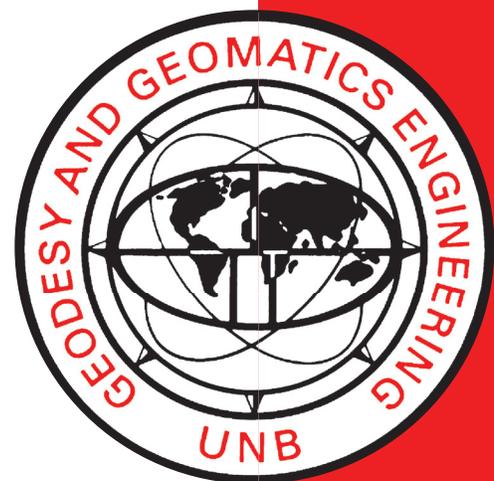


LAND INFORMATION IN PRINCE EDWARD ISLAND

F. CHENG

June 1988



**TECHNICAL REPORT
NO. 137**

PREFACE

In order to make our extensive series of technical reports more readily available, we have scanned the old master copies and produced electronic versions in Portable Document Format. The quality of the images varies depending on the quality of the originals. The images have not been converted to searchable text.

**LAND INFORMATION
IN
PRINCE EDWARD ISLAND**

**Edited proceedings of the seminar "L.I. IN P.E.I."
sponsored by the Land Information Committee of the
Canadian Institute of Surveying and Mapping**

Held in
Charlottetown, P.E.I., 27 June 1987

Compiler
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LAND INFORMATION IN P.E.I.

PREFACE AND ACKNOWLEDGEMENTS

The seminar "L.I. in P.E.I." was sponsored by the Land Information Committee of the Canadian Institute of Surveying and Mapping (CISM) and planned by my predecessor, Professor Angus Hamilton, in his capacity as Chairman of the Committee.

The program for the seminar was organized by a committee chaired by Mr. Jim Ramsay, Director of Assessment for the Province of Prince Edward Island.

This technical report is an edited version of the seminar proceedings and, with the support of the Department of Surveying Engineering of the University of New Brunswick, has been compiled by Mr. Fred Cheng, a graduate student in the Department, and edited and formatted by Ms Wendy Wells.

To Angus, Jim, Fred and all who contributed their knowledge and experience to the seminar, my sincere thanks.

Rejean Castonguay
Chairman, Land Information Committee
Canadian Institute of Surveying and Mapping

April, 1988

EXECUTIVE SUMMARY

Prince Edward Island is the only province in Canada in which all properties are mapped, and every parcel has only one parcel identifier (PID). There are 1:5000 scale orthophoto maps showing all rural properties; 1:2500 line maps with property overlays in the urban areas; and 1:2500 scale planimetric/topographic maps.

Presently, the computerized assessment system is linked with other land-related information, showing area, wooded acreage, clear acreage, land classification, recording of structure and attachment (and condition, age, and size of the structure) of a land parcel in P.E.I. All this information is recorded by the field assessors and received by the land owner, the lawyer, the deeds registry office, the property mapper, and the assessment office.

The key item that makes P.E.I.'s land information system unusual is the unique parcel identifier. The PID is assigned by the property mapper, and is used for taxation purposes, assessment purposes, and the identification of land and the structures on it.

For the property tax system, a three-digit suffix is added to the PID for use in tax assessment and for other purposes. This also allows its utilization for such items as agricultural loan applications, CMHC loan applications, RCMP surveillance of cottage properties, and by the community administrator for evaluating commercial parcels. As for the private sector, the solicitor utilizes the number for tax and assessment checks, while the multiple listing services apply it for indexing and locating property.

As far as organizational cooperation is concerned, three departments were involved: the Registry Office in the Department of Justice, the Assessment Office in the Department of Finance, and the Property Mapping Office in the Department of Transportation. With a common PID, the constant updating of maps and files, the conducive registration policy, and continuous upgrading of the system, these offices can co-ordinate at a very high level and avoid duplication of effort.

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LAND INFORMATION IN P.E.I.

OPENING REMARKS

Jim Ramsay
Assessment Director
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Prince Edward Island, one of Canada's ten provinces, is an island 225 kilometres (140 miles) long containing 526 100 hectares (1 300 000 acres) in land area. It has a population of 127 000, of which 37% live in urban areas and 63% in rural. Agriculture, tourism, and the fisheries are the most important industries of the Island. Manufacturing and services are becoming increasingly important. Over 50% of its land area is agricultural land.

P.E.I. is the only province/state in North America in which all parcels (properties) are mapped, and every parcel has one number and only one number.

In 1972, the Provincial Government passed legislation which restructured the education system and the real property tax system of the Island. The Province then assumed responsibility for establishing municipal and provincial assessment rolls and the collection of property taxes. At the same time, the Atlantic Provinces Surveys and Mapping Program (APSAMP) was developing a provincial mapping system for the Maritime Provinces. P.E.I. was completely mapped with parcel identifiers assigned by 1972. This laid the foundation for a comprehensive land information system for the Province of P.E.I.

Now, after fifteen years, the parcel number has developed to such a stage that it is being used for nearly all land-related activities in the Province.

This L.I. in P.E.I. seminar is divided into three parts. Part I is the history and development of land information. Part II is a panel of regular users demonstrating the applications of day-to-day use of P.E.I.'s land information system. Part III consists of

LAND INFORMATION IN P.E.I.

a question and answer period, and a session on the future development of land information.

I should like to call upon Professor Hamilton to say a few words.

.....

Professor Angus Hamilton
Department of Surveying Engineering
University of New Brunswick
Fredericton, N.B.

As you are all aware, land information is a very broad topic. In teaching my students, I use the parable of the blind men and the elephant; one man thought it was a wall, another thought it was a tree, etc. Similarly, as each of us approach land information differently, we get a different perception of it. In order that all of us see land information in the same way, each of us has to learn how others see it.

Currently, I am using a model with four different families (Figure 1): infrastructure, framework, parcel related, and environmental. Each family consists of graphic and non-graphic components.

The focus today is on the parcel-related family of products. It is a good place to start because that is where assessment information for property taxation is located, and almost everyone has an interest in assessment and property taxes.

P.E.I. is the only jurisdiction that has had property maps and a computer-based parcel file with all its parcels in place for any length of time. (It has had it for approximately 15 years.) Thus it is not a pilot project; it is a mature system, and today we will hear how it has become an indispensable element in land administration and land management in P.E.I.

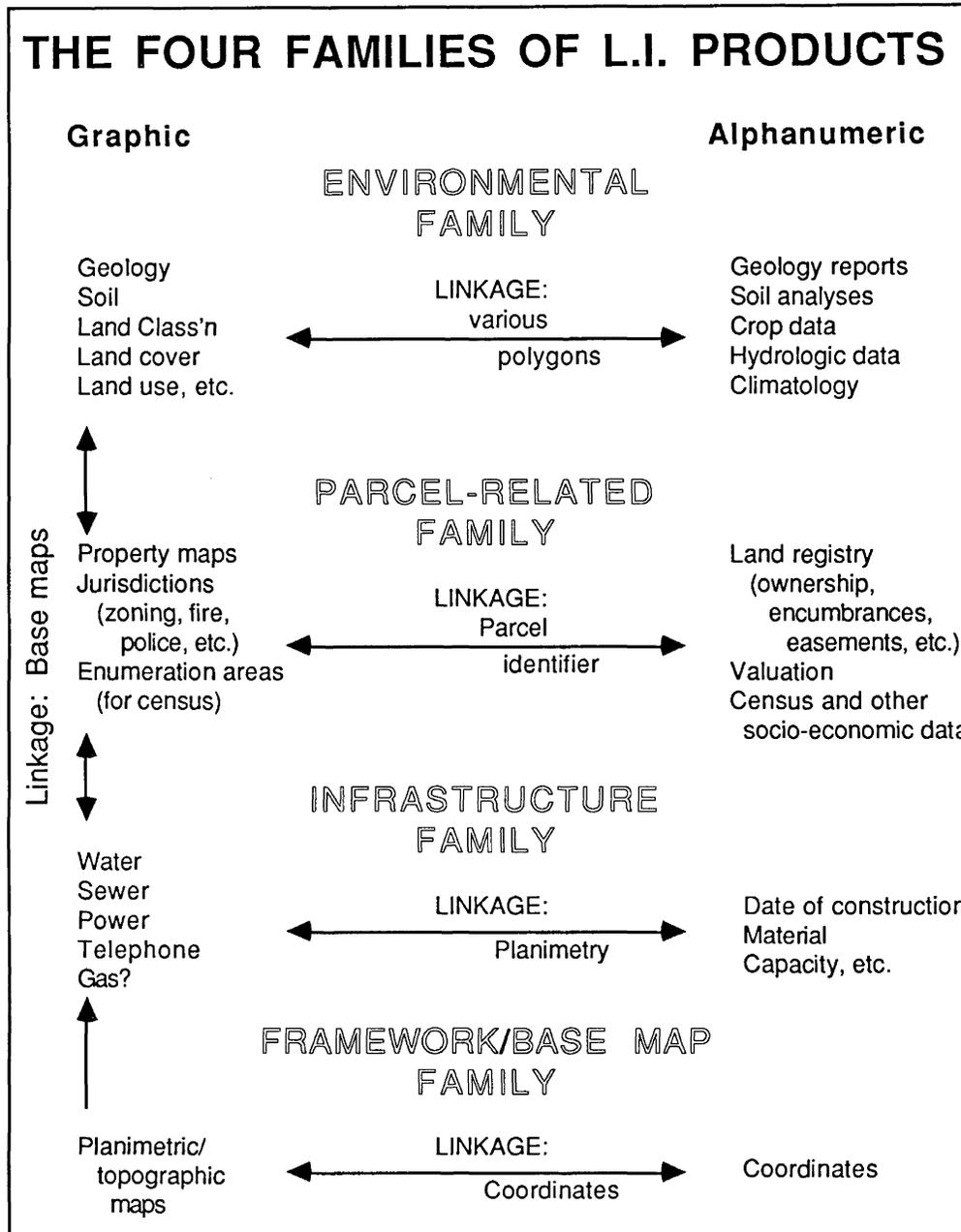


Figure 1. Coordinates provide the framework for the base maps, and the base maps provide the framework for all the other graphic products. When appropriate maps are available, any item of land-related data can be linked to any other item(s).

LAND INFORMATION IN P.E.I.

PART I

History and Development

ISSUES IN ISLAND HISTORY AS RELATED TO LAND (1767-1967)

Professor Harry Baglole
Director of Institute of Island Studies
University of Prince Edward Island

My knowledge of the Island's land issues is historical. Today I am presenting a brief overview of the history of land ownership in Prince Edward Island over the past two hundred years. This should help to explain contemporary Island attitudes, especially with respect to land legislation discriminating against non-residents.

Prince Edward Island was originally a French territory called Ile St-Jean. Settlement began as early as 1720. The Island came under British rule in 1758 with the fall of the French fortress at Louisbourg. Roughly four thousand French and Acadian settlers were expelled, with only a few hundred remaining behind.

As part of the British settlement scheme, Samuel Holland was sent out in 1764 with a team to survey the entire Island. To my knowledge, this was the first detail survey carried out in this part of British North America. The work performed by Holland and his crew has left an indelible imprint on the geography and settlement pattern of the Island (see Figure 2).

A glance at the map will indicate that Island roads generally follow a grid format. The particular slant, leaning decidedly to the west, results from the grid being set from the North Magnetic Pole, which in 1764 was 15° 30' west of true north. The Island was divided into 67 lots (or townships) of roughly 20 000 acres each. In addition, a small amount of land was set aside for the three county towns: Georgetown, Charlottetown, and Princetown. As a matter of interest, Charlottetown is one of Atlantic Canada's best-planned cities, with a regular grid of streets and spacious parks.

