Breaking Down Barriers

Pathways to Modernizing Municipal Property Information in the British Columbia (B.C.) Interior
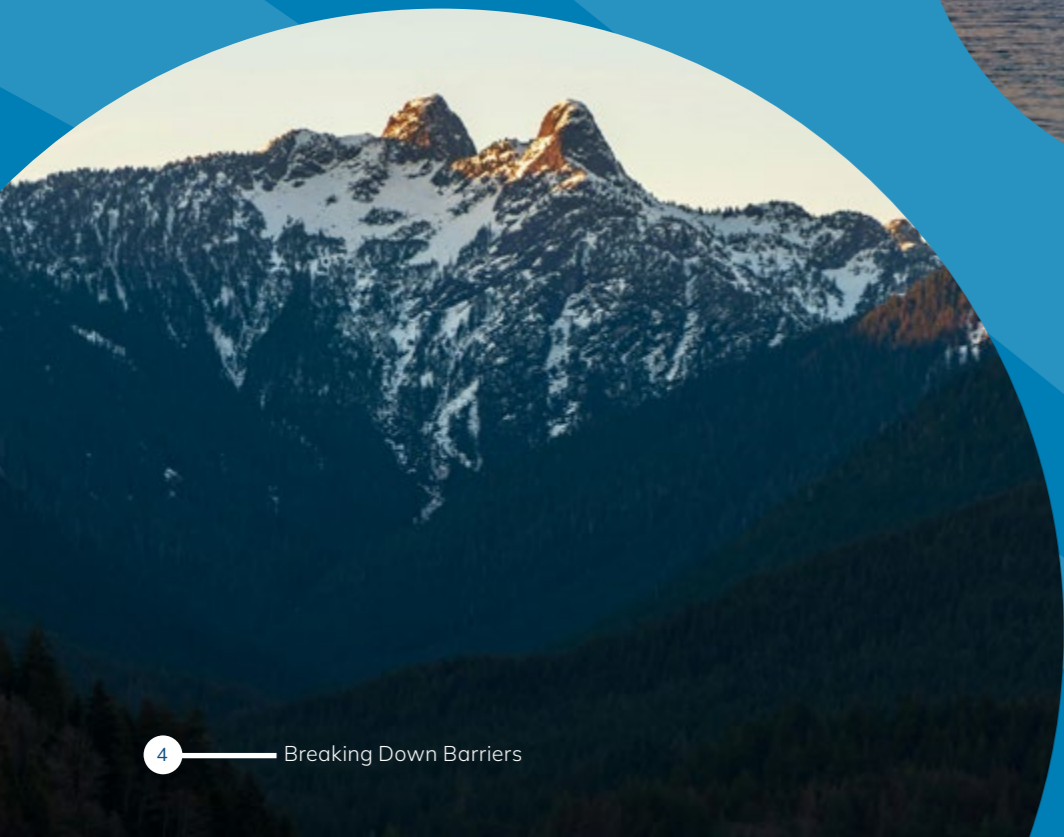
ASSOCIATION OF INTERIOR REALTORS®

April 2024

Executive Summary

In 2022, the real estate, rental and leasing industries accounted for nearly 18 per cent of British Columbia's (B.C.) gross domestic product (GDP). Real estate in B.C. is crucial to the success of the overall economy and to the finances of tens of thousands of British Columbians.

Buying or selling a home is also the largest financial transaction most consumers will ever make. Protecting consumers during the property transaction process is a key role of provincial and local governments. The government of B.C. licenses and regulates the province's 26,000 real estate agents, while municipalities control access to important property documents buyers and sellers rely on to make informed decisions.

Timely, reliable, and affordable access to property information is essential to a well-functioning real estate market. Having accurate, updated city documents provide consumers with vital information about the property they're buying, such as sewer hookups, past building permits, easements, etc. REALTORS® are legally obligated to conduct due diligence and provide their clients with all necessary information to help them make an informed decision.

This report delves into the complexities surrounding the provision of property information by municipalities in the B.C. Interior. It identifies various barriers hindering efficient access to property data, ranging from outdated processes and resource limitations to provincial regulatory constraints on municipal service provision. Furthermore, this report proposes a series of recommendations aimed at modernizing municipal practices, enhancing transparency, and streamlining service delivery.

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Summary of Findings

Challenges and Opportunities

Consumers across the B.C. Interior face significant obstacles in accessing municipally controlled property information. These obstacles arise from a combination of factors including legacy systems, outdated technology, poor processes, insufficient municipal resources, and the intricacies of regulatory frameworks governing data access and privacy, like the Freedom of Information and Protection of Privacy Act (FOIPPA). As a result, real estate transactions are often impeded, municipal resources strained, and operational efficiency is compromised by systems that do not work for municipal staff or consumers (e.g. home buyers and sellers) looking to access that information.

Pathways to Modernization

To address these challenges effectively, this report advocates for a holistic approach to improving access to municipal property information centred around modernization, standardization, and resource allocation. By investing in digital infrastructure, streamlining administrative processes, and offering comprehensive support to municipalities, B.C. can significantly enhance the accessibility and efficiency of property information services. In doing so, it can strengthen B.C.'s real estate market and better protect consumers.

Municipal Information Request Processing Details

Municipality	Timeline	Electronic Submission and Provision	Property Records Digitization	Cost	FOIPPA Requirement
Coldstream	Up to 10 days	✔	✘	$75	Some information is subject to FOIPPA.
Cranbrook	2 weeks	✘	Partial	$50 (comfort letter)	✘
Dawson Creek	N/A	✔	Partial	N/A	Some information is subject to FOIPPA.
Fort St. John	N/A	✔	Partial	$200 (comfort letter)	Some information is subject to FOIPPA.
Kamloops	3 days to 2 weeks	✔ Zoning Information Request ✘ Building Information Request	Partial	$100 - Zoning Information on Request $40 - Building Information on Request	Some information is subject to FOIPPA.
Kelowna	Within 3 hours	✔	✔	$45	✔
Lake Country	10 days	✔	Partial	$42	✘
Nelson	N/A	✔	✔	N/A	✔
Penticton	2 days	✔	Partial	$29	✔
Salmon Arm	Up to 10 days	✔	✘	$15 / 30 mins	✔
Summerland	Up to 7 days	✔	Partial	$52.50	✔
Vernon	Up to 7 days	✔	Partial	$100	✘
West Kelowna	2 to 5 days	✔	Partial	N/A	Some information is subject to FOIPPA

Report Recommendations

The report's recommendations are split into two parts: Provincial suggestions focus on overarching policy changes, such as a thorough review of regulatory frameworks; municipal recommendations emphasize practical measures, like enhancing digital property information request application interfaces.

