SITE VALUE TAXATION AS AN ALTERNATIVE TO THE CURRENT REAL PROPERTY TAX

SUBMITTED BY

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CHAPTER ONE

INTRODUCTION

A. PROBLEM

Canadian Cities' major source of revenue, the real property tax (based on land and buildings) continues to rise, yet the increasing levels of real property taxation do not bring with them a commensurate level of services or equity. In actuality, many areas of cities are declining, particularly the central cores and city growth is haphazard and inefficient.

Urban problems in Canada, particularly in the central areas of Canadian Cities, have grown in magnitude over the past decade, central city cores are degenerating; properties are not being maintained. The contemplation of new construction is being held up as old structures are allowed to run down, in this way receiving the benefits of a property tax system which penalizes the new improved structure while benefiting old and run down buildings. Builders are finding it more and more difficult to generate a return on their new buildings.

In the first years of a buildings' existence, because the current real property tax places such a high assessment on new construction, property taxes eliminate a large share of revenues coming to a new building. However, as a building grows old, the assessment value of the building structure decreases rapidly. In this way, owners of buildings are finding it much more profitable to allow a building to degenerate, making no improvements to the stucture. By doing this they do not incur added taxes and increase the financial profitability of their building. This fact that the current real property tax system benefits the old and unmaintained over new buildings and the addition of improvements to existing buildings means that Canadian cities, particularly in the central core, are deteriorating, urban renewal is being hindered, if not completely curtailed and the urban fibre of Canadian cities is breaking down, being shredded by the penalties placed on urban improvements by the current real property tax.

The current real property tax, because it penalizes the new structure, and the more intense land use is a leading cause of the urban sprawl which infects Canadian cities today. Why should one utilize a site intensively when one is penalized for such improvements? It is far wiser under the current system to under utilize a site or even leave the land fallow in the hopes that future land value will make the site more profitable.

It is the contention of this thesis that the current real property tax, which places its assessment on land and buildings, is a cause of many of the urban problems that currently address Canadian cities.

B. HYPOTHESIS

That the concept of site value taxation would provide revenues at levels high enough to maintain the city and provide a more equitable, constructive tax base than the current real property tax now in effect.

C. STATEMENT OF PURPOSE

The purpose of this document is to outline major aspects of site value taxation and to trace the history of the tax from its development by the political economist Henry George to the present day. Then to apply site value taxation in a case study of Winnipeg and to compare it to the City's current property tax on grounds of equity, property development, and land speculation.

D. STATE OF THE ART

The concept of site value taxation, also known as land value or location value taxation, has been in existence for well over two hundred years. First put forward by the French philosophers known as the "Physiocrats" in the 1760's and designated by them as the "impot unique", the concept was brought to the forefront of economic thought in 1879 with the publication of "Progress and Poverty: An Inquiry into the Cause of Industrial Depressions and of Increase of Want with Increase of Wealth". This text written by Henry George, an American newspaper editor and political economist, advocated the taxation of the unearned increment which accrued to land, from the community at large. George felt the taxation of land would alleviate poverty in Europe and North America. George recommended the site value tax as a replacement for

all other tax forms. His policies and proposals put forward in his writings, particularly "Progress and Poverty", which sold more copies than any previous economic text, started a mass movement among the general public; The Single Tax Movement.

Though the movement gained general public support until the First World War, it was never accepted by the economic fraternity and, therefore, after the First World War, the movement and the concept of site value taxation was pushed aside and forgotten throughout most of North America.

A small percentage of academicians and members of the public continued to see George and his proposals as a viable alternative to certain aspects of economic growth particularly in the urban areas. However their influence and effect has, until recently, been minor. Such economists as Harry Gunnison Brown and Mason Gaffney have been proponents of site value taxation; Foundations such as the Robert Schalkenbach Foundation of New York have sponsored and financed research into George's proposals and continues to publish his works. But in the classification of Heilbroner[1], George is still relegated to the underworld of economists and economic thought.

Today with many public officials and urban experts questioning the way urban growth is occurring in North America, the relevance of site value taxation as a possible remedy to such problems as urban sprawl, urban slums and land speculation has been put forward. One major reason that the current real property tax has not been replaced in more locations

1. Heilbroner, R.L., The Worldly Philosophers, New York, Simon and Schuster, 1972, p. 177.

in North America is due to a lack of research on site value taxation which could be used to substantiate the advantages and disadvantages of site value taxation over the current real property tax.

It is the intention of this thesis to apply the concept of site value taxation to the City of Winnipeg and to compare this form of tax to the current real property tax used by the City. The advantages and disadvantages of the two systems of taxation will be compared on the basis of equity, property development and land speculation. In other words, the single tax alternative will be applied to the contemporary urban scene: equity replacing George's larger concept of poverty, and property development and land speculation representing issues of contemporary urban form.

This document will add to the data being compiled in North America on the possibilities of site value taxation and should help to discount those opponents of site value taxation who use the "catch 22" argument that the tax alternative is not worthy of consideration until its effect in numerous real situations, has been ascertained[2]. It is poor argument to discount a theory because it has only a few applications in North America.

It is essential that the profession of planning determine the effects of various property tax reforms if it is ever to hope to develop positive financial techniques which can be used in developing better cities. The current real property tax has been cited as a cause of slums, urban sprawl, and intense land speculation, because it does not benefit those who wish to improve their properties and also because it provides

2. Finnis, F.H., Property, Progress and Poverty, Canadian Tax Journal, Vol. VIII, no. 3, May/June 1960, p. 210.

no disincentives to holding land vacant. Planning as a profession must grasp the fiscal tools before it and use them as a positive force in the making of cities. It is therefore essential that all the possible options and aspects of urban finance be analyzed.

This examination of the two tax systems, site value and real property, is needed to contribute to the analysis of fiscal tools which can be placed in the hands of the planning profession.

E. METHODOLOGY

The examination of site value taxation and the proving or disproving of the hypothesis of this thesis will be examined in three broad streams. The first will examine the history and theoretical background of site value taxation (chapter two). Within this stream an examination will also be made of the current real property tax to expose the deficiencies which are felt to exist in it and to facilitate comparison of it with the site value system of property taxation.

The second stream will be the case study. Within this stage of examination, it will be necessary to diverge from the theoretical aspects of site value taxation for a time and first examine the government bodies which are responsible for the imposition of any form of property taxation imposed on the City of Winnipeg. An examination of the Assessment Department and the assessment process in Winnipeg (chapter three) is necessitated because it is essential to determine the quality of property assessment in the City. If this property assessment were to be found lacking, it would be impossible to adequately examine the two systems of taxation under study.

After the examination of the City Assessment Department contained in Chapter Three the case study proper is developed. Chapter Four compares the two tax systems, site value and the current real property tax on various classifications of land use in the City of Winnipeg. The chapter compares the two tax systems on the grounds of property development, property maintenance and land speculation. Chapter Five caps off the case study stream by examining the two tax systems for their tax equity, their fairness of tax level across the spectrum of incomes found in the City.

The third major stream explores the problems and prospects which would face Winnipeg if the City decided to convert from its present property tax system to one based solely on site value taxation. It attempts to tie in problems of site value taxation determined in the theoretical examination of the tax in Chapter Two, examining these problems in the light of the difficulties they would impose for a City implementing a site value form of property taxation.

Specifically this thesis will examine five sub problems in the proving or disproving of its hypothesis. These five sub problems are as follows:

I. HISTORICAL

Sub Problem A: The surveying of the history of site value taxation from its development in the nineteenth century by Henry George to its current position in taxation literature and practice.

II. WINNIPEG CASE STUDY

Sub Problem B: The studying of the assessment process as practised by the City of Winnipeg Assessment Department, to determine if a fair comparison can be made of site value taxation and the current real property tax using assessments developed by the City.

Sub Problem C: To apply site value taxation to the City of Winnipeg first on a general and then on a specific level. Then to compare the results of site value taxation against those of the current real property tax.

Sub Problem D: To develop, for selected sites chosen from Sub Problem C, a comparison of the site's tax rate against the average household income of that site and from this comparison to determine the levels of equity and progressiveness inherent in each of the two tax systems under study.

III. IMPLEMENTATION

Sub Problem E: To study the positive and negative effects of the implementation of site value taxation in a City such as Winnipeg.

The examination of these five sub problems will determine if the hypothesis "that the concept of site value taxation would provide a more equitable, constructive tax base than the current real property tax now in effect" is feasible.

CHAPTER TWO

LITERATURE

A. INTRODUCTION

The examination of the literature on site value taxation must take as its starting point the writings of Henry George. Though not the originator of the concept of taxation solely based on the value of land, he was the major force behind the concept during the late nineteenth and early twentieth centuries and it is his analysis in the text "Progress and Poverty" which is most often used as the basis for the discussion of site value taxation. This study of the literature pertaining to site value taxation will first examine George's writings, specifically "Progress and Poverty" discussing the major points developed for site value taxation. Secondly the criticisms of George's concept of site value taxation, both the historical and present limitations, will be investigated. The third element of this chapter will examine the current real property tax citing the disadvantages implicit in it and discussing the dichotomy of the real property tax. The latter refers to the fact that the real property tax is really two very different taxes wrapped in one cloth; a tax on buildings and a tax on land. The examination of the current real property tax is needed to show why its

replacement by another form of property tax is necessary. The last sections of this chapter examine site value taxation, its positive and negative aspects, endeavouring to show what the literature sees as its good and bad face. Canadian writing on site value taxation makes up the final segment of this chapter.

B. HENRY GEORGE: PROGRESS AND POVERTY - ANALYSIS AND IMPLICATIONS

> 'What I, therefore, propose, as the simple yet sovereign remedy, which will raise wages, increase the earnings of capital, extirpate pauperism, abolish poverty, give remunerative employment to whoever wishes it, afford free scope to human powers, lessen crime, elevate morals, and taste, and intelligence, purify government and carry civilization to yet nobler heights, is to appropriate rent by taxation.'[1]

This is the conclusion Henry George arrived at in "Progress and Poverty". George writing in 1879 felt that the major cause of poverty amid increasing wealth in America and Europe was the fact that land, in the form of rents paid to land owners, absorbed the increase which capital and labor strived to produce. Therefore so long as land was left untaxed, no matter what increase labor and capital made in production, land rents would increase equally with this rise and prevent labor from making any more then the minimum for subsistence.

George writing in "Progress and Poverty" developed his 'remedy' along the lines of classical economics. He, in "Progress and Poverty", starts his dissertation by an analysis of the then current classical

1. George, H. Progress and Poverty, New York, Doubleday, Page & Co. 1904.

economic theories prevalent during the nineteenth century. First, outlining the definitions he will use in his attempt to analyze the problem of poverty and showing the way his definitions and theories will differ from that of other classical economists.

In Book II of "Progress and Poverty" George developed a scathing attack on the theories of Thomas Malthus. George contended that it was "the injustice of society, not the niggardliness of nature that was the cause of want and misery which the current (Malthus) theory attributes to over-population"[2]. George held the belief that greater population would mean greater economic efficiency and therefore greater production and did not believe that the population of the Earth could outrun its food supply. He was particularly opposed to Malthus' geometric/arithmetic formula, seeing in it the element which had caused the theory to be so widely accepted. He stated "it is probable that it is to these ratios that Malthus is largely indebted for his fame, as they supplied one of those high sounding formulas that with many people carry more weight than the clearist reason"[3].

When one considers Malthus' mathematical theory that population increased geometrically (1,2,4,8) while food supply increased arithmetically (1,2,3,4,) it is quite possible to see why George was opposed to it. Obviously such an unyeilding formula could not be used to predict human actions and possible accomplishments. Though today it

2. ibid p. 141
3. ibid p. 95

would be difficult to deny the concept that was behind Malthus' theory.

In Book III of "Progress and Poverty" George began his economic analysis of the three economic inputs, land, labor and capital. He concentrated his analysis on land and its rent. George saw rent as a socially prescribed cost given to individual owners of land. Until the ownership of land could confer some advantage land had no value. He stated that "rent is the price of monopoly, arising from the reduction to individual ownership of natural elements which human exertion can neither produce or increase"[4].

George saw rent appropriating a certain share of the wealth produced by the exertion of labor and capital. He developed the following theory:

as produce = Rent + Wages + Interest

∴ produce - Rent = Wages + Interest

Thus wages and interest do not depend upon the produce of labor and capital but upon what is left after rent is taken out.[5]

It can be seen, by following George's theory, that an increase in productive power no matter of what magnitude would have no effect on wages and interest, so long as rent kept pace with the production increase.

George then showed that the increase in wages or interest, the products of labor and capital respectively were inter-related positively but the increase in both was dependant upon the share that rent removed

4. ibid Book III chapter two
5. ibid p. 171

from the total. "The rate of wages and interest is everywhere fixed, not so much by the productiveness of labor as by the value of land."[6]

George saw that in industrialized countries in the nineteenth century there was a tendency to hold land out of use in the belief that higher prices could be realized in the future. A fact that has an amazing similarity to events occurring in the urban milieu today. By keeping land out of production these land speculators forced the margin of cultivation (extent of development) of land further out than was called for to meet the demands of production. By doing this and coupled with the fact that land rent cut down the earnings of labor and capital George felt that this 'speculative advance' was the initial cause of the periodic economic depressions which occurred during the nineteenth century.

George having come to what he felt was the ultimate cause of the major problems of the day, analyzed all the then present solutions to the problem. Finding these lacking he put forward his own, the confiscation of the value of land through taxation.

George felt that private property in land was inconsistent with the best use of land. Rather then confiscate all land and place it under public ownership which George felt was too difficult and onerous a task, George proposed to appropriate the rent of the land to the common benefit. He felt that man should keep title to the improvements he has made to the land and to be sure of their security, but to be taxed for the rent accrued to the land which in actuality is the value given by society to the land.

6. ibid p. 221

"By leaving to land owners a percentage of rent which would probably be much less than the cost and loss involved in attempting to rent land through (some) State agency and by making use of this existing machinery (taxation) we may without jar or shock assert the common right to land by taking rent for public uses"[7].

George foresaw three advantageous outcomes of an imposition of site value taxation: the price of land would fall, land speculation would be eliminated, and land monopolies would no longer be profitable.

He held out so much faith in the site value tax that in the final books of "Progress and Poverty" George recommended the elimination of all other forms of taxation in the belief that the 'single tax' as his concept was to be called, would engender enough revenue to be able to finance all expenditures of the nation.

C. CRITICISMS OF GEORGE'S PROPOSALS

George's theory and his text had a very great success with the general public. "Progress and Poverty" was to become the largest selling text in political economy ever published in America[8] and has been translated into nine languages throughout the world. The people who read and supported George did so not because of a specific belief in the site value tax but in a complete faith in the total of George's writings, viewing them as a panacea which would solve all the economic inequities present in the Victorian era. Single tax clubs and societies

7. ibid p. 403
8. Cord, S., Henry George: Dreamer or Realist?, Philadelphia University of Pennsylvania Press, 1965, p. 11

sprang up all over North America and Great Britain.

However though George's theories gained a great deal of credence among laymen, economists of the day looked upon the theory as illogical and incorrect and in opposition to their view of the economic climate of the nineteenth century. Many economists viewed George's work in the taxation field as an infringement in an area that should be restricted to economists. George did little to help his cause among academics of the time, by continually attacking them and refusing to hold any of their positions as sacred. Professional economists on the other hand considered George as no more then a crank whose theories in many cases were not even worth considering seriously. To quote from the most noted economist of the 1880's F.A. Walker "I will not insult my readers by discussing a project (George's single tax) so steeped in infamy"[9].

This attitude reflected the general feeling of the majority of economists of the time and to a very great degree up until this present day. Many of those who did condescend to consider George's theory did not take the time to adequately assess his work; missing many of the key points of his analysis. This is particularly true with regard to what George stated about the nationalization of land; as has been declared earlier George was opposed to Government ownership of all land, feeling the same effects could be realized much more simply and with less upsetting repercussions by the taxation of land rent. However many economists subscribed to the belief that George had condoned national confiscation of land and were therefore vehemently opposed to his theory. The fact

9. ibid p. 39

that so many of the economists of George's period were to misrepresent George's writings was to have a negative effect on the application of site value taxation in North America right up to the current day. In countries where the academic field did not attack George so vociferously the theory of site value taxation was to be applied with more consistency. However this is not the case in North America.

Another weakness in George's theory, which was to help relegate it to obscurity, was the concept that the site value tax could provide all the revenue a Government needed to perform its functions - in other words a single all encompassing tax. It was felt that the expenditures of a government such as the United States could have been realized by a "single tax" right up to the First World War. However with the incredible expense of this War it was proven that a tax only on land could not generate all the needed revenue of a government. More over, in modern society, land is no longer truly representative of personal wealth.

Examining George's work further it can be seen that the concept of a single tax was not the only problem which can be found in his works, if examined from the light of present day. No one could today envision the entire three tier government system being supported solely on a tax generating its income from land holdings. As well, George's attack on Malthus' theory of population can also be held suspect.

George's statement that greater population would create greater efficiency and production is not borneout by events today. Greater population does not necessarily mean greater efficiency, quite the

contrary it can mean the opposite, causing systems in highly populated countries to overload and be unable to manage the provisions of services. Greater population would mean greater efficiency only if the population were trained to perform skilled functions and this would not come about just because of increased population as George stated in "Progress and Poverty".

In his examination of rent and its relationship to wages and interest, certain other problems can be ascertained. The relationship between wages and interests which George saw as a mutually benefitting one is not necessarily correct. An increase in interest rates and therefore an increase in capital does not automatically promote a commensurate increase in wages. In fact an increase in capital may have no effect on wages. Conversely a wage increase and therefore an increase in labor's share of production may have a negative effect on capital and therefore interest. So wages and interest are not mutually inclusive or co-operative as George stated.

Classical economic theory which George used has also been replaced since his time and this does detract from the theory of his writings when examined today. However the outcome of site value taxation as envisioned by George is still quite applicable for current times. A site value tax can, at least theoretically, achieve three things; the reduction of the cost of land; the elimination or at least curtailment of land speculation and the making of land monopolies unprofitable.

The rejection which occurred after the conclusion of the First World War is unfortunate and analogous to throwing the baby out with the bath

water. For though there were definite shortcomings with certain of the economic processes and postulates developed by George, the possibilities of site value taxation as a separate tax should not have been so easily discarded along with George's other work after the First World War.

The rejection of the practicality of George's work and thereby the tacit rejection of the practicality of site value taxation has been reinforced since 1914; the year which can be viewed as the time at which George's work reached its zenith, and then was eclipsed by the developments of the First World War. In a study prepared by E.R. Brown, "College Textbooks Treat Land Value Taxation"[10], the author found that of the 76 economic texts studied, all of which were in current use in Colleges, less then ten had made reference to George or site value taxation. Of these only one perceived the possibilities of site value taxation favorably. As she (Brown) points out "all (lack of reference) points to the fact that only a very few textbook writers view Henry George's proposal (site value taxation) as something which could be built upon, developed, and perfected"[11]. This is particularly so in North America where only a handful of cases of the implementation of site value taxation can be found.

Examples abound however outside of North America in countries where the objections to George's theories were not as strenuous. In England 1914 saw the implementation of the land values bill which would have seen the implementation of site value taxation in Great Britain

10. Brown, E.R. How College Textbooks Treat Land Value Taxation, The American Journal of Economics and Sociology, Vol XX, Jan. 1961,p. 147
11. ibid, p. 151

had it not been repealed after the War. In Australia the Federal Government allowed states and municipalities in 1897 to implement site value taxation. Similar legislation went into effect in New Zealand even before the 1890 s. Various other countries practise forms of site value taxation, South Africa, Kenya, even Western Canada during an early part of the twentieth century and more recently Jamaica, Trinidad-Tobago and Barbados have adopted site value taxation.

In these countries (with the exception of the Canadian example) site value taxation has been proven to be viable, providing many advantages over other forms of property taxation. However in North America only a small number of municipalities and districts have adopted this form of property tax. In Canada as has been mentioned above, the Western Provinces employed site value taxation for a short period early in this century, ending this form of taxation during the depression following the First World War[12]. In the United States site value taxation in a modified form has been adopted in Pittsburgh and Scranton Pennsylvania. Also certain irrigation districts in California have implemented site value taxation. Besides these only a very few others can be cited

D. AN EXAMINATION OF THE REAL PROPERTY TAX

Today as more and more people come to question the current real property tax because of its increasing costs which are not being matched

12. Artibise, A.F.J., Boosterism and the Development of Prairie Cities 1871-1913, paper presented at Canadian Urban History Conference, May 1977, p. 28.

by a commensurate level of services and equity, the concept of site value taxation seems to be entering a renaissance. The concept is receiving more and more analysis among the varying segments which are concerned with the urban framework; economists, planners, tax specialists, all have been considering site value taxation as an alternative, and a viable alternative at that, to the current real property tax.

The current real property tax as used in Canada is an ad valorem tax based on the value of real property, i.e. land and improvements within a legislative boundary, be it a municipality, district or township. The term real property applies to property regarded as immovable or permanent and is to be distinguished from personal property. The real property tax in its present form has been criticized on a number of grounds. The three major points of criticism of the real property tax have been: 1. the fact that under past implementation a double taxation of intangibles and objects of property occurred, 2. the tax is regressive in that it does not conform to the ability of the tax payer to pay the tax and 3. the general real property tax as currently implemented has a negative effect on incentive and productivity.

The first criticism, that of the the double taxation of intangibles and objects of property has been recognized and more or less rectified by the elimination of the tax on intangibles and the loss of revenue experienced by this removal compensated by some other forms of taxation, in most cases the addition of a business tax.

The second criticism is the regressivity of the real property tax. It rests heaviest on those people, small home owners particularly, who

are least able to afford it. It does not in general live up to Adam Smith's test of a good tax, which is the ability to pay. The real property tax is not equitable. It does not reflect the ability of the people who are taxed to pay. As the income of people rises the amount of real property tax does not rise commensurately. This implies that a low income family living in a house will pay a greater percentage of their income to property taxation then would a high income family.

The third criticism of the real property tax is that it has a negative affect on incentive and productivity. A tax on real property if it reaches a certain point, which would be specific to the site and to the financial position of the owner, could alter the economic market by making it more profitable for the owner to invest in other capital ventures. The current real property tax is in actuality a tax on two different components of the urban framework: one, a tax on land and two, a tax on improvements. The real property tax has definite undesirable effects on the improvement portion of its taxation base.

It is a given that because there is a fixed amount of land in supply, a land tax or that portion of the real property tax which falls on land, cannot cause owners to remove land from the market[13]. However the same fact is not true for the portion of the real property tax which falls on improvements. As has been shown above, high real property tax on improvements could cause a shift to other capital ventures. Also the tax on improvements negates any desire on the owner's behalf to better his holdings. Why should a landlord or house

13. _____Property Tax Reform, ed. G.E. Peterson, Washington, The Urban Institute Publications Office, 1973.

owner make major improvements to his buildings when all this will precipitate is an increase in his property tax. It is better to let holdings remain as is, or even let them run down, thereby being assessed at a lower value and therefore paying a lower property tax.

The effect of the current real property tax on productivity again only applies to the elements of the tax on improvements. Because the real property tax does not penalize one for failing to put land to its highest and best use therefore it permits, and in a sense even condones, the less then best utilization of urban land. This fact contributes to land speculation and to the holding of land in uses which are less than the most desirable. People, having no incentive to get vacant land into use rapidly, will in fact hold the land out of use in the hopes of realizing much larger gains in the future. The system of holding land out of use is tantamount to being a commodity futures market, where investors bank present prices against possible future windfalls. But even here a difference arises between a normal commodities futures market and that present in land speculation. Because of the nature of land it is very unlikely that it will lose in value, due to the landholder's 'reservation price'[14], that price below which a landholder will not sell but above which he can probably be induced to sell. With other commodities there is still a high risk of loss, it would appear that such is not the case with land.

Because real property taxation benefits holding land out of production by not putting high penalties in the form of tax payments on

14. Clauson, M., "Urban Sprawl and Speculation in Suburban Land," Land Economics, Vol. 38, 1962

land it helps the spread of urban areas. This fact is well brought out in the 1960 summer issue of "House and Home"[15], a trade magazine for the construction industry. In it are numerous examples of urban conglomerations of which over a fifth to a quarter of the entire space within their boundaries are vacant, being held out of use for the realization of higher selling prices and profits in the future. The real property tax condones this type of action.

It is stated above that it is necessary to discern between two elements of the real property tax, one the taxation of improvements, the other the taxation of land only. There are four reasons for this distinction. The first is the fact that the basic value of any piece of land is imputed by society and comes directly from nature, whereas improvements are the direct product of the property owner. Land as George states has no value until its relationship to other social developments has conferred some value upon it[16]. The improvements on the land however are a product of the labor and capital of the owner. It is true that certain values can be added directly to the land by the specific efforts of an owner, for example the addition of fertilizer increases the value of land, but at least originally all societal value, be it topographical or siesmological comes directly from nature. Barring these exceptions it is the relationship of a specific site to an urban population and its many activities which gives the site its value. The value of the improvement on the other hand is a direct reflection

15. _____House and Home, August 1960, Vol XVIII, no. 2. Special Issue on Land.
16. George, H., Progress and Poverty: Complete Works of Henry George, Vol. I, New York, Doubleday & Page Co., 1904.

of the amount of labor and capital an owner has put into its construction and development.

The second distinction between land and improvements is that land requires no economic inducements for its production as do improvements[17]. Land is a gift of nature, its existence is guaranteed. No economic incentives or inducements are required to create it. Though it may be argued that the usefulness of land is not realized until improvements are placed upon it, this argument does not hold up because the essential characteristic of land, space, is not created by improvements and does not require economic inducement for its production. Land is indestructible, it has guaranteed permanence, while improvements, though referred to as durable goods, require economic inducements for their creation. Also after the initial outlay of labor and capital further inputs of each are required over time for the upkeep and maintenance of said improvements.

This distinction is probably the key difference between land and improvements with regard to taxation. Land by its very nature cannot be reduced by taxation on its site value. Improvements on the other hand over the long run diminish in quality and quantity when subjected to property taxation. In the words of Mason Gaffney "tax capital (Improvements) and you drive it away, tax land and you drive it into use"[18]. A land tax is the only urban tax that uses a base that can't leave town.

The third difference between the elements of the current real

17. _____ Land and Building Taxes "Their Effect on Economic Development", ed, Becker, A.P., Madison, The University of Wisconsin Press, 1969.
18. Gaffney, M., Land Planning and the Property Tax, AIP Journal, May 1969, p. 179.

property tax is that land value is with few exceptions not determined by any cost required to bring it into existence and for that matter to bring it into a specific use. There is no relationship between land value and the expenses incurred for its being brought into use. Its value will be derived from its present locational relationship to the urban infrastructure around it. The costs of improvements however will reflect their cost of production. Land value has little relationship to direct cost; improvements will always reflect direct cost of the labor and capital which went into its production.

The fourth difference between land and improvements is that improvements can only be utilized for the specific use for which they were designated and designed. Land has almost infinite capabilities for which it can be used. The level of use of land is not determined by physical capabilities as are improvements but rather by the social and economic pressures put upon it. Therefore if economic pressure in the form of increased taxes is brought to bear on land, the land will immediately be put into its highest use to offset the tax. If this economic pressure is equally placed on improvements as is the case with the current real property tax now in effect, improvements have no option, they must pay the penalty with no ability to increase their earning power by changing to a higher revenue producing type of structure. Land can be made to change quite easily under the effects of economic pressure.

These four differences between the elements of the real property tax bring out the great dichotomy of the tax. Though the two elements

land and improvements are similar (i.e. they both occupy three dimensional space) the effects of taxation on each produce very divergent results. The property tax as it now stands causes simultaneous yet conflicting results amoung the two components. Obviously the real property tax is working against itself when it taxes and therefore treats land and improvements in the same manner.

E. SITE VALUE TAXATION - POSITIVE AND NEGATIVE ASPECTS

Advantages Cited for Site Value Taxation

1. Site value taxation would place the entire burden of taxation on the one element of the urban make-up which derives its value not from individual effort but from values imputed to it by society. This is the key element of George's work "Progress and Poverty". The value of land George stated did not come from its own development but from its locational relationship with the urban infrastructure around it. Therefore it should be taxed so that society could realize benefit from the cost which they had initially imputed to land through their activities. Though some economists now state that George's contention that all value to land is socially created is not completely true.[19] Still the majority of land value does come from elements outside of the particular owners direct influence and therefore by taxing land only, society is just getting back the value which it bestowed on the land in the first place.
2. The neutrality and efficiency of a tax on land only, is guaranteed because of the fixity of the supply of land. If a tax can be shifted

19. op cit chapter six.

it cannot have any effect on the capital value of the item being taxed. A tax on improvements is easily shifted from the owner to the tenants. A tax on land however cannot be so easily shifted and therefore exerts its effect by reducing the value of the land by the capitalized amount of the tax. The neutrality of the tax is present in that no matter what the use a piece of land is put to with regard to improvements the tax on the land will remain the same thus having a neutral effect on the development which occurs on it.