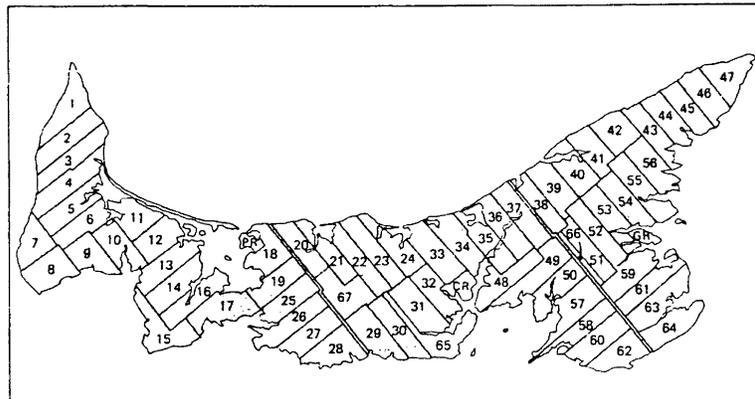


Figure 2. Lot surveys of P.E.I.

On the basis of Samuel Holland's survey, the British government developed a scheme for attracting settlers to the Island. On a single day, 23 July 1767, a lottery was held in London, England, and the land was granted to people of influence such as politicians, military officers, noblemen, and merchants. No individual was to receive more than one lot; some lots were apportioned among two or three grantees.

The result of the lottery was that about 100 proprietors gained control of the entire Island's land, with the exception of the three townsites and a few other small areas which remained as Crown land. The land grants, however, carried with them some important stipulations set by the British government. The proprietors were to pay to the Crown an annual quit rent of two shillings, four shillings, or six shillings per 100 acres of land, the relative value based on three classifications of township quality as determined by Holland. Another important stipulation was that each lot was to be settled within ten years with at least 100 Protestants. Failure to comply with these conditions carried the penalty, in theory, of forfeiture to the Crown.

The Island was part of Nova Scotia until 1769, when it was elevated into a separate colony. The first governor, Walter Patterson (1768-1787), arrived in 1770 with the unenviable task of establishing the entire apparatus of government, including land registration and legal systems, in a colony almost devoid of human settlement.

LAND INFORMATION IN P.E.I.

In the years between the lottery in 1767 and the outbreak of the American Revolution in 1775, about half a dozen of the proprietors made sporadic attempts to settle their lots. Roughly one thousand British settlers arrived, mostly from the Highlands and Western Islands of Scotland. The great majority of the proprietors were content to remain as passive speculators. The ten-year deadline stipulated in the 1767 grants came and went, and the Crown did not act to confiscate the land.

Immigrants to the Island were often disappointed. The life of a pioneer was much harsher than anticipated, with hard labour and even harder winters to endure. To make matters worse, no sooner was a small foothold established than the land agent would appear with a lease to sign and rent to collect. The settlers were violently in favour of freehold tenure, the rule in the neighbouring colonies of Nova Scotia and New Brunswick. In August 1819, Edward Abell was the local land agent for Lord James Townshend, absentee proprietor of Lot 56. He was stabbed with a bayonet and killed by Pat Pearce, one of Townshend's Irish tenant farmers, over the payment of rent on Pearce's farm. Despite the offer of a large reward, the neighbours sheltered Pearce until he could escape on board a ship.

One of the leaders in the struggle against the large proprietors was William Cooper, a miller and retired sea captain. Between 1819 and 1829, he served as Lord Townshend's agent on Lot 56. Then he suddenly changed allegiance to become a fervent advocate of the tenants and their rights. In the early 1830s, his 'escheat party' won a clear majority in the House of Assembly elections.

To the tenants, escheat meant the confiscation of the proprietors' land for non-performance of settlement terms, and its re-allocation to actual farmers. Cooper openly advocated that the tenants refuse to pay their rents. There was civil disorder in the countryside and the polarization between the landlords and tenants increased. But Cooper came up against a stone wall. The British government refused to bend to his radical demands and he lost the election in 1842. The escheat movement never recovered.

At mid-century the population of the Island was increasing rapidly and land reform remained high on the political agenda. In 1848, some 70% of the 8853 occupiers of land on the Island were squatters, with only 30% free holders.

An important constitutional milestone occurred in 1851 when the Island was granted Responsible Government. The first premier was George Coles, a reformer. His Liberal government passed the Land Purchase Act in 1853. This landmark legislation recognized the proprietorial rights of the landlords, but empowered the Island government to purchase the estates of willing proprietors for resale to the tenantry.

By this Act, between 1853 and 1873, when Prince Edward Island joined confederation, 457 260 acres of land were purchased from the absentee proprietors. This was about a third of all the land in the colony. In 1873, 383 720 acres remained in the hands of large proprietors. The Compulsory Land Purchase Act (or Land Restriction Act) of 1875 limited proprietorial ownership to 500 acres. The last estate was purchased from its proprietor in 1895, thus resolving the contradiction of absentee landlord and resident tenant.

This, then, is the legacy of land ownership on Prince Edward Island. By the turn of the century, the predominant pattern was possession by owners-occupiers in 100-acre parcels, i.e., the family farm. This continued with little change until the 1950s. Over the past several decades, there has been a drift back to large scale, often non-resident possession.

The imprint of the past remains vital in the present. Partly because of the Island's particular history, the animus against absentee ownership of land remains strong and although our fiercely independent rural population stands firmly against legislation to control land use, there continues to be political support for measures which curtail farm size and discriminate against those who do not live on the Island.

I hope this will set the stage for your discussions in this seminar.

Discussion

A. McEwen: How was the value of land set under the Land Restriction Act of 1875?

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H. Baglole: There were three commissioners. I am not sure about the exact procedure involved but an arbitration system was set up with at least two people. Some were appointed by the government, and some by the proprietors. At that time, agreements had to be reached between the government and the proprietors. If there was no agreement, an arbitration system was set up to determine the value of the land.

H. Impey: Is this 500 acre restriction still in effect?

P. Knox: In 1982, an act was proclaimed called the "P.E.I. Land Protection Act" within which individuals are restricted to 1000 acres, and no corporation is allowed to own land in excess of 3000 acres. In the case of non-resident ownership of land, approval from the Executive Council is required on a shore-frontage lot in excess of five chains (330 feet) and any land in excess of ten acres in area.

H. Baglole: There is also the Real Property Act of 1969 which is directly applied against non-residents. It restricts the amount of land owned by non-residents. Non-residents can purchase up to ten acres without the approval of the Council. If they want to purchase more than that, they would have to get the necessary approval from the Council. This is more of a psychological barrier than a real one. It is another measure for protecting the Island's land ownership.

T. Simonson: Is the public road system on the Island owned by the Crown? Did the settlers establish the system?

H. Baglole: It evolved rather chaotically. Originally some roads were established by the proprietors, some by the settlers, and some by the central authority. Probably that explains why some roads follow the lot lines and some meander across the Island. Certainly the rights-of-way of public roads are owned by the Crown.

R. Logan: Did corresponding legislation evolve regarding the adjudication and demarcation of boundaries relative to the re-establishment of the ownership of land?

H. Baglole: I'm not sure about that. My own detailed knowledge is limited to the early period, up to the 1950s. For the later period I do not know. There were a lot of problems in the early years. A lot of surveys were done to determine the original lot lines. This is because when Holland did his survey, there were very few physical signs to show where the lines were. It took many years to determine the exact lot lines. The way the system was set up led to the maximum amount of dispute and confusion. It took a long time, up to the mid-nineteenth century, for a lot of these things to be settled. The traditional view of Island history is that the main conflict was between the tenants and the absentee landlords. However, the absentee landlords were represented by agents, and in many cases the proprietors in England would have no idea how the rents had been collected. Sometimes the agents would report that no rent was collected. Eventually they would gradually take over as land owners and exploit the tenants. I hope this gives you some insight into land issues on the Island.

RECENT DEVELOPMENTS IN LAND INFORMATION (1967-1987)

Jim Ramsay
Assessment Director
Department of Finance
Province of P.E.I.

My knowledge of land information development dates from 1966; but in my presentation today, I will be referring mainly to the happenings of the last ten years.

In 1966, a new government led, by a progressive premier, launched a major program of political reform. The objective was a complete restructuring of the education system and the establishment of a fair and uniform property tax system.

A 15-year program was negotiated with the federal government to assist re-development in the Province. This program was called the "Development Plan". The education system was the main target for change at that time.

When the Province decided to change the education system, they also changed the property tax system. They took the responsibility of the local property assessor and gave it to the Province, and they took the responsibility of the local tax collector and gave it to the Province. The Province levies a provincial tax on all real property, and there is legislation that allows each municipality to levy additional taxes. If a municipality does levy additional taxes, the Province collects the taxes on behalf of the municipality and it guarantees the municipality 100% of the levy.

At the time of the change, there were 600 small school communities; these were consolidated into five school units. In order to carry out the development plan for these changes, public services grew very rapidly, hence the need for a better information system.

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In the late 1960s, a major surveying and mapping program was launched in P.E.I. By 1972, we had a new set of orthophoto maps with property overlays. Prior to that time, the best reference was the Atlas. Today, for some purposes (e.g., for planning, for title searches, etc.), the old Atlas is still an excellent reference.

The property maps were created on the orthophoto background, and the property boundaries were scribed on mylar. There is 1:5000 scale for the whole province, showing all rural properties (see Exhibit 1). For all urban land, there is 1:2500 line mapping with property overlays (see Exhibit 2). There is also the 1:2500 scale base (planimetric/topographic) mapping (see Exhibit 3), and there is property mapping on which property boundaries are traced with pencil and shown as an overlay on the planimetric base.

For land development, information was scattered in different government departments. For instance, different approvals were to be obtained for building permits, approval for septic tanks, etc.

In 1978, the Government that initiated the 1966 change was defeated, but remained as a minority government. Because the changes in land administration procedures had been one of the factors contributing to their defeat, they formed the 'Red Tape Committee'. This Committee was instructed to examine the whole issue, with the aim of reducing the rules and regulations. The result of their study was the creation of the 'one stop shop' for the removal of some of the bureaucratic administration regulations and land regulations.

In order to automate the tax assessment program, a single system was required. The computer assessment system implemented in 1971 had been mainly an accounting system; it picked up the assessment information, such as names and addresses, and input them into the computer with the tax rate. The output was to inform the land owners for tax payment. It acted as a tax receivable system. Only the names and addresses of property owners (tax payers) were kept.