1 Provincial Recommendations

1. **Create a Municipal Records Modernization Fund:** Allocate funding to enhance staffing resources and infrastructure for digital systems, coupled with a provincial audit of regulations hindering digital adoption.

2. **Conduct a review of the Freedom of Information and Protection of Privacy Act (FOIPPA):** Conduct a review of municipal FOIPPA processes and improve systems through technology implementation, standardization, and streamlining.

3. **Develop a Provincial Zoning Atlas for Open Provision of Public Data:** Develop a provincial zoning atlas to provide open access to public data, promoting transparency and accessibility.

2 Municipal Recommendations

1. **Move to Electronic Payment Systems:** Offer convenient online payment options for property information requests to enhance customer service and modernize internal processes.

2. **Enhance Digital Property Information Request Application Interfaces:** Embed property information request applications into municipal websites to streamline processes and enhance accessibility.

3. **Create Property Information Request Guidance:** Create user-friendly landing pages outlining consent requirements, FOIPPA laws, costs, and other details to streamline processes and enhance transparency.

4. **Enable Online Application Tracking:** Implement online tracking systems for property information requests to provide real-time updates on application status and enhance efficiency.

About the Association of Interior REALTORS®

The Association of Interior REALTORS® (AIR) represents approximately 2,600 professional REALTORS® across the interior of the province. Our members are located in communities across the region from Kamloops to the Okanagan, to the Kootenay and to the South Peace River region. Our REALTOR® members are proud of the work they do and their contributions to the local economy. Our Association strives to bring excellence to real estate through leadership, education, technology, and advocacy. Our members are passionate about improving the communities they live and work in.

The Association of Interior REALTORS® was formed on January 1, 2021, through the amalgamation of the Okanagan Mainline Real Estate Board and the South Okanagan Real Estate Board. In 2022 the Association also amalgamated with the Kamloops & District Real Estate Association and the Kootenay Association of REALTORS® to become the ninth largest REALTOR® Association in Canada, and third largest in British Columbia.

See where we are

- ● South Peace River
- ● Kamloops & District
- ● Okanagan
- ● South Okanagan
- ● Kootenay
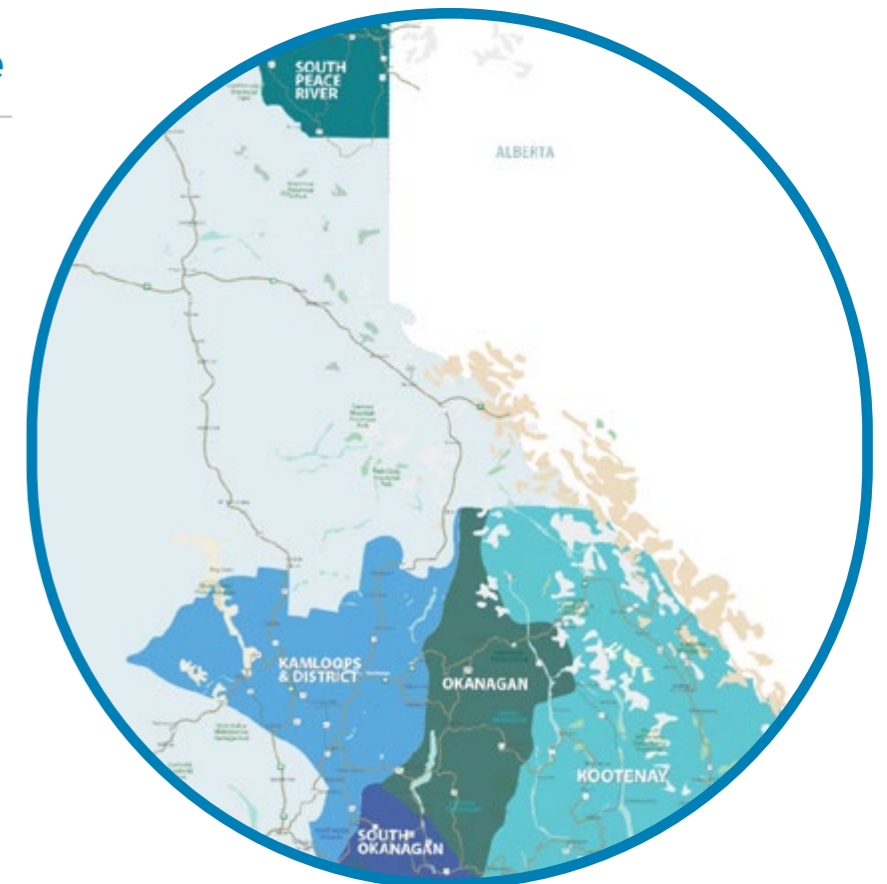
The Problem

The Association of Interior REALTORS® has undertaken a study to understand the challenges facing real estate consumers looking to access municipal documents that are essential to completing real estate transactions.

REALTORS® have a professional obligation to provide consumers with documentation and research necessary to facilitate the homebuying and selling process. Municipal documents, identified generally in this paper as "Property Information Requests," are sought by REALTORS® to provide a thorough picture of a property, and include information such as a property's zoning bylaws, official community plan designations, municipal services on a property, occupancy permits, and other key information that is crucial to consumers.

Property document access remains a serious challenge faced by REALTORS®, especially in B.C.'s smaller communities where resources are limited and digitization is lacking. Delays in accessing documents and the absence of digital records remain major concerns. Municipalities have noted that staffing constraints, as well as cost and regulatory barriers, are often the root of the issue. As a result, municipalities in B.C.'s Interior have a patchwork of systems, programs, costs, and processes for accessing property information.

Addressing the challenges of access to property documents through policy reform and best practices is essential to better protect consumers and support the growth of B.C. communities. Building better pathways to enable the free flow of public information to B.C. REALTORS® and their clients will strengthen transparency in real estate transactions and contribute to transitioning B.C.'s smaller municipalities to more modern document sharing and tracking methods.