3. Site value taxation would discourage land speculation. The present real property tax encourages the holding of land out of use. By not taxing vacant land at a rate high enough to bring it into production the real property tax is in effect granting a subsidy to land speculation, "because (the real property tax) almost completely exempts land speculation from the ordinary workings of the law of supply and demand"[20]. By taxing land speculators so little it forces the expense of the cost of providing urban infrastructure onto other taxpayers. By placing the base of taxation solely on land there would be a tendency, dependent on the level of taxation, to eliminate or at least discourage land speculation and the holding of land out of use.

4. By taxing land the possibility arises for the curtailment of urban sprawl. The fact that the current real property tax has allowed land owners to hold their sites off the market in anticipation of higher profits in the future has meant the development of a checkerboard pattern of vacant land interspersed among built up neighbourhoods in many cities

20. Prentice, P.I., The Case for Taxing Location Values, The American Journal of Economics and Sociology, Vol. XXVIII, no. 2, April 1969, p. 151.

in Canada. Sprawl has a number of undesirable consequences and adds greatly to the cost of urban development. Sprawl multiplies the cost of almost all municipal services by requiring the services to be extended further then is necessary. By its very nature urban sprawl causes higher transportation, time etc. costs, caused by the negotiating of the extra miles of underutilized land. It also has the effect of eliminating many valuable acres of farm land from production. By cutting into valuable tracts of prime agricultural land around cities it has an affect on food costs for that city. In contrast, by replacing the real property tax with a site value tax, the impetus of the tax will be shifted from buildings to land and should result in the bringing into use lands which are in closer proximity to the central cores of cities[21].

5. The current real property tax acts as a disincentive to the maintenance of existing buildings and the construction of new buildings. The replacement of all the tax burden on land would have the opposite effect. Improvements would not be touched by taxation while land no matter what is developed upon it would still pay its share of the tax load. Today the system can place a double penalty on the owner who makes major improvements to his property. Not only will the assessor increase the value placed on the improvement but he is also likely to re-evaluate the land upward in assessed cost as well[22].

The building based tax has a major effect on the construction of

21. Bails, D., Two Municipal Revenue Sources Contrasted: The Land Value and the Property Tax, The American Journal of Economics and Sociology, Vol. 33, no. 2, April 1974, p. 189.
22. Browning, C.E., Land Value Taxation: Promises and Problems, JAIP, VSIS, no. 4.

new buildings. "The fiscal deterrent to urban renewal ---- the threat of increased taxes on new buildings retards by decades renewal of the individual urban site"[23]. A new building generates incredibly higher taxes then does an old improvement. This weakens the "challenger" building in the move to replace the "defender" building already on the site.

6. Because, the site value tax cannot be shifted easily (point two) it will affect the capitalized value of land, decreasing, the cost of land by an amount equal to the amount of taxation to be paid on the land. Becker however states that while with regard to specific sites the value of land would fall, the implementation of site value taxation would probably increase land values in the aggregate if the introduction of land value taxation is syncronized with the abandonment of the tax on improvements[24]. Therefore the effect of decreased land costs on certain specific sites in the short run may be countered by overall aggregate increase in value over the long run after the implementation of site value taxation.

7. As Rawson determined in her study[25] of property taxation in Burnaby British Columbia, a site value tax, would cause a definite shift in the incidence of the tax on certain types of land owners. It would cause, at least in her study, a decrease in taxation on residential home owners and an increase in tax burden on commercial and industrial properties.

8. The implementation of site value taxation would place in the hands of the Planning profession a positive tool in the development of urban

23. op cit, p. 180, Gaffney
25. Rawson, M., Property Taxation and Urban Development - Effects of the Property Tax on City Growth and Change, Washington, Urban Land Institute, 1961.
24. op cit p. 35.

areas. The current tax is a negative element on the urban milieu, a site value tax would be a positive one[26].

Disadvantages Cited for Site Value Taxation

1. It is questioned whether site value taxation if implemented could meet all the expenses of a local government. What is in doubt here is whether the cost of all land within a metropolitan area is of a high enough value to keep the tax rate below a reasonable level. As Netzer stated "even a 100 per cent site value tax might not yield enough to fully replace the existing property tax"[27]. This argument could however rest upon the methods of assessment used. If land has been under assessed with relation to improvements this could bear on the rate of taxation under a site value system[28].

2. The implementation of site value taxation would raise serious problems in the valuation and assessment of land for the purpose of taxation. Proponents of site value taxation perceive no difficulties in the estimation of the value of land, particularly improved land. However those opposed to the idea of site value taxation are less certain that land value can be accurately determined[29]. They raise the point that the current techniques now in use to value land on a mass appraisal basis are inadequate. With the current real property tax it is not essential that value of land be too accurate as land only makes up a portion of the total assessment base.

26. op cit p. 182
27. ____ The Property Tax: Problems and Potentials, Symposium, Princeton, Tax Institute of America, 1967, p. 395
28. op cit House and Home
29. op cit p. 307 Browning

3. The possibility of premature development and over building is one of the major arguments against site value taxation. Those who disagree with this form of taxation are opposed to it because of the fear that land will be too quickly put into use; eliminating many types of land use which are essential to the functioning of a city but which have other than economic reasons for being.

4. It is conceded that a land tax would capitalize itself in the cost of land, thereby reducing land costs. It can be seen therefore that certain factions would be opposed to such an occurrence. Though reduced land costs would please builders and new home buyers, current land owners could view such a tax as a reduction in their non-liquid assests and therefore be opposed to site value taxation.

5. Another argument against the implementation of site value taxation is the possible negative effects such a tax would impose upon certain types of land holders, specifically older people living in single family homes in the central core of a city. Because land makes up a high percentage of the value of sites in the central core these old people living in underimproved housing could be hard hit and this possible result could cause resistence to such a tax shift.[30,31]

F. CANADIAN THOUGHT ON SITE VALUE TAXATION

Historical

At the turn of the century site value taxation was applied with earnest effort in the Western provinces, British Columbia

30. ibid Browning p. 308
31. Brown, E.R., & Brown, H.G., Land Value Taxation's Incidence, The American Journal of Economics and Sociology, Vol. XXV, no. 1, June 1966 p. 25

Alberta, Saskatchewan and to a lesser degree Manitoba. "The property tax levied by the Prairie cities, particularly in the years immediately preceding World War One were for the most part taxes on the assessed value of land; improvements were either exempted or taxed at only a percentage of their value. The reason for this situation was the influence of Henry George's single tax philosophy through out western Canada"[32].

This method of taxation continued in vogue until the depression of the late 1910 s when most cities reverted to an equal assessment of land and buildings. In Winnipeg's case the city in 1909 shifted its taxation burden from 100% on land and 100% on improvements to a graded system of 66 2/3% of the value of improvements and 100% of the value of land[33]. This split is still the method of assessment used today.

The effects of the implementation of site value taxation at that time in the Western Provinces are still in question. Both Artibise and Stalker point out that the real effects of site value taxation are almost impossible to ascertain. The concept was applied at a time of great upheaval and skyrocketing growth in Western Canada and was not always applied for the express reasons outlined by Henry George. As Artibise points out "the adoption of a modified version of the single tax occasioned numerous reports and studies, the wisdom of the policy remained a matter of debate"[34].

32. op cit p. 24, Artibise
33. Stalker, A., Taxation of Land Values in Western Canada, Montreal University of McGill Press, 1914.
34. op cit Artibise

Analytical

In more recent times a number of studies have been developed to examine the effects of site value taxation in Canada. Mary Rawson's study of Burnaby, British Columbia[35] is one of the most comprehensive and useful examinations and the well developed bibliography in her text is a highly useful starting point for the analysis of site value taxation. A study by Wiles in 1964 attempted to explore the consequences of a shift to site value taxation in the central business district of Vancouver.

Ms. Rawson's study of Burnaby, British Columbia used the municipality as a test case for the examination of site value taxation. She compares site value tax to the current real property tax by using the Municipality tax rolls as a base and determining the amount of tax particular properties would pay under the two systems. She examines roughly 100 properties in varying land use classifications and comes to the conclusion that under a site value system of property taxation Residential properties would benefit in all cases by a reduction in taxes while Industrial properties would recieve increased tax rates under the system.

The Canadian Tax Foundation at its 1961 conference[36] studied the concept of site value taxation. The reports submitted at the conference were published by the Canadian Federation of Mayors and Municipalities. Since that time, articles have appeared in Canadian Tax Journals discussing certain aspects of land and building assessment and site value taxation.

35. op cit Rawson
36. ____ Site Value Taxation as Basis for Taxation, Canadian Federation of Mayors and Municipalities, 1961.

The conference held by the Canadian Tax Foundation featured four key speakers each addressing the topic of site value taxation from his personal perspective. The break down of speakers had two speakers firmly against site value taxation (D.H. Clark Federal Provincial Relations Division, Department of Finance; G.D. Hepditch Ontario County Assessor, Whitby); one firmly for (H. Bronson Cowan, International Research Committee on Real Estate Taxation, Ottawa); and a fourth speaker who desired further study before reaching a conclusion on which tax system was the better (E. Beecroft, Director of Planning and Development, Canadian Federation of Mayors and Municipalities, Ottawa). The discussions in the majority were recapitulations of the existing arguments for and against site value taxation. A connecting thread through out all the speeches was that assessment should be on 100% of market value. All speakers stated that such an action would go a long way to improve the property taxation situation in Canada.

An interesting observation of the speeches was that both speakers who opposed site value taxation viewed those who supported the tax as unyielding in their faith in the tax; seeing it as a panacea. In actual fact both Mr. Clark and Mr. Hepditch were adamant in their opposition to the tax. To the point where they seemed to be concocting arguments to prove that site value taxation had no possible use. Mr. Clark states "I would also like to suggest that speculative gains from land are not as harmful as commonly believed"[37]. This statement was made to show that though site value taxation would push vacant land into the market the result might

37. ibid p. 78.

not be beneficial because of the above statement.

Mr. Hepditch culminates his talk with the following "Single tax and other panaceas of this sort are not law but are administrative despotism, symptomatic of creeping socialism of the rankest sort"[38].

It would appear that it is not only the supporters of site value taxation who show a tendency to rhetoric and hyperbole in the defense of their views. The presentation of the topic of site value taxation strikes a volatile cord in a great many people who discuss its application.

More recently and specifically related to Winnipeg, Winnipeg Commissioner D.I. MacDonald presented a draft proposal calling for at least a partial tax shift from buildings to land, in an effort to curb land speculation. The report is well documented though limited in scope. This thesis will endeavour to determine on a greater base the varying effects of the current real property tax and site value taxation.

G. CONCLUSION

The preceding examined the literature on site value taxation and to a lesser extent real property taxation. The following chapters will now diverge from the theoretical and develop a case study for the City of Winnipeg which will compare site value taxation and real property taxation. Chapter Three will set the background for this comparison, examining the assessment process for the City to determine if a comparison of the two tax systems is feasible using Winnipeg's assessment rolls. Such a study is necessary as no matter what system of taxation is enforced by the City its basis will always rest on the assessment rolls developed by the

38. ibid p. 109.

City. After the examination of the quality of City assessment the case study proper will be developed in Chapters four and five. Always under consideration in the following chapters will be the theoretical aspects of site value taxation studied in this chapter.

CHAPTER THREE

THE ASSESSMENT PROCESS IN THE CITY OF WINNIPEG

A. GENERAL ASPECTS OF ASSESSMENT

Assessment is the process of appraising the value of all properties within the City. Most Provinces have within their legislation very long and involved assessment acts governing the process of assessment. Manitoba is no exception, as can be seen in the next section of this chapter. The assessment process for the City of Winnipeg is laid down in specific detail in the City of Winnipeg Act.

The process of assessment in the City calls for the appraising on a mass scale of all properties. Once values for each site are determined, they are registered in the assessment rolls. Upon the completion of the rolls, which are updated by the addition of newly constructed properties each year, they are forwarded to the municipal clerk. The City council then submits its budget and after determining the expenditures minus any other revenues which the City will realize in that year a tax rate is struck. This is done by dividing the amount to be raised by the total taxable assessment. From this a mill rate is derived which shows how much tax is due per dollar of assessed value.

The methods used to assess the values of land in the City stem from the book by R.M. Hurd, "Principles of City Land Values" written over sixty years ago. Very little extra has been added to this initial text on valuation. To put his theory in its simplest form would be to state that the value of urban land is determined by discounting future net income attributable to a given site by virtue of its locational qualities[1].

There are five basic methods of appraising the value of land, all five are put to use by the Assessment Department, City of Winnipeg. The particular method used being dependent on the specifics of the site in question. The first method is market data method. The value given a property under this method stems from the price which it is felt a willing buyer will give to a willing seller in a normal situation in which neither party was under duress. This method is preferable to others if adequate current comparable sales data are available for similar properties. By comparing the market price received for similar properties and then adjusting for any dissimilarities a value can be assessed to a property.

The second method in use is the distribution or allocation method. In this method a fixed relationship between land and buildings is assumed. After the determination of the total value of the site from sales data, this method is employed to determine the cost breakdown between the land and buildings. Its major premise is that there is a fixed percentage relationship between the site and the total value of the property.

1. Browning, C.E., Land Value Taxation: Promises and Problems, JAIP, Vol. VXIX, no. 4, p.302.

The third method is the cost of development method. This method is primarily used to assess values on the urban-rural fringe which would appear to be nearing actual development. The assessor in using this method would determine what the land would bring on being developed, by making assumptions about the optimum site design and the cost of such a design. By doing this he derives a value for the land. The estimate of value would be what the land would bring fully developed, less the cost of raw land and all services.

The fourth method is the residual method. There are a number of residual techniques used for the determination of both land and total property values. What they require is a knowledge of certain data and from this known data, unknown elements can be determined. A simplified example using a residual technique for the determination of land value is as follows:

Assumed building value	$100,000
Assumed net income to property	12,000
Capitalization rate for building 10% (100,000 x 10%)	-10,000
Net income imputable to the land	2,000
Land value: $2,000 capitalized at 5% (2,000 ÷ .05)	land value $40,000

The use of bench marks, the fifth method, is also incorporated into the assessment of property values. From known values for selected bench marks throughout the City the value of other sites can be interpolated.

These are the common methods used to determine assessed land values. In Canada as elsewhere the assessed value given property is very rarely based on current market value. This is due to the fear, stemming from the depression of the thirties, that should assessed values closely

approximate real values, in times where market values fall they would fall below the assessed value causing major protests from rate payers. Currently the City of Winnipeg assesses properties on a 1957 assessed value base.

B. THE LEGAL BASIS OF CITY ASSESSMENT

The legal basis for assessment in the City of Winnipeg stems from Part VII, The City of Winnipeg Act (Statute of Manitoba 1971 c. 105 amendments 1974), the section being entitled "Assessment". Here is outlined the powers, responsibilities and limitations that are given to the Assessment Department, City of Winnipeg.

The general mandate for assessment is derived from sec 150 which states "Notwithstanding the Municipal Assessment Act or any other Act of the Legislature, the assessment of lands in the city shall be carried out and made in accordance with the provisions of this Act, provided however where a section or sections of the Municipal Assessment Act are specifically made applicable to the former City of Winnipeg or the City of St. Boniface such section or sections shall apply to this Act".

After proceeding through a description of applicable definitions the Act states (sec 152 (1)) "Except as specifically herein otherwise provided all lands are liable to taxation". Major exemptions from property taxation are in effect for crown land and property, land owned by the Rural Municipality of Rosser and realty tax exemptions are provided for Canadian Pacific Railway holdings under chapter 109, Statute of Manitoba 1965. There are numerous exemptions and qualifications listed

in section 152 to 156. An interesting exemption is allowed for new construction under sec 156 (1-2). This states if construction of a new building or addition to an existing building is in effect at the time of assessment the assessor shall not in making his assessment of the land include therein the value of the new construction. This exemption can be in effect for up to two years beginning from the starting date of construction. Though not part of this study this exemption raises the intriguing point of whether construction time frames are designed to utilize this exemption to its fullest potential, i.e. for large projects is construction drawn out to the full two years.

Sec 158(1) states the requirement for total updating of the assessment rolls for the City. "At least once in each three consecutive years the assessor shall after enquiry and aided by such information as may be furnished to him, make a valuation of every parcel of rateable property in the City according to his best judgement and enter such valuations in an assessment roll to be prepared by him annually in an appropriate form approved by council". As will be shown in the next section of this chapter the triennial valuations of assessment for City property has not occurred. Currently the Assessment Department is endeavouring to do a complete City-wide assessment but this will not be completed until 1979.

The assessment of land and improvements is laid down in section 159(1&2). Land, as distinguished from the buildings thereon shall be assessed at its value at the time of assessment. Buildings are to be assessed at two-thirds of their value. This breakdown as has been explained in Chapter Two stems from 1909 when the City changed from a

full value assessment for both land and improvements to the current 100% land 66 2/3% building assessment. This shift being an offshoot from the single tax movement which spread across the Prairies at the turn of the century.

Part VII of the act specifically delineates the information which is to be transcribed on to the assessment rolls. Each lot and plot in the City is to be registered, the owner of said lot is also to be registered and the value of assessment of both land and improvements at the prescribed valuation are to be placed on the roll. Then a total value of both land and improvements is to be listed in a separate column to form the total assessment in respect to the property.

The accuracy required of the assessment of land and buildings is laid down in section 159 (3) and appears to be quite loose. If the amount at which the land (referring to land and improvements) is assessed bears a fair and just relation to the amount which other lands in the city are assessed then it is deemed to be a reasonable and just assessment. This gives the Assessment Department the tacit power to either keep assessments low or high depending upon the historical trends inherent in the assessment process. So long as parcels of similar characteristics are assessed at relatively the same value that is all that is required even when these do not approximate market value. So if historically assessments have been low then they will continue to be so. Once a level of assessment value to market value has been determined for a City this will be perpetuated, the only possibility of change would require a total and complete revamping of all City properties, a piece meal method of revamping values

would contravene section 159(3).

The Assessment Department of the City is therefore caught in perpetuating past assessment levels even if they are low with regards to the actual value of properties.

Section 166 to 176 describes the implementation of the business tax for the city of Winnipeg. The business tax is based on the annual rental value of businesses within the City. The assessment is based on the annual rental value of the premises which are occupied by a particular business. The businesses are then divided into categories, sixteen categories in total, and charged a percentage of the annual rental value as a business tax. The percentage charged is dependant upon the category in which the business falls and the total amount of assessment leveled by the City. Certain qualifications are laid down for those businesses where it is impossible to assess rental value. In the majority of cases these businesses are charged a license fee in lieu of a business tax.

The final sections of Part VII of the City of Winnipeg Act deal with the process of appeal allowed to property owners within the City. Each year the City council shall appoint a Board of Revision to revise the assessment rolls. The Board is to be made up of a minimum of three council members. These members are charged with revising the rolls and to hear complaints from those property owners who feel that their assessment is unjust.

The Board shall after thirty days prior notice sit and hear those people who have complained in writing to the Board or its secretary. If no written complaints are received within the precribed time then no

further action will be taken or received in any court in the Province. A complaint does not necessarily have to arise with a property owner, any person may make representation to the Board with regard to any parcel of land and may protest what they feel to be an unjust assessment or error within an assessment whether it be to increase or decrease the assessment or to correct any omission or commission within an assessment.

When the complaint is heard by the Board, the Board has the right to make a decision and to make what ever changes it feels are necessary or required in the assessment rolls.

If the decision does not meet with the approval of the complainant he has the right to appeal either to the Municipal Board or to the Court of Queen's Bench depending on the nature of the complaint. If it, the complaint, is in regard to the amount at which the property has been assessed or to the classification of property for business assessment the complainant would appeal to the Municipal Board. If the complaint deals with the liability of the complainant's property to assessment or the liability of the complainant to business assessment then he would appeal to the Court of Queen's Bench.

With the decision of either of these bodies the assessment will be deemed to be final and will be entered in the assessment rolls and be binding on all individuals involved.

This is the legal framework in existence for the assessment of property and businesses within the City of Winnipeg. The next section of this chapter shall deal with the actual workings of the Assessment Department of the City of Winnipeg.

C. THE ASSESSMENT DEPARTMENT OF THE CITY OF WINNIPEG[2]

The staff of the Assessment Department of the City of Winnipeg was at the time of my enquiries made up of 110 staff members. Of this total approximately 35 people were involved in the clerical processing of the Department. The other 65 people within the Department were assessors of whom 55 were field assessors, given the direct responsibility of assessment of property within the City. The Department was in the process of training a number of new assessors. Though even with the new assessors Mr. Hagglund, the Deputy head of the Department, stated that he felt more assessors could be utilized by the Department.

The training process of assessors within the Department had in the past been one of moving an individual through clerical positions within the Department up to a junior assessor. An individual would start with the Department as a junior clerk move up to a higher office position and then if he desired move into the assessment field as an apprentice assessor. Currently however the Department has changed to a policy of hiring people directly at an "assessor one" position and then giving them practical and theoretical training on the job.

The applicants who are accepted by the Assessment Department have a minimum of grade twelve education and should have some knowledge of architectural work or construction though such training is not stipulated as a mandatory requirement. Exceptions have been made to the grade twelve requirement if the person has a great deal of experience or practical

2. Information in this section was obtained from interviews with Mr. E. Hagglund, Deputy Head of the Assessment Department, City of Winnipeg and conducted May 24, 1977.

knowledge of aspects of construction such as the reading of blue prints. Upon entering the Department, the "assessor one" is required to take a training course sponsored by the City of Winnipeg; he is also to familiarize himself with the voluminous "Manuals of Construction and Housing Types", which have been developed by the Department. These volumes have been developed to assure uniformity of assessment throughout the City.

The individual will hold an "assessor one" position for approximately four years. During that time he is expected though not required to take other assessment courses sponsored by various organizations within the Province. Such a course would be that given by the Assessor Officers of Manitoba which is affiliated with the Appraisal Institute of Canada. After four years it is expected that a junior assessor would desire further training. Upon taking further training he is or could be promoted to an "assessor two" level. With further training of both a theoretical and practical nature he would advance up the ladder to "assessor three" then "assessor four" positions and then would probably transfer to a management role within the Department.

The Department uses the five methods of appraising land which were described in the opening section of this chapter. The five methods being the market data method, residual method, cost of development method, distribution method and the rule of thumb or bench mark technique. The latter being used only as a check to ensure a uniformity of assessment among similar sites throughout the City. By the use of bench mark sites derived from market sales the Department interpolates the values of similar sites in the City. The influence of corner locations on assessment

values, rests in a grey area and is flexible as to whether such sites are assessed at higher or lower values then internal block sites. In general a corner lot would be deemed to have a higher value then interior sites on the block, however if the corner has traffic signals then it would be valued at a lower rate then interior sites.

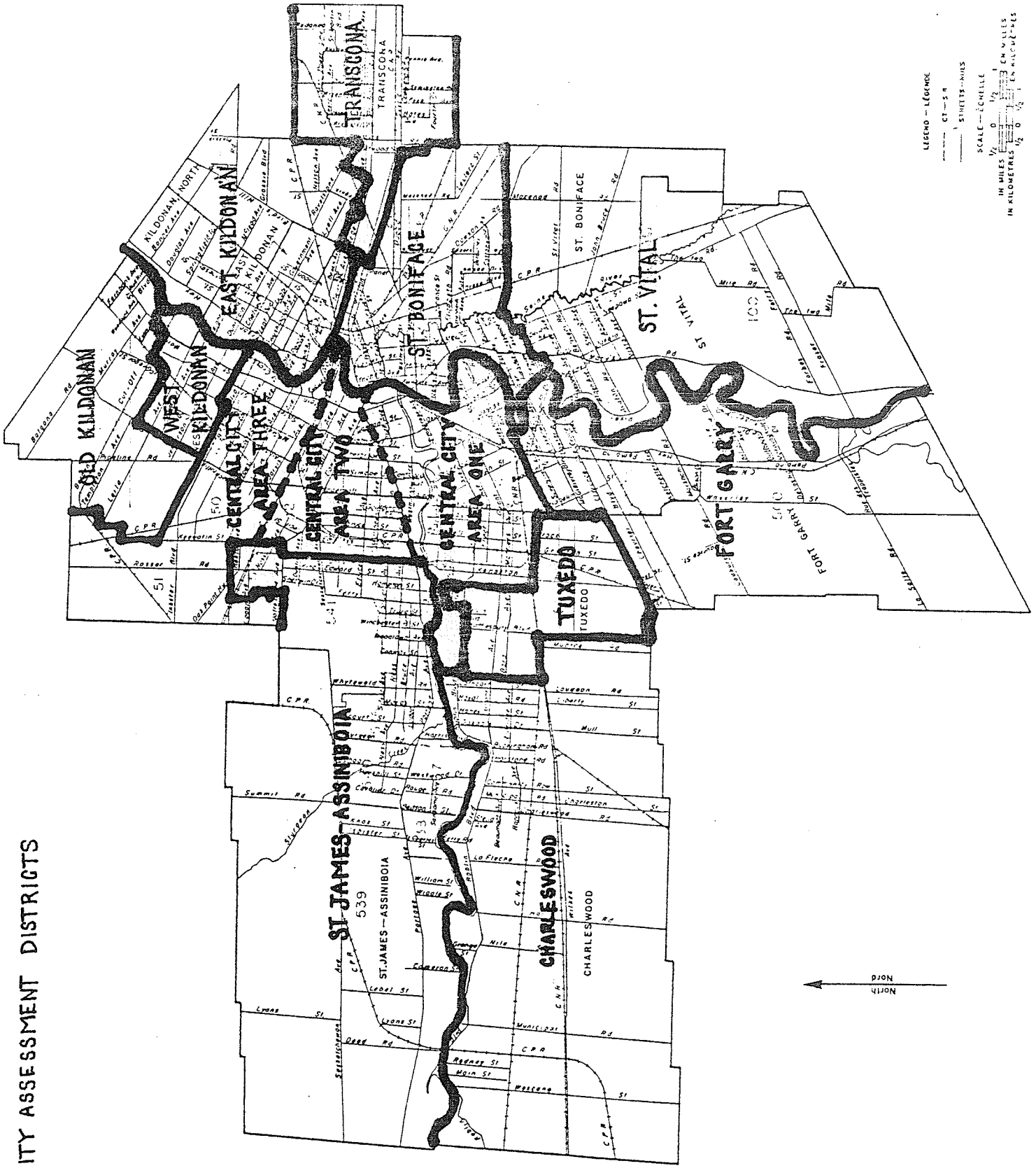
The Department is currently in the process of computerizing all assessment rolls and information in the City. They hope that in this way they can speed up and increase the efficiency of the assessment process in the City. From the discussions with the Deputy Department Head it appears that they envision computerization as a possible method of keeping assessment rolls on a basis which more closely approximates the current market value. But it was not known if this could be computerized. Mr. Hagglund (Deputy Department Head) seemed to be unsure of the possibilities of computerization but stated that the above was one of the hoped for results. The possibility comes to mind of the "black box" syndrome; information being inserted into a computer, data coming out without a certain knowledge of the processes through which the computer put the initial information, with the resultant improper application of the final data. Only future analysis of the application of the computer by the Assessment Department will determine if this outcome has occurred.

The City is broken down into eleven assessment districts (Map page 48) based on the political and structural neighbourhoods of the City of Winnipeg.

The Department currently assesses all sites in the City at a 1957 market value base. In general this rate was stated by Mr. Hagglund

APPENDIX I

CITY ASSESSMENT DISTRICTS



to be about 20 to 25% of the true current value of the properties. However specific residential property assessments can range anywhere from 20 to 125% of true market value. Mr. Hagglund stated that the Department is presently in a process of reevaluation of all property in an endeavour to bring assessment up to a 1973 assessment value base. This process will not however be completed until 1979.

This brings up the point of the Department's concurrence with section 158(1) of the City of Winnipeg Act which states that a complete reassessment of all City properties is to be done every three years. The Department however is incapable of such reevaluation due to lack of manpower. So this section of the Act has not and currently is not being adhered to. It is hoped that with complete computerization the requirements of section 158(1) can be fulfilled. The only other possible solution to this problem would be to change the legislation and make the requirements for total reassessment more lenient.

The Department strives for uniformity and equity in its assessments. Because it is in essence "mass appraising" property, similarity of assessment between like sites is sought after, rather than the establishment of market value. The Department is in a sense serving two masters, the City(Government) and the specific property owner. The City requires that assessment be at a level that will allow realty taxes to generate enough income to continue the functions of the City. The property owner requires that the Assessment Department keep assessment at a fair and equitable level.

