Agenda – Executive Policy Committee - July 19, 2006

REPORTS

Item No. 14 Residential Infill Tax Credit Program
File EX

ADMINISTRATIVE RECOMMENDATION:

1. That a Residential Infill Tax Credit Program be established as a property tax base incentive program to encourage construction by the private sector of new infill housing units in Winnipeg.

2. That the above-noted Residential Infill Tax Credit Program be approved on the basis of the principle that the program target residential parcels that have existing municipal infrastructure already in place.

3. Relative to Recommendation No. 2 above, a Residential Infill Tax Credit Program be approved with the following eligibility conditions:

   A. The eligible project shall be either one of two forms of infill development:

      i. small scale development of vacant or underutilized parcels that are qualified for urban uses, and

      ii. the redevelopment of properties where land previously contained a housing, commercial, or institutional development.

   B. The eligible property shall be located in areas with a density greater than 100 residential parcels per km2 but shall exclude all Emerging Areas and Industrial Areas.

   C. The eligible property shall develop any residential structures consisting of three or less dwelling units.

   D. The eligible project shall be an owner-occupied property but shall exclude single-detached house with an assessment value above $230,000.

4. That a Residential Infill Tax Credit Program be approved on the basis of the principle that the nature of the incentive be administered as a tax credit to the property owner in order to minimize administrative costs and financial risks to the City of Winnipeg.

5. Relative to Recommendation No. 4 above, the incentive be granted based on the following criteria:

A. That the incentive be made available over a 5 year period to a maximum total tax credit of $10,000 per eligible property. Annual credit will be granted based on 75% of the annual municipal tax portion of the completed infill development to a maximum of $2000, excluding frontage levies, additional land servicing costs or other charges that may be added to the municipal tax.

B. That the approved tax credit be transferable to allow for the sale or transfer of a completed infill development to the new property owner.

C. That the maximum total credits offered through the program be limited to $3,000,000 for the duration of the program, estimated to support construction of up to 600 infill homes.

D. That the program be implemented as a three (3) year program. During the third year, it is recommended that it be reviewed and a recommendation made on whether or not to continue the program.

6. Subject to approval of Recommendations 1 through 5 above, Administration be directed to undertake consultations with appropriate industry stakeholders regarding program implementation.

7. That the Administration be directed to explore and report back on the willingness and feasibility of the Province of Manitoba to provide a similar tax credit incentive based on its tax portion to enhance the infill incentive in Major Improvement Areas and Rehabilitation Areas.

8. That the Administration be directed to draft a by-law for Council approval of a Residential Infill Tax Credit Program, as outlined above.

9. That the Proper Officers of the City of Winnipeg be directed to do all things necessary to implement the intent of the foregoing..

Agenda – Executive Policy Committee - July 19, 2006

DECISION MAKING HISTORY:

EXECUTIVE POLICY COMMITTEE RECOMMENDATION:

On May 17, 2006, the Executive Policy Committee laid over the matter pending receipt of the administrative report.

On March 15, 2006, the Executive Policy Committee laid over the matter for sixty (60) days.

On February 15, 2006, the Executive Policy Committee laid over consideration of the matter for thirty (30) days.

On January 18, 2006, the Executive Policy Committee laid over consideration of the matter for thirty (30) days.

On July 20, 2005, the Executive Policy Committee passed the following motion:

> WHEREAS the City of Winnipeg Residential Land Supply Study of October 2004 indicated there are opportunities for infill development located throughout Winnipeg;
>
> AND WHEREAS Plan Winnipeg 2020 Vision Policy #3A-02, states the City should encourage infilling of vacant lands and the revitalization of existing neighbourhoods to maximize the use of existing infrastructure;
>
> AND WHEREAS infill developments expand the tax base of the City of Winnipeg;
>
> AND WHEREAS property values in many existing neighbourhoods have increased significantly in recent years, reflecting the popularity of these neighbourhoods for residential living;
>
> THEREFORE BE IT RESOLVED that the Administration be directed to consult with industry stakeholders to develop a property tax-based incentive program to encourage the construction by the private sector of new infill housing units throughout Winnipeg;
>
> BE IT FURTHER RESOLVED that the Administration report back to the Executive Policy Committee within one hundred and twenty (120) days with options for such a program, including:
> • The nature and size of the incentive
> • The length of time over which the incentive would apply
> • The recipient of the incentive – home builder or home buyer
> • Geographic restrictions for the program, if any
> • Time restrictions for the program, if any.

RE: **RESIDENTIAL INFILL TAX CREDIT PROGRAM**

FOR SUBMISSION TO: **Executive Policy Committee**

ORIGINAL REPORT SIGNED BY: Director of Planning, Property and Development

REPORT DATE: **June 30, 2006**

RECOMMENDATION:

1. That a Residential Infill Tax Credit Program be established as a property tax base incentive program to encourage construction by the private sector of new infill housing units in Winnipeg.

2. That the above-noted Residential Infill Tax Credit Program be approved on the basis of the principle that the program target residential parcels that have existing municipal infrastructure already in place.

3. Relative to Recommendation No. 2 above, a Residential Infill Tax Credit Program be approved with the following eligibility conditions:
    a. The eligible project shall be either one of two forms of infill development:
        i. small scale development of vacant or underutilized parcels that are qualified for urban uses, and
        ii. the redevelopment of properties where land previously contained a housing, commercial, or institutional development.
    b. The eligible property shall be located in areas with a density greater than 100 residential parcels per km^2 but shall exclude all Emerging Areas and Industrial Areas.
    c. The eligible property shall develop any residential structures consisting of three or less dwelling units.
    d. The eligible project shall be an owner-occupied property but shall exclude single-detached house with an assessment value above $230,000.

4. That a Residential Infill Tax Credit Program be approved on the basis of the principle that the nature of the incentive be administered as a tax credit to the property owner in order to minimize administrative costs and financial risks to the City of Winnipeg.

5. Relative to Recommendation No. 4 above, the incentive be granted based on the following criteria:

a. That the incentive be made available over a 5 year period to a maximum total tax credit of $10,000 per eligible property. Annual credit will be granted based on 75% of the annual municipal tax portion of the completed infill development to a maximum of $2000, excluding frontage levies, additional land servicing costs or other charges that may be added to the municipal tax.

b. That the approved tax credit be transferable to allow for the sale or transfer of a completed infill development to the new property owner.

c. That the maximum total credits offered through the program be limited to $3,000,000 for the duration of the program, estimated to support construction of up to 600 infill homes.

d. That the program be implemented as a three (3) year program. During the third year, it is recommended that it be reviewed and a recommendation made on whether or not to continue the program.

6. Subject to approval of Recommendations 1 through 5 above, Administration be directed to undertake consultations with appropriate industry stakeholders regarding program implementation.

7. That the Administration be directed to explore and report back on the willingness and feasibility of the Province of Manitoba to provide a similar tax credit incentive based on its tax portion to enhance the infill incentive in Major Improvement Areas and Rehabilitation Areas.

8. That the Administration be directed to draft a by-law for Council approval of a Residential Infill Tax Credit Program, as outlined above.

9. That the proper officers of the City of Winnipeg be directed to do all things necessary to implement the intent of the foregoing.

Report Summary

Key Issues:

- The City of Winnipeg Residential Land Supply Study of October 2004 indicates there are opportunities for infill development throughout Winnipeg.
- Plan Winnipeg 2020 Vision supports infilling of vacant land and revitalization of existing neighbourhoods to maximize the use of existing infrastructure (refers to policy #3A-02).
- Infill development offers the potential to improve infrastructure efficiency and to increase the tax base of the city without the need of increasing services.

- Inter-departmental discussions about the implementation of the program concluded that the tax credit option was the most appropriate property tax base incentive program to encourage construction by the private sector of new infill housing units in Winnipeg.
- It is financially prudent for the City of Winnipeg to establish a limit to the total amount of incentives offered under the proposed program (i.e. $3,000,000).
- The two main evaluative measures of the City's success in promoting residential infill developments will be: 1) a rise in the number of completed infill developments, and 2) an increase in the share of the residential construction market by infill developments.

Implications of the Recommendation(s):

General Implications

( ) None

(**X**) For the organization overall and/or for other departments

(**X**) For the community and/or organizations external to the City

( ) Involves a multi-year contract

Comment(s): Supports infilling of vacant land and revitalization of existing neighbourhoods to maximize the use of existing infrastructure

Policy Implications

(**X**) No

( ) Yes

Comment(s): Plan Winnipeg 2020 Vision supports infill housing development in Winnipeg's mature neighbourhoods by encouraging targeted private sector investment (1B-01), by proposing tax credit programs to facilitate affordable infill development and improve housing stock in older neighbourhoods (1C-01), and by encouraging infilling of vacant lands and the revitalization of existing neighbourhoods to maximize the use of existing infrastructure (3A-02).