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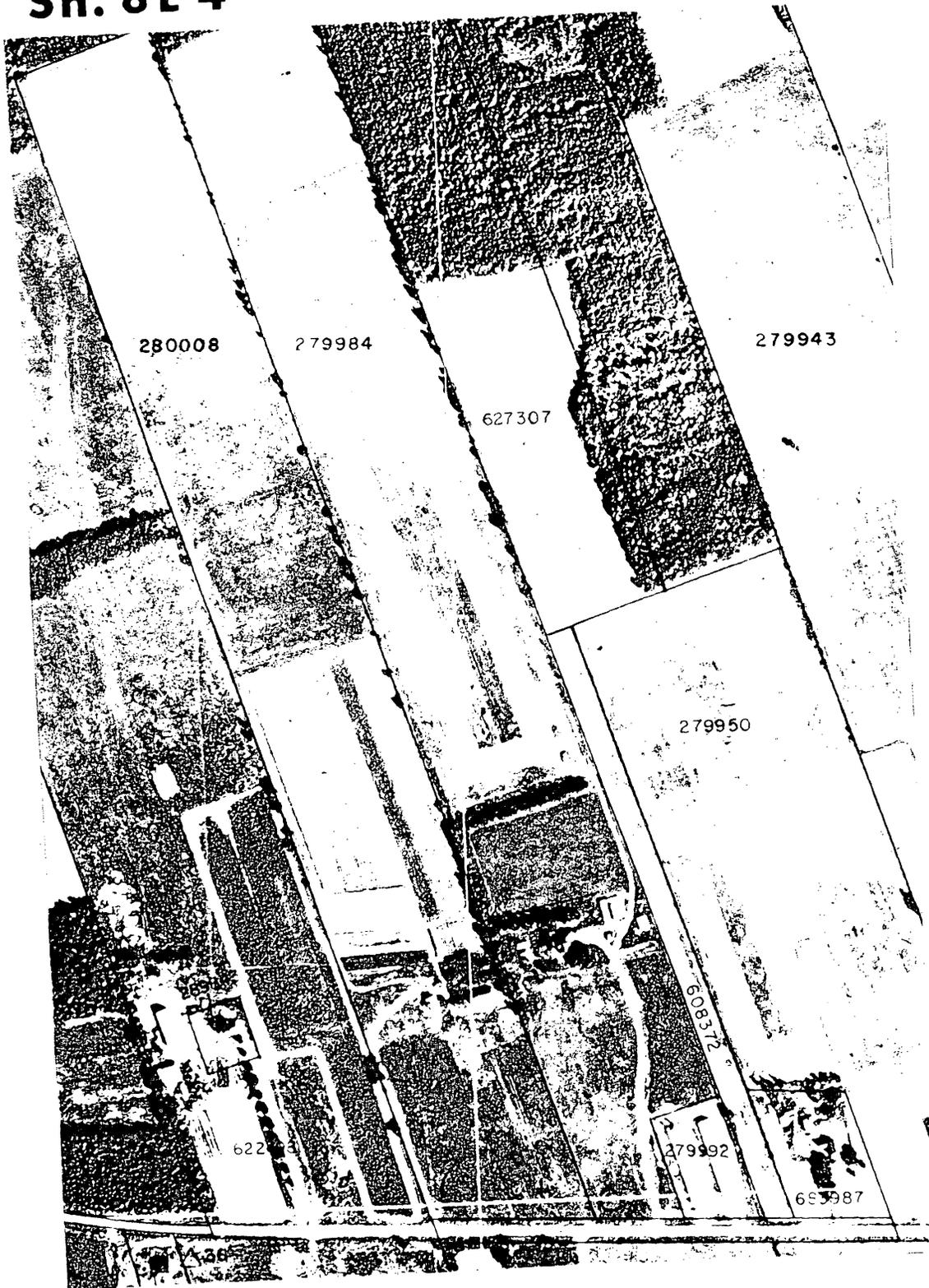


Exhibit 1. 1:5000 scale orthophoto map (showing rural properties).

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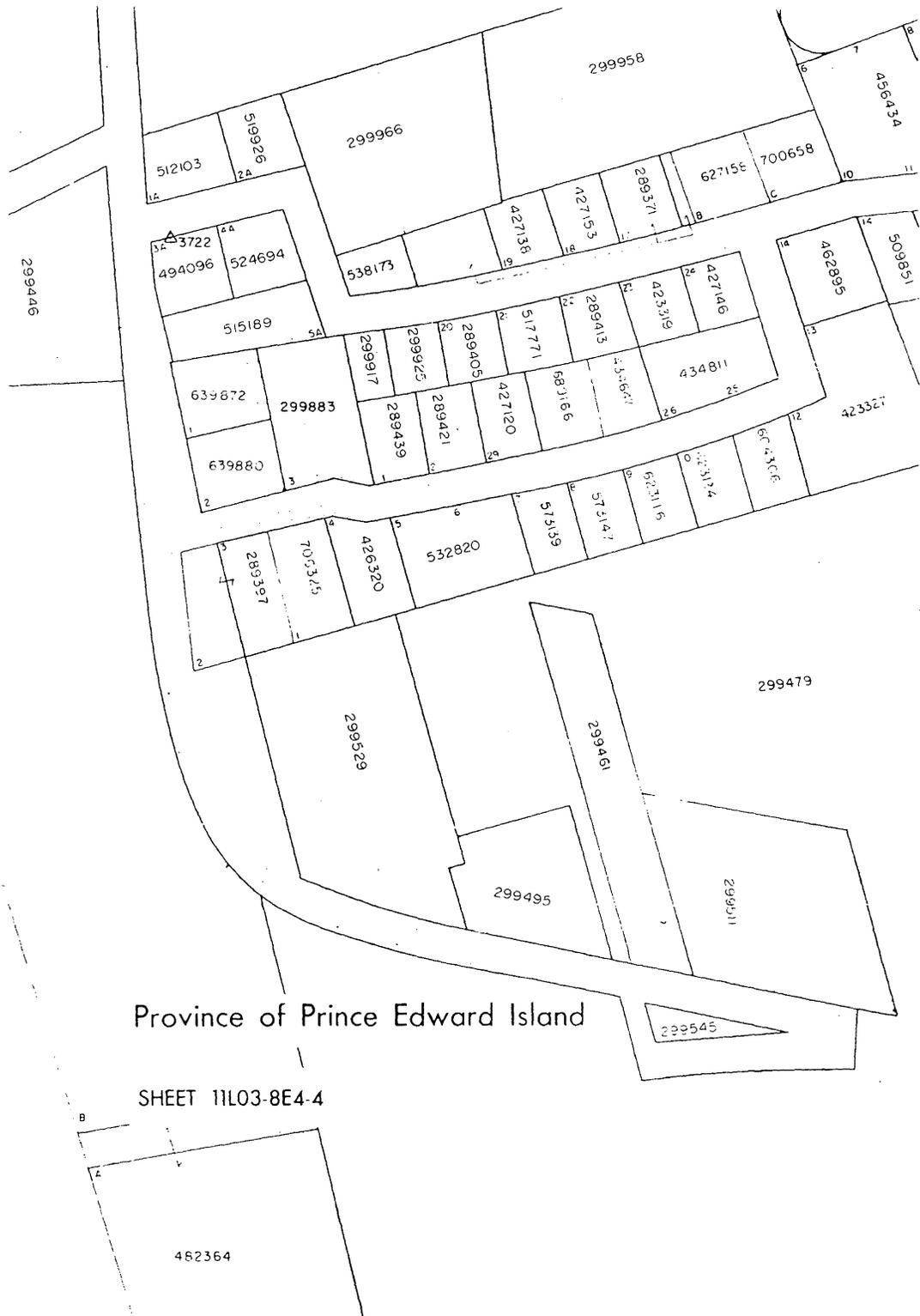


Exhibit 2. 1:2500 scale line map with property overlay (urban areas).

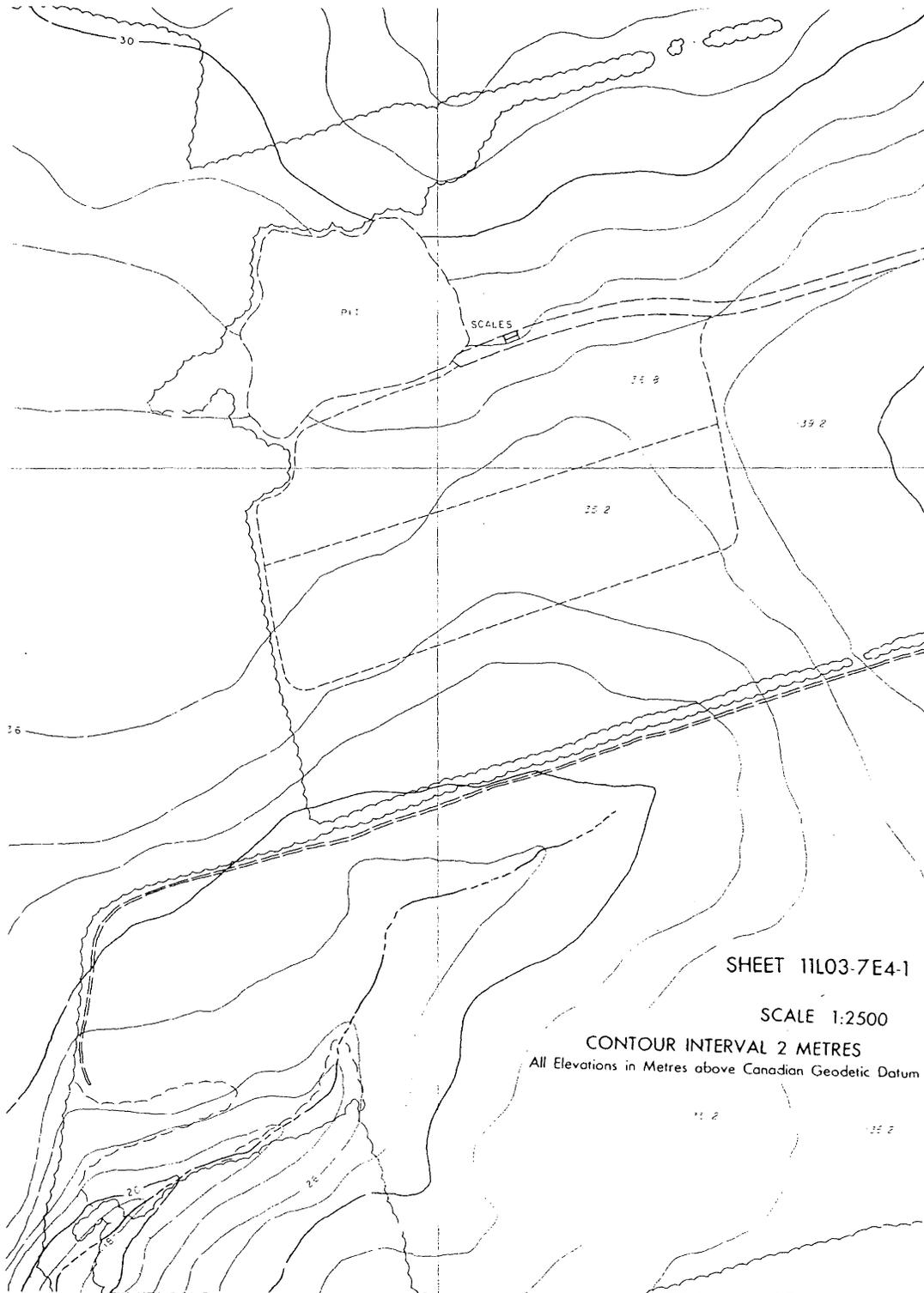


Exhibit 3. 1:2500 scale base (planimetric/topographic) map.

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In 1978 it was decided that the labor intensive assessment system had to be replaced. A review in 1978 indicated that the computer should be used as a tool by the assessors to assist them in their work of assessment. The new computerized assessment system linked together with the detail of land information and the structures constructed thereon. The system reflects:

- the total area
- wooded acreage
- clear acreage
- class of land
- detail recording of main structure and other attachment
- condition, age, size, etc., of the structure.

All this information is recorded in detail by the field assessors and then received by:

- the person who purchased the land
- the lawyer
- the registry office
- the mapper, and
- the assessor.

Each of these persons works independently, and each section checks off what they have performed and passed on to the next section.

One of the key items which makes P.E.I.'s system effective is that we have one parcel identifier (PID), assigned by the property mapper. These parcel identifiers were introduced in 1969 by the Atlantic Provinces Surveying and Mapping Program (APSAMP), the predecessor of Land Registration and Information Service (LRIS). The number, once assigned by the property mapper, was then put on the maps. This number is to be used for tax purpose, assessment purposes, and for identifying land and structures.

In the adoption of the PID for our property tax system, it was recommended that at the end of the PID we (the assessors) add a three-digit suffix. The three digits were added with the possibility of future use of the PID by other users. For example, parcel 'A' contains 100 acres and the owner leases 30 acres to another party. When you get a property map you will find a PID for parcel 'A' and a PID for the leased 30 acres of land. For tax assessment, we take the same PID for the parcel and attach a three-digit

suffix to it*. So every improvement being assessed for the leased property may not be registered against the name of the owner of the main parcel 'A'. See Exhibit 4 for example.