Though the Department works for the City it does not feel direct

political pressure from the elected members of the City government. So long as assessments are realistic, elected representatives do not put pressure directly on the Department. The property owners also do not put that much pressure on the Department. In an average year the Department will receive 100 to 125 complaints against their assessments. This can be compared to 1961 a year of total reassessment when the Department was inundated with 1600 complaints. Mr. Hagglund stated "that the citizens know we are so low with our assessments that they do not voice many complaints".

D. DETERMINATION OF THE PARITY RATE AND THE ACCURACY OF CITY ASSESSMENT

To determine the accuracy of the City assessment in an effort to verify statements made by Mr. Hagglund (Deputy Head Assessment Department) in my discussions with him, I found it necessary to determine the parity rate on a sample of properties currently on the market in the City. The parity rate is the ratio of the assessment value of a property to its market value. Mr. Hagglund stated that the level for the City was currently between twenty and twenty-five percent of market value, with a possible range of twenty to one hundred and twenty-five percent on specific sites. This relationship of twenty to twenty-five percent assessment value to market value is also stated in a number of City publications (i.e. City comparison of tax rates in various districts use a figure of twenty-five percent).

To determine a sample for the comparison of assessed to market value I extracted all house sales, which gave price and location from the

Winnipeg Free Press and Winnipeg Tribune for Saturday, June 4, 1977. From the newspapers I was able to develop a sample size of 105. I then placed these market values for the 105 sites against the assessment values for the same sites given in the assessment records of the City. From a comparison of assessment to market value a parity rate was developed for each site.

Table III-A shows the 105 sites, listed in descending order of market value. It is easily seen that no discernable relationship exists between market value and the parity rate. However it is obvious that the parity rate developed in this sample does not even closely approximate the parity rate of twenty to twenty-five percent stated by Mr. Hagglund to be the current level in the City. Calculations on the sample develop an average parity rate of just 13.27%, almost half of what the Assessment Department figures and officials stated.

This discovery that the actual parity rate for the City is in a range of 10 to 15% of market value rather then the stated 20 to 25% has a number of ramifications for the City. When a mill rate increase is necessary it is determined from the assessment value of the City. If this value is low the number of mills increase will be higher than if the assessment rate more closely approximates real market value. The higher the assessment level is, the lower the mill rate increase required to extract the needed income for the City. From a political point of view a higher assessment level would mean that yearly mill rate increases would be lower if the parity rate were higher and therefore it would be easier to justify increased expenses and through the illusion

TABLE III - A

DETERMINATION OF PARITY RATE

Houses Arranged by Market Value
* Addresses & Market Value taken from Free Press & Tribune, June 4, 1977

No. of Building	Name of Street	Zoning Type	Assessment Value Land	Building	Total	Market Value	Parity Rate
508	Laidlaw Blvd.	SF	3,960	12,650	16,610	103,000	16.13%
42	Hagen Drive	SF	2,310	10,150	12,460	101,600	12.26%
51	Woodgreen Pl.	SF	2,120	10,300	12,420	99,700	12.46%
26	Prairie View	SF	2,180	11,050	13,230	93,900	14.09%
878	Brock Street	SF	3,260	11,800	15,060	91,900	16.39%
65	Pine Valley Drive	SF	3,080	10,600	13,680	88,700	15.42%
848-848A	Jubilee	SF	5,210	6,700	11,910	84,900	14.03%
130	Barker Blvd.	SF	1,990	8,300	10,290	84,700	12.15%
3155	Assiniboine Ave.	SF	1,950	8,600	10,550	82,500	12.79%
46	Mercury Bay	SF	1,890	8,700	10,590	79,500	13.32%
92	Nicollet Ave.	SF	1,370	8,550	9,920	77,200	12.85%
18	Acheson Drive	SF	1,680	8,550	10,230	76,701	13.34%
520	Barker Blvd.	SF	1,830	6,650	8,480	75,900	11.17%
236	Rochester Ave.	SF	1,710	6,650	8,360	69,900	11.96%
306	Fearn Ave.	SF	2,200	5,850	8,050	64,900	12.40%
32	Greendell Ave.	SF	1,760	3,550	5,310	64,900	8.18%
935	Dowker	SF	1,870	5,400	7,270	59,900	12.14%
6	Majorca Place	SF	1,900	5,750	7,650	59,900	12.77%
8	Birch Bay	SF	1,720	5,200	6,920	58,900	11.75%
674	Fleet	SF	940	8,450	9,390	58,900	15.94%

Table III - A (Con't)

No. of Building	Name of Street	Zoning Type	Assessment Value Land	Building	Total	Market Value	Parity Rate
282	Duffield St.	SF	1,670	4,400	6,070	57,000	10.65%
42	Epsom Cres.	SF	1,690	5,150	6,840	56,900	12.02%
23	Vista Ave.	SF	1,590	6,200	7,790	56,500	13.79%
79	Gerrond Bay	SF	1,600	6,600	8,200	55,500	14.77%
71	Collingham Bay	SF	1,720	4,950	6,670	54,900	12.15%
904	Roe De L'Eglise	SF	1,620	5,400	7,020	54,900	12.79%
72	Fernleaf Drive	SF	1,650	5,500	7,150	54,900	13.02%
559	Edison Ave.	SF	1,510	4,950	6,460	53,900	11.98%
38	Meadowbrood Rd.	SF	1,970	5,250	7,220	52,500	13.75%
700	Pasadena Ave.	SF	1,590	5,500	7,090	52,500	13.50%
198	Kisil Bay	SF	1,600	5,500	7,100	51,900	13.68%
184	Woodydell	SF	1,380	4,300	5,680	51,900	10.94%
587	Stradbrook	SF	2,830	7,000	9,830	51,900	18.94%
258	Arby Bay	SF	1,560	4,850	6,410	50,900	12.59%
589	Elm St.	SF	2,710	4,850	7,560	49,900	15.15%
632	Riverwood Ave.	SF	1,810	4,100	5,910	49,900	11.84%
43	Maberly Rd.	SF	1,680	4,850	6,530	49,900	13.09%
272	Lakeridge Rd.	SF	1,590	5,000	6,590	49,900	13.21%
87	Greenwood Ave.	SF	1,320	5,100	6,420	49,900	12.87%
67	Madgelena Bay	SF	1,450	4,750	6,200	49,900	12.42%
10	Tulane Bay	SF	1,560	5,400	6,960	49,900	13.95%
27	Almond Bay	SF	1,700	4,300	6,000	47,900	12.53%
86	Imperial Ave.	SF	1,060	1,550	2,610	47,000	5.55%
126	Garfield	SF	1,590	3,800	5,390	46,500	11.59%
288	Renfrew St.	SF	1,610	4,100	5,710	46,500	12.28%

Table III - A (Con't)

No. of Building	Name of Street	Zoning Type	Assessment Value Land	Building	Total	Market Value	Parity Rate
435	Edward W.	SF	1,400	4,850	6,250	45,900	13.62%
26	St. Pierre St.	SF	1,350	3,600	4,950	44,900	11.02%
505	Matheson Ave.	SF	1,820	3,500	5,320	43,900	12.12%
49	Meadowbrook Rd.	SF	1,200	5,300	6,500	43,500	14.94%
670	Strathcona	SF	2,120	4,200	6,320	43,000	14.70%
65	Bret Bay	SF	1,140	4,100	5,240	42,500	12.33%
22	Oakmont	SF	800	4,450	5,250	39,900	13.16%
19	Butler	Dup.	770	5,050	5,820*	39,900	14.59%
1947	Alexander	SF	880	2,200	3,080	38,900	7.92%
317	Hatcher Rd.	SF	970	4,500	5,470	38,900	14.06%
432	Sydney	SF	1,310	3,600	4,910	38,500	12.75%
985	Elizabeth Rd.	SF	1,150	3,400	4,550	37,900	12.01%
65	Mapleton	Dup.	1,340	3,800	5,140	37,500	13.71%
533	Yale Ave.	SF	1,120	3,550	4,670	36,900	12.66%
270	Hatcher Rd.	SF	920	4,000	4,920	36,900	13.33%
130	Houde Dr.	SF	680	4,100	4,780	34,900	13.70%
549	Centennial	SF	1,770	2,750	4,520	34,900	12.95%
753	Mc Means Ave.	SF	900	4,300	5,200	34,900	14.90%
530	Camden	SF	1,100	2,350	3,450	34,900	9.89%
397	Harbison	SF	680	3,800	4,480	33,900	13.22%
701	Moncton	SF	1,300	2,550	3,850	33,900	11.36%
510	Ritchot	SF	820	2,200	3,020	32,900	9.18%
70	Carriere	SF	1,510	1,700	3,210	31,500	10.19%
390	Redwood	SF	1,030	3,800	4,830	29,900	16.15%
1002	St. Mary's Rd.	SF	1,650	2,100	3,750	29,900	12.54%

Table III - A (Con't)

No. of Building	Name of Street	Zoning Type	Assessment Value Land	Building	Total	Market Value	Parity Rate
454	Machray	SF	1,520	3,950	5,470	29,900	18.29%
81	Polson	SF	1,150	3,200	4,350	29,900	14.55%
515	Jubilee	SF	910	2,850	3,760	29,900	12.58%
371	Wardlaw	SF	1,340	2,700	4,040	29,900	13.51%
109	Bryce	SF	3,300	2,350	5,650	28,900	19.55%
734	Lipton St.	SF	1,220	2,350	3,570	28,500	12.53%
53	Riverton Ave.	SF	650	2,150	2,800	28,000	10.00%
615	Atlantic	SF	780	2,300	3,080	27,900	11.04%
331	Victor	SF	1,340	2,450	3,790	27,900	13.58%
627	Agness	SF	1,170	2,900	4,070	27,900	14.59%
922	Pritchard Ave.	SF	850	3,050	3,900	27,850	14.00%
1051	Garfield	SF	1,100	2,700	3,800	27,000	14.07%
117	Baltimore	SF	2,190	2,400	4,590	27,000	17.00%
435	Oakview	SF	1,270	1,850	3,120	26,900	11.60%
109	Atlantic	SF	960	2,700	3,660	26,900	13.61%
579	Alfred	SF	950	2,400	3,350	25,900	12.93%
597	Talbot Ave.	SF	730	2,200	2,930	25,800	11.36%
1248	Pritchard	SF	700	1,900	2,600	25,500	10.20%
48	Knappen Ave.	Triplex	1,660	3,300	4,960	24,900	19.92%
285	Toronto	SF	1,290	2,850	4,140	24,900	16.63%
208	Marjorie St.	SF	900	2,500	3,400	24,500	13.87%
656	Nassau	Dup.	1,580	3,800	5,380*	23,900	11.26%
436	Rosedale	SF	2,510	2,300	4,810	23,500	20.47%
693	St. Johns	SF	930	2,300	3,230	22,900	14.10%
214	Dollard Blvd.	SF	1,170	1,850	3,020	21,900	13.79%

Table III - A (Con't)

No. of Building	Name of Street	Zoning Type	Assessment Value Land	Building	Total	Market Value	Parity Rate
78	McAdam Ave.	SF	910	1,750	2,660	20,900	12.72%
537	Daer Blvd.	SF	840	2,000	2,840	19,900	14.27%
638	Talbot	SF	740	1,500	2,240	19,500	11.49%
28	Gallagher Ave. W.	SF	400	1,150	1,550	18,900	8.20%
315	Manitoba Ave.	SF	770	2,250	3,020	18,900	15.98%
739	McGee St.	SF	1,100	2,250	3,350	17,900	18.77%
327 - 329	Harbison	Vacant	1,140	Assessed when Building Present	1,140	16,800	6.79%
333	Logan	SF	1,830	2,750	4,580	13,000	35.23%
1967	Elgin	SF	690	1,450	2,140	12,000	17.83%
	Mean				5,889	44,363	
	Median	No. 53			5,820	39,900	
	Mode					49,900	
Sample Size	105/7,661 = 1.5% actual Mean						
	TOTAL				618,300	4,658,151	13.27%

of a smaller numerical mill rate it would be easier for the populace to handle.

An assessment level which more closely approximated market value would have ramifications for external borrowing for the City as well. The borrowing markets in determining the level of loans for a city would investigate the total assessment for the City. That level, if it more closely resembled the actual market value of all City property than the current 10 to 15% could only benefit the City in its search for capital expenditure funding.

Though as has been seen, no relationship developed when the properties studied for the parity rate were arranged in order of their market value, a very definite relationship develops when the properties are arranged by City area and average parity rates for each district are compared. (Table III-B).

It is easily seen that as one proceeds from the extremities of the City inward to the centre (excluding Transcona which possibly because it is not appended to the City proper does not conform to the Trend) which is represented by Central Winnipeg Area Two the parity rate rises sharply upward, reaching its zenith in the centre of the City. A graphic representation (Graph III-A) shows how the parity rate climbs upward to the central City. This means that as one journeys inward into the City the amount of assessment to market value rises; people are therefore paying more taxes per dollar of market value in the central City than they are in the suburbs. A situation which benefits the suburbs unfairly over the residential areas in the City's centre. A possible

TABLE III - B

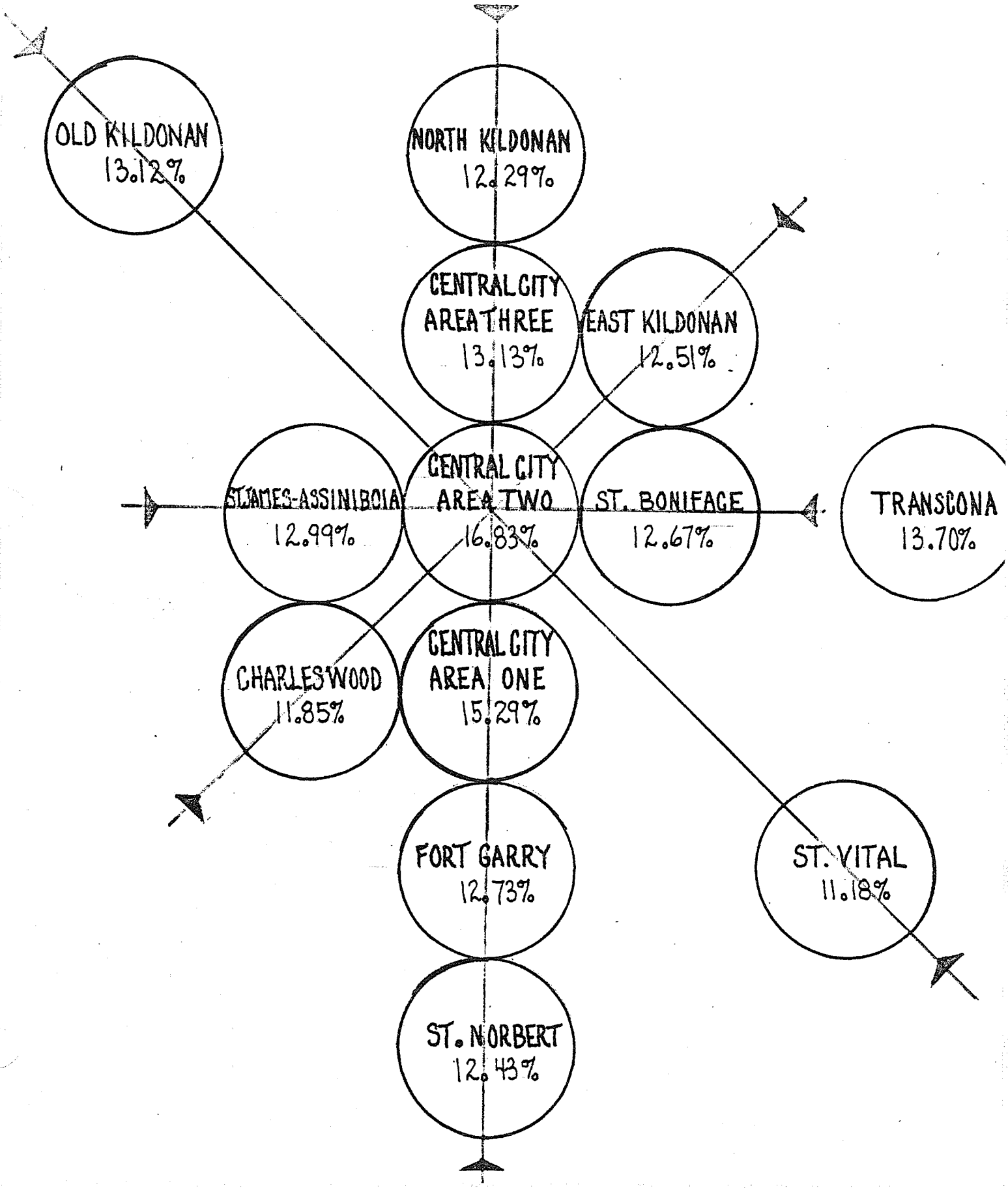
DETERMINATION OF PARITY RATE

- Average figure for each district - total figures can be found in Appendix -

District	Assessment Value Total	Market Value	Parity Rate
Transcona	26,510	193,500	13.70%
North Kildonan	18,110	147,300	12.29%
Old Kildonan	19,320	147,300	13.12%
East Kildonan	27,030	216,100	12.51%
St. Boniface	42,480	335,400	12.67%
St. Vital	51,840	463,700	11.18%
St. James - Assiniboine	106,440	819,701	12.99%
Charleswood	32,280	272,400	11.85%
Tuxedo	16,610	103,000	16.13%
Fort Garry	52,380	411,500	12.73%
St. Norbert	16,750	134,700	12.44%
Central Winnipeg (Area One)	109,580	716,800	15.29%
Central Winnipeg (Area Two)	34,090	202,500	16.83%
Central Winnipeg (Area Three)	64,880	494,250	13.13%
TOTAL	$618,300	$4,658,151	13.27%

MAP III-A

SCHEMATIC MAP OF WINNIPEG SHOWING DISTRICT PARITY RATES



partial explanation of this phenomenon of increasing parity rate with decreasing distance from the City centre is that universally a phenomenon has been observed of a higher assessment being given to smaller properties. The residential lots in the City's centre have on average a smaller frontage then suburban lots and therefore this phenomenon of higher assessment per unit area of smaller lots over larger lots could be occurring.

Another possible explanation is that in the central City assessors are imputing potential valuation of land in their assessment of residential lots, whereas this in not happening in the suburbs. This would imply that the assessor is adding into the value of central City residential sites the value that could be realized if the site had a different more intensive land use situated on it (i.e. high rise apartments). A rather good example of such a practice can be seen in an example listed in the next two chapters; in the case of Cauchon St. This residential street in an area of apartments has its 33 ft. frontage lots assessed at $3300 whereas a lot in Wildwood Park of similar dimensions has an assessed lot value of only $1920.

Though both these explanations could hold true it would require more analysis into the actual processes of City assessment to ascertain positively the reasons for such a phenomenon and such a study is not within the scope of this thesis, though the findings do have bearing on the accuracy of the proving of the hypothesis. It is enough here to be aware of the trends in City assessments, the exact reasons for such trends will have to be discovered elsewhere.

Another interesting point which has been ascertained outside of official interviews with the City Assessment Department is their practice of hiring summer staff to do assessments in the City. The Department hires between 50 to 75 summer staff for this purpose, most are university students registered in courses relating to the built environment. These students are given two days of formal instruction and then one week of working in conjunction with an assessment officer of the City. After this time they are sent out on their own to perform assessments of City property. The point which should be raised here relates to the accuracy of such assessments. Again, only in depth analysis of part time staff assessments and assessment practises could determine the degree of accuracy of their assessments but the short instruction period does bring into question the level of accuracy which can be realized by such staff.

E. CONCLUSION

The purpose of analyzing the Assessment Department of the City of Winnipeg and the assessment process in general was to ascertain the level of accuracy which could be expected when one compares a tax form based on the assessed value of land to the current real property tax based on the assessed value of total property. As can be seen from the above, certain points arise which could place in question the level of accuracy of assessment determined by the City Assessment Department. The low levels of the City's parity rate; the relationship between location and level of parity rate in the City; as well as the practise of using summer staff with limited training brings into question the accuracy of City

assessment. However none of these items are of such a blatant nature as to completely distort assessment values for either total property or land and it must be realized that under either tax system, the Assessment Department of the City would remain unchanged and such discrepancies as have been located would affect either system equally. I therefore feel safe in going ahead in the following chapters with the comparison of the two tax systems and the proving or disproving of the hypothesis using the assessment figures of the City of Winnipeg, always keeping in mind the obvious limitations.

CHAPTER FOUR

CASE STUDY
THE APPLICATION OF SITE VALUE TAXATION IN THE CITY OF WINNIPEG

A. INTRODUCTION

In this chapter an attempt will be made to prove the first segment of the hypothesis; that site value taxation can provide revenue at levels high enough to maintain the City and provide a more constructive tax base than the current real property tax now in effect. The two tax systems will be analyzed on differing types of land use and City location for the purpose of comparison on the grounds of property development, land maintenance and land speculation.

The first step in such an analysis is the determination of a City wide mill rate for each of the two tax systems. For the sake of comparison only the City imposed mill rate will be used, no mention or inclusion of the varying district school mill rates will be carried out. The determination of the current real property tax mill rate is a simple process (table IV-A). The expenditures required by the City for 1976 are divided by the total amount of City assessments. From these calculations a figure of 65 mills surfaces. The determination of the mill rate for a City wide site value tax requires similar calculations, however, in place of the total assessment figure used above, only the assessed

value of land is used (Table IV-B). From this change in the calculations a mill rate of 259 mills is derived for a site value tax. In this way the same revenue can be attained for the City.

A mill rate of 259 mills under a site value system, though it may seem quite excessive is, it must be realized, only based on a quarter of the total amount of assessment that the real property tax system is based on and seen in this light is not that overbearing. This determination of mill rate proves that a mill level under a site value system would not be so excessive as to rule out its implementation. This arguement has been broached before in the defense against the implementation of site value taxation. The mill rate it was suggested would be so high, over 1000 mills (I.e. the tax to be paid on a site would be greater then the amount of land assessment) that the tax would not be feasible. Though a mill rate of 259 is high it is not so high as to preclude practical application.

B. RATIO DETERMINATION

A ratio between land assessment and improvement assessment will now be determined. By such a determination it will be possible to ascertain at a glance whether a particular site will experience a rise or reduction in taxation under a site value tax system.

There are a number of ratios which can be used; land to improvements, which would give ratios in the case of vacant land of 1:0., improvements to land which in using the case of vacant land would produce a ratio of 0:1, land to improvements or vice versa as a percentage; or total property to land value which in the case of vacant land gives a

TABLE IV - A

A. The City Wide Mill Rate

CURRENT REAL PROPERTY TAX MILL RATE (1976)

Expenditures ÷ Total City Assessment = Current Real Property Mill Rate (1976)

$95,407,194 ÷ $1,466,607,000 = .065 or 65 mills

SITE VALUE TAX MILL RATE

Expenditures ÷ Land Assessment = Site Value Mill Rate (1976)

$95,407,194 ÷ $368,510,000 = .259 or 259 mills

TABLE IV - B

B. TOTAL PROPERTY ASSESSMENT TO LAND ASSESSMENT RATIO

Total Assessment ÷ Land Assessment

$1,466,607,000 ÷ $368,510,000 = 3.98 to 1

Ratio on a site higher then 3.98 to 1 taxes under a site value system would drop.

Ratio on a site lower then 3.98 to 1 taxes under a site value system would increase.

ratio of 1:1. The latter ratio, will be used in this study since it is the most workable as in no case do you deal with ratios using zero. Table IV - B gives the determination of the ratio which works out as 3.98 to 1. On any specific site which demonstrates a ratio higher then 3.98 to 1, total assessment to land assessment, taxes under a site value system undertaken in the City of Winnipeg, would experience a decline from the current amount of property taxes they pay. With properties which exhibited a ratio of total assessment value to land value less than 3.98 to 1 taxes would go up from the current level under a site value system, to a maximum of 398% in the case of vacant land.

C. METHODOLOGY

To compare the effects of the two tax systems it was necessary to select various specific sites in various land use categories located throughout the City. The classifications of land use were chosen to include all major categories located within the City. For this analysis the categories will be divided into two major streams, residential and commercial/industrial. Within the commercial/industrial categories the following land use classifications were chosen, office buildings, motels/hotels, grocery stores, gas stations, warehouses, industrial sites, parking lots, and vacant land. Within each category a random selection of sites was made through existing lists of all such sites. These lists were either taken from the Winnipeg Telephone Directory or the Metropolitan Winnipeg Arrow Street Guide (a listing of various land use types distributed by the Henderson directories). Within each

category a number of sites were selected in an attempt to include enough samples as to indicate the pattern of differences which arise between the two systems of taxation.

Specific analysis will now be made of each of the land use categories in the commercial/industrial category analyzing the trends in each of the two tax systems, for property development, land maintenance and land speculation.

D. COMMERCIAL/INDUSTRIAL LAND USES

1. Office Buildings

A total of thirteen office buildings were selected from the Henderson Directory supplemental street guide by the use of random number tables and are listed in Table IV - C. It can be seen that the total assessment value of all properties was $7,562,370 with land assessments being $1,022,520 giving a ratio of 7.4 to 1, which implies that in general, office buildings will receive a substantial reduction in taxation under a site value system. Specifically it can be seen from Table IV - C that though a general average would give office buildings a reduction in taxation, five sites studied did or would experience a taxation increase under the proposed system. The greatest increase would occur for the Mid Town building located at 375 Graham. This building would experience a $5430.98 increase over its current tax base, an increase of 22%. In this case it is obvious that the land value is one of the highest and this fact is not commensurate with the value of the building, pointing to the fact that the site is underutilized with regard to the use to

which the land is now being put. The same reasoning can explain the other four cases of tax increases which would occur under site value taxation.

On the other side of the coin the Woodsworth building on Broadway would experience a reduction in taxes of over $100,000. Though this is a Provincial Government building and would be paying grants in lieu of taxes it is still a formidable example of the benefits which would accrue to a site which has highly utilized its land base. The eight sites which would experience reduction would receive total reductions of $273,499.96 while the five sites which would experience increases would have a total increase of $46,778.59. It can be stated that the majority of office buildings would therefore benefit with the implementation of a site value tax system.

II. Motels/Hotels

12 motels and hotels were drawn as a sample from the listings in the Arrow street guide. This is a ten per cent sample of all motels and hotels in the City. The relationship between the total assessment value for all twelve sites in comparison to the total land assessment gives a ratio of 7.37 to 1 which again implies, as it did for office buildings, that motels and hotels could in general experience a reduction in taxes under a site value system. Again however it is not a completely black or white distinction. Four of the sites studied experienced an increase when converted to a site value mill rate of 259 from the current real property mill rate of 65. The four sites are, the Manor Hotel, 692 Main St., the St. Regis Hotel, 285 Smith St., the

TABLE IV - C

Comparison of Site Value Tax to Current Real Property Tax
Commercial

Street No.	Street	Assessment Value Land	Building	Total	Real Property Tax 1976*	Site Value Tax 1976*	Variation of Co. 5 from Co. 6
OFFICE BUILDINGS							
720	Broadway	24,000	68,350	92,350	6,002.75	6,216.00	+ 213.25
265	Portage Ave.	220,500	112,150	332,650	21,622.25	57,109.50	+ 35,487.25
3401	Roblin Vlvd.	7,280	49,700	56,980	3,703.70	1,885.52	- 1,818.18
114-140	Garry St.	93,090	270,300	363,390	23,620.35	24,110.31	+ 489.96
63	Albert St.	19,630	66,100	85,730	5,572.45	5,084.17	- 488.28
280	Broadway	91,650	1,429,200	1,520,850	98,855.25	23,737.35	- 75,117.90
175	Carlton St.	24,400	362,200	386,600	25,129.00	6,319.60	- 18,809.40
375	Graham Ave.	117,420	266,900	384,320	24,980.80	30,411.78	+ 5,430.98
385	St. Mary Ave.	49,350	67,950	117,300	7,624.50	12,781.65	+ 5,157.15
287	Broadway	63,420	583,000	646,420	42,017.30	16,425.78	- 25,591.52
166	Portage Ave.	56,100	643,800	699,900	45,493.50	14,529.90	- 30,963.60
257	Smith St.	115,320	527,150	642,470	41,760.55	29,867.88	- 11,892.67
405	Broadway	140,360	2,093,050	2,233,410	145,171.65	36,353.24	- 108,818.41
	TOTAL	1,022,520	6,539,850	7,562,370	491,554.05	264,832.68	+ 46,778.59/5 - 273,499.96/8

* 65 mills
* 259 mills

West Hotel, 786 Main St., and the Motel 75 located at 829 Pembina Hwy. The increase for the first three examples can be attributed to their highly sought after downtown locations and the fact that they are not as highly developed as surrounding properties. This reinforces patterns which were also apparent with those office buildings which would experience increased taxes under a site value system. Unless properties are developed, not necessarily to maximum potential but to a point where building value exceeds land value by a ratio of four to one sites can experience a rise in taxes under a site value system. This could cause vertical development under a site value tax system precipitated by builders/developers who wish to reach a level of building which would not underutilize the site.