Methodology

The information contained in this report is provided by municipal staff, online resources, and documents from 13 of B.C.'s interior municipalities.

Information was gathered through email or phone interviews with staff, as well as independent research on parameters related to the request, delivery, digital capabilities, and payment methods offered to requestors of property information and permitting processes. Research also focused on gathering best practices and examples from other Canadian jurisdictions in accessing property information.

Research collected through this study looked at the following key topics that directly impacted the timeline and method surrounding the provision of municipal property information for REALTORS®. These areas directly link to policy solutions outlined in this report.

Research Areas

🔍 Research Area	⚙ Approach
Property Information Request Fulfillment	Review of the process surrounding property information requests
Document Provision Timelines	Estimates on the amount of time property information requests take based on municipal approvals processes
Electronic Submission and Provision Capacity	Review of the availability of digital request and delivery of property information
Fees and Charges	Identifying costs associated with receiving property information requests
Availability of Public Planning Documents	Review of municipalities that offer public data portals through Geographic Information System (GIS) maps or other interactive zoning tools
Provincial Legislation – Freedom of Information and Protection of Privacy Act (FOIPPA) Requirement	Analysis of FOIPPA requirements for certain requests

Geographic Boundaries

This study covers property information request services and processes in 13 municipalities in the interior of B.C. The municipalities range in population from just over 10,000 people (Coldstream) to approximately 150,000 people (Kelowna). These municipalities were selected based on their population size (exceeding 10,000 residents according to the 2021 Canadian Census) and because they account for the overwhelming majority of real estate transactions happening in the B.C. Interior in any given year.

List of Municipalities

1. Coldstream
2. Cranbrook
3. Dawson Creek
4. Fort St. John
5. Kamloops
6. Kelowna
7. Lake Country
8. Nelson
9. Penticton
10. Salmon Arm
11. Summerland
12. Vernon
13. West Kelowna

Municipal Property Documents in B.C. Real Estate Transactions

Buying or selling a home is the largest financial transactions most British Columbians will ever make. To protect their clients' interests and help them make informed decisions, REALTORS® have a professional obligation to provide all information about a property they believe their clients should know. Under the B.C. Real Estate Services Act, REALTORS® are legally required to investigate and disclose latent defects including:

- A circumstance that affects the real estate in respect of which a local government or other local authority has given a notice to the client or the real estate professional, indicating that the circumstance must or should be remedied; and

- A lack of required local government building or other permits respecting the real estate.

While every real estate transaction is unique, REALTORS® working with a seller will often execute property information requests as part of the listing process. This information is typically shared through the listing itself and with prospective buyers. Providing this information to consumers in a timely fashion protects both buyers and sellers, saves consumers time and money (e.g. mortgage payments), and supports the efficient operation of local real estate markets.

Provincial Recommendations

Introduction

Focused on enhancing efficiency and transparency in real estate transactions from the perspective of the provincial government, these recommendations aim to address issues related to document access through existing *Freedom of Information and Protection of Privacy Act* (FOIPPA) processes, digitization of property records, and support for more municipal resources.

By examining discrepancies in document return times, the impact of FOIPPA requirements, the way municipal governments integrate provincial legislation into consumer requests, and the need for digital municipal infrastructure, these recommendations offer actionable steps for the B.C. government to streamline processes and improve accessibility to property information across municipalities.

1 Municipal Records Modernization Fund

⚙ Challenges

- In some cases, documents that are not digitized must be viewed in person where municipalities only provide hard copy documents to requestors (Kamloops Building Information Requests)

- Timelines for information requests, especially in municipalities where documents are either in the process of being digitized, or are not digitized can be as long as two weeks (Cranbrook)

- Staff resources and ease of access to information are cited as two of the main reasons for extended response times to REALTORS® (Salmon Arm)

- There is poor process design in some municipalities where real estate agents must go to city hall and request the information they need in person, but the information is sent to the requestor via email (Dawson Creek)

💡 Best Practices

- Municipalities have systems in place where files are shared and tracked in open drives where REALTORS® and city staff can access and amend shared files at the same time, resulting in a seamless transfer of information (Kelowna).

- Certain municipalities have completely digitized their repertoire of municipal property information (Nelson).

When providing access to municipal property information, the length of approval timelines depends on staffing resources and a city department's ability to ensure compliance with provincial legislation and regulations in place for the release of that information.

A key theme of this report is ensuring that integrated online systems for processing municipal information reduces the burden on both requestors and municipalities that often lack staff resources. This study assessed whether property documents were able to be accessed and delivered digitally, or more specifically, if property information was able to be requested online and delivered back to the requestor via email.

Kelowna operates using a digital system, where REALTORS® request the property information they need through an online request form. This is then delivered in the form of a link to a shared file, allowing city clerks to access and add to files depending on the needs of the requestor. A shared file system allows requestors to access documents in real time without the hassle of scanning through their email or waiting for large files to arrive in their inbox.

The province should focus on digitizing and reducing the manual transmission of information, thereby maximizing automation. This includes modernizing payment methods and submission/retrieval of property documents. The implementation of digital systems would reduce administrative duties while enhancing valuable analytical tasks like going through submitted reports to clear backlogs and shorten request timelines.

> *Not only would implementing digital systems enhance the customer's experience, but it would also free up municipal department staff to focus on more complex applications for larger projects that will, for example, boost housing affordability or create more inventory for residents.*

Consumers and those working in smaller municipalities have changed their expectations when it comes to obtaining information from municipal offices and their requests for more open forms of data. When almost anyone with an internet connection can instantly access the information they require, waiting for municipalities to search through hundreds of paper files can act as an administrative burden for REALTORS® and consumers who are involved in the homebuying or selling process.

Transitioning hard copy property records into digital formats is time-consuming and requires a specific skillset. The City of Cranbrook currently has one full-time employee who is working on digitizing municipal records. Kamloops is another municipality that noted that strengthening municipal organization to increase access to key documents like Building Information Requests, was a top priority for both internal staff and requestors. Similarly, Kamloops's "Building Information Request" system provides users with a simple online portal application but fails to provide

the requested documents back to the requestor in a digital format. In Dawson Creek, REALTORS® must go to their city hall in person to choose the information that they require as part of their property information request.

