performer on this index, it takes the longest time, lasting four years and nine months. The Athenian court's notably larger jurisdiction may be one of the contributing factors to why trials there take more than twice the average in the other cities.

The remaining four cities perform similarly, with a common score on the judicial quality index and narrower differences in time and cost.

TABLE 2.9 Enforcing contracts is easier in Thessaloniki and more difficult in Athens

City	Rank	Score (0–100)	Time (day)	Cost (% of claim)	Quality of judicial processes index (0–18)
Thessaloniki	1	57.83	935	21.1	11.5
Larissa	2	55.38	815	21.5	8.5
Alexandroupoli	3	52.65	960	18.2	8.5
Patra	4	51.32	1,010	18.1	8.5
Heraklion	5	50.94	1,000	19.9	8.5
Athens	6	48.11	1,711	22.4	12.5

Source: Doing Business database.

Note: Rankings are based on the average score for time and cost associated with enforcing a contract as well as for the quality of judicial processes index. The score is normalized to range from 0 to 100 (the higher the score, the better). For more details, see the chapter "About Doing Business and Doing Business in the European Union Member States 2020: Greece, Ireland and Italy."

The filing and serving phase takes from 35 days in Larissa to nearly twice that time in Athens and Thessaloniki (60 days). The variations among Greek cities largely stem from the interventions of local private sector practitioners, namely lawyers and bailiffs.<sup>64</sup> The biggest bottleneck is the time lawyers take to prepare for trial, which includes an attempt to collect payment by nonlitigious means and subsequent evidence-gathering and preparation of the complaint. These times vary according to local practice. However, across cities, once the lawyer files the complaint, the court issues the summons the same day. The bailiff's service of the issued summons ranges from between

two and three days in smaller cities to up to a week in Athens and Thessaloniki.

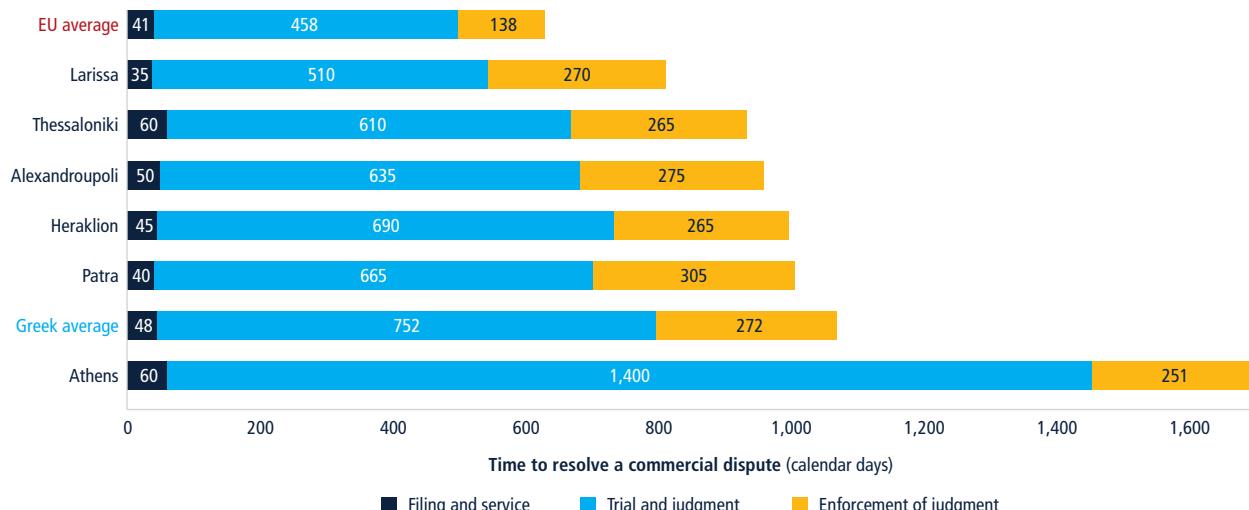
The trial and judgment phase is the largest driver of time differences among the cities (figure 2.18). Trial duration varies from a year and five months in Larissa to just under four years in Athens. Population size may be one of the reasons for this wide gap. However, among more similarly sized cities, there is evidence that local judicial initiatives can increase efficiency.

For example, Thessaloniki, the second-largest city, is also second-fastest to

complete the trial and judgment phase. Thessaloniki achieved this efficiency despite being twice the size of the fastest city, Larissa. Thessaloniki's relative efficiency is largely due to the court president's very hands-on approach to management. On his initiative, the court issued management directions aimed at improving the court's management in early 2018. The same directions were filed with the Ministry of Justice and published on the court's website, making it a service charter, of sorts.<sup>65</sup> The document contains various rules on the court's operation, including provisions limiting the number of cases each judge can hear per year and adjudication time limits that are more ambitious than national standards. Owing to this increased transparency and accountability, the court now strives to adhere to its limit of 140 civil cases per judge, per year. Complementing its administrative regulations, the court uses an electronic system to manage its calendar and allocate hearing dates, making for a comparatively streamlined scheduling process.

Courts in Athens and Thessaloniki have subject-matter sections, including commercial divisions. Thessaloniki has six

FIGURE 2.18 Trial time is the largest source of variation among the cities



Source: Doing Business database.

Note: The average for the European Union is based on economy-level data for 28 EU member states.

such sections in total. Judges serve in their subject-matter section for four years at a time. This is a positive step toward specialization and ensuring a consistent application of the law. However, in both Athens and Thessaloniki, judges in the subject-matter sections also hear criminal cases, which requires switching gears in a way that likely impedes efficiency.<sup>66</sup>

As the fastest location, Larissa benefits partly from its relatively small size, although it outperforms Alexandroupoli, a city half its size, showing that other factors besides size can hold cities back from achieving optimal efficiency. Greek courts face some common challenges, including inefficient workload structure, staffing gaps, infrastructure needs and backlogs, to name a few.

### **Combining civil and criminal workloads, a lack of courtrooms and backlogs hamper efficiency across all cities**

Across all courts, judges split their time between criminal and civil cases. For example, in Patra, each judge hears more than 170 civil cases alone each year, as compared to a median of about 150 civil cases elsewhere.<sup>67</sup> Additionally, this allocation does not account for the complexity of individual judges' civil cases or their criminal caseload. This workload structure—which does not take into account case complexity for assignment purposes and under which judges juggle both civil and criminal cases—makes it difficult for judges to clear civil case backlogs effectively and limits the courts' ability to achieve a productive clearance rate.

Judges also report that staffing gaps have also hindered courts' efficiency. For example, as of March 2019, Heraklion had four vacant judgeships and Alexandroupoli had one. Additionally, there is no effective mechanism to substitute for judges who are on extended leave or external service. Consequently, during the last judicial year, Patra was not able to temporarily replace 2 of its 20 judges. Reportedly, these temporary absences

are also a recurring issue in Athens. Patra and Athens are, incidentally the two cities in which time between the hearing and judgment issuance is the longest.

In some courts, a lack of courtrooms hinders the efficient scheduling of hearings. In Heraklion, only two small rooms are available for the Single-Member First-Instance Court's hearings. Similarly, in Alexandroupoli, there is only one courtroom. Judges must often use their offices and other rooms in the courthouse for hearings. Apart from Athens, these are the two courts with the longest wait times between case filing and the hearing, lasting about a year in each city.

In addition to these resource gaps, all courts face backlogs. While backlogs are the result of underlying inefficiencies, significant backlogs can compound with other factors and themselves become an impediment to improving efficiency. Although smaller Greek courts have better managed backlogs, Athens, the largest jurisdiction, was incomparably overwhelmed. Backlogs, including those predating the new civil procedure rules, have limited Athens' ability to reap the benefits of the 2015 simplified rules of civil procedure, as compared to other courts. Before September 2018, Athenian judges were still hearing more cases filed under the old civil procedure rules—which allowed adjournments and called for more

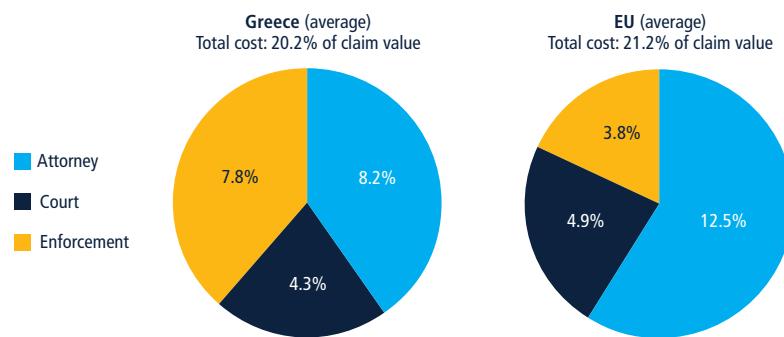
hearings—than those filed pursuant to the new procedure. Since then, the court transitioned to an equal ratio of new to old procedure cases in each judge's caseload, and it expects to purge its backlog of cases filed under the old rules by 2021.

Additionally, owing partly to backlogs, on average none of the courts can stick to the eight-month deadline for scheduling a hearing after pleadings close.<sup>68</sup> Similarly, only Larissa manages to meet the eight-month deadline for issuing judgments. If a judge exceeds the deadline, the court's management can reassign the case and impose disciplinary measures. Yet, because of backlogs, courts are still lenient about this deadline, especially in Athens, where it takes more than two years to obtain judgment after a hearing.

### **Enforcement is relatively slow and costly across Greece**

Enforcement time is similar across Greek cities, ranging from eight and a half months in Athens to ten months in Patra. Enforcement is slow largely due to the nationally sanctioned seven-month waiting period before selling the insolvent defendant's movable assets. The sole source of variation among cities stems from the seizure and sale processes, which are organized by bailiffs and notaries.

**FIGURE 2.19** While the cost of litigating is lower than the EU average, Greece has high enforcement costs



Source: Doing Business database.

Note: Costs for Greece are an average across the six cities measured.

Although not all bailiffs work on enforcement, interviews with these professionals suggest larger cities enjoy the benefit of a better proportion of bailiffs to inhabitants. Incidentally, enforcement is fastest in the three largest cities.

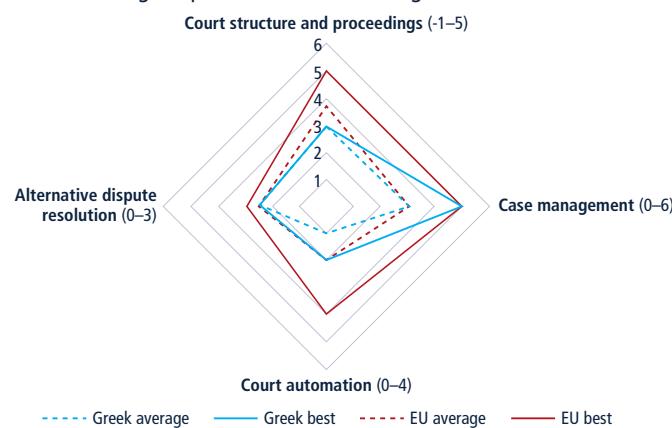
The cost of litigation varies from 18.1% of the claim value in Patra to 22.4% in Athens. Attorney fees are the largest source of variation.<sup>69</sup> Legal fees tend to increase with city size, with lawyers charging the highest rates in larger urban areas. Larissa, where attorney fees are as high as in Athens and Thessaloniki, is the sole exception. The local cost of expert witnesses drives differences in court fees among the cities, which are otherwise regulated nationally. Expert witness fees are highest in Alexandroupoli, the smallest city. Practitioners report there are fewer local experts, making for a less competitive environment. Enforcement costs are set at the national level, and they are almost as large a driver of total cost as attorney fees (figure 2.19). The cost is tied to the long process of enforcement and all the parties involved in the process, which is to say the court, the bailiff and notary.

