



## The Land Title and Survey Authority of BC

Carlos MacDonald, Director of Land Titles

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## About the LTSA

- Independent corporation (since 2005) responsible for managing the land title and survey systems of BC
- Mandate and responsibilities are set out in the *Land Title and Survey Authority Act* and Operating Agreement with the Province of BC
- Land Title Offices in New Westminster, Kamloops and Victoria and Office of the Surveyor General in Victoria
- Approximately 150 employees

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## Land Title and Survey Authority of BC

- Operates the Provincial Land Title Register.
- Is responsible for ensuring that the legal survey fabric of the Province is healthy and well maintained.
- Soon, will be operating the Land Owner Transparency Registry
- Is a self funded, not-for-profit entity.
  - A fee is charged for every transaction that is registered or filed. LTSA retains approximately 40% of the fees, the remainder is transferred to the Province.
- Revenues must be reinvested in infrastructure, system improvements and public – good initiatives.

## What led to Creation of LTSA?

- Government run since 1861
- Revenue generator but cash starved
- Increase in activity in 2003
- Significant backlogs, line-ups
- Law Society approached government

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## What did Government Do?

- January 20, 2005 passed Land Title and Survey Authority Act
- Independent of government
- Stakeholder nominated Board of Directors
- 60 year Operating Agreement with government to operate BC's Land Title System

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## Improvements with LTSA

METRIC	THEN	NOW
Average Land Title turnaround times	37 days (2003)	<4 days
Percent applications e-filed	0% (2004)	95%
Percent applications auto-examined	0% (2011)	55%
Percent survey plans e-filed	0% (2007)	100%
Average processing time for applications to Surveyor General	32 days (2005)	6 days

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## What the Surveyor General Does

- Ensures the high quality of all surveys in the Province on both Crown and titled land
- Advises and represents the Provincial Government on survey matters

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## What the Registrar of Land Titles Does

- Central function: to administer and maintain the register of titles
- Examination of documents submitted for registration is the quality control function
- The test applied in examining applications for registration is: "good, safeholding and marketable title"

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## Torrens' Four Fundamental Principles

### Indefeasibility

- The public register establishes indefeasible title

### The mirror principle

- The public register accurately and completely reflects all of the current interests in land material to the title.

### The curtain principle

- The register is the sole source of information necessary for a purchaser or other transferee of an interest in land. No further historical investigation *as to title* is necessary.

### The insurance principle

- The state is responsible for the veracity of the register and provides compensation to anyone who suffers a loss in the event of an error or fraud.

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## Role of the Registrar

- Administrative Role
- Quasi-judicial Role



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## Why Can't I Ask the Land Title Office for Advice?

- The Registrar of Land Titles and staff are strictly prohibited by the *Land Title Act* from advising about legal rights or actions associated with land titles and / or charges
- Staff can only provide information about how to search the Land Title Register and what registrations have occurred under the *Land Title Act*



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## Intersection Between the Courts and the LTO

- The Appeal Process: ss. 309 and 311 of the *Land Title Act*
- Orders: The Court needs authority for making its orders
  - “Inherent Jurisdiction of the Court” usually doesn’t cut it.



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## Summary of Activity Stats