Barriers identified by the municipalities surveyed aligned with a recent study conducted by MNP Digital, which noted that legacy technology systems, insufficient resources, and a lack of strategic direction were the top challenges to municipalities transitioning to digital record systems in Canada. Municipalities lacking digital systems in the form of application submission portals or electronic payment systems, should be prioritized in terms of

funding for additional staff to create municipal infrastructure and train existing staff on its use.

Additionally, prior to provincial investment, the province should conduct a provincial audit of municipal regulations that may be acting as a barrier to the adoption of digital planning, permitting, and information systems. Nova Scotia is one province where a city's outdated regulations were blocking efficient municipal practices. In 2022, Halifax's Bill 137, an Act to Amend the Halifax Regional Municipality Charter, was passed, removing the requirement for certified paper copies of planning documents, enabling digital document submission.

Spotlight: Ontario's Municipal Modernization Program

In 2021, Ontario brought forward a municipal modernization program, which provided funding to support the modernization of 224 small and rural municipalities in the province. This funding was primarily offered to aid in digitizing and finding inefficiencies in Ontario's municipal governments to effectively modernize existing government services. The Municipality of Tweed Ontario (population ~6,050) used MNP to review their current record-keeping processes and suggest possible improvements. The report noted that things like the lack of a central electronic record-filing system, and technology to convert hard copy files to digital formats, were barriers to efficient operations.

The research into modernizing small municipalities across Canada should be implemented in B.C., with funding from the provincial government to enhance ongoing operations or encourage

municipalities that are still relying on hard copy documents to make the transition. City staff cited a lack of access to data and necessary property information as one of the major points of difficulty in providing documents to requestors in a timely manner. A disorganized filing system coupled with a partial digital inventory of documents results in systems that are difficult for city staff and consumers to navigate. Funding, like that provided to Ontario municipalities, would allow municipal governments in B.C. to identify their needs regarding digitization, however far along they are in the process. Whether the funding would be used to bring digital technology into government departments to standardize processes, or train staff on cybersecurity, municipalities need assistance from the province to move forward efficiently with modernization.

Provincial Recommendations

⬡ Recommendation

The province should allocate funding to municipalities to enhance staffing resources and infrastructure for the transition to digital systems, focusing on digitizing property records and modernizing processes such as payment methods and document retrieval. Furthermore, B.C. should conduct a provincial audit of regulations hindering digital adoption, which would further support efficient municipal practices related to development permitting and property information.

2 FOIPPA Review

⚙ Challenges

- In some cases, without going through a full FOIPPA process, **only minimal information can be supplied,** which is sometimes unhelpful (Kamloops).

- In some cases, city files are free, but **FOIPPA documents have an associated cost,** depending on the information needed by the REALTOR® (West Kelowna).

- **Municipal processes can be confusing,** with some municipalities enlisting a tiered system where specific records are eligible for release at each level and use staff discrepancy to determine whether certain records can be released without a FOIPPA review (Fort St. John)

- **Third-party requests** that lack the consent of the current homeowner or title holder of properties **can cause major delays** in smaller municipalities. This means REALTORS® need to gain the necessary consent far in advance of the release of documents regardless of their closing date (Cranbrook)

- If requests are not routinely available through municipal building departments, they may be treated as a FOIPPA request and will have to go through an additional municipal department to allow access (Coldstream)

💡 Best Practices

- Certain municipal offices work directly with the city clerk's office regarding FOIPPA requirements allowing for an efficient internal transfer of information (Kelowna)

- Some property information requests are recognized as routine and are not subject to the provincial FOIPPA (Vernon and Lake Country)

- The municipality grants permission to access information as part of the listing contract, acting as authorization in applications for faster release of property information documents (Salmon Arm)

FOIPPA permits public bodies, like municipal governments, to allow members of the public access to records while protecting personal privacy. Property documents are often subject to B.C.'s FOIPPA laws to anonymize the property owner's identifying information as it relates to their home and property. As a result, if municipalities do not offer property documents via a simple online search, REALTORS® are required to apply for their release according to privacy legislation in their municipality.

The discrepancy in document return times after a request is made through FOIPPA varies greatly. The City of Cranbrook noted property information document requests are typically returned to the requestor within two weeks. This timeline is based on obtaining consent from the property owner for document release. Those who are unable to get consent and have to go through the FOIPPA process can expect to wait up to 30 days, depending on the nature of the request and scope of information required. In Lake Country, information related to residential properties is considered a routine request and does not have to go through the FOIPPA requirements, allowing for an informal release to requestors.

While obtaining consent is often not a barrier, circumstances can arise where the owner is not available to participate in the transaction, forcing the potential home purchaser to go through the formal FOIPPA review process to access necessary purchasing information. Municipalities have varying standards in terms of resources and funding that is available for FOIPPA requests.

> 99
> *The patchwork of available resources, coupled with the steady demand for freedom of information requests, has resulted in a situation where municipalities require increased funding to operate at their current level.*

As an alternative, provincial governments should provide municipalities with ways to improve their technological systems and tools that assist with document retrieval. Digitization of FOIPPA processes on a small scale would improve standardization among municipalities, ensuring that consumers and REALTORS® experience the same procedures when accessing property documents on behalf of their clients. Although the use of technology presents risks related to the protection of personal information, digitized systems for FOIPPA requests can assist with faster document production and recovery, reducing the time spent by municipal workers on retrieving documents. Time savings can continue to be passed onto requestors through reductions in retrieval and administrative fees that accompany most FOIPPA requests.

Many municipalities surveyed required the REALTOR® to identify the exact information they were looking for when requesting property documents. Broader requests require more time to complete, but narrower, more pointed requests may cause the requestor to miss out on key information about their desired records, forcing requestors to choose between timeliness of procurement or completeness in their requests for information.

🛡 Recommendation

The provincial government should conduct a review of municipal FOIPPA processes and permit them to use funding from a Municipal Records Modernization Fund to improve their systems through implementing new technology tools or improving staff resources to standardize and streamline FOIPPA requests based on municipal need.