### Athens and Thessaloniki exhibit the most judicial good practices

Athens and Thessaloniki have most significantly adopted judicial good practices, as measured by *Doing Business*.<sup>70</sup> With a score of 11.5 of 18 possible points, Thessaloniki is just behind the EU average. Scoring 12.5 points, Athens performs above this average and measures up to Germany and Hungary. The four other cities each scored 8.5 points. They fall short on case management and court automation, relative to their peers. However, in these areas, they can find good practices to emulate within Greece (figure 2.20).

With respect to court structure and proceedings, all cities have small claims courts, with a fast-track procedure and that allow self-representation. The law also allows for pretrial attachment.

**FIGURE 2.20** Greek cities have room to catch up with the EU average on judicial quality but also have good practices to share among themselves



Source: *Doing Business* database.

Note: The average for the European Union is based on economy-level data for 28 EU member states. Among EU member states, Romania, Croatia and Poland have the highest score on the court structure and proceedings index; Latvia has the highest score on the case management index; Estonia, Lithuania and Slovakia share the highest score on the court automation index; and Germany, Hungary, Italy, Lithuania, Latvia, Poland, Romania and Spain share the highest score on the alternative dispute resolution index.

Courts exhibit good governance by randomly assigning cases to judges, but they fall short of the gold standard—automated case assignment. There is also no dedicated specialized commercial court or division in Greece.

Athens and Thessaloniki are the only cities measured to have an integrated electronic case-management system for both lawyers and judges. Users of the corresponding platform, *Solon*, can view case-specific information, such as the status of a suit.<sup>71</sup> Greek law also sets time standards for various court events and regulates adjournments, to promote better case management.<sup>72</sup> However, none of the cities measured uses pretrial conferences, which can narrow down issues for trial and encourage settlement ahead of trial.

Athens leads Greek cities on court automation, scoring 2 out of 4 possible points. Other cities only scored 1 point. While litigants can pay court fees electronically in all courts through the G.S.I.S. online portal,<sup>73</sup> Athens also has a working electronic system for filing complaints. Parties initiating a suit can file through the Athens Bar Association's website. In

July 2018, Thessaloniki also introduced an e-filing system through its bar association. However, users report frequent technical issues that cause the system to be offline. While Greece publishes all supreme court judgments, it does not publish commercial case judgments at any other level of the court system, impeding judges' ability to apply laws consistently across the country. It also limits judicial accountability and transparency in the court system, generally.

Last, while Greece regulates commercial arbitration—and in practice, valid arbitration clauses are enforced—and permits voluntary mediation, there are no financial incentives to encourage alternative dispute resolution.<sup>74</sup>

## WHAT CAN BE IMPROVED?

### Consider introducing initiatives to clear historical backlog

Throughout Greece, backlogs hamper individual courts' efficiency. They are also one of the major reasons why even the smallest Greek cities trail behind the European business capitals measured by *Doing Business*. The 2019 EU Justice

Scoreboard also places Greece among the six countries with the highest number of pending litigious civil and commercial cases.<sup>75</sup> To assist in reducing historical backlogs, authorities might consider introducing a targeted backlog reduction program.

In 2001 Turin's District Court launched such an initiative, called the Strasbourg Program. The goal was to clear all cases which had been pending for three years or longer. The court sorted cases by their filing date and prioritized older cases for resolution. The court president also issued directions promoting more hands-on judicial case management. Judges were instructed to set a timetable during each case's first hearing, grant fewer and shorter adjournments and issue shorter judgments, among other things. By 2010 cases three years or older were only 5% of the court's caseload. Turin's District Court is also the best performing among the 13 Italian jurisdictions measured in this study.

#### ***Review courts' staffing needs and consider temporary staffing options to help the most congested courts clear backlogs***

Many Greek courts have active vacancies. As mentioned before, some of these vacancies are due to an inability to substitute for judges who are on external service or extended leave. Judges in some of the cities studied in the report said that courts with lighter workloads in smaller, neighboring cities might be able to lend them staff resources. However, such formal and systematic staff-substitution mechanisms do not exist. Consequently, at the national level, the Ministry of Justice might consider conducting a review of courts' caseloads and resource needs and adjusting staffing allocations accordingly. This could include a review of internal rules on and mechanisms for staff substitutions to allow courts to exchange staff on a temporary basis.

In the Netherlands, for instance, judges can substitute their peers who serve

at the same court level.<sup>76</sup> Similarly, in Austria, superior appeals court judges can be temporarily assigned to district courts in the same jurisdiction, as needed. Judges in Quebec, Canada, also travel to other jurisdictions to provide ad-hoc support to other courts.

Substitutions, and redeploying staff resources temporarily, may be a first step toward reducing backlogs and increasing efficiency in the most congested courts. Greece should consider piloting such substitutions in a few courts first to ascertain the benefits and cost implications before a national rollout.

#### ***Consider enhancing case assignment to better balance workloads***

Monitoring judges' workload and performance can also contribute to increasing court efficiency. As such, Greek courts should make a more concerted effort to collect and use court-performance data to inform workload allocations.

Analyzing individual judges' workloads and performance can help determine the root causes of delay. More specifically, it can help determine whether individual judges simply have too many cases and/or face a disproportionately high number of complex cases. Throughout the Greek courts under study, judges hear a median of 150 civil cases per year, irrespective of the complexity of their various assigned cases. This also does not account for their criminal caseload. Workload and performance data, combined with an updated case assignment system, can help predict trends and strategically allocate resources. Using these data for assignment can prevent judges from being overburdened with a large volume of complex cases.

None of the courts studied have an automated case-assignment system. Greek cities need not look far for examples to model. The District Court of Bologna has an automated algorithm-based case-assignment system that uses real-time data. The algorithm considers each court section's workload and assigns

cases to individual judges accordingly. Automated case assignment is usually an extension of a case-management system that monitors performance in real time and comes at a cost. Consequently, Greece should weigh the benefits of this investment against the cost of further developing case-management systems like *Solon* and deploying them throughout the country.

An added benefit of monitoring judges' performance is increased accountability to meet performance goals, especially when results are made public. Publication also increases transparency and helps to foster greater public trust. For example, the District Court of Milan, one of the top performers within Italy, publishes its annual performance report online each year and could be a model for Greek courts.

#### ***Actively manage the pretrial phase and encourage alternative dispute resolution (ADR)***

Greece is among the half of EU member states that do not have pretrial conferences. Such informal hearings, first introduced in the United States, are designed to help the parties find common ground, narrow down the issues and consider settlement options. They also allow judges to take control of the case early on and to promote settlement and limit the scope of the prospective trial.<sup>77</sup>

Norway has demonstrated notable success using pretrial conferences and may serve as examples for Greece. Eighty percent of the cases subjected to preparatory hearings resulted in settlement after Midhordland District Court introduced a case management feature for civil cases. Judges guide the parties in narrowing down disputed issues, encourage settlement and assess each case's suitability for referral to court-annexed mediation.<sup>78</sup>

Pretrial conferences may help Greek courts reduce the number of cases that make it to an already-stacked court docket. It is also an opportunity for judges to encourage alternative dispute

resolution (ADR). Although Greece has enabling legislation for both arbitration and mediation, the use of these ADR mechanisms has remained low. Greek judges could draw inspiration from Florence's *Giustizia Semplice* model (see box 4.5 in the chapter "Doing Business in Italy") and use pretrial conferences to assess cases' suitability for alternative means of dispute resolution. Piloting such preparatory meetings in individual courts and analyzing the impact on settlements and civil case loads would be an informative precursor to broader implementation. In addition, Greece might consider providing financial incentives for the use of ADR. For example, Italian law incentivizes mediation through a tax credit.<sup>79</sup>

#### ***Introduce a dedicated commercial court or division and provide judges the tools to specialize on commercial matters***

While Athens and Thessaloniki have a commercial subject-matter section for civil cases, judges in these sections also hear criminal cases, limiting their ability to focus their attention on clearing the civil commercial caseload. In Thessaloniki, judges average four criminal cases for each civil case they hear.

Having courts or divisions with general commercial jurisdiction, whose judges exclusively hear commercial cases, is an internationally recognized good practice. Such courts or divisions, when properly established, translate into gains in efficiency.<sup>80</sup> *Doing Business* data show, on average, the 104 economies with such courts or divisions resolve commercial cases 92 days sooner. This is because a court or division's incumbent judges specialize on commercial matters, allowing them to dispose of cases faster and apply laws more consistently.

Greece might consider creating a stand-alone commercial court. However, where a limited number of commercial cases are handled, specialized commercial sections provide a less expensive alternative to a commercial court. Athens

and Thessaloniki might be good pilot locations for introducing a dedicated, specialized section. Additionally, because introducing such a court or section may require a shift in resources, it is important for authorities to balance costs against benefits and consider a progressive approach to implementation.

Lastly, to help judges specialize and apply laws more consistently, Greece should consider publishing anonymized judgments and court orders in commercial cases at all levels of the court system. This should be coupled with learning and training opportunities to help judges further specialize.

#### ***Enhance electronic tools to improve court operation and case management for judges***

Electronic case filing and case management are not novelties in Greece. Athens and Thessaloniki are more advanced in this regard. The other cities studied do not have these tools, which can increase court efficiency. Additionally, even the cities that use e-filing and electronic case management, find the tools have limitations. For example, in Thessaloniki, lawyers report recurring technical glitches that make the e-filing system inoperable at times. Similarly, *Solon*, the case management platform in Athens and Thessaloniki, only meets basic needs. Although users can access important case-management inputs, such as the hearing date and information on the nature, status, and outcome of individual cases, the system could be further optimized to allow judges to better manage cases electronically.

E-filing can help speed up the process of initiating a lawsuit. In Athens, where e-filing has existed for half a decade, the process could be further streamlined by piloting electronic service of process. Athens can look to Italy, where filing and service only take 10 days. In commercial disputes throughout Italy, defendants are served electronically, removing the inefficiency of traditional service of

process, including postal delays, the involvement of service agents and the defendant's physical unavailability to receive service. On its end, Thessaloniki might look to Athens on how to resolve glitches and fully operationalize its existing e-filing system. In both locations, the local bar association needs to better publicize the availability of e-filing, as it is not the most common method used among lawyers in either jurisdiction. Before extending e-filing to the rest of the country, Greece should consider costs relative to value because, in smaller jurisdictions, e-filing may be a lower priority than other investments, like improving court infrastructure.

Beyond a lack of courtrooms in many jurisdictions, judges also cite a lack of office space to work and store casenotes as a problem that compromises their efficiency. Judges report they frequently have to work from home. There is a general lack of capacity to manage case documents electronically, and judges even joke that one should not need to do Pilates or CrossFit to carry casenotes around the courthouse.<sup>81</sup> This is where enhanced, electronic case management can help fill a gap. Effective case-management systems allow judges to view and manage case documents, assist with writing judgments and help generate court orders, among others features. Integrating these additional features into the existing *Solon* platform could help increase judicial efficiency. Access to electronic files would eliminate the need to transport files between various locations and curb document loss. Developing this capacity comes at a cost, albeit likely a lower one than rebuilding or expanding all the court buildings that are short on space. Consequently, Greece should assess costs and benefits before further enhancing *Solon*. Even if it does not take these proposed enhancements on board, Greece should introduce *Solon* in other jurisdictions—after the current pilot phase—to help lawyers and judges across the country reap the benefits of the existing features.

