Minutes – Executive Policy Committee - May 9, 2007

REPORTS

Minute No. 326 Residential Infill Tax Credit Program
File EX

EXECUTIVE POLICY COMMITTEE RECOMMENDATION:

The Executive Policy Committee concurred in the administrative recommendation and recommends to Council:

1. That the by-law, as outlined in the report dated January 23, 2007 from the Director of Planning, Property and Development, establishing the Residential Infill Tax Credit Program based on policy guidelines passed by Council on July 26, 2006 be approved.

2. That the Proper Officers of the City be authorized to do all things necessary to implement the intent of the foregoing.

Minutes – Executive Policy Committee - May 9, 2007

DECISION MAKING HISTORY:

Moved by Councillor Swandel,

That the administrative recommendation be concurred in and forwarded to Council.

Carried

COUNCIL DECISION:

On February 21, 2007, Council granted the Executive Policy Committee an extension of time of 60 days be granted for the Administration to report back as directed by Council on July 26, 2006.

On December 6, 2006, Council granted the Executive Policy Committee an extension of time of 60 days be granted for the Administration to report back as directed by Council on July 26, 2006.

On July 26, 2006, Council concurred in the recommendation of the Executive Policy Committee, as amended, and adopted the following:

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 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. That the 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.

DECISION MAKING HISTORY (continued):

COUNCIL DECISION (continued):

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 $230,000.00.

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. That the Tax Credit Incentive be granted based on the following criteria:

A. That the incentive be made available over a five (5) year period to a maximum total tax credit of $10,000.00 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 $2,000.00, 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 $3,000,000.00 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. That, subject to approval of Recommendations 1 through 5 above, the Administration be directed to undertake consultations with appropriate industry stakeholders regarding program implementation.

7. That the Administration be directed to explore and report back to Council in 60 days 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.

DECISION MAKING HISTORY (continued):

COUNCIL DECISION (continued):

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.

RE: RESIDENTIAL INFILL TAX CREDIT PROGRAM

FOR SUBMISSION TO: Executive Policy Committee

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

REPORT DATE: January 23, 2007

RECOMMENDATION:

1. That Council approve the attached by-law, which establishes the Residential Infill Tax Credit Program based on policy guidelines passed by Council on July 26, 2006.

2. That the proper officers of the City be authorized to do all things necessary to implement the intent of the foregoing.

Report Summary

Key Issues:

- The Executive Policy Committee passed a motion in 2005 requesting the Administration to develop a property tax-based incentive program to encourage the construction by the private sector of new infill housing units throughout Winnipeg.
- In 2006, Council passed specific policy parameters for the creation of the Residential Infill Tax Credit Program.
- The attached by-law creates the Residential Infill Tax Credit Program that targets parcels that have existing municipal infrastructure already in place.
- Discussions with the provincial administration indicated that it is technically feasible for the Province of Manitoba to participate in this program. However, the willingness to do so is a public policy matter that would need to be considered by political representatives of the Government of Manitoba and school divisions.

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): The recommendations of this report support the infilling of vacant land and the revitalization of existing neighbourhoods to maximize the use of existing infrastructure. They uphold the principle of thoughtful development by taking maximum advantage of existing infrastructure through increased densities and compact form. They also support the City's commitment to responsive government, including consideration of long-term economic benefits and costs.

Policy Implications

(**X**) No

( ) Yes

Comment(s): Plan Winnipeg 2020 Vision supports 1) the creation of healthy neighbourhoods under 1B-01 Support Neighbourhood Revitalization by "iv) encouraging targeted private sector investment in neighbourhoods including the provision of infill housing and local services"; 2) addressing housing needs under 1C-01 Facilitate Provision of Safe and Affordable Housing by "iii) proposing tax increment financing and tax credit programs to facilitate affordable infill development and improve housing stock in older neighbourhoods"; and 3) planning for growth and change under 3A-02 Promote Compact Urban Form by "iv) encouraging infilling of vacant lands and the revitalization of existing neighbourhoods to maximize the use of existing infrastructure".