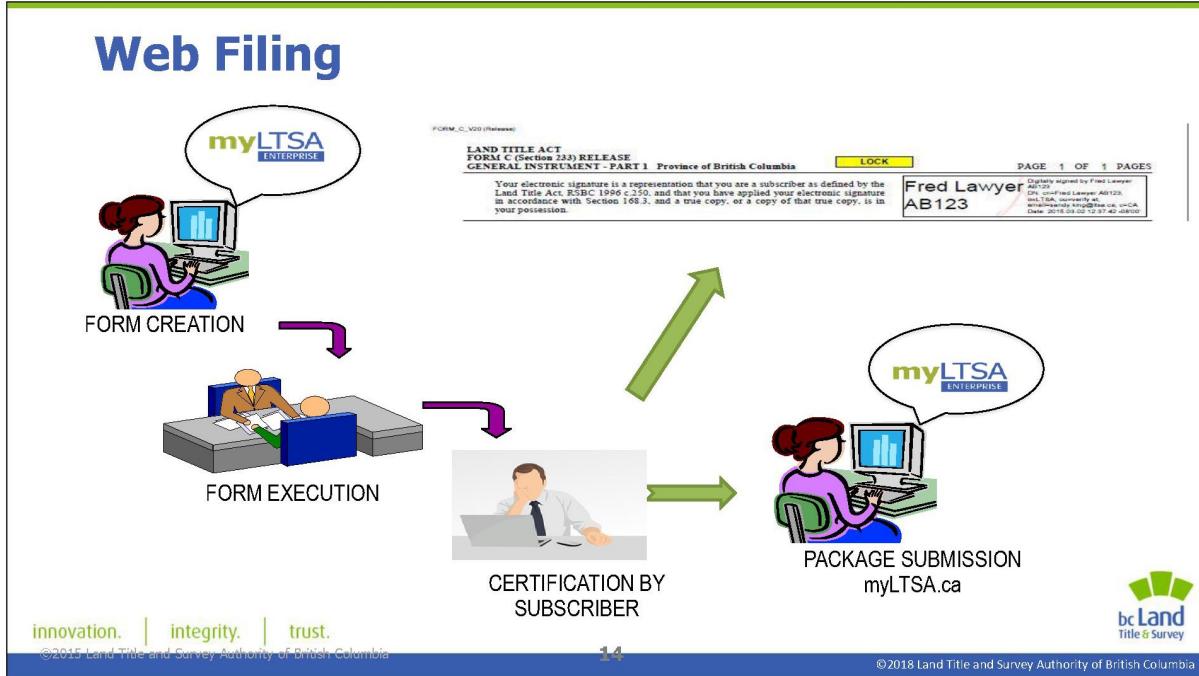
- Land Title operations by the numbers:
  - Three land title offices with total of 69 full time staff
  - 2.1 million active titles
  - Annually between 800,000 to 900,0000 registrations, including 10,000 survey plans
  - 55% of all applications fully registered by computer (no human intervention)
    - Of remaining 45%, ½ computer assisted
  - 95% of applications submitted electronically

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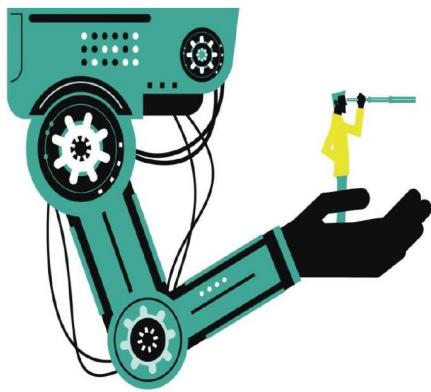
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# Web Filing



## Drivers of Interoperability

### Automation



### Improving Housing Affordability



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## Examination Tools and Processes – the New Way

- Modern Examination (introduced July 2012)
  - ASTRA Workbench
    - Introduced modern back office tools
    - True revolution was automated and assisted examination
  - 'Otto' was introduced in mid-2012 as a component of ASTRA
    - verifies data contained on an electronic form
    - applies examination rules established by the Director and Registrars



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## Information received from other registries

- Details of provincially incorporated corporations from the Provincial Corporate Registry
- Details of federally incorporated corporations from Corporations Canada
- List of financial institutions from Ministry of Finance

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## Information and services LTSA provides to government and government agencies

BC Assessment Authority and local governments

- Title updates for annual property taxation

Provincial government to administer *Property Transfer Tax Act*

- Tax return data (including citizenship and residency), associated parcel & title data, and bank account details

Provincial government to administer *Speculation and Vacancy Tax Act*

- List of all registered owners within a particular geographic area

Provincial government

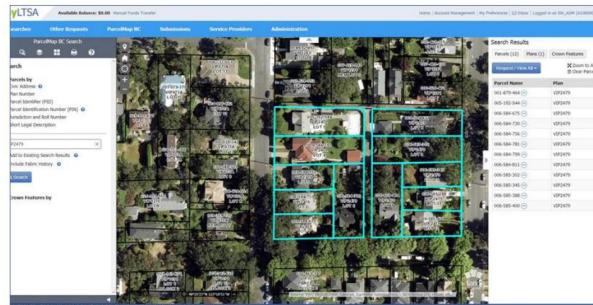
- All assignments of pre-sale purchase agreements for strata titled lands, for LTSA to administer the Condo and Strata Assignment Integrity Register



Special Achievement in GIS  
2017 Award Winner

## ParcelMap BC

The **current**, **complete**, and **trusted** visual representation of titled and Crown land parcels across all of British Columbia.



A key piece of **data infrastructure** supporting  
**economic and social development** in the province.

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## AUTOPROP what is it and what does it include?