Regulatory Implications

(**X**) None

( ) Eliminates or reduces regulatory impact

( ) Proposes regulatory impact

Comment(s):

Environmental Implications

(**X**) No

( ) Yes

Comment(s):

Human Resources Implications

( ) No

(**X**) Yes

Comment(s): See Appendix D

Financial Implications

(**X**) Within approved current and/or capital budget

( ) Current and/or capital budget adjustment required

Comment(s): While there will be financial implications should Council approve the recommendations contained within this report, neither the timing nor amounts involved are determinable at this time. However, the recommendations, if approved, will not result in any out-of-pocket costs for the City. The proposed maximum total tax credit amount of $3 million for the duration of the program is to be financed by increased tax revenues generated by the specific infill developments. Once the five-year period, on which the increased municipal tax revenue has been credited to the successful applicants, has passed, all municipal taxation revenue will accrue to General Revenue Fund.

Report

REASON FOR THE REPORT:

On July 20, 2005, the Executive Policy Committee directed the Administration:

1. To consult with industry stakeholders to develop a property-tax based incentive program to encourage construction by the private sector of new infill housing units throughout Winnipeg.

2. To report back to the Executive Policy Committee within one hundred and twenty (120) days with options for such a program including:
    - The nature and size of the incentive;
    - The length of time over which the incentive would apply;
    - The recipient of the incentive – homebuilder or homebuyer;
    - Geographic restrictions for the program, if any; and
    - Time restrictions for the program, if any.

HISTORY:

The City of Winnipeg has initiated several housing programs over the past several years to support broad policy goals of Plan Winnipeg. See Appendix A for detailed information on each program.

- In December 1994, the Home Renovation Tax Assistance Program was adopted by Council to "establish a program of property tax credits to encourage and assist in the renovation of residential premises in the City of Winnipeg". A new program has been adopted annually since 1994 with the program currently operating in 2006.
- On March 26, 1997, Council established the Homeowner Tax Credit Program for New Residential Development. This program was not extended past its initial expiration date of March 25, 1999.
- On November 17, 1999, Council adopted the Winnipeg Housing Policy that provides a municipal strategy to address housing and neighbourhood revitalization in declining neighbourhoods and the Downtown.
- In May 2002, Council adopted The Multi-family Dwelling Grant Program as a tax credit program to stimulate multiple-family residential development in Major Improvement Areas, Rehabilitation Areas and Downtown. This program was not extended past its initial expiry date of May 22, 2005; however the program is

currently being reviewed and recommendations are forthcoming regarding possible continuation and expansion.

Plan Winnipeg 2020 continues to supports infill housing development in Winnipeg's mature neighbourhoods:

- by encouraging targeted private sector investment (1B-01);
- by proposing tax credit programs to facilitate affordable infill development and improve housing stock in older neighbourhoods (1C-01), and;
- by encouraging infilling of vacant lands and the revitalization of existing neighbourhoods to maximize the use of existing infrastructure (3A-02).

DISCUSSION:

Winnipeg has experienced a relatively significant increase in housing demand over the last four years. New and resale values across the city have risen in response to several market forces including an increase in demand due to population growth and decreased household size, low interest rates, increased cost of new home construction, and a shortage of land supply for new suburban developments. New home construction has been occurring primarily in new subdivisions where purchasers have a variety of lots from which to choose and are able to select a building plan from an existing set of choices provided by homebuilders.

Infill development continues to represent a relatively small percentage of construction in Winnipeg. Most of the residential infill developments taking place in Winnipeg's inner-city neighbourhoods in the last twelve months were due to the affordable housing sector sponsored through Winnipeg Housing and Homelessness Initiative (WHHI) with financial incentives (i.e. mostly market-gap grants, and interest-free loans) ranging between $40,000 to $65,000 per new house. In all circumstances, the City's contribution included donation of real property (land).

It is more difficult to evaluate demand and supply, when infill developments have historically experienced limited investment. To support the proposed program, the City needs to recognize the greater risks involved with being first entrants in creating an infill market. Opportunities for residential infill development will vary depending on location and characteristics of the neighbourhood. Nonetheless, infill development offers the potential to improve infrastructure efficiency and to increase the tax base of the city without the need of increasing services.

Rationale supporting the use of an incentive for residential infill development

Plan Winnipeg, Policy Statement 3A-02 supports the use infill incentives to promote the development of vacant land or rehabilitation of existing structures in older neighbourhoods where infrastructure and services are in place. It is also financially prudent for the City to promote infill development as a method of reinvestment in the

older neighbourhoods to increase efficiency in the use of existing municipal infrastructure.

Winnipeg has one of Canada's oldest housing stock (see Appendix B) with an increasing number of aging, obsolete or dilapidated homes. These types of buildings offer a good opportunity for infill development, and may be torn down to accommodate another single family house, a duplex or triplex, if the lot size is sufficient. As the economics supporting major repairs to extend or improve the life of older homes becomes less and less viable, it is anticipated that there will be a need for new infill housing in Winnipeg's existing neighbourhoods.

The main reasons for the City to offer a residential infill incentive are as follows:

1. Infill incentives make redevelopment of existing neighbourhoods more attractive and affordable to developers and homebuyers by reducing the negative financial effects of common barriers to infill development (see Appendix C).
2. Infill development reuses properties that may have been underutilized or blighted, helping catalyze revitalization of existing neighbourhoods.
3. Infill incentives encourage development in existing neighbourhoods by capitalizing on existing community assets such as parks, infrastructure, and transit.
4. Infill housing can promote a more compact form of housing than suburban development and represents an effective way to meet Winnipeg population growth needs.
5. Located in proximity to existing transit routes or within walking distance of services and entertainment, infill development can reduce auto use and accompanying congestion and pollution.

While residential infill development may never occur on the same scale as suburban developments, there is a need for a municipal strategy that can encourage both consumers and developers to create a bigger market for infill. This municipal strategy recognizes that infill development provides social and sustainable benefits that are not currently reflected in the housing market. The benefits of promoting reinvestments in existing neighbourhoods through infill developments include an increase in the property tax base and a reduction in housing market failures occurring in distressed neighbourhoods like the ones recorded in the late 1990's in some of the Major Improvement Areas.

In October 2004, the Planning, Property and Development Department released the City of Winnipeg Residential Land Supply Study. The Study projected a housing demand of approximately 16,000 to 20,000 new single-family dwellings in the period from 2004 to 2011 based upon population growth and decrease in household sizes. It further projects a demand of 15,000 to 16,000 from 2012 to 2021. The Study projected that 5% of the market for single-family dwellings could be absorbed by infill housing in

existing neighbourhoods. The balance of the demand for single-family dwellings (95%) would be supplied by new suburban development. The study implies that there will be demand to accommodate over 1,700 single-family units as infill development over the fifteen years in addition to multiple family housing projects that will occur on infill lands.

The nature of the incentive

Three options were considered for the property-tax based incentive program to encourage construction by the private sector of new infill housing units. Pursuant to Section 219 of the City of Winnipeg Charter, the options considered were 1) tax grants, 2) tax rebates, and 3) tax credits. It was concluded that the tax credit option was the most appropriate due to its relative simplicity, immediate taxation impact to the property owner and transparency via the credit appearing on the annual property tax bill (see Appendix D for further comments on operational impacts associated with the implementation of the proposed tax credit program).

Amount and length of time over which incentive would apply

An important step in determining the amount of the required incentive to create an infill market is an assessment of the demand for this particular type of project, taking into account that the availability of the supply of infill lots will not be a constraining factor with the appropriate incentive. The analysis of the demand for residential infill development in established neighbourhoods will require a more creative approach since historical data point to a low performance of this portion of the market.

The past performance of the infill market in Winnipeg's older neighbourhoods and the feedback collected from the informal discussions with industry representatives indicated that, under current market conditions, if no incentives were offered, we would expect very little infill to be built in Winnipeg's oldest established neighbourhoods. The average estimated market gap (i.e. the difference between Total Infill Project Cost and Market Value of infill project) ranges between $24,000 and $53,000 (see Appendix E). For example, the 2005 MHRC Infill Housing Program required a large financial incentive, ranging from $40,000 to 65,000 per new infill in order to compensate for the market gap experienced in Major Improvement Areas. (Of note, these houses were built to R2000 standards).

Therefore, the amount of the proposed incentive will be limited by the nature of the incentive (i.e. 75% of municipal taxes generated by the project). A limit of $2000 of annual municipal tax credit was established in order to limit the amount of the incentive for infill projects with assessed values above $230,000. (Note: the upper limit of the range of average assessments for new infill single family homes in older neighbourhoods was estimated at $175,000.)

The amount of the incentive generated by one year 75% municipal tax credit would not be large enough to encourage any infill development in targeted areas when one compares this amount with the range of average market gap experienced in older neighbourhoods. Therefore, a five-year length of time over which the incentive would

apply is recommended to produce a large enough incentive to promote infill development with a maximum of up to $10,000 per infill project (see Appendix E).