The fourth example experiencing an increase is Motel 75 which is located on Pembina Highway beside the Manitoba Hydro offices. It is a motel complex of small attached bungalow suites comprising a single story on a very large site which is utilized in the main for parking. Again this shows an example of a site which does not fully utilize its land. Such sites would experience a rise in taxation under a site value system.

With regard to total changes it is obvious that benefits would accrue to the majority of motel, hotel sites in a reduction of taxes under a site value system. The eight sites which gain benefits from the installation of a site value system experience a reduction of $103,611.86 or 66% in their current tax bills while the four sites experiencing increases, only experience a total hike of $11,874.05 an increase of 30% from current levels of taxation.

TABLE IV - D

Street No.	Street	Assessment Value Land	Assessment Value Building	Total	Real Property Tax 1976	Site Value Tax 1976	Variation Col. 5 to Col. 4
MOTELS/HOTELS (12)							
1400	Notre Dame	56,380	276,400	332,780	21,630.70	14,602.42	- 7,028.28
3470	Portage	15,890	137,550	153,440	9,973.60	4,115.51	- 5,858.09
1808	Wellington	50,040	1,030,250	1,080,290	70,218.85	12,960.36	- 57,258.49
692	Main	13,060	28,150	41,210	2,678.65	3,382.54	+ 703.89
632	La Fleche St.	5,700	37,000	42,700	2,775.50	1,476.30	- 1,299.20
202	Bond St.	3,150	26,650	29,800	1,937.00	815.85	- 1,121.15
285	Smith St.	126,670	257,900	384,570	24,997.05	32,807.53	+ 7,810.48
786	Main St.	17,550	43,400	60,950	3,961.75	4,545.45	+ 583.70
1819	Pembina Hwy;	17,720	89,600	107,320	6,975.80	4,589.48	- 2,386.32
829	Pembina Hwy.	42,420	83,900	126,320	8,210.80	10,986.78	+ 2,775.98
1670	Portage A.	36,920	421,800	458,720	29,816.80	9,562.28	- 20,254.52
1855	Pembina Hwy.	19,510	187,550	207,060	13,458.90	5,053.09	- 8,405.81
	TOTAL	405,010		3,025,160	196,635.40	104,897.59	-103,611.86/8 + 11,874.05/4

III. Grocery Stores

Twenty-six grocery stores were selected from the Manitoba Telephone Directory (Table IV-E) selected again by the use of random number tables. The first ten represent a major chain of large grocery stores in the City. In analyzing the effects of a site value tax system on all 26 sites it can be seen that half would experience decreases, half increases in their tax bills under such a system, though the benefits in reduced taxes ($101,877.22) would far out weigh the increased tax bills for those sites experiencing increases ($9952.06). The impact of increased taxes however would be great, as in the majority of cases it would fall not on the large chain stores but on the small corner establishments in the City. Only two of the large chain stores experience increases (1319 Pembina Highway and 285 Marion) and in both cases this increase can be attributed to the large surface parking lots surrounding both sites, which increases the amount of underutilized land. The other eleven sites experiencing increases are the smaller type of grocery establishment for which such a tax increase would or could be very detrimental. In two cases (682 Sargent and 707 Sara) taxes would double which could cause a definite drain on income for what were probably marginal operations to begin with.

The increase in taxes under a site value system could therefore cause a shift away from smaller, single owner corner groceries with their limited investment capital and low profit margins to the chain system of small groceries which could afford the expenses of improvement and

TABLE IV - E

Street No.	Street	Assessment Value Land	Building	Total	Real Property Tax 1976	Site Value Tax 1976	Variations Col. 5 to Col. 4
GROCERY STORES (26)							
1319	Pembina Hwy. S.W.	85,230	217,850	303,080	19,700.20	22,074.57	+ 2,374.37
2860	Pembina Hwy. S.W.	30,220	146,100	176,320	11,460.80	7,826.98	- 3,633.82
1031	Autumnwood	92,720	693,300	786,020	51,091.30	24,014.48	- 27,076.82
285	Marion	91,800	246,050	337,850	21,960.25	23,776.20	+ 1,815.95
3292	Portage	87,920	566,350	654,270	42,527.55	22,771.28	- 19,756.27
1700	Corydon	49,100	168,200	217,300	14,124.50	12,716.90	- 1,407.60
731	Henderson	24,590	140,300	164,890	10,717.85	6,368.81	- 4,349.04
1160	Grant	324,130	1,234,800	1,559,110	101,342.15	83,949.67	- 17,392.48
3059	Ness	39,050	227,650	266,700	17,335.50	10,113.95	- 7,221.55
1441	Henderson S.W.	98,040	555,000	653,040	42,447.60	25,392.36	- 17,055.24
438	Academy	9,270	23,200	32,470	2,110.55	2,400.93	+ 290.38
682	Sargent	5,320	4,900	10,220	664.30	1,377.88	+ 713.58
104	Browning St.	9,850	73,900	83,750	5,443.75	2,551.15	- 2,892.60
1600	Day	3,620	8,300	11,920	774.80	937.58	+ 162.78
829	Cavalier	29,740	46,150	75,890	4,932.85	7,702.66	+ 2,769.81
1021	McGregor	9,580	36,300	45,880	2,982.20	2,481.22	- 500.98
707	Sara	3,970	3,350	7,320	475.80	1,028.23	+ 552.43
1036	Main	5,090	13,250	18,340	1,192.10	1,318.31	+ 126.21
830	Mountain	1,950	6,400	8,350	542.75	505.05	- 37.70
365	Royal Ave.	1,110	3,600	4,710	306.15	287.49	- 18.66

Table IV - E (Continue)

Street No.	Street	Assessment Value Land	Assessment Value Building	Total	Real Property Tax 1976	Site Value Tax 1976	Variations Col. 5 to Col. 4
GROCERY STORES (Cont.)							
270	Salter	7,300	15,000	22,300	1,449.50	1,890.70	+ 441.20
630	Watt	5,530	15,200	20,730	1,347.45	1,432.27	+ 84.82
427	Academy	16,480	44,000	60,480	3,931.20	4,268.32	+ 337.12
1311	Day	3,410	18,400	21,810	1,417.65	883.19	- 534.46
861	Cookburn	1,390	2,000	3,390	220.35	360.01	+ 139.66
730	Carter	2,500	5,250	7,750	503.75	647.50	+ 143.75
	TOTAL	1,038,910	4,514,980	5,553,890	361,002.85	269,077.69	- 101,877.22/13 + 9,952.06/13

upkeep needed to bring such establishments up to a level of development which would offset the higher tax levels experienced under a site value system.

As well this data points to the fact that the small corner grocery is an inefficient land use in higher density neighbourhoods. Its one story structure not utilizing the site, particularly when it is surrounded by high rise apartments. The pressure from a site value tax on this type of structure could be enough to cause its incorporation within a larger structure, thereby maximizing the use of land and reducing the growing share of taxation. Therefore the possibility arises that with flexible zoning, site value taxation may indirectly bring about considerable changes in this urban form.

IV. Gas Stations

Eight gas stations and one car wash were selected as a sample for a determination of the effects of site value taxes on service stations (Table IV-F). The sites were chosen for location throughout the City to ensure that all City areas were studied. It is apparent that under a site value system all service stations in the City no matter the locale will experience marked increases in their tax bills. The ratio of total value to land value is a low 2.06 to 1 which means a 93% increase in taxes under a site value system. Only the car wash experienced a slight reduction in taxes and this can be attributed to the fact that the assessed value of the car wash equipment and structure gives the site a ratio greater than 3.98 to 1. The increases are particularly high for those stations which are self serve (211 Main). In this case the self serve

station would experience a 326% increase in tax rate under a site value system in comparison to what it pays now.

The implications of the impact of site value taxation on service stations would be such as to possibly warrant more intense use of land and again possibly if the economic impact was great enough to cause a shift away from self serve stations.

V. Warehouses

A total of six warehouses were examined (Table IV-G) and results were mixed 50% showing increases 50% decreases if a site value tax system were put into effect. The ratio total for all six sites was 4.52 to 1 which implies that in general warehouse sites could expect reductions in taxation under the proposed system. However it appears after examining sites singly that benefits would be mixed, dependant upon location which effects the assessed value given the land and the construction and quality of the warehouse building.

VI. Industrial

Ten industrial sites were selected in the City in an attempt to gauge the tax's effect on industrial sites in varying locales throughout the City. It can be seen from Table IV-H that the majority of sites (80%) would receive tax cuts, ranging from the hundreds (81 Lawson) to hundreds of thousands of dollars (1191 Kennaston). The two sites which show increases would experience rises in the thousands of dollars. It can be assumed that the reasons for the decrease in the majority of sites is due to their location in industrial areas of the City where land assessed values are appraised solely for their potential as industrial

TABLE IV - F

Street No.	Street	Assessment Value Land	Building	Total	Real Property Tax 1976	Site Value Tax 1976		Variations Col. 4 to Col. 5
GAS STATIONS (9)								
83	Sherbrook	23,560	11,400	34,960	2.272.40	6,102.04	+	3,829.64
745	King Edward St.	7,040	20,100	27,140	1,764.10	1,823.36	+	59.26
855	Henderson Hwy.	8,090	18,300	26,390	1,715.35	2,095.31	+	379.96
3600	Portage	23,850	18,150	42,000	2,730.00	6,177.15	+	3,447.15
3305	Roblin Rd.	9,340	11,200	20,540	1,335.10	2,419.06	+	1,083.96
211	Main St.	48,150	10,650	58,800	3,822.00	12,470.85	+	8,648.85
38	Lakewood Blvd.	4,180	11,050	15,230	989.95	1,082.62	+	92.67
455	River	51,560	63,000	114,560	7,446.40	13,354.04	+	5,907.64
975	Marion	7,620	31,450	39,070	2,539.55	1,973.58	-	565.97
	TOTAL	183,390		378,690	24,614.85	47,498.01	-	565.97/1
							+	23,449.13/8

TABLE IV - G

Street No.	Street	Assessment Value Land	Building	Total	Real Property Tax 1976	Site Value Tax 1976		Variations of Col. 5 from Col. 6
WAREHOUSES								
100	Adelaide St.	7,300	37,600	44,900	2,918.50	1,890.70	-	1,027.80
62	Albert St.	11,980	40,250	52,230	3,394.95	3,102.82	-	292.13
374	Donald St.	7,130	14,000	21,130	1,373.45	1,846.67	+	473.22
345	Higgins Ave.	24,920	127,150	152,070	9,884.55	6,454.28	-	3,430.27
11	Marcha St.	4,730	10,200	14,930	970.45	1,225.07	+	254.62
70	Arthur St.	44,060	121,100	167,160	10,865.40	11,411.54	+	546.14
	TOTAL	100,120		452,420	29,407.30	25,931.08	-	4,750.20/3
							+	1,273.98/3

sites and not for any other possible land uses or to the fact that the appraisal of their building infrastructure is high, because of the high value of equipment, included in the buildings.

The two sites experiencing increases are not located in industrial areas of the City. 270 Assiniboine (Guertin Bros. Paints) being located in a high rise apartment area and the same is true for the site at 780 Marion St. The land at assessed value is rated very highly in comparison to the building infrastructure located on these sites. The average increase experienced is 7.15% of the total assessed value of the sites. The average decrease for those eight sites experiencing reductions average 4.45%.

It is apparent from this analysis that with regard to property tax the greater majority of industrial sites in the City would benefit from the implementation of site value taxation. This could have bearing on the attracting of industry to the City.

VII. Parking Structures

A very definite effect will be felt on surface parking lots in the City in the eventuality of the imposition of a site value tax system. Surface parking lots will experience a rocketing increase in their tax bills. In the cases listed (Table IV-I) an increase of approximately 300% will be felt, which will add considerably to their cost of operations. Using the example of 33-65 Kennedy it is possible to determine the exact effect such a tax shift would have. There are 110 parking stalls in the lot. Assuming a monthly rental of 35 dollars (a figure quoted by a number of parking rental firms) gross revenue would be $46,200 per

TABLE IV - H

Street No.	Street	Assessment Value Land	Building	Total	Real Property Tax 1976	Site Value Tax 1976		Variations Col. 4 to Col. 5
INDUSTRIAL (10)								
780	Marion St.	605,830	509,550	1,115,380	72,499.70	156,909.97	+	84,410.27
542	Plinquet St.	6,520	59,700	66,220	4,304.30	1,688.68	-	2,615.62
1539	Waverly	29,100	194,450	223,550	14,530.75	7,536.90	-	6,993.85
1191	Kennaston	148,930	2,232,700	2,381,630	154,805.95	38,572.87	-	116,233.08
675	Washington	9,900	73,550	83,450	5,424.25	2,564.10	-	2,860.15
270	Assiniboine	40,840	70,450	111,290	7,233.85	10,577.56	+	3,343.71
450	Dawson	28,120	159,250	187,370	12,179.05	7,283.08	-	4,895.97
81	Lawson	16,400	60,150	76,550	4,975.75	4,247.60	-	728.15
607	Dawson	8,790	90,100	98,890	6,427.85	2,276.61	-	4,151.24
258	Burnell	14,880	207,250	222,130	14,438.45	3,853.92	-	10,584.53
	TOTAL	909,310		4,566,460	296,819.90	235,511.29	-	149,062.59/8
							+	87,753.98/2

year or $3850 per month. The amount the current real property tax rate removes from this total is $7,319.40 per year or $66.54 per stall per year. Under a site value system the tax rate would have an impact of $29,099.40 per year or $264.54 per stall per annum. At thirty five dollars per stall the current real property tax rate amounts to 15.84% of the total yearly rental fee. Assuming a stationary relationship between property tax and gross revenue of 15.85% the site value tax rate of $264.54 per stall per year would require a comparable stall rental of $1,607.08 per year or $139.17 per month per stall, a four fold increase. This fact could have two very real ramifications for the City. One is that the added expense incurred on parking downtown, where most surface parking lots are located could mean a shift towards public transit.

The second ramification could mean the development of building sites with integrated parking structures. It can be seen from the example of the Eaton's parkade that though an increase in taxes will be felt if a site value tax were implemented the increase would be of a minor nature (1.5% increase in taxes) and have little actual effect on the operation of such a structure. The parking structure type which benefits the most is the system of underground parking used in a number of the larger office towers in the City. Lombard Place parkade has no land value as it is located below the surface; the land value is incorporated in the assessed value of the office building above it, so the garage's taxes would drop to nothing under a site value system.

The outcome for parking in the City under a site value system would

TABLE IV - I

Street No.	Street	Assessment Value Land	Building	Total	Real Property Tax 1976	Site Value Tax 1976	Variations Col. 4 to Col. 5
PARKING LOTS (4)							
330	Smith St. (surface)	108,940	2,000	110,940	7,211.10	28,215.46	+ 21,004.36
33-65	Kennedy (surface)	112,350	250	112,600	7,319.00	29,098.65	+ 21,779.65
	Eaton's Parkade (multi-storied)	179,080	524,000	703,080	45,700.20	46,381.72	+ 681.52
343	York (underground)		301,600	301,600	19,604.00		- 19,604.00
	TOTAL	400,370	827,850	1,228,220	79,834.30	103,695.83	+ 43,465.53/3 - 19,604.00/1

necessitate a very definite shift to a more intensive use of land, particularly in the downtown and could conceivably cause a dramatic shift to the use of public transit.

VIII. Vacant Land

The relationship of vacant land under site value taxation in comparison to the current real property system is straight forward. All vacant land will experience a 398% increase in taxes under a site value system. The ramifications of such an increase could definitely be wide felt, however certain circumstances weaken its true impact. The effects of such an increase would be expected to force people holding land, particularly in exurbia to speed up their processing of the land into some use. It would also be feasible to expect that vacant land which has been held out of use in built up areas would now be forced into use with the added cost of the taxes.

However from the example listed in Table IV - J it can be seen that the appraised value of the land is at such a low value that the tax effect even with the quadrupling of the tax rate is limited when compared to the market value, which is also listed in the table. The market values were extracted from the "Real Estate Supplement Digest" Business and Law Journal for 1976 (a document of limited subscription). This document lists all real estate sales in the City for each six month period.

In examining the second last site, 693 St. Anne's Rd. it can be seen that buildings existing on it are of negligible value. A comparison of the assessed land value of 693 St. Anne's Rd. to the market value

gives a parity rate of 9.45% which is in the same range of parity rate as was determined in Chapter Three. The lots four and five on Knowles Ave. have a parity rate of 2.03%. The two sites have market values of $11,875 per acre and $32,653.06 per acre. When this is compared to their average assessed land value of $578.75 per acre and $662.24 per acre it is plain that even a ten fold increase in the level of the tax rate would have limited bearing on the development time frame as long as the assessment level is so low.

To examine the situation further 693 St. Anne's Rd. was sold for $95,000 on November 20, 1975. The current real property tax on the site would have amounted to .61% of the total sale price for 1976. Even if a site value system was implemented the tax rate based on the assessed value of the site would only have amounted to 1.26% of the sales price, hardly enough to cause the rapid development of the site. Imagine however if the assessed value was 25% of market value as the City (Chapter Three - sec C) claims. Keeping the same relationship between the land and buildings on the site as it now exists the current real property tax for the site would have been $1,543.75 (total assessed value $23,750) or 1.63% of the total sales value. The site value tax under such a situation would have been (assessed land value $12,243.22) $3,170.99 or 3.34% of the total purchase price. At such a level, the tax rate could begin to have an effect on expediting optimum use of the land.

The impact of a tax shift on vacant land becomes greater as one ventures inward into Central Winnipeg. This can be seen by examining 634 Main St., a vacant site which was offered on the market for $47,500 in 1976. The parity rate on this site is 41.7% a much higher rate than

that experienced on the outskirts of the City. The difference in this case is exceptionally high and is probably due to what was a very low asking price for this particular site. This fact, however, that the parity rate rises as one reaches Central Winnipeg (Chapter Three Section D) means that a shift to site value taxation would have its greatest impact on pressing vacant land into use in the more centrally located districts of Winnipeg. In the example cited, 643 Main, a site value tax would in this case amount to 8.09% of the total purchase price. At such a level it is possible to assume that the developer will speed up his development plans in order to avoid paying the much higher site value tax, which acts as a holding disincentive, and develop a structure on the site which will generate income to offset the tax.

The effects of a site value system of taxation on vacant land would probably not be the major consideration in the development of the vacant sites, obviously market decisions and demand would be primary, though it would definitely have a secondary effect on the decision to develop. The reason a site value system would be secondary is because the capital the tax can draw away is limited.

The fact that the parity rate is low on the extremities of the City is due to two factors the first, assessment departments generally assess larger properties at lower levels than much smaller lots. Because lots are much smaller in the central City then on the outskirts, parity rate levels tend to be higher in the central City.

The second reason is that land in the extremities is evaluated for assessment as agricultural land and given a very low dollar per acre

Table IV - J

Street No.	Street	Assessment Value Land	Building	Total	Real Property Tax 1976	Site Value Tax 1976	Variations Col. 4 to Col. 5
VACANT LAND							
7	Kennedy	40,330		40,330	2,621.45	10,445.47 +	7,824.02
S.E. Corner Donald & St. Mary		52,700		52,700	3,425.50	13,649.30 +	10,223.75
E. Side Panet Rd. S. of Area		5,860		5,860	380.90	1,517.74 +	1,136.84
E. Side of Henderson Hwy.		13,840		13,840	899.60	3,584.56 +	2,684.96
634	Main St.	19,810		19.810	1,287.65	5,130.79 +	3,843.14
3485	Pembina Hwy.	1,660	2,000	3,660	237.90	429.94 +	192.04
693	St. Anne's Rd.	4,630	4,350	8,980	583.70	1,199.17 +	615.41
Lots 4&5	Knowles	6,490		6,490	421.85	1,680.91 +	1,259.06
	TOTAL	145,320		151,670	9,858.55	37,637.88 +	27,779.22/8
MARKET VALUE							
634	Main St.	47,500					
3485	Pembina Hwy.	125,000					
693	St. Anne's Rd.	95,000	8. Acres				
Lots 4&5	Knowles	320,000	9.8 Acres				

value. Because of these facts it can be expected that the site value system if implemented would have an effect on preventing land speculation and the holding of land out of use but it would only make up a secondary factor in development decisions, unless assessment values of vacant property were brought into closer line with true market value.

E. RESIDENTIAL LAND USES

Two classifications of residential land use were examined in depth to determine the effect of site value taxation and current real property taxation on property development, maintenance of land and land speculation. 70 apartments and 525 single family detached housing sites were examined in various locales in the City.

1. Apartments

Seventy apartment sites were selected for examination under the two tax systems. There are approximately 1500 apartment sites listed in the Henderson street guide, this sample is therefore roughly 5% of the total number. The seventy sites were selected from the listings using random number tables.

Because of the concentration of Apartment blocks in Central Winnipeg, twenty seven of the seventy randomly selected sites are located within the Central City Area I boundaries used by the Assessment Department (See Map P.48).

The two systems of taxation are compared with regard to each site and by location in Appendix. The first characteristic which surfaces is that in the vast majority of cases (see column six to view tax

decreases or increases in rates under site value taxation as compared to current tax) apartment sites would experience very high drops in their level of taxation under a site value tax arrangement. Only ten per cent (7) of the sites experience tax increases, fully 90% of the apartment sites examined would experience tax drops under the proposed system. These drops would range from $54,203.88 for the apartment located at 130 Beliveau Ave. to a low of $28.97 for the Fredmont apartments located at 45 Hargrave St.

The increase in taxes for the seven sites which would experience them under a conversion to a site value tax would have a range of increases from $5323.90 (314-318 Broadway) to an increase of $83.61 (525 Burnell St.).

Table IV-K gives a summary of variations which would occur for apartments under a site value system of taxation. The first column lists the geographical area and the number of apartments examined in that area. The second column, the total amount of taxes which would be paid under the current real property tax system. The third column, lists the total tax of all sites which would be paid under a site value tax system, column four lists the actual amount of increases and decreases which occurred within each district as well as the precise number of sites either experiencing an increase or a decrease from the current real property tax. Column five contains the average increase and or decrease for each site in the district. A negative sign in front of the number signifies a reduction in taxation under a site value system, when compared to the current real property tax.

By examining Table IV-K it is seen that the average tax payment on the seventy sites examined under the current system is $7,919 this would decrease under a site value system to $3,260.29.

The 63 sites experiencing decreases would receive average decreases of $5,393.31 or 68% in their tax bills. The seven sites, which under a transition to a site value system would receive increases, would experience average increase of $1,395.67 or 37%.

An inspection of Table IV-K reveal that no pattern exists between the location studied and the increases or decreases apartment sites experience under the two systems. The one major assumption that can be derived from the consideration of the data presented in this table is that in the overwhelming number of cases taxes would drop considerably under a site value tax system. This is due to the fact that land is being fully utilized in these cases.

In an attempt to find further correlations between the seventy sites and the benefits or privations which would be inflicted upon them in the conversion to a site value system Table IV-L was developed. By obtaining the computer print-out on apartment sites developed by the Central Mortgage and Housing Courporation for their bi-annual examination of apartment vacancies in the City it was possible to determine the number of units in each of the studied sites. Unfortunately not all blocks in the City are covered in the CMHC data,[1] so only 56 of the 70 sites are listed in Table IV-L. From an inspection of the data a loose pattern of tax decreases under the proposed site value system

1. CMHC WINNIPEG APARTMENT VACANCY SURVEY, April 1977 covers 44,904 of a total 53,669 estimated units for the City - 84% of total.

TABLE IV - K

- Summary or Variations Between the Two Tax Systems for Apartments -

Area of City	No. of Units	Total of Current Real Property Tax	Total of Site Value Tax	DIFFERENCE and number of sites affected	Difference averaged per site
Transcona	2	760.50	530.95	- 229.55/2	- 114.78
East Kildonan	7	45,108.70	11,183.62	- 33,925.08/7	- 4,846.44
St. Boniface	6	9,586.20	5,306.91	- 4,279.20/6	- 713.22
St. Vital	4	101,693.15	13,276.34	- 86,337.81/4	- 6,125.69
St. James - Assiniboia	1	946.40	675.99	- 270.41/1	- 270.41
Tuxedo	1	31,111.60	16,508.66	- 14,602.94/1	- 14,602.94
Fort Garry	5	78,306.15	19,233.34	- 59,442.53/4 + 369.72/1	- 14,860.63 + 369.72
Central Winnipeg (Area 1)	27	212,310.15	123,467.89	- 95,697.32/24 + 6,855.06/3	- 3,987.39 + 2,285.02

Table IV - K (Con't)

Area of City	No. of Units	Total of Current Real Property Tax	Total of Site Value Tax	DIFFERENCE and number of Sites Affected	Difference Averaged Per Site
Central Winnipeg (Area II)	10	30,961.45	18,526.27	- 14,852.49/8 + 2,417.31/2	- 1,856.56 + 1,208.66
Central Winnipeg (Area III)	4	10,283.95	4,625.74	- 5,785.82/3 + 127.61/1	- 1,928.61 + 127.61
TOTAL	70	554,330.05	228,220.44	- 339,778.75	
		70	70	63 =	- 5,393.31
		= 7,919.00	= 3,260.29	+ 9,769.70	
				7 =	+ 1,395.67

TABLE IV - L

- Apartments Arranged by Total Number of Units -

	Address	Number of Units	Increase or Decrease in Taxes with Site Value System
1	130 Belliveau Ave.	200	- 54,203.88
2	2080 Pembina Hwy.	173	- 46,275.28
3	15 Carlton St.	114	- 27,960.30
4	15 Arden Ave.	102	- 33,277.52
5	1281 Grant Ave.	100	- 21,106.86
6	1000 Salter St.	96	- 15,876.32
7	314-318 Broadway Ave.	87	+ 5,323.90
8	80 Prevette St.	60	- 13,050.93
9	281 River Ave.	54	- 485.05
10	500 Stradbrook Ave.	50	- 9,179.20
11	349 Edison Ave.	48	- 9,791.50
12	380 Assiniboine Ave.	44	- 2,849.64
13	87 Smith St.	39	- 1,563.05
14	1231 Grant Ave.	36	- 9,094.52
15	450 River Ave.	36	- 216.09
16	136 Spence St.	26	- 3,028.27
17	47 Furby St.	24	- 3,352.70
18	635 Watt St.	22	- 3,144.85
19	311 Stradbrook Ave.	22	- 1,856.27
20	508 Mc Millan Ave.	22	- 1,274.98

Table IV - L (Con't)

	Address	Number of Units	Increase or Decrease in Taxes with Site Value System	
21	301 Church Ave.	22	-	1,382.50
22	748 Mc Dermot Ave.	21	-	3,007.21
23	1060 Notre Dame Ave.	21	-	1,782.53
24	190 Colony St.	20	-	2,361.66
25	631 Roch St.	19	-	3,300.05
26	64 Langside St.	19	-	1,146.33
27	633 Manchester Blvd.	17	-	1,543.84
28	538 Mc Millan Ave.	17	-	2,951.27
29	1266 College Ave.	17	-	2,822.32
30	45 Hargrave St.	16	-	28.97
31	309 Perth Ave.	16	-	2,297.21
32	340 St. Anne's Rd.	16	-	1,817.43
33	11 Lyndale Dr.	16	-	1,954.22
34	603 Nottingham Ave.	15	-	2,423.27
35	500 Burnell St.	14	-	6,378.42
36	482 Young St.	14	-	1,204.52
37	365 Kennedy St.	14	+	2,333.70
38	161-165 Stafford St.	14	-	286.04
39	1230-34 Pembina Hwy.	14	+	369.72
40	525 Centennial St.	12	-	1,613.83
41	491 Edison Ave.	11	-	1,977.08
42	204 Perth Ave.	11	-	203.54
43	100 Cauchon St.	11	-	981.60
44	860 Westminster Ave.	11	-	840.46
45	486 Sargent Ave.	11	-	694.86

Table IV - L (Con't)

	Address	Number of Units	Increase or Decrease in Taxes with Site Value System
46	474 Kennedy St.	10	- 118.99
47	419 Aulneau St.	10	- 303.04
48	1411 Pembina Hwy.	9	- 475.19
49	240 Chestnut St.	9	- 392.08
50	371 Des Meurons St.	8	- 285.24
51	335 Provencher	8	- 403.45
52	407 La Riviere St.	8	- 529.91
53	860 Preston Ave.	8	- 798.08
54	978-980 St. Mary's Rd.	7	- 1,196.98
55	765 Osborne St.	6	- 214.29
56	1559 Notre Dame A.	6	- 292.97

emerges. The more units an apartment block has, i.e. the greater the use of vertical space above the site, the greater the tax decreases will be under a site value system when compared to the current real property tax.

