SDG Goal 1.4.2

To understand the proportion of the total adult population with **secure tenure rights** to land, with legally recognized documentation and who perceive their rights to land as secure, by sex and by type of tenure.
Key elements

• Parcel-based rights (location & extent known)
• Rights recorded (deeds) or registered (titles)
• Translucent registries (publically-searchable)
• Appropriate techniques/technology (fit-for-purpose, community-inclusive, crowd-sourcing)
• Legislation/policies to encourage tenure literacy
Say what – Measuring LTS in Canada?

Yes:

1. To offer a methodology for use by others.
2. To establish a tentative baseline.
3. To use objective data.
Disparate #1: Federal government provides land tenure data for First Nation Reserves, National Parks and other Federal lands
Disparate #2: Provinces disseminate land tenure data through public repositories (some charge fees, some don’t)
Disparate #3: Municipalities offer granular level land data

City of Nanaimo data sources

- Cadastre
  Land parcels with addresses, easements and building footprints.
  Download: DWG | KML | SHP | GDB

- Transportation
  Road centerlines, intersections, sidewalks, crosswalks, lane ways, bike routes, and truck routes.
  Download: DWG | KML | SHP | GDB

- Sanitary Sewer Infrastructure
  Sewer mains, services, and appurtenances (Manholes, Pump Stations, etc…)
  Download: DWG | KML | SHP | GDB

- Storm Drainage Infrastructure
  Drainage mains, services, culverts, channels, and appurtenances (Manholes, Catch Basins, Inlet/Outlets, etc…) Updated 2012 Waterways dataset (includes creeks, streams, ponds, lakes, wetlands).
  Download: DWG | KML | SHP | GDB

- Water Infrastructure
  Water supply and distribution mains, services, and appurtenances (Valves, Reservoirs, Hydrants etc…)
  Download: DWG | KML | SHP | GDB

- Fiber Optics
  Location and attributes of city owned fiber optic cable and access points.
  Download: DWG | KML | SHP | GDB

City of Red Deer web map
The paradox

On the one hand:
- No restrictions on owning/renting based on gender, religion, ethnicity
- Legislation that a certificate of title is “conclusive proof of the estate.”

On the other hand (title subject to):
- Fraud, prior title, wrong parcel description, adverse possession
- Exceptions (taxes, lease, highway/easement, expropriation, minerals)
Methodology- 1/8 metrics

Land title errors

Land Title Certificate

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Methodology- 2/8 metrics

Expropriations

Methodology- 3/8 metrics

Affordability – Owning & renting
Methodology- 4/8 metrics

Vacancies

# Methodology - 5/8 metrics

## Mortgages in arrears

<table>
<thead>
<tr>
<th>As at:</th>
<th>Total number of mortgages in Canada</th>
<th>Total number of mortgages in arrears</th>
<th>% of arrears to total number of mortgages</th>
</tr>
</thead>
<tbody>
<tr>
<td>April 2017</td>
<td>4729180</td>
<td>12415</td>
<td>0.26%</td>
</tr>
</tbody>
</table>
Methodology - 6/8 metrics

### Evictions

<table>
<thead>
<tr>
<th>Reason for eviction</th>
<th>Notice requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Owing rent</td>
<td>14 days (but only 7 days if you pay your rent by the week or by the day)</td>
</tr>
<tr>
<td>Causing damage by being careless, or disturbing the landlord or other tenants</td>
<td>20 days the first time (see the exception to this rule)</td>
</tr>
<tr>
<td>Making or selling an illegal drug</td>
<td>10 days</td>
</tr>
<tr>
<td>Your landlord, your landlord’s family member, or a caregiver wants to move in</td>
<td>60 days</td>
</tr>
<tr>
<td>Your landlord wants to tear down the building or use it for something else</td>
<td>120 days</td>
</tr>
</tbody>
</table>

Landlord and tenant board eviction notice N12

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Methodology - 7/8 metrics

Reactive household mobility

Montreal moving day. Photo credit: http://cultmontreal.com/2014/07/photos-moving-day-2014/
Methodology - 8/8 metrics

Municipal tax sales

Sample of property tax notice. City of Edmonton.
Weighting = Scale of personal control

Figure 1: Scale of Personal control
The LTS Index is calculated as follows:

$$LTS = 1 - [0.25(ARI + EVI + RHM + TSI) + 0.50(AFI + VPI) + (EI + TAF)]$$

- **ARI** = Mortgage in arrears
- **EVI** = Evictions
- **AFI** = Affordability
- **RHM** = Reactive household mobility
- **TSI** = Tax sales
- **VPI** = Vacant properties
- **EI** = Expropriations
- **TAF** = Title assurance fund

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Results

• LTS score = 0.80
  (perfect security = 1.0; perfect insecurity = 0)

• Most effect: Mobility, affordability, vacancies
• Least effect: Expropriation, title errors, tax sales
Discussion

Canadians have much security, albeit not absolute

Weighting is significant:

- Alternative 1 (no weighting) = 0.54
- Alternative 2 (equal weighting of 0.5) = 0.76
Three next steps

- Expand data sample
- Include six new metrics (informal housing, adverse possession, erosion, title fraud, municipal reserves, land use planning)
- Understand how Canadians perceive security of tenure