***Consider means to lower the cost and shorten the duration of enforcement***

It costs twice as much to enforce judgment in Greece as it does in the European Union, on average, placing Greece among the ranks of the five most expensive EU member states for enforcing a judgment: the Czech Republic, Denmark, Lithuania and Romania. Greece has long wait times to recover the awarded amount because of a seven-month waiting period before the insolvent defendant's movable assets can be sold to satisfy the judgment. Together, these costs and long delays to enforce a judgment may be high burdens on small businesses trying to recover on a breach-of-contract claim.

Enforcement costs are high for the assumed *Doing Business* case partly because the winning plaintiffs must pay the court 2% of the claim value just to obtain the *apografo* (i.e., the enforcement order). Such fees, calculated as a percentage of the claim value, operate similarly to a tax and may have revenue implications for the judiciary. However, Greece might consider the possibility of lowering costs by introducing a standard fee schedule as an alternative charging basis. Greece might look to Portugal and Slovakia for examples of ways to lower enforcement costs. In these economies, the average up-front costs to enforce a judgment are relatively low. Winning plaintiffs advance less than 1% of the claim amount—0.1% in Slovakia and 0.5% in Portugal—to start enforcement proceedings.<sup>82</sup>

Similarly, Greece introduced regulation requiring a seven-month waiting period after seizure and before a public auction of the defendant's assets in 2015. Lawyers explain this measure is intended to strengthen due process for defendants who are at risk of losing their property. However, the measure might have the unintended result of overburdening small businesses. Consequently, over time, Greece should monitor the impact of this waiting period on plaintiff creditors to determine whether the social benefits

outweigh the costs imposed on firms and business activity, more broadly.

## NOTES

1. Four EU member states have no paid-in minimum capital requirement: Cyprus, Ireland, the Netherlands and the United Kingdom. Seven others have a symbolic requirement amounting to less than 0.1% of income per capita: Bulgaria, the Czech Republic, France, Greece, Italy, Latvia and Portugal.
2. *Doing Business* database.
3. G.E.MI is governed by the provisions of Law No 3419/2005. According to Law 3853/2010, it acts as a one-stop shop, interconnecting several government agencies—including the Chamber of Commerce, the Tax Authority, and the Court of First Instance.
4. Law 4441/2016.
5. <https://eyms.businessportal.gr>.
6. Until September 2019, online registration is free of charge.
7. If applying online, only standard incorporation documents can be used.
8. According to Article 2 of Joint Ministerial Decision 63577/13.06.2018, the one-stop shop must, if the legal conditions are met, complete the registration procedure no later than the next business day from the moment of receiving the application and supporting documentation.
9. Law 4072/2012 (article 116) and PD 258/2005 (Statute of Insurance Organization for the Self-Employed (OAE)).
10. U.K. Companies House, Companies House Annual Report & Accounts 2012/13 (London: The Stationery Office, 2013) and Companies Register Activities 2012–2013 (London: Companies House, 2013).
11. World Bank Group, Investment Climate Department, *Business Registration Reform Case Study: Norway* (Washington, DC: World Bank Group, 2011).
12. "Guide for Doing Business," Belgian Federal Government, 2017, <http://www.business.belgium.be/en>.
13. The European Construction Sector: A Global Partner, European Commission, Internal Market, Industry, Entrepreneurship and SMEs Directorate General, Energy Directorate General and Joint Research Centre (2016), [https://ec.europa.eu/growth/content/european-construction-sector-global-partner-0\\_en](https://ec.europa.eu/growth/content/european-construction-sector-global-partner-0_en).
14. "Construction in Greece - Key Trends and Opportunities to 2022." November 2018. Available at: <https://www.globaldata.com/store/report/gdcn0442mr--construction-in-greece-key-trends-and-opportunities-to-2022/>.
15. Sonia Hamman, "Housing Matters," Policy Research Working Paper 6876 (Washington, DC, World Bank, 2014).
16. Under Law 4495/2017, Article 36, depending on the area, location, use, size and environmental impact of the building to be constructed, there are three categories for issuing building permits: (i) Category 1 is, among other factors, for buildings over 1,000 square meters and requires the approval of the municipality; (ii) Category 2 is, among other factors, for buildings in settlements that have been established prior to 1923 and that do not have approved limits and require the approval of the municipality; (iii) Category 3 is, among other factors, for buildings up to 1,000 square meters. In this category, issuing the building permit is simpler. The engineer can obtain the building permit from the Technical Chamber of Greece without having to obtain approval from the municipality. Since the case study warehouse is above 1,000 square meters, it falls under category 1 and therefore requires the approval from the municipality.
17. Common Ministerial Decision YA 299/2014, Law 4389/2016 and Law 4495/2017.
18. FEK 162-AAP-2008 "Decision for the delimitation of the archaeological site of the city of Larissa."
19. Based on interviews with private engineers and architects in Greece, January through March 2019, as well as meetings with public officials, March 19–22, 2019.
20. Public officials in Athens and Heraklion were unable to provide an estimated fee breakdown based on the case study warehouse.
21. Inspections, both during and after construction, are mandated by law and always occur in practice. The supervising engineer is liable to supervise the construction and ensure that it was completed in compliance with the relevant building regulations. In addition, Law 4495/2017 holds the design professional liable for all studies, analyses and documentation that are submitted to the Building Office, as well as the fire safety studies. The legislation also specifies what type of engineer can sign off on each type of study. For example, an architect or civil engineer must prepare and be liable for the passive fire study while an electrician or mechanical engineer must prepare and be liable for the active fire study.
22. The architects and engineers are only required to have a university degree, be a registered member of the Technical Chamber and pass a qualification exam.
23. Moullier, Thomas, and Frederick Krimgold. 2015. *Building Regulation for Resilience: Managing Risks for Safer Cities*. World Bank Report ACS15966. Washington, DC: World Bank.
24. "Contributo di Costruzione" Bologna (Italy) municipality website, [http://dru.iperbole.bologna.it/modulo/3-modello-e-calculo-contributo-di-costruzione](http://dru.iperbole.bologna.it/modulo/3-modello-e-calcolo-contributo-di-costruzione).
25. "Simuladores de taxas," Faro (Portugal) municipality website, <http://www.cm-faropt.pt/menu/894/simuladores-de-taxas.aspx>.
26. *Doing Business* database.
27. "Design engineer" as designated in the legislation.
28. *Doing Business* database.
29. *Doing Business* database. *Doing Business* assesses whether an economy has the following four requirements in place for the professional that is responsible for verifying the architectural plans are in compliance with the building regulations: (i) whether they have a minimum number of years of practical experience; (ii) whether they have a university degree (a minimum of a bachelor's) in architecture or engineering; (iii) whether they are a registered member of the national order (association) of architects or engineers; and (iv) whether they must pass a qualification exam. *Doing Business* also assesses whether these requirements are in place for the professional who conducts the technical inspections during construction.
30. World Bank, *Doing Business 2016: Measuring Regulatory Quality and Efficiency* (Washington, DC: World Bank, 2015).
31. Except those listed in articles L243-1-1 of the Insurance Code.
32. Carolin Geginat and Rita Ramalho, "Electricity Connections and Firm Performance in 183 Countries," Policy Research Working Paper 7460 (Washington, DC: World Bank, 2015).
33. It takes three procedures in the Czech Republic, Germany, Lithuania, Sweden and the United Kingdom, and four procedures in Croatia, Denmark, France, Italy, Latvia, Malta and Poland.
34. These are Ireland (57.1% of income per capita), Germany (37%), Lithuania (33.6%), Portugal (33.6%), Luxembourg (32.7%), Sweden (29.3%), Finland (27.5%), the Netherlands (24.5%), the Czech Republic (23.1%), the United Kingdom (23.1%), Poland (16.3%) and France (5%).
35. To measure the reliability of supply and transparency of tariffs, *Doing Business* presents an index scored from 0 to 8 points. It encompasses quantitative output data on the duration and frequency of power outages, as well as qualitative input information (i.e., the role of the energy regulator on supervision of power outages, the systems used to monitor power outages and restore electricity service, whether financial deterrents exist to limit outages, and whether tariffs and tariff changes are communicated efficiently to customers). For more details, see the data notes.
36. *Doing Business* uses the system average interruption duration index (SAIDI) and the system average interruption frequency index (SAIFI) to measure the duration and frequency of power outages. SAIDI is the average total duration of outages over the course of a year for each customer served, while SAIFI is the average number of service interruptions experienced by a customer in a year.
37. The RAE has been established on the basis of the provisions of L. 2773/1999, which was issued within the framework of the harmonization of the Hellenic Law to the provisions of Directive 96/92/EC for the liberalization of the electricity market.
38. As per laws 25/75, 1080/80, and 2130/93.
39. World Bank. 1989. *World Development Report 1989*. New York: Oxford University Press.
40. Along with Heraklion.
41. Typically the process works as follows: 1) the lawyer submits the draft agreement to the local bar association; 2) the bar association issues the lawyer an invoice that legal fees are going to be charged; 3) the bar association reports the information to the national tax authority based on the lawyer's submission; and 4) the bar association charges the lawyer a minimum legal fee, which the lawyer pays once he gets paid by the client.