③ Provincial Zoning Atlas for Open Provision of Public Data

⚙ Challenges

- Most municipalities a Geographic Information System (GIS) mapping platform that offers general property information **but not the detailed information** REALTORS® require to complete a real estate transaction

💡 Best Practices

- In the most advanced examples, municipalities can generate residential reports that include things like the lot size, property assessment values and other valuable information from their GIS map platform (Lake Country)

- Other successful examples include the provision of property search portals which provide public access to information like permit applications that have been issued on a property (West Kelowna)

Many municipalities across Canada offer open data systems through Geographic Information System (GIS) map technology, which offers a visual representation of municipal property and building data to the public. Occasionally, REALTORS® only require information that should be publicly accessible (such as property boundaries and zoning regulations), which is typically not obligated to go through an official FOIPPA process request. GIS maps often offer a first step in gaining insight into a potential property for purchase or sale and enhance public engagement in gaining a better understanding of a community.

Lake Country offers a publicly accessible GIS map that generates property reports for specific addresses online. As part of the report, users can have access to information such as lot size, assessment values, zoning, waste and development permit areas, and service areas. Cranbrook has also developed an open data portal, where anyone can gather information on residential addresses, schools, bus stops, and development permit areas. Although potentially broad in scope, this information is often what is required by REALTORS® and their clients to establish a base level of understanding of the more specific information that may be requested through a more official search of municipal property records.

In Ontario, REALTORS® use GeoWarehouse, an online mapping and property information platform owned by Teranet to access property-related information and reports. Teranet holds an agreement with the provincial government to provide electronic land registration and property information services through exclusive access to the provincial land-registry system and local municipal databases. REALTORS® with a subscription can access municipal property information and can pay for additional services or reports. As part of this, REALTORS® can access key tools, such as Municipal Property Assessment Corporation (MPAC) data for specific properties. Per GeoWarehouse, this data is essential in instances where there is missing municipal property data. GeoWarehouse can seamlessly and instantly provide reports that can validate information, like a property's current value assessment, property type, last valid sale amount, basement total area, and more. This provincial partnership has created a valuable tool that is essential to real estate practices in Ontario, especially in municipalities that would not otherwise have the resources to efficiently provide this information to REALTORS®.

As part of a long-term policy solution, the province of B.C. should consider adopting a similar system to remove the burden of property information requests from municipalities. As an interim solution, online property maps— like those in Lake Country, Kelowna and Cranbrook—could serve as models for other municipalities considering developing a GIS mapping platform. By centralizing property-related information and offering easy access to essential data (such as property boundaries, zoning regulations, and assessment values), a provincial GIS mapping platform would streamline the process of property research and enhance transparency in real estate transactions across B.C. This initiative would not only alleviate the workload on individual municipalities, but also promote consistency and efficiency in accessing property information, ultimately benefiting REALTORS®, homeowners, and prospective buyers alike.

🛡 Recommendation

The province of B.C. should establish a provincial GIS mapping system to streamline property information access and enhance transparency in real estate transactions. In the short term, the province should allocate funding to municipalities to support the development of their own digital mapping platforms. This funding would enable municipalities to digitize their property data and could later integrate it into a provincial GIS mapping system, ensuring consistency and interoperability between municipalities and the province.

Municipal Recommendations

Introduction

Focusing on municipal processes, these recommendations tackle various challenges surrounding electronic payment systems, digital property information request interfaces, guidance provision, and online application tracking.

1 Electronic Payment Systems

⚙ Challenges

- Municipalities **do not have the infrastructure to accept credit card** payments either online or in person (Salmon Arm)

- Municipalities use **third-party payment systems for credit card payments,** which impart **additional fees** onto the requestor (Summerland)

- Certain municipalities **do not process online payments** at all (Kamloops Zoning Information Request)

- A disconnect occasionally occurs when a municipality requests the property information form is returned to the municipal department by email, and the payment is processed using a completely different web link, essentially separating the request into two parts (Summerland)

💡 Best Practices

- For ease of use in certain municipalities, applications and associated payments are processed through the same portal system, allowing real estate agents to pay for their request immediately after completing and submitting it (Vernon).

Of the municipalities surveyed, application fees vary, and municipalities often do not have information available on costs associated with retrieving municipal property documents, or methods of payment that are available to requestors.

In Dawson Creek, for example, where digital requests for property information are rare, requestors typically pay their application fees in person while working with the municipal or department personnel to locate the information they require. In Kamloops, a Zoning Information Request that may be useful to a REALTOR® or builder costs $100.00, but this fee must be paid in person. Other municipalities offer third-party services that require a small percentage fee for use, or offer a hybrid approach, as seen in Vernon, where applications for property information can be filled out and paid for online with a credit card or submitted in-person.

Inconsistencies in electronic payment systems can place an extra burden on both requestors and city staff. When considering the transition from in-person to digital payments, municipalities must consider the interoperability of online payment, planning, and tracking systems, and the way that this information is presented to consumers. While, for example, the District of Summerland offers consumers and REALTORS® a clear property information request form, the submission of the form and the payment for the request are separate transactions. Forms must be submitted via email, and payment options are available through a unique link embedded in the property information request form. Streamlining this transaction into one step—where payment and request can be made at the same time—would make navigation easier for applicants.

The City of Calgary offers requestors an easy way to identify and pay for information online. Calgary has a landing page for property information on its municipal website. This allows applicants to easily identify information they need and confirm the cost of the document, add the document to their online cart, and pay for it in one transaction. Property tax information, building and development permit status, and assessment details are split into separate forms that range in cost from $4.50 to $125, depending on the information needed, allowing users to tailor their requests directly to information needed for the property transaction.

> *Offering requestors the convenience of online payment methods for property information requests increases convenience for consumers and reduces the burden on municipal staff.*

Electronic payment systems remove an additional administrative step from internal processes for municipalities, allowing staff to retrieve the information and collect revenue more efficiently.

Recommendation

To enhance customer service and modernize internal processes, municipalities should offer convenient and clear online payment options for property information requests that are interoperable with planning and tracking systems.