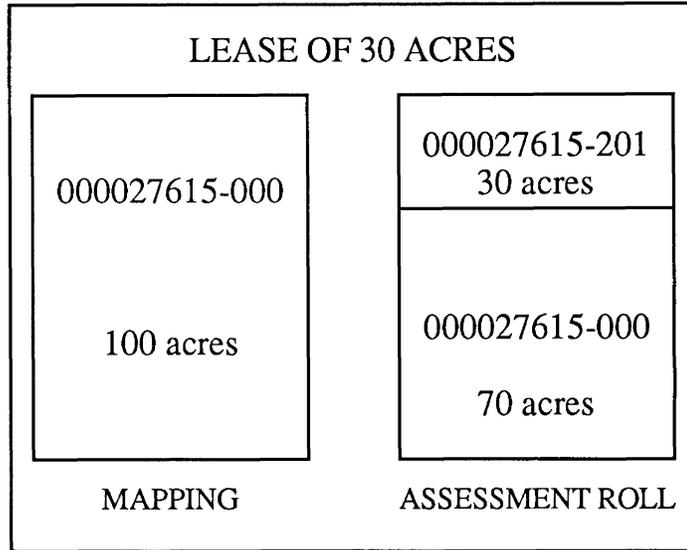


Exhibit 4. Change of parcel identifier after leasing.

* Note that the PID of the original parcel remains unchanged and the suffix of the leased portion is changed to 201. The range of numbers that a suffix could change is from 101 to 999.

The PID permits many other uses as well, for example, for agricultural loan applications, CMHC loan applications, etc. It also comes into use in the private sector especially by the multiple listing service. It assists the real estate people in locating property from the indexing system. Lawyers use the number for tax, assessment checks, etc. It is a simple yet very important tool.

If we did not have this number as it is, we would have multi-indexing. There would be mass confusion for other government departments. There has been great improvement in the Municipal Affairs Department after they started to use the property number to control the information on some 16,000 water wells. The RCMP utilize the property number to protect summer cottage properties. We expect more applications like these in the next three or four years. In the not too distant future, these organizations will have their own data bases and their own terminals to retrieve information from our data base.

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In terms of organization, there are three departments involved in the process: the Registry Office in the Department of Justice, the Mapping Office in the Department of Transportation, and Assessment in the Department of Finance.** These offices cooperate at a very high level thereby avoiding a lot of duplication of effort. See Exhibit 5.

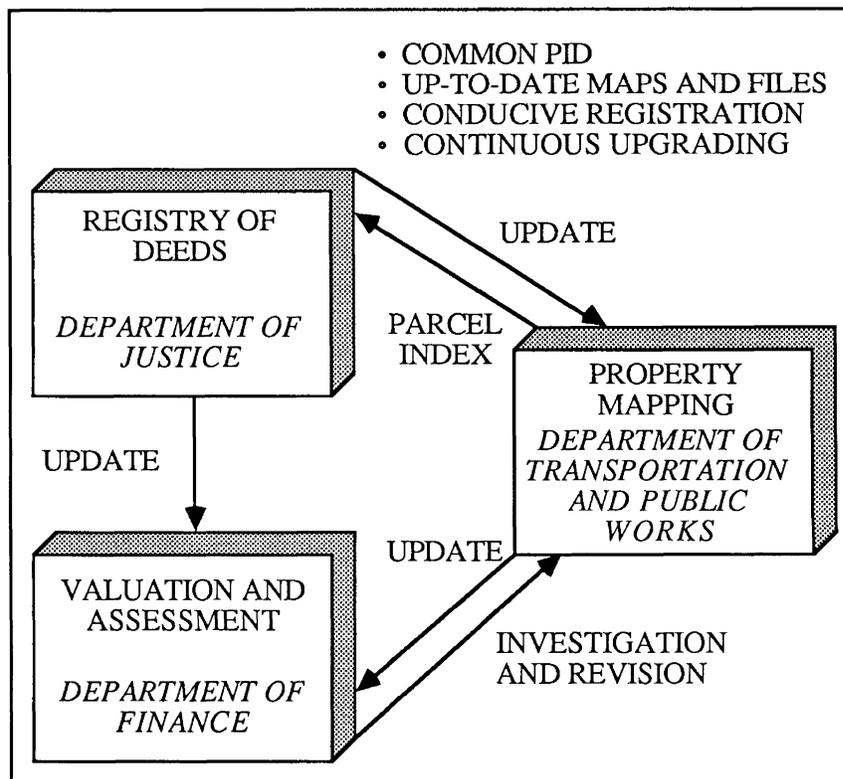


Exhibit 5. High level of coordination. (from MRMS, 1987) .

** Effective 1 April 1988, the Registry Office, the Property Mapping Office, and Assessment were merged into one unit called the Real Property Records Division under the Department of Finance.

From our perspective, with the basic geodetic frame work and comprehensive PID, we look forward to developing a full GIS environment.

Since early 1970, our computer specialists have been working on one central mainframe controlled by a Geo-priority Committee doing all evaluation and all documentation operations. So, with the control in place the expertise was established.

Again, we got a high level of co-ordination between departments, and with the resident expertise in Assessment we strive to continue to develop and to maintain our system at the most efficient level.

At this point, I will answer any general question you might have.

Discussion

G. Wood: Your PID number is apparently not an intelligent number? By intelligent number, I mean a number such as a centroid that could be related to position.

J. Ramsay: No, it is an arbitrary number.

G. Wood: If you were to do it again, would there be any push for an intelligent number?

J. Ramsay: There was a push for an intelligent number at one time, particularly from the assessors. Apparently, the problem with intelligent numbers for assessment is that if there is any change in the type and use of the property, you would have to change the number. Our problem is that if Mr. A owns a property on P.E.I. and if it consists of three parcels, he gets three numbers and three descriptions hence three tax bills. There are all kinds of information tied to the property number. If you change the number it confuses the accounting system. I have more complaints from changing the number than anything. We will not go for intelligent numbers.

H. Impey: What do you do with your number when you have a subdivision? Do you retain the original and create new numbers for additional lots?

J. Ramsay: Yes. New subdivision plans are approved and registered in the registry office and new PID numbers are assigned as the properties are deeded. If Mr. B has 50 lots, after selling one lot the 49 others are still with the original number. The one sold has a new number.

H. Impey: Therefore, if I have a parcel and if I split it in half and sell half of it, the half that I sold will have a new number and the other half will retain the old number?

J. Ramsay: Yes. That is what our policy is. You will never satisfy all the users of land information. In your example I will extend it a little further. If the half that you sold is the one that had all the buildings, the assessor will have to move all the building data onto a new account. And if it is the other way, the assessment official would simply have to make a change in land area. The idea is to have the original number stick with the original parcel.

H. Impey: Your system is very similar to our tax roll number in Alberta.

LAND INFORMATION IN P.E.I.

J. Ramsay: Yes, very similar.

H. Impey: One more question; perhaps it is not completely related. In your land assessment system, do you use the CLI (Canada Land Inventory) rating only?

J. Ramsay: We use a derivative of the CLI system. Our system is a combination of the California Land Grading system and the CLI. So it is a classification system on its own and satisfactory for evaluation purposes.

R. Castonguay: Are you going to give more explanation of the extension of the PID later on during the day? Or is this the right time to ask?

J. Ramsay: It probably is the right time to ask. We will keep coming back to this PID number during the day because of its importance to the whole idea of the system. Is there any particular question you would like to ask?

R. Castonguay: Say, for example, you have a trailer park where there might be a hundred trailers. And there might be one PID number. I am presuming that you can have the extension of 100 combinations. My question is: Is the extension number unique and is it a kind of partition per department? How do you control the extension number?

J. Ramsay: First of all, for all trailer parks in P.E.I., the owners and developers are responsible for payment of tax for all the land.

R. Castonguay: Let's take a shopping mall where there is one parcel but there will be 50 or a 100 or even more tax bills.

J. Ramsay: I should have clarified one thing with respect to assessment in P.E.I. — all properties are valued at market value. They are being classified as non-commercial and commercial realty. All commercial property taxes are payable by the owners. So, for a shopping mall that is worth eight million dollars, seven million dollars is commercial realty and one million dollars is non-commercial. In the case of a business tax, the tenant is responsible for that tax, and it would show up in the assessment roll. I think the bottom line is how do we control the suffix. We are the only people who put the suffix on. That is the job of the assessment office, and that is the only way it can appear. Secondly, it ties to something in writing. Either a registered deed or a written request from the property owner of the main parcel. Thirdly, we are attempting to never re-use that suffix again. If we apply a suffix on a property, for example 1-101, we are attempting not to use 1-101 again, we will go to 1-102, 1-103, 1-104, and so on.

M. Kimball: You said that you might assign a suffix with the written request of the owner. Why would an owner request it?

J. Ramsay: Farmer A owns a farm in rural P.E.I. and his son builds a house on the farm property. The son wants to pay the tax on the house. We still assess the land to the farmer. We will assess the land with a request from the property owner. Then if the son defaults, we move it to tax sale since we have got something there signed by the owner of the property requesting to be assessed. We do carry another feature in our system. We carry the registered owner of the property but we also have a second field

for the names and addresses of the designated tax payers field. It was initially put in place to accommodate the accounting of the assessment process. In the case of the farmer, the farmer will receive an assessment notice for the son's house on his lot but the son will get the real bill. The designated tax payer has received the actual bill. In this way, if there is a default, we have a written request and a record of the bill sent out plus a copy of the tax notice sent to the farmer to substantiate any tax arrears by the son.

G. Wood: That suffix then stands for an assessment suffix? Then some other department could put their own suffix on, is that correct? Or are you the only one that puts the suffix on?

J. Ramsay: We are the only ones that put a suffix on at the present time. It is possible that we can enter into an agreement with other departments to have a suffix added for their own purpose. Your comment that this is an assessment suffix, is partly true and partly not true. We have a nine-digit number. We identify rights-of-way and leases and the activities around the property. I am in favor of the suffix being assigned at the Registry Office before coming into Assessment.

P. Nason: I am on the same line as Réjean about the trailer park issue. If someone owns a trailer within that park, what tax does he pay in that event?

J. Ramsay: He pays on the trailer. How we have handled that is we have taken a block of PID numbers in the 150,000 series. Every trailer starts with a 150 number. We do have problems with trailers since they are really personal property. Trailer dealers usually require an assessment notice whenever owners are trading in their mobile home so that they can check with the taxation office and see if all taxes are paid before any transaction takes place.

H. Impey: That could be checked on individual trailers on each lot through individual PID number?

J. Ramsay: Yes. Every mobile home could be checked through its own number.

H. Impey: And it is equivalent to a trailer license?

J. Ramsay: Yes, it is equivalent to that.

H. Impey: In adding a suffix I think that you are adding it for assessment purposes. You were speaking about flooding and environment, and talking about wells. Do you want to have a suffix also so that you can be able to identify various types of wells? And shouldn't they do that in-house?

J. Ramsay: For a well system, there is an attribute file which contains information such as the depth, size, casing, etc. All they need is a PID number; if the well is on a leased area, they need to tie it back to the PID. The whole idea is that this number is issued at one central control point, and the attribute files will carry the detailed information for each user.

H. Impey: Couldn't the same thing be applied to the assessment file?

LAND INFORMATION IN P.E.I.

J. Ramsay: I do not agree that the suffix is for assessment. It started out as a need in assessment. And if we are successful in getting the registry system revised, an update to the comprehensive registry data base at the registry office would suffice for assessment purposes.

G. Wilkinson: I am still not clear about the use of the suffix.

J. Ramsay: The suffix provides the information of some activities related to the parcel. The main parcel is mapped and there may be a lease of half of the parcel to a second party. We put a suffix on the lease. The designated bill will go to the lessee and a copy will go to the registered owner.