42. The cadaster office in Athens is an exception because it hasn't reached interim status yet. It merely is notified of the transactions and does not follow up or record them in the cadaster system yet.
43. In Thessaloniki, all transfers are now completed at the local cadaster office. The mortgage office simply serves as an archive office and is used to conduct due diligence searches for older records that are not available in the cadaster office.
44. Confirmed by site visits at the cadaster office.
45. The statistics were obtained from the Hellenic Cadastre in June 2019.
46. *Ibid.*
47. *Ibid.* This number excludes five employees that work at the mortgage office, which functions as an archive repository.
48. The cities are Faro, Funchal and Ponta Delgada.
49. A step-by-step guide on the complaints procedure in the United Kingdom can be found here: <https://www.gov.uk/government/organisations/land-registry/about/complaints-procedure>. More information on the Independent Complaint Reviewer (ICR) can be found here: <https://www.icrev.org.uk/>.
50. Republic of Ireland, Registration of Title Act, 1964.
51. United Kingdom, Land Registration Act 2002. For more details, see also section 4 ("Applications for Indemnity") in "Practice Guide 39: Rectification and Indemnity," Her Majesty's Land Registry, last updated April 3, 2017, <https://www.gov.uk/government/publications/rectification-and-indemnity/practice-guide-39-rectification-and-indemnity>.
52. Swedish Land Code (SFS 1970:994), chapter 19, section 37; and Real Property Formation Act (1970:988), chapter 19, section 5. Compensation for wrongful handling falls under the Tort Liability Act (1972:207).
53. OECD. 2013. "What makes civil justice effective?" *OECD Economics Department Policy Notes*, No. 18, June 2013. Ippoliti, Roberto, Alessandro Melcarne and Giovanni B. Ramello. 2015. "The Impact of Judicial Efficiency on Entrepreneurial Action: A European Perspective." *Economic Notes* by Banca Monte dei Paschi di Siena SpA, vol. 44, no. 1-2015: pp. 57-74.
54. International Monetary Fund Country Report No. 18/248. 2018 Article IV Consultation and Proposal for Post-Program Monitoring —Press Release; Staff Report; and Statement by the Executive Director for Greece.
55. Between 2006/7 and 2017/18, Greece recorded two business reforms on the *Doing Business* Enforcing Contracts indicator.
56. For an overview of the Enforcing Contracts indicators and assumptions underlying the *Doing Business* case, see the data notes.
57. *Doing Business* defines the assumed claim as 200% income per capita.
58. Greek Law Digest. "Procedure before Civil Courts." <http://www.greeklawdigest.gr/topics/judicial-system/item/12-procedure-before-civil-courts>. Throughout Greece, District Courts are the lowest first-instance courts with a monetary threshold of EUR 20,000. Claims above this amount and up to EUR 250,000 fall under the jurisdiction of the Single-Member First-Instance Courts. Article 14 of the Code of Civil Procedure.
59. E-filing is available in Athens through the Isokratis web portal. <http://www.dsnet.gr/1024x768.htm>.
60. Article 124 of the Code of Civil Procedure.
61. Law 4335/2015.
62. Law 4335/2015.
63. Law 4512/2018, art. 207, which amended article 927 of the Code of Civil Procedure.
64. While Greek bailiffs are private-sector practitioners, their work is publicly regulated, like notaries.
65. [https://www.protodikeio-thes.gr/opencms\\_prot/opencms/ProtSite/downloads/kanonismos.pdf](https://www.protodikeio-thes.gr/opencms_prot/opencms/ProtSite/downloads/kanonismos.pdf).
66. Ten and fifty-six judges serve in the commercial sections in Thessaloniki and Athens, respectively.
67. Consultative meetings with Greek local court representatives. March 18-22, 2019.
68. Article 307 of the Code of Civil Procedure.
69. Legal fees are freely negotiated between lawyers and their clients. In practice, lawyers charge according to time, level of effort and complexity of the case. The Code of Lawyers (law 4194/2013) sets the basis for remuneration when there is no agreement between the lawyer and client. It also establishes that lawyers must be reimbursed for any disbursements they make on behalf of the client (e.g., court and enforcement fees).
70. For an overview of the Enforcing Contracts indicators and Quality of Judicial Processes Index, see the chapter "Data Notes."
71. [www.solon.gov.gr](http://www.solon.gov.gr).
72. Law 4335/2015.
73. <https://gsis.gr>.
74. Articles 868-903 of the Code of Civil Procedure (Αρθρα 867-903 ν.4335/2015). Law 4512/2018 art. 178-187.
75. European Commission, Directorate-General for Justice and Consumers, The 2019 EU Justice Scoreboard (Luxembourg: Publications Office of the European Unions, 2019), [https://ec.europa.eu/info/sites/info/files/justice\\_scoreboard\\_2019\\_en.pdf](https://ec.europa.eu/info/sites/info/files/justice_scoreboard_2019_en.pdf).
76. World Bank. 2013. *The Status of Contract Enforcement in Poland*. Washington, DC: World Bank.
77. *Doing Business* database. In EU member states that use pretrial conferences, the average trial takes 434 days. In member states without pretrial conference, it takes 483 days. Economies that use pretrial conference include Austria, Cyprus, the Czech Republic, Croatia, Denmark, Spain, Finland, the United Kingdom, Latvia, Lithuania, Portugal, Slovakia, Slovenia and Sweden.
78. World Bank. *Doing Business in the European Union 2017: Bulgaria, Hungary and Romania*. (Washington, DC: World Bank. 2017)
79. The tax credit is up to EUR 50,000. Article 17 of Italian Law Decree 28/2010.
80. Botero, Juan Carlos, Rafael La Porta, Florencio López-de-Silanes, Andrei Shleifer and Alexander Volokh. 2003. "Judicial Reform." *World Bank Research Observer* 18(1): 67-68.
81. Consultative meetings with Greek local court representatives. March 18-22, 2019.
82. *Doing Business in the European Union 2018: Croatia, the Czech Republic, Portugal and Slovakia*. (Washington, DC: World Bank).

# City Snapshots and Indicator Details

Greece

## GREECE

### Alexandroupoli

#### Starting a business (rank) 1

Score for starting a business (0–100)	96.25
Procedures (number)	3
Time (days)	3
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0

#### Dealing with construction permits (rank) 5

Score for dealing with construction permits (0–100)	66.03
Procedures (number)	15
Time (days)	196
Cost (% of warehouse value)	1.4
Building quality control index (0–15)	9

#### Getting electricity (rank) 2

Score for getting electricity (0–100)	85.42
Procedures (number)	5
Time (days)	45
Cost (% of income per capita)	60.0
Reliability of supply and transparency of tariffs index (0–8)	7

#### Registering property (rank) 3

Score for registering property (0–100)	46.86
Procedures (number)	11
Time (days)	33
Cost (% of property value)	4.8
Quality of land administration index (0–30)	5.5

#### Enforcing contracts (rank) 3

Score for enforcing contracts (0–100)	52.65
Time (days)	960
Cost (% of claim value)	18.2
Quality of judicial processes index (0–18)	8.5

## Athens

#### Starting a business (rank) 2

Score for starting a business (0–100)	96.00
Procedures (number)	3
Time (days)	4
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0

#### Dealing with construction permits (rank) 3

Score for dealing with construction permits (0–100)	69.53
Procedures (number)	17
Time (days)	180
Cost (% of warehouse value)	1.9
Building quality control index (0–15)	12

#### Getting electricity (rank) 3

Score for getting electricity (0–100)	84.74
Procedures (number)	5
Time (days)	51
Cost (% of income per capita)	68.2
Reliability of supply and transparency of tariffs index (0–8)	7

#### Registering property (rank) 3

Score for registering property (0–100)	46.86
Procedures (number)	11
Time (days)	26
Cost (% of property value)	4.8
Quality of land administration index (0–30)	4.5

#### Enforcing contracts (rank) 6

Score for enforcing contracts (0–100)	48.11
Time (days)	1711
Cost (% of claim value)	22.4
Quality of judicial processes index (0–18)	12.5

<b>Heraklion</b>					
<b>Starting a business (rank)</b>		<b>2</b>	<b>Dealing with construction permits (rank)</b>		<b>6</b>
Score for starting a business (0–100)		96.00	Score for dealing with construction permits (0–100)		63.99
Procedures (number)		3	Procedures (number)		16
Time (days)		4	Time (days)		255
Cost (% of income per capita)		1.5	Cost (% of warehouse value)		1.5
Paid-in minimum capital (% of income per capita)		0.0	Building quality control index (0–15)		11
<b>Getting electricity (rank)</b>		<b>5</b>	<b>Registering property (rank)</b>		<b>6</b>
Score for getting electricity (0–100)		82.70	Score for registering property (0–100)		36.69
Procedures (number)		5	Procedures (number)		10
Time (days)		70	Time (days)		134
Cost (% of income per capita)		60.0	Cost (% of property value)		4.9
Reliability of supply and transparency of tariffs index (0–8)		7	Quality of land administration index (0–30)		5.5
<b>Enforcing contracts (rank)</b>		<b>5</b>			
Score for enforcing contracts (0–100)		50.94			
Time (days)		1000			
Cost (% of claim value)		19.9			
Quality of judicial processes index (0–18)		8.5			
<b>Larissa</b>					
<b>Starting a business (rank)</b>		<b>2</b>	<b>Dealing with construction permits (rank)</b>		<b>1</b>
Score for starting a business (0–100)		96.00	Score for dealing with construction permits (0–100)		70.85
Procedures (number)		3	Procedures (number)		15
Time (days)		4	Time (days)		133
Cost (% of income per capita)		1.5	Cost (% of warehouse value)		1.2
Paid-in minimum capital (% of income per capita)		0.0	Building quality control index (0–15)		9
<b>Getting electricity (rank)</b>		<b>4</b>	<b>Registering property (rank)</b>		<b>2</b>
Score for getting electricity (0–100)		84.44	Score for registering property (0–100)		47.09
Procedures (number)		5	Procedures (number)		11
Time (days)		54	Time (days)		31
Cost (% of income per capita)		60.0	Cost (% of property value)		4.8
Reliability of supply and transparency of tariffs index (0–8)		7	Quality of land administration index (0–30)		5.5
<b>Enforcing contracts (rank)</b>		<b>2</b>			
Score for enforcing contracts (0–100)		55.38			
Time (days)		815			
Cost (% of claim value)		21.5			
Quality of judicial processes index (0–18)		8.5			

<b>Patra</b>	
<b>Starting a business (rank)</b> <span style="float: right;">2</span>	
Score for starting a business (0–100)	96.00
Procedures (number)	3
Time (days)	4
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0
<b>Getting electricity (rank)</b> <span style="float: right;">1</span>	
Score for getting electricity (0–100)	88.11
Procedures (number)	5
Time (days)	49
Cost (% of income per capita)	60.0
Reliability of supply and transparency of tariffs index (0–8)	8
<b>Enforcing contracts (rank)</b> <span style="float: right;">4</span>	
Score for enforcing contracts (0–100)	51.32
Time (days)	1010
Cost (% of claim value)	18.1
Quality of judicial processes index (0–18)	8.5
<b>Dealing with construction permits (rank)</b> <span style="float: right;">4</span>	
Score for dealing with construction permits (0–100)	69.09
Procedures (number)	16
Time (days)	209
Cost (% of warehouse value)	1.4
Building quality control index (0–15)	12
<b>Registering property (rank)</b> <span style="float: right;">1</span>	
Score for registering property (0–100)	47.77
Procedures (number)	11
Time (days)	24
Cost (% of property value)	4.9
Quality of land administration index (0–30)	5.5

<b>Thessaloniki</b>	
<b>Starting a business (rank)</b> <span style="float: right;">2</span>	
Score for starting a business (0–100)	96.00
Procedures (number)	3
Time (days)	4
Cost (% of income per capita)	1.5
Paid-in minimum capital (% of income per capita)	0.0
<b>Getting electricity (rank)</b> <span style="float: right;">6</span>	
Score for getting electricity (0–100)	81.29
Procedures (number)	5
Time (days)	83
Cost (% of income per capita)	60.0
Reliability of supply and transparency of tariffs index (0–8)	7
<b>Enforcing contracts (rank)</b> <span style="float: right;">1</span>	
Score for enforcing contracts (0–100)	57.83
Time (days)	935
Cost (% of claim value)	21.1
Quality of judicial processes index (0–18)	11.5
<b>Dealing with construction permits (rank)</b> <span style="float: right;">2</span>	
Score for dealing with construction permits (0–100)	70.13
Procedures (number)	18
Time (days)	146
Cost (% of warehouse value)	1.2
Building quality control index (0–15)	11
<b>Registering property (rank)</b> <span style="float: right;">5</span>	
Score for registering property (0–100)	44.68
Procedures (number)	10
Time (days)	130
Cost (% of property value)	4.9
Quality of land administration index (0–30)	14.5

**STARTING A BUSINESS IN GREECE – PROCEDURES REQUIRED TO START A BUSINESS, BY CITY**

	<i>Standard company/legal form: Private Company (IKE) Paid-in minimum capital requirement: EUR 1 Data as of: May 1, 2019</i>	Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki	Comments
1. Submit with GEMI the application or establishment and its forms								The application can be submitted in person at the one-stop shop or online, together with business registration, the company is also registered for VAT/tax and with social security (EFFKA). The cost includes: EUR 60 incorporation fee + EUR 10 GEMI registration fee + EUR 40 Chamber of Commerce membership fee + EUR 100 annual fee to maintain the company account active with GEMI.
Time (days)	1	2	2	2	2	2	2	
Cost (EUR)	210	210	210	210	210	210	210	
2. Make a company seal								On May 31, 2013, the Government of Greece adopted Law 4156/2013 abolishing the requirement to make and affix the company seal for corporations. However, it is still used in practice when dealing with banks.
Time (days)	1	1	1	1	1	1	1	
Cost (EUR)	40	40	40	40	40	40	40	
3. Register with EFFKA (Unified Social Security Agency)*								Once the company has been incorporated, the entrepreneur has to register with EFFKA in its capacity as an employer. At the same time, the Director of IKE is legally obliged to register with EFFKA while the registration of other members of IKE is optional.
Time (days)	1	1	1	1	1	1	1	
Cost (EUR)	No cost	No cost	No cost	No cost	No cost	No cost	No cost	

Source: Doing Business database.