The recipient of the incentive – homebuilder or homebuyer

Construction of infill housing in existing neighbourhoods poses challenges to both homebuyers and homebuilders. Homebuyers are often limited in vacant lot selection in neighbourhoods. Lot size and site restrictions challenge builders in both design and construction techniques, which may result in, added capital costs for development. The recipient of the incentive under the proposed program is the property owner. Typically, the homebuyer is perceived to benefit directly from a tax credit program. However, homebuilders will also benefit from the incentive, as this program will boost the desirability and marketability of this housing submarket. Note that the incentive is recommended to be transferable; thereby, permitting a homebuilder to initially construct an infill home and then sell it with the incentive in place.

Geographic restrictions for the program

The intent of the proposed program is to encourage infill development throughout Winnipeg by the private sector. The proposed incentive is intend to mitigate factors affecting the desirability and marketability of infill development, and enhance the viability of this alternative to suburban housing (see Appendix C for barriers to infill development). Furthermore, the proposed program is based on the principle that infill development offers the potential to improve infrastructure efficiency and to increase the tax base of the city without the need of increasing services. Therefore, the intent of the geographic restriction is to ensure the incentive is limited to desirable infill development areas while minimizing the effect on suburban developments.

After reviewing many parameters that could be used to differentiate Winnipeg's neighbourhoods (age, average assessed value, density, neighbourhood designation), it was determined that desirable infill development sites could be targeted using the following eligibility condition:

> *Eligible properties are to be located in areas with a density greater than 100 residential parcels per km^2 excluding all Emerging Areas (areas that contain suburban developments) and Industrial Areas (areas where residential construction is undesirable).*

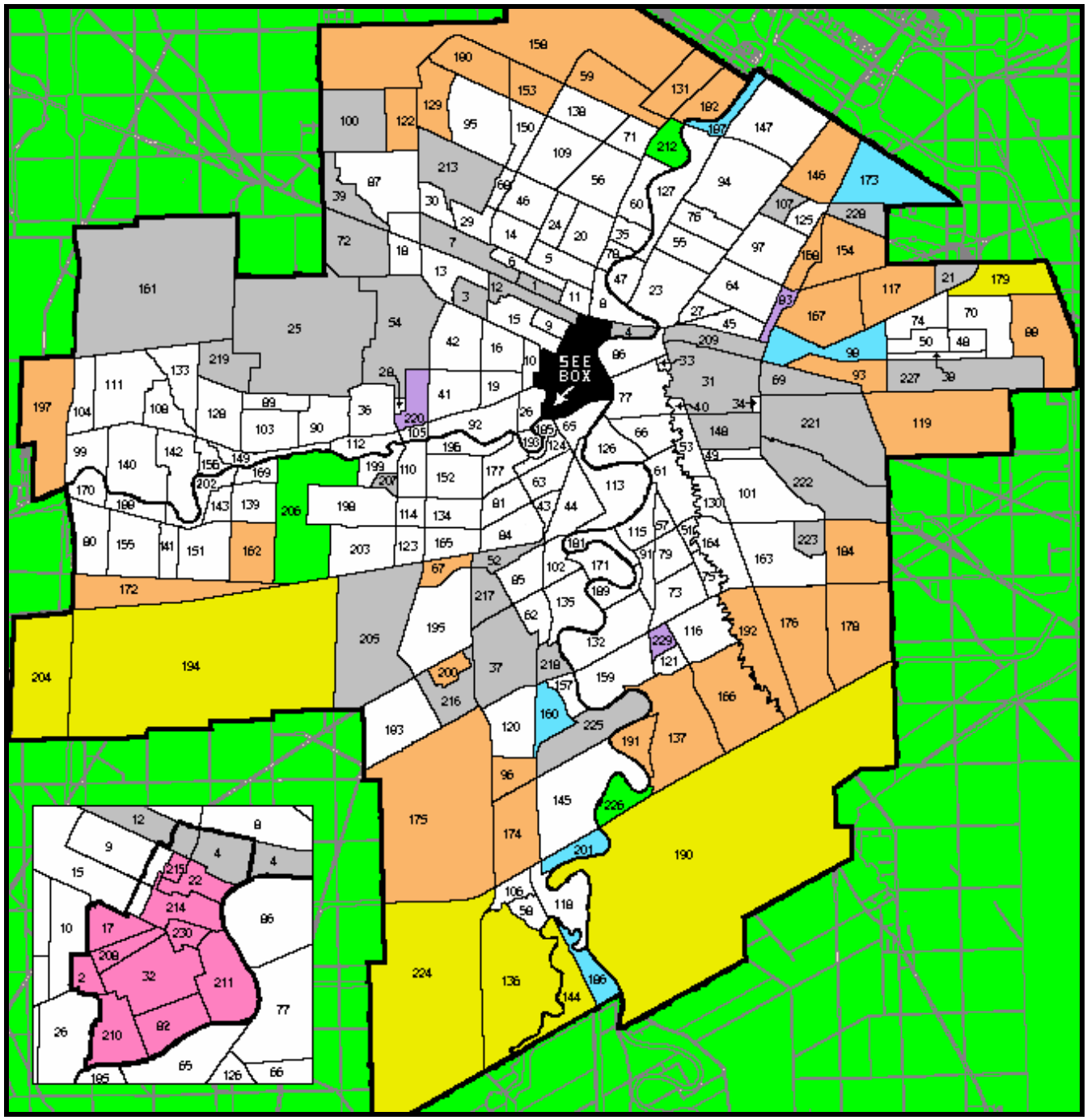
This condition would permit the proposed program to target 179.2 km2 of urban land, which represents 38% of Winnipeg's land area and 86% of Winnipeg's current residential parcels (see table below for summary and Appendix F for detail list of eligible and restricted areas by Wards).

Summary of Geographic Restrictions under the Proposed Program

	ELIGIBLE AREA	RESTRICTED AREA	WINNIPEG AREA
Residential Parcels	143,583 (86%)	24,241 (14%)	167,824 (100%)

Land Area (km^2)	179.2 (38%)	296 (62%)			475.2 (100%)
# of Planning Areas	136 (59%)	94 (41%)			230 (100%)
	Eligible Areas (parcel density = or > 100 res. parcels per km^2)	**Other Restricted Areas** (parcel density less than 100 res. parcels per km^2)	**Emerging Areas** (location of suburban developments)	**Industrial Areas** (undesirable locations for residential development)	**Winnipeg Area**
Residential Parcels	143,583 (86%)	858 (0.5%)	23,143 (14%)	240 (0.1%)	167,824 (100%)
Land Area (km^2)	179.2 (38%)	111.1 (23%)	99.6 (21%)	85.3 (18%)	475.2 (100%)
# of Planning Areas	136 (59.1%)	31 (13.5%)	31 (13.5%)	32 (13.9%)	230 (100%)

Figure 1 - Geographic Representation of Eligible Areas (*in white*) and Restricted Areas (*shaded*) under the Proposed Program (see Appendix F for Map Legend)



Time restrictions of the program

It is financially prudent for the City of Winnipeg to establish a limit to the total value of the incentives offered under the proposed program. Projections have been tabulated

based on various volume take-up (see Appendix E). It is recommended that maximum total credits offered through the program be limited to $3,000,000.

It is further recommended that a three-year By-law be adopted as a pilot project, in order to provide an opportunity to monitor and assess the impacts and benefits of a new residential infill tax credit program. Although the By-law would be based upon a 3 year term, tax credits available under the program would be paid for up to 5 years following the date of an application being approved. Therefore, the program effectively runs for eight years from 2006 – 2013.

Industry Consultation

Given the time allowed for this review consultation with the industry was limited to informal discussions identifying the barriers to infill development. While comments received were considered in this report, it is suggested that prior to a formal program being adopted (i.e. adoption of the by-law), a more extensive consultation with industry stakeholders should be undertaken, including Manitoba Home Builder Association, Winnipeg Real Estate Board, Urban Development Institute, and Canada Mortgage and Housing Corporation.

Outcomes

The two main evaluative measures of the City's success in promoting residential infill developments will be: 1) a rise in the number of completed infill developments, and 2) an increase in the share of the residential construction market by infill developments.

Financial Impact Statement Date: June 2, 2006

Project Name:

RESIDENTIAL INFILL TAX CREDIT PROGRAM

COMMENTS:

While there will be financial implications should Council approve the recommendations contained within this report, neither the timing nor amounts involved are determinable at this time. However, the recommendations, if approved, will not result in any out-of-pocket costs for the City. The proposed maximum total tax credits amount of $3 million for the duration of the program is to be financed by increased tax revenues generated by the specific infill developments. Once the five-year period, on which the increased municipal tax revenue has been credited to the successful applicants, has passed, all municipal taxation revenue will accrue to General Revenue Fund.

