

ONLINE REGISTRY

Manufactured Home Registry Now Online

Ruth McIver



When people ask me what I do for a living and I tell them I am Administrator of the Manufactured Home Registry for BC, I often receive blank stares. When I go on to explain that a manufactured home can be a mobile home or a modular home, the stares are a little less blank.

Comprehension dawns when I say that the Manufactured Home Registry protects a person's investment in a manufactured home by maintaining a central register of ownership details and controlling the movement of homes. This protects owners and purchasers, improves the security of lenders in financing home purchases, and streamlines government tax collection.

In the last year the Manufactured Home Registry has gone through the largest amount of changes in its 25-year history. Highlights include the following.

- A new *Manufactured Home Act* received Royal Assent on November 17, 2003; it came into force by regulation on December 8, 2003.
- A new manufactured home regulation was approved and ordered on November 27, 2003; it came into effect December 8, 2003.
- A new computerized system called MH Online was introduced on December 8, 2003.
- Many new policies and procedures were established to facilitate the new online world.

The MH Online system allows for a significant increase in electronic access to the Manufactured Home Registry and is the key change for Manufactured Home Registry clients. Now the Registry is able to accept transactions submitted electronically over the Internet, making records and transactions more easily accessible.

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When the Manufactured Home Registry project started back in the Fall of 2002, it became very apparent the project team needed to meet two main objectives:

- enable electronic filings, where possible; and
- maintain the integrity of the data on the register.

To facilitate this process, the Registry has collaborated with its primary business partner, BC OnLine, to host the MH Online system and provide a number of other important services. These other services include the BC OnLine client administration system—used to identify and authenticate users—and the BC OnLine deposit account system—used for payment by account holders.

To meet the needs of further electronic filings, transfer of ownership and residential exemptions were added to the transactions already available online. The search, transport permit, and manufacturer's initial registration were Web-enabled and given further functionality and a facelift.

To maintain the integrity of the Manufactured Home Registry, three remote filing types have been made available to a limited group of qualified suppliers. The purpose of this restriction is to exercise necessary control over the key filings of initial registration, transfer of ownership resulting from a sale, and residential exemption. This ensures that these transactions, which affect registration of ownership, are conducted in accordance with regulations.

Three distinct groups may become qualified suppliers.

- Notaries and lawyers
- Manufacturers
- Service providers (Categories A and B)

BC Notaries and lawyers are deemed to be knowledgeable and have the necessary expertise for examining legal documents and meet the liability coverage based on their professional qualifications and practice. They will need to agree to perform the document storage function (see below) when they register, via an online signup function. This will trigger BC OnLine to register them as a qualified supplier (expect a 24-hour turnaround). When this process is

complete, the Notary or lawyer will have access to all online electronic transactions except manufacturer's initial registration.

All suppliers are required to meet the following criteria.

- They must be registered to conduct business in British Columbia.
- They must have a BC OnLine account.
- They must have an overall understanding of the *Manufactured Home Act* and the regulations and procedures pertaining to the filing of documents online.
- They must have liability coverage for errors and omissions at the appropriate levels.
- They must have the document storage ability.

The document storage ability specifies that key documents such as the bill of sale and certain signed forms no longer be sent to the Registry, but that they be retained. These documents must be retained by, or on behalf of, the

submitting party and stored for seven years to meet document storage requirements. Within this time period, the submitting party must be able to provide a copy or a certified copy for an agreed fee on request within a seven-day turnaround.

They may charge an agreed fee for this, which will be set by the Registrar and reviewed annually. A certified copy may be a certified photocopy of the original paper form or an output from an electronic document storage facility that is certified to be a true copy of the original.

The Manufactured Home Registry is accepting both paper and electronic documents for filing. After February 23, 2004, mandatory electronic filings will be enacted requiring the online transactions to be filed through BC OnLine. Note that not all manufactured home transactions are available online, so that many specialized transactions will continue to be handled directly through the Registry.

For example, transfers related to death and non-residential exemptions will be sent to the Registry. Some special situations that require variations of the basic online transactions will not be available online and will require direct processing by Registry staff.

So when I meet you and mention the BC Manufactured Home Registry, or you see the services available online, you can avoid that blank look. You will know what I do, what kind of services are available, and where to find them. For further information on the Manufactured Home Registry, please consult the Website at <http://www.fin.gov.bc.ca/registries/mhrpg>.▲

Ruth Mclver is Administrator of the Manufactured Home and Personal Property Registries. Over the last number of years, she has been instrumental in work process review and system development for the Corporate and Personal Property Registries.

Ruth.Mclver@gems1.gov.bc.ca