\*Takes place simultaneously with previous procedure.

## LIST OF PROCEDURES DEALING WITH CONSTRUCTION PERMITS

### GREECE

#### Alexandroupoli

**Warehouse value:** EUR 853,218 (US\$977,00)  
**Data as of:** May 1, 2019

#### Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan

**Agency:** Hellenic Cadastre, Office of Alexandroupoli

**Time:** 3 days

**Cost:** EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

#### Procedure 2. Obtain topographical survey map

**Agency:** Private firm

**Time:** 7 days

**Cost:** 650

#### Procedure 3. Submit a petition for an archaeological clearance certificate

**Agency:** Archaeology Supervisory Authority of Evros

**Time:** 1 day

**Cost:** No cost

#### Procedure 4. Obtain archaeological clearance certificate

**Agency:** Archaeology Supervisory Authority of Evros

**Time:** 30 days

**Cost:** No cost

#### Procedure 5. Obtain approval of project from the Board of Architecture

**Agency:** Board of Architecture, Alexandroupoli

**Time:** 30 days

**Cost:** No cost

#### Procedure 6\*. Obtain active fire protection approval

**Agency:** Regional Fire Department of East Macedonia and Thrace

**Time:** 5 days

**Cost:** No cost

#### Procedure 7\*. Obtain proof of advanced payment from the Unified Social Security Agency

**Agency:** Unified Social Security Agency (EFKA), Office of Alexandroupoli

**Time:** 3 days

**Cost:** No cost

#### Procedure 8. Request and obtain initial permit/approval from the Municipality

**Agency:** Municipality of Alexandroupoli, Building Office

**Time:** 30 days

**Cost:** No cost

#### Procedure 9. Request and obtain building permit from the Municipality

**Agency:** Municipality of Alexandroupoli, Building Office

**Time:** 19 days

**Cost:** EUR 7,156 [EUR 453.25 fee #1 for Building Office + EUR 302.17 fee #2 for Building Office + EUR 188.76 municipal fee + EUR 214.11 insurance fee (payable at the National Bank of Greece) + EUR 9.51 fee towards Technical Chamber of Greece (TEE) + stamp fee #1 of 0.5% of the project value + stamp fee #2 of 0.2% of the project value + EUR 0.19 stamp fee on insurance and TEE payment + EUR 15.26 Agricultural Insurance Organization (OGA) fee]

#### Procedure 10. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation

**Agency:** Archaeology Supervisory Authority of Evros

**Time:** 7 days

**Cost:** No cost

#### Procedure 11\*. Obtain stamp from the police on the final building permit

**Agency:** Police of Alexandroupoli

**Time:** 1 day

**Cost:** No cost

#### Procedure 12\*. Obtain permission to commence construction

**Agency:** Municipality of Alexandroupoli, Technical Services Department

**Time:** 1 day

**Cost:** No cost

#### Procedure 13. Request and obtain foundation work inspection

**Agency:** Municipality of Alexandroupoli, Building Office / Board of Building Inspectors

**Time:** 1 day

**Cost:** EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

#### Procedure 14. Receive final inspection from Board of Building Inspectors and receive completion certificate

**Agency:** Municipality of Alexandroupoli, Building Office / Board of Building Inspectors

**Time:** 7 days

**Cost:** EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

#### Procedure 15. Apply for and obtain water and sewage connection

**Agency:** Municipal Water Supply and Sewerage Service of Alexandroupoli

**Time:** 61 days

**Cost:** EUR 2,996 (EUR 745.97 (water contract) + EUR 15 per meter for water connection works)

### Athens

**Warehouse value:** EUR 853,218 (US\$977,00)  
**Data as of:** May 1, 2019

#### Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan

**Agency:** Hellenic Cadastre

**Time:** 2 days

**Cost:** EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

#### Procedure 2. Obtain topographical survey map

**Agency:** Private firm

**Time:** 10 days

**Cost:** EUR 1,000

#### Procedure 3. Submit a petition for an archaeological clearance certificate

**Agency:** Archaeology Supervisory Authority of Athens

**Time:** 1 day

**Cost:** No cost

#### Procedure 4. Obtain archaeological clearance certificate

**Agency:** Archaeology Supervisory Authority of Athens

**Time:** 12 days

**Cost:** No cost

#### Procedure 5. Obtain approval of project from the Board of Architecture

**Agency:** Board of Architecture

**Time:** 45 days

**Cost:** No cost

#### Procedure 6\*. Obtain active fire protection approval

**Agency:** Regional Fire Department of Attica

**Time:** 10 days

**Cost:** No cost

#### Procedure 7\*. Obtain proof of advanced payment from the Unified Social Security Agency

**Agency:** Unified Social Security Agency (EFKA)

**Time:** 2 days

**Cost:** No cost

**Procedure 8. Request and obtain initial permit/approval from the Municipality**

**Agency:** Municipality of Athens, Building Office  
**Time:** 16 days  
**Cost:** No cost

**Procedure 9. Request and obtain building permit from the Municipality**

**Agency:** Municipality of Athens, Building Office  
**Time:** 15 days  
**Cost:** EUR 12,798 (Municipal tax of 1.5% of the warehouse value)

**Procedure 10. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation**

**Agency:** Archaeology Supervisory Authority of Athens  
**Time:** 7 days  
**Cost:** No cost

**Procedure 11\*. Obtain stamp from the police on the final building permit**

**Agency:** Police of Athens  
**Time:** 1 day  
**Cost:** No cost

**Procedure 12\*. Notify the Municipality of commencement of works**

**Agency:** Municipality of Athens, Technical Office  
**Time:** 1 day  
**Cost:** EUR 350

**Procedure 13. Request and obtain foundation work inspection**

**Agency:** Municipality of Athens, Building Office / Board of Building Inspectors  
**Time:** 1 day  
**Cost:** EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

**Procedure 14. Receive final inspection from Board of Building Inspectors and receive completion certificate**

**Agency:** Municipality of Athens, Building Office / Board of Building Inspectors  
**Time:** 5 days  
**Cost:** EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

**Procedure 15\*. Apply for water and sewage connection**

**Agency:** Athens Water Supply and Sewerage Company (EYDAP)  
**Time:** 1 day  
**Cost:** EUR 63

**Procedure 16. Undergo investigation by the water company on the feasibility of the project**

**Agency:** Athens Water Supply and Sewerage Company (EYDAP)  
**Time:** 21 days  
**Cost:** EUR 1,070

**Procedure 17. Obtain water and sewage connection**

**Agency:** Athens Water Supply and Sewerage Company (EYDAP)  
**Time:** 45 days  
**Cost:** No cost

**Heraklion**

*Warehouse value: EUR 853,218 (US\$977,00)  
Data as of: May 1, 2019*

**Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan**

**Agency:** Hellenic Cadastre, Office of Heraklion  
**Time:** 2 days  
**Cost:** EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

**Procedure 2. Obtain topographical survey map**

**Agency:** Private firm  
**Time:** 11 days  
**Cost:** 500

**Procedure 3. Submit a petition for an archaeological clearance certificate**

**Agency:** Archaeology Supervisory Authority of Heraklion  
**Time:** 1 day  
**Cost:** No cost

**Procedure 4. Obtain archaeological clearance certificate**

**Agency:** Archaeology Supervisory Authority of Heraklion  
**Time:** 45 days  
**Cost:** No cost

**Procedure 5. Obtain approval of project from the Board of Architecture**

**Agency:** Board of Architecture, Heraklion  
**Time:** 23 days  
**Cost:** No cost

**Procedure 6\*. Obtain active fire protection approval**

**Agency:** Regional Fire Department of Crete  
**Time:** 21 days  
**Cost:** No cost

**Procedure 7\*. Obtain proof of advanced payment from the Unified Social Security Agency**

**Agency:** Unified Social Security Agency (EFKA), Office of Heraklion  
**Time:** 1 day  
**Cost:** No cost

**Procedure 8. Request and obtain initial permit/approval from the Municipality**

**Agency:** Municipality of Heraklion, Building Office  
**Time:** 30 days  
**Cost:** No cost

**Procedure 9. Request and obtain building permit from the Municipality**

**Agency:** Municipality of Heraklion, Building Office  
**Time:** 53 days  
**Cost:** 10,000

**Procedure 10. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation**

**Agency:** Archaeology Supervisory Authority of Heraklion  
**Time:** 9 days  
**Cost:** No cost

**Procedure 11\*. Obtain stamp from the police on the final building permit**

**Agency:** Police of Heraklion  
**Time:** 1 day  
**Cost:** No cost

**Procedure 12. Request and obtain foundation work inspection**

**Agency:** Municipality of Heraklion, Building Office / Board of Building Inspectors  
**Time:** 1 day  
**Cost:** EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

**Procedure 13. Receive final inspection from Board of Building Inspectors and receive completion certificate**

**Agency:** Municipality of Heraklion, Building Office / Board of Building Inspectors  
**Time:** 6 days  
**Cost:** EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

**Procedure 14\*. Apply for water and sewage connection**

**Agency:** Municipal Water Supply and Sewerage Service of Heraklion  
**Time:** 1 day  
**Cost:** EUR 63

### **Procedure 15. Undergo investigation by the water company on the feasibility of the project**

**Agency:** Municipal Water Supply and Sewerage Service of Heraklion  
**Time:** 14 days  
**Cost:** EUR 1,070

### **Procedure 16. Obtain water and sewage connection**

**Agency:** Municipal Water Supply and Sewerage Service of Heraklion  
**Time:** 60 days  
**Cost:** No cost

#### **Larissa**

Warehouse value: EUR 853,218 (US\$977,00)  
Data as of: May 1, 2019

### **Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan**

**Agency:** Hellenic Cadastre, Office of Larissa  
**Time:** 2 days  
**Cost:** EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