The exceptions to the above loose rule are sites 7,9,15,30,37, and 39. Sites 7(314-318 Broadway) site 30 (45 Hargrave) and site 37 (365 Kennedy) are located within a small area of downtown Winnipeg. The most blatant variation from the rule that more units per block would mean greater reduced taxes under a site value system is 314-318 Broadway. This is a large (87 units) 5 story structure located among the many business offices on Broadway between the legislative grounds and Main St. The building was built during the first part of this century and though well maintained occupies a very large site which could easily be converted to office towers. This is the reason the assessed land value is high in comparison to building value and this fact explains why the taxes would skyrocket in the event of the imposition of a site value tax. Site 30, the Fredmont, located at 45 Hargrave, is only a few blocks from 314-318 Broadway however it is of a different construction being a three story, 16 unit walk up apartment. Though the site would not experience an increase in taxes if a site value system came into being, (actually it would receive a small decrease in taxes) the decrease is not in line with other similar sites. The reason for this is due to the fact that the building is not that well maintained or constructed and therefore has a low assessed building value. The apartment located at 365 Kennedy experiences an increase for similar reasons

to those given for 314-318 Broadway, being an older unit, on a highly valuable piece of land which could easily be converted to high density commercial use.

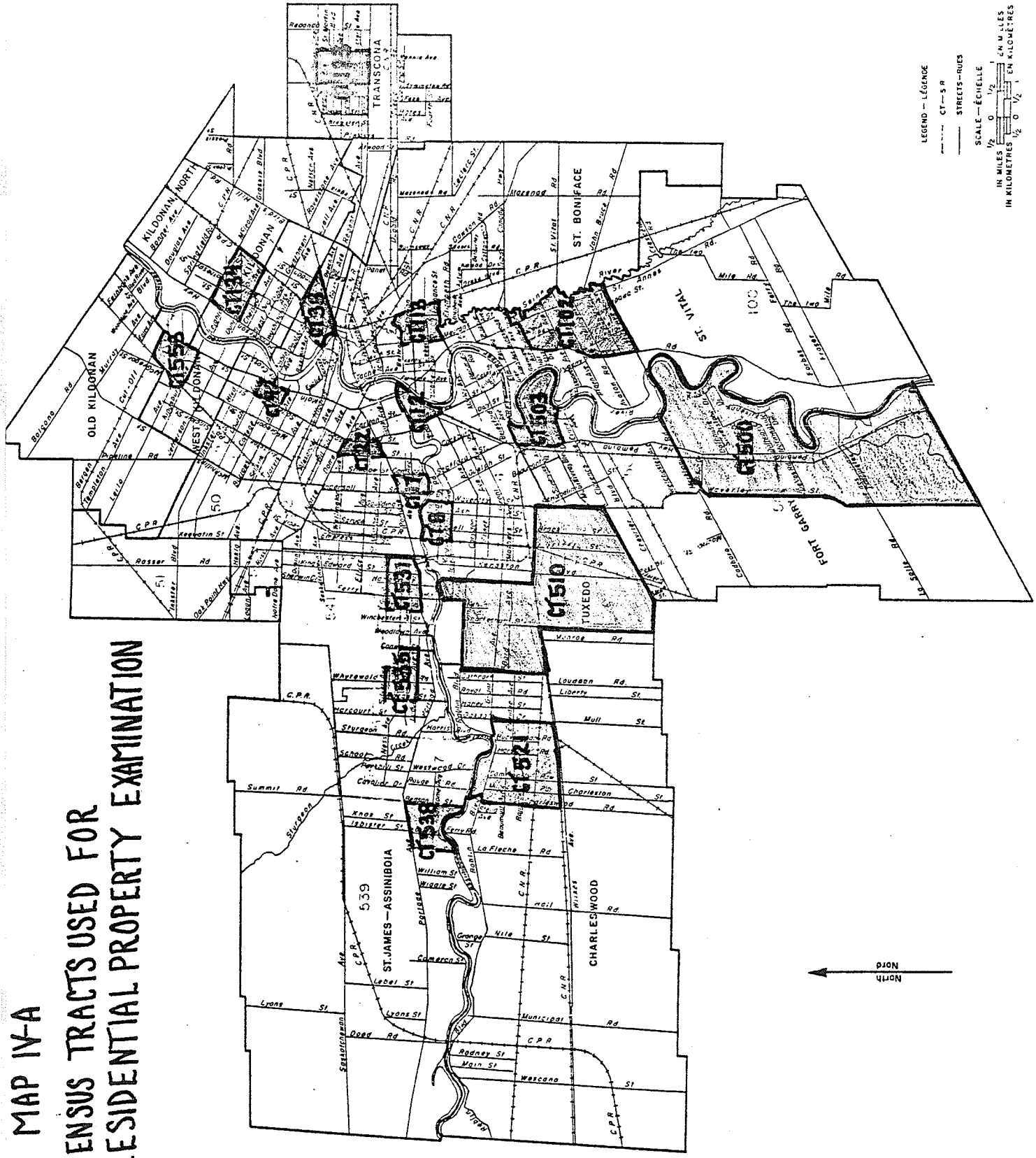
The site at 1230-34 Pembina Hwy. is a combination of the above cases. A lower value apartment block built during the 1950's which occupies a highly valuable section of land which again could easily be converted to commercial use, in this case the block is also not that well maintained or constructed.

It is obvious from this examination of apartments that a site value system of taxation would benefit the heavy utilization of residential land. In other words a concentration of people in higher density buildings, compacting the size of the City.

II. Single Family Residential

The studying of single family residential lots was done by 1971 census tract in an attempt to ensure both locational coverage and income dissemination throughout the City. Eighteen census tracts were examined. Within each of these tracts an average street was selected by visual means in an attempt to ensure that the street selected reflected the average style and housing characteristics of the census tract. The census tracts selected are shown on Map IV-A by the darkened areas. A total of 525 sites of single family homes were examined and compared for the variation between the site value tax and the current real property tax. The data will be further analyzed in Chapter Five by census tract, average total income and level of taxation in an attempt to examine equity levels for the two tax systems.

MAP IV-A
CENSUS TRACTS USED FOR RESIDENTIAL PROPERTY EXAMINATION



The sites examined are listed singly in Appendix, a summary of each census tract is given in Table IV-M. The first column lists the census tract; the second column lists the street examined and the area classification listed in the assessment roles (Map P.48). The third column gives the assessed land values for all sites studied on that street. Column four lists the total (building and Land) assessed value. Column five, lists the amount of current real property taxes which would be paid by the sites on the street. Column six lists the amount of taxation paid under a site value system. The seventh column lists the difference in tax rates whether increase or decrease under a site value system and also the number of sites which would experience either a decrease or an increase. The final column shows the number of sites observed on each street, a total of 525.

Conclusions can be derived from the final totals for all columns on Table IV-M $944,000 of assessed land value was examined in comparison to $3,653,400 total assessment value. By the use of the parity rate determined in Chapter Three it means that approximately 27 million dollars of property at market value was examined in this sample. The ratio between land and total property is 3.87 to 1 which means that, on average, single family housing in the City would experience a small increase in tax levels under a site value system. Such an increase would amount to roughly 3% of an average home owner's current tax bill. By viewing totals for column five and six, site value taxation will generate more taxes from RI uses then the current real property tax.

TABLE IV - M

- Totals Residential Single Family Homes -

CT	Street Area	Land	Total	Real Property	Site Value	Variation	Sites Observed
500	Macalester Bay (Fort Garry)	72,720	380,090	24,705.85	18,834.48	- 5,898.36/40	40
510	Laidlaw Blvd. (Tuxedo)	94,900	406,300	26,409.50	24,579.10	- 2,692.16/15 + 86.76/6	21
521	Savoy Cres. (Charleswood)	31,580	116,080	7,545.20	8,179.22	+ 688.75/13 - 54.73/3	16
538	Sansome Ave. (St. James Assiniboine)	69,900	321,550	20,900.75	18,104.10	- 2,821.75/36 + 25.10/4	40
535	Olive (St. James Assiniboine)	58,330	202,980	13,193.70	15,107.47	- 354.04/10 + 2,267.81/24	34
531	Collegiate (St.James Assiniboine)	40,450	132,050	8,583.25	10,476.55	+ 2,182.02/30 - 288.72/10	40
8	Brock (Downtown Area 1)	109,320	317,420	20,632.30	28,313.88	+ 7,681.58/40	40
12	Cavahon (Downtown Area 1)	42,900	69,850	4,540.25	11,111.10	+ 6,570.85/13	13
503	Wildwood Sec. I (Fort Garry)	34,410	121,740	7,913.10	8,912.19	+ 1,209.97/15 - 210.88/3	18

Table IV - M (Con't)

CT	Street Area	Land	Total	Real Property	Site Value		Variation	Sites Observed
17	Ruby (Downtown Area I)	31,740	107,240	6,970.60	8,220.66	+	1,390.53/17	20
						-	140.47/3	
22	Young (Downtown Area II)	33,870	81,120	5,272.80	8,772.33	+	3,499.53/14	14
42	St. John's Ave. (Downtown Area II)	32,690	131,240	8,530.60	8,466.71	+	595.49/13	23
						-	659.38/10	
553	Beeston Dr. (West Kildonan)	36,800	184,850	12,015.25	9,531.20	-	2,481.05/40	40
134	Pleasant Bay (East Kildonan)	86,730	431,980	28,078.70	22,463.07	+	105.06/3	40
						-	5,720.69/37	
38	Riverton Ave. (Downtown Area III)	40,370	133,470	8,675.55	10,455.83	+	2,180.84/30	40
						-	400.76/10	
113	Trembley St. (St. Boniface)	20,690	72,140	4,689.10	5,358.71	+	1,091.65/14	19
						-	422.04/5	
102	Gretna Bay (St. Vital)	56,440	225,790	14,676.35	14,617.96	+	360.02/16	36
						-	418.41/20	
123	Parade Dr. (Transcone)	50,160	217,510	14,138.15	12,991.44	+	53.83/4	31
						-	1,200.54/27	
		944,000	3,653,400	237,471.00	244,496.00	-	23,763.98/269	
						+	30,766.27/256/525	
	AVERAGES/UNIT	1,798.10	6,958.86	452.32	465.70	-	88.34	
						+	120.18	

The fact still arises however that the picture is not completely cut and dried. Not all sites will experience increases, as a matter of fact column eight shows that numerically more houses will experience an actual decrease under a site value system, 269 with 256 units experiencing increases. The difference between the numerical totals of column eight and the higher tax levels in column seven as compared to column six arise because the average decrease for the 269 units is much less ($88.34) than the average increase for those units experiencing increases ($120.18).

In further analyzing the effects of a site value system on the City's single family homes the eighteen census tracts were divided into three categories. Those tracts which upon comparison showed either a decrease or increase in tax levels under site value taxation were put in separate categories. If over 70% of sites studied in a census tract showed either increases or decreases, that would place the census tract in one of these categories. The third category is for those census tracts which showed no prediliction to either tax increases or decreases among its sites under site value taxation.

The census tracts are then mapped in an attempt to develop correlations between location and increases or decreases. Map IV-B shows all census tracts with various delineations to display the three categories.

Viewing the map shows that an apparent rough correlation does exist between location and increases and decreases in tax levels under a site value system. As one ventures toward Winnipeg's centre the number of sites in selected census tracts experiencing increases, rises, congregating

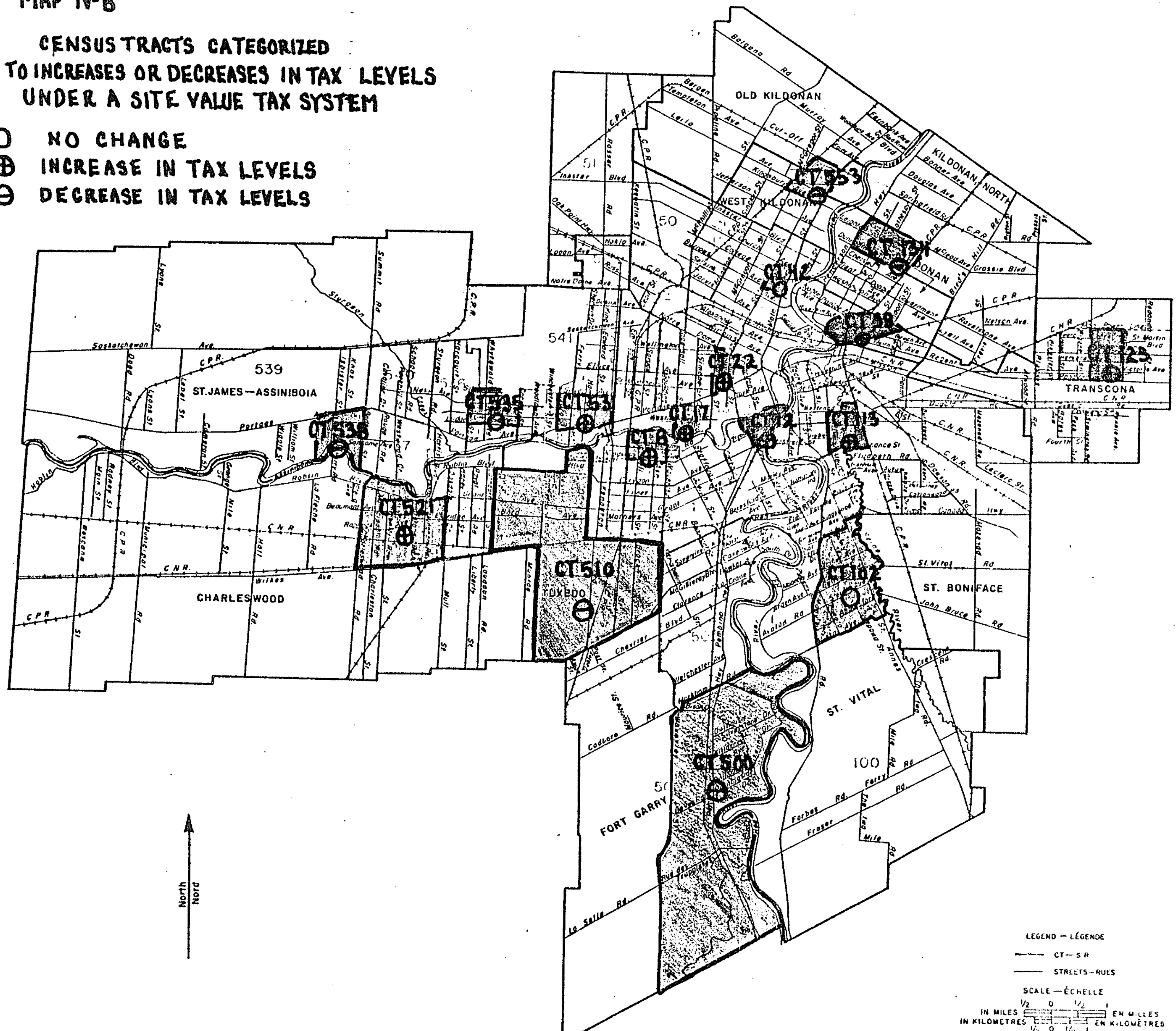
in the more central areas of the City. This reinforces the findings of Chapter Three and the parity rate data. The parity rate determined in Chapter Three shows that assessed land costs per square unit increase in direct relation to the proximity from the City Centre. Therefore the deleterious impacts of a conversion to site value taxation will be felt more in the residential districts of Central Winnipeg then in the suburbs. Though this would not be the only factor which would be the cause of tax increases or decreases on residential homes under a change to a site value system.

Another reason an area or specific site would experience a decrease or increase in taxes is dependant upon property development and property maintenance with regard to the specific site examined. The two census tracts which experienced complete increases among all the sites examined were census tracts eight and twelve. Census tract eight examined the homes on Brock St., between Academy and Wellington. The land value is high here as the property is in an upper class area. The housing does not reflect the value of the property and therefore taxes rise under a site value system. Census tract twelve which is Cauchon St. off River Avenue, has been mentioned previously and will be further analyzed in Chapter Five. It appears to have its land valuation done on a potential usage basis (potential usage or valuation is the case where a property is assessed not on its current use but on the possible i.e. potential use, the site could be put to if the current structure were removed) and this explains its large tax increase under site value taxation. Just the opposite can be stated for the two census tracts

MAP IV-B

CENSUS TRACTS CATEGORIZED
AS TO INCREASES OR DECREASES IN TAX LEVELS
UNDER A SITE VALUE TAX SYSTEM

O NO CHANGE
⊕ INCREASE IN TAX LEVELS
⊖ DECREASE IN TAX LEVELS



which experienced complete decreases in taxes among all sites. Census tract 500 is located in Fort Richmond and has lots which are not that highly valued. The homes on the sites being the major components of the property's value.

This is another reason a single family residential site would experience a decrease or increase in taxes under a site value system in comparison to the current system. The property must be well maintained and have a structure on it which is reflective of the calibre of the neighbourhood in which it is found to experience benefits under a site value system.

F. CONCLUSION

The analysis of the ten chosen land uses (office buildings, motels/hotels, grocery stores, gas stations, warehouses, industrial sites, parking lots, vacant land, apartments, detached single family residences) show quite conclusively that the imposition of a site value tax would not be beneficial to all land uses in the City. Even within land use categories it has been seen that the situation is not cut and dried, specific sites suffering increases or enjoying decreases in taxation counter to the average expected in that particular class. These fluctuations are due as much to the sites land use as to the specific upkeep and development of the particular site. A generalization can be made with regard to the land use of a site. Those uses which utilize their sites towards a maximum will in the majority of cases experience the benefits of lowered taxes under a shift to a total site value system.

The type of land use which would benefit conclusively from a site value system are office buildings, motels/hotels, industrial sites and apartments. Those types of land use which would experience little change as an aggregate group, though obviously for specific cases fluctuations could be dramatic, are grocery stores and warehouses. In between those land uses which experience little marked change as a group and those which will experience a detrimental increase in taxes are single family detached homes. As an aggregate their taxes would on average rise, though not substantially (3% on the average tax bill of the homeowner) under a site value system. The land uses which would suffer with increased tax bills are gas stations, parking lots, particularly surface parking lots, and vacant land within the confines of the City's boundaries.

The above divisions show that the more a land use utilizes a site the greater will be the tax decrease under a site value system. Looking at sites specifically, regardless of the type of land use, another conclusion can be drawn. Those sites which maintain their improvements would experience a decrease or at worst less of an increase in taxes under a site value system. This is due to the fact that upkeep of a building registers itself in the appraised value of the site. The increased value of the building increases the ratio of total property to land and as explained above, the higher the ratio the less taxes to be paid under a site value tax. An example of property maintenance is the Fredmont Apartments discussed previously. Part of the reason the shift in taxes on this site would not be commensurate with the other apartment sites studied is the fact that the site is not well maintained

or constructed and this is reflected in the low appraised value of the building. This factor also explains the differences in taxes certain houses on the same street would experience under a site value system. Lower maintenance expense reflects itself in lower assessment of buildings. Under the current real property tax this is advantageous, decreasing total assessment and thereby, taxes, however under a site value tax system the maintenance and upkeep of a building would not be reflected in the assessment of property value therefore there would be no disincentive to improve buildings on a property. In the shift to a site value system more benefit (or less detriment) would be experienced by those properties which have kept building maintenance up, no matter what the land use category.

With regard to land speculation it has been shown in the analysis of vacant land that unless the assessment value of vacant property in the City is increased to a point which better approximates market value the desired effects of the imposition of site value taxation (i.e. a curtailment of speculative holding of land) will not be realized.

The very low assessment of vacant land effectively counters one of the major elements of the site value tax. So long as the tax on vacant land is so low there is no disincentive for the holding of land out of use. To be truly effective in countering land speculation the tax must be proportionately high in relation to the potential income from the vacant land. As was shown in the analysis of vacant land the parity rate even if it rested at a level of 25% of market value would see the site value tax become a factor of importance in development

decisions. Therefore the only way a site value system would be effective in curtailing land speculation, in the City of Winnipeg, would be if the assessment values were brought much closer to true market land value.

It can be seen from the analysis in this chapter that a site value tax system would be a better tax then the current real property tax if the desire was for a tax which not only brought in the required level of monies to run the City but which also could be used to reinforce certain desired trends in City growth (concentrated City size and improved property maintenance) and which would act as a disincentive against certain undesired elements of urban development (land speculation, under utilization of property sites). Table IV-N summarizes the general effect site value taxation will have on the various land uses.

The two elements which in this chapter speak out the most against the implementation of a complete site value system of taxation are the very high mill rate necessary to generate the City's needed income and the fact that in the main the tax would not be beneficial to single family homeowners in the City. These two points will be analyzed in detail in Chapter Six which deals with the ramifications of an implementation of a site value system in Winnipeg.

Chapter Five analyzes the two tax systems further, examining site value and current real property taxes on the grounds of equity in an effort to determine completely which tax is the better.

TABLE IV - N

- Summary of Site Value Taxation's Effect on Land Uses-

	Land Use	Impact
1.	Office Buildings	General Tax Decrease
2.	Motels/Hotels	General Tax Decrease
3.	Grocery Stores	No General Change
4.	Gas Stations	General Tax Increase
5.	Warehouses	No General Change
6.	Industrial	General Tax Decrease
7.	Parking Structures	General Tax Increase
8.	Vacant Land	General Tax Increase
9.	Apartments	General Tax Decrease
10.	Single Family Detached Housing	Minor Tax Increase

CHAPTER FIVE

THE EQUITY QUESTION

A. INTRODUCTION

Equity and the concept of equity in taxation has various connotative meanings dependent upon how the phrase is applied. The dictionary defines it as justness, impartiality. Economic thought varies as to its meaning, in some cases it is applied specifically to the determination of an exact measurement of tax against income, in other instances it is used generally to describe the fairness of a tax over various income levels.

In this chapter an attempt will be made to make a specific examination on the grounds of the equity of the two tax systems, site value and real property, using the data developed in Chapter Four for single family housing. For a number of reasons single family housing is the only land use examined. The single family classification is the largest land use numerically in the City and therefore samples were much easier to select. Also, more importantly, the income data for single family residents was readily available from Census Canada tracts for 1971. Business sites were not incorporated due to the difficulty of acquiring accurate and truthful income data. The variation of types of businesses

would also have caused difficulty in comparison. The method used will compare the average amount of property taxation per census tract against the average total household income for that area as a percentage. (i.e. if a family's total household income was $10,000 and their property tax was $500 the equity level of taxation would be 5%, $500 ÷ $10,000). With the development of these figures, one for each tax system, comparison will be made of each system over all income levels.

The figure "average total household income" is taken from the 1971 Canadian Census which defines the term as "the sum of the incomes received by all members of the family 15 years and over, from all sources during the calendar year 1970"[1].

The equity of a tax refers to the ability of the taxpayer to pay the tax. In an ideal case a tax should be progressive. A progressive tax is one in which the tax increases commensurately with the taxpayer's income. The Canadian income tax is an example of a tax which attempts to be progressive in its imposition. A second classification when referring to equity is a proportional tax. In this case a tax would remove the same percentage of levy from all income levels. As an illustration a man earning $1000 would pay five per cent or $50 as a tax; a man making $10,000 would again be assessed five per cent or $500. In either case the same percentage of assessment is levied. The least desirable classification of tax is a regressive tax. In this case a tax would decrease as a percentage of income as income increased. An income of $1000 would experience a charge of $50 dollars while an income of

1. Census Tract Bulletin, 1971 Census of Canada, Winnipeg Series B.

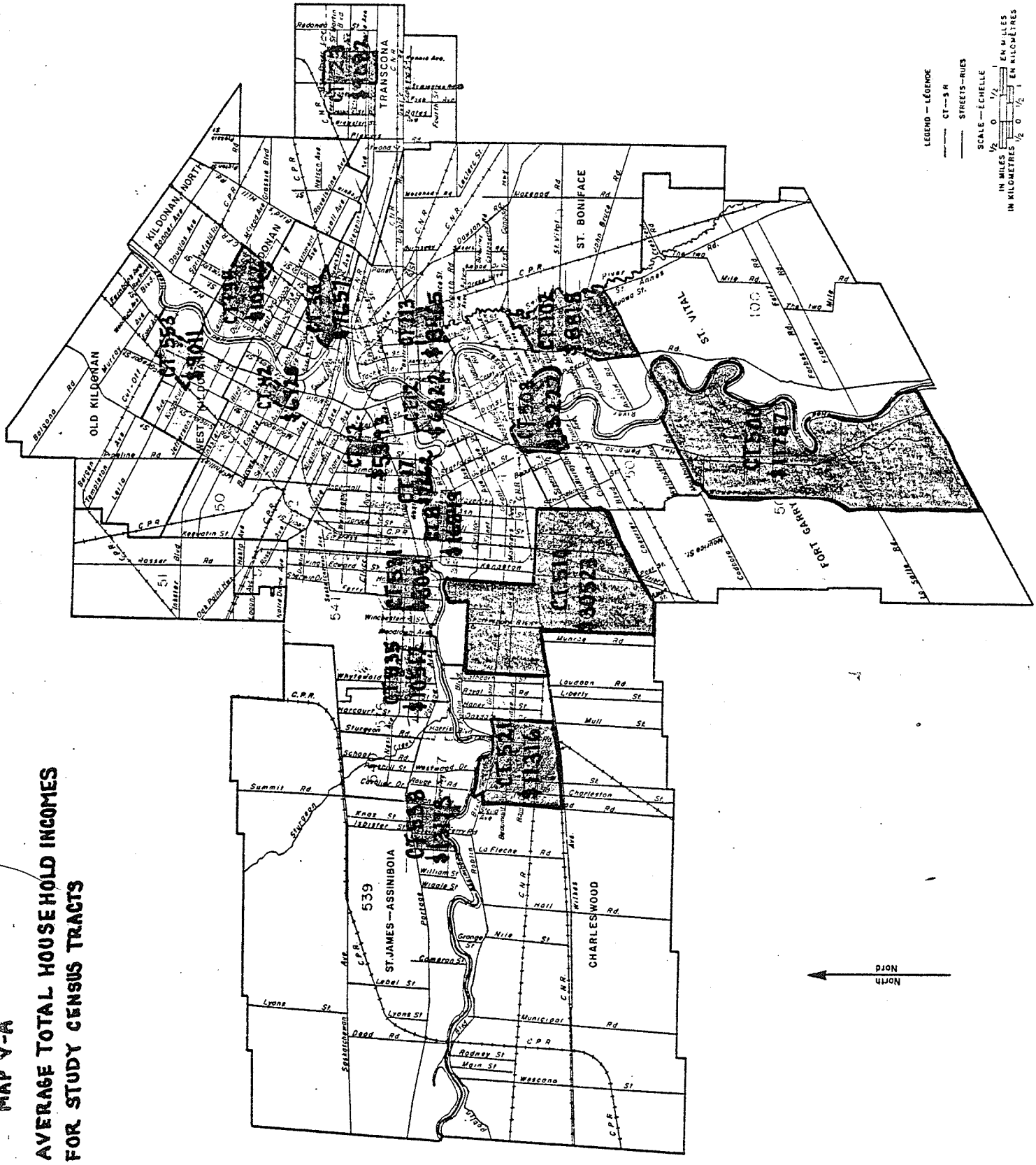
$100,000 could receive the same $50 levy. The research conducted in this chapter will attempt to determine which category each of the two tax systems will fall into and which is therefore a better form of equitable taxation.

B. METHODOLOGY

Eighteen census tracts were selected, out of the City of Winnipeg's total of 101, for 1971. They were selected on the basis of two criteria, one that they display the full range of average total household incomes exhibited in the 1971 census for Winnipeg and two that they were located in all sections of the City. The fact that the eighteen sites do meet these criteria can be judged by viewing Map V-A which gives the location of each census tract and the average total household income for each tract.

The average total household income for the eighteen census tracts under examination range from $5393 to $30,523. The eighteen census tracts reflect the average total household incomes of all 101 census tracts located in the City.