G. Wilkinson: So are there two numbers in the system—one number with a suffix and one without a suffix?

J. Ramsay: Yes. It is intelligent in this sense that when you look at the one without the suffix, it's the registered piece of land. You can go back to the bare number alone in the registry office. In most cases, the trailing numbers are designed for the structures that had been constructed on the land with or without permission of the owner.

G. Wilkinson: So in a sense the suffix is an entity that belongs to the PID.

J. Ramsay: Correct.

G. Wood: Is it correct then to say that the PID is the only number that would appear on the illustration of the property map?

J. Ramsay: Yes.

G. Wood: Could you link that back to your comment on the reserve block of numbers in the trailer park issue? I understood that you said those were indeed a PID.

J. Ramsay: We treat them the same as a PID. We are deriving them from the same series of numbers that are being issued on land.

G. Wood: How are they treated in terms of the basic file, the graphic, by which the PIDs are assigned? Is that not confusing the assignment of the PID?

J. Ramsay: No. For the PID on land, they just take the next available number and assign it.

G. Wood: What if the next available number is 150,000-001?

J. Ramsay: Right now we are at the 70,000 range. We are a long way away from 150,000.

R. Castonguay: Are the 150,000 numbers inked directly onto the map as if they were a parcel?

J. Ramsay: No. We do not map personal property so the number would not appear on the map.

R. Castonguay: How do the assessors keep track of the mobile homes?

J. Ramsay: The best thing to do is to consult the owners of the mobile homes, but we have been trying to use the CSA (Canadian Standards Association) number, which are visible on the mobile home, and also the serial number which is normally located inside. We have been taking both of these numbers and matching them on a cross index base. So an assessor can go out to the field, obtain the numbers and compare the index for the PID number.

R. Castonguay: Do you keep the 150,000 trailer number and cross reference it against the property number?

J. Ramsay: Yes, we do.

A. Karsan: I wonder if any thought was given to a 9-digit identifier to a particular trailer park with an added suffix for each trailer?

J. Ramsay: We used that system before but it did not succeed. We tried a lot of other systems over the years before adopting the present system. We were doing that to save space at one time but we have gone to a separate number for the trailer, a separate number for the land, and we link the two numbers by cross reference within the accounting itself. The major problem with the mobile homes for us is to find out who it belongs to, etc. Several years ago, the dealers refused to co-operate with us to put a new number on every new trailer they sold. Right now, they are pleading for us to help them to keep their books straight.

Let's take a break now and we will go to the panel of users after that.

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Part II

**Panel with Users of Land Information
(the Five Ws)**

Speakers:

The Realtor:	Mr. Bob Wilson
The Solicitor:	Mr. Theodore Reagh
The Registrar of Deeds:	Mr. Charles Thompson
The Property Mapper:	Mr. Paul Knox
The Assessor:	Mr. Kevin Dingwell
The Data Base Manager:	Mr. Herman McQuaid
The Community Administrator:	Mr. George Likely

PANEL WITH USERS OF L.I.

The Realtor

Who

Mr. J.R. (Bob) Wilson
President
Wilson Real Estate Company Limited
Charlottetown, P.E.I.

What

My prime objective as a real estate agent is to bring a property owner together with a prospective purchaser to enable him to enter into an agreement in which real property is traded for compensation. The process I use to carry out this function has developed and evolved over many years, many of which were before I entered the profession, and advances during my sixteen years have been substantial. The process follows the ensuing fundamental guidelines:

- property inspection
- value analysis
- vendor consultation
- listing contract
- listing processing (information sheet, pictures, signs etc.)
- resource client screening
- advertisement preparation/placement
- purchasers' inspections
- consultation with prospective purchasers
- preparation of agreement of sale (an offer)
- presentation and consultation to vendor of offer
- acceptance, rejection, counter-offer
- successful meeting of the minds
- assistance in financing or removal of conditions of sale, if any
- report of sale to the purchaser's lawyer
- follow-up on successful closing, legal, utilities, etc.
- go to the bank with my portion of earned fee based on a percentage of the selling price (commission, cash, cheque).

The hat that I wear today is as a real estate appraiser; a field in which I have had seven years' experience. My chief field of appraisal is the valuation of single family residential housing and multiple housing units up to three in total unit number as these are the perimeters of my appraisal accreditation. However, I have been called upon to offer an opinion of values ranging over a wide scope of property types and for a wide range of purposes, for example, commercial properties, land use studies, expropriation, rental surveys, etc.

I will focus on my prime role as appraiser of single family housing units. These valuations are carried out, by and large, within the province of Prince Edward Island. However, I am free to practice anywhere that the demand is generated (by free I mean that I am permitted).

Most appraisal assignments are requested by mortgage lenders (trust companies, banks, loan companies, etc.) in order to determine the current market value of the home on which a mortgage is to be placed. Lenders generally lend mortgage funds based on the appraised value or selling price (if applicable), and on that value which is the lesser. Appraisal assignments are also undertaken for mortgage sale purposes (foreclosures), marital separations, estate settlements, assessment appeals, fire loss, 'V-day', to name a few.

The appraiser follows a fundamental problem-solving process which includes:

- definition of problem
- preliminary appraisal survey and plan
- data collection and analysis
- application of the cost approach
- application of the income approach (if applicable)
- application of the direct sales comparison approach
- reconciliation of value indications and final estimate.

Each of these processes includes various components of such concern as: proper identification of the property, property rights to be appraised, purpose and function of the appraisal, definition of the value sought, date of value estimate, property inspection, zoning uses, legal limitations (right-of-way, easement, etc.), analysis of highest and best use, valuation approaches, sales data analysis and adjustments, application of depreciation schedules, etc.

Where

The area in which I carry out my job is obviously the area in which my license allows me to operate. In this case, my license permits me to list and sell real estate throughout the province of Prince Edward Island.

When and Why

The question of when does it have to be done and why it is done are somewhat intertwined. My work begins with motivation from a property owner and/or a property purchaser and, to a large extent, from the necessity to feed, house, and clothe my family.

The Solicitor

Who

Mr. Theodore Reagh
Legal Practitioner
Charlottetown
Prince Edward Island

When

When a client is purchasing a piece of real property.

Why

Function of a Solicitor

When we receive the materials either from the real estate people, like Mr. Bob Wilson, or the client, our job is to see that our client gets what he bargains for. He has agreed to buy a parcel of land. But generally, if there is no limitation of the title in the contract, he is supposed to get what he saw and what the contract says.

There is usually a Parcel Identifier number on the contract. The first thing we have to do is to give the purchaser an opinion on the vendor's title. In other words, to search the title for the client. In doing this, we must have certain information. We check with the Registry Office and we look at all the pertinent documents. After that, it is mostly the drawing of the conveyance to determine how best to convey what the parties have agreed upon and the drawing of the necessary documents, such as a mortgage, etc., and see that they are properly registered. The job is finished by collecting the money from the client (the purchaser) and perhaps a mortgagor and closing the sale by getting the documents executed and paying the vendor his price.

When we are finished, the purchaser is entitled to our opinion of the title as conveyed. We give an opinion to the client that he has the title that he bargained for and

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that it is marketable. 'Marketable' means that it will not be validly questioned by a lawyer acting for a subsequent purchaser.

What

Opinion of Title

The most important things are giving an opinion on title and managing the transaction in such a way that nobody gets hurt.

What is a Title?

We have the old system of titles which is a series of conveyances. We must establish the continuity of possession by the vendor and his ancestors in title. This is the rule of possession. One has to establish a good root of title older than 40 years under the Investigation of Title Act, then one is said to have established the title. A good root of title is a deed or will which adequately describes the property.

Root of Title

The root of title can be a will until 1939, after which date there must be a deed. It also must:

- sufficiently describe the land
- be good on its face
- be internally consistent
- be at least 40 years old, under the Investigation of Titles Act.

In going back to the root of title, all inconsistencies can be 'chased down' and may warn of difficulties such as:

- natural boundaries determination (pond or lake shore?) which may move,
- roads, rights-of-way, and other abutters may encroach on your parcel or purport to do so.

Sometimes confusion can be resolved by getting back to Meachem's 1880 Atlas.

Description of the Property

The parcel can be described by:

- metes and bounds
- abutters.

In correctly describing the property, a safe way is to check and compare descriptions of the abutters which are usually accessible through microfiche records.

There are some properties being described by parcel numbers derived from survey plans. These are mostly in Borden and Georgetown.

Other Claims

Other claims affecting the property are:

- taxes
- judgments
- mechanics' liens
- matrimonial claims.

How (the Search)

STEP ONE

Look through the LRIS microfiche Historical Records (conveyances since 1973):

- find the PID, and obtain LRIS orthophoto map number,
- check your own records for parcel or subdivision by whatever index system you use,
- get orthophoto map and get PIDs of all abutting properties,
- list all documents on locus and most recent on abutters.

STEP TWO

Read information from the following Atlases:

- Meachem (1880),
- Cummins (1926), also include family listing.

STEP THREE

At the Registry Office, the procedures to be followed are:

LAND INFORMATION IN P.E.I.

- Copy all current deeds. Abutters may have mortgages where no recent deeds can be found and these may contain backtitle references which will take you to a deed.
- Look up PIDs in Plan/PID printout, and find any relevant plans.
- Read all deeds for sufficiency and check whether mortgages are endorsed satisfied.
- Go 'up' the Grantee indices from the present (may be easements, other accretions)
 - read deeds not already read as they appear
 - check any estates
 - no deeds before September, 1939
 - a will is a conveyance
 - intestacy documents should list heirs
 - probate is necessary after 1939
 - assemble the chain and draft abstract of title.
- Go 'down' the Grantor and Mortgagor indices from root of title to ensure owners have not given other deeds, reading description in each deed and unsatisfied mortgage.
- Separate books for mechanics' liens, matrimonial filings, and roads to 1976 must be consulted.

STEP FOUR

The final step is to search for judgments at the Court House.

The Registrar of Deeds

Who

Mr. Charles Thompson
Director of Legal Services
Department of Justice
Province of Prince Edward Island

What

Speaking as a Registrar of Deeds, we accept the registration of all documents which are related to land. The definition of documents in the Registry Act are mortgages, deeds, etc. Mortgages are more generally known; deeds, however, are related to any interest for title to land in the Province.

The Registrar's job is governed primarily by the Registry Act and other provisions within other provincial acts and regulations. For example, the Real Property Assessment Act requires that a deed be accompanied by an affidavit with various information pertaining to:

- the sellers and the purchasers
- the amount of money paid for the property.

Incidentally, this information is also required for assessment purposes.

We do have various land use controls such as on foreign resident ownership of land. Again these are part of the registry function.

Other things are registered at the Registry Office such as the municipal boundaries under the Municipal Planning Act. Municipal boundaries are plotted by the municipalities and filed at the Registry Offices. In addition, we have a voluntary plan filing system and a compulsory plan filing system if the plan is contiguous to a deed.

LAND INFORMATION IN P.E.I.

Documents presented to the Registry Offices are first inspected, to see that they are in a registerable form. The only real restriction is to be done by proof. The Registrar must take a discreet look at these documents. After that, the Registrar goes to the Day Book.

The Day Book contains:

- the type of document recorded
- the parties in the transaction
- the time of the registry noted.

Then the Registrar assigns a document number to the document and the document is indexed in the appropriate grantor-grantee index file. The same procedure is to be followed in registering mortgages. The document then goes to the mapping section and is microfilmed. After that, they are put in the appropriate Deed Book, Mortgage Book, or Index Book accordingly.

Where

There are two Registrars of Deeds in the Province of Prince Edward Island. One for Prince County which is located in Summerside, and one for both King and Queen Counties which is located in Charlottetown.

When

The process has to be done immediately whenever a document comes into the Registrar's office.

