

Land Title and Survey Authority of BC

Business Plan 2009/10 to 2011/12





The **Land Title and Survey Authority of British Columbia (LTSA)** is a not-for-profit, independent corporation responsible for managing the province’s land title and survey systems. The LTSA ensures the integrity of BC’s system for registering land titles and interests in titles, such as mortgages and other charges. At the end of 2008, there were nearly two million property titles in the Land Title Register and almost as many active registered charges on those titles, such as mortgages and liens.

Vision

Earn a reputation for exceptional service and excellence in the preservation, access and integrity of the land title and survey systems.

Mission

Create confidence by delivering assured land title and land survey systems essential to the property market and economic foundation of BC.

Values

We are accountable to those we serve.

We act with the highest standards of integrity, knowledge and skill.

We respect and value our customers and each other.

We will continuously improve.

We are approachable and personally responsive to our customers and employees.

Table of Contents

Message from the Chair of the Board of Directors and the President and Chief Executive Officer	03
Business Priorities 2009/10 to 2011/12	04
Strategic Objective 1: Confidence and Integrity	04
Strategic Objective 2: Customer Service	07
Strategic Objective 3: New Business Development	09
Strategic Objective 4: People and Tools	10
Strategic Objective 5: Financial Management	11



The Business Plan describes the LTSA's short and mid-term business strategies and ensures full accountability to those who use the land title and survey systems of BC.

It is provided in compliance with the requirement of the *Land Title and Survey Authority Act* to release a public, three-year rolling Business Plan prior to each April 1.

This Business Plan describes the priority activities planned for 2009/10 to 2011/12.

For more information about the LTSA and our business priorities, please visit www.ltsa.ca.

Over the next three years, the LTSA will implement new system changes to maintain and improve BC's land title and survey services and introduce new products to meet customers' needs.

The LTSA's land title and survey systems service a multitude of functions that are essential to BC's real estate and legal infrastructure and to economic well-being. LTSA's core functions relate to the maintenance, security, and integrity of private title registration and the survey structure of British Columbia.

In 2008, there were approximately 1.7 million private dwellings in BC valued at nearly one trillion dollars. Maintaining an accurate and secure record of land title and survey information in BC is critical, not only to individual landowners, but also to a wide variety of other stakeholders. For example, the ability to register charges on titles, such as mortgages, enables financial institutions to provide individuals and organizations with the capital required to support personal and business activities. Similarly, accurate title records are a foundation for various governmental statutory taxation regimes, which are vital to the continued delivery of public services.

It is understandable how our efficient land title and surveys systems could be taken for granted. Simply put, the LTSA's Land Title Register and survey systems run smoothly and efficiently in the 'business background', yet lay the legal foundation and title security to support some of the most significant transactions occurring in the province. In 2008, nearly 70,000 real estate sales were recorded in BC with a value of \$31 billion, while the value of new construction was \$20 billion.

This three-year Business Plan recognizes the current economic challenges and outlines the rollout of LTSA's Business Transformation initiative. The Business Transformation initiative will see critical improvements to aging land title and survey systems to ensure their continued viability and will be funded through the reinvestment of existing funds. These significant changes to the LTSA's systems and processes are being designed and considered with stakeholder involvement and will focus on reengineering and automating business processes to yield more responsive and sophisticated land title and survey search and registration services. To date, we are making strong progress in the planning and early deployment of this transformation program.

We believe this Business Plan provides a clear focus and the appropriate priorities over the next three years to enable the LTSA to successfully continue to deliver, maintain, and enhance the land title and survey systems and to meet customer needs. We look forward to continue working with our stakeholders as we work towards achieving these objectives.

Sincerely,



A handwritten signature in blue ink that reads "wcd." followed by a period.

Wanda Costuros
Chair, Board of Directors



A handwritten signature in blue ink that reads "Godfrey D. Archbold" in a cursive script.

Godfrey Archbold
President and Chief Executive Officer

Our mission is to maintain confidence in title security by delivering assured land title and survey systems essential to the property market and economic foundation of BC. A focus on customer service, building innovative tools in response to customer needs, and fostering a culture of employee engagement and high quality customer service underpin our mission.