Within each census tract a visual survey was performed to determine an average street for specific study within each tract. An attempt was made to ensure that the street selected reflected the characteristics of the total census tract. Also it was attempted to select streets which were completely residential in nature. Streets were avoided if they were located on major arterial roads or if other land uses were present in large numbers. This was done to ensure uniformity of com-



MAP V-A

AVERAGE TOTAL HOUSEHOLD INCOMES
FOR STUDY CENSUS TRACTS

TABLE V - A

CENSUS TRACTS USED IN EQUITY STUDY
- Listed by Average Total Household Income -

Census Tract	Average Total Household Income
510	30,523
8	16,849
503	13,227
538	13,173
500	11,787
521	11,316
535	10,512
134	10,166
123	9,082
553	9,011
102	8,818
113	8,465
531	8,051
17	7,662
38	7,657
42	6,928
12	6,822
22	5,393

TABLE V - B

AVERAGE HOUSEHOLD INCOME - to Real Property Tax and Site Value on Selected Single Family Residents in the City of Winnipeg -

Census Tract	Street Area	Average Current Real Property Tax	Average Household Income+	Equity Level	Average Site Value Tax	Average Household Income	Equity Level
500	Macalester Bay Fort Garry	617.65 (40)	11,787	5.24%	470.86 (40)	11,787	3.99%
510	Laidlaw Blvd. Tuxedo	1,257.60 (21)	30,523	4.12%	1,170.43 (21)	30,523	3.83%
521	Savoy Cres. Charleswood	471.58 (16)	11,316	4.17%	511.20 (16)	11,316	4.52%
538	Sansome Ave. St. James-Assiniboia	522.52 (40)	13,173	3.97%	452.60 (40)	13,173	3.44%
535	Olive St. James-Assiniboia	388.05 (34)	10,512	3.69%	444.34 (34)	10,512	4.23%
531	Collegiate St. James-Assiniboia	214.58 (40)	8,051	2.67%	261.91 (40)	8,051	3.25%
8	Brock Downtown (Area 1)	515.81 (40)	16,849	3.06%	707.85 (40)	16,849	4.20%
12	Cauchon Downtown (Area 1)	349.25 (13)	6,822	5.12%	854.70 (13)	6,822	12.53%
503	Wildwood Sec. I Fort Garry	439.62 (18)	13,227	3.32%	495.12 (18)	13,227	3.74%
17	Ruby Downtown (Area 1)	348.53 (20)	7,662	4.55%	411.03 (20)	7,662	5.36%
22	Young Downtown (Area 11)	376.63 (14)	5,393	6.98%	626.60 (14)	5,393	11.62%

Census

TABLE V - B (Con't)

Census Tract	Street Area	Average Current Real Property Tax	Average Household Income+	Equity Level	Average Site Value Tax	Average Household Income	Equity Level
42	St. John's Ave. Downtown Area II	370.90 (23)	6,928	5.35%	368.12 (23)	6,928	5.31%
553	Beeston Drive West Kildonan	300.38 (40)	9,011	3.33%	238.28 (40)	9,011	2.64%
134	Pleasant Bay East Kildonan	701.20 (40)	10,166	6.90%	561.58 (40)	10,166	5.52%
38	Riverton Ave. Downtown Area III	216.89 (40)	7,657	2.83%	261.40 (40)	7,657	3.41%
113	Trembley St. St. Boniface	246.79 (19)	8,465	2.92%	282.04 (19)	8,465	3.33%
102	Gretna Bay St. Vital	407.68 (36)	8,818	4.62%	406.05 (36)	8,818	4.60%
123	Parade Drive Transcona	456.07 (31)	9,082	5.02%	419.08 (31)	9,082	4.61%
	AVERAGE	452.32	10,899	4.15%	465.70	10,899	4.27%

+ taken from 1971 census

parison of all sites selected in the eighteen census tracts.

It can be argued that a fairer picture would develop if all single family homes in each census tract had been examined. This is doubtful however as it can be substantiated that the streets selected do more than adequately reflect the average of each Census tract indicating that an examination of more housing would be redundant.

The specific sites and their tax rates under both systems are listed in Appendix II. Within the total eighteen census tracts 525 sites were specifically studied. In this chapter the results of this examination are compiled in Table V-B. Within this table the average current real property tax (col 1) is presented for each census tract. Column two lists the average total household income derived from the 1971 Winnipeg census. These two figures are then divided for each census tract and an equity rate for the current real property tax in each of the eighteen census tracts is determined. Columns four to six contain the same calculations for the proposed site value tax system.

The average total household income for all eighteen census tracts was determined by weighting the average income figure for each census tract. This was done by multiplying the number of sites in each census tract by the average total income for that tract then totalling the resultant eighteen figures and dividing by the total number of houses examined. The average income for all eighteen sites was $10,898. This is compared to the average figure for all of Winnipeg listed in the 1971 census of $9382. The figure developed for this study is higher because certain census tracts were not included due to their lack of single

family detached housing. These tracts also possessed low average household incomes, thus their non-inclusion explains the study's higher figure.

C. ANALYSIS OF EQUITY FOR SITE VALUE AND CURRENT REAL PROPERTY TAX SYSTEMS

The average equity level, for the current real property tax as exhibited by the eighteen census tracts was 4.15% (i.e. property tax would take 4.15% of a family's total household income). The range extended from 6.98% to 2.67%. The equity levels for the site value tax examples were very closely grouped (5.52% to 2.64%) except for two cases, census tracts 12 and 22, which exhibited extremely high equity levels, 12.53% and 11.62% respectively. It is evident that for site value equity levels, census tracts 12 and 22 are completely out of proportion with the other sixteen tracts. Examining these two tracts further it is realized that both occur in Central Winnipeg. Examining the specifics of each tract as they are given in Appendix II the assessed land value for all sites in both tracts is completely out of proportion if all sites had been appraised as homesites. This is particularly apparent in census tract twelve where the assessed land value is second only to the assessed value of lots examined in Tuxedo . (For census tract 12, 3300 dollars assessed land value for a 33 foot frontage works out to 100 dollars the front foot which is incredibly high assessment). In the other case similar comparisons can be made. It would be impossible to place a home on these sites with such high taxes, however an apartment could easily be placed on two such sites and still afford the tax. What therefore is presumed to have happened in these cases is that the City's

Assessment Department has used potential usage evaluation (assessing property not by what currently occupies the site but by what possibly could in the future) in appraising the value of these sites, thus balancing these land assessments against low building assessment to even out the total value of each site. A practice which is not present in the other sites under study. This is the reason for the marked digression of these census tracts from the rest. Because of their bias they will be removed from this comparison of the equity of the two tax systems.

The revised data is as follows:

Site Value Tax Equity Level (adjusted - by elimination of CT 12 and 22)

RANGE	2.88%
AVERAGE	4.27%
HIGHEST VALUE	5.52% (CT 134)
LOWEST VALUE	2.64% (CT 553)

Current Real Property Tax Equity Level (adjusted - by elimination of CT 12 and 22)

RANGE	4.23%
AVERAGE	4.15%
HIGHEST VALUE	6.90% (CT 134)
LOWEST VALUE	2.67% (CT 531)

A presentation of all census tracts and their equity levels is presented in Table V-C by equity level and in Table V-D by income level.

D. CONCLUSION

It is apparent from these figures that the site value tax is a much more proportional (i.e. each case studied regardless of the amount of income earned would still pay the same percentage of income in property tax) and therefore a more equitable tax than the current real

TABLE V - C

Equity Levels for Site Value and Current Real Property Tax for Selected Census Tracts.

	Census Tract	Average Total House Hold Income	Equity Level Current Real Property Tax	Census Tract	Average Total House Hold Income	Equity Level Site Value Tax
	134	10,166	6.90%	134	10,166	5.52%
	42	6,928	5.35%	17	7,662	5.36%
	500	11,787	5.24%	42	6,928	5.31%
	123	9,082	5.02%	123	9,082	4.61%
	102	8,818	4.62%	102	8,818	4.60%
	17	7,662	4.55%	521	11,316	4.52%
	521	11,316	4.17%			
AVERAGE			4.15%			4.27%
	510	30,523	4.12%	535	10,512	4.23%
	538	13,173	3.97%	8	16,849	4.20%
	535	10,512	3.69%	500	11,787	3.99%
	553	9,011	3.33%	510	30,523	3.83%
	503	13,227	3.32%	503	13,227	3.74%
	8	16,849	3.06%	538	13,173	3.44%
	113	8,465	2.92%	38	7,657	3.41%
	38	7,657	2.83%	113	8,465	3.33%
	531	8,051	2.67%	531	8,051	3.25%
				553	9,011	2.64%

TABLE V - D

Equity Levels for Site Value and Current Real Property Taxes for Selected Census Tracts Listed in Descending Order of Average Total Household Income.

Census Tract	Average Total House-Hold Income	Current Real Property Tax	Site Value Tax
510	30,523	4.12%	3.83%
8	16,849	3.06%	4.20%
503	13,227	3.32%	3.74%
538	13,173	3.97%	3.44%
500	11,787	5.24%	3.99%
521	11,316	4.17%	4.52%
535	10,512	3.69%	4.23%
134	10,166	6.90%	5.52%
123	9,082	5.02%	4.61%
553	9,011	3.33%	2.64%
102	8,818	4.62%	4.60%
113	8,465	2.92%	3.33%
531	8,051	2.67%	3.25%
17	7,662	4.55%	5.36%
38	7,657	2.83%	3.41%
42	6,928	5.35%	5.31%

property tax. However consideration must be taken of the actions of the Assessment Department in this examination. The range of equity levels shows that the site value tax over the entire sixteen tracts under consideration diverges the least from the group average.

The impact of site value taxation on the equity of tax payments would therefore be such that the tax would be more proportional and therefore more equitable than would be the current tax systems. It would therefore be a fairer tax with regard to the income levels of houseowners. It is unlikely that a greater improvement could be developed in the equity of a property tax system than is shown by trends exhibited here by site value taxation. It would be extremely difficult to develop a property tax system which would be progressive in nature (i.e. increase the percentage amount of property taxes as assessed value of property rose). It is within the realm of possibility that the site value system of taxation could eliminate the regressive nature of the current system.

CHAPTER SIX

IMPLEMENTATION: PROBLEMS AND PROSPECTS

A. INTRODUCTION

The result of chapters four and five indicates that a site value tax would have certain advantages and show certain improvements over the current real property tax, though in no way would it be the complete panacea that Henry George envisioned. The tax would lead to increased property development and improved building maintenance for certain types of property and in conjunction with updated and more realistic assessment could have a marked effect on land speculation.

This chapter will examine the problems and major elements facing a City such as Winnipeg if it felt the implementation of a site value tax system were warranted.

In the second chapter, five major points were brought out against the site value tax each presenting problems to the implementation of a site value tax. In this chapter each of these five problems; adequate provision of city expenses; assessment procedure; land value reduction; premature property development; and discriminatory tax effects felt by certain land owners in the case of a shift, will be examined along with

the necessary public information programs needed.

B. ADEQUATE PROVISION OF CITY REVENUES

As was determined in chapter four the mill rate for a complete site value system covering all City expenses would be 259 mills as compared to 65 mills currently recorded under the current real property tax system. This rate (259 mills) is not beyond the realm of acceptance. It is not greater than the full assessed value of land for the City (i.e. the mill rate does not reach or surpass 1000) and therefore the taxpayer would not be paying a dollar in taxes for each dollar of assessed value given his property. However it is obvious that the numerical increase to 259 mills from the current 65 mills even if it means little or no dollar increase in tax payments will be perceived as a threat by the taxpayers of Winnipeg. Add to this increase the fact that school taxes for the varying districts in Winnipeg also come from the assessment rolls and are combined with the individual tax rates and the threat to the property owners in Winnipeg would be such as to definitely limit the acceptance of site value taxation. The numerical increase in mills, even if for the majority of cases no comparable dollar increase were felt, would be enough to put site value taxation at a decided disadvantage in a comparison of the two systems before the citizens of Winnipeg.

Two major points could however mitigate the increase in mill rate, felt under a conversion to a site value system of property taxation.

One is in regard to assessment which will be discussed in greater detail in the next section of this chapter. It is sufficient here to

point out that an increase in parity rate for assessments from the current 13.27% of true market value will decrease the need for such a high numerical mill rate increase. Under any system of taxation an increase in the dollar value of a City's total assessment will have a marked effect on decreasing the mill rate while ensuring the needed funds for City operation. Another aspect of an increase in assessment, particularly if a site value system were recommended would be the examination of the land component of assessment. It is quite probable that such an examination would lead to the discovery that land is underassessed in comparison to buildings and that a confirmation of this would decrease the mill rate under a site value system.

The second major point which could mitigate the steep increase in mill rate would be the elimination of school expenses from Winnipeg's property tax. Many reasons have been given for its elimination from City expenses, the conversion to a site value system of taxation would just be one more on the list.

It would still appear that the numerical mill rate increase would be a very difficult hurdle to overcome if the City considered a conversion to site value taxation.

C. ASSESSMENT

No matter what the outcome of the concept of site value taxation with regards to implementation in the City of Winnipeg, it is obvious from this study that the City assessment rolls are lagging well behind the current market value of property and that this is not beneficial to the City. Regardless of site value taxation the City's level of assess-

ments with regard to market value must be increased. The parity rate must be increased from the current 13.27% of true market value, as determined in this study in chapter three, to a percentage much closer to total market value. The logic of keeping assessed value below market value has been a fear, that if market value and assessed value were the same and market value fell drastically below assessed value, as was the case during the depression, the assessed value could not be brought into line quick enough and therefore many properties with drastically reduced values and reduced rental incomes would have to be sold for taxes. Added to this, in Winnipeg's case, is the fact that the City of Winnipeg Act stipulates that mandatory reassessment of all City properties must occur every three years. The last such total reassessment was done in 1961 based on the 1957 value of the Canadian dollar. If the letter of the law had been followed total reassessments should have occurred 1960, 1963, 1966, 1969, 1972 and 1975. In fact the City Assessment Department is just now attempting to bring all properties in Winnipeg up to a 1973 real dollar value from its 1957 base. This process will not be completed until 1979, therefore an elapsed time of twenty-two years has occurred between actual total reassessments.

The assessment process for the City of Winnipeg must be streamlined and improved in ways which will increase the accuracy of assessments and shorten the length of time required to perform total reassessment of property in the City.

In the case of a conversion to site value taxation the methods of assessment used currently by the Assessment Department will serve under

a site value system.[1]

However during the conversion from the current real property tax to a site value system certain elements would arise which would cause difficulty for the assessor. The conversion period would be a time of change in relationship between the elements of property and in the methods used to handle the various aspects of property (eg. sales, rentals etc.). The length of a conversion period would depend on the municipality but it is felt that a rapid conversion (i.e. under two years) would be highly disadvantageous. A realistic conversion period would be five years. This was the length of time utilized by Pittsburgh in its conversion to a graded site value system.

During the period suggested for conversion, properties would have to be reassessed solely on the value of their land. Though conversion would conceivably take on the aspects of a reduced percentage of the taxation on buildings (from the current 66 2/3% down to zero in equal increments) and therefore would still require assessment of their worth, the major role of the assessor would be to determine the accurate value of land. This could conceivably lead to the realization that assessed land value in the City has been at a lower level than that of buildings and that therefore an accurate examination solely on land would reveal a greater tax base for the City than is the case under the current system.

1. A conversion to site value taxation could possibly simplify an assessor's function, assessment would only have to be on one element of real property rather than two. However this point is debatable, opponents to site value taxation feel it may complicate the system of assessment.

The possibility of this occurrence comes from examinations done in other North American Cities which revealed that land was given lower assessed value in comparison to market value of buildings.[2] This finding has ramifications for the ability of site value taxation to meet the required level of expenses of the City at a publicly acceptable mill rate.

The assessor would be faced, during the conversion period, with the possibility that market values could be shifted about by individuals in an endeavour to shift value away from land and into buildings when properties were sold and the assessor would have to be on the alert for the true market value of a site.

The changeover from the current real property system would in itself alter value relations thus introducing disturbances which would complicate matters for a time. The number of times needed for reassessment would of necessity be increased. Possibly during the conversion period complete reassessment would need to be performed more than once in order to ensure the required accuracy of assessed land values and to work out all the problems inherent in such a shift.

A novel possibility, which could take the pressure off the Assessment Department during the period of conversion, would be to put the onus on the property owner as to the accuracy of his assessment. This would be in the form of a buy back clause. If the assessment of property value did not approximate the true value of the property, taking into consideration the parity rate sought by the City, the City would have

2. The Assessment of Land Value, ed. D.M. Holland, The University of Wisconsin Press, 1970, p. 167.

the option to purchase the property at the assessed value plus a certain percentage of value for compensation. It can be assumed that rather than risk purchase by the government, property owners would ensure that their property value resembled closely the sought after ratio desired by the City Assessment Department. This suggestion supports the contention that the responsibility for assessment accuracy should not rest squarely and completely on the shoulders of the Assessment Department of the City of Winnipeg.

A major issue in the conversion to a site value system of taxation would be the revamping of City assessment. Under the proposed conversion, total reassessment would be required at least once in a three year period. Since the Assessment Department has not yet completed a reassessment under the present system in twenty-two years, it is obvious that this would be a major objection to a complete conversion to a site value system.

D. LAND VALUE REDUCTION

A site value tax would capitalize itself in the cost of land by reducing its cost, as opposed to the current real property tax where increases are shifted onto the occupants of rental housing in the form of higher rents. The land value tax cannot be shifted in this manner. This is due to a proposition of the law of economic rent. The site value tax will not fall heavily upon marginal land, because limited economic rent is paid on such land. If then, an owner of superior land, endeavours to increase rents shifting the burden of increased land taxes onto the occupier he will be checked by the competition of marginal land where

limited taxes are payable. To simplify, economic rent is a pure surplus and to remove part or all of it by site value taxation does not effect the factors which determine that surplus or enable it to be increased.[3]

This could definitely be a beneficial aspect of site value taxation if a conversion were to take place. A reduction of land costs would benefit all developers and purchasers by reducing the total cost of developed property.

It has been found however, in those cities which practise site value taxation, that though initial decreases in land value are felt upon the immediate imposition of a site value tax the benefits accruing to new building with the removal of property taxes encourages a higher utilization of land and this causes land values to rise after the immediate impact of conversion is over. Therefore the value of land would fluctuate downward during a conversion period and then when a site value system was established and its effects felt, land values would rise. The more intense development that would emerge from a shift to a site value tax raises the next issue which would have to be handled during the implementation of this system.

E. PREMATURE DEVELOPMENT

Would the removal of taxes from buildings cause developers to develop intensive structures on sites of limited size in an endeavour to maximize their gains under the new system? Would developers put land into use well before the actual need arises in an attempt to make profit from

3. Bails, D., An Alternative: The Land Value Tax, The American Journal of Economics and Sociology, Vol. 32, no. 3, 1973, p. 287.

land and get out from under the burden of taxes imposed on undeveloped land? These are two of the questions which would arise under the conversion to site value taxation. The fear here is that such a system would encourage the elimination of old structures in favour of new structures better able to generate income. Though this process goes on under the present system the fear under a site value concept would be that the process would be expedited destroying too rapidly the character of the City. This would not happen so long as the implementation of the system went hand in hand with enlightened zoning and planning policies for the City. However, if the system were allowed to free wheel on its own allowing development anywhere and if developers were allowed to accrue excessive profits the fear of "plastic city" caused by premature development could become a reality.

A desirable result of site value taxation would be an increase in the density of the City not to an extreme level but to one which would impede the sprawl which Winnipeg is experiencing and thereby save agricultural land on the City's extremities. During the conversion there would possibly be an increase in lots and houses on the market as the development firms would attempt to develop land they had been holding out of use, in an endevour to stave off increased taxes on their land banks. In this case the housing market would move closer to a true supply and demand market; discouraging companies from phasing growth for the sole purpose of obtaining future higher profits. The tax would definitely cause a drop in land speculation for two reasons. The major one being the high holding costs (again only if assessment of vacant land were brought more closely in line with true market value) the tax

would place on undeveloped land and secondly the fact that the tax would in its initial stages at least cut into the cost of land, reducing the level of realized profits.

The problem of premature development would be a problem of implementation which could be handled by zoning and planning policies which are of a calibre which directed the type of growth for the City and ensured the preservation of older structures worth saving. The site value tax, because of its nature, would facilitate the replacement of undesirable and underdeveloped structures thus reducing the amount of underutilized land.

F. NEGATIVE EFFECTS ON CERTAIN TYPES OF LAND OWNERS

Possibly the second greatest impediment to the implementation of a site value system, the horrendously high mill rate being the first, would be the deleterious effects the tax would have on certain types of property owners. Obviously this is to be expected under any change. However in Winnipeg's case it is not only the underutilized land uses which would be subject to higher taxes, as well a large proportion of land zoned for single family housing would be subject to tax hikes under the proposed system.

The initial area of concern for negative effects is for those home owners living in the central core of the City. Taxes based on site value would have enormous economic effect on these people as land values in the central core are higher then elsewhere and people in this area usually have limited economic support. They would therefore be hard pressed to

meet the increased taxes and could be forced out by higher density uses. Certain policies would have to be initiated to ensure that people in such a situation are compensated fairly for their properties.

The second group in Winnipeg which would feel the increase in taxes is the single family home owners. As was determined in Chapter Four fully 45% of Winnipeg's single family home owners would feel increases in taxes under a site value system. The average increase being in the range of three per cent of current levels of taxation. This would create a lobby opposed to such a conversion, which probably could not be convinced of the benefits, to the City in general, which site value taxation would bring. In the other studies along similar lines to this thesis, particularly M. Rawson's study of Burnaby, British Columbia, single family homes were found to benefit from decreased property taxes under a site value system. Such is not the case in Winnipeg and therefore this could prevent the tax from being accepted no matter how much public education and information programs attempted to convince the populace of the advantages of site value taxation.

G. PUBLIC INFORMATION AND EDUCATION

If a City wishes to attempt an implementation of a site value system it must develop a program of public information and education. Such a program would be in two stages. The initial stage would be that part which led to a change in the laws providing enabling legislation for the implementation of site value taxation. The second stage would be the implementation of the operation. The task would be extremely difficult

as it would require educating the people in the nuances of property taxation, showing them the benefits which would accrue to the City from such a change and why they should support the change. The program would also be running at a disadvantage when it was realized that a large number of single family home owners would receive increased tax bills under the new system.

Such a program would entail a great deal of expense and manpower and the full advantage which the City could expect would not be known until after the shift had been completed. This would make the defense of the shift that much more difficult.

H. CONCLUSIONS

The findings of this chapter point explicitly to the fact that a complete conversion to a site value system of taxation for the City of Winnipeg would be highly untenable at this time. Though Chapters Four and Five showed that a site value tax system was better then the current system with regard to concentrated urban development, property maintenance, discouragement of land speculation and tax equity. This chapter shows that major elements exist which would prevent the easy implementation of the site value system of property taxation. These elements, the very large mill rate required, the major problems with City assessment levels, and the negative effects of the tax on a large percentage of property owners in the City would probably rule out the implementation of a tax system based solely and completely on land values.

However the possibility exists for the partial implementation of

a site value system in the form of a graded tax system, in which an even greater percentage of the total tax requirement falls on the land component of real property.

CHAPTER SEVEN

CONCLUSION AND RECOMMENDATIONS

PROBLEM:

Canadian Cities' major source of revenue, the real property tax (based on land and buildings) continues to rise, yet the increasing levels of real property taxation do not bring with them a commensurate level of services or equity. In actuality many areas of Cities are declining, particularly the central cores and City growth is haphazard and inefficient.

HYPOTHESIS:

That the concept of site value taxation would provide revenues at levels high enough to maintain the City and provide a more equitable, constructive tax base than the current real property tax now in effect.

CONCLUSION:

The examination of the five sub problems carried out in the body of this thesis prove that technically the hypothesis is correct. A site value system of property taxation could technically provide the needed finances for the City of Winnipeg and would provide the City with a tax base that was more equitable and constructive than the current real

property tax. A site value tax could place in the hands of City administrators a fiscal tool which could improve property maintenance, convert underutilized sites to more desirable and denser land uses and have a modifying effect on land speculation.

However from a practical perspective the implementation of a full site value tax system for the City would be difficult to apply. The mill rate for such a system though technically feasible could prove, due to its unwieldy size, unacceptable to the majority of citizens in Winnipeg. Also the difficulties foreseen for the Assessment Department (Chapters Three and Six) if a site value system were recommended might militate against the tax. Because the findings of this thesis (Chapter Four) show that a very large number of single family detached home owners would experience tax increases under a site value tax system a move to a tax based totally on a levy on land would therefore not be well received politically.

However the positive findings on site value taxation do speak well for the tax and point to the fact that the tax should not be completely eliminated from Winnipeg's fiscal arena. The site value tax has proven that it would put economic pressure on those land uses which underutilize their sites. This economic pressure would cause an increase in density for the City, curtailing the urban sprawl which is now taking place around the City. The tax would also, by removing the negative economic impact of the levy on buildings, cause the improvement of many sites in the City. No longer would Winnipeg citizens by penalized for enhancing the structures on their property, therefore they could be expected to develop their

properties further. The site value tax would also be more equitable than the current real property tax (Chapter Five). A site value tax could also have an effect on land speculation and the forcing of vacant land onto the market if the assessment values for the City were increased to a level which was in closer proximity to true market value.

The Assessment Department and the assessment process as practised in the City has major bearing on the effects of a site value tax and its role for the City. If the Assessment Department increases the parity rate this will cause decreases in the mill rate for both tax systems. More importantly, for site value taxation, such a move could bring the mill rate for the proposed tax down to a politically acceptable level. Also the Assessment Department could examine the parity rate for vacant land and the parity rate for other land uses to ensure that the ratios are the same for both. If the data in this thesis bears out it will be found that land is underassessed with regard to buildings and changing this would mean an increase in the assessed value of land. This in turn would mean that a site value tax would have a greater economic impact on vacant land and therefore cause a pushing of such land into use eliminating or at least diminishing land speculation in the City.

Although a total site value system would probably achieve these results, a move to a full site value tax system may not be feasible for the City at this time because of the previously mentioned reasons. However benefits exhibited by a site value tax system could still be felt in the City if a partial implementation of a site value system of taxation was to occur. Currently the City works under a partial or graded site value

system with its weighting of land at 100% of market value and buildings at 66 2/3% of true value. It is recommended that there be a continuation of this trend reducing the weight of building assessment still further. Also that certain improvements be made to the assessment process.

RECOMMENDATIONS

1. That the City alter its current assessment weighting from 100 % on land value and 66 2/3% building value to a system of 100% land value; 50% building value.

During this conversion period the City should monitor the impact of this shift to accurately judge the effects such a shift would have on property development, property maintenance, land speculation and other City functions. If the City finds, as this thesis has, that a shift of this nature benefits the City in the above mentioned fields without unduly raising the mill rate or causing other problems, then there should be further emphasis placed on land in the assessment process reducing the role of building assessment down to a level which shows the most benefit for the City.

2. That the parity rate for all properties in the City be brought up from the current 13.27% (as determined in this thesis) to at least a 75% level with regard to true market value.

3. That the City attempt to eliminate the disparities in assessment levels in relation to market value that exist between districts in the City, bringing the level of assessment to an average for all City districts

whether located centrally or in the suburbs of Winnipeg.

4. That the City Assessment Department examine the parity rate between vacant and built up land to ensure that they are both at the same level. If land assessment is found lower, as is suggested by data found here, it should be increased to a similar level to that of built up land.

5. That the City Assessment Department, through either the hiring of more permanent staff or the use of computer programming or both, meet the requirements of the City of Winnipeg Act with regard to the mandatory re-assessment of all City property on a three year basis.