2 Enhance Digital Property Information Request Application Interfaces

⚙ Challenges

- Most municipalities provide a form that can be downloaded, filled out, and emailed back to the municipal office either by printing and scanning or using the necessary application to fill out the form digitally

- In some municipalities, **real estate agents are expected to come in-person** to speak directly with city hall staff in requesting the documents they need (Dawson Creek, Kamloops)

💡 Best Practices

- Some municipalities use portals specifically for the purpose of obtaining a property information request, and in more advanced systems, have portals for guest users, so requestors from across the province can access city documents (Vernon)

- Webform applications (are or can be?) embedded directly into webpages (Coldstream)

- In other municipalities, a fillable PDF form is available for real estate agents to download and email their request, bypassing the need to download additional software to fill out the form (Summerland)

> *When considering the stages of applying for and seeking out routine property information, certain municipalities request that consumers go so far as to print and deliver building permit or information requests in person to municipal offices.*

This can create hours of extra work on behalf of the requestors and municipal workers, cutting into valuable working time and stalling real estate transactions.

The District of Coldstream, the City of Vernon and West Kelowna have incorporated modern solutions into their property information request application processes. In Vernon, applicants who are requesting property information can use their MyCity account profile, which they can register for online. It provides access to online services that are offered by Vernon, including things like account balances and due dates, property assessments, invoices, and water usage. If users choose not to have a MyCity account, Vernon offers a guest option on the same webpage for applicants. This is especially useful for those who may not live in the municipal district

but are interested in gathering information for a client who may be interested in moving there.
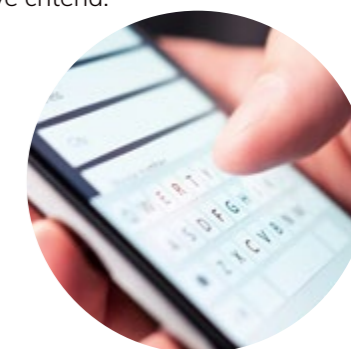
As part of Coldstream's application to access property building files, a webform is embedded into the municipalities website that specifically functions for property information requests. Applicants do not even need to leave the webpage to fill out and submit their forms. The form is to be filled out by the current property owner and there's a space for owners to authorize additional parties, such as real estate agents, to view the files. After the form is completed, the applicant can choose between paying in person or online with a credit card.

Other municipalities, like Summerland, offer a digital form that is fillable online, removing the burden of finding the necessary computer software to download and complete property information application forms. While this is a reasonable digital option, embedded webforms like those offered in Coldstream or Vernon allow for less variability in applicant responses, as required or mandatory information can be highlighted as essential to a form's final submission. Embedded webforms additionally offer increased flexibility to change and remove criteria.

Recommendation

Municipalities that do not currently offer digital property information request forms should consider the time-saving benefits that come from embedding property information request applications into existing municipal web pages.

③ Property Information Request Guidance

⚙ Challenges

- In some municipalities, property information **request forms can be difficult to find** or otherwise not exist, and the process is only disseminated through word-of-mouth between real estate brokerages and agents (Dawson Creek)

- **Forms can often be difficult to locate** on municipal websites, often being housed in unintuitive places or taking on a general "Access to Records" type of form (Salmon Arm)

- **Municipalities may have convoluted systems in place for the release of information,** indicating that some documents are available to the public without having to go through an FOIPPA review, but basing this on the municipal worker's discrepancy, making it difficult for REALTORS® to navigate (Fort St. John)

💡 Best Practices

- Some municipalities offer guidance in the form of a bulletin attached to the Property Information Request Form, helping real estate agents and consumers to better understand how to submit their form, the costs associated, and how their files will be delivered (Kelowna)

- In another example, checklists of the information that a real estate agent can expect to receive as part of their request are helpful in identifying whether the information provided with meet the needs of their client (Summerland)

- In the most user-friendly case, municipalities will provide both a step-by-step process of how to make a property information request, as well as a specific section on their municipal website that instructs REALTORS® on how they can access the property information, including what forms they need to fill out and any authorization required for the release of information (Coldstream)

One of the largest barriers to property information requests arises when municipalities fail to provide clear instructions or guidelines on how to obtain information. Many of the municipalities surveyed organize their websites by city services. To many REALTORS®, property information requests are separate from building or municipal permits, but these forms are often found under these categories. In the

City of Salmon Arm, property information is requested through a general access to records form, which is housed under the Freedom of Information section of the municipal website, or by directly contacting the department where the requestor may assume the information would come from.

In Fort St. John, requestors can purchase a Comfort Letter prepared by municipal staff,

although they offer a tiered system for the release of property and building information. It is noted that some documents are available without the need to submit a formal FOIPPA request depending on the tier that the information falls under. The release of building records is categorized into three tiers:

- Tier 1: This tier includes building permits, development permits, and survey certificates. Planning and engineering department staff may allow individuals to view these records but cannot provide copies without the consent of the property owners or a formal FOIPPA request.

- Tier 2: This one includes title certificates, occupancy permits, inspection reports, and building permit applications.

- Tier 3: In addition to Tier 2 records, Tier 3 includes documents like building licence applications and notices of rejection. Tiers 2 and 3 are also subject to staff discretion and owner consent.

While information provided from these municipalities is abundant, tiered systems and general record request forms can be confusing barriers to requestors who need to access the information quickly and efficiently.

Municipalities like the District of Coldstream and the City of Kelowna offer simple, user-friendly guidance for property information requests. Where many municipalities fail to share a timeline for property information requests, Coldstream provides a "Frequently Asked Questions" section on their website that outlines an estimat-

ed timeframe, ways to pay an application fee, and additionally, a question that is directly targeted to real estate agents. Coldstream requires REALTORS® to complete an application for property files and communicates the ways in which an agent should be disseminating this information to their clients in order to support a seamless transaction.

Kelowna provides similar information to requestors, offering clear information about what REALTORS® need to obtain copies of documents, the costs associated with typical requests, and how an individual can pay for the documents. Like Coldstream, Kelowna provides requestors with a time estimate and any additional fees that may be charged for more complex requests. This additional information provides a way for REALTORS® to easily understand the steps involved in obtaining necessary documents, allowing them to manage their clients' expectations effectively and plan a transaction accordingly.

In Alberta, Spruce Grove is a small municipality with a population of approximately 38,000 people (similar to B.C.'s Penticton). Despite its small size, Spruce Grove has developed a comprehensive online portal system where applicants

can apply for permits and pay fees. This portal is an extension of the municipal website and offers a basic property search function. Additionally, it offers an interactive option where individuals can identify themselves as residents, developers, builders, business owners, or contractors, and provides another dropdown menu that is specific to the request. For example, a resident who wants to build an addition on their home will be able to find out what documents are required and which permits they need to apply for to complete their project.