Why

Basically, the process is to provide a permanent record of particulars dealing with property.

The Property Mapper

Who

Mr. Paul Knox
 Crown Property Controller
 Properties, Mapping and Surveys Section
 Department of Transportation & Public Works
 Province of Prince Edward Island

The Properties, Mapping and Surveys Section is a component part of the Department of Transportation and Public Works, Province of P.E.I. As the title implies, this Section encompasses four distinct sub-sections; Crown Properties, Public Roads and Rights-of-Way, Property Mapping, and Surveys.

Today, I will be focusing on the property mapping component of this Section and how it complements the Land Information System, now in place in the Province of Prince Edward Island.

What

The base maps that are used by the Property Mapping Section are obtained from the Land Registration and Information Service (LRIS). The various series and scales of maps used for property mapping are as follows:

Series	Scale (inch)
Orthophoto	1 : 5000
Line map	1 : 2500
Line map (Town of Summerside)	1 : 1250
Line map (City of Charlottetown)	

Where

The aforementioned maps are filed and indexed in our Map Library. The Map Library provides a white-print copy of all maps stored in the Map Library and makes available white-print copies upon request to the various users of our services, i.e., real estate salespeople, surveyors, developers, etc.

How

Document — Processing Procedure

STEP ONE

The registry offices (Charlottetown for King and Queen Counties; and Summerside for Prince County) forward a photocopy of all registered documents within their respective registry offices to the Mapping Section. The staff of the registry office will ink the PID number onto the photocopied **Deed of Conveyance** along with the owner's given address as per the sworn affidavit that accompanied the deed upon registration. The Registry staff upon forwarding these documents ensure that the documents are grouped together within their respective counties.

STEP TWO (Mapping Section)

The Mapping Section supervisor receives and reviews all the documents being forwarded to the Mapping Section from the Registry Office. He records all forwarded documents in an Index Log (each county has its own Index Log).

STEP THREE (Property Mapper's Function)

The Mapping Supervisor forwards the photocopied registered documents on to the respective county property mapper. Upon receipt of these documents, the Property Mapper will process these documents in the order in which they were registered.

The Property Mapper will process each document and will check for the following:

- That the vendor selling the property is the recorded property owner.
- The type of document (Exhibit 6).
- Property owner's resident/non-resident status in compliance with the statute requirement as contained in the P.E.I. Land Protection Act.
- That the description recorded on the document and the information recorded on the property maps are one and the same.

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- TRANSFER OF OWNERSHIP
- 11 - Deed, Deed of Rectification, Quit Claim, Order in Council, Bar Dower
- 12 - Estate Deed (Ex. or Admin.)
- 13 - Will with Certificate of Probate, Grant of Probate, Letters Testamentary
- 14 - Letters of Administration
- 15 - Expropriation
- 16 - Abandonment of Expropriation
- 17 - Crown Grant
- 18 - Deed Under Power of Sale, Foreclosure of Mortgage, Tax Sale, Sheriff's Sale, Bankruptcy Deed
- 19 - Deed (Partial Interest)
- TRANSFER OF OWNERSHIP RIGHTS
- 21 - Lease, Sup. Lease Agreement
- 22 - Easement, Right-A-Way, Easement and Right-A-Way Agreement
- 23 - Timber License
- 24 - Mineral License or Lease
- 25 - Camp Site (Crown Land) Lease
- 26 - Zoning by Law
- 27 - Certificate of Discontinuance of Highway
- 28 - Release of Right of Interest, Assignment of Lease, Release or Surrender of Lease, Consent to Transfer Property, Release by Owner (Expropriation)
- CHANGE TO OWNERSHIP INFORMATION
- 31 - Quieting of Titles Order Certificate of Titles (P.E.I.)
- 32 - Name Change
- 33 - Marriage Certificate
- 34 - Letters of Correction
- 35 - Power of Attorney
- 36 - Solemn Declaration, Statutory Declaration,
- 37 - Court Order, Vesting Order, Order Decree appointing guardian with power to transfer Real Property, Ancillary Decree
- POSSIBLE CHANGES
- 41 - Notice of Death
- 42 - Notice of Marriage
- 43 - Notice of Tax Sale (Certificate of Sale or Purchase)
- 44 - Notice of Court Action
- 45 - Notice under S.42 (3) Family Reform Act (PEI.)
- 46 - ~~OTHER NOTICES~~
- CHARGES OR ENCUMBRANCES
- 51 - Mortgage, Mort. of Lease, Further Charge, Collateral Mortgage, Deed of Trust and Mortgage
- 52 - Voluntary Charges (E.G.) Demand Debenture, Debenture
- 54 - Judgements, Certificate of, Minute of, Memorial of, Warrant of Attorney, Execution Order, Judgement Postponement Agreement, Attachment Order
- 55 - Caution or Caveat
- 56 - Lis Pendens
- CHARGES OR ENCUMBRANCES
- 57 - Mechanics Lien, Claim for Lien, Assignment of Mechanics Lien
- 59 - Conditional Sale, Bill of Sale, Assignment of Book Debts
- CHANGES TO CHARGE
- 61 - Discharge, Release or Satisfaction, (E.G.) Mortgage, Mechanics Lien, Debenture, Memorial Judgement
- 62 - Assignment of Mortgage
- 65 - Release of Dower
- 66 - Change of Terms of Charge, Alterations of Terms of Mort.
- 67 - Partial Discharge, Partial Release, Partial Claim for Lien, Partial Satisfaction
- AGREEMENTS
- 71 - Purchase and Sale Agreement, Option Agreement, Assignment of Agree. of Sale, Memorandum of Agree. concerning sale of land, Right of First Refusal Agreement, Right to Purchase
- 72 - Boundary Agreements
- 73 - Re-Use of Land Agreement, Identification Agreement, Agreement Respecting Land, Notice of Termination of Identify Agreement, Order in Council of Acceptance (Federal Government)
- 74 - Mortgage Agreement, Postponement Agreement, Agreement to Assume Mortgage, Mortgage Assumption Agreement, Lodgement of Title Document (Collateral)
- 75 - Designation of Matrimonial Home
- 76 - Cancellation of Designation of Matrimonial Home
- 77 - Affidavit under S. 42 (3) Family Law Reform Act (PEI.)
- 78 - Other Agreements -
 - Agreement Re-Use of Facilities
 - Agreement and License to Remove Top Soil
 - Assignment of Rents - Collateral to Mortgage
 - Cancellation of Agreement
 - Dealer Improvement Agreement
 - Joint Use Agreement
 - License to conduct exclusive dump and garbage business
 - Partnership Agreement
 - 2 Types, Listed on 1 document
- 81 - CONDOMINIUM DECLARATION
- 82 - CONDOMINIUM DEED
- 93 - PRELIMINARY "C" CERTIFI

Exhibit 6. A list of registered documents.

Property Subdivision — New PID Number Required

This occurs when a parent property is subdivided thus creating a new parcel of land having its own distinct description.

The property mapper will issue a new PID number for this newly created parcel of land. He/she then forwards the documents, corresponding orthophoto, computer update form, and property information form on to Map Revisions. This property mapper reviews the information provided and takes steps to update the necessary boundary changes and transcribe the new PID number on the map in its proper location.

The property mapper upon his review will complete the following forms:

Computer Update form

- this form is used to update the computer information file maintained by the Mapping Section (Exhibit 7)

Property Information form

- this form is used by the Assessment Division for their file update. The Mapping Section completes the shaded area of the forms only (Exhibit 8).

STEP FOUR (Assessment Division — Information)

The property mapper upon review of all land transfers (including leases), forwards the completed Property Information form, along with the revised property map (if required). Revised property maps are only required for the identification of new PID numbers and property boundary changes.

STEP FIVE (Assessment Division — Mapping Section)

The Assessment Office field staff, being the front line workers, identifies acreage and boundary information that may not correspond with what is recorded by the Mapping Section. By use of the Property Advice form, the information is passed on to the Mapping Section. The Mapping Section reviews the request and responds by use of a Land Area Advice form (Exhibit 9).

REGISTRATION INFORMATION	INSTRUMENT YEAR TYPE NUMBER	06	1987	16	11	REFERENCE BOOK	26	PAGE	32	S. R. C. E.	36	D. E. L.	37										
	INSTRUMENT YEAR TYPE NUMBER	06		15	16	REFERENCE BOOK	26	PAGE	37	S. R. C. E.	38	D. E. L.	37										
SURVEY PLAN INFORMATION	YEAR TYPE PLAN NUMBER	05		12	18	FILE TYPE	26	REFERENCE	28	REFERENCE	37	D. E. L.	35										
	YEAR TYPE PLAN NUMBER	05		12	18	FILE TYPE	26	REFERENCE	37	REFERENCE	35	D. E. L.	37										
IDENT.	MAP INDEX	04		11	11	MAP INDEX	30	31	32				49										
	ARLA	07	02	22	14	ALL COUNTIES CROSSED	47	45	47	49	OWNER INFORMATION OWNERSHIP STATUS	TAX CODE	56	57	58	59	60	61	63	TAKING DISTRICT	75	77	78
LOCATION	STREET NO.	08				STREET NAME																	
	CITY/TOWN/SETTLEMENT	Skidnat Patrickks										POSTAL CODE	74	75	80								
NAME	SURNAME/CORPORATION/DEPT./ETC.	09																					
	GIVEN NAME & INITIAL																						
ADDRESS	SURNAME/CORPORATION/DEPT./ETC.	10																					
	GIVEN NAME & INITIAL																						
ADDITIONAL OWNER	SURNAME/CORPORATION/DEPT./ETC.	09																					
	GIVEN NAME & INITIAL																						
ADDITIONAL OWNER	SURNAME/CORPORATION/DEPT./ETC.	09																					
	GIVEN NAME & INITIAL																						

PARCEL IDENTIFIER

0C722983 PEI *7B*

REGISTRY UPDATE

RETIREMENT

DATE MONTH YEAR

2 0 R

REASON _____

- PLEASE CHECK ONE:
- CHANGE TO AN EXISTING PARCEL
 - NEW PARCEL (SUBDIVISION)

REFERENCE _____

COUNTY Q

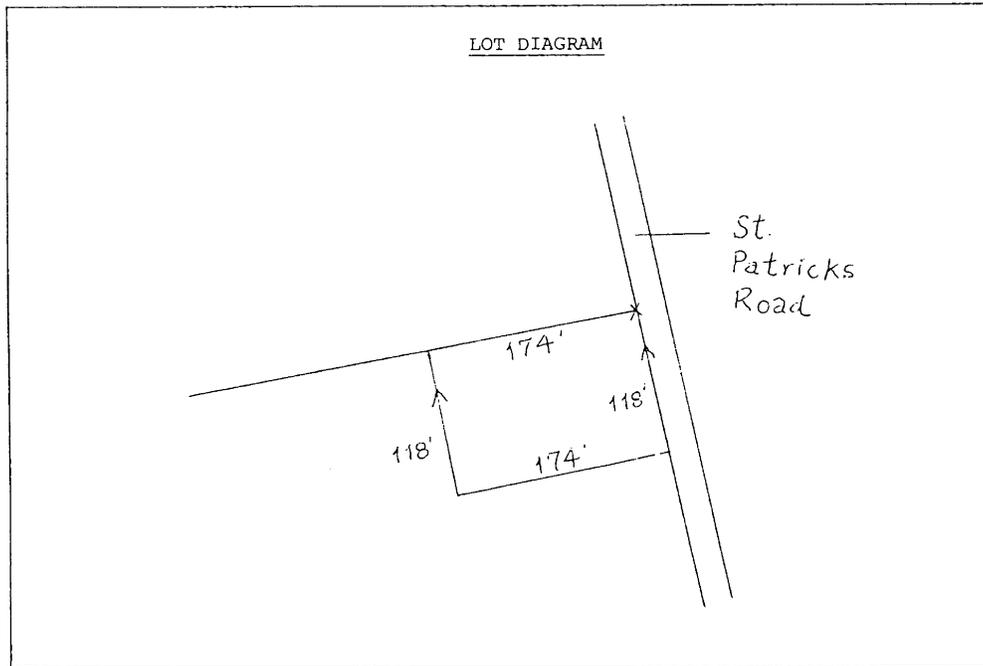
LAND INFORMATION IN P.E.I.

