

Entrepreneurs Deserve Property Tax Fairness

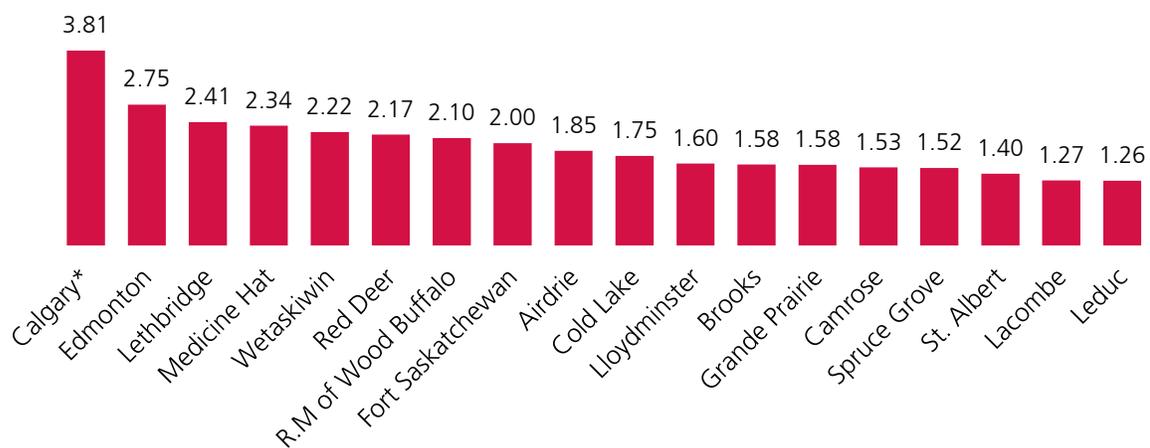
Alberta municipalities impose unfair property tax burden on business

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The Canadian Federation of Independent Business (CFIB) has tracked property tax fairness in Alberta for over a decade. From 2007 to 2016, small business owners have faced an unfair property tax burden, paying, on average, almost two and a half times what a resident does on the same value of assessed property. The gap has remained fairly flat since 2011, however, it remains significantly higher in 2016 (2.45) than the 2007 level (1.88). Stronger fiscal management and more effective control of growth in municipal operating spending are needed to help reduce the tax gap.

Figure 1:

Property Tax Gaps for Alberta's Major Municipalities



Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. * Denotes addition of business tax.

Defining the Property Tax Gap

The “property tax gap” is a ratio that measures the difference in municipal taxes applied to commercial and residential properties. The tax gap for each municipality is calculated by dividing the mill-rate on non-residential property by the mill-rate on residential property. It is important for readers to understand that the tax gap is not an indication of the level of taxation, but rather the distribution of the property tax burden on commercial property owners versus residential property owners.

- ▶ A tax gap of one indicates equal treatment for commercial and residential property.
- ▶ A tax gap greater than one indicates the tax system favours residential property.
- ▶ A tax gap less than one indicates preferential treatment for commercial property.

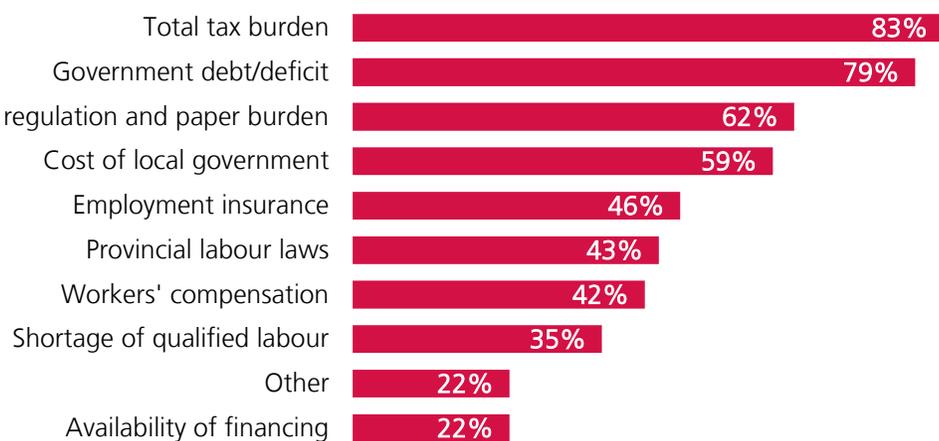
If Alberta is to be a small business-friendly province, municipalities must find a better balance between the commercial and residential share of property taxes. This report analyzes the trend of property tax gaps across Alberta municipalities and provides recommendations to improve the fairness of the property tax system.

Small Business Views on Property Taxation

Small businesses are a big contributor to the provincial economy. Small businesses make up 95 per cent of businesses in the province and contribute 25 per cent of Alberta’s Gross Domestic Product.¹ The overall tax burden continues to be the most important issue facing small and medium-sized business in Alberta (see Figure 2).