Regulatory Implications

(**X**) None

( ) Eliminates or reduces regulatory impact

( ) Proposes regulatory impact

Comment(s): The Residential Infill Tax Credit By-law sets out eligibility requirements for property owners who want to receive the tax credit but does not impose any regulatory requirements. Note the program was designed based on sound municipal management principles and integrates high standards of service delivery, which minimizes procedures and information requirements from the client.

Environmental Implications

( ) No

(**X**) Yes

Comment(s): The recommendations of this report support the City's commitment to Environmental Stewardship. The proposed by-law facilitates the construction of new infill projects that incorporate improved energy efficiency standards thereby encouraging sustainability. It also contributes to the creation of a beautiful City by promoting the reuse of existing residential parcels, which will support high-quality urban design, compact urban form and promote cleanliness.

Human Resources Implications

(**X**) No

( ) Yes

Comment(s): Implementation of the attached by-law is to be delivered through the City's current staff complement.

Financial Implications

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

( ) Current and/or capital budget adjustment required

Comment(s): The recommendations of this report will not result in any out-of-pocket costs for the City. The 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.

Report

REASON FOR THE REPORT:

This report is in response to Council Decision of July 26, 2006 that directed the Administration to (1) draft a by-law for Council approval to establish the Residential Infill Tax Credit Program, and (2) to explore and report back to Council 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.

HISTORY:

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.*

On July 26, 2006, Council adopted recommendations of the Executive Policy Committee, which established specific policy parameters for the creation of the Residential Infill Tax Credit Program. The recommendations were as follows:

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 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. *That the 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 $230,000.00.*

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. *That the Tax Credit Incentive be granted based on the following criteria:*

    A. *That the incentive be made available over a five (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 $2,000.00, 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 to Council in 60 days 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.*

DISCUSSION:

The attached by-law creates a Residential Infill Tax Credit Program that targets residential parcels that have existing municipal infrastructure based on the policy parameters passed by Council. The following summarize the key points of the by-law:

1) Only properties located in neighbourhoods found in Schedule "A" of the attached by-law are eligible for the tax credit; the geographic area covers one hundred and thirty six (136) neighbourhoods where 86 per cent of Winnipeg's existing residential parcels are located.

2) Only construction of new residential buildings containing three dwelling units or less is eligible for the tax credit; note where the residential building is a single-detached house, it must have an assessed value when complete of less than $230,000 to be eligible for the tax credit; renovations or expansions are not eligible under this program.

3) Only owner-occupied properties are eligible for the tax credit; properties are deemed to meet the occupancy requirement if they are eligible to receive the Provincial Education Property Tax Credit but other evidence could also be provided.

4) Only properties that front on streets in which water and sanitary and storm sewer mains exist prior to the construction of the residential building are eligible.

5) Properties created by a recent small-scale development are eligible if the properties were created by a subdivision that does not contain more than five parcels.

6) Only infill developments that are compliant with applicable by-laws, including the Manitoba Building Code, are eligible for the tax credit; applicants that received a conditional approval have 24 months to complete their proposed infill project.