- One-stop-shop for real estate information
- Aggregation of real estate data
- Automated
- Municipal, public and private information

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## Land Owner Transparency Registry

- Point 9 of the Province's 30-point plan for housing affordability in BC is to end hidden ownership in order to crack down on tax fraud and close loopholes
- LTSA will create and administer a registry of beneficial ownership of land
- Much of the information in the registry will be public
- Expected to be brought in force in late spring 2020

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## Broad Overview

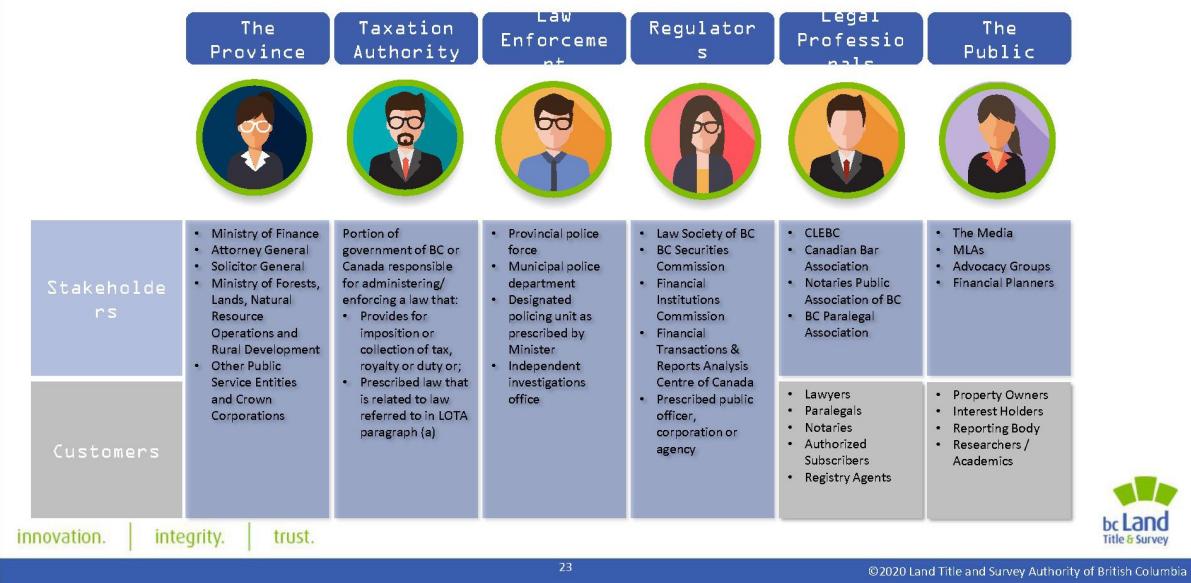
LOTA materially changes the requirements associated with acquiring a registered **interest in land** in BC:

- All **transferees** must disclose if they are a **reporting body** as defined in LOTA.
- Transferees that are **reporting bodies** must further disclose **identifying information** about themselves and about indirect owners of the interest in land. These indirect owners are called **interest holders** in LOTA.
- Disclosure obligations are ongoing – *i.e.* a reporting body must file updated information each time its interest holders change even if there is no change in the legal ownership.
- Information disclosed under LOTA will be maintained in a searchable database that will be administered by the LTSA.
- LOTA filings and searches will have mandatory associated fees.

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# LOTA Stakeholder and Customer Groups



## Other Products and Services:

- Property Transfer Tax Interface
- Payment Platform

## On Carlos' wish list:

- System to system connection to Vital Statistics Agency
- More layers of data in ParcelMap BC
  - Road layer, proposed plans, contaminated sites, archeological sites?

## How to Access our Services: A Short History of myLTSA

- The LTSA web portal used to be part of BC Online services
- The myLTSA customer portal was introduced in 2014
- Enterprise customers were provided with better online tools to be more self-reliant
- **myLTSA** explorer was introduced to allow public users electronic access to Land Title records



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## LTSA Strategy Map

Maintain Operational Excellence

- Automation
- Web-filing
- Quality Management
- Process Review
- ASTRA Renewal
- Project Watershed — Knowledge Management

Grow the Business

- Land Owner Transparency Registry
- Property Transfer Tax Automation
- Property Tax Deferral Automation
- ParcelMap BC Adoption
- Historic Records Preservation and accessibility for First Nations

Public Interest Opportunities

- Payment Platform
- AutoProp

Commercial Market Opportunities

Must maintain value proposition as “trusted source”

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