FINIS

APPENDIX

DETERMINATION OF PARITY RATE

- houses arranged by area of location -
*Addresses and Market Value Taken from Free Press & Tribune *
June 4, 1977

	LAND	BUILDINGS	TOTAL ASSESSED VALUE	MARKET VALUE	PARITY RATE
TRANSCONA					
435 Edward St. W.	1,400	4,850	6,250	45,900	13.62%
317 Hatcher Rd.	970	4,500	5,470	38,900	14.06%
753 McMeans	900	4,300	5,200	34,900	14.90%
270 Hatcher Rd.	920	4,000	4,920	36,900	13.33%
533 Yale Ave.	1,120	3,550	4,670	36,900	12.66%
AVERAGE			26,510	193,500	13.70%
NORTH KILDONAN					
559 Edison Ave.	1,510	4,950	6,460	53,900	11.98%
65 Bret Bay	1,140	4,100	5,240	42,500	12.33%
258 Arby Bay	1,560	4,850	6,410	50,900	12.59%
AVERAGE			18,110	147,300	12.29%
OLD KILDONAN					
6 Majorca Pl.	1,900	5,750	7,650	59,900	12.77%
43 Moberly Rd.	1,680	4,850	6,530	49,900	13.09%
65 Mapleton	1,340	3,800	5,140	37,500	13.71%
AVERAGE			19,320	147,300	13.12%

	LAND	BUILDINGS	TOTAL ASSESSED VALUE	MARKET VALUE	PARITY RATE
EAST KILDONAN					
306 Fearn	2,200	5,850	8,050	64,900	12.40%
198 Kisil Bay	1,600	5,500	7,100	51,900	13.68%
432 Sydney	1,310	3,600	4,910	38,500	12.75%
701 Moncton	1,300	2,550	3,850	33,900	11.36%
435 Oakview	1,270	1,850	3,120	26,900	11.60%
AVERAGE			27,030	216,100	12.51%
ST. BONIFACE					
38 Meadowbrook	1,970	5,250	7,220	52,500	13.75%
8 Birch Bay	1,720	5,200	6,920	58,900	11.75%
49 Meadowbrook Rd.	1,200	5,300	6,500	43,500	14.94%
27 Almond Bay	1,700	4,300	6,000	47,900	12.53%
22 Oakmont	800	4,450	5,250	39,900	13.16%
985 Elizabeth Rd.	1,150	3,400	4,550	37,900	12.01%
510 Ritchot	820	2,200	3,020	32,900	9.18%
214 Dollard Blvd.	1,170	1,850	3,020	21,900	13.79%
AVERAGE			42,480	335,400	12.67%
ST. VITAL					
92 Nicollet Ave.	1,370	8,550	9,920	77,200	12.85%
23 Vista Ave.	1,590	6,200	7,790	56,500	13.79%
72 Fernleaf Dr.	1,650	5,500	7,150	54,900	13.02%
87 Greenwood Ave.	1,320	5,100	6,420	49,900	12.87%
184 Woodydell	1,380	4,300	5,680	51,900	10.94%
32 Greendell Ave.	1,760	3,550	5,310	64,900	8.18%
1002 St. Mary's Rd.	1,650	2,100	3,750	29,900	12.54%

	LAND	BUILDINGS	TOTAL ASSESSED VALUE	MARKET VALUE	PARITY RATE
ST. VITAL (Con't)					
70 Carriere	1,510	1,700	3,210	31,500	10.19%
86 Imperial Ave.	1,060	1,550	2,610	47,000	5.55%
AVERAGE			51,840	463,700	11.18%
ST. JAMES - ASSINIBOIA					
65 Pine Valley Dr.	3,080	10,600	13,680	88,700	15.42%
26 Prairie View	2,180	11,050	13,230	93,900	14.09%
42 Hagen Dr.	2,310	10,150	12,460	101,600	12.26%
51 Woodgreen Pl.	2,120	10,300	12,420	99,700	12.46%
3155 Assiniboine Ave.	1,950	8,600	10,550	82,500	12.79%
18 Acheson Dr.	1,680	8,550	10,230	76,701	13.34%
79 Gerrond Bay	1,600	6,600	8,200	55,500	14.77%
272 Lakeridge Rd.	1,590	5,000	6,590	49,900	13.21%
282 Duffield St.	1,670	4,400	6,070	57,000	10.65%
208 Marjorie St.	900	2,500	3,400	24,500	13.87%
1947 Alexander	880	2,200	3,080	38,900	7.92%
537 Daer Blvd.	840	2,000	2,840	19,900	14.27%
1967 Elgin	690	1,450	2,140	12,000	17.83%
28 Gallagher Ave. W.	400	1,150	1,550	18,900	8.20%
AVERAGE			106,440	819,701	12.99%
CHARLESWOOD					
130 Barker Blvd.	1,990	8,300	10,290	84,700	12.15%
520 Barker Blvd.	1,830	6,650	8,480	75,900	11.17%
42 Epsom Cres.	1,690	5,150	6,840	56,900	12.02%
71 Collingham Blvd.	1,720	4,950	6,670	54,900	12.15%
AVERAGE			32,280	272,400	11.85%

	LAND	BUILDINGS	TOTAL ASSESSED VALUE	MARKET VALUE	PARITY RATE
TUXEDO					
508 Laidlaw Blvd.	3,960	12,650	16,610	103,000	16.13%
FORT GARRY					
46 Mercury Bay	1,890	8,700	10,590	79,500	13.32%
236 Rochester Ave.	1,710	6,650	8,360	69,900	11.96%
935 Dowker	1,870	5,400	7,270	59,900	12.14%
700 Pasadena Ave.	1,590	5,500	7,090	52,500	13.50%
10 Tulane Bay	1,560	5,400	6,960	49,900	13.95%
67 Madgelene Bay	1,450	4,750	6,200	49,900	12.42%
632 Riverwood Ave.	1,810	4,100	5,910	49,900	11.84%
AVERAGE			52,380	411,500	12.73%
ST. NORBERT					
904 Rue De L'Eglise	1,620	5,400	7,020	54,900	12.79%
26 St. Pierre St.	1,350	3,600	4,950	44,900	11.02%
130 Houde Dr.	680	4,100	4,780	34,900	13.70%
AVERAGE			16,750	134,700	12.44%
CENTRAL WINNIPEG (Area 1)					
878 Brock St.	3,260	11,800	15,060	91,900	16.39%
587 Stradbrook	2,830	7,000	9,830	51,900	18.94%
674 Fleet	940	8,450	9,390	58,900	15.94%
589 Elm St.	2,710	4,850	7,560	49,900	15.15%
848A Jubilee	2,870	3,700	6,570		
848 Jubilee	2,340	3,000	5,340	84,900	14.03%

		LAND	BUILDINGS	TOTAL ASSESSED VALUE	MARKET VALUE	PARITY RATE
CENTRAL WINNIPEG (Area 1) (Con't)						
288 Renfrew St.		1,610	4,100	5,710	46,500	12.28%
656 Nassau	Dup.	1,580	3,800	5,380/2	23,900	11.26%
436 Rosedale	SF	2,510	2,300	4,810	23,500	20.47%
109 Bryce	SF	3,300	2,350	5,650	28,900	19.55%
117 Baltimore	SF	2,190	2,400	4,590	27,000	17.00%
549 Centennial	SF	1,770	2,750	4,520	34,900	12.95%
371 Wardlaw	SF	1,340	2,700	4,040	29,900	13.51%
515 Jubilee	SF	910	2,850	3,760	29,900	12.58%
48 Knappen Ave.	Triplex	1,660	3,300	4,960	24,900	19.92%
126 Garfield	SF	1,590	3,800	5,390	46,500	11.59%
734 Lipton St.	SF	1,220	2,350	3,570	28,500	12.53%
530 Camden	SF	1,100	2,350	3,450	34,900	9.89%
AVERAGE				109,580	716,800	15.29%
C.W. (Area 2)						
285 Toronto	SF	1,290	2,850	4,140	24,900	16.63%
1051 Garfield	SF	1,100	2,700	3,800	27,000	14.07%
331 Victor	SF	1,340	2,450	3,790	27,900	13.58%
333 Logan	SF	1,830	2,750	4,580	13,000	35.23%
739 McGee St.	SF	1,100	2,250	3,360	17,900	18.77%
627 Agnes	SF	1,170	2,900	4,070	27,900	14.59%
456 Sherbrooke	SF	2,580	1,450	4,030	20,900	19.28%
670 Strathcona	SF	2,120	4,200	6,320	43,000	14.70%
AVERAGE				34,090	202,500	16.83%

		LAND	BUILDINGS	TOTAL ASSESSED VALUE	MARKET VALUE	PARITY RATE
C.W. (Area 3)						
19 Butler	Dup.	770	5,050	5,820	39,900	14.59%
454 Machray	SF	1,520	3,950	5,470	29,900	18.29%
505 Matheson	SF	1,820	3,500	5,320	43,900	12.12%
390 Redwood	SF	1,030	3,800	4,830	29,900	16.15%
397 Harbison	SF	680	3,800	4,480	33,900	13.22%
81 Polson	SF	1,150	3,200	4,350	29,900	14.55%
922 Pritchard Ave.	SF	850	3,050	3,900	27,850	14.00%
109 Atlantic	SF	960	2,700	3,660	26,900	13.61%
579 Alfred	SF	950	2,400	3,350	25,900	12.93%
693 St. Johns	SF	930	2,300	3,230	22,900	14.10%
615 Atlantic	SF	780	2,300	3,080	27,900	11.04%
597 Talbot	SF	730	2,200	2,930	25,800	11.36%
53 Riverton	SF	650	2,150	2,800	28,000	10.00%
78 McAdam Ave.	SF	910	1,750	2,660	20,900	12.72%
1248 Pritchard	SF	700	1,900	2,600	25,500	10.20%
638 Talbot	SF	740	1,500	2,240	19,500	11.49%
327 Harbison	Vacant	540	Assessed when	540		
329 Harbison		600	Bldg. present	600	16,800	6.79%
315 Manitoba Ave.	SF	770	2,250	3,0202	18,900	15.98%
AVERAGE				64,880	494,250	13.13%

TOTALS	TOTAL ASSESSMENT	TOTAL MARKET PRICES	PER CENT	VARIATION from total Average
Transcona	26,510	193,500	13.70	+ .43
North Kildonan	18,110	147,300	12.29	- .98
Old Kildonan	19,320	147,300	13.12	- .15
East Kildonan	27,030	216,100	12.51	- .76
St. Boniface	42,480	335,400	12.67	- .60
St. Vital	51,840	463,700	11.18	- 2.09
St. James - Assiniboia	106,440	819,701	12.99	- .28
Charleswood	32,280	272,400	11.85	- 1.42
Tuxedo	16,610	103,000	16.13*	eliminated
Fort Garry	52,380	411,500	12.73	- .54
St. Norbert	16,750	134,700	12.44	- .83
Central Winnipeg				
Area 1	109,580	716,800	15.29	+ 2.02
Area 2	34,090	202,500	16.83	+ 3.56
Area 3	64,880	494,250	13.13	- 1.14
	618,300	4,658,151	13.27	0.00

Total sample no. 105.

COMPARISON OF SITE VALUE TAXATION TO REAL PROPERTY TAXATION

- APARTMENTS -

STREET NO.	STREET	ASSESSMENT VALUE LAND	BUILDING	TOTAL	REAL PROPERTY TAX 1976*	SITE VALUE TAX 1976*	VARIATION from Current
TRANSCONA							
219	Melrose Ave.	650	4,300	4,950	321.75	168.35	- 153.40
109-113	Victoria Ave.	1,400	5,350	6,750	438.75	362.60	- 76.15
EAST KILDONAN							
80	Prevette St.	11,280	234,450	245,730	15,972.45	2,921.52	-13,050.93
635	Watt ST.	5,350	64,350	69,700	4,530.50	1,385.65	- 3,144.85
603	Nottingham Ave.	5,920	54,950	60,870	3,956.55	1,533.28	- 2,423.27
329	Talbot Ave.	3,400	13,800	17,200	1,118.00	880.60	- 237.40
631	Roch St.	4,550	64,350	68,900	4,478.50	1,178.45	- 3,300.05
491	Edison Ave.	3,680	41,400	45,080	2,930.20	953.12	- 1,977.08
349	Edison Ave.	9,000	177,500	186,500	12,122.50	2,331.00	- 9,791.50
ST. BONIFACE							
518	Aulneau St.	3,280	22,150	25,430	1,652.95	849.52	- 803.43
371	Des Meurons St.	3,790	15,700	19,490	1,266.85	981.61	- 285.24
335	Provencher Ave.	3,700	17,250	20,950	1,361.75	958.30	- 403.45
419	Aulneau St.	2,090	10,900	12,990	844.35	541,31	- 303.04
11	Lyndale Dr.	4,870	44,600	49,470	3,215.55	1,261.33	- 1,954.22
407	La Riviere St.	2,760	16,750	19,150	1,244.75	714.84	- 529.91
ST. VITAL							
15	Arden Ave.	8,920	506,600	515,520	33,508.80	2,310.28	-31,198.52
978 to	St. Mary's Rd.	2,080	16,900	18,980			
980	St. Mary's Rd.	1,500	12,200	13,700	2,124.20	927.22	- 1,196.98
340	St. Annes Rd.	6,530	47,450	53,980	3,508.70	1,691.27	- 1,817.43

STREET NO.	STREET	ASSESSMENT VALUE LAND	BUILDING	TOTAL	REAL PROPERTY TAX 1976*	SITE VALUE TAX 1976*	VARIATION from Current
ST. VITAL (Con't)							
130	Beliveau Ave.	32,230	930,100	962,330	62,551.45	8,347.57	-54,203.88
WEST KILDONAN							
309	Perth Ave.	4,660	49,250	53,910	3,504.15	1,206.94	- 2,297.21
1000	Salter St.	36,470	353,100	389,570	25,322.05	9,445.73	-15,876.32
204	Perth Ave.	16,340	51,900	68,240	4,435.60	4,232.06	- 203.54
ST. JAMES - ASSINIBOIA							
271	Madison St.	1,590	7,300	8,890			
		1,020	4,650	5,670	946.40	675.99	- 270.41
TUXEDO							
2060	Corydon Ave.	63,740	414,900	478,640	31,111.60	16,508.66	-14,602.94
FORT GARRY							
2080	Pembina Hwy.	20,630	773,500	794,130	51,618.45	5,343.17	-46,275.28
110&130	Killarney Ave.	24,120	243,500	267,620	17,395.30	6,247.08	-11,148.22
1411	Pembina Hwy.	8,490	32,650	41,140	2,674.10	2,198.91	- 475.19
1230-1234	Pembina Hwy.	16,380	43,200	59,580	3,872.70	4,242.42	+ 369.72
633	Manchester Blvd.	4,640	37,600	42,240	2,745.60	1,201.76	- 1,543.84
CENTRAL WINNIPEG (Area one)							
525	Centennial St.	7,680	47,750	55,430	3,602.95	1,989.12	- 1,613.83
500	Stradbrook Ave.	27,200	222,400	249,600	16,224.00	7,044.80	- 9,179.20
311	Stradbrook Ave.	14,170	70,850	85,020	5,526.30	3,670.03	- 1,856.27
1281	Grant Ave.	39,060	441,300	480,360	31,223.40	10,116.54	-21,106.86
100	Cauchon St.	6,600	34,800	41,400	2,691.00	1,709.40	- 981.60
161-165	Stafford St.	7,840	27,800	35,640	2,316.60	2,030.56	- 286.04
1231	Grant Ave.	11,420	174,000	185,420	12,052.30	2,957.78	- 9,099.52
450	River Ave.	12,640	41,050	53,690	3,489.85	3,273.76	- 216.09

STREET NO.	STREET	ASSESSMENT VALUE LAND	BUILDING	TOTAL	REAL PROPERTY TAX 1976*	SITE VALUE TAX 1976*	VARIATION from Current
508	McMillan Ave.	6,830	40,000	46,830	3,043.95	1,768.97	- 1,274.98
281	River Ave.	52,800	165,050	217,850	14,160.25	13,675.20	- 485.05
538	McMillan Ave.	7,420	67,550	74,970	4,873.05	1,921.78	- 2,951.27
765	Osborne St.	4,340	16,250	20,590	1,338.35	1,124.06	- 214.29
655	Nassau St.	5,880	50,100	55,980	3,638.70	1,522.92	- 2,115.78
780	Osborne St.	11,230	22,150	33,380	2,169.70	2,908.57	+ 738.87
860	Preston Ave.	4,430	25,500	29,930	1,945.45	1,147.37	- 798.08
860	Westminster Ave.	3,910	24,600	28,510	1,853.15	1,012.69	- 840.46
240	Chestnut St.	4,680	20,000	24,680	1,604.20	1,212.12	- 392.08
64	Langside St.	4,930	32,350	37,280	2,423.20	1,276.87	- 1,146.33
47	Furby St.	8,450	76,800	85,250	5,541.25	2,188.55	- 3,352.70
622	Broadway Ave.	25,410	63,650	89,060	5,788.90	6,581.19	- 792.29
136	Spence St.	6,420	65,750	72,170	4,691.05	1,662.78	- 3,028.27
190	Colony St.	10,610	68,000	78,610	5,109.65	2,747.99	- 2,361.66
380	Assiniboine Ave.	23,440	113,800	137,240	8,920.60	6,070.96	- 2,849.64
15	Carlton St.	72,050	645,200	717,250	46,621.25	18,660.95	- 27,960.30
45	Hargrave St.	13,370	40,350	53,720	3,491.80	3,462.83	- 28.97
87	Smith St.	16,050	71,950	88,000	5,720.00	4,156.95	- 1,563.05
314-18	Broadway Ave.	67,850	120,600	188,450	12,249.25	17,573.15	+ 5,323.90
Central Winnipeg (Area Two)							
365	Kennedy St.	16,050	12,000	28,050	1,823.25	4,156.95	+ 2,333.70
474	Kennedy St.	9,790	31,050	40,840	2,654.60	2,535.61	- 118,99
482	Young St.	3,720	26,650	29,370	1,909.05	704.48	- 1,204.57
689	Maryland St.	2,740	29,300	32,040	2,082.60	709.66	- 1,372.94
486	Sargent Ave.	7,810	34,000	41,810	2,717.65	2,022.79	- 694.86
525	Burnell St.	2,190	5,250	7,440	483.60	567.21	+ 83.61
500	Burnell St.	9,070	125,200	134,270	8,727.55	2,349.13	- 6,378.42
748	McDermott Ave.	6,160	64,650	70,810	4,602.65	1,595.44	- 3,007.21
1060	Notre Dame Ave.	10,630	59,150	69,180	4,535.70	2,753.17	- 1,782.53
1559	Notre Dame Ave.	4,370	17,550	21,920	1,424.80	1,131.83	- 292.97

STREET NO.	STREET	ASSESSMENT VALUE LAND	BUILDING	TOTAL	REAL PROPERTY TAX 1976*	SITE VALUE TAX 1976*	VARIATION from Current
CENTRAL WINNIPEG (Area Three)							
103	Bannerman Ave.	3,690	9,050	12,740	828.10	955.71	+ 127.61
1266	College Ave.	5,220	59,000	64,220	4,174.30	1,351.98	- 2,822.32
301	Church Ave.	4,500	34,700	39,200	2,548.00	1,165.50	- 1,382.50
277	Atlantic Ave.	4,450	37,600	42.050	2,733.25	1,152.55	- 1,580.70

Residential comparison by street C.T 500 Macalester Bay - Fort Garry

STREET NO.	LAND ASSESSMENT VALUE	BUILDING ASSESSMENT VALUE	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
2	1,790	5,950	7,740	497.90	463.61	- 34.29
6	1,830	6,700	8,530	554.45	473.97	- 80.48
10	1,800	6,600	8,400	546.00	466.20	- 79.80
14	1,800	7,850	9,650	627.25	466.20	- 161.05
18	1,800	6,950	8,750	568.75	466.20	- 102.55
22	1,950	8,050	10,000	650.00	505.05	- 144.95
26	1,650	6,750	8,400	546.00	427.35	- 118.65
30	1,800	8,650	10,450	679.25	466.20	- 213.05
74	1,800	8,450	10,250	666.25	466.20	- 200.05
78	1,800	6,700	8,500	552.50	466.20	- 86.30
82	1,800	10,250	12,050	783.25	466.20	- 317.05
86	1,800	7,350	9,150	594.74	466.20	- 128.54
90	1,840	7,600	9,440	613.60	476.56	- 137.04
94	1,750	8,600	10,350	672.75	453.25	- 219.50
98	1,830	6,950	8,780	570.70	473.97	- 96.73
102	1,710	7,000	8,710	566.15	442.89	- 123.26
3	1,890	11,100	12,990	844.35	489.51	- 354.84
7	2,030	8,000	10,030	651.95	525.77	- 126.18
11	1,950	8,800	10,750	698.75	505.05	- 193.70
15	1,980	7,850	9,830	638.95	512.82	- 126.13
19	2,010	8,600	10,610	689.65	520.59	- 169.06
27	1,860	7,650	9,510	618.15	481.74	- 136.41
31	1,700	8,750	10,450	679.25	440.30	- 238.95
35	2,060	9,550	11,610	754.65	533.54	- 221.11
39	2,040	11,100	13,140	854.10	528.36	- 325.74
43	1,990	8,350	10,340	672.10	515.41	- 156.69
47	1,790	7,000	8,790	571.35	463.61	- 107.74
51	1,650	6,550	8,200	533.00	427.35	- 105.65
55	1,800	7,550	9,350	620.75	466.20	- 154.55
59	1,680	6,850	8,530	554.45	435.12	- 119.33
63	1,730	7,450	9,180	596.70	448.07	- 148.63

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
67	2,100	8,150	10,250	666.25	543.90	- 122.35
71	1,640	6,450	8,090	525.85	424.76	- 101.09
75	1,690	6,150	7,840	509.60	437.71	- 71.89
79	1,740	7,050	8,790	571.35	450.66	- 120.69
83	1,830	6,400	8,230	534.95	473.97	- 60.98
87	1,650	5,350	7,000	455.00	427.35	- 27.65
91	1,740	6,900	8,640	561.60	450.66	- 110.94
95	1,710	6,500	8,210	533.65	442.89	- 90.76
99	1,710	8,750	10,460	679.90	442.89	- 237.01
	72,720		379,970	24,705.85	18,834.48	- 5,898.36
C.T 510 Laidlaw Blvd. between Grant and Montbatten - TUXEDO						
	6,810	15,100	21,910	1,424.15	1,763.79	+ 339.64
	4,120	16,200	20,320	1,320.80	1,067.08	- 253.72
	4,120	10,500	14,620	950.30	1,067.08	+ 116.78
	4,120	12,650	16,770	1,090.05	1,067.08	- 22.97
	3,960	12.650	16,610	1,047.15	1,025.64	- 21.51
	5,280	16,650	21,930	1,425.45	1,367.52	- 57.93
	3,960	12,600	16,560	1,076.40	1,025.64	- 50.76
	3,960	12,600	16,560	1,076.40	1,025.64	- 50.76
	3,960	11,150	15,110	1,021.15	1,025.64	+ 4.49
	4,220	13.700	17,920	1,164.80	1,092.98	- 71.82
	4,400	16,600	21,000	1,365.00	1,139.60	- 225.40
	4,400	10,550	14,950	971.75	1,139.60	+ 167.85
	4,400	12,900	17,300	1,124.50	1,139.60	+ 15.10
	4,310	16.200	20,510	1,333.15	1,116.29	- 216.86
	5,050	18,500	23,550	1,530.75	1,307.95	- 222.80
	4,950	18,450	23,400	1,521.00	1,282.05	- 238.95
	3,480	16,650	20,130	1,308.45	901.32	- 407.13
	6,350	15,600	21,950	1,426.75	1,644.65	+ 217.90

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col 4 to Col. 5
	4,500	19,750	24,250	1,576.25	1,165.50	- 410.75
	4,500	18,150	22,650	1,472.25	1,165.50	- 306.75
	4,050	14,150	18,200	1,183.00	1,048.95	- 134.05
	94,900		406,200	26,409.50	24,579.10	- 2,692.16/15
						+ 861.76/6
	C.T 521 Savoy Cres. - CHARLESWOOD					
70	1,780	5,650	7,430	482.95	461.02	- 21.93
74	1,780	5,000	6,780	440.70	461.02	+ 20.32
78	1,780	4,500	6,280	408.20	461.02	+ 52.82
82	1,780	4,400	6,180	401.70	461.02	+ 59.32
86	1,780	5,000	6,780	440.70	461.02	+ 20.32
90	1,780	4,850	6,630	430.95	461.02	+ 30.07
94	1,780	5,250	7,030	456.95	461.02	+ 4.07
98	1,770	5,650	7,420	482.30	458.43	- 23.87
102	1,770	4,550	6,320	410.80	458.43	+ 47.63
106	1,780	5,450	7,230	469.95	461.02	- 8.93
110	2,420	5,550	7,970	518.05	626.78	+ 108.73
114	2,480	6,000	8,480	551.20	642.32	+ 91.12
118	2,430	6,000	8,430	547.95	629.37	+ 81.42
122	2,410	5,550	7,960	517.40	624.19	+ 106.79
126	2,070	5,650	7,720	501.80	536.13	+ 34.33
130	1,990	5,450	7,440	483.60	515.41	+ 31.81
	31,580		116,080	7,545.20	8,179.22	+ 688.75/13
						- 54.73/3

C.T. 538 Sansome Ave. - ST. JAMES ASSINIBOIA

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976		VARIATION Col. 4 to Col. 5
11	2,090	8,000	10,090	655.85	541.31	-	114.54
13	1,700	7,900	9,600	624.00	440.30	-	183.70
15	1,730	6,000	7,730	502.45	448.07	-	54.38
17	1,700	6,400	8,100	526.50	440.30	-	86.20
19	1,730	6,350	8,080	525.20	448.07	-	77.13
21	1,620	5,950	7,570	492.05	419.58	-	72.47
23	1,650	6,450	8,100	526.50	427.35	-	99.15
25	1,700	5,850	7,550	490.75	440.30	-	50.45
27	1,730	6,250	7,980	518.70	448.07	-	70.63
29	1,700	5,700	7,400	481.00	440.30	-	40.70
31	1,730	5,150	6,880	447.20	448.07	+	.87
33	1,700	5,900	7,600	494.00	440.30	-	53.70
35	1,730	5,750	7,480	486.20	448.07	-	38.13
37	2,060	6,100	8,160	530.40	533.54	+	3.14
41	1,840	5,350	7,190	467.35	476.56	+	9.21
43	1,760	5,650	7,410	481.65	455.84	-	25.81
45	1,760	6,350	8,110	527.15	455.84	-	71.31
47	1,760	6,900	8,660	562.90	455.84	-	107.06
49	1,760	7,050	8,810	572.65	455.84	-	116.81
51	1,760	5,800	7,560	491.40	455.84	-	35.56
53	1,760	5,700	7,460	484.90	455.84	-	29.06
55	1,740	6,400	8,140	529.10	450.66	-	78.44
57	2,150	7,200	9,350	607.75	556.85	-	50.90
20	1,610	6,350	7,960	517.40	416.99	-	100.41
22	1,610	7,800	9,410	611.65	416.99	-	194.66
24	1,690	7,200	8,890	577.85	437.71	-	140.14
26	1,700	6,250	7,950	516.75	440.30	-	76.45
28	1,670	7,250	8,920	579.80	432.53	-	147.27
30	1,650	6,250	7,900	513.50	427.35	-	86.15

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
32	1,710	5,800	7,510	488.15	442.89	- 45.26
34	1,770	5,850	7,620	495.30	458.43	- 36.87
36	1,770	5,350	7,120	462.80	458.43	- 4.37
38	1,770	5,100	6,870	446.55	458.43	+ 11.88
40	1,770	6,950	8,720	566.80	458.43	- 108.37
42	1,770	6,700	8,470	550.55	458.43	- 92.12
44	1,770	5,400	7,170	466.05	458.43	- 7.62
46	1,700	5,600	7,300	474.50	440.30	- 34.20
48	1,700	6,400	8,100	526.50	440.30	- 86.20
50	1,700	7,050	8,750	568.75	440.30	- 128.45
52	1,680	6,200	7,880	512.20	435.12	- 77.08
	69,900		321,550	20,900.75	18,104.10	- 2,821.75/36
						+ 25.10/4
C.T. 531 Collegiate between Portage and Ness - ST. JAMES - ASSINIBOIA						
290	690	2,250	2,940	191.10	178.71	- 12.39
288	670	3,150	3,820	248.30	173.53	- 74.77
286	670	1,500	2,170	141.05	173.53	+ 32.48
284	670	1,850	2,520	163.80	173.53	+ 9.73
282	670	2,000	2,670	173.55	173.53	- .02
280	670	1,450	2,120	137.80	173.53	+ 35.73
278	670	1,600	2,270	147.55	173.53	+ 25.98
276	1,340	1,950	3,290	213.85	347.06	+ 133.21
270	1,340	4,050	5,390	350.35	347.06	- 3.29
266	2,020	2,900	4,920	319.80	523.18	+ 203.38
262	670	2,200	2,870	186.55	173.53	- 13.02
260	670	1,750	2,420	157.30	173.53	+ 16.23
258	1,340	4,950	6,290	408.85	347.06	- 61.79