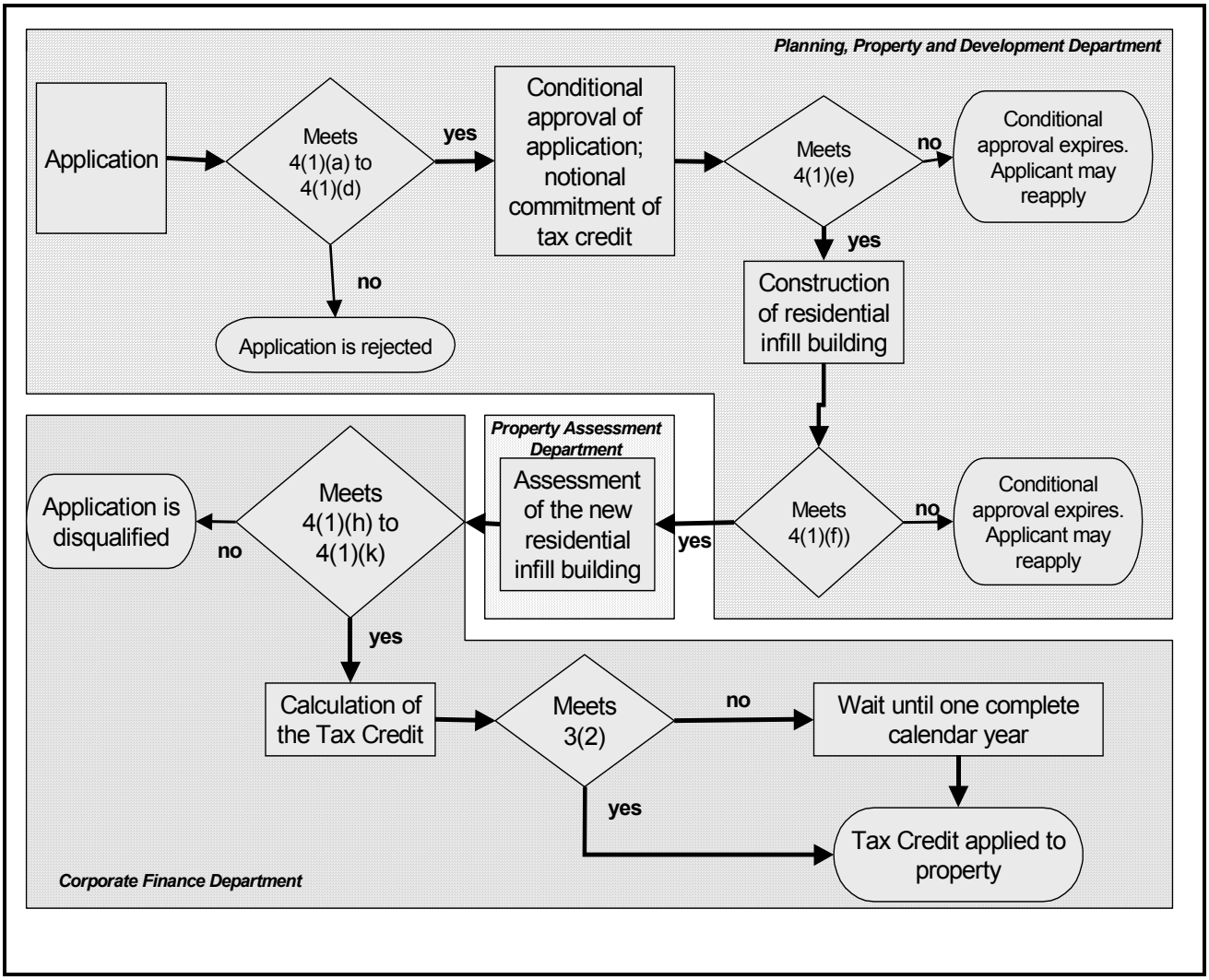
7) An application may be made prior to or at any time during the construction of the infill development. The conditional approval guarantees the tax credit so long as all other requirements are met; applicants that receive a conditional approval must take out building permits within 6 months and complete their proposed infill project within 24 months.

8) A tax credit in the amount of 75% of the real property taxes will be applied to an eligible property subsequent to the tax roll being amended to reflect the construction of the new residential building; the tax credit will come into effect in the first complete calendar year of the newly amended roll; the tax credit will be made

available over a five (5) year period to a maximum total credit of $10,000.00 per eligible property.

9) The maximum total credits offered under the by-law is limited to Three Million ($3,000,000.00) Dollars and the by-law will expire three years after the date it comes into force.

The delivery of this program will directly involve three City departments: Planning, Property and Development Department (PP&D); Property Assessment Department; and Corporate Finance Department. Applications are to be submitted, reviewed and conditionally approved by the Director of PP&D, or his/her designate. The Property Assessment Department is to assess the value of the new residential infill, and Corporate Finance is to ensure the owner-occupancy requirement has been met and then determines and applies the tax credit to the tax bill. The following flow chart depicts a typical process for determining the eligibility of a property to receive the tax credit.



