



# Land Governance in an Interconnected World

ANNUAL WORLD BANK CONFERENCE ON LAND AND POVERTY  
WASHINGTON DC, MARCH 19-23, 2018



## **PROPERTY RIGHTS IN INDIGENOUS COMMUNITIES IN CANADA: VALUES OF LEASEHOLDS AND CERTIFICATES OF POSSESSION**

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## Abstract

This paper presents the empirical analysis of property values across a sample of 228 leaseholds and 79 Certificates of Possession (“CP”) in 34 Indigenous communities in Canada. The property values were benchmarked against a sample of 338 fee simple property sales in 34 comparable non-Indigenous communities. The results were that leaseholds were discounted 17-75% (with a mean of 24%) and CPs were discounted 65-98% (with a mean of 88%). Data across 14 factors was used to analyze trends in property values. Three trends were noteworthy: 1) Leasehold values were higher in communities where the community housing score (estimate of the quality of housing) was higher; 2) CP values were higher in communities where the ratio of informality was lower (estimate of the proportion of properties held by formalized rights under the *Indian Act*); and 3) Property values were higher when Chief and Council remuneration was higher. The steep discounts observed here must spur two types of research into the viability of existing land tenure/registration systems in Indigenous communities. First, what of fit-for-purpose systems whose operating costs are commensurate with property values? Second, what of innovative institutions (e.g. an Indigenous land titles registry) that offer the same benefits to Indigenous lands as now offered to non-Indigenous lands?

## Key Words:

Property values, Indigenous, Canada, Property Rights



**Context:**

Evidence from around the world suggests that property registration costs (surveys, registration, transaction fees, etc...) exceeding 5% of property values are not palatable to potential buyers and sellers (Land Equity International, 2015). Evaluations in Canada put property registration costs at 3.1% of the property value (World Bank, 2017). Such analysis has not yet extended to Indigenous lands in Canada, and – in particular – to the 3,100 First Nation Reserves spread across some 600 communities.

One reason that First Nation Reserves have not been analyzed in such a fashion is that property values in Indigenous communities in Canada are more a source of speculation than empirical analysis. This study aims to provide part of that missing empirical base. Presently, the majority view, to generalize, is that Reserves "...may have a land value that is lower than its off-Reserve equivalent" (Alcantara, 2007). Limited data from leaseholds on-Reserve is inconsistent – such values are either lower than or equivalent to values off-Reserve values:

- On the Musqueam Indian Reserve (abutting the City of Vancouver) leaseholds are discounted by 50% to comparable non-Indigenous lands owing to "reserve related factors".<sup>1</sup>
- On the Tsawwassen First Nation (south of the City of Vancouver), long term pre-paid leaseholds "have sold at discounts relative to off-reserve freehold counterparts of up to 30 percent" (Kesselman, 2000, p. 1570)<sup>2</sup>
- On the Westbank First Nation (near the City of Kelowna) and the Kamloops Indian Reserve (abutting the City of Kamloops) the value of leaseholds "approaches the market value of comparable real estate with fee simple title in adjacent jurisdictions" (Fiscal Realities Economists, 2007).
- On the Tsuu T'ina First Nation (near the City of Calgary), "leaseholds were sold on a fully prepaid basis, with 75-year terms, typically for values equal to those of comparable off-reserve freehold properties." (Kesselman, 2000, p. 1572)

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<sup>1</sup> *Hodgson et al v Musqueam* (2017, at para 101); *Musqueam v. Glass* [2000] 2 SCR 633.

<sup>2</sup> The data on the Tsawwassen First Nation is somewhat dated, and pre-dates the self-government agreement signed by the First Nation in 2009.



These limited examples illustrate the heterogeneity of Indigenous communities in Canada, buffeted by many exogenous and endogenous factors. Clearly, the value of property rights is context-dependent. One such factor is that the highest form of property right on a First Nation Reserve – a Certificate of Possession (CP) – can only be transferred/sold to members of the same First Nation. Leaseholds do have a larger market (they can be transferred to any purchaser), but they may come at steep discounts in some contexts – if the previous anecdotal examples are any indication.