"Original Signed By"
Mike McGinn, CA
Manager of Finance & Administration

IN PREPARING THIS REPORT THERE WAS:

Internal Consultation With and Concurrence By:
Legal Services
Property Assessment
Corporate Finance

External Consultation With:
Manitoba Housing Rehabilitation Corporation
Canada Mortgage and Housing Corporation
Manitoba Hydro
Manitoba Home Builders Association
Urban Development Institute
Winnipeg Real Estate Board

THIS REPORT SUBMITTED BY:

Department	Planning, Property and Development Department
Division	Housing Development
Prepared by:	David Stansen $_{MBA}$, Housing Development Manager
File No.	

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APPENDIX A

Past and Present City of Winnipeg Housing Programs

Homeowner Tax Credit Program for New Residential Development (By-Law 7076/97)
On March 26,1997 Council established the Homeowner Tax Credit Program for New Residential Development. The three-year pilot program provided tax credits to registered owner occupants of two types of residential development; these being 'new' development and 'infill' development. The 'new' development tax credit was not restricted to any location within the city with the total credit amount being $3,500. The 'infill' development was restricted to homes built within a Neighbourhood or Downtown Policy Area as designated in Policy Plate A of Plan Winnipeg 2010 and provided total tax credits of $5,000 for infill housing in established neighbourhoods. Of the 1,219 applications submitted from 1997 to December 1998, 130 applicants were processed for infill development in established neighbourhoods. Total commitments as of December 1998 were approximately $4.1 million. The program was not extended past its initial expiration date of March 25, 1999.

Winnipeg Housing Policy
On November 17, 1999, Council adopted the Winnipeg Housing Policy that provides a municipal strategy to address housing and neighbourhood revitalization in declining neighbourhoods and the Downtown. The policy focuses on Major Improvement Policy Areas and Rehabilitation Policy Areas as designated in Policy Plate D of Plan Winnipeg 2020 Vision and defined by the City of Winnipeg's Neighbourhood Housing Designation Study. The study measured social and housing conditions in the city's 228 neighbourhoods. Data from these measures were weighted and used to develop a Quality of Neighbourhood Index (QNI), which grouped neighbourhoods into four categories, namely Major Improvement Areas, Rehabilitation Areas, Conservation Areas and Emerging Areas. Housing Programs are focused on Major Improvement Areas (MIAs) and Rehabilitation Areas (RAs), with emphasis on areas designated Housing Improvement Zones (HIZ's)

- *Major Improvement Areas*: older areas that have experienced significant decline to the point where housing and neighbourhood infrastructure require complete renewal. 14 neighbourhoods were categorized Major Improvement Areas.

- *Rehabilitation Areas*: areas where decline is having a spillover effect to the extent that it is beginning to impact the overall stability of the neighbourhood. Some intervention would be required in order to stimulate private reinvestment and improve infrastructure. 21 neighbourhoods were categorized Rehabilitation Areas

The City created a Housing Rehabilitation Investment Reserve to fund programs under the Winnipeg Housing Policy and has contributed nearly $7.3 million in cash and approximately $2 million in land for rehabilitation and development of new housing and rehabilitation of existing housing. Funding from the City has leveraged $49.7 million in funding from the federal and provincial governments to subsidize rehabilitation and

development of new housing and enabled communities to develop and implement neighbourhood-housing plans. Infill housing has been one of the components of the neighbourhoods' housing revitalization strategies.

Through tri-partite funding, the neighbourhoods West Broadway, Spence, William Whyte and North Point Douglas have developed 46 new infill homes with an additional 40 planned for the coming year in these and other MIA neighbourhoods. While development costs for an 1100 square foot single-family detached dwelling equalled approximately $120,000, completed homes were sold in a range of $55,000 to $85,000 (depending on location) to address market gaps and affordability issues for those choosing to live in these neighbourhoods. It is significant to note that the average MLS sale price for residential detached homes has increased by more than 100% in the Spence and West Broadway Neighbourhoods and by 95% in the William Whyte and North Point Douglas Neighbourhood since the implementation of the City of Winnipeg Housing Policy. Nevertheless, there are still significant housing challenges in these neighbourhoods before private sector investment in infill is achieved without public subsidy.

Federal/Provincial Affordable Housing Initiative

The Canada Mortgage and Housing Corporation (CMHC) of the federal government funds a program known as the Affordable Housing Initiative (AHI), and cost-shares project funding 50/50 with the Province. Phase I of this program provided up to $50,000 per unit for housing development (including infill), and Phase II provides up to $150,000 per unit (targeting low income and aboriginal housing needs). In addition to units co-funded with the City in HIZs, AHI funding has been used by the Manitoba Housing Renewal Corporation to subsidize development of approximately 70 infill units in MIA and RA neighbourhoods, with subsidies of approximately $40,000 per unit. These units, which are similar to those built in HIZs, sell for approximately $85,000 to $90,000 each.

Multi-Family Dwelling Grant Program (By-Law 8060/2002)

In May, 2002, Council adopted The Multi-family Dwelling Grant Program as a tax credit program to stimulate multiple-family residential development in Major Improvement Areas, Rehabilitation Areas and Downtown. The program was developed as a three-year pilot program with maximum total grants of $3 million. To May 2005, $2.6 million has been committed for sixteen projects containing a total of 532 new dwelling units. The program as leveraged approximately $86.4 million in private investment and generated an incremental tax value of $990,000. The success of this program is currently being reviewed and recommendations are forthcoming regarding continuation and possible expansion of the program to other neighbourhood policy areas, specifically within neighbourhoods in surrounding Plan Winnipeg Character Areas defined as Business Improvement Zones.

Home Renovation Tax Assistance Program (By-Law 88/2005)

The Home Renovation Tax Assistance Program was initially adopted by Council in December 1994 to "establish a program of property tax credits to encourage and assist

in the renovation of residential premises in the City of Winnipeg," The first program was limited to homes constructed prior to 1971 and assessed at $80,000 or less with a maximum available tax credit over five years of $750. The 2005 program provides tax credits to a maximum of $1,500 over three years for eligible renovations of homes constructed prior to 1974 and assessed at $90,000 or less. The program has a funding "cap" of $975,000 to limit the city's liability in the event of over subscription to this program. A total of 6,384 applications have been received for tax credits over its implementation period with a total of 4,273 properties receiving tax credits. The HRTA program is currently being reviewed for continuation in 2006 and proposes the program be targeted to properties that were built 25 years or earlier and have an assessed value of less than $114,400.

APPENDIX B

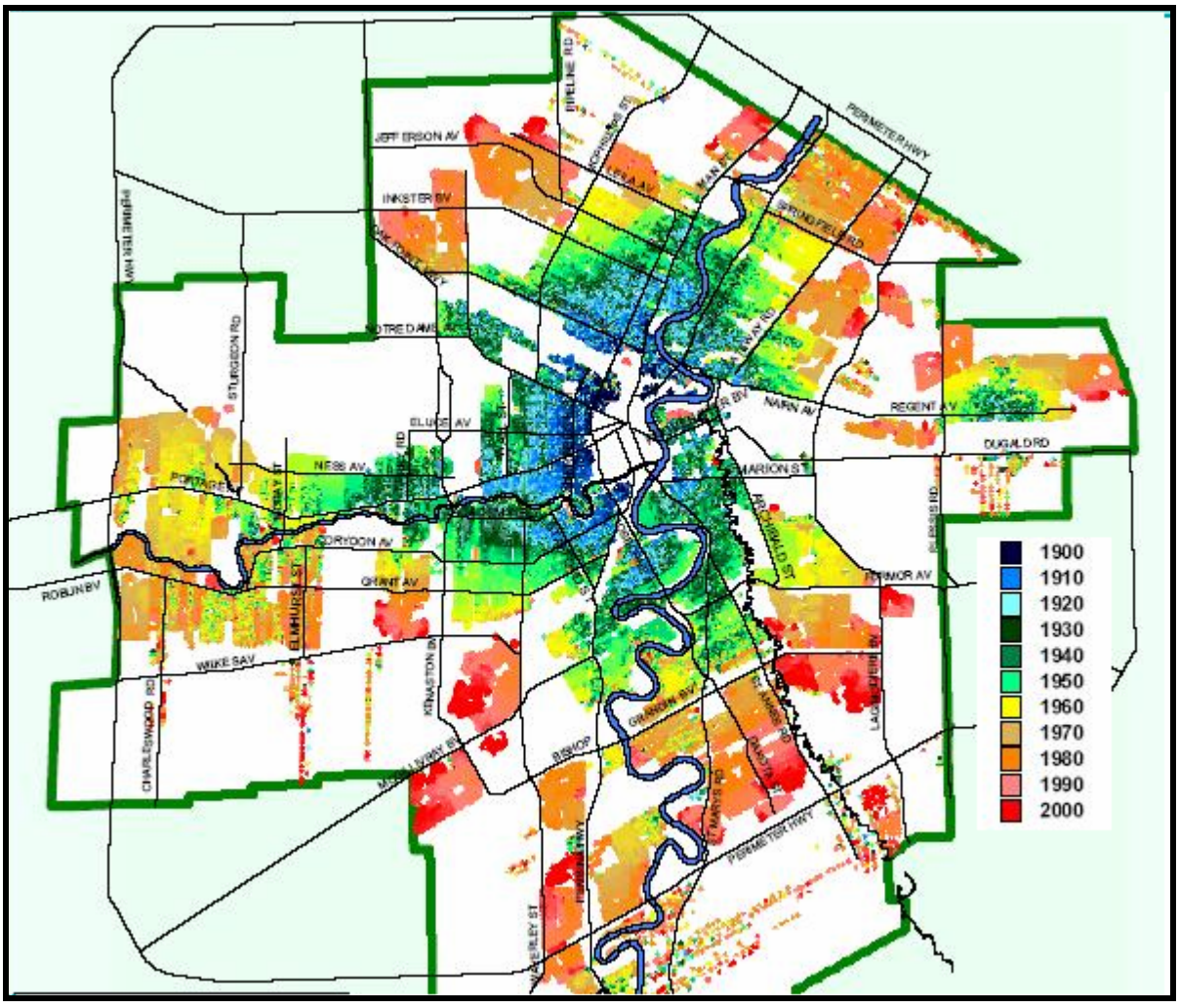
Age Statistics of Winnipeg Residential Properties