While we have redefined our business priorities throughout the years, the intent of each priority has remained consistent with those first established in 2005. In 2008, our Board of Directors added a fifth strategic objective focused on sustainable fiscal management.

STRATEGIC OBJECTIVE

Instil confidence, maintain integrity and increase the value of the land title and survey systems of British Columbia.

Our core responsibility at the LTSA is to ensure timely, accurate, and reliable land title registration and survey services. In all that we do, we remain focused on maintaining the integrity and security of BC's land title and survey systems.

Strategies

- › Ensure timely, accurate, and reliable land title registration and survey services.
- › Continue to position the LTSA as a leader of land interest experts by maintaining the land title and survey regulatory framework, garnering support for legislative reform, and building our internal and external brand through consistent messaging.
- › Communicate with customers and stakeholders about the security provided by BC's land title and survey systems.
- › Liaise with professional bodies to ensure that practice professionals who submit and use Land Title Register information are accountable for establishing and maintaining professional practice standards.
- › Conserve fragile, hardcopy historic land title and survey records.

Maintain Service Responsiveness Targets

The Operating Agreement between the provincial government and the LTSA recognizes the importance of maintaining timely core services by establishing clear performance targets. Since its creation in 2005, the LTSA has consistently met or exceeded its performance targets:

- Average time for *Land Title Act* instruments: Not to exceed 6 business days
- Average time for *Land Act* surveys: Not to exceed 21 business days
- Average time for Crown grants: Not to exceed 21 days

We will continue monitoring and reporting publicly on the timeliness of our core services. Our ability to achieve these targets will drive staffing and other operational decisions. This Business Plan also outlines a plan to improve our performance levels utilizing enhanced service methods, including customer account self-service and the automation of processes.

Uphold Title Security

The LTSA is responsible for managing the land title system in a manner that protects and maintains the security of land ownership. We are an established and trusted leader that other jurisdictions around the world use as a reference point for a safe, secure Torrens-based registry system. BC's conveyancing and land title systems include numerous checks and balances to identify and prevent fraud.

We will continue to constantly monitor the land title system to make sure it meets current needs and intend to continue technological enhancements to increase security and reliability. We will also continue to work closely with the Law Society of British Columbia, Society of Notaries Public of British Columbia, the Association of British Columbia Land Surveyors, lenders, and real estate professionals to ensure that the system remains secure, fair, and cost-effective for customers.

Enhance Customer Relations

The LTSA's direct customers include lawyers, notaries public, British Columbia land surveyors, real estate professionals, and registry agents. Maintaining solid business-to-business relations with these professions ultimately benefits the many thousands of citizens and businesses who make use of these professional groups to process their land title or charge-related transactions.

The LTSA will continue to maintain the Stakeholder Advisory Committee as a primary forum for receiving professional advice on corporate direction, as well as changes to practices and procedures. Focused customer surveys and other forms of consultation will also be undertaken to help guide decisions on new products and services. As well, we will continue to offer support and training for helping legal professionals, registry agents, and British Columbia land surveyors to transition to using electronic filing tools in place of conventional manual filing of land title registration applications and land survey plans.

Continue Historic Records Conservation

The historic records that are held by the LTSA are invaluable for retracing historical land ownership and researching complex property issues. The LTSA is forging ahead with its multi-year program to conserve its extensive collection of fragile, paper historic land title and survey records. As a part of this program, we will establish baseline measures, which may include enumerating scanned, preserved or restored records, to evaluate and report on our ongoing historic records preservation efforts.

We intend to accelerate the preservation and accessibility of historic documents and implement optimal archival storage, including electronic access for customers where possible. We have catalogued and indexed by category all of the general information sources to determine age and condition. At present, we are attending to the highest priority documents, such as those that are both in high demand and poor physical condition. Our aim is to convert and archive the majority of original media in electronic



format to adequately preserve these documents. This will allow the LTSA to make the scanned images of the conserved documents available for direct access. For example, the completion of the scanning of Indian Reserve Field Books will allow us to improve accessibility to the information shown in these documents while removing the need for direct interaction with the delicate originals.