### **Certificates of Possession (CP) and Leases in Indigenous Communities**

By far the most used legal interest under the *Indian Act* in Indigenous communities in Canada is a Certificate of Possession (CP).<sup>3</sup> A CP is generally considered the strongest form of property right that a First Nation member can hold in an Indian Reserve: it can be subdivided, sold (to another First Nation member), leased to off-reserve residents or corporations, transferred to an heir, and Canadian courts will hear and settle disputes related to them (Westbank, 1994) (Dale, 2000). The Department of the Indigenous Affairs estimates that some 140,000 CPs<sup>4</sup> have been issued on 288 Reserves in 150 years (Flanagan, Alcantara, & Le Dressay, 2010).

While the legal defensibility of a CP makes it a much more securely held property right, it still falls short of a fee simple estate (the norm off-Reserve). For example, mortgages under a CP require First Nation or government guarantees, as the land is immune from seizure. The CP cannot be transferred (only leased) to non-First Nation members; and if a CP is bequeathed to an heir who is not a First Nation member, then the heir has six months to transfer the CP to a First Nation member or the CP reverts to the First Nation. The extent of CP use varies across Canada: some Reserves have no CPs,

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<sup>3</sup> Other less common forms of private property rights issued under the *Indian Act*:

- NETI (No Evidence of Title Issued)/Cardex holding: Lawful possession of the parcel is recognized, but for various reasons (generally administrative) a CP was not issued; 27,072 were issued.
- Notice of Entitlements: Documentary evidence is present, but no surveyed parcel exists; 9808 were issued.
- OKA Letter: A notice sent to a member of the Mohawks of Kanasatake of their rights being recorded; 2,237 were issued.
- Certificates of Occupation: A temporary right, generally issued to Reserves on the Prairies, which could be converted to a CP if certain conditions were met; 928 were issued.

Data for the above was received via personal correspondence with Indian Land Registry officials at the Department of Indigenous and Northern Affairs (INAC) in December of 2016.

<sup>4</sup> A search of the Indian Lands Registry in January 2018 revealed approximately 54,000 currently active CPs



some no longer allow CPs, and some (such as the Six Nations Reserve in Ontario) have over 10,000 CPs (figure 1). The process to obtain a CP can be arduous. Navigating the administrative approvals takes from 6 months to 11 years (Alcantara, 2005).

**Figure 1 – Heavily CP covered area on the Six Nations Reserve (ON)**

Leasing under the *Indian Act* takes two predominant forms – leases within designated areas and leases on land held by individuals under a CP. In 2014, 835 leases were issued with a total lease value of \$87M.<sup>5</sup> A sample of a leasehold on the Tsuu T’ina Nation Reserve is shown in figure 2.

**Figure 2 – Sample of Leasehold Property on the Tsuu T’ina Nation Reserve (AB)**

There are substantial differences between leasing under the *Indian Act*, and leasing in most other jurisdictions in Canada:

- Leases in designated areas - Section 38(2) of the Indian Act allows a First Nation to “conditionally surrender” or “designate” parcels of land to the Government of Canada for leasing purposes. A designation does not extinguish the underlying First Nation interest and it must be assented to by a majority of First Nation members eligible to vote. Following a successful designation, the federal government (on behalf of the First Nation) can lease the land to third parties. This multiple-tiered system has created problematic situations like the conflict between the Musqueam First Nation and INAC where the former wanted the latter to “enforce the terms of its leases against tenants who had defied the rent review provision” (Flanagan & Alcantara, 2004)
- Leases on CP held land – in principle, the only requirement is that the Minister of INAC approve the lease. This approval from the Minister, however, is not necessarily a straightforward process. On the one hand, Canadian courts have held that the Minister must not approve leases on CP lands that conflict with land use planning concerns of the First Nation (Tsartlip Indian Band, 2000). On the other hand, the Canadian Human Rights

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<sup>5</sup> Data on lease numbers was received via personal correspondence with Indian Land Registry officials at the Department of Indigenous and Northern Affairs in June of 2017.



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Tribunal has ordered that the Minister cannot refuse to lease CP land simply because the lessee stands to benefit (i.e. that it is “in that individual’s best interest”). To refuse the lease is to be “paternalistic” and “discriminatory” (Louie and Beattie, 2011)

Socio-economic conditions on Reserves are partly a function of legislative “constraints in land tenure and land management [that] make it difficult for reserve communities to respond quickly to economic opportunities” (Wuttunee and Wien 2009). As Rennie Goose, the former Chief of the Scugog Island First Nation put it:

By the time information flows from the First Nation, through the federal government regional offices to headquarters, then back down the line, the process can easily take anywhere from 6 to 18 months. By that time, any business that may have been interested in partnering with the First Nation has likely moved on.  
(INAC, 2004, p. 91)

## **Methodology:**

Empirical evidence of property values in Indigenous communities for both leaseholds and CPs is needed for two reasons: a) to determine the factors that affect such values; and b) to evaluate the viability of existing land tenure/land registration systems (if the values are consistently lower). To that end, three research questions were formulated:

- 1) What is the market value of leaseholds in Indigenous communities compared to similar lands in non-Indigenous communities?
- 2) What is the market value of Certificates of Possession (CP) in Indigenous communities compared to similar lands in non-Indigenous communities?
- 3) What factors influence Indigenous community market values?