Exhibit 7. An example of a computer update form.

LAND INFORMATION IN P.E.I.

LAND VALUATION AND ASSESSMENT DIVISION
LAND AREA AND ADVICE FORM

NEW PROPERTY: WORK UNIT NO.: _____
CHANGE OF OWNERSHIP: WORK UNIT NAME: _____
CORRECTION (C) ASSESSOR: _____
ADDITION (A) _____
DELETION (D) - (See Comments) _____
EFFECTIVE DATE _____
PROPERTY NO.: _____ - _____ DIMENSIONS: _____ X _____
PARENT NO.: _____ - _____ MAPPED ACRES: _____
PARENT ACRES: _____ DEEDED ACRES: _____



COMMENTS: _____

CLERICAL: _____ DATE _____
FORM: 45-06-141
MAY, 1985

Exhibit 9. An example of a land area advice form.

The Property Assessor

Who

Mr. Kevin Dingwell
Regional Supervisor
Land Valuation and Assessment Division
Department of Finance
Province of Prince Edward Island

I am the supervisor for the Queen County area of the Province. I have five assessors reporting to me who maintain approximately 4000 accounts each. We have 19 field assessors in total, responsible for 75 000 accounts at the present time.

What

As most of you are aware, the assessor's primary function is to assess or value property for tax purposes. However, a secondary and increasingly more valuable and important function is that of a data collector.

Historically, the assessor would inspect a property once in five to seven years, record the building data, manually calculate the value, and then file the card away until the next manual calculation needed to be done. A massive amount of information was coming into a central source and dying.

From this developed a computer-assisted assessment program, which means that the computer did some updates through adjustment multipliers. However, the data being collected was still dying and being buried in our files.

The system now in place gives us access to data collected. It does the calculation and provides verification reports and numerous others which Mr. Herman McQuaid will be dealing with.

So basically, we do evaluation of properties for tax purposes and act as collectors of data.

Where

The assessor presently spends approximately 50% of his working time in the field, and 50% of his time in the office.

The working level of our field assessors is the assessor II level which means he must have his C.R.A. designation from the Appraisal Institute of Canada. We have found that well-qualified people in the field give a much more respectable image to the division and credence to the values placed on the assessment roll.

When

The assessors on Prince Edward Island are currently working in the last year of a five-year re-assessment cycle. The assessor begins his inspections in January and completes his inspections and 'write-ups', which is what we refer to in terms of completing the input document, by mid-November. Following this, a year-end process takes place in which a re-calculation is done, adjustment multipliers applied, a verification is completed, and the assessment roll is struck for the following year.

We re-assess approximately 20% of the properties on P.E.I. in each year of the five-year cycle. The properties which are not re-assessed in the current year have an adjustment multiplier applied based on market trends for various types and locations of properties.

I might add that this is a very important feature in our system — the ability to selectively decide which types of properties will be increased or decreased and in what areas.

Why

Initially we assessed properties to arrive at an end. Today the means to the end is as important as the result. We are receiving requests daily for reports which are dealing more with the data that we have stored than for the end result of the assessed value. And as we come to the end of this cycle with all the data on-line the demand for our product will certainly increase as well.

How is it Done

The assessor uses the property number in all facets of the assessment process. Everything he does is tied to this number.

Prior to starting a re-assessment cycle, a workplan is established setting out goals to be achieved over the next five years. We have in place reports which will tell the assessor exactly where he is at any point in time of the assessment cycle. This is achieved through logging on a daily basis, by property number, the properties inspected on that day. This gives management a monitoring tool which indicates the number of properties being inspected as well as the type (i.e., large farming operation as opposed to an un-improved lot). This log also indicates the number of kilometres driven.

Effectively what management can determine is the time required and the cost involved in assessing an individual property, a work unit, or the whole Island. It is a most valuable asset for future planning.

The assessor will inspect each of the properties in his area once during this five-year cycle. The only time he re-visits the property is on a referral request from the owner or when new construction occurs.

Let me just take you through an assessment of a new property from the time the assessor receives the parcel number from the Mapping Section until he values a house constructed on it.

First of all, the assessor receives the information from the Mapping Section that Mr. X has purchased a lot in a new subdivision. The information which he receives and which is fed into the system is:

- the new parcel number assigned to that lot
- the grantee's name and mailing address
- the address of the property
- the lot size
- the work unit in which it is located
- the date of the sale
- the price the grantee paid for the lot.

The assessor's job at this point is to value the lot. He completes an input document, which is keyed at Computer Services. The system does the calculations and produces a certification report which the assessor verifies, and a tax notice is generated.

Now Mr. X decides to get married and of course he needs a house. He applies to the town hall for a building permit and in his excitement he has forgotten to include the property number. This application is not acceptable until the number is included.

The permit information is forwarded to the assessment office and input into our system. At a predetermined time, a report is sent to the assessor indicating that Mr. X is building a \$250,000 home. Other information the assessor has on this report includes:

- the location of the property
- the contractor's name
- the date the permit was issued
- the permit number.

The assessor visits the property and inspects the residence. While there he verifies the previous information he has received such as the mailing address, lot dimensions, etc. He then records information pertaining to the quality and type of construction as well as the amount of depreciation evident.

Upon returning to the office, he will complete input documents which again are keyed at Computer Services. The system calculates the value, produces a certification report, which is verified by the assessor, and a resulting tax bill is generated.

LAND INFORMATION IN P.E.I.

In closing, I would like to highlight some of the data collected by the assessor on an inspection which is now stored in our data bank and which is retrievable by us in many different forms based on user requests. This data includes:

- owner's names and address
- ownership changes and dates of transactions
- ownership information: whether the individual is a bona fide farmer, a resident, or a non-resident
- sale prices
- lot sizes
- land area, its breakdown, and classification
- building sizes
- building type, quality, and condition
- age of the buildings
- miscellaneous improvements to the property.

The amount of information we have access to with regard to land and the improvements to the land is enormous, and it is all tied to the **property number**.

The Data Base Manager

Who

Mr. Herman McQuaid
Operations/Systems
Data Base Manager
Land Valuation and Assessment Division
Department of Finance
Province of Prince Edward Island

What

The Data Base contains 75 000 records, and there are 6048 bytes per record. The hardware we use is a Univac 1100.

I am mainly responsible for the following activities.

- (1) Liaison with Registry:
 - Files an Affidavit of Consideration for every transaction

- (2) Liaison with Mapping:
 - Information flow:
 - Property Information forms
 - Land Area and Advice forms
 - Mapping and Surveys Advice forms
 - Request for change of owner's name and address

- (3) On-Line Update:
 - Daily—owner's names
 - Daily—owner's address
 - Daily—acreages
 - Daily—balancing of the file
 - Assignment of suffix
 - Assigment of MHI.

- (4) Data Entry Update:
 - Weekly detail about the assessment

LAND INFORMATION IN P.E.I.

- Lot
 - Land
 - Building
 - Used to calculate an assessment
 - Weekly balancing of the file.
- (5) Contents of the File:
- The original design of what is stored in the file.
- (6) Quality of the File:
- I am ultimately responsible for the quality of what is stored in the file.
- (7) Advice on Possible Uses of the Data:
- People are becoming aware that we are storing property information.
 - Frequent questions asked are:
 - What do you have?
 - I have this project or need, what can you do for me?
- (8) Co-Ordinate Information Requests:
- This is becoming a new concern in the Assessment Division on:
 - Division needs
 - User needs.
- (9) Information Retrieval:
- Design report
 - Assign the task for programming
 - Review results.
- (10) Information Release:
- The assessment personnel sit down with the user and explain or interpret the results

Typical information stored on a record:

- Property number
- Ownership.

Title Information Building Permit:

- Locational, i.e., work unit
- District
- County
- Municipality

- School unit
- Property address
- Map number
- Case number.

Categories:

- Property category (e.g., farm, single family, etc.)
- Residences
- Family units
- Ownership codes.

Land:

- Lots
- Class
- Acres
- Clear / wooded
- Assessed values.

Buildings:

- Type
- Size
- Age
- Grades
- Assessed values.

Where

The Assessment Division has two offices: the Administrative Office in Charlottetown — Queen and King Counties; and the Field Office in Summerside — Prince County.

The Computer Centre is also located in the Charlottetown complex.

When

The Data Base is updated on a daily basis, and the assessment cycle is a five-year cycle.

Why

Legislated mandate — to assess properties for taxation purposes. We have designed our system to meet our legislated mandate, but we have also attempted to design a system to meet the information requirements of various government departments, agencies, municipalities, planners, etc.

The Community Administrator

Who

Mr. George Likely
Community Administrator
Sherwood
Prince Edward Island

Where

The Province of P.E.I. consists of 88 municipalities:

- one city (the City of Charlottetown)
- eight towns, and
- 79 communities

which together form a total of 75 000 properties.

The community of Sherwood has a population of approximately 6000 people and is situated alongside the City of Charlottetown.

What

Two Major Flows of Source Information

The municipalities in P.E.I. receive their authority from two main pieces of legislation:

- the Municipalities Act, and
- the Planning Act.

The towns and cities, and approximately one-half of the municipalities, issue their own building permits, while the Province issues the building permits on behalf of the other smaller municipalities and all of the rural unincorporated areas. The users are an integral part of the total system; they also provide information to the system.

Major Revenue Source:

Property tax revenues represent the biggest source of funding for the municipalities as they represent approximately 70% of the total revenues.

As you have heard earlier today, from a municipality viewpoint, P.E.I. has the best tax collection system in the world. The Province does all the assessment and administration on our behalf and then guarantees the municipality a 100% collection policy.

Source Document:

The basic source document for the municipality is the building permit application form. The building permit is the critical piece of information which enables the Province to continually update its system(s). Before any building permits are issued, the Municipality ensures that the appropriate property tax number has been coded onto the application form for identifying the specific location of the property. At the end of each month, a summary listing of all building permits issued is prepared and forwarded to the P.E.I. Government Property Tax Office. The summary (a copy of which is attached) provides the following information:

- name and address of owner
- type of development
- assessed value of development
- property tax number.

The Province uses this information to update its master files.

The Provincial Assessment Division provides each municipality with a complete listing of all the properties located within its boundaries. This document is provided to municipalities in two forms: an alpha listing, as well as a property tax number numerical listing. These documents provide municipal administrators with the following types of information:

- Assessed value (commercial and non-commercial) of all properties within the community as of December 31.
- Updated list of the names and addresses of all residents within the community.

The other piece of very valuable information is the provincial property mapping. Each municipality can request, for a small fee, a complete set of property line maps covering the total area of the community and highlighting all the individual properties within the community.

Major Area of Responsibility

Three of the prime areas of responsibilities for any municipal administrator are:

(1) Financial Management:

- budgeting
- setting of municipal tax rate
- accounting controls.

(2) Planning and Development:

- approving building permits
- approving subdivisions and highways, etc.

(3) Public Relations:

- Daily contact with residents, developers, lawyers, realtors, and elected officials.

Without the basic tax rolls and property map information, the municipal administrator could not effectively perform his/her function in a professional and competent manner.

Practical Example of How Information can be Applied

I recently had the opportunity to undertake an assignment for the City of Charlottetown. The City wanted to construct a downtown parking garage but was having difficulty putting together a financial package. My terms of reference were to develop an appropriate financial package that would be acceptable to the elected officials. A lot of discussion occurred on this subject before I entered the scene and many councillors had already made up their minds that the residential (non-commercial) sector of their population should not have to pay anything towards the cost of the parking garage. It was their strong belief that the business people were already getting favourable treatment and were not paying their fair share.

