My name is Don Cook; I am the chair of civic and legislative affairs for Winnipeg Realtors; I have been authorized to speak on behalf of Winnipeg Realtors.

The sale of homes in Winnipeg exceeds 2 billion dollars yearly.

According to the most recent Altus Research study the sale of every home in Winnipeg creates additional ancillary spending in excess of $40,000. This adds close to one half billion dollars in economic activity to our city.

The Province of Manitoba will soon announce revenue close to or exceeding $50 million dollars from the land transfer tax for the year of 2009.

Any change or intervention that can slow or impede the transfer of title should be a concern for all. This zoning memorandum bylaw has that potential.

There are many uncertainties that have not been answered in the proposed bylaw:

Can the city meet the promised 5 day turnaround time to issue a zoning memorandum?

Can the land surveyors triple their current output in a short period of time?

City administrators have admitted that nobody knows the scope of non-compliance in our city. The numbers are certainly in the thousands. This begs my next question:
Will compliance issues impede the city's turnaround time for the required zoning memorandum?

What will happen if land surveyors or the city cannot meet the demand imposed by this bylaw? What will happen if the city is overwhelmed by the results of this bylaw?

Can or will any of these possibilities impede the sale of homes in Winnipeg? I say yes, very possibly yes.

If our economy falters, which is still possible, does the city have a plan B to alleviate the repercussions that this bylaw could cause in tough times?

I don't think any person in this room can confidently answer these questions today .....and this scares me.

A strong real estate market is a key to economic stability and to economic recovery.
A strong real estate market is crucial to consumer confidence.
We put at risk our strong real estate market with this zoning memorandum bylaw.

The proposed bylaw is trying to erase many years of non-compliance for residential properties.

I argue that the **city of Winnipeg has failed in its mandate to ensure that residential properties remain compliant.**

This problem is now being turned against an unsuspecting public, the same public that we all represent.

Many homeowners have inherited compliance issues that they did not create, issues that they did not know existed, and issues that for many years have affected no one.

Permits, zoning variances, and penalties all cost money. To rectify these past sins, what will the cost be to unsuspecting homeowners?

500 dollars, 1,000 dollars, 2,000 dollars?
Are property owners guilty until proven innocent?

In addition to the cost of permits, variances, and penalties, this bylaw will add another $700 for the blc and the zoning memorandum.

Should an unknowledgeable and innocent property owner be treated like a villain?

This bylaw will add millions of dollars to the cost of buying and selling real estate in Winnipeg. Now that I have more understanding of the process that this bylaw will create, I expect the cost to consumers to exceed $10 million dollars per year.

If implemented, this blc/zoning memorandum bylaw will be the only mandatory bylaw in North America. Why have thousands of communities rejected this method for zoning compliance?

All at the consultation table have realized that we know very little about each other fields of expertise. In spite of this, Winnipeg Realtors believe that a solution can be found that will satisfy all.

That said, in a very short period of time we have moved forward in a positive direction that leads us to believe that a long-term solution can be achieved.

We are however many miles from the finish line. Winnipeg Realtors will only endorse a bylaw that works for both home buyers and home sellers.

Let me be very clear: we will never fight against compliance. We will however, fight to ensure that this bylaw is a solution, not a problem.

For this bylaw to make sense and for Winnipeg Realtors to give its support the following needs to take place:

1. As I just mentioned, it must work for home buyers and home sellers. Right now it doesn't.

2.The bylaw needs to be legislated so that the onus is 100% on the seller of the property to obtain both the blc and the zoning memo.

3. All avenues to mitigate costs to buyers and sellers need to be explored.

4. Consultation should include hard copy input from mortgage lenders, mortgage insurers, tile insurers, and the other stakeholders that have not been invited to the consultation table.

5. The city must provide education to the public.

6. Non-compliance discretion by the City must be discussed.

If enacted, we expect that the bylaw will ensure low cost compliance without impeding the sale of real estate.

Winnipeg Realtors will hold the city of Winnipeg accountable to ensure that this happens.

Thank you for your time.