Three common transactions were used for the basis of evaluating property values in Indigenous communities in Canada: a) transfers of CPs from one First Nation member to another (or to the First Nation itself); b) leasehold sales in designated areas (land held by the First Nation collectively); and c) leasehold sales on CP held parcels (land held by individuals). Leaseholds in designated areas and on CP parcels were conflated to provide an overall leasehold value for the community.

Given the large heterogeneity in the Indigenous property sample, varying real estate markets had to be controlled. This was accomplished by assembling samples of the nearest properties in non-Indigenous communities to those in the Indigenous community sample. Indigenous community market values (i.e. the median for the community) were compared to medians for comparable properties in the nearest non-Indigenous community. This resulted in a relative value for each Indigenous community. In total, 149 leaseholds across 20 Indigenous communities, 79 CPs transfers across 14 Indigenous communities, and 338 fee simple/freehold parcels across 34 non-Indigenous communities were evaluated. These were separated into five (5) samples:

- Sample 1 - Leaseholds (Land and Homes) – this sample consists of 149 leases across 20 Indigenous communities in Canada. The data was taken from 2017 realty listings through the Multiple Listing Services (MLS).<sup>6</sup> In addition to the listed price, the size of the lot/parcel and the square footage of the home were collected.
- Sample 2 - Certificates of Possession (Land and Homes) – this sample consists of 41 Certificates of Possession (CP) properties across 10 Indigenous Communities. These sales (or transfers) were obtained from the Indian Land Registry (ILRS). The transfers documented either a CP sale between members of the same First Nation, or a sale between a CP holder and the First Nation. The sale amounts were adjusted to 2017 values using Statistics Canada Housing Price Indexes for the area over the given period.<sup>7</sup> In addition to the transfer amount, the size of the lot/parcel and the square footage of the home were collected.<sup>8</sup>

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<sup>6</sup> Multiple Listing Service (MLS) is available online at <https://www.realtor.ca/Residential/Index.aspx>

<sup>7</sup> Statistics Canada. 2017. Housing Price Index.  
<http://www23.statcan.gc.ca/imdb/p2SV.pl?Function=getSurvey&SDDS=2310>

<sup>8</sup> If the area of the home was not available, it was calculated by digitizing the home footprint off aerial photography.



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- Sample 3 - Certificates of Possession (Land only) – this sample consists of 38 CP properties across 6 Indigenous communities. The data collected is similar to sample two, except it consists of land sales only (no improvements).
- Sample 4 – Non-Indigenous land sample (Land and Homes) – this sample consists of 273 property sales across 31 non-Indigenous communities. The data was taken from the MLS (similar to sample 1). The listings were selected based on their geographical proximity to leaseholds in sample one and CPs in sample two.
- Sample 5 – Non-indigenous land sample (Land only) – this sample consists of 65 property sales across 13 non-Indigenous communities. The data collected is similar to sample 2, except it consists of land sales only (no improvements).

Market values in Indigenous and non-Indigenous communities were reduced to a price per square foot for comparison purposes. Descriptive statistics were computed for all communities and differences in median values were evaluated using a Welsh's T-test (95% confidence interval).

The samples contain a few possible error sources that were not controlled. First, prices obtained from the MLS are asking prices. It is not clear by how much these prices may have changed upon the actual sale of the home and property. Second, size of the home or land (in square footage) was considered the biggest cost driver and thus the basis for evaluation, so other more intangible factors were not considered such as: proximity to schools or other amenities, nicer views, public transit access, and so on. Third, state of repair of the property, age of the construction, and overall aesthetics of the property were not considered. Fourth, some of the CP sample contains sale values dating back 10 years or more. These values were adjusted to present day values using Statistics Canada housing data, but some error may be introduced through this adjustment if values changed in a non-linear or regionally inconsistent manner.

