Land tenure security in Canada Preliminary findings

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B Ballantyne, E Tompkins & S Rogers Surveyor General Branch





SDG Goal 1.4.2

To understand the proportion of the total adult population with <u>secure tenure rights</u> 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





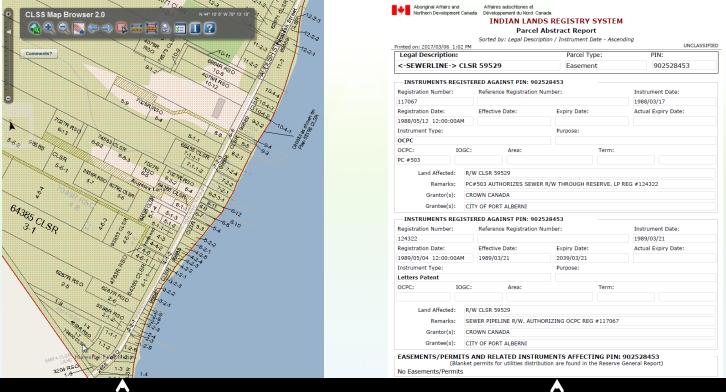
Say what - Measuring LTS in Canada?

Yes:

- 1. To offer a methodology for use by others.
- 2. To establish a tentative baseline.
- 3. To use objective data.





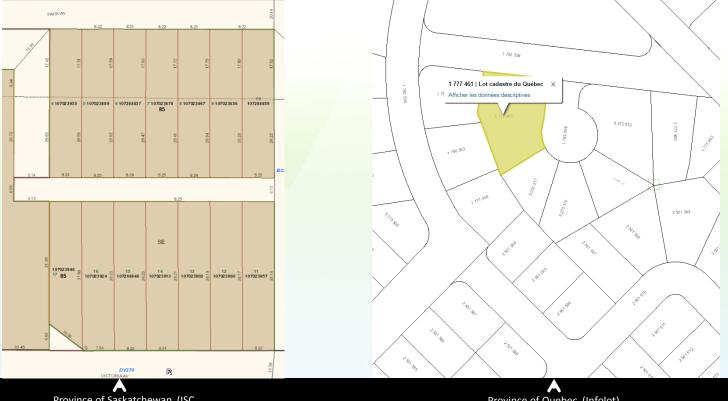


Parcel data from Natural Resources Canada (NRCan)

Tenure data from Indigenous and Northern Affairs Canada (INAC)

Disparate #1: Federal government provides land tenure data for First Nation Reserves, National Parks and other Federal lands





Province of Saskatchewan (ISC portal)

Province of Quebec (Infolot)

Disparate #2: Provinces disseminate land tenure data through public repositories (some charge fees, some don't)

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Disparate #3: Municipalities offer granular level land data

City of Nanaimo data sources

City of Red Deer web map



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, steams, ponds, lakes, wetlands).

Download: DWG | KML | SHP | GDB



Water Infrastructure

Water supply and distribution mains, services, and appurtenances (Valves, Reservoirs, Hydrants etc...)

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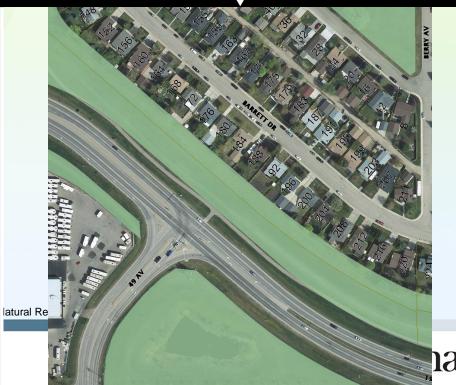


Natur Cana

Fiber Optics

Location and attributes of city owned fiber optic cable and access

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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

SHORT LEGAL TITLE NUMBER 0034 889 353 1123883;26;12 132 343 391 LEGAL DESCRIPTION PLAN 1123993 BLOCK 26 DATE: 2008/09/08 PASDBAG EXCEPTIN TSTL (1 OF 9) TITLE DISPLAY - PORTAGE LA PRAIRIE PAGE: 01 TITLE NUMBER..... 1753338 PLP TITLE STATUS..... ACCEPTED ESTATE: REGISTRATION DATE.. 2000/10/12 COMPLETION DATE.... 2000/10/12 CONSOLTDATION..... NO MUNICIPA LEGAL DESCRIPTION HER MAJESTY THE QUEEN IN RIGHT OF THE PROVINCE OF MANITOBA REFERENC IS REGISTERED OWNER, SUBJECT TO SUCH ENTRIES RECORDED HEREON IN THE FOLLOWING DESCRIBED LAND: PARCELS A AND B PLAN 38682 PLTO IN UNSURVEYED SECTIONS 27, 33 AND 34-68-15 EPM