Year Built			
Total No. Buildings	**Average Age**	**Oldest Age**	**Newest Age**
168,801	1957	1823	2005

Age Range	**Count**	**Percent**
Older than 1945	43,470	25.8%
1945 – 1969	59,901	35.5%
1970 – 1994	57,156	33.8%
1995 and newer	8,274	4.9%

Source: City of Winnipeg Property Assessment Department

Figure 2 - Map of Residential Construction Age



APPENDIX C

Real and Perceived Barriers to Residential Infill Development

According to industry stakeholders, many barriers need to be mitigated before Winnipeg can establish an infill housing market that offers Winnipeggers an alternative to suburban housing. Suburban developments generate economies of scale by building large quantities of houses on large tracts of open land with fewer risks than infill developments. Suburban developments do not have to contend with demolition requirements, site contamination, and neighbourhood requirements, etc. The building process is slowed for infill development by neighbourhood concerns, demolition and site preparation, and additional requirements that stem from older neighbourhood setting such as structured parking, code requirements and various municipal by-law requirements. Infill developments also incur additional costs associated with architectural and engineering services, which are reduced for suburban developments, which benefit from economies of scale.

Below is a summary of factors affecting the desirability and marketability of infill development:

Land constraints – As the Land Supply Study Report points out, there is a substantial number of residentially zoned lots dispersed in existing residential areas that are vacant or underutilized. In many respects much of this land is constrained due to size or shape. For example, many residential infill sites are single or small parcels. Due to their size, they cannot benefit from economies of scale that larger new developments enjoy. In essence, infill development on single and small lots is small custom homes at modest prices. Land assembly costs associated with residential infill projects are proportionally larger when compared to residential suburban developments because the fixed overhead cost cannot be distributed over other units. The need to negotiate with land owner(s) to assemble a development site can add to the complexity and cost of site acquisition and is often perceived as a barrier to infill development. In addition, site preparation costs on assembled land in older neighbourhoods may also be high if the assembled land was previously developed and have a variety of obsolete or deteriorated improvements that must be demolished or removed before a new infill project can be constructed.

Environmental contamination can be an issue in undertaking infill development. A site contaminated by a previous use will require environmental assessment and potential clean up. The assessment and testing add time and costs to the construction of the housing units. The need to evaluate the cost and risks associated with environmental contamination create uncertainty that affect infill development sites. Until relatively recently there were few techniques to overcome the often cost prohibitive barriers presented by the contamination of abandoned industrial sites. Such sites can have cleanup cost that exceed the value of the property, e.g. Manitoba Cold Storage Site.

Financing and marketability – An important aspect of infill development is whether a project will be desirable and profitable as a residential venture. Many infill areas are difficult to market, especially when compared with newly developed neighbourhoods. Real or perceived issues of public safety, the appearance of the neighbourhood, and the quality of public schools are major factors affecting desirability and marketability of areas. Depending on the neighbourhood in which it is located, infill development is often not able to command the same market prices as comparable development in newer areas, reducing or eliminating any potential profit margin, and thus negatively impacting project financing.

The financing of infill development in distressed areas is complicated by certain common characteristics of property values in these areas that impact the financial feasibility of infill projects. The first characteristics that must be taken into account is that the market value of improved property may be relatively low. The combination of comparatively low property values for completed residential infill developments and high costs for development of infill can make the development financially infeasible. For example, the value of a new infill development in a Major Improvement Areas may be relatively low because of its location in area surrounded by predominately obsolete or deteriorated structures and the lack of comparable properties within the neighbourhood. In some cases, the market value of an infill development project is lower that the cost of constructing the project. The 2005 MHRC Infill Housing Program cost on average $125,000 to build, however, the completed infill home commanded a selling price of $80,000. For the various reasons mentioned previously added costs and risks associated with acquiring and preparing an infill site contributes to infill development costs that are high compared to the value of the completed project.

Land Use Controls and Permitting. Municipal building by-laws and other local controls can present a barrier to residential infill development projects by adding requirements that may not allow the flexibility to design financially feasible, market supported infill development. For example, if a developer of an infill project requires to seek zoning variances to construct a residential infill project the uncertainty in the outcome of that process and the costs and delays that may be associated with obtaining such approvals may be perceived as a disincentive.

Community Reaction. Generally, people resist change and often fear the unknown. Adjacent homeowners fear reduced parking, inconvenience and traffic congestion during construction, increased density, displacement of a neighbour, and lack of compatibility with their home or street. If people are fearful of a project they may choose to protest against it, which can be barrier to project acceptance, even for a small-scale infill project. Such opposition can extend the review process and require multiple modifications to the development proposal or lead infill developers to abandon the project.

Design Considerations. Traditionally the design of a residential infill development may necessarily be shaped by the historical and architectural context of the neighbourhood,

but the design must also meet expectations and demands of the potential market. Homeowners are faced the constraint that their infill projects are potentially subject to match the size and scale of buildings on the street. Developers are challenge to ensure the massing of the project fits with the scale and size of the existing neighbourhood, and that the units are designed to relate to the street.

APPENDIX D

This summary identifies some of the operational impacts associated with the implementation of an infill tax credit program where a tax credit would be applied to the portion of the municipal tax only. The following are intended to identify relatively high level operational impacts and they may, or may not, include solutions to the noted impact:

1. City Wide Reassessment Program - If the tax credit resulting from proposed infill housing program were applicable for a period of 5 years, the tax credit period would span 2 citywide reassessment cycles. Due to the tax shifting consequences of a reassessment program, a property that previously had an increased tax and credit under this program, could in fact have a lower property tax. This would require either one of two solutions. First, the assessor could assess the property at the new level of value where the assessment would reflect the property prior to and after the new work was completed. A hypothetical pre-improvement assessment would be calculated in order to determine the new incremental tax amount. The second solution would require the by-law to have an algorithm that sets the ratio of the tax credit to the full municipal tax whereby that ratio would be applied to the municipal property tax resulting from a reassessment. NOTE: This same problem arises with an increased tax resulting from the reassessment of a property.

2. Adding the New Work to the Assessment Roll – Timing becomes an issue as to when the new work may be added to the assessment roll. Depending on the completion date of the work, either a supplementary assessment will be issued or the new work will be added to the roll that is being prepared. If the roll that is being prepared is a reassessment year, there will be no base assessment or tax to determine what the incremental tax of the new work is. The solution would require the assessor to assess the property at the new level of value where the assessment would reflect the property prior to and after the new work was completed. A hypothetical pre-improvement assessment would then be calculated to determine the new incremental tax amount.

3. Expediency of Adding the New Work to the Tax Roll – Property owners who have applied for the Infill Housing program would expect the new work and tax credit to be applied to their tax account in a timely basis. This could potentially create staffing issues for both the Property Assessment and Taxation offices.

4. Incremental Taxes Representing Additional Work – Properties inspected for the determination of the incremental assessment for the approved work may have additional work that is not reflected in the property's assessment data that results in an increased assessment over and above that attributed to the approved work. The solution would require the assessor to assess the property to reflect both the approved work only as well as all changes for the property. Tax amounts would

be calculated to isolate the impact of the approved work only. The property owner would be charged additional taxes, regardless of the application of the tax credit. However, if the added work is completed in the year of a reassessment, then the circumstances of # 1 noted above also apply.

5. Assessment Appeals – All tax credit programs, where the basis of the credit is the assessed value of the property receiving the credit, are affected by successful assessment appeals. If a property received a credit and the base assessment was reduced due to an appeal, the credit amount could possibly be revised upwards. However, if the assessment reflecting the new work was reduced due to an appeal, part of the credit would have to be 'clawed-back' and the appeal refund amount adjusted accordingly.