To answer research question three (factors influencing the property value), fourteen (14) variables were collected across all the communities in the samples. The variables were classified as either solely exogenous, solely endogenous, or both:



Solely exogenous:

- 1) Population abutting the Indigenous community (within ~50km radius).

Solely endogenous:

- 2) Population of First Nation and proportion who live in the Indigenous community.
- 3) Proportion of the Indigenous community who are members of the First Nation.
- 4) Number of houses in the Indigenous community and the proportion that is individually- owned, individually rented and First Nation housing.
- 5) Land use planning within the Indigenous community.
- 6) Length of term of elected Chief and Councilors.
- 7) Remuneration of the Chief and Councilors.
- 8) Ratio of informal land tenure outside the *Indian Act* (Ballantyne, MacDonald, & Ballantyne, 2017).

Both endogenous and exogenous:

- 9) Community Well Being; and scores on Income, Education, Housing<sup>9</sup> and Labour Force.
- 10) Proportion of housing that is unsuitable for living conditions.
- 11) Proportion of housing that is built pre-2000.
- 12) Unemployment rate.
- 13) Median household income.
- 14) Mobility over a five-year period.

Several multiple regression analyses were performed using these 14 variables, with the dependent variable as either the absolute value of the property (\$/sq ft) or the relative value of the property against a non-Indigenous comparable (\$/sq ft). The advantage of employing this type of multiple regression analysis is in the *ceteris paribus* interpretation of the estimated coefficients. The disadvantage is that this method assumes a causal relationship. The regression coefficients can be interpreted as the effect of a specific independent variable on the dependent variable, when holding the effect of all other independent variables constant.

**Results**

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<sup>9</sup> The housing score is of domestic structures that are in “an adequate state of repair and are not overcrowded.” INAC. *CWB Index, 1981-2011*. 2015.



### Research Question 1 – Market value of Leaseholds in Indigenous Communities

Twelve Indigenous communities (out of 20) had discounted values that were statistically significant than non-Reserve communities, ranging from 17% to 75%. In the eight communities that had non-statistically significant leasehold discounts, the value of the leaseholds was assumed equal to the freehold properties in the comparable non-Indigenous communities (table 1). The mean discount across the sample was 24%.

#### **Table 1 - Leasehold values in Indigenous communities compared to non-Indigenous communities**

### Research Question 2 – Market value of Certificates of Possession (CP) in Indigenous communities

Thirteen Indigenous communities (out of 14) had discounted values that were statistically significant than non-Reserve communities, ranging from 65% to 98% (Table 2). The mean discount across the sample was 88%.

#### **Table 2 - CP values in Indigenous communities compared to non-Indigenous communities**

### Research Question 3 – Factors influencing market values in Indigenous communities

For leaseholds, multiple regression results were inconclusive. Two of the factors had a positive trend: community housing score and remuneration of Chief/Councillors (Tables 3 and 4). As housing scores or remuneration increased, both absolute lease values (\$/sq ft) and relative lease values (compared to non-Indigenous communities) increased.

#### **Table 3 - Regressing Community Housing Score and Remuneration against Absolute Lease Value (\$/sq ft)**

#### **Table 4 - Regressing Community Housing Score and Remuneration against Relative Lease Value**

For CPs, the results were also inconclusive. Only two trends were observed (Tables 5 and 6):

- A positive trend between Chief/Councillor remuneration and market values, and
- A negative trend between informal land tenure and market values.

#### **Table 5 - Regressing Informal land tenure and Chief Remuneration against Absolute CP Value (\$/sq ft)**

#### **Table 6 – Regressing Informal land tenure and Chief Remuneration against Relative CP Value**



## Analysis/Discussion

The results indicate substantially different market values for leaseholds and CPs in Indigenous communities. Across 40% of the sample, leaseholds approach (or even exceed) market values of comparable freehold properties in non-Indigenous communities. In the remaining 60% of the sample, leaseholds are valued substantially less than freehold properties in non-Indigenous communities - as noted by the courts. The factors that influence this wide range of leasehold values is not clear. The regression analysis was inconclusive with trends only observed between leasehold values and community housing score, and Chief and Council remuneration. The trend between housing scores and Indigenous leasehold market value might reflect the desirability of the community to potential lessees. A higher housing score means more homes are in “an adequate state of repair and are not overcrowded”.<sup>10</sup> Likewise, the trend observed with remuneration given to Chief and Council could reflect stronger governance in a community, and thus more security for potential investors, which ultimately leads to a higher leasehold value.<sup>11</sup> Alternatively, the higher remuneration could be a function of an Indigenous communities’ own-source revenue (from outside investors) and thus the ability to pay Chief and Council more. Overall, the inconclusive results across such a wide spectrum of factors is illustrative of the variability and unpredictability of the leasehold market in Indigenous communities.