### **Procedure 2. Obtain topographical survey map**

**Agency:** Private firm  
**Time:** 12 days  
**Cost:** EUR 400

### **Procedure 3. Obtain approval of project from the Board of Architecture**

**Agency:** The Board of Architecture, Larissa  
**Time:** 18 days  
**Cost:** No cost

### **Procedure 4\*. Obtain active fire protection approval**

**Agency:** Regional Fire Department of Thessaly  
**Time:** 10 days  
**Cost:** No cost

### **Procedure 5\*. Obtain proof of advanced payment from the Unified Social Security Agency**

**Agency:** Unified Social Security Agency (EFKA), Office of Larissa  
**Time:** 2 days  
**Cost:** No cost

### **Procedure 6. Request and obtain initial permit/approval from the Municipality**

**Agency:** Municipality of Larissa, Building Office  
**Time:** 15 days  
**Cost:** No cost

### **Procedure 7. Request and obtain building permit from the Municipality**

**Agency:** Municipality of Larissa, Building Office  
**Time:** 30 days  
**Cost:** EUR 7,010 [EUR 190.89 fee #1 for Building Office + EUR 572.68 fee #2 for Building Office + EUR 190.80 municipal fee + EUR 57.68 insurance fee (payable at the National Bank of Greece) + EUR 9.61 fee towards Technical Chamber of Greece (TEE) + stamp fee #1 of 0.5% of the project value + stamp fee #2 of 0.2% of the project value + EUR 0.19 stamp fee on insurance and TEE payment + EUR 15.42 Agricultural Insurance Organization (OGA) fee]

### **Procedure 8. Obtain stamp from the police on the final building permit**

**Agency:** Police of Larissa  
**Time:** 1 day  
**Cost:** No cost

### **Procedure 9\*. Notify the Municipality of commencement of works**

**Agency:** Municipality of Larissa, Building Office  
**Time:** 1 day  
**Cost:** No cost

### **Procedure 10. Request and obtain foundation work inspection**

**Agency:** Municipality of Larissa, Building Office / Board of Building Inspectors  
**Time:** 1 day  
**Cost:** EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

### **Procedure 11. Receive final inspection from Board of Building Inspectors and receive completion certificate**

**Agency:** Municipality of Larissa, Building Office / Board of Building Inspectors  
**Time:** 12 days  
**Cost:** EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

### **Procedure 12. Apply for water and sewage connection**

**Agency:** Municipal Water Supply and Sewerage Service of Larissa  
**Time:** 1 day  
**Cost:** No cost

### **Procedure 13. Receive inspection by the water company to determine connection works**

**Agency:** Municipal Water Supply and Sewerage Service of Larissa  
**Time:** 1 day  
**Cost:** No cost

### **Procedure 14. Receive inspection by the water company on BuildCo's connection works and pay connection fees**

**Agency:** Municipal Water Supply and Sewerage Service of Larissa  
**Time:** 1 day  
**Cost:** EUR 1,499 [EUR 420.17 standard water connection fee + EUR 15.41 per meter of the front length of the land plot for water connection (30.48 m for the case study warehouse) + EUR 20 per meter of the front length of the land plot for sewage connection (30.48 m for the case study warehouse)]

### **Procedure 15. Obtain water and sewage connection**

**Agency:** Municipal Water Supply and Sewerage Service of Larissa  
**Time:** 38 days  
**Cost:** No cost

#### **Patra**

Warehouse value: EUR 853,218 (US\$977,00)  
Data as of: May 1, 2019

### **Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan**

**Agency:** Hellenic Cadastre, Office of Patra  
**Time:** 7 days  
**Cost:** EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

### **Procedure 2. Obtain topographical survey map**

**Agency:** Private firm  
**Time:** 13 days  
**Cost:** EUR 500

### **Procedure 3. Submit a petition for an archaeological clearance certificate**

**Agency:** Archaeology Supervisory Authority of Achaea  
**Time:** 1 day  
**Cost:** No cost

### **Procedure 4. Obtain archaeological clearance certificate**

**Agency:** Archaeology Supervisory Authority of Achaea  
**Time:** 11 days  
**Cost:** No cost

### **Procedure 5. Obtain approval of project from the Board of Architecture**

**Agency:** Board of Architecture, Patra  
**Time:** 30 days  
**Cost:** No cost

**Procedure 6\*. Obtain active fire protection approval****Agency:** Regional Fire Department of Western Greece**Time:** 13 days**Cost:** No cost**Procedure 7\*. Obtain proof of advanced payment from the Unified Social Security Agency****Agency:** Unified Social Security Agency (EFKA), Office of Patra**Time:** 3 days**Cost:** No cost**Procedure 8. Request and obtain initial permit/approval from the Municipality****Agency:** Municipality of Patra, Building Office**Time:** 18 days**Cost:** No cost**Procedure 9. Request and obtain building permit from the Municipality****Agency:** Municipality of Patra, Building Office**Time:** 45 days

**Cost:** EUR 9,441 [EUR 755.07 fee for Building Office + EUR 188.68 municipal fee + EUR 372 advance insurance fee + EUR 9.51 fee towards Technical Chamber of Greece (TEE) + EUR 19.01 fee towards National Technical University of Athens (NTUA) + stamp fee #1 of 0.5% of the project value + stamp fee #2 of 0.2% of the project value + EUR 0.57 stamp fee on insurance and TEE payment + EUR 15.32 Agricultural Insurance Organization (OGA) fee + EUR 2,107.97 tax on remunerations]

**Procedure 10. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation****Agency:** Archaeology Supervisory Authority of Achaia**Time:** 7 days**Cost:** No cost**Procedure 11\*. Obtain stamp from the police on the final building permit****Agency:** Police of Achaia**Time:** 1 day**Cost:** No cost**Procedure 12. Request and obtain foundation work inspection****Agency:** Municipality of Patra, Building Office / Board of Building Inspectors**Time:** 1 day

**Cost:** EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

**Procedure 13. Receive final inspection from Board of Building Inspectors and receive completion certificate****Agency:** Municipality of Patra, Building Office / Board of Building Inspectors**Time:** 6 days

**Cost:** EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

**Procedure 14\*. Apply for water and sewage connection****Agency:** Municipal Water Supply and Sewerage Service of Patra**Time:** 1 day**Cost:** EUR 57**Procedure 15. Undergo investigation by the water company on the feasibility of the project****Agency:** Municipal Water Supply and Sewerage Service of Patra**Time:** 25 days**Cost:** EUR 410**Procedure 16. Obtain water and sewage connection****Agency:** Municipal Water Supply and Sewerage Service of Patra**Time:** 45 days**Cost:** EUR 450**Thessaloniki**

Warehouse value: EUR 853,218 (US\$977,00)

Data as of: May 1, 2019

**Procedure 1. Obtain proof of ownership, cadastral extract and cadastral plan****Agency:** Hellenic Cadastre, Office of Thessaloniki**Time:** 3 days

**Cost:** EUR 45 (EUR 15 cadastral extract + EUR 30 cadastral plan)

**Procedure 2. Obtain topographical survey map****Agency:** Private firm**Time:** 10 days**Cost:** EUR 800**Procedure 3. Submit a petition for an archaeological clearance certificate****Agency:** Archaeology Supervisory Authority of Thessaloniki**Time:** 1 day**Cost:** No cost**Procedure 4. Obtain archaeological clearance certificate****Agency:** Archaeology Supervisory Authority of Thessaloniki**Time:** 10 days**Cost:** No cost**Procedure 5. Obtain approval of project from the Board of Architecture****Agency:** Board of Architecture, Thessaloniki**Time:** 23 days**Cost:** No cost**Procedure 6\*. Obtain active fire protection approval****Agency:** Regional Fire Department of Central Macedonia**Time:** 20 days**Cost:** No cost**Procedure 7\*. Obtain preliminary verification by the water company on the feasibility of the project****Agency:** Thessaloniki Water Supply and Sewerage Company (EYATH)**Time:** 1 day**Cost:** No cost**Procedure 8\*. Obtain proof of advanced payment from the Unified Social Security Agency****Agency:** Unified Social Security Agency (EFKA), Office of Thessaloniki**Time:** 2 days**Cost:** No cost**Procedure 9. Request and obtain initial permit/approval from the Municipality****Agency:** Municipality of Thessaloniki, Building Office**Time:** 13 days**Cost:** No cost**Procedure 10. Request and obtain building permit from the Municipality****Agency:** Municipality of Thessaloniki, Building Office**Time:** 10 days

**Cost:** EUR 7,724 [EUR 458.15 fee for Building Office + EUR 496.23 municipal fee + EUR 391.14 insurance fee + EUR 370.59

advance insurance fee + EUR 9.61 fee towards Technical Chamber of Greece (TEE) + stamp fee #1 of 0.5% of the project value + stamp fee #2 of 0.2% of the project value + EUR 0.79 stamp fee #3 + EUR 8.02 stamp fee on insurance and TEE payment + EUR 16.98 Agricultural Insurance Organization (OGA) fee]

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**Procedure 11. Notify Archaeology Supervisory Authority of commencement of works and receive on-site inspection at excavation**

**Agency:** Archaeology Supervisory Authority of Thessaloniki

**Time:** 7 days

**Cost:** No cost

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**Procedure 12\*. Obtain stamp from the police on the final building permit**

**Agency:** Police of Thessaloniki

**Time:** 1 day

**Cost:** No cost

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**Procedure 13\*. Obtain permission to commence construction**

**Agency:** Municipality of Thessaloniki, Building Office

**Time:** 1 day

**Cost:** No cost

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**Procedure 14. Request and obtain foundation work inspection**

**Agency:** Municipality of Thessaloniki, Building Office / Board of Building Inspectors

**Time:** 1 day

**Cost:** EUR 300 (EUR 300 for buildings with a total area over 1,000 sq. m.)

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**Procedure 15. Receive final inspection from Board of Building Inspectors and receive completion certificate**

**Agency:** Municipality of Thessaloniki, Building Office / Board of Building Inspectors

**Time:** 7 days

**Cost:** EUR 600 (EUR 0.4 per sq. m. with a minimum of EUR 600 and maximum of EUR 3,000)

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**Procedure 16. Apply for water and sewage connection**

**Agency:** Thessaloniki Water Supply and Sewerage Company (EYATH)

**Time:** 1 day

**Cost:** EUR 63

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**Procedure 17. Undergo detailed investigation by the water company on the feasibility of the project**

**Agency:** Thessaloniki Water Supply and Sewerage Company (EYATH)

**Time:** 30 days

**Cost:** EUR 500

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**Procedure 18. Obtain water and sewage connection**