In addition, our plans to consolidate our Victoria-based premises by mid-2010 will provide modern, climate-controlled vault facilities for both the current Victoria Land Title Office and the Surveyor General's records, ensuring their long-term preservation and enhancing the security of these invaluable records.

Performance Measures

Measures	2009/10	2010/11	2011/12
Application Turnaround Times for:	95% of Transactions Completed Within:		
Land Title Registration	6 business days	6 business days	6 business days
Crown Land Survey Plan Approval	21 business days	21 business days	21 business days
Crown Grant Issuance	21 days	21 days	21 days
Customer Electronic System Access Interruptions	Less than 1% of availability	Less than 1% of availability	Less than 1% of availability

STRATEGIC OBJECTIVE

2 Improve and deliver professional, consistent customer service.

Our services are provided primarily to lawyers, notaries public, land surveyors, registry agents, and real estate professionals who, in turn, provide property-related services to their clients in relation to transferring title or registering charges against title. LTSA defines its customers as both the direct users of the systems and those who hold a title interest. The LTSA is a customer-centred organization dedicated to providing efficient and effective services to our customers.

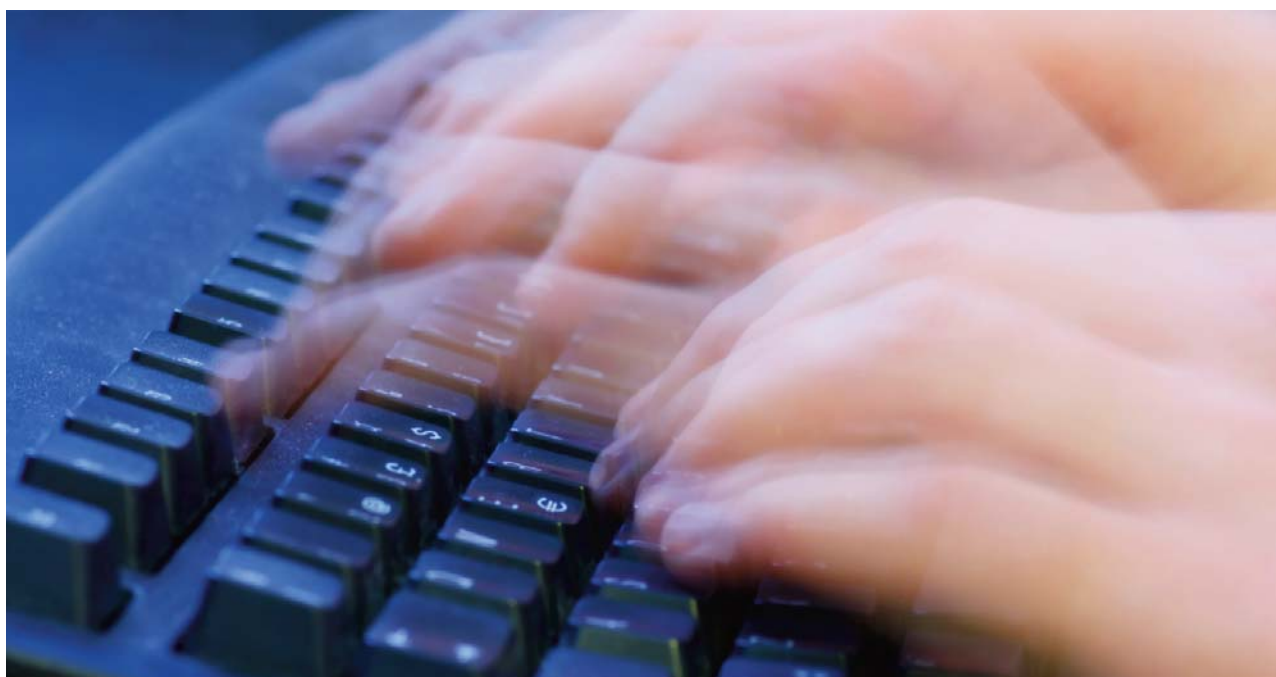
Strategies

- › Reengineer business processes and automate repeatable processes to improve consistency of customer service, efficiency, and performance.
- › Continue training and online support for users of electronic filing through stakeholder consultation, system enhancements, and customer training.