LAND INFORMATION IN P.E.I.

I naturally searched out the available Federal and Provincial programs but could not locate any outside conventional funding sources for the project. This meant that the City would have to pay the vast majority of the five million dollar cost for the parking garage.

It was my belief that the project would benefit all sectors of the City, and that its cost should also be appropriately spread over its total tax base. I therefore had to determine if the business people were, in fact, not paying their fair share. I further realize that in order to be able to properly analyse the problem I would have to obtain the basic raw data.

This is where the property tax assessment rolls and the property line maps become useful. I first defined a section of the City as the downtown business core. I then prepared a mosaic map of the downtown core and proceeded, block by block, to identify the commercial and non-commercial assessment for each property along with the resulting municipal tax revenues. A summary was then prepared for the downtown core. With this very basic analysis, I was able to provide the elected officials with the following types of information:

- Although the downtown core physically represented approximately 15% of the land area, it provided over 50% of the municipality tax revenues.
- It also provided detailed financial information regarding the composition of the type of development within the downtown core; for example, retail, banking, and public provincial and federal buildings

The point I am trying to emphasize is that without the basic type of information provided by the assessment rolls and property mapping the above type of analysis becomes a most difficult task. With the computerized system, many types of analysis can be routinely performed to assist the municipal administrator and elected officials to better understand their tax base and to develop intelligent solutions to their problems.

In conclusion, the information is available, and it is up to the municipalities to make sure that they make proper use of the information.

PART III

**Question and Answer
A Look at the Future
Summary of the Day's Activities**

Question and Answer

Professor Angus Hamilton
Department of Surveying Engineering
University of New Brunswick

R. Castonguay: Do you see any need to integrate the information of the telephone and power companies of the island together?

J. Ramsay: I think the need is here now. There was an attempt, several years ago, for the utility companies to get into a co-ordinate system of identification. For example, an electric company has a meter on every house and a unique number for every house; the telephone and cable companies have their own methods of determining where the hook-ups are. I have talked very briefly with Maritime Electric about the idea of using unique numbers related to the mobile homes. I think the need is there and the dialogue will take place, but at the present time it is very limited.

A.C. Hamilton: The urban utilities need a planimetric base as well as the property mapping base and a centroid for properties would be useful. Jim, can you elaborate a little bit on this.

J. Ramsay: You can identify something by the geographical area in our parcel index file. You can almost pinpoint where everything is. Things such as the two and one-half mile school district zone, you can come down to that kind of geographical identification. In rural areas of P.E.I., the population of a school district could vary between a low of 30 or a high of a few hundred properties. For managing the assessment process where the number of properties in one of these districts exceeds 100 improved properties, we have subdivided geographically down to the smaller units. So we have this capability. We also have a field in our file which allows the assessors to put their own code on each property so we would receive the computer print out in a sequence in which the properties fall. My systems people and myself have differed over the years on the assignment of this number. I maintained that we should be able to develop a standard which we would require to follow so that, like the postal code, you could actually travel along streets and roads and identify properties. Did I interpret correctly about your meaning of centroid to be the physical location of the property.

A.C. Hamilton: The strict interpretation of centroid is a co-ordinated point at the mathematical centre, however, this term is also used for a co-ordinated point arbitrarily selected near the mathematical centre. The arbitrary approximate centroid could be a low cost first round approach. Is this low cost centroid necessary, feasible, or even desirable?

J. Ramsay: We have an interim GIS system and I do not think the arbitrary centroid would be worth the effort.

R. Castonguay: If our experience in digitizing parcels indicating costs from \$5 a parcel to \$2 a parcel is valid, for the Island we are talking about only \$150,000 to \$200,000 to digitize the whole province.

J. Ramsay: I agree to some extent, except keep in mind that our total provincial budget is \$550 million. At a cost of \$150,000 for digitizing our province, I certainly see the benefit/cost of it, and I think a lot of other people see it too. What the critics may say is that \$150,000 should be spent on other areas rather than land information. We have a global budgeting system in our province. This system operates in such a way that each year each department gets the allocation of budget before the fact. For example, our department gets two million dollars. They ask for a status quo budget, allowing three or four percent for inflation. They look at the initial budget you want and cut 10%. This has been going on for the last 7 years. The point is, \$150,000 is really a new initiative and right now we seem to have the political desire to look at it. We have done a lot of work in benefit / cost studies, that is why I am confident that we are at the fringe of seeing it happen. It's hard to get money for an area in which people do not understand what is happening.

R. Castonguay: It is equivalent to the purchase of 10 automobiles. And if it is not worth 10 automobiles I don't think it is worth looking at a GIS.

A.C. Hamilton: I think if the province would not have this network in place, especially the network of users, than I could see a lot of trouble coming. I think, with the build up for the users of alpha-numeric information, the appetite for the graphic information is on the increase too. And that brings up the question of cost. Are you recovering costs by selling information from your department?

J. Ramsay: We are selling microfiche of our assessment rolls in alpha-numeric sequence at cost recovery. We are also providing services to municipalities and other government departments at no cost at the present time. For the private sector, it varies; in some cases, such as consultant firms, they pay for the program and get the information. Most of the time they are working on contracts with the municipalities. As long as they comply with the confidentiality and pay for the program, they get information for free from us. In looking ahead, I do not think we will move towards a heavy charge system. There will be a cost recovery and there will be a preventive nuisance cost. I think, if we move into a computer dissemination era, the information will be delivered to the public at cost or less than cost, whereas the private sector, such as the consultant firms, should be sharing some of their profits and contributing to our funding.

D. Cody: You said you are digitizing the property data at the present time. What percentage have you got digitized? What are you digitizing them from? There is also a question of survey co-ordinate corners. Are you keying these corners in or digitizing them off the orthophotos from the monuments?

J. Ramsay: Digitizing right now is almost nil. The reason is that we are still deciding whether to chose orthophoto background maps or line maps. LRIS did a few model maps at a scale of 1:10,000 and the users would not accept them because most users are trained on orthophoto background maps at a scale of 1:5000. The problem was the break down of communication between LRIS and the users. LRIS assumes that the products are needed and required. Unfortunately, it isn't the case. There is no

LAND INFORMATION IN P.E.I.

question that in Summerside and other municipalities, line maps are the only practical products to use. The Province has given a green light to LRIS to digitize the areas with 1:2000 and 1:1000. I have very little knowledge of the technical question that you asked. All I know is that the digitizing is on hold in the rural areas until the orthophoto background is sorted out. It is close to being sorted out right now. There is a four map project being completed by MRMS. This project is equivalent to four map sheets in King County.

D. Cody: My understanding from the Mapping Steering Committee is that they wanted the 10,000 scale maps because of cost. This is the impression that I got because of the cost and fewer map sheets involved in the 10,000 over the 1:5000, and even under the new format.

J. Ramsay: My observation as a member of the Committee would be that a number of questions should have been addressed before deciding what was wanted at what cost. The breakdown in communication between LRIS and the mapping committee hopefully will be resolved in the next few months and then we will begin moving again.

A. Pringle: You are talking about supplying access to the digital base for other government departments. What about specialized mapping or hardcopy maps of orthophoto background with several layers of fine information? Do you have any idea who supplies orthophoto background maps with specific layers?

J. Ramsay: We know that orthophoto background is supposed to be transposable right into a digitized base map. If in fact it can be done and the price is not exorbitant, the cost has to be related to the need. To my knowledge, there is only one company that is doing that type of work in Canada.

A. Pringle: I am wondering if you have a P.E.I. user who wanted a specific map on demand within a reasonable amount of turn around time. Are you thinking of letting him know ahead of time?

J. Ramsay: Yes. We presently have a map library. It provides copies of any maps that have been assembled at cost to the general public. We see the future expansion of the library. We could even speculate that some of the major users like surveyors would like to have a direct link of some form between their office and the map library. We assume they would have the same plotters and they could access that type of mapping directly from their office on a user pay concept.

A.C. Hamilton: Your basic activity is assessment, and you have tried to prorate your cost and expenses, but do you have a specific per parcel cost?

J. Ramsay: This is what concerns us, and this is why our information dissemination unit becomes more important. I know that the demand for information is increasing our operational costs. At the same time, I know that the change we made by using the computer for assessment has reduced operational costs. We have, for example, four fewer assessors now than three years ago. We look at the amount of information increase, and the amount of information we are handling, and we have a definite cost saving over the years. For the cost per parcel to assess, we used to use the figure of \$10 to \$12 per parcel a few years ago. That was comparable to other

jurisdictions. As of 1988, we are going to have a hard look at the cost in inputting or creating information, and I am confident that the cost per parcel is going to decrease.

G. Wilkinson: You were talking about the photo map background. Is that going to be digitized as well? Or is it going to be a graphic product?

J. Ramsay: I am not sure that I can answer that. My understanding is that you could acquire a map sheet similar to what we have now, and you would plot it on a photo. And if we had a 1:1000 map sheet and we want to replace them every five years, the cost is about \$300 a sheet.

A.C. Hamilton: Would you care to comment on the potential for getting the registry data as automated as the assessment data? Is there any thinking along that line?

C. Thompson: Yes. The Department of Justice is thinking on that line. In the past week there has been some development leading to action on a land titles system which will be related very much to Mr. Ramsay's suggested system.

A.C. Hamilton: So you two are both moving at the same time?

C. Thompson: Both at the same time. The idea would be to amalgamate the registry system with the land evaluation, the assessment, and the property mapping function into one operation.

A.C. Hamilton: The registry will go into a digital mode at the same time? The titles will go into digital?

C. Thompson: Basically, it is similar to Mr. Ramsay's system. That is, what you see in the picture is, more or less, what you get.

A.C. Hamilton: You would probably expand on the existing PID base that is already in place?

C. Thompson: That is correct. That is pretty much a part of our system now. You can actually do a search on the properties using the property number.

A. C. Hamilton: Thank you very much.

A Look At The Future

Jim Ramsay
Assessment Director
Department of Finance
Province of P.E.I.

It is hard to say what is going to happen with land information in P.E.I. within the next 15 years. Maybe by then, Phase III will be in place.

Land information in Prince Edward Island can be outlined in three phases:

Phase I, the 1970s era, saw the re-structuring of our whole government infrastructure. That was when we started our whole major system.

Phase II, in the 1980s, we started to use the computer as a tool for the assessor. It helped to assemble information at a detail level in a computer environment and made it completely accessible and more feasible for our own use as well as for use by other people.

I see **Phase III** is coming here very quickly with the idea presently discussing how the Registry, the Mapping and the Assessment could be linked to a closer environment with a better method in the establishment of common purpose.

This is not a new concept. It has been in existence for a while. It is referred to, by some, as a utility. There are all kinds of concepts as to what you could do after you created them. Another important aspect is the information dissemination as I have mentioned earlier today. It is interesting that as you talk to people who are in the land information business you will hear that it is a whole new commodity. It is ironical that when you think about it, it has been around us for so long.

In a recent meeting in Boston, I observed the computer programming development for all types of computing assessment oriented graphics and packages. The industry is

putting in a great deal of effort in developing the concept and receiving a good income in selling land information.

In the case of P.E.I., you have heard of the history of P.E.I. this morning. The people of P.E.I. have a proud heritage in their land. They will not take any threats to harm the environment or the natural water supply by any type of impact on land ownership. Because of the protective attitude in P.E.I. and because of a prime promise to the general public I expect to see a very fast integration of these services to assist people to receive correct analyses in order to make good decisions. I think this is the main driving force, and I do not think it is the money making aspect like in some other areas. I think there is a clear desire in the general public for the politicians to make this information readily available to enable good decisions.

I would like to ask Professor Hamilton to say a few words about his observations of today's activities.