Provincial Feedback

Since incremental taxes generated by new infill developments would flow immediately to the applicable School Division through its special levy, Council requested City administration 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. A formal request for information was made to Manitoba Intergovernmental Affairs; however, no written reply has been received to date. Consultations with the provincial administration indicated that this request was complex and would require time as it falls under the jurisdiction of three provincial departments: (1) Manitoba Intergovernmental Affairs, (2) Manitoba Family Services and Housing, and (3) Manitoba Finance.

Discussions with the provincial administration indicated that it is technically feasible for the Province of Manitoba to participate in this program. However, the willingness to do so is a public policy matter that would need to be considered by political representatives of the Government of Manitoba and school divisions. City administration would recommend that the Mayor elevate City Council's request with the Premier of Manitoba.

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:
Province of Manitoba, Intergovernmental Affairs Department
Manitoba Housing Rehabilitation Corporation
Manitoba Home Builders Association
Urban Development Institute
Canada Mortgage and Housing Corporation

THIS REPORT SUBMITTED BY:

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

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THE CITY OF WINNIPEG

BY-LAW NO. .

A By-law of THE CITY OF WINNIPEG to establish a program of tax credits to encourage the construction of new infill housing in designated areas of the City of Winnipeg.

THE CITY OF WINNIPEG, in Council assembled, enacts as follows:

Short title

1. This By-law may be referred to as the "Residential Infill Tax Credit By-law".

Definitions

2. In this By-law

"construction" means the construction of a new building and does not include the rehabilitation, renovation or enlargement of an existing building;

"Director" means the Director of Planning, Property and Development for the City of Winnipeg or delegate;

"dwelling unit" means a self-contained unit that has facilities for living, sleeping and the preparation and consumption of food;

"eligible property" means property that meets the conditions set out in section 4;

"owner" means a person who is the owner of a freehold estate in real property, and includes

(a) a person who is an owner, with another person as joint tenant or tenant in common, of a freehold estate,

(b) a person who is registered under *The Condominium Act* as the owner, as defined in that Act, of a unit under that Act, and

(c) a real owner, as defined in subsection 1(1) of *The Municipal Assessment Act*;

"property" means real property identified by roll number on the tax roll but does not include a condominium unless it is located within a residential building;

"real property taxes" means municipal taxes imposed by the City of Winnipeg for its own purposes on the residential component of properties pursuant to clauses 334(1)(a) and 341(1) of *The City of Winnipeg Charter* after the application of any other credits provided under a by-law of the City of Winnipeg and, for greater certainty, does not include:

(a) taxes levied for school purposes;
(b) business taxes;
(c) personal property taxes;
(d) local improvement taxes;
(e) frontage levies;
(f) arrears of taxes;
(g) penalties;
(h) any amounts added to taxes for the recovery of a debt pursuant to a statutory authority;

"residential building" means a building that contains three or fewer dwelling units;

"single-detached house" means a residential building containing only one dwelling unit that would be permitted to be constructed on a parcel zoned "Residential 1" under the Winnipeg Zoning By-law;

"Tax Collector" means the Chief Financial Officer of the City or designate.

Tax credit applied to eligible properties

3(1) Subject to this section, a tax credit in the amount of 75% of the real property taxes payable in a year shall be applied by the Tax Collector to a property that the Tax Collector determines to be eligible.

3(2) The tax credit referred to in subsection (1) shall be applied for the first complete calendar year for which taxes are payable in respect of a newly-constructed residential building on an eligible property.

3(3) A tax credit applied to a property pursuant to subsection (1) shall not exceed $2000.00 in any single year or $10,000.00 in total.

3(4) Where a property has become eligible for a tax credit pursuant to this By-law, until and unless it becomes ineligible, a tax credit under subsection (1) shall be applied to the property for a total of five consecutive years.

3(5) Subject to subsection (6), where a property becomes ineligible for a tax credit pursuant to this By-law during a year, the Tax Collector shall not apply the tax credit to that property for that year or thereafter.

3(6) Notwithstanding subsection (5), where a tax bill incorporating the tax credit has been issued for a property, the tax credit is applicable to the property.