Business Transformation Program

Business Transformation is essential to our ability to meet our service level commitments into the future and to ensure the LTSA's business is sustainable from an economic, human resource, and technology perspective. A significant program for the LTSA, Business Transformation has two major components:

- Improved internal efficiencies at the LTSA that will ultimately benefit our customers; and
- An improved web interface with self-serve account management options for our customers.



The LTSA will be enhancing its web interface to support new, more responsive applications to replace existing legacy systems. Sophistication in web portal solutions has increased radically over the past decade. Implementing these improvements will be to our customers' benefit and will support new offerings of additional products and services of benefit to land title and survey users.

At the heart of the LTSA's business, the BC Land Title Register is contained in a secure database, which houses information about every privately held parcel, active title, owner, charge, and charge holder, including images of most of the documents and plans that were used to create them. Creating a new core registration system will allow the LTSA to implement greatly improved customer service; to automate processes, permitting staff to focus their skills on more complex transactions; and to upgrade technology to sustainable modern standards.

Customers will also benefit from internal efficiencies gained through more sophisticated processes which will support more seamless delivery of land title and survey services. These new processes will provide the foundation for greater consistency in the LTSA registration process and better communication of examination decisions. We plan to conduct an annual informal audit to evaluate the consistency of our processes and based on that analysis, we will establish baseline measures in order to evaluate and report on our activities. In addition, we will revise our approach to measuring customer and stakeholder satisfaction and establish new performance measures to evaluate and report our progress.

Enhance and Promote Electronic Filing Tools

The LTSA is responding to a general trend among professionals and service providers to provide e-business solutions to improve efficiencies and access to services. Traditionally, lawyers and notaries working on land title transfer, mortgage or other title-related transactions physically send paper applications for land title registration to Land Title Offices. Customers are now able to employ modernized and efficient processes by electronically submitting land title and survey plan documents for examination and registration by LTSA staff through our Electronic Filing System (EFS) accessible via the secure BC OnLine website.

Submitting documents through LTSA's electronic filing system, rather than the traditional print submission, can reduce both paper and transportation costs, and their corresponding environmental impacts.

The LTSA continues to make significant investment in EFS, including bolstering EFS functionality with the addition of about 90 new transaction types. With the recent addition of Power of Attorney functionality, all charge and discharge transactions as well as land survey plans may now be submitted through the EFS.

Information, training and support will continue to be offered to help professionals make the transition to EFS and Electronic Survey Plans (ESP). We will also spend time consulting with all EFS users on our progress and the most effective means of encouraging EFS adoption.

STRATEGIC OBJECTIVE

3

Develop new lines of business (products / services) in response to customers' needs.

As the LTSA evolves its e-business processes and information technology systems, opportunities become available to develop new products and services that provide high value to customers.

Strategies

- > Develop new products and services that meet new customer service and market opportunities for the LTSA without jeopardizing the core business.

Research and Develop New Products and Services

We intend to develop and deliver an array of new products and services that provide high value to our full range of customers. We will determine an approach to evaluating customer satisfaction and survey our customers' needs and wants in regards to new products and services. This information will inform new baseline performance measures which we will use to evaluate and improve our performance and will be material to the design of new products. We plan to define and implement revenue targets for our new products and services based on business cases.

Respond to First Nations Needs

First Nations have helped to shape the creation and function of the LTSA. The LTSA's Board of Directors include a First Nations nominee and First Nations are also represented on our Stakeholder Advisory Committee. First Nations are important stakeholders and supporting their needs is of paramount importance to the Land Title Register and to the provincial government. We will investigate the potential opportunities of working with, and addressing, the emerging needs of First Nations on land title and survey related matters.



