

Efficiencies at the Alberta Land Titles Office (2023)

Issue

The Alberta Land Titles Office is currently delayed four months in processing documents submitted for registration. The delay affects individuals buying and selling properties; lenders registering a mortgage; creditors enforcing civil claims judgments; individuals applying for building and development permits; municipal tax departments issuing tax notices; and industries involved in finalizing real estate transactions. This is an urgent issue, and it must be resolved as soon as possible.

Background

As of January 21, 2023, the current delay at the Alberta Land Titles Office for processing registrations is over 4 months.³⁹⁶ The delay in processing documents has been an issue for stakeholders since 2021.

The processing delay has had a negative impact for all home buyers. The current delay in processing registrations means that buyers of recently purchased properties do not receive a certificate of title confirming ownership for over 4 months after closing of the transaction. In addition, new homeowners are experiencing delays in applying for building and development permits as a direct result of the processing delay at the Alberta Land Titles Office.

The delay has had negative effects on both municipalities as well as homeowners. Property Tax Assessments are not being sent out in a timely manner and are often sent to the previous owner of a property which was recently sold.

The delay has also had a negative impact on business. Law firms must wait until registration has been completed prior to finalizing their report and account. This has caused cash flow issues for some as a result. In addition, certain lenders have pulled out of real estate transactions because of the long delay.

Other jurisdictions in Canada have a streamlined process which enables registration to occur in a timely manner. Saskatchewan and British Columbia currently register documents submitted in less than two weeks.

Whilst we applaud Service Alberta for its attempts to rectify this issue over the past 18 months, more needs to be done, as the unacceptable delays in processing registrations still exist.

We recommend the Alberta Government commit to rectifying the current delays at the Alberta Land Titles Office. Efficiency is particularly important to business and individuals, and it is imperative that the Alberta Land Titles Office return to timely processing speeds.

The Alberta Chambers of Commerce recommends that the Government of Alberta work with industry and stakeholders to address the lengthy processing delays by:

³⁹⁶ [SpinllHost \(gov.ab.ca\)](https://www.spinllhost.gov.ab.ca)

1. Increasing staffing to adequately deal with current processing volumes;
2. Develop an action plan to quickly and effectively remove current system delays and modernize the Alberta land titles system, creating a reliable, responsive, timely, secure and sustainable system able to meet market demands into the future, including:
 - a. Legislation and investment that supports modern technology and best practices;
 - b. An innovative and digitized platform that facilitates online business transactions, potentially applying solutions which have been successfully implemented in other Provinces;
 - c. Streamlined operations and overall business practices to ensure documents submitted to the Alberta Land Titles Office are processed efficiently and effectively, with a goal that documents will be processed no later than 30 days after submission.