6. Automated System Implications – Depending of the final rules associated with the new HRTC and the new Infill program, additional data fields may be required to manage the complexities of multiple assessed values for the approved work, ratios for determination of tax credits, flags to identify approved properties, start and end dates for credit application, etc. This will require budgeted resources to develop system changes, manage the new HRTC and Infill program and increased/on-going administrative time for an expanded, and potentially complex, program.

APPENDIX E

Rationale to determine size of infill incentive

When one considers the selection of a location or site for a residential infill development project, a number of factors can affect the choice of such a location. The physical, economic, and social characteristics of a particular neighbourhood can have a major effect on the marketability of an infill project. The following characteristics would have an impact on the market value of an infill project:

1. the type and character of surrounding land uses;
2. the adequacy of public services and facilities, such as schools;
3. the accessibility of the site to transportation routes and parking;
4. the availability of retail stores and services;
5. the proximity of amenities such as parks;
6. the historical and architectural context of the neighbourhood as its relates to the design; and
7. the safety and reputation of the area.

Therefore, neighbourhoods that are candidates for residential infill development vary in competitive advantages and disadvantages with respect to the above characteristics. Older neighbourhoods are often more accessible to public transit and areas of employment than outlying suburban neighbourhoods. However, some of the oldest neighbourhoods may be at a disadvantage if existing streets and other infrastructure are in poor repair, or if existing land use patterns, lot configuration or size do not lend themselves to the types of infill development that is demanded by homebuyers.

Calculations to determine current market gap for infill development

	Avg cost in distressed nghd $[(a)]	Avg cost in established stable nghd $ [(a)]	Difference bw stable & distressed nghd $ [(a)]
Land (includes: land assembly cost, tax liens and title issues costs, environmental assessment)	8,000	35,000	*27,000*
Demolition	6,500	6,500	
Site Preparation *(sewer renewal, water line renewal, security, geodetic survey, grading, setbacks, removal & return of fill, Building Location Certificate (BLC), sideyard back fill, fire rating walls, shoring, sidewalk replacement)*	10,000	10,000	
A Subtotal	24,500	51,500	*27,000*
Construction (wood frame)	*For 1,100 sq. ft.*	*For 1,400 sq. ft.*	*300 sq. ft*
Hard Costs *(vary depending on quality and size – assumes $75 sq.ft)*	77,000	105,000	*28,000*

Soft Costs *(includes permits, architectural fees, engineering fees (40% of hard costs))*	30,800	42,000	*11,200*
Contingency (~5% of construction)	5,400	7,400	*2000*
B Subtotal	113,200	154,400	*41,200*
C Total Cost of project (**A+B**)	137,700	205,900	*68,200*
D Market Value *(avg sale price[b] assumes $77 sq. ft in case#1 and $130 sq. ft in case #2)*	85,000	182,000	*97,000*
E Market Gap (**C – D**)	52,700	23,900	*28,800*
F Assessed Value of Infill Project	85,000	175,000	*90,000*

Notes: [a] – estimates based on Fall 2005 figures; [b] - figures based on consultation with financial institutions

Infill Housing Tax Credit Impact Analysis

	Infill Development		
	Low	**High**	**Average**
Assessed Value	$ 85,000	$ 175,000	$ 130,000
Portioned Value	$ 38,250	$ 78,750	$ 58,500
Municipal Tax	$ 1,135	$ 2,340	$ 1,740
75% City Tax Credit	$ 851	$ 1,755	$ 1,305
5 Year Total Credit	$ 4,256	$ 8,775	$ 6,525

Impact of Program Take-up

Total Take-up (Units)			
75	$ 319,219	$ 658,125	$ 489,375
150	$ 638,438	$ 1,316,250	$ 978,750
225	$ 957,656	$ 1,974,375	$ 1,468,125
300	$ 1,276,875	$ 2,632,500	$ 1,957,500
375	$ 1,596,094	$ 3,290,625	$ 2,446,875
450	$ 1,915,313	$ 3,948,750	$ 2,936,250
525	$ 2,234,531	$ 4,606,875	$ 3,425,625
600	$ 2,553,750	$ 5,265,000	$ 3,915,000

Assumptions
- **tax credit based on 75% of the estimated municipal tax**
- **tax credits will apply for 5 consecutive years**
- **applications will be received for 3 years only**
- **assumes an equal take-up for each year of the program**
- **assumes no change to the municipal tax**

APPENDIX F

Map Legend – (List of Eligible and Restricted Areas by Ward)

Ward	Map Ref. No.	Area	Land Area (km^2)	Res. Parcels (2005)	Parcel Density (Res. Parcels per km^2)	Land Use Planning Designation
		WINNIPEG :	**475.21**	**167,824**		**(see Figure 1)**
		List of Eligible Areas :	**179.21**	**143,583**		**(in White on Map)**
Chwd.-Tux.	80	WESTDALE	1.685	1,458	865	Neighbourhood
Chwd.-Tux.	139	VARSITY VIEW	1.207	788	653	Neighbourhood
Chwd.-Tux.	141	ROBLIN PARK	0.704	380	540	Neighbourhood
Chwd.-Tux.	143	MARLTON	0.587	218	371	Neighbourhood
Chwd.-Tux.	151	ERIC COY	1.999	873	437	Neighbourhood
Chwd.-Tux.	155	BETSWORTH	2.181	1,401	642	Neighbourhood
Chwd.-Tux.	169	VIALOUX	0.544	224	412	Neighbourhood
Chwd.-Tux.	170	RIVER WEST PARK	0.762	453	594	Neighbourhood
Chwd.-Tux.	183	WHYTE RIDGE	2.869	2,279	794	Neighbourhood
Chwd.-Tux.	188	SOUTHBOINE	0.697	258	370	Neighbourhood
Chwd.-Tux.	198	TUXEDO	2.356	713	303	Neighbourhood
Chwd.-Tux.	199	OLD TUXEDO	0.764	304	398	Neighbourhood
Chwd.-Tux.	202	RIDGEDALE	0.821	233	284	Neighbourhood
Chwd.-Tux.	203	SOUTH TUXEDO	2.090	767	367	Neighbourhood
D.M.	10	SPENCE	0.484	552	1,140	Neighbourhood
D.M.	16	DANIEL McINTYRE	1.275	2,212	1,735	Neighbourhood
D.M.	19	ST. MATTHEWS	0.852	1,460	1,714	Neighbourhood
D.M.	41	MINTO	1.582	2,037	1,288	Neighbourhood
D.M.	42	SARGENT PARK	2.076	2,092	1,008	Neighbourhood
D.M.	92	WOLSELEY	1.731	2,364	1,366	Neighbourhood
Elm.-E.K.	23	CHALMERS	2.523	2,745	1,088	Neighbourhood
Elm.-E.K.	27	TALBOT-GREY	0.600	863	1,438	Neighbourhood
Elm.-E.K.	45	EAST ELMWOOD	0.896	1,103	1,231	Neighbourhood
Elm.-E.K.	47	GLENELM	0.840	839	999	Neighbourhood
Elm.-E.K.	55	MUNROE WEST	1.305	1,123	861	Neighbourhood
Elm.-E.K.	64	MUNROE EAST	2.027	2,226	1,098	Neighbourhood
Elm.-E.K.	76	ROSSMERE-B	1.234	1,551	1,257	Neighbourhood
Elm.-E.K.	97	VALLEY GARDENS	2.349	1,985	845	Neighbourhood
F.R.-E.F.G.	26	WEST BROADWAY	0.674	387	574	Neighbourhood
F.R.-E.F.G.	43	EBBY-WENTWORTH	0.398	285	716	Neighbourhood
F.R.-E.F.G.	44	LORD ROBERTS	1.691	1,785	1,056	Neighbourhood
F.R.-E.F.G.	63	EARL GREY	1.011	1,253	1,239	Neighbourhood
F.R.-E.F.G.	65	RIVER-OSBORNE	0.873	130	149	Neighbourhood
F.R.-E.F.G.	102	POINT ROAD	0.798	707	886	Neighbourhood
F.R.-E.F.G.	113	RIVERVIEW	2.443	1,481	606	Neighbourhood
F.R.-E.F.G.	124	McMILLAN	0.569	421	740	Neighbourhood
F.R.-E.F.G.	135	CRESCENT PARK	1.801	785	436	Neighbourhood