**Agency:** Thessaloniki Water Supply and Sewerage Company (EYATH)

**Time:** 30 days

**Cost:** EUR 600

DEALING WITH CONSTRUCTION PERMITS IN GREECE – BUILDING QUALITY CONTROL INDEX						
	Alexandroupoli and Larissa		Athens and Patra		Heraklion and Thessaloniki	
	Answer	Score	Answer	Score	Answer	Score
<b>Building quality control index (0–15)</b>		<b>9</b>		<b>12</b>		<b>11</b>
Quality of building regulations index (0–2)		<b>1</b>		<b>1</b>		<b>1</b>
How accessible are building laws and regulations in your economy? (0–1)	Available online; Free of charge; In official gazette.	1	Available online; Free of charge; In official gazette.	1	Available online; Free of charge; In official gazette.	1
Which requirements for obtaining a building permit are clearly specified in the building regulations or on any accessible website, brochure or pamphlet? (0–1)	List of required documents; Required preapprovals.	0	List of required documents; Required preapprovals.	0	List of required documents; Required preapprovals.	0
<b>Quality control before construction index (0–1)</b>		<b>0</b>		<b>1</b>		<b>1</b>
Which third-party entities are required by law to verify that the building plans are in compliance with existing building regulations? (0–1)	By law, there is no need to verify plans compliance; Civil servant reviews plans.	0	Licensed architect/engineer.	1	Licensed architect/engineer	1
<b>Quality control during construction index (0–3)</b>		<b>2</b>		<b>2</b>		<b>2</b>
What types of inspections (if any) are required by law to be carried out during construction? (0–2)	Inspections by in-house engineer; Inspections by external engineer or firm; Inspections at various phases.	1	Inspections by in-house engineer; Inspections by external engineer or firm; Inspections at various phases.	1	Inspections by in-house engineer; Inspections by external engineer or firm; Inspections at various phases.	1
Do legally mandated inspections occur in practice during construction? (0–1)	Mandatory inspections are always done in practice.	1	Mandatory inspections are always done in practice.	1	Mandatory inspections are always done in practice.	1
<b>Quality control after construction index (0–3)</b>		<b>3</b>		<b>3</b>		<b>3</b>
Is there a final inspection required by law to verify that the building was built in accordance with the approved plans and regulations? (0–2)	Yes, in-house engineer submits report for final inspection; Yes, external engineer submits report for final inspection.	2	Yes, in-house engineer submits report for final inspection; Yes, external engineer submits report for final inspection.	2	Yes, in-house engineer submits report for final inspection; Yes, external engineer submits report for final inspection.	2
Do legally mandated final inspections occur in practice? (0–1)	Final inspection always occurs in practice.	1	Final inspection always occurs in practice.	1	Final inspection always occurs in practice.	1
<b>Liability and insurance regimes index (0–2)</b>		<b>1</b>		<b>1</b>		<b>1</b>
Which parties (if any) are held liable by law for structural flaws or problems in the building once it is in use (Latent Defect Liability or Decennial Liability)? (0–1)	Architect or engineer; Professional in charge of the supervision; Construction company.	1	Architect or engineer; Professional in charge of the supervision; Construction company.	1	Architect or engineer; Professional in charge of the supervision; Construction company.	1
Which parties (if any) are required by law to obtain an insurance policy to cover possible structural flaws or problems in the building once it is in use? (0–1)	No party is required by law to obtain insurance.	0	No party is required by law to obtain insurance.	0	No party is required by law to obtain insurance.	0
<b>Professional certifications index (0–4)</b>		<b>2</b>		<b>4</b>		<b>3</b>
What are the qualification requirements for the professional responsible for verifying that the architectural plans or drawings are in compliance with existing building regulations? (0–2)	There are no specific requirements.	0	Minimum number of years of experience; University degree in architecture or engineering; Being a registered architect or engineer.	2	University degree in architecture or engineering; Being a registered architect or engineer.	1
What are the qualification requirements for the professional who supervises the construction on the ground? (0–2)	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer.	2	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer.	2	Minimum number of years of experience; University degree in engineering, construction or construction management; Being a registered architect or engineer.	2

Source: Doing Business database.

## GETTING ELECTRICITY IN GREECE – PROCEDURES REQUIRED TO OBTAIN A NEW ELECTRICITY CONNECTION, BY CITY

Name of utility HEDNO S.A. Data as of: May 1, 2019	Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki	Comments
1. Submit application to HEDNO							
Time (days)	10	2	22	14	10	5	
Cost (EUR)		No cost					
2. Receive external inspection by HEDNO and await estimate							
Time (days)	5	12	3	4	5	7	
Cost (EUR)		No cost					
3. Sign connection contract and await completion of external works and meter installation							
Time (days)	22	33	30	30	30	65	
Cost (EUR)	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	10,895 [5,565 (connection fee for 150 meters) + 5,060 (fee for the requested capacity) + 270 (price of meter and ancillary materials)]	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	9,511 [5,565 (connection fees for 150 meters) + 3,710 (fee for the requested capacity) + 236 (price of meter and ancillary materials)]	
4. Obtain statement on the surface of the property from Municipality*							
Time (days)	1	1	1	1	1	1	
Cost (EUR)		No cost					
5. Sign supply contract and receive meter installation by HEDNO							
Time (days)	8	4	15	6	4	6	
Cost (EUR)		735					

Source: Doing Business database.

\*takes place simultaneously with previous procedure.

### GETTING ELECTRICITY IN GREECE – RELIABILITY OF SUPPLY AND TRANSPARENCY OF TARIFFS INDEX

<b>Reliability of supply and transparency of tariffs index (0–8)</b>	<b>8 (Patra) 7 (5 cities)</b>
Total duration and frequency of outages per customer a year (0–3)	3 (Patra) 2 (5 cities)
System average interruption duration index (SAIDI)	0.71 (Patra) 1.57 (Athens) 1.58 (Heraklion) 2.10 (Thessaloniki) 2.70 (Alexandroupoli) 3.60 (Larissa)
System average interruption frequency index (SAIFI)	0.68 (Patra) 1.10 (Heraklion) 1.30 (Thessaloniki) 1.44 (Athens) 1.47 (Larissa) 2.00 (Alexandroupoli)
<b>Mechanisms for monitoring outages (0–1)</b>	<b>1 (all cities)</b>
Does the distribution utility use automated tools to monitor outages?	Yes (all cities)
<b>Mechanisms for restoring service (0–1)</b>	<b>1 (all cities)</b>
Does the distribution utility use automated tools to restore service?	Yes (all cities)
<b>Regulatory monitoring (0–1)</b>	<b>1 (all cities)</b>
Does a regulator—that is, an entity separate from the utility—monitor the utility's performance on reliability of supply?	Yes (all cities)
<b>Financial deterrents aimed at limiting outages (0–1)</b>	<b>1 (all cities)</b>
Does the utility either pay compensation to customers or face fines by the regulator (or both) if outages exceed a certain cap?	Yes (all cities)
<b>Communication of tariffs and tariff changes (0–1)</b>	<b>1 (all cities)</b>
Are effective tariffs available online?	Yes (all cities)
Are customers notified of a change in tariff ahead of the billing cycle?	Yes (all cities)

Source: Doing Business database.

## REGISTERING PROPERTY IN GREECE – PROCEDURES REQUIRED TO REGISTER A PROPERTY, BY CITY

	<i>Property value: EUR 853,218 Data as of: May 1, 2019</i>	Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki	Comments
Receive site visit by the engineer	Time (days) Cost (EUR)			1 Included in a following procedure				An on-site inspection by an engineer is required for the new topographic site plan to be drafted.
Obtain a topographic site plan and a certificate for the absence of non-licensed construction by the engineer	Time (days) Cost (EUR)			7				Following the inspection conducted by an engineer in the previous procedure 1, a recent topographic diagram is issued depicting the boundaries of the property (new site plan) sealed and signed by the engineer. The plan shall be submitted to the notary public a few days before the conclusion of the sale contract. Additionally, according to Law N.4495/2017, a certificate from an engineer is required stating that there are no illegal constructions and/or change of ancillary uses to the principal use of the property.
Title and encumbrances search at the Land Registry*	Time (days) Cost (EUR)		4,486 (EUR 440 + 0.5% of the property value between 44,000 - 1.4 million. Lawyer fees are freely agreed with the parties. Annex II of the new Lawyer's code gives an indicative fee schedule for legal fees.)		2 1	2 1	2 1	A lawyer conducts a search of the ownership titles, encumbrances and claims at the Land Registry. Once the lawyer obtains all the necessary, the lawyer drafts the initial sale and purchase agreement. Only lawyers are entitled to conduct a search at the Land Registry.
Title and encumbrances search at the Interim Cadastre Office*	Time (days) Cost (EUR)	1 Included in a previous procedure	n.a.	1 Included in a previous procedure	1 Included in a previous procedure	1 Included in a previous procedure	1 Included in a previous procedure	A lawyer conducts a search of the ownership titles, encumbrances and claims at the Interim Cadastre Office. The search is done both at the Land Registry and the Interim Cadastre Office as a precautionary measure. Some of the Interim Cadastre offices have electronic search system, but they don't have all property records in the system.
Obtain property tax certificate from the Municipality*	Time (days) Cost (EUR)	3 Included in a previous procedure	1 Included in a previous procedure	40 No charge	3 No charge	1 No charge	1 No charge	According to Article 59 of Law 4483/2017 in the event of transfer of the ownership of all kinds of property for any reason and before signing the transfer contract, the sellers are required to provide the notary with a certificate of the relevant local authority stating that no real estate fees are due, otherwise the transfer contract will be invalid.
Obtain tax clearance certificate and the Real Estate Unified Tax clearance certificate from the Tax Authority*	Time (days) Cost (EUR)			Less than one day (procedure conducted online)				As of January 2014, a new Unified Real Estate Ownership tax was created to the acquisition of in-rem rights over real estate. In order for the notarial deed of the real estate transfer to be valid, the taxpayer has to present a tax certificate issued by the competent Tax Authority to the Notary, stating that the property has been properly declared as well as that the taxpayer has paid off the Unified Real Estate Ownership tax or the Real Estate Tax over the past 5 years prior to the signature of the deed that transfers the property at issue.
Seller obtains a certificate from the Unified Social Security Agency (EPPKA)*	Time (days) Cost (EUR)			Less than one day (procedure conducted online)				The seller must obtain a certificate of good standing from the Social Security Institute, which assures that the seller (company) has been paying its social security. Since January 2017 all Social Security Institutions have been unified into the Unified Social Security Agency (EPPKA) (Implementation of Law 4387/2016 implementing a reform in the social security system).

**REGISTERING PROPERTY IN GREECE – PROCEDURES REQUIRED TO REGISTER A PROPERTY, BY CITY (continued)**

Property value: EUR 853,218 Data as of: May 1, 2019	Alexandroupoli	Athens	Heraklion	Larissa	Patra	Thessaloniki	Comments
Deliver the initial draft of the sale and purchase agreement to the local bar association	Time (days) Cost (EUR)	n.a. Included in a previous procedure	1 n.a.	n.a. Included in a previous procedure	1 n.a.	1 n.a.	This procedure is a common practice only in Athens and Patra. Typically the lawyer 1) submits the initial draft sale and purchase agreement to the association 2) is issued an invoice by the association and 3) pays minimum legal fees due to the association.
Payment of property transfer tax at the Tax Authority	Time (days) Cost (EUR)	4 26,364 [For the buyer 3% of the property value (transfer tax) plus 0.09% of the property value (city tax)]	1 1	1 1	2 1	1 1	Parties obtain a copy of the declaration made before the Tax Authority with powers on the locality of the property verifying that the buyer has paid the property transfer tax
A notary public drafts and notarizes the final sale and purchase agreement and prepares the transfer deed	Time (days) Cost (EUR)	5,931 (0.8% of property value up to EUR 120,000; 0.7% of property value between EUR 120,000.01 and 380,000; 0.55% of property value between EUR 380,000.01 and EUR 2,000,000 fixed fee of EUR 20 and additional fee of EUR 5 per each additional sheet of the sale agreement)	1 1	1 n.a.	11 4,079 [0.475% of property value (registrar's rights) + EUR 3 application stamp fee + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty)]	11 4,079 [0.475% of property value (registrar's rights) + 24% VAT + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty)]	The notary drafts and notarizes the final sale and purchase agreement and prepares the public deed in the presence of the parties (and their lawyers if they wish), who must also sign. The notary also checks up on the documentation which legitimizes the legal representatives of the contracting parties.
Record deed at the Land Registry	Time (days) Cost (EUR)	4,079 [0.475% of property value (registrar's rights) + 24% VAT + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty)]	14 n.a.	4,082 [0.475% of property value (registrar's rights) + EUR 3 application stamp fee + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty)]	14 n.a.	11 4,079 [0.475% of property value (registrar's rights) + 24% VAT + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty)]	The public deed is delivered to the Land Registry to be recorded under the name of the buyer. At the same time, parties request a property certificate, an ownership certificate, a non-opposition certificate and a records certificate from the Land Registry.
Register transfer at the Cadastre office (Ktimatologio)	Time (days) Cost (EUR)	9 (registration fee)	1 (registration fee)	90 4,950 [0.575% of property value (registrar's rights) + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty) + EUR 3 application fee + EUR 3 application fee + EUR 15 fixed fee + EUR 15 property diagram fee]	10 35 (registration fee)	12 4,964 [0.575% of property value (registrar's rights) + EUR 6.50 for each of the 4 certificates (EUR 4.50 for the certificate + EUR 2 for stamp duty) + EUR 3 application fee + EUR 13.5 fixed fee + EUR 15 property diagram fee]	In Athens, the Cadastre is not fully created yet—the registration is done only for statistical purposes. In all other cities, the registration with the local cadastre office is mandatory.