For CPs the results are clearer. Across the sample, the mean discount for a CP property compared to a freehold property in a non-Indigenous community is 88%! Some in the sample had discounts as high as 98%. In analyzing the CP market values against the various factors, two trends were observable. There was a positive trend between property values and Chief and Council remuneration, and a negative trend between the ratio of informality and property value (see tables 5 and 6). The trend between higher remuneration and value of CPs is similar to the trend in increased value of leaseholds. The negative trend in property values from increased informality might reflect the decreased value that the community places on formalized *Indian Act* CP interests where informal rights are more common.

This is not to suggest that reforming the existing land tenure system would inevitably lead to higher property values. Indeed, “even with tenure reforms in place, credit, investment, and land markets

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<sup>10</sup> INAC. 2015. *The Community Well-Being Index: Well-Being in First Nations Communities, 1981-2011*. Ottawa

<sup>11</sup> Flanagan and Johnson observed that high payment of Chief and Councilors is actually a negative indicator of Community Well Being, and tentatively concluded that “high payment indicates that local government is highly politicized, serving more as a revenue source for influential individuals and their families...” Flanagan and Johnson. 2015. *Towards a First Nations Governance Index*. Frontier Centre for Public Policy. No. 183.



themselves may fail to materialize at all ... Reasons for these gaps may be ... inadequate access to existing markets, and the low income of potential borrowers.” (Baxter & Trebilcock, 2009).

The steep discounts observed in the CP sample and in 60% of the leasehold sample are troubling. Taken in tandem with other on-reserve measures of economic well-being and the picture is bleak – unemployment is triple the national average, average income is less than half, overcrowding in dwellings is nearly 7 times as prevalent, and dwellings in need of major repair are 6 times as common (NAEDB, 2015). None of these factors correlated with property values in the sample. This tentative conclusion is supported by the considerable higher value that leaseholds on-reserve bring (relative to CPs).<sup>12</sup> The constraint on who can purchase a CP may lower property values regardless of incomes, unemployment, and other factors in the community.

### **Conclusion:**

This research marks the first step; small sample sizes preclude further speculation. Suffice to say that the inconclusive results across the factors illustrate the variability and unpredictability of land/property markets in Indigenous communities, the effect of property rights, and the difficulty in measuring institutional costs and benefits. To be clear, we are not suggesting that the CP system be reformed; or that the land market that is constrained by legislation be scrapped. Such discussions can only be led by First Nations and Indigenous communities, whose views on the merits and demerits of CPs vary widely.

Given the steep discounts observed, these findings should spur research into the viability of existing land registration systems in Indigenous communities in Canada. Such research might follow two disparate paths. On the hand, what of fit-for-purpose systems, whose operating costs are commensurate with the values of the properties? Given that Canada’s registration costs average 3.1% of property value (World Bank, 2017) and that this study reveals significantly discounted values for Indigenous lands; it is unlikely that registration costs on Indigenous lands are below the 5% target (Land Equity International, 2015). On the other hand, what of innovative institutions (e.g. Nisga’a model of fee simple title or an Indigenous land titles registry) that offer the same efficiencies to Indigenous lands as now offered to non-Indigenous lands and which allow Indigenous communities to prosper alongside all Canadian communities?

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<sup>12</sup> Despite being a less secure property right.



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## Tables

Indigenous Community (Leasehold)	Comparable Community	Leasehold discount	Statistically significant difference?
Buffalo Point	Piney/Woodbridge/ Badger, MB	Equal	No
Christian Island	Midland, ON	-47%	Yes
Curve Lake	Selwyn/Lakefield/ Buckhorn, ON	-71%	Yes
Kamloops	Kamloops (city), BC	Equal	No
Kettle Point	Lambton/Wyoming, ON	-70%	Yes
Makwa Lake	Loon/Paradise Hill/Meadow Lake, SK	Equal	No
Musqueam/Capilano	Vancouver, BC	-75%	Yes
Nipissing	North Bay, ON	-17%	Yes
Okanagan	Vernon, BC	-40%	Yes
Osoyoos	Oliver, BC	Equal	No
Parry Island	Parry Sound, ON	Equal	No
Quaaout/Sahhaltkum/ Scotch Creek	Sorrento/Chase, BC	Equal	No
Skowkale	Sardis, BC	-30%	Yes
Squaam/Hustalen	Adams Lake, BC	-70%	Yes
Tsuu Tina	Calgary, AB	-32%	Yes
Westbank	Kelowna, BC	-25%	Yes