Ward	Map Ref. No.	Area	Land Area (km^2)	Res. Parcels (2005)	Parcel Density (Res. Parcels per km^2)	Land Use Planning Designation
F.R.-E.F.G.	171	WILDWOOD	1.276	378	296	Neighbourhood
F.R.-E.F.G.	185	ROSLYN	0.313	33	105	Neighbourhood
F.R.-E.F.G.	193	ARMSTRONG POINT	0.267	117	438	Neighbourhood
Myn.	5	WILLIAM WHYTE	1.161	1,688	1,454	Neighbourhood
Myn.	6	DUFFERIN	0.653	476	729	Neighbourhood
Myn.	8	NORTH POINT DOUGLAS	1.145	642	561	Neighbourhood
Myn.	11	LORD SELKIRK PARK	0.535	100	187	Neighbourhood
Myn.	20	ST. JOHN'S	1.549	2,286	1,476	Neighbourhood
Myn.	24	INKSTER-FARADAY	0.839	1,432	1,707	Neighbourhood
Myn.	35	LUXTON	0.649	882	1,359	Neighbourhood
Myn.	56	JEFFERSON	2.367	2,724	1,151	Neighbourhood
Myn.	60	SEVEN OAKS	1.226	1,170	954	Neighbourhood
Myn.	71	MARGARET PARK	0.910	676	743	Neighbourhood
Myn.	78	ST. JOHN'S PARK	0.402	161	400	Neighbourhood
Nrth. K.	94	ROSSMERE-A	3.981	3,135	787	Neighbourhood
Nrth. K.	125	SPRINGFIELD SOUTH	0.645	499	774	Neighbourhood
Nrth. K.	127	KILDONAN DRIVE	2.269	1,490	657	Neighbourhood
Nrth. K.	147	RIVER EAST	3.422	2,829	827	Neighbourhood
Old K.	95	THE MAPLES	2.939	3,039	1,034	Neighbourhood
Old K.	109	GARDEN CITY	2.316	1,907	823	Neighbourhood
Old K.	138	TEMPLETON-SINCLAIR	1.680	1,266	754	Neighbourhood
Old K.	150	LEILA-McPHILLIPS TRIANGLE	1.047	481	459	Neighbourhood
Pt. Dgl.	9	CENTENNIAL	0.533	374	702	Neighbourhood
Pt. Dgl.	13	WESTON	1.435	1,695	1,181	Neighbourhood
Pt. Dgl.	14	BURROWS CENTRAL	1.071	1,762	1,645	Neighbourhood
Pt. Dgl.	15	WEST ALEXANDER	1.396	819	587	Neighbourhood
Pt. Dgl.	29	SHAUGHNESSY PARK	0.807	796	986	Neighbourhood
Pt. Dgl.	30	BURROWS-KEEWATIN	0.685	359	524	Neighbourhood
Pt. Dgl.	46	ROBERTSON	1.368	1,725	1,261	Neighbourhood
Pt. Dgl.	68	MYNARSKI	0.378	324	857	Neighbourhood
Pt. Dgl.	87	TYNDALL PARK	3.008	3,451	1,147	Neighbourhood
R.H.-F.G.	62	MAYBANK	0.884	896	1,014	Neighbourhood
R.H.-F.G.	81	ROCKWOOD	0.969	1,121	1,157	Neighbourhood
R.H.-F.G.	84	GRANT PARK	1.371	351	256	Neighbourhood
R.H.-F.G.	85	BEAUMONT	1.208	867	718	Neighbourhood
R.H.-F.G.	110	SIR JOHN FRANKLIN	1.088	979	900	Neighbourhood
R.H.-F.G.	114	J. B. MITCHELL	0.585	309	528	Neighbourhood
R.H.-F.G.	123	MATHERS	0.760	387	509	Neighbourhood
R.H.-F.G.	134	CENTRAL RIVER HEIGHTS	1.146	1,249	1,090	Neighbourhood
R.H.-F.G.	152	NORTH RIVER HEIGHTS	1.726	2,177	1,261	Neighbourhood
R.H.-F.G.	165	SOUTH RIVER HEIGHTS	1.122	926	825	Neighbourhood
R.H.-F.G.	177	CRESCENTWOOD	1.064	827	777	Neighbourhood
R.H.-F.G.	195	LINDEN WOODS	3.657	2,500	684	Neighbourhood

Ward	Map Ref. No.	Area	Land Area (km^2)	Res. Parcels (2005)	Parcel Density (Res. Parcels per km^2)	Land Use Planning Designation
R.H.-F.G.	196	WELLINGTON CRESCENT	0.972	563	579	Neighbourhood
St. B.	33	TISSOT	0.132	35	265	Neighbourhood
St. B.	34	HOLDEN	0.098	73	745	Neighbourhood
St. B.	40	DUFRESNE	0.158	154	975	Neighbourhood
St. B.	49	MAGINOT	0.434	466	1,074	Neighbourhood
St. B.	53	ARCHWOOD	0.912	363	398	Neighbourhood
St. B.	66	NORWOOD EAST	1.299	1,286	990	Neighbourhood
St. B.	77	CENTRAL ST. BONIFACE	1.970	1,064	540	Neighbourhood
St. B.	86	NORTH ST. BONIFACE	1.402	510	364	Neighbourhood
St. B.	101	WINDSOR PARK	3.357	3,314	987	Neighbourhood
St. B.	126	NORWOOD WEST	1.334	997	747	Neighbourhood
St. B.	130	NIAKWA PARK	0.751	156	208	Neighbourhood
St. B.	163	SOUTHDALE	3.047	1,947	639	Neighbourhood
St. B.	164	NIAKWA PLACE	1.693	680	402	Neighbourhood
St. Ch.	99	GLENDALE	1.248	169	135	Neighbourhood
St. Ch.	104	BUCHANAN	1.188	838	705	Neighbourhood
St. Ch.	108	STURGEON CREEK	1.120	852	761	Neighbourhood
St. Ch.	111	CRESTVIEW	2.849	2,465	865	Neighbourhood
St. Ch.	133	HERITAGE PARK	1.670	869	520	Neighbourhood
St. Ch.	140	WESTWOOD	2.773	2,531	913	Neighbourhood
St. Ch.	142	KIRKFIELD	2.012	738	367	Neighbourhood
St. J.-Brk.	18	BROOKLANDS	0.830	937	1,129	Neighbourhood
St. J.-Brk.	28	KENSINGTON	0.105	122	1,162	Neighbourhood
St. J.-Brk.	36	KING EDWARD	1.593	2,230	1,400	Neighbourhood
St. J.-Brk.	89	JAMESWOOD	0.750	432	576	Neighbourhood
St. J.-Brk.	90	DEER LODGE	1.519	1,465	964	Neighbourhood
St. J.-Brk.	103	SILVER HEIGHTS	1.659	1,559	940	Neighbourhood
St. J.-Brk.	105	WEST WOLSELEY	0.233	38	163	Neighbourhood
St. J.-Brk.	112	BRUCE PARK	0.881	606	688	Neighbourhood
St. J.-Brk.	128	BOOTH	1.875	1,009	538	Neighbourhood
St. J.-Brk.	149	BIRCHWOOD	0.809	295	365	Neighbourhood
St. J.-Brk.	156	WOODHAVEN	0.575	345	600	Neighbourhood
St. N.	58	PARC LA SALLE	0.618	776	1,256	Neighbourhood
St. N.	106	RICHMOND LAKES	0.645	622	964	Neighbourhood
St. N.	118	ST. NORBERT	1.805	341	189	Neighbourhood
St. N.	120	WAVERLEY HEIGHTS	2.047	1,627	795	Neighbourhood
St. N.	145	FORT RICHMOND	4.605	2,641	574	Neighbourhood
St. N.	157	AGASSIZ	0.595	179	301	Neighbourhood
St. V.	57	VARENNES	0.408	407	998	Neighbourhood
St. V.	61	GLENWOOD	1.629	1,624	997	Neighbourhood
St. V.	73	WORTHINGTON	1.470	816	555	Neighbourhood
St. V.	75	LAVALEE	0.533	215	403	Neighbourhood
St. V.	79	ST. GEORGE	0.983	1,077	1,096	Neighbourhood