*Source: Doing Business database.*

n.a. - not applicable

\*Simultaneous with a previous procedure.

**REGISTERING PROPERTY IN GREECE – QUALITY OF LAND ADMINISTRATION INDEX**

	Alexandroupoli, Heraklion, Larissa and Patra		Athens		Thessaloniki	
	Answer	Score	Answer	Score	Answer	Score
<b>Quality of the land administration index (0–30)</b>		<b>5.5</b>		<b>4.5</b>		<b>14.5</b>
Reliability of infrastructure index (0–8)		0		0		4
In what format are the majority of title or deed records kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0	Paper	0	Paper	0
Is there an electronic database for checking for encumbrances (liens, mortgages, restrictions and the like)? (0–1)	No	0	No	0	Yes	1
In what format are the majority of maps of land plots kept in the largest business city—in a paper format or in a computerized format (scanned or fully digital)? (0–2)	Paper	0	Paper	0	Computer/ Fully digital	2
Is there an electronic database for recording boundaries, checking plans and providing cadastral information (geographic information system)? (0–1)	No	0	No	0	Yes	1
Is the information recorded by the immovable property registration agency and the cadastral or mapping agency kept in a single database, in different but linked databases or in separate databases? (0–1)	Separate databases	0	Separate databases	0	Separate databases	0
Do the immovable property registration agency and cadastral or mapping agency use the same identification number for properties? (0–1)	No	0	No	0	No	0
<b>Transparency of information index (0–6)</b>		<b>1.5</b>		<b>1.5</b>		<b>1.5</b>
Who is able to obtain information on land ownership at the agency in charge of immovable property registration in the city? (0–1)	Only intermediaries (notaries, lawyers, etc.)	0	Only intermediaries (notaries, lawyers, etc.)	0	Only intermediaries (notaries, lawyers, etc.)	0
Is the list of documents that are required to complete any type of property transaction made publicly available—and if so, how? (0–0.5)	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Is the applicable fee schedule for any property transaction at the agency in charge of immovable property registration in the city made publicly available—and if so, how? (0–0.5)	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Does the agency in charge of immovable property registration commit to delivering a legally binding document that proves property ownership within a specific time frame—and if so, how does it communicate the service standard? (0–0.5)	No	0	No	0	No	0
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the agency in charge of immovable property registration? (0–1)	No	0	No	0	No	0
Are there publicly available official statistics tracking the number of transactions at the immovable property registration agency? (0–0.5)	No	0	No	0	No	0
Who is able to consult maps of land plots in the largest business city? (0–0.5)	Only intermediaries and interested parties	0	Only intermediaries and interested parties	0	Only intermediaries and interested parties	0
Is the applicable fee schedule for accessing maps of land plots made publicly available—and if so, how? (0–0.5)	Yes, online	0.5	Yes, online	0.5	Yes, online	0.5
Does the cadastral or mapping agency commit to delivering an updated map within a specific time frame—and if so, how does it communicate the service standard? (0–0.5)	No	0	No	0	No	0

## REGISTERING PROPERTY IN GREECE – QUALITY OF LAND ADMINISTRATION INDEX (continued)

	Alexandroupoli, Heraklion, Larissa and Patra		Athens		Thessaloniki	
	Answer	Score	Answer	Score	Answer	Score
Is there a specific and separate mechanism for filing complaints about a problem that occurred at the cadastral or mapping agency? (0–0.5)	No	0	No	0	No	0
<b>Geographic coverage index (0–8)</b>		<b>0</b>		<b>0</b>		<b>4</b>
Are all privately held land plots in the economy formally registered at the immovable property registry? (0–2)	No	0	No	0	No	0
Are all privately held land plots in the city formally registered at the immovable property registry? (0–2)	No	0	No	0	Yes	2
Are all privately held land plots in the economy mapped? (0–2)	No	0	No	0	No	0
Are all privately held land plots in the city mapped? (0–2)	No	0	No	0	Yes	2
<b>Land dispute resolution index (0–8)</b>		<b>4</b>		<b>3</b>		<b>5</b>
Does the law require that all property sale transactions be registered at the immovable property registry to make them opposable to third parties? (0–1.5)	Yes	1.5	Yes	1.5	Yes	1.5
Is the system of immovable property registration subject to a state or private guarantee? (0–0.5)	Yes	0.5	Yes	0.5	Yes	0.5
Is there a specific compensation mechanism to cover for losses incurred by parties who engaged in good faith in a property transaction based on erroneous information certified by the immovable property registry? (0–0.5)	No	0	No	0	No	0
Does the legal system require a control of legality of the documents necessary for a property transaction (e.g., checking the compliance of contracts with requirements of the law)? (0–0.5)	Yes	0.5	Yes	0.5	Yes	0.5
Does the legal system require verification of the identity of the parties to a property transaction? (0–0.5)	Yes	0.5	Yes	0.5	Yes	0.5
Is there a national database to verify the accuracy of identity documents? (0–1)	No	0	No	0	No	0
How long does it take on average to obtain a decision from the first-instance court for such a case (without appeal)? (0–3)	Between 2 and 3 years	1	More than 3 years	0	Between 1 and 2 years	2
Are there any statistics on the number of land disputes in the first instance? (0–0.5)	No	0	No	0	No	0
<b>Equal access to property rights index (-2–0)</b>		<b>0</b>		<b>0</b>		<b>0</b>
Do unmarried men and unmarried women have equal ownership rights to property?	Yes	0	Yes	0	Yes	0
Do married men and married women have equal ownership rights to property?	Yes	0	Yes	0	Yes	0

Source: Doing Business database.

## ENFORCING CONTRACTS IN GREECE – TIME, COST AND QUALITY OF JUDICIAL PROCESSES, BY CITY

City	Time (days)			Cost (% of claim)			Quality of judicial processes index (0–18)						
	Filing and service	Trial and judgment	Enforcement of judgment	Total time	Attorney fees	Court costs	Enforcement costs	Total cost	Court structure and proceedings (-1–5)	Case management (0–6)	Court automation (0–4)	Alternative dispute resolution (0–3)	Total score (0–18)
Alexandroupoli	50	635	275	960	5.3	5.1	7.8	18.2	3	2	1	2.5	8.5
Athens	60	1400	251	1711	10.0	4.6	7.8	22.4	3	5	2	2.5	12.5
Heraklion	45	690	265	1000	7.6	4.5	7.8	19.9	3	2	1	2.5	8.5
Larissa	35	510	270	815	10.0	3.7	7.8	21.5	3	2	1	2.5	8.5
Patra	40	665	305	1010	6.0	4.3	7.8	18.1	3	2	1	2.5	8.5
Thessaloniki	60	610	265	935	10.0	3.3	7.8	21.1	3	5	1	2.5	11.5

Source: Doing Business database.

## ENFORCING CONTRACTS IN GREECE – QUALITY OF JUDICIAL PROCESSES INDEX

	Answer	Score
<b>Quality of judicial processes index (0–18)</b>		<b>8.5 (4 cities) 11.5 (Thessaloniki) 12.5 (Athens)</b>
<b>Court structure and proceedings (-1–5)</b>		<b>3</b>
Is there a court or division of a court dedicated solely to hearing commercial cases? (0–1.5)	No	0
Small claims court (0–1.5)		1.5
a. Is there a small claims court or a fast-track procedure for small claims?	Yes	
b. If yes, is self-representation allowed?	Yes	
Is pretrial attachment available? (0–1)	Yes	1
Are new cases assigned randomly to judges? (0–1)	Yes, but manual	0.5
Does a woman's testimony carry the same evidentiary weight in court as a man's? (-1–0)	Yes	0
<b>Case management (0–6)</b>		<b>2 (4 cities) 5 (Athens and Thessaloniki)</b>
Time standards (0–1)		1
a. Are there laws setting overall time standards for key court events in a civil case?	Yes	
b. If yes, are the time standards set for at least three court events?	Yes	
c. Are these time standards respected in more than 50% of cases?	Yes	
Adjournments (0–1)		1
a. Does the law regulate the maximum number of adjournments that can be granted?	Yes	
b. Are adjournments limited to unforeseen and exceptional circumstances?	Yes	
c. If rules on adjournments exist, are they respected in more than 50% of cases?	Yes	
Can two of the following four reports be generated about the competent court: (i) time to disposition report; (ii) clearance rate report; (iii) age of pending cases report; and (iv) single case progress report? (0–1)	No (4 cities) Yes (Athens and Thessaloniki)	0 (4 cities) 1 (Athens and Thessaloniki)
Is a pretrial conference among the case management techniques used before the competent court? (0–1)	No	0
Are there any electronic case management tools in place within the competent court for use by judges? (0–1)	No (4 cities) Yes (Athens and Thessaloniki)	0 (4 cities) 1 (Athens and Thessaloniki)
Are there any electronic case management tools in place within the competent court for use by lawyers? (0–1)	No (4 cities) Yes (Athens and Thessaloniki)	0 (4 cities) 1 (Athens and Thessaloniki)
<b>Court automation (0–4)</b>		<b>1 (5 cities) 2 (Athens)</b>
Can the initial complaint be filed electronically through a dedicated platform within the competent court? (0–1)	No (5 cities) Yes (Athens)	0 (5 cities) 1 (Athens)
Is it possible to carry out service of process electronically for claims filed before the competent court? (0–1)	No	0
Can court fees be paid electronically within the competent court? (0–1)	Yes	1
Publication of judgments (0–1)		0
a. Are judgments rendered in commercial cases at all levels made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
b. Are judgments rendered in commercial cases at the appellate and supreme court level made available to the general public through publication in official gazettes, in newspapers or on the internet or court website?	No	
<b>Alternative dispute resolution (0–3)</b>		<b>2.5</b>
Arbitration (0–1.5)		1.5
a. Is domestic commercial arbitration governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all its aspects?	Yes	
b. Are there any commercial disputes—aside from those that deal with public order or public policy—that cannot be submitted to arbitration?	No	
c. Are valid arbitration clauses or agreements usually enforced by the courts?	Yes	

## ENFORCING CONTRACTS IN GREECE – QUALITY OF JUDICIAL PROCESSES INDEX (continued)

	Answer	Score
Mediation/Conciliation (0–1.5)		1
a. Is voluntary mediation or conciliation available?	Yes	
b. Are mediation, conciliation or both governed by a consolidated law or consolidated chapter or section of the applicable code of civil procedure encompassing substantially all their aspects?	Yes	
c. Are there financial incentives for parties to attempt mediation or conciliation (i.e., if mediation or conciliation is successful, a refund of court filing fees, income tax credits or the like)?	No	

Source: Doing Business database.

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