Eligibility requirements

4(1) A property is eligible for a tax credit pursuant to this By-law if all of the following conditions are met:

(a) the property is located within a neighbourhood listed in Schedule "A", attached hereto, and shown in Policy Plate "A" of *Plan Winnipeg: 2020 Vision*;

(b) the property does not contain a parcel created by a subdivision that

(i) created more than five parcels; and

(ii) was approved after January 1, 2002;

(c) the property fronts on streets in which water and sanitary and storm sewer mains had been placed prior to the construction of the residential building;

(d) building permits for the construction of the residential building on the property were not issued and the construction of the residential building did not begin until after January 1, 2007;

(e) building permits for the construction of the residential building were issued not later than six months after conditional approval of an application pursuant to this By-law was issued;

(f) a final inspection of the residential building has taken place and the building, plumbing and electrical permits have been given the status of "closed" pursuant to the Winnipeg Building By-law not later than 24 months after conditional approval of an application pursuant to this By-law was issued;

(g) the residential building is and continues to be in compliance with the Building By-law, the Electrical By-law, the applicable zoning by-law and all other applicable statutes or by-laws; and

(h) the property is and continues to be occupied in whole or in part as the principal residence of one or more of the owners of the property;

(i) the tax roll is finally amended to reflect the construction of the new residential building, including amendments resulting from revisions or the results of appeals made pursuant to clause 343(2)(a) of *The City of Winnipeg Charter*;

(j) if the property contains a single-detached house, the property has an assessed value of $230,000 or less, as finally determined including revisions or the results of appeals made pursuant to clause 343(2)(a) of *The City of Winnipeg Charter*, if any, as of the date it meets the requirement set out in clause (f); and

(k) a conditional approval has been issued under section 6 of this By-law and the property met the requirements set out in clauses (a) to (j) before the conditional approval expired.

4(2) In the absence of evidence to the contrary, the fact that an owner of the property is eligible to receive the Provincial Education Property Tax Credit may be accepted by the Tax Collector as proof that the property meets the occupancy requirement set out in clause (1)(h).

Application for tax credit

5(1) An owner or the agent of an owner of property may, prior to the expiration of this By-law, apply to the Director for conditional approval of a tax credit that will be applied to the property taxes pursuant to this By-law if the property becomes eligible.

5(2) The Director may refuse to accept an application where it appears that additional conditional approvals will result in tax credits being applied that will exceed the sum authorized by Council for this purpose.

Conditional approval of application

6(1) The Director may issue a conditional approval of an application if:

(a) the application has been made prior to the expiration of this By-law;

(b) the property meets the requirements of clauses 4(1)(a) to 4(1)(d); and

(c) the Director is satisfied that the project proposed to be constructed on the property meets or, after being constructed, is likely to meet the eligibility requirements set out in section 4.

6(2) A conditional approval issued under this section expires:

(a) six months after the conditional approval has been issued unless clause 4(1)(e) has been met;

(b) 24 months after the conditional approval has been issued unless a clause 4(1)(f) has been met; or

(c) the day after clause 4(1)(i) has been met.

6(3) Where a conditional approval has been issued under this section and the Tax Collector determines that the property meets of the other eligibility requirements set out in section 4 prior to the expiration of the conditional approval, the tax credit shall be applied by the Tax Collector against the taxes payable in respect of that property.

Administration

7(1) The Director may conduct inspections and take steps to administer and enforce this By-law in accordance with *The City of Winnipeg Charter* and, for those purposes, has the powers of a "designated employee" under *The City of Winnipeg Charter*.

7(2) Without restricting the generality of subsection (1), the Director may require that an applicant contact the Director in a manner authorized by the Director to advise when construction of the residential building is complete.

7(3) Where it is necessary to determine an address for service on a person, the following addresses may be used:

(a) if the person is an applicant, the address provided by the applicant in an application under this By-law;

(b) if the person is not an applicant, but is the owner of real property, the address maintained by the Tax Collector for the purpose of issuing the tax notice for that property.

7(4) A decision made by the Director or the Tax Collector under this By-law may be appealed to the Standing Policy Committee on Property and Development.

Schedule forms part of By-law
8. Schedule “A”, attached hereto, forms part of this By-law.

Coming into force and expiration
9(1) This By-law comes into force on April 2, 2007.

9(2) This By-law expires three years after the date it comes into force.