Table 1 - Leasehold values in Indigenous communities compared to non-Indigenous communities



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Indigenous Community (Certificates of Possession)	Comparable Community	CP discount	Statistically significant difference?
Alderville	Roseneath/Alnwick/ Haldimand, ON	-74%	Yes
Chippewa of the Thames (Land only)	London/St. Thomas, ON	-76%	Yes
Christian Island	Midland, ON	-76%	Yes
Curve Lake (Land only)	Selwyn/Lakefield/ Buckhorn, ON	-92%	Yes
Eskasoni (Land only)	Sydney, NS	-88%	Yes
Garden River	Sault Ste Marie, ON	-79%	Yes
Kahnawake	Montreal, QC	-86%	Yes
Kamloops (Land only)	Kamloops (city)	-94%	Yes
Membertou	Sydney, NS	-64%	Yes
Millbrook	Truro, NS	-66%	Yes
Sarnia	Sarnia (city), ON	-98%	Yes
Sarnia (Land only)	Sarnia (city), ON	-97%	Yes
Six Nations	Brantford, ON	-79%	Yes
Six Nations (Land only)	Brantford, ON	-93%	Yes
Sucker Creek	Manitoulin Island/ Little Current, ON	-65%	Yes
Wikwemikong	Manitoulin Island/ Little Current, ON	Equal <sup>13</sup>	No

Table 2 - CP values in Indigenous communities compared to non-Indigenous communities

<sup>13</sup> An outlier for reasons unknown.



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	COEF.	STD. ERR	T	P> T	[95% CONF INTERVAL]	
<b>COMMUNITY HOUSING SCORE</b>	5.861769	1.47665	3.97	0.004	2.456609	9.266929
<b>CHIEF REMUNERATION</b>	0.0014576	0.0003449	4.23	0.003	0.0006623	0.002253

Table 3 - Regressing Community Housing Score and Remuneration against Absolute Lease Value (\$/sg ft)

	COEF.	STD. ERR	T	P> T	[95% CONF INTERVAL]	
<b>COMMUNITY HOUSING SCORE</b>	0.134987	0.0076991	1.75	0.118	-0.004255	0.031253
<b>CHIEF REMUNERATION</b>	2.57e-06	1.80e-06	1.43	0.190	-1.57e-06	6.72e-06

Table 4 - Regressing Community Housing Score and Remuneration against Relative Lease Value

	COEF.	STD. ERR	T	P> T	[95% CONF INTERVAL]	
<b>RATIO OF INFORMALITY</b>	-3.999958	1.929911	-2.07	0.130	-10.1418	2.141881
<b>CHIEF REMUNERATION</b>	0.0000299	0.0000166	1.80	0.170	-0.0000229	0.0000827

Table 5 - Regressing Informal land tenure and Chief Remuneration against Absolute CP Value (\$/sg ft)

	COEF.	STD. ERR	T	P> T	[95% CONF INTERVAL]	
<b>RATIO OF INFORMALITY</b>	-0.481965	0.2218531	-2.17	0.096	-1.097928	0.133998
<b>CHIEF REMUNERATION</b>	2.94e-06	1.49e-06	1.97	0.120	-1.20e-06	7.08e-06

Table 6 – Regressing Informal land tenure and Chief Remuneration against Relative CP Value



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## Figures



Figure 1 – Heavily CP covered area on the Six Nations Reserve (ON)

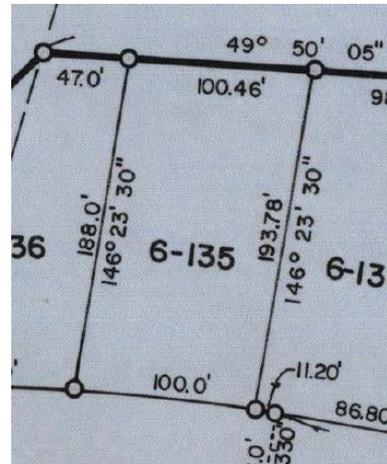


Figure 2 – Sample of Leasehold Property on the Tsuu T'ina Nation Reserve (AB)