While the development of portal systems may offer a solution for larger municipalities looking to better organize existing digital resources, smaller municipalities may require less complex digital infrastructure. Landing pages specifically highlighting property information requests, the requirements for consent from owners, whether requests need to go through provincial FOIPPA laws, costs, and other information typically needed by REALTORS® offers a strong starting point for streamlining municipal processes and ensuring transparency for all involved parties.

Municipal Recommendations

Recommendation

Municipalities should prioritize the creation of user-friendly landing pages specifically tailored to property information requests, outlining consent requirements, FOIPPA laws, costs, and other pertinent details to streamline processes and enhance transparency for all stakeholders involved.

④ Enabling Online Application Tracking

⚙ Challenges

- In many municipalities, requests for property information **can take as long as two weeks** to be provided to REALTORS® (Kamloops, Coldstream, Summerland, and Cranbrook)

- In other cases, requests for property information are not provided but are instead listed as "depending on complexity" and are specific to each request, **lacking standardization** when it comes to fulfillment timelines (Fort St. John, Nelson, and Dawson Creek)

💡 Best Practices

- For building permits, some municipalities offer advanced systems that allow users to complete entire building permit processes online, check the status of a building permit or inspection, schedule or cancel building inspections, and pay for the permit using a mobile application (Penticton)

- Shared information drives are another way that municipalities can add or amend information without having to formally communicate with the requesting REALTOR® via email (Kelowna)

Many municipalities surveyed for this report offer a digital application form and an approximate timeline estimate for the procurement of property information to requestors. Once an application form is submitted, applicants can call or email municipal departments for an update on the status of their request. This added layer of effort and time to communicate with a municipal office impacts REALTORS® and their clients, with manual follow-ups being time consuming for both city staff and the inquiring parties.

In municipalities like Kamloops, Cranbrook, Coldstream, and Summerland, requests for property information can take anywhere from one to two weeks. In other municipalities, like Nelson and Dawson Creek, requests for property information did not have an estimated timeline available. Uncertainty, especially related to mandatory documents needed for time-sensitive real estate transactions, can add unnecessary burden to what should be a routine request.

As part of most advanced property information request programs from other municipalities, an online tracking system is built in to allow applicants to follow their request in real time. In Ontario, the City of Vaughan has an 11-page applicant user manual for property information requests. The guide outlines the user's experience for online submission, confirmation, and tracking of their request. As part of the process, the city provides requestors with an identification number, which they can use to organize and track multiple applications and identify each application's status. The City of Vaughan sends applicants an automated email once they have paid for their application indicating that it has been received and then send applicants another

email once the application has been assigned for review.

An overreliance on municipal staff and their ability to respond to status updates from individuals can increase the likelihood of errors or miscommunication between requestors and departments. Additionally, automated systems can more easily allow for additional documents to be shared with staff if an application for information is identified to be incomplete or missing key details.

For municipalities that are in the process of digitizing property records, creating policies surrounding application statuses would aid in providing more clarity to REALTORS® requesting city services. Municipalities should ensure that applicants receive a receipt via email once their application has been received or deposited to reduce confusion. For municipalities that are already tailoring existing systems toward REALTORS®, advancing online programs to include tracking will provide applicants with updates on their requests that will allow them to better estimate when documents will be released.

🛡 Recommendation

Municipalities should implement online tracking systems for property information requests to provide real-time updates on the status of property information requests.

Conclusion

The analysis presented in this report underscores the multifaceted challenges and potential avenues for improvement in accessing property documents in B.C.'s Interior municipalities. From navigating FOIPPA processes to embracing digitization initiatives, the landscape of property information requests is marked by varying degrees of efficiency and accessibility across different municipalities.

While some municipalities have made strides in digitizing systems and offering user-friendly interfaces, others face barriers stemming from limited resources and outdated practices.

By investing in modernization initiatives and leveraging technology to its fullest extent, municipalities can not only meet the evolving demands of consumers and stakeholders, but also optimize internal processes, ultimately fostering greater efficiency and transparency for city residents.

Appendix A: Municipal Research Categories and Feedback

	Property Information Request Fulfillment	Document Provision Timelines	Electronic Submission and Provision Capacity	Fees and Charges	Availability of Public Planning Documents	Provincial Legislation – FOIPPA Requirement
Coldstream	REALTORS® can fill out a webform that is directly embedded into the municipal website	Up to 10 business days	Form is filled out digitally and is emailed or can be viewed in person	A $75 fee can be paid at the municipal office or online. Additional copies of documents may have an associated cost per city bylaws	Coldstream provides access to the GIS Zoning Map that was created by the Regional District of North Okanagan and the City of Vernon	If the request requires documents that are not routinely available through the Building Department, the request may be treated as a FOIPPA request through the Corporate Services Department
Cranbrook	REALTORS® must reach out to the necessary municipal department to make a request for information as it is not readily available online through a specific form	Severely limited by staff availability – approximately two-week turnaround	Documents that are available digitally will be emailed, otherwise requestor must view in person.	Comfort letter cost is $50.	Open data portal with information on residential addresses, schools, bus stops, water distribution mains, development permit areas	Cranbrook encourages agents to avoid FOIPPA by requiring homeowner consent on a comfort letter by asking the current homeowner to request the information from the city themselves and giving the agent the authorization to use it. Third-party requests must go through FOIPPA and are much more time consuming
Dawson Creek	REALTORS® are required to go to city hall and choose the information that they require as part of their request. Digital files can potentially be requested via email, but this is uncommon	Timelines are specific to request – no estimate provided	Documents can be provided back to REALTOR® digitally via email	Fees are specific to request – no estimate provided	GIS map available with limited residential property information and general municipal information	Documents must go through FOIPPA request. Specific property information can only be released with written permission from the homeowner or listing agent
Fort St. John	REALTORS® are encouraged to informally make property information requests through the municipal department that they see fit, as some documents are available without the need to submit a formal request	No estimated timeline provided for a comfort letter (summarized information from staff). A FOIPPA request is completed within 30 days. 24 hours' notice is required to review a Building File Request	Documents are requested and sent back via email	A comfort letter costs $200. Other information does not have an upfront cost associated	GIS map available that offers zoning information and approximate area of land	Building files are eligible for release on a tiered system and the city can release information like building and development permits, occupancy permits, business licences, inspection reports, and letters of assurance without a FOIPPA review. If the request is not met, it must go through FOIPPA

