

Fall 2021 Sustainability Scholars Program Internship Opportunity

The UBC Sustainability Initiative (USI) is pleased to offer current UBC graduate students the opportunity to work on funded sustainability internship projects. Successful candidates work under the mentorship of a partner organization, and are immersed in real world learning where they can apply their research skills and contribute to advancing sustainability across the region.

- Visit the [Sustainability Scholars Program website](#) to learn [how the program works](#) and to [apply](#).
- Be sure to review the [application guide](#) to confirm your eligibility before applying.

Applications close at midnight on Sunday September 19, 2021

Research project title: Research to understand innovations in Indigenous housing finance and insurance

Background Context

This project seeks to address the long-standing challenge facing Indigenous groups in British Columbia and Canada as concerns residential and commercial development on collectively held lands. Currently, Articles 28 and 89 of the Indian Act prohibit lending institutions from seizing Indian assets and property in the event of a default. This means that First Nations individuals have very difficult times obtaining mortgages and financing – a legislative flaw which is attributed as the primary reason for housing shortages and the deterioration of homes on reserve. Various legislative remedies have been developed to encourage ownership and investment on reserve over the last several decades, including the use of Certificates of Possession, land management powers for First Nations governments under the First Nations Land Management Act (FNLMA), leases, and band or government-backed mortgages.

As Indigenous groups, in British Columbia in particular, continue to transition into a post-Indian Act era, new and unprecedented challenges concerning residential and commercial lending and related financial instruments such as insurance are becoming apparent. There are currently 7 modern treaty Nations in British Columbia, 16 First Nations in Stage 5 of treaty negotiations, and many more in Stage 4. In addition, other First Nations continue to assert Aboriginal title over their lands. As these processes unfold, the legal landscape of British Columbia and beyond will continue to shift, making it vital that Indigenous governments and financial institutions stay at the forefront of innovations in Indigenous land tenure and lending.

Purpose of the Project

The default for Indigenous groups is often the adoption of pre-existing legal paradigms, with leanings toward fee-simple regimes that are thought to offer the greatest level of institutional certainty. This, however, perhaps speaks more to the influence of the settler-colonial institutional framework on Indigenous governance than it does to the availability, or lack thereof, of other viable options.

We believe that Indigenous laws can hold the space for diverse arrangements that could amount to a form of private property interest that would provide the type of certainty required by financial service providers, but enacting those laws in ways which are compatible with vital modern instruments such as mortgages

and insurance is the challenge. To do so requires identifying and articulating the necessary elements of these primary instruments provided by financial institutions, and from there working to understand how those elements can inform and be reconciled with emerging Indigenous institutions.

The scholar will work with the Home-Lands team to organize findings of the research into several publicly accessible knowledge products that will be available to assist First Nations, as well as Indigenous groups across Canada, as they seek to develop institutions which can appropriately be applied to emerging jurisdictions.

Scope of the work

- Literature review of existing lending and insurance mechanisms or products that exist for First Nations in British Columbia, and for other Indigenous groups in different jurisdictions including in the United States, Australia, and New Zealand.
- Interviews with industry experts to further understand lending and insurance mechanisms or products that may be applied to individual and/or collective Indigenous property regimes in British Columbia.
- A comparative analysis of financial lending and insurance products, including their key elements, differences, and use-value within emerging Indigenous jurisdictions in British Columbia

Deliverables

- A final report containing a summary of the work.
- An annotated bibliography on research outcomes which will be cumulatively adapted into a final submission at the end of the project
- A final report for the public-facing online Scholars Project Library

Time Commitment

- This project will take **250** hours to complete.
- This project must be completed between **October 15, 2021 and March 15, 2022**.
- The Scholar is to be available for meetings during standard business hours, Monday to Friday (meetings will be scheduled with the Scholar's timetable in mind). Research can take place at times that work best for the Scholar, approximately **12** hours per week.
- If applicable, list dates of any mandatory meetings, etc.

Required/preferred Skills and Background

- Excellent research and writing skills
- Demonstrated interest in sustainability
- Familiarity with research methodologies and survey techniques
- Strong analytical skills
- Ability to work independently
- Project management and organizational skills
- Strong understanding of Indigenous issues in Canada and beyond an asset
- Experience working with Indigenous or other marginalized communities an asset
- Commitment to reconciliation and decolonization an asset
- Strong interviewing techniques an asset
- Familiarity with mortgage and home insurance practices and mechanisms an asset

SUSTAINABILITY SCHOLARS PROGRAM

About the project partner:

Indigenous Home-Lands at Ecotrust Canada is an Indigenous partnership-driven initiative that has established long term relationships with several First Nations across British Columbia, including Huu-ay-aht First Nations (a modern treaty nation), Xeni Gwet'in First Nation (a declared Aboriginal title holding nation), and the broader Tsilhqot'in Nation. The current project has been designed and developed based on our understanding of the needs and desires of our partners, though we also hope to remain relevant to Indigenous groups broadly, and our work will be put into action through our ongoing efforts on the ground in these communities and partner communities to come.

Applications close **midnight Sunday September 19, 2021**

Apply here: [Click here to apply](#)

Contact Karen Taylor at sustainability.scholars@ubc.ca if you have questions

Useful Resources

Below are some links to useful resources to help you with your resume and cover letter (there are many more online). Some of these resources also provide information on preparing for your interview.

<https://students.ubc.ca/career/career-resources/resumes-cover-letters-curricula-vitae>

<https://www.grad.ubc.ca/current-students/graduate-pathways-success>

<https://www.grad.ubc.ca/cover-letter-cv-resume-templates-ubc-career-services>