



The Land Title and Survey Authority of BC

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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

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

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

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

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”

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.

Role of the Registrar

- Administrative Role



- Quasi-judicial Role



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

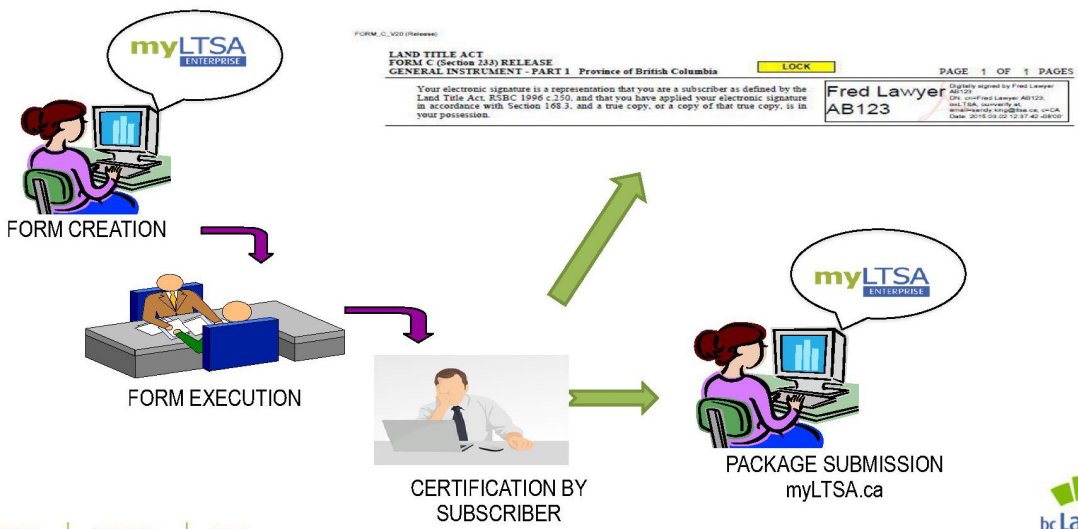
- The Appeal Process: ss. 309 and 311 of the *Land Title Act*
- Orders: The Court needs authority for making its orders
 - “Inherent Jurisdiction of the Court” usually doesn’t cut it.



Summary of Activity Stats

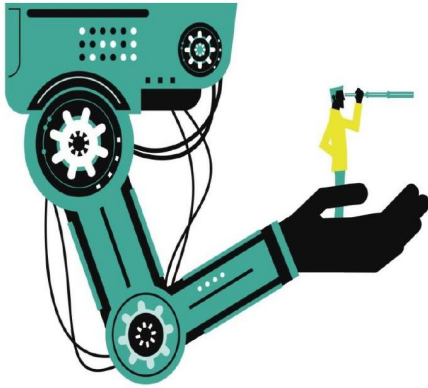
- Land Title operations by the numbers:
 - Three land title offices with total of 69 full time staff
 - 2.1 million active titles
 - Annually between 800,000 to 900,000 registrations, including 10,000 survey plans
 - 55% of all applications fully registered by computer (no human intervention)
 - Of remaining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

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



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

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

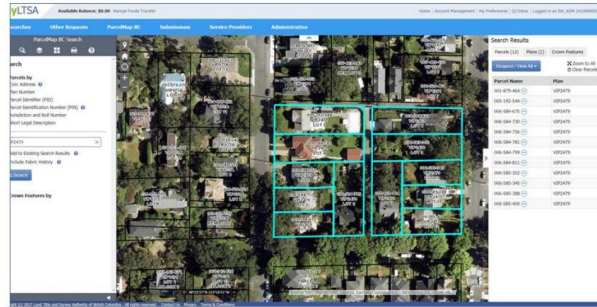
- All assignments of pre-sale purchase agreements for strata titled lands, for LTSA to administer the Condo and Strata Assignment Integrity Register

ParcelMap BC



Special Achievement in GIS
2017 Award Winner

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

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

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.

LOTA Stakeholder and Customer Groups

	The Province	Taxation Authority	Law Enforcement	Regulators	Legal Professionals	The Public
Stakeholders	<ul style="list-style-type: none"> Ministry of Finance Attorney General Solicitor General Ministry of Forests, Lands, Natural Resource Operations and Rural Development Other Public Service Entities and Crown Corporations 	Portion of government of BC or Canada responsible for administering/enforcing a law that: <ul style="list-style-type: none"> Provides for imposition or collection of tax, royalty or duty or; Prescribed law that is related to law referred to in LOTA paragraph (a) 	<ul style="list-style-type: none"> Provincial police force Municipal police department Designated policing unit as prescribed by Minister Independent investigations office 	<ul style="list-style-type: none"> Law Society of BC BC Securities Commission Financial Institutions Commission Financial Transactions & Reports Analysis Centre of Canada Prescribed public officer, corporation or agency 	<ul style="list-style-type: none"> CLEBC Canadian Bar Association Notaries Public Association of BC BC Paralegal Association 	<ul style="list-style-type: none"> The Media MLAs Advocacy Groups Financial Planners
Customers					<ul style="list-style-type: none"> Lawyers Paralegals Notaries Authorized Subscribers Registry Agents 	<ul style="list-style-type: none"> Property Owners Interest Holders Reporting Body Researchers / Academics

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Other Products and Services:

- Property Transfer Tax Interface
- Payment Platform

On Carlos' wish list:

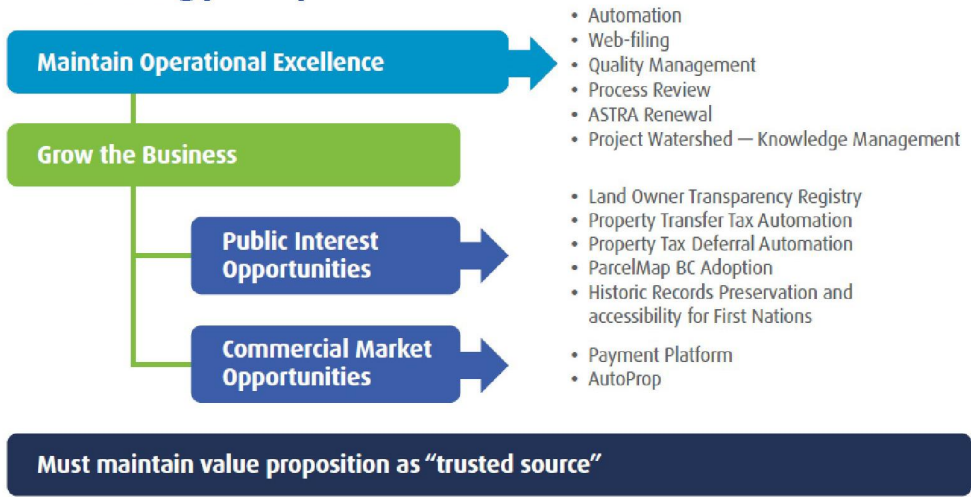
- System to system connection to Vital Statistics Agency
- More layers of data in ParcelMap BC
 - Road layer, proposed plans, contaminated sites, archeological sites?

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



LTSA Strategy Map





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