	Property Information Request Fulfillment	Document Provision Timelines	Electronic Submission and Provision Capacity	Fees and Charges	Availability of Public Planning Documents	Provincial Legislation – FOIPPA Requirement
Kamloops	REALTORS® can contact the planning department to request a Zoning Information Request (ZIR) or Building Information Request (BIR) Form, or otherwise a formal FOIPPA request	ZIR is approximately three days. BIR can be one to two weeks.	ZIR can be provided digitally or as a hard copy. BIR can be viewed in-person only	ZIR costs $100 and must be paid in person. BIR costs $40. Basic property information report with general information, property tax levy details, and some utility information can be freely generated online	Basic property and permitting information is available through GIS mapping portal	Basic information is available without FOIPPA, but some specific questions or requests are subject to FOIPPA requirements
Kelowna	REALTORS® submit a property request form to the city. Once the city completes the research, a link is sent directly to REALTOR® via email	Depending on request and number of documents, a property file is typically completed in between 30 minutes to 3 hours	Property information request forms can be submitted via email or dropped off in person. Files are provided via OneDrive link via email, but can also be put onto a USB drive	Base fee of $45 for 90 minutes of searching	3D map that offers planned development information including status, estimated units, and size	Documents are subject to FOIPPA requirements
Lake Country	REALTORS® can apply for a City File as a routine/quick request through the municipal Building Department. This will provide the building permit history and documentation associated with a property. It is noted that this does not include a summary letter or further information such as zoning or development permits related to a property. A property status letter can also be requested. REALTORS® who require more detailed information must include a current title search for the property as well as an online application and the specific information they are seeking. The letter has a fee of $270 and an approximate timeline of up to four weeks.	Approximately 10 business days	A City File can be accessed via emailing Lake Country's Building Department.	A City File has an associated cost of $42.00	Lake Country GIS map generates a report for a residential address that includes: lot size, lot number, 2022 assessment values, zoning, waste, development permit areas, recycling and waste collection and service areas	Information related to property is considered a routine request and will be released informally

Appendix A: Municipal Research Categories and Feedback

	Property Information Request Fulfillment	Document Provision Timelines	Electronic Submission and Provision Capacity	Fees and Charges	Availability of Public Planning Documents	Provincial Legislation – FOIPPA Requirement
Nelson	REALTORS® are encouraged to obtain consent from homeowners in property information requests	Timelines are specific to request – no estimate provided	All property records are digitized. Forms can be submitted online or in person and are sent back to requestor via email.	There is usually no charge, but fees are specific to request and will follow fee schedule as set out in city bylaws	GIS map that shows zoning information and development permit areas for all types of property	Personal information will be subject to FOIPPA reviews but consent from owners allows process to be slightly faster
Penticton	REALTORS® use a straightforward application system with robust digital infrastructure	Approximately two business days	Requests can be made in-person, or the online application form can be submitted via email. Information is delivered back to requestor via email	Residential single-family dwelling requests cost $29. Commercial or multi-family requests cost $87	GIS map for municipality with ability to generate Tax Property Report for addresses, which includes tax information and assessments	Requests for property information are subject to FOIPPA reviews
Salmon Arm	To obtain property information, registered owners must give permission to access information, which can be included as part of the listing contract. This acts as authorization and is attached to the property information request application	Depends on availability of information and staff, with a maximum of 10 business days to complete a request	Requests can be made online and can be picked up in-person or delivered to requestor via email	Charges laid according to city bylaw— $15 for the first 30 minutes of research. The municipality does not accept credit card payments	GIS map for municipality shows zoning boundaries water, sanitary and storm systems, and other general planning information	Requests for property information are subject to FOIPPA reviews
Summerland	Property request forms are accessible online and require the property owner's information and consent, as well as the requestor's	Up to seven business days for a single-family residential request, and up to 15 business days for a commercial request.	Property information request form is accessible online and can be emailed to the department or dropped off at city hall. Requested files are sent back digitally	Request files cost $52.50, with a small third-party charge added if the requestor chooses to pay online	GIS map and open data portal that is searchable by category (city services, planning and building, community and culture, etc.)	Requests for property information are subject to FOIPPA reviews
Vernon	Applications for property information can be accessed online via Vernon's city portal, which is accessible to guest users (does not require registration)	Asks for seven business days to complete request	Property information request form is accessible online and can be emailed to the department or dropped off at city hall. Requested files are sent back digitally	Property reports cost $100 and can be paid online or in-person.	Provides GIS Zoning Map that was created by the Regional District of North Okanagan and the City of Vernon	No FOIPPA review
West Kelowna	REALTORS® can fill out an "Owner's Authorization Form," which allows the current owner to authorize the REALTOR® to access information on their behalf, or email a signed listing contract or accepted offer to purchase if the agent does not want to fill out the form	Between two and five business days to complete request	FOIPPA requests and Property Information Requests are available online and in person, and are sent back digitally, by mail, or can be viewed in person	The municipal file is free but FOIPPA requests have a cost as set out in city bylaws	West Kelowna Web (*does this need to be capped?) portal provides users with property review information through the GIS map, including displaying past permits issued for a home	Some information is subject to FOIPPA review

Contact

For more information please visit www.interiorrealtors.ca or contact:

Seth Scott, MPP
Government Relations and Policy Lead
Association of Interior REALTORS®

E: seths@interiorrealtors.com
T: 250.491.4560 EXT 252

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Authors

Asha Holland
Director, Research
Real North Strategies Inc.

Matthew Thornton
Principal
Real North Strategies Inc.

Seth Scott, MPP
Government Relations and Policy Lead
Association of Interior REALTORS®

About Real North Strategies

Real North Strategies is on a mission to build a better Canada by helping associations, not-for-profits, and organizations solve the biggest public policy challenges of our time by providing world class research, advocacy and communication services.From multi-million-dollar campaigns to working with volunteer committees & boards, Real North has a track record of innovation, creativity, and success when it comes to public affairs, research and government relations.

Contact Us: Matthew@realnorthstrategies.ca