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
254	1,340	2,300	3,640	236.60	347.06	+ 110.46
250	1,340	4,300	5,640	366.60	347.06	- 19.54
246	1,340	3,400	4,740	308.10	347.06	+ 38.96
242	1,340	4,350	5,690	369.85	347.06	- 22.79
238	1,340	1,850	3,190	207.35	347.06	+ 139.71
236	1,010	2,300	3,310	215.15	261.59	+ 46.44
232	1,090	4,150	5,240	340.60	282.31	- 58.29
291	1,470	2,700	4,170	271.05	380.73	+ 109.68
287	720	1,600	2,320	150.80	186.48	+ 35.68
285	720	2,000	2,720	176.80	186.48	+ 9.68
283	720	1,450	2,170	141.05	186.48	+ 45.43
281	720	1,850	2,570	167.05	186.48	+ 19.43
279	720	1,800	2,520	163.80	186.48	+ 22.68
277	1,450	1,850	3,300	214.50	375.55	+ 161.05
273	1,450	2,150	3,600	234.00	375.55	+ 141.55
269	720	2,500	3,220	209.30	186.48	- 22.82
267	720	1,600	2,320	150.80	186.48	+ 35.68
265	720	1,800	2,520	163.80	186.48	+ 22.68
263	720	1,850	2,570	167.05	186.48	+ 19.43
261	720	1,400	2,120	137.80	186.48	+ 48.68
259	720	1,400	2,120	137.80	186.48	+ 48.68
257	720	950	1,670	108.55	186.48	+ 77.93
255	1,450	1,750	3,200	208.00	375.55	+ 167.55
251	750	2,200	2,950	191.75	194.25	+ 2,50
249	1,450	2,200	3,650	237.25	375.55	+ 138.30
245	1,450	1,550	3,000	195.00	375.55	+ 180.55
241	1,450	2,750	4,200	273.00	375.55	+ 102.55
	40,450		132,050	8,583.25	10,476.55	+ 2,182.02/30
						- 288.72/10

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976		VARIATION Col. 4 to Col. 5
C.T. 535 Olive between Lodge and Bruce - ST. JAMES - ASSINIBOIA							
316	1,880	6,000	7,880	512.20	486.92	-	25.28
320	1,710	5,150	6,860	445.90	442.89	-	3.01
324	1,710	5,100	6,810	442.65	442.89	+	.24
328	1,570	2,050	3,620	235.30	406.63	+	171.33
332	1,710	5,350	7,060	458.90	442.89	-	16.01
336	1,710	5,050	6,760	439.40	442.89	+	3.49
340	1,760	5,350	7,110	462.15	455.84	-	6.31
344	1,700	3,350	5,050	328.25	440.30	+	112.05
348	1,700	4,500	6,200	403.00	440.30	+	37.30
352	2,740	2,500	5,240	340.60	709.66	+	369.06
356	1,860	3,700	5,560	361.40	481.74	+	120.34
360	1,030	1,600	2,630	170.95	266.77	+	95.82
362	1,200	1,350	2,550	165.75	310.80	+	145.05
364	1,370	5,550	6,920	449.80	354.83	-	94.97
366	1,860	4,400	6,260	406.90	481.74	+	74.84
370	1,700	5,450	7,150	464.75	440.30	-	24.45
374	1,860	5,250	7,110	462.15	481.74	+	19.59
391	1,770	4,900	6,670	433.55	458.43	+	24.88
387	1,700	6,750	8,450	549.25	440.30	-	108.95
383	1,700	5,600	7,300	474.50	440.30	-	34.20
377	1,700	1,950	3,650	237.25	440.30	+	203.05
373	1,290	2,850	4,140	269.10	334.11	+	65.01
369	1,330	2,350	3,680	239.20	344.47	+	105.27
363	1,870	4,500	6,370	414.05	484.33	+	70.28
359	2,000	5,050	7,050	458.25	518.00	+	59.75
355	1,870	3,900	5,770	375.05	484.33	+	109.28
351	1,870	3,900	5,770	375.05	484.33	+	109.28
347	1,910	5,050	6,960	452.40	494.69	+	42.29
343	1,870	5,950	7,820	508.30	484.33	-	23.97

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976		VARIATION Col. 4 to Col. 5
339	1,870	5,050	6,920	449.80	484.33	+	34.53
335	1,940	6,050	7,990	519.35	502.46	-	16.89
331	1,780	4,600	6,380	414.70	461.02	+	46.32
329	1,020	2,200	3,220	209.30	264.18	+	54.88
327	1,770	2,300	4,070	264.55	458.43	+	193.88
	58,330		202,980	13,193.70	15,107.47	-	354.04/10
						+	2,267.81/24
C.T. 8 Brock between Acedemy and Wellington - DOWNTOWN Area 1							
65	3,790	5,500	9,290	603.85	981.61	+	377.76
69	3,060	3,200	6,260	406.90	792.54	+	385.64
71	3,060	4,950	8,010	520.65	792.54	+	271.89
97	3,060	5,900	8,960	582.40	792.54	+	210.14
101	3,060	6,100	9,160	595.40	792.54	+	197.14
105	3,060	6,900	9,960	647.40	792.54	+	145.14
109	3,060	5,650	8,710	566.15	792.54	+	226.39
115	3,060	5,800	8,860	575.90	792.54	+	216.64
119	3,060	5,750	8,810	572.65	792.54	+	219.89
123	3,060	6,350	9,410	611.65	792.54	+	180.89
127	3,060	5,250	8,310	540.15	792.54	+	252.39
131	3,060	5,750	8,810	572.65	792.54	+	219.89
135	3,060	5,700	8,760	569.40	792.54	+	223.14
137	3,060	5,800	8,860	575.90	792.54	+	216.64
141	3,060	4,250	7,310	475.15	792.54	+	317.39
145	3,060	4,400	7,460	484.90	792.54	+	307.64
147	3,060	4,600	7,660	497.90	792.54	+	294.64
149	2,600	5,250	7,850	510.25	673.40	+	163.15
150	2,100	3,050	5,150	334.75	543.90	+	209.15
146	2,470	5,100	7,570	492.05	639.73	+	147.68

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
144	2,470	4,200	6,670	433.55	639.73	+ 206.18
140	2,470	3,400	5,870	381.55	639.73	+ 258.18
138	2,470	5,500	7,970	518.05	639.73	+ 121.68
136	2,470	6,100	8,570	557.05	639.73	+ 82.68
134	2,470	5,150	7,620	495.30	639.73	+ 144.43
130	2,470	4,850	7,320	475.80	639.73	+ 163.93
126	2,470	5,550	8,020	521.30	639.73	+ 118.43
122	2,470	4,800	7,270	472.55	639.73	+ 167.18
118	2,470	5,650	8,120	527.80	639.73	+ 111.93
116	2,470	5,100	7,570	492.05	639.73	+ 147.68
112	2,470	5,450	7,920	514.80	639.73	+ 124.93
108	2,470	6,200	8,670	563.55	639.73	+ 76.18
104	2,470	6,100	8,570	557.05	639.73	+ 82.68
100	2,470	4,650	7,120	462.80	639.73	+ 176.93
94	2,470	5,450	7,920	514.80	639.73	+ 124.93
90	2,470	5,450	7,920	514.80	639.73	+ 124.93
84	2,470	6,500	8,970	583.05	639.73	+ 56.68
82	2,470	4,200	6,670	433.55	639.73	+ 206.18
80	2,470	3,800	6,270	407.55	639.73	+ 232.18
70	2,470	4,750	7,220	469.30	639.73	+ 170.43
	109,320		317,420	20,632.30	28,313.88	+ 7,681.58/40

C.T. 12 Cauchon between River and termination - DOWNTOWN Area I

3,300	2,050	5,350	347.75	854.70	+ 506.95
3,300	2,150	5,450	354.25	854.70	+ 500.45
3,300	2,300	5,600	364.00	854.70	+ 490.70
3,300	1,650	4,950	321.75	854.70	+ 532.95
3,300	2,700	6,000	390.00	854.70	+ 464.70
3,300	2,250	5,550	360.75	854.70	+ 493.95

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
	3,300	1,850	5,150	334.75	854.70	+ 519.95
	3,300	2,150	5,450	354.25	854.70	+ 500.45
	3,300	2,650	5,950	386.75	854.70	+ 467.95
	3,300	2,400	5,700	370.50	854.70	+ 484.20
	3,300	1,300	4,600	299.00	854.70	+ 555.70
	3,300	1,800	5,100	331.50	854.70	+ 523.20
	3,300	1,700	5,000	325.00	854.70	+ 529.70
	42,900		69,850	4,540.25	11,111.10	+ 6,570.85/13
	C.T. 503 Wildwood sec. I - FORT GARRY					
311	1,920	5,150	7,070	459.55	497.28	+ 37.73
312	1,920	4,050	5,970	388.05	497.28	+ 109.23
313	1,920	3,150	5,070	329.55	497.28	+ 167.73
314	1,920	3,750	5,670	368.55	497.28	+ 128.73
315	2,300	4,700	7,000	456.95	595.70	+ 138.75
316	1,780	5,600	7,380	479.70	461.02	- 18.68
317	1,780	3,800	5,580	362.70	461.02	+ 98.32
318	1,780	7,550	9,330	606.45	461.02	- 145.43
319	1,780	4,600	6,380	414.70	461.02	+ 46.32
289	1,920	5,100	7,020	456.30	497.28	+ 40.98
288	2,060	4,900	6,960	452.40	533.54	+ 81.14
287	1,860	4,450	6,310	410.15	481.74	+ 71.59
286	2,050	5,450	7,500	487.50	530.95	+ 43.45
285	1,920	5,400	7,320	475.80	497.28	+ 21.48
284	1,960	4,700	6,660	432.90	507.64	+ 74.74
283	1,700	4,050	5,750	373.75	440.30	+ 66.55
282	1,920	4,450	6,370	414.05	497.28	+ 83.23
281	1,920	6,450	8,370	544.05	497.28	- 46.77
	34,410		121,710	7,913.10	8,912.19	+ 1,209.97/15
						- 210.88/3

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
C.T. 17 Ruby St. between Palmerston and Wolsely - DOWNTOWN Area I						
	1,740	3,700	5,440	353.60	450.66	+ 97.06
	1,870	4,550	6,420	417.30	484.33	+ 67.03
	1,860	3,450	5,310	345.15	481.74	+ 136.59
	1,540	3,200	4,740	308.10	398.86	+ 90.76
	1,540	3,800	5,340	347.10	398.86	+ 51.76
	1,540	4,400	5,940	386.10	398.86	+ 12.76
	1,540	3,150	4,690	304.85	398.86	+ 94.01
	1,540	3,400	4,940	321.10	398.86	+ 77.76
	1,540	5,350	6,890	447.85	398.86	- 48.99
	1,580	2,950	4,530	294.45	409.22	+ 114.77
	1,630	2,950	4,580	297.70	422.17	+ 124.47
	1,540	3,950	5,490	356.85	398.86	+ 42.01
	1,540	2,850	4,390	285.35	398.86	+ 113.51
	1,540	3,950	5,490	356.85	398.86	+ 42.01
	1,540	2,650	4,190	272.35	398.86	+ 126.51
	1,540	5,300	6,840	444.60	398.86	- 45.74
	1,540	3,500	5,040	327.60	398.86	+ 71.26
	1,540	5,300	6,840	444.60	398.86	- 45.74
	1,540	2,850	4,390	285.35	398.86	+ 113.51
	1,500	4,250	5,750	373.75	388.50	+ 14.75
	31,740		107,240	6,970.60	8,220.66	+ 1,390.53/17 - 140.47/3

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976		VARIATION Col. 4 to Col. 5
C.T. 42 St. John's Ave. between Aikens and Charles - DOWNTOWN Area II							
	1,290	3,200	4,490	291.85	334.11	+	42.26
	1,610	5,800	7,410	481.65	416.99	-	64.66
	1,610	4,250	5,860	380.90	416.99	+	36.09
	1,610	5,300	6,910	449.15	416.99	-	32.16
	1,250	4,250	5,500	357.50	323.75	-	33.75
	1,220	2,150	3,370	219.05	315.98	+	96.93
	1,180	2,700	3,880	252.20	305.62	+	53.42
	1,210	3,150	4,360	283.40	313.39	+	29.99
	2,230	5,800	8,030	521.95	577.57	+	55.62
	1,400	6,250	7,650	497.25	362.60	-	134.65
	1,210	2,250	3,460	224.90	313.39	+	88.49
	1,210	4,550	5,760	374.40	313.39	-	61.01
	1,210	3,990	5,110	332.15	313.39	-	18.76
	2,040	8,350	10,390	675.35	528.36	-	146.99
	2,580	8,250	10,830	703.95	668.22	-	35.73
	1,700	5,050	6,750	438.75	440.30	+	1.55
	1,290	3,000	4,290	278.85	334.11	+	55.26
	1,290	3,300	4,590	298.35	334.11	+	35.76
	1,290	4,600	5,890	382.85	334.11	-	48.74
	1,030	4,350	5,380	349.70	266.77	-	82.93
	1,030	3,050	4,080	265.20	266.77	+	1.57
	1,030	2,700	3,730	242.45	266.77	+	24.32
	1,170	2,350	3,520	228.80	303.03	+	74.23
	32,690		131,240	8,530.60	8,466.71	+	595.49/13
						-	659.38/10

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
	C.T. 22 Young between Ellice and Sargent - DOWNTOWN Area II					
518	2,300	2,900	5,200	338.00	595.70	+ 257.70
516	2,300	2,550	4,850	315.25	595.70	+ 280.45
510	2,300	2,050	4,350	282.75	595.70	+ 312.95
500	2,300	3,600	5,900	383.50	595.70	+ 212.20
507	1,740	4,450	6,190	402.35	450.66	+ 48.31
509	1,590	3,950	5,540	360.10	411.81	+ 51.71
511	1,660	1,800	3,460	224.90	429.94	+ 205.04
513	1,660	2,000	3,660	237.90	429.94	+ 192.04
515	1,660	3,800	5,460	354.90	429.94	+ 75.04
523	3,330	4,200	7,530	489.45	862.47	+ 373.02
525	5,050	4,500	9,550	620.75	1,307.95	+ 687.20
536	2,240	2,450	4,690	304.85	580.16	+ 275.31
526	2,870	4,750	7,620	495.30	743.33	+ 248.03
522	2,870	4,250	7,120	462.80	743.33	+ 280.53
	33,870		81,120	5,272.80	8,772.33	+ 3,499.53/14
	C.T. 553 Beeston Dr. - WEST KILDONAN					
89	980	3,550	4,530	294.45	253.82	- 40.63
87	920	3,550	4,470	290.55	238.28	- 52.27
83	920	3,550	4,470	290.55	238.28	- 52.27
81	920	3,550	4,470	290.55	238.28	- 52.27
75	920	3,550	4,470	290.55	238.28	- 52.27
77	930	3,650	4,580	297.70	240.87	- 56.83
71	920	3,550	4,470	290.55	238.28	- 52.27
69	990	3,550	4,540	295.10	256.41	- 38.69
23	990	3,550	4,540	295.10	256.41	- 38.69

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
21	920	3,550	4,470	290.55	238.28	- 52.27
17	920	3,850	4,770	310.05	238.28	- 71.77
15	920	3,550	4,470	290.55	238.28	- 52.27
11	920	3,550	4,470	290.55	238.28	- 52.27
9	920	3,550	4,470	290.55	238.28	- 52.27
5	920	3,550	4,470	290.55	238.28	- 52.27
3	980	3,550	4,530	294.45	253.82	- 40.63
88	980	3,550	4,530	294.45	253.82	- 40.63
86	890	3,550	4,440	288.60	230.51	- 58.09
82	900	3,550	4,450	289.25	233.10	- 56.15
80	900	3,900	4,800	312.00	233.10	- 78.90
76	890	3,800	4,690	304.85	230.51	- 74.34
74	900	4,000	4,900	318.50	233.10	- 85.40
70	890	4,000	4,890	317.85	230.51	- 87.34
68	890	4,050	4,940	321.10	230.51	- 90.59
64	880	3,750	4,630	300.95	227.92	- 73.03
62	960	4,150	5,110	332.15	248.64	- 83.51
58	1,100	3,800	4,900	318.50	284.90	- 33.60
56	940	3,750	4,690	304.85	243.46	- 61.39
52	900	3,800	4,700	305.50	233.10	- 72.40
50	920	3,850	4,770	310.05	238.28	- 71.77
46	840	3,900	4,740	308.10	217.56	- 90.54
44	840	3,900	4,740	308.10	217.56	- 90.54
40	840	3,900	4,740	308.10	217.56	- 90.54
38	830	3,900	4,730	307.45	214.97	- 92.48
34	900	3,550	4,450	289.25	233.10	- 56.15
32	980	3,550	4,530	294.45	253.82	- 40.63
28	1,020	3,550	4,570	297.05	264.18	- 32.87
26	850	3,550	4,400	286.00	220.15	- 65.85
22	880	3,800	4,680	304.20	227.92	- 76.28
20	890	3,750	4,640	301.60	230.51	- 71.09
	36,800		184,850	12,015.25	9,531.20	- 2,481.05/40

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
	C.T. B4 Pleasant Bay - EAST KILDONAN					
57	2,250	10,450	12,700	825.50	582.75	- 242.75
55	2,250	7,150	9,400	611.00	582.75	- 28.25
53	2,070	9,400	11,470	745.55	536.13	- 209.42
51	2,070	9,900	11,970	778.05	536.13	- 241.92
49	2,070	10,600	12,670	823.55	536.13	- 287.42
47	2,070	7,000	9,070	589.55	536.13	- 53.42
45	2,070	6,700	8,770	570.05	536.13	- 33.92
43	2,070	9,150	11,220	729.30	536.13	- 193.17
41	2,250	9,950	12,200	793.00	582.75	- 210.25
39	2,070	6,750	8,820	573.30	536.13	- 37.17
37	2,470	9,850	12,320	800.80	639.73	- 161.07
35	2,420	6,600	9,020	586.30	626.78	+ 40.48
33	2,020	8,700	10,720	696.80	523.18	- 173.62
31	2,240	9,600	11,840	769.60	580.16	- 189.44
29	2,240	9,600	11,840	769.60	580.16	- 189.44
27	1,900	10,650	12,450	796.25	492.10	- 304.15
25	2,390	9,850	12,240	795.60	619.01	- 176.59
22	2,420	10,800	13,220	859.30	626.78	- 232.52
20	2,160	8,600	10,760	699.40	559.44	- 139.96
18	2,340	11,650	13,990	909.35	606.06	- 303.29
16	2,160	7,750	9,910	644.15	559.44	- 84.71
14	2,160	6,850	9,010	585.65	559.44	- 26.21
12	2,160	5,750	7,910	514.15	559.44	+ 45.29
10	2,160	6,150	8,310	540.15	559.44	+ 19.29
8	2,160	8,550	10,710	696.15	559.44	- 136.71
6	2,160	8,200	10,360	673.40	559.44	- 113.96
4	2,340	10,550	12,890	837.85	606.06	- 231.79
58	2,230	8,400	10,630	690.95	577.57	- 113.38
56	2,230	8,300	10,530	684.45	577.57	- 106.88

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
54	2,060	8,250	10,310	670.15	533.54	- 136.61
52	2,060	6,800	8,860	575.90	533.54	- 42.36
50	2,060	8,750	10,810	702.65	533.54	- 169.11
48	2,060	7,400	9,460	614.90	533.54	- 81.36
46	2,060	7,400	9,460	614.90	533.54	- 81.36
44	2,060	8,000	10,060	653.90	533.54	- 120.36
42	2,060	9,950	12,010	780.65	533.54	- 247.11
40	2,210	8,200	10,410	676.65	572.39	- 104.26
21	2,210	9,400	11,610	754.65	572.39	- 182.26
19	2,230	8,550	10,780	700.70	577.57	- 123.13
17	2,060	9,400	11,460	744.90	533.54	- 211.36
	86,730		432,180	28,078.70	22,463.07	+ 105.06/3
						- 5,720.69/37

C.T. 113 Trembley St. from Evans to termination - ST. BONIFACE

410	3,850	4,260	276.90	106.19	-	170.71
920	3,000	3,920	254.80	238.28	-	16.52
920	2,400	3,320	215.80	238.28	+	22.48
1,060	5,000	6,060	393.90	274.54	-	119.36
780	2,850	3,630	235.95	202.02	-	33.93
920	1,200	2,120	137.80	238.28	+	100.48
920	2,650	3,570	232.05	238.28	+	6.23
1,850	2,500	4,350	282.75	479.15	+	196.40
920	2,150	3,070	199.55	238.28	+	38.73
1,850	3,750	5,600	364.00	479.15	+	115.15
920	2,600	3,520	228.80	238.28	+	9.48
920	2,050	2,970	193.05	238.28	+	45.23
920	2,050	2,970	193.05	238.28	+	45.23

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
	1,850	2,600	4,450	289.25	479.15	+ 189.90
	920	2,550	3,470	225.55	238.28	+ 12.73
	920	1,450	2,370	154.05	238.28	+ 84.23
	920	4,000	4,920	319.80	238.28	- 81.52
	1,850	2,700	4,550	295.75	479.15	+ 183.40
	920	2,100	3,020	196.30	238.28	+ 41.98
	20,690		72,140	4,689.10	5,358.71	+ 1,091.65/14
						- 422.04/5
C.T. 38 Riverton Ave. between Allen and Watt - DOWNTOWN Area III						
367	730	900	1,630	105.95	189.07	+ 83.12
371	730	1,000	1,730	112.45	189.07	+ 76.62
377	1,460	1,000	2,460	159.90	378.14	+ 218.24
379	1,460	2,400	3,860	250.90	378.14	+ 127.24
383	730	1,700	2,430	157.95	189.07	+ 31.12
385	730	2,050	2,780	180.70	189.07	+ 8.37
389	1,460	2,400	3,860	250.90	378.14	+ 127.24
393	730	2,050	2,780	180.70	189.07	+ 8.37
395	730	2,100	2,830	183.95	189.07	+ 5.12
397	1,460	1,600	3,060	198.90	378.14	+ 179.24
401	730	2,150	3,480	226.20	189.07	- 37.13
403	730	2,450	3,180	206.70	189.07	- 17.63
405	730	2,250	2,980	193.70	189.07	- 4.63
407	730	2,000	2,730	177.45	189.07	+ 11.62
419	1,460	2,500	3,960	257.40	378.14	+ 120.74
421	1,460	2,150	3,610	234.65	378.14	+ 143.49
425	730	1,600	2,330	151.45	189.07	+ 37.62
427	1,460	2,200	3,660	237.90	378.14	+ 140.24

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976	VARIATION Col. 4 to Col. 5
433	1,190	3,700	4,890	317.85	308.21	- 9.64
437	1,130	3,650	4,780	310.70	292.67	- 18.03
370	990	2,100	3,090	200.85	256.41	+ 55.56
372	990	1,550	2,540	165.10	256.41	+ 91.31
374	990	3,750	4,740	308.10	256.41	- 51.69
378	990	2,150	3,140	204.10	256.41	+ 52.31
382	990	2,500	3,490	226.85	256.41	+ 29.56
386	990	3,100	4,090	265.85	256.41	- 9.44
388	990	2,950	3,940	256.10	256.41	+ .31
392	990	2,000	2,990	194.35	256.41	+ 62.06
396	990	2,100	3,090	200.85	256.41	+ 55.56
398	990	4,200	5,190	337.35	256.41	- 80.94
400	990	2,200	3,190	207.35	256.41	+ 49.06
404	990	4,300	5,290	343.85	256.41	- 87.44
406	990	4,250	5,240	340.60	256.41	- 84.19
412	990	1,450	2,440	158.60	256.41	+ 97.81
416	990	2,000	2,990	194.35	256.41	+ 62.06
420	990	1,900	2,890	187.85	256.41	+ 68.56
424	990	2,100	3,090	200.85	256.41	+ 55.56
426	990	1,800	2,790	181.35	256.41	+ 75.06
430	990	2,800	3,790	246.35	256.41	+ 10.06
434	990	1,450	2,440	158.60	256.41	+ 97.81
	40,370		133,470	8,675.55	10,455.83	+ 2,181.04/30 - 400.76/10

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976		VARIATION Col. 4 to Col. 5
	C.T. 102 Gretna Bay	-	ST. VITAL				
67	1,690	4,600	6,290	408.85	437.71	+	28.86
63	1,950	4,950	6,900	448.50	505.05	+	56.55
59	1,790	5,050	6,840	444.60	463.61	+	19.01
55	1,490	3,900	5,390	350.35	385.91	+	35.56
51	1,490	4,350	5,840	379.60	385.91	+	6.31
47	1,490	4,900	6,390	415.35	385.91	-	29.44
43	1,490	5,150	6,640	431.60	385.91	-	45.69
39	1,830	4,900	6,730	437.45	473.97	+	36.52
35	2,160	5,150	7,310	475.15	559.44	+	84.29
31	1,520	4,750	6,270	407.55	393.68	-	13.87
27	1,520	4,800	6,320	410.80	393.68	-	17.12
23	1,520	5,000	6,520	423.80	393.68	-	30.12
19	1,520	4,750	6,270	407.55	393.68	-	13.87
15	1,520	4,650	6,170	401.05	393.68	-	7.37
11	1,520	4,300	5,820	378.30	393.68	+	15.38
7	1,520	5,050	6,570	427.05	393.68	-	33.37
6	1,520	5,100	6,620	430.30	393.68	-	36.62
10	1,520	5,200	6,720	436.80	393.68	-	43.12
14	1,520	4,500	6,020	391.30	393.68	+	2.38
18	1,520	4,050	5,570	362.05	393.68	+	31.63
22	1,520	4,750	6,270	407.55	393.68	-	13.87
26	1,520	4,500	6,020	391.30	393.68	+	2.38
70	1,520	4,750	6,270	407.55	393.68	-	13.87
74	1,520	4,450	5,970	388.05	393.68	+	5.63
78	1,520	4,600	6,120	397.80	393.68	-	4.12
82	1,520	4,750	6,270	407.55	393.68	-	13.87
86	1,520	4,850	6,370	414.05	393.68	-	20.37
90	1,520	4,450	5,970	388.05	393.68	+	5.63
94	1,530	4,750	6,280	408.20	396.27	-	11.93

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976		VARIATION Col. 4 to Col. 5
95	1,530	4,900	6,430	417.95	396.27	-	21.68
91	1,520	4,750	6,270	407.55	393.68	-	13.87
87	1,520	4,450	5,970	388.05	393.68	+	5.63
83	1,520	4,250	5,770	375.05	393.68	+	18.63
79	1,520	4,850	6,370	414.05	393.68	-	20.37
75	1,520	4,450	5,970	388.05	393.68	+	5.63
71	1,520	4,750	6,270	407.55	393.68	-	13.87
	56,440		225,790	14,676.35	14,617.96	+	360.02/16
						-	418.41/20
C.T. 123 Parade Drive							
47	1,650	4,750	6,400	416.00	427.35	+	11.35
45	1,590	5,000	6,590	428.35	411.81	-	16.54
43	1,590	6,650	8,240	535.60	411.81	-	123.79
41	1,590	5,550	7,140	464.10	411.81	-	52.29
39	1,590	5,900	7,490	486.85	411.81	-	75.04
37	1,650	5,050	6,700	435.50	427.35	-	8.15
35	1,520	4,800	6,320	410.80	393.68	-	17.12
33	1,980	5,950	7,930	515.45	512.82	-	2.63
31	1,810	5,250	7,060	458.90	468.79	+	9.89
29	1,640	6,000	7,640	496.60	424.76	-	71.84
27	1,600	5,750	7,350	477.75	414.40	-	63.35
25	1,730	6,350	8,080	525.20	448.07	-	77.13
23	1,770	5,200	6,970	453.05	458.43	+	5.38
17	1,690	5,400	7,090	460.85	437.71	-	23.14
15	1,690	5,400	7,090	460.85	437.71	-	23.14
11	1,690	4,800	6,490	421.85	437.71	+	15.86
9	1,690	5,450	7,140	464.10	437.71	-	26.39
36	1,650	5,300	6,950	451.75	427.35	-	24.40

STREET NO.	ASSESSMENT VALUE LAND	BUILDING	TOTAL	CURRENT REAL PROPERTY TAX 1976	SITE VALUE TAX 1976		VARIATION Col. 4 to Col. 5
38	1,530	4,850	6,380	414.70	396.27	-	18.43
40	1,530	4,700	6,230	404.95	396.27	-	8.68
42	1,530	6,100	7,630	495.95	396.27	-	99.68
44	1,530	4,750	6,280	408.20	396.27	-	11.93
46	1,530	5,550	7,080	460.20	396.27	-	63.93
48	1,650	4,750	6,400	416.00	427.35	+	11.35
2	1,620	5,500	7,120	462.80	419.58	-	43.22
4	1,500	5,750	7,250	471.25	388.50	-	82.75
6	1,500	4,850	6,350	412.75	388.50	-	24.25
8	1,500	5,250	6,750	438.75	388.50	-	50.25
10	1,500	6,150	7,650	497.25	388.50	-	108.75
14	1,500	5,250	6,750	438.75	388.50	-	50.25
16	1,620	5,350	6,970	453.05	419.58	-	33.47
	50,160		217,510	14,138.15	12,991.44	+	53.83/5
						-	1,200.54/26

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