Ward	Map Ref. No.	Area	Land Area (km^2)	Res. Parcels (2005)	Parcel Density (Res. Parcels per km^2)	Land Use Planning Designation
St. V.	91	NORBERRY	0.587	467	796	Neighbourhood
St. V.	115	ELM PARK	0.931	612	657	Neighbourhood
St. V.	116	MEADOWOOD	1.993	1,591	798	Neighbourhood
St. V.	121	VISTA	0.486	508	1,045	Neighbourhood
St. V.	132	PULBERRY	2.498	1,364	546	Neighbourhood
St. V.	159	MINNETONKA	2.363	1,472	623	Neighbourhood
St. V.	181	KINGSTON CRESCENT	0.718	222	309	Neighbourhood
St. V.	189	VICTORIA CRESCENT	0.764	222	291	Neighbourhood
Trans.	38	MELROSE	0.503	546	1,085	Neighbourhood
Trans.	48	KERN PARK	0.564	624	1,106	Neighbourhood
Trans.	50	VICTORIA WEST	0.849	1,007	1,186	Neighbourhood
Trans.	70	KILDARE-REDONDA	2.006	2,154	1,074	Neighbourhood
Trans.	74	RADISSON	1.212	1,321	1,090	Neighbourhood
List of Restricted Areas :			**296**	**24,241**		**(see Figure 1)**
D.M.	2	COLONY	0.125	1	8	Downtown
D.M.	17	CENTRAL PARK	0.233	6	26	Downtown
D.M.	208	PORTAGE-ELLICE	0.169	0	0	Downtown
F.R.-E.F.G.	32	SOUTH PORTAGE	0.661	1	2	Downtown
F.R.-E.F.G.	82	BROADWAY-ASSINIBOINE	0.341	3	9	Downtown
F.R.-E.F.G.	210	LEGISLATURE	0.378	0	0	Downtown
F.R.-E.F.G.	211	THE FORKS	0.534	0	0	Downtown
Pt. Dgl.	22	CIVIC CENTRE	0.199	2	10	Downtown
Pt. Dgl.	214	EXCHANGE DISTRICT	0.319	0	0	Downtown
Pt. Dgl.	215	CHINA TOWN	0.066	0	0	Downtown
Pt. Dgl.	230	PORTAGE & MAIN	0.119	0	0	Downtown
Chwd.-Tux.	162	ELMHURST	1.864	1,449	777	Emerging Neighbourhood
Chwd.-Tux.	172	RIDGEWOOD SOUTH	3.058	54	18	Emerging Neighbourhood
Elm.-E.K.	168	EAGLEMERE	0.811	287	354	Emerging Neighbourhood
Nrth. K.	146	SPRINGFIELD NORTH	2.493	1,656	664	Emerging Neighbourhood
Old K.	59	WEST KILDONAN INDUSTRIAL	2.231	1	0	Emerging Neighbourhood
Old K.	122	INKSTER GARDENS	1.372	795	579	Emerging Neighbourhood
Old K.	129	MANDALAY WEST	1.544	1,329	861	Emerging Neighbourhood
Old K.	131	RIVERBEND	1.705	1,376	807	Emerging Neighbourhood
Old K.	153	LEILA NORTH	1.277	19	15	Emerging Neighbourhood
Old K.	158	ROSSER-OLD KILDONAN	16.237	67	4	Emerging Neighbourhood
Old K.	180	AMBER TRAILS	1.902	385	202	Emerging Neighbourhood
Old K.	182	RIVERGROVE	1.527	250	164	Emerging Neighbourhood
R.H.-F.G.	67	BROCKVILLE	0.705	3	4	Emerging Neighbourhood
R.H.-F.G.	200	LINDEN RIDGE	0.579	162	280	Emerging Neighbourhood
St. B.	176	ISLAND LAKES	4.387	1,735	395	Emerging Neighbourhood
St. B.	178	SOUTH ST. BONIFACE	4.084	2	0	Emerging Neighbourhood
St. B.	184	SOUTHLAND PARK	2.746	360	131	Emerging Neighbourhood

Ward	Map Ref. No.	Area	Land Area (km^2)	Res. Parcels (2005)	Parcel Density (Res. Parcels per km^2)	Land Use Planning Designation
St. B.	192	ROYALWOOD	2.877	671	233	Emerging Neighbourhood
St. Ch.	197	ASSINIBOIA DOWNS	3.914	1	0	Emerging Neighbourhood
St. N.	96	FAIRFIELD PARK	1.015	26	26	Emerging Neighbourhood
St. N.	137	RIVER PARK SOUTH	4.410	2,792	633	Emerging Neighbourhood
St. N.	174	RICHMOND WEST	2.665	2,020	758	Emerging Neighbourhood
St. N.	175	WAVERLEY WEST	12.973	19	1	Emerging Neighbourhood
St. N.	191	NORMAND PARK	1.052	220	209	Emerging Neighbourhood
St. V.	166	DAKOTA CROSSING	3.836	2,335	609	Emerging Neighbourhood
Trans.	88	CANTERBURY PARK	3.114	1,623	521	Emerging Neighbourhood
Trans.	93	MISSION GARDENS	1.478	1,007	681	Emerging Neighbourhood
Trans.	117	MEADOWS	2.407	1,543	641	Emerging Neighbourhood
Trans.	119	TRANSCONA SOUTH	5.940	224	38	Emerging Neighbourhood
Trans.	154	GRASSIE	2.480	660	266	Emerging Neighbourhood
Trans.	167	PEGUIS	2.930	72	25	Emerging Neighbourhood
Chwd.-Tux.	205	TUXEDO INDUSTRIAL	6.630	0	0	Industrial
Chwd.-Tux.	207	EDGELAND	0.271	0	0	Industrial
Elm.-E.K.	209	TYNE-TEES	1.284	0	0	Industrial
Myn.	1	DUFFERIN INDUSTRIAL	0.442	32	72	Industrial
Nrth. K.	107	McLEOD INDUSTRIAL	0.648	1	2	Industrial
Old K.	100	NORTH INKSTER INDUSTRIAL	2.757	4	1	Industrial
Pt. Dgl.	3	PACIFIC INDUSTRIAL	0.722	3	4	Industrial
Pt. Dgl.	4	SOUTH POINT DOUGLAS	0.682	48	70	Industrial
Pt. Dgl.	7	WESTON SHOPS	1.715	4	2	Industrial
Pt. Dgl.	12	LOGAN-C.P.R.	1.066	52	49	Industrial
Pt. Dgl.	39	OAK POINT HIGHWAY	1.831	1	1	Industrial
Pt. Dgl.	213	INKSTER INDUSTRIAL PARK	2.938	0	0	Industrial
R.H.-F.G.	37	CHEVRIER	3.398	3	1	Industrial
R.H.-F.G.	52	PARKER	0.702	1	1	Industrial
R.H.-F.G.	216	WEST FORT GARRY INDUSTRIAL	1.500	0	0	Industrial
R.H.-F.G.	217	BUFFALO	1.122	0	0	Industrial
R.H.-F.G.	218	PEMBINA STRIP	0.714	0	0	Industrial
St. B.	31	MISSION INDUSTRIAL	3.837	41	11	Industrial
St. B.	69	DUGALD	1.519	3	2	Industrial
St. B.	148	STOCK YARDS	1.641	37	23	Industrial
St. B.	221	ST. BONIFACE INDUSTRIAL PARK	5.310	0	0	Industrial
St. B.	222	SYMINGTON YARDS	3.722	0	0	Industrial
St. B.	223	THE MINT	0.695	0	0	Industrial
St. Ch.	161	SASKATCHEWAN NORTH	13.748	2	0	Industrial
St. J.-Brk.	25	AIRPORT	10.347	2	0	Industrial
St. J.-Brk.	54	ST. JAMES INDUSTRIAL	4.651	3	1	Industrial
St. J.-Brk.	72	OMAND'S CREEK INDUSTRIAL	2.440	1	0	Industrial
St. J.-Brk.	219	MURRAY INDUSTRIAL PARK	1.540	0	0	Industrial
St. N.	225	UNIVERSITY	2.546	0	0	Industrial

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Trans.	21	GRIFFIN	0.607	2	3	Industrial
Trans.	227	TRANSCONA YARDS	3.401	0	0	Industrial
Trans.	228	NORTH TRANSCONA YARDS	0.877	0	0	Industrial
Chwd.-Tux.	206	ASSINIBONE PARK	4.825	0	0	Major Open Space
Myn.	212	KILDONAN PARK	0.967	0	0	Major Open Space
St. V.	226	MAPLE GROVE PARK	1.013	0	0	Major Open Space
Nrth. K.	173	KIL-CONA PARK	2.873	112	39	Neighbourhood
Nrth. K.	187	VALHALLA	0.674	32	47	Neighbourhood
St. N.	160	MONTCALM	1.129	44	39	Neighbourhood
St. N.	186	TURNBULL DRIVE	1.100	34	31	Neighbourhood
St. N.	201	CLOUTIER DRIVE	0.821	54	66	Neighbourhood
St. V.	51	ALPINE PLACE	0.319	4	13	Neighbourhood
Trans.	98	REGENT	2.099	20	10	Neighbourhood
Elm.-E.K.	83	KILDONAN CROSSING	0.455	1	2	Regional Commercial
St. J.-Brk.	220	POLO PARK	1.012	0	0	Regional Commercial
St. V.	229	ST. VITAL CENTRE	0.432	0	0	Regional Commercial
Chwd.-Tux.	194	WILKES SOUTH	23.383	135	6	Rural
Chwd.-Tux.	204	WEST PERIMETER SOUTH	4.805	0	0	Rural
St. N.	136	TRAPPISTES	6.423	5	1	Rural
St. N.	144	PERRAULT	1.965	20	10	Rural
St. N.	224	LABARRIERE	14.886	0	0	Rural
St. V.	190	ST. VITAL PERIMETER SOUTH	36.852	382	10	Rural
Trans.	179	TRANSCONA NORTH	1.906	2	1	Rural