DONE AND PASSED, in Council assembled, this day of , 2007.

_____
Mayor

_____
City Clerk

Approved as to content:

_____
Director of Planning, Property
and Development

Certified as to form:

_____
for City Solicitor/Manager of
Legal Services

SCHEDULE "A"

LIST OF NEIGHBOURHOODS DEFINED IN POLICY PLATE "A"
OF *PLAN WINNIPEG: 2020 VISION* THAT QUALIFY UNDER CLAUSE 4(a)

AGASSIZ,
ARCHWOOD,
ARMSTRONG POINT,
BEAUMONT,
BETSWORTH,
BIRCHWOOD,
BOOTH,
BROOKLANDS,
BRUCE PARK,
BUCHANAN,
BURROWS CENTRAL,
BURROWS-KEEWATIN,
CENTENNIAL,
CENTRAL RIVER HEIGHTS,
CENTRAL ST. BONIFACE,
CHALMERS,
CRESCENT PARK,
CRESCENTWOOD,
CRESTVIEW,
DANIEL McINTYRE,
DEER LODGE,
DUFFERIN,
DUFRESNE,
EARL GREY,
EAST ELMWOOD,
EBBY-WENTWORTH,
ELM PARK,
ERIC COY,
FORT RICHMOND,
GARDEN CITY,
GLENDALE,
GLENELM,
GLENWOOD,
GRANT PARK,
HERITAGE PARK,
HOLDEN,
INKSTER-FARADAY,
J. B. MITCHELL,
JAMESWOOD,
JEFFERSON,
KENSINGTON,
KERN PARK,
KILDARE-REDONDA,
KILDONAN DRIVE,
KING EDWARD,
KINGSTON CRESCENT,
KIRKFIELD,
LAVALEE,
LEILA-McPHILLIPS TRIANGLE,
LINDEN WOODS,
LORD ROBERTS,
LORD SELKIRK PARK,
LUXTON,
MAGINOT,
MARGARET PARK,
MARLTON,
MATHERS,
MAYBANK,
McMILLAN,
MEADOWOOD,
MELROSE,
MINNETONKA,
MINTO,
MUNROE EAST,
MUNROE WEST,
MYNARSKI,
NIAKWA PARK,
NIAKWA PLACE,
NORBERRY,
NORTH POINT DOUGLAS,
NORTH RIVER HEIGHTS,
NORTH ST. BONIFACE,
NORWOOD EAST,
NORWOOD WEST,
OLD TUXEDO,
PARC LA SALLE,
POINT ROAD,
PULBERRY,
RADISSON,
RICHMOND LAKES,
RIDGEDALE,
RIVER EAST,
RIVER WEST PARK,
RIVER-OSBORNE,
RIVERVIEW,
ROBERTSON,
ROBLIN PARK,
ROCKWOOD,
ROSLYN,
ROSSMERE-A,
ROSSMERE-B,
SARGENT PARK,
SEVEN OAKS,
SHAUGHNESSY PARK,
SILVER HEIGHTS,
SIR JOHN FRANKLIN,
SOUTH RIVER HEIGHTS,
SOUTH TUXEDO,
SOUTHBOINE,
SOUTHDALE,
SPENCE,
SPRINGFIELD SOUTH,
ST. GEORGE,
ST. JOHN'S,
ST. JOHN'S PARK,
ST. MATTHEWS,
ST. NORBERT,
STURGEON CREEK,
TALBOT-GREY,
TEMPLETON-SINCLAIR,
THE MAPLES,
TISSOT,
TUXEDO,
TYNDALL PARK,
VALLEY GARDENS,
VARENNES,
VARSITY VIEW,
VIALOUX,
VICTORIA CRESCENT,
VICTORIA WEST,
VISTA,
WAVERLEY HEIGHTS,
WELLINGTON CRESCENT,
WEST ALEXANDER,
WEST BROADWAY,
WEST WOLSELEY,
WESTDALE,
WESTON,
WESTWOOD,
WHYTE RIDGE,
WILDWOOD,
WILLIAM WHYTE,
WINDSOR PARK,
WOLSELEY,
WOODHAVEN,
WORTHINGTON