Methodology- 2/8 metrics

Expropriations





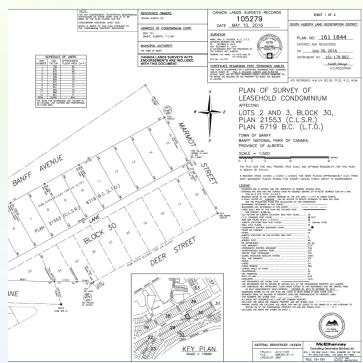
Leeds and Grenville County. Photo credit: L. Heibein. 2017; Regina bypass project. Photo credit: http://leaderpost.com/news/local-news/farmer-fights-for-better-compensation-bypass-slammed





Methodology- 3/8 metrics

Affordability – Owning & renting







Methodology- 4/8 metrics

Vacancies



Vacant housing Vancouver. Photo credit: http://www.cbc.ca/news/canada/british-columbia/vancouver-real-estate-10-reasons-why-homes-sit-vacant-1.3050680





Methodology- 5/8 metrics

Mortgages in arrears

| As at: | Total number of mortgages in Canada | Total number of mortgages in arrears | % of arrears to total number of mortgages |
|------------|-------------------------------------|--------------------------------------|---|
| April 2017 | 4729180 | 12415 | 0.26% |





Methodology- 6/8 metrics

Evictions

| If the reason for eviction is: | Your landlord must give you this much notice: | |
|---|--|--|
| owing rent | 14 days (but only 7 days if you pay your rent by the week or by the day) | |
| causing damage by being careless, or disturbing | 20 days the first time (see the exception to this rule) | |
| the landlord or other tenants | 14 days if it is the second notice within 6 months | |
| making or selling an illegal drug | 10 days | |
| your landlord, your landlord's family member, or a caregiver wants to move in | 60 days | |
| your landlord wants to tear down the building or use it for something else | 120 days | |

Community legal education Ontario http://www.cleo.on.ca/en/publications/tenantsaccess/eviction; Landlord and tenant board eviction notice N12





Methodology- 7/8 metrics

Reactive household mobility



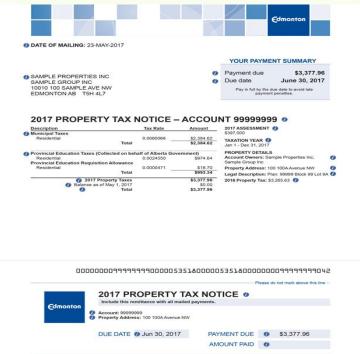
Montreal moving day. Photo credit: http://cultmontreal.com/2014/07/photos-moving-day-2014/





Methodology- 8/8 metrics

Municipal tax sales



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Sample of property tax notice. City of Edmonton.





Weighting = Scale of personal control







LTS Index

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

ARI= Mortgage in arrears

EVI= Evictions

AFI= Affordability

RHM= Reactive household mobility

TSI= Tax sales

VPI= Vacant properties

EI= Expropriations

TAF= Title assurance fund





Results

• LTS score = 0.80

(perfect security = 1.0; perfect insecurity = 0)

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



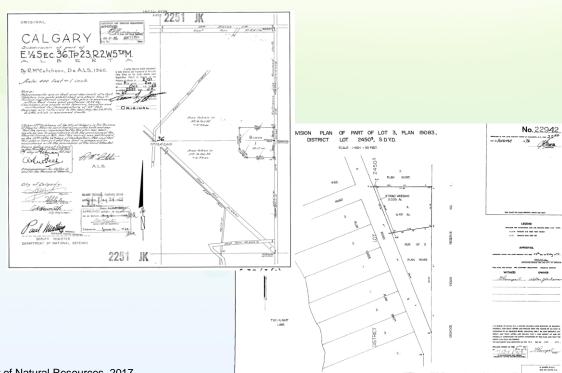


Discussion

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