STRATEGIC OBJECTIVE

4 Ensure the right structure, people and tools for effective operation of the LTSA.

We want to be an outstanding organization - one that embodies a culture that encourages excellence in its employees, who, in turn, provide exceptional and consistent service to their customers. To reach this goal, we are focused on developing a more engaged workforce where employees are applying greater expertise and are valued for their contributions.

Strategies

- > Develop a human resource structure that meets the new business model, improving core competencies, and fostering a positive, performance-based culture which attracts new talent to replace anticipated retirements.
- > Build leadership and management skills.

Human resource succession is critical to the LTSA, with about half of the workforce eligible to retire in the next five years. In order to retain and hire high-performing employees, we will motivate staff career growth through specialization to support the new business model. In particular, we intend to redesign the role and function of examiners into sophisticated, high value-added statutory decision makers with a clearly identifiable career path. We will develop an employee productivity model and establish a baseline performance measure to assess and report on our future performance.

We want our employees to continue to feel empowered and valued as contributors to the success of the LTSA. Our ability to respond to new priorities and challenges depends on a knowledgeable workforce with transferable skills. Staff training programs will focus on developing a corporate culture of quality customer service, accountability, and performance. We will develop new baseline measures related to employment engagement in order to evaluate and improve future performance.

In late 2008, the LTSA signed an agreement to lease space in downtown Victoria allowing for the consolidation of the Victoria Land Title Office, the Surveyor General Office and corporate head office staff. Occupancy is expected in the summer of 2010. The new premises will dramatically improve the working environment for our Victoria-based employees. As part of the LTSA's commitment to create an innovative customer-centred organization, plans are being developed to improve the working environments for employees in Kamloops and New Westminster.

Performance Measures

Measure	2009/10	2010/11	2011/12
Employee Retention	70-80%	70-80%	70-80%

STRATEGIC OBJECTIVE

5 Manage our business in a sustainable and cost efficient manner that directly benefits our customers.

Through cost savings achieved as a result of prudent business practices, the LTSA is now well positioned to move forward on required capital investments in our information technology infrastructure. These investments, which recognize the current economic conditions, will replace aging information systems and facilitate the introduction of new products and services to achieve business efficiencies, support improved customer service, and ensure our ability to improve our service level commitments into the future.

Strategies

- › Use sound financial planning tools and scenarios that enable the achievement of our business objectives efficiently and sustainably, and the continuous improvement of our work processes.
- › Enable sufficient reinvestment of capital to keep pace with customer needs and the changing marketplace.
- › Maintain confidence in the Assurance Fund and security of our Contingency Fund.

Protect Assurance and Contingency Funds

The Assurance Fund is an essential component of the land title system in BC. The Assurance Fund is available to compensate registered owners of title in the event of loss. Protection of title assurance is critically important for the economic, investment and social stability of the province. Special actuarial assessments have concluded that our Assurance Fund has the financial strength to offset predicted claims.

Our business stability is supported by the security of the Contingency Fund. The Fund acts as a buffer to ensure that the LTSA can maintain its core business in unstable economic environments, such as the one we are currently experiencing.

Effect Adequate Risk Management

We will continue to maintain the accounting model for the LTSA and report our financial results in accordance with Canadian Generally Accepted Accounting Principles. In addition, we will evaluate our internal projects using an Economic Value Added model. We will continue to deliver the appropriate methodologies, reporting mechanisms, and mitigation strategies to manage risk. We will also ensure that a sound debt-to-equity ratio is maintained to allow for appropriate investments that improve overall value to our customers.

Performance Measures

Measure	2009/10	2010/11	2011/12
Assurance Fund	At least a 90% confidence level	At least a 90% confidence level	At least a 90% confidence level
Contingency Fund	At least 25% of annual cash operating expenses	At least 25% of annual cash operating expenses	At least 25% of annual cash operating expenses



Land Title and Survey
Authority of British Columbia

Mailing Address

PO Box 9390
Victoria, British Columbia
Canada V8W 9M8

Civic Address

3400 Davidson Avenue
Victoria, British Columbia
Canada V8Z 3P8

Telephone (250) 952-5021

Fax (250) 387-1830

Website www.ltsa.ca