Figure 2:

Which of the following are serious concerns to your business?



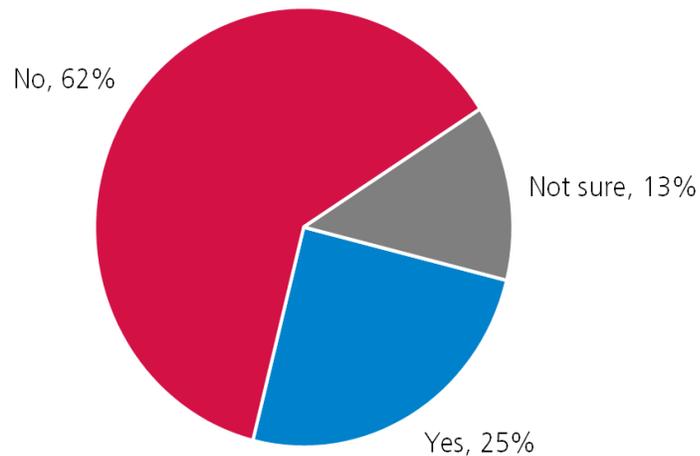
Source: CFIB, *Our Members' Opinions, Alberta, January-June 2017*, 1,722 respondents.

¹Alberta Small Business Profile 2014
<http://smallbusiness.alberta.ca/media/6291/smallbusinessprofile2014.pdf>

When business owners in Alberta were asked if their local government does a good job administering fair taxes, 62 per cent of respondents said “No” (see Figure 3). Local governments must do more to align commercial property taxes with residential to ensure small business owners are being treated fairly.

Figure 3:

Does your local government do a good job on administering fair taxes?



Source: CFIB, *Our Members' Opinions, Alberta, January-June 2017*, 1,722 respondents.

Regional Property Tax Gaps across Alberta

There are 86 municipalities in Alberta with populations greater than 5,000 (87 ranked in this report for consistency). To better understand local dynamics, these 87 municipalities are grouped into seven regions for analysis. Alberta's largest cities are also grouped together. The municipal taxes are based on \$100,000 of assessed property.

Table 1:

Cities

Municipality	Tax Gap	Municipal Commercial Taxes (\$)	Municipal Residential Taxes (\$)	Provincial Rank (1=Best 87=Worst)
Calgary*	3.81	\$1,215	\$371	74
Edmonton	2.75	\$1,554	\$564	62
Lethbridge	2.41	\$1,886	\$783	58
Medicine Hat	2.34	\$1,442	\$616	54
Wetaskiwin	2.22	\$2,039	\$919	51
Red Deer	2.17	\$1,315	\$607	48
R.M of Wood Buffalo	2.10	\$373	\$177	47
Fort Saskatchewan	2.00	\$951	\$476	39
Airdrie	1.85	\$751	\$406	38
Cold Lake	1.75	\$1,079	\$616	36
Lloydminster	1.60	\$751	\$469	30
Brooks	1.58	\$1,212	\$766	28
Grande Prairie	1.58	\$1,476	\$936	26
Camrose	1.53	\$1,203	\$788	23
Spruce Grove	1.52	\$807	\$532	22
St. Albert	1.40	\$1,047	\$748	16
Lacombe	1.27	\$913	\$718	9
Leduc	1.26	\$797	\$631	7
Cities Average	1.95	\$1,156	\$618	
Provincial Average	2.45	\$1,080	\$505	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. *Denotes addition of business tax. Municipal taxes based on \$100,000 of assessed value.

A comparison of Alberta's cities reveals a wide range of property tax gaps. The two cities with the largest tax gaps again are Calgary (3.81) and Edmonton (2.75) (see Table 1). The lowest tax gap is in Leduc (1.26). Tax bills on commercial properties of \$100,000 in assessed value range from \$2,039 in Wetaskiwin to \$373 in the Regional Municipality of Wood Buffalo.

Table 2:

Calgary Region

Municipality	Tax Gap	Municipal Commercial Taxes (\$)	Municipal Residential Taxes (\$)	Provincial Rank (1=Best 87=Worst)
Calgary*	3.81	\$1,215	\$371	74
Rocky View County	3.00	\$733	\$244	68
Foothills No. 31, M.D. Of	2.38	\$804	\$338	57
Wheatland County	2.17	\$839	\$386	49
Airdrie	1.85	\$751	\$406	38
Drumheller	1.58	\$1,200	\$760	27
Chestermere	1.48	\$776	\$524	20
Cochrane	1.48	\$625	\$423	19
Okotoks	1.37	\$700	\$513	12
High River	1.20	\$725	\$605	4
Strathmore	1.14	\$625	\$548	3
Regional Average	1.95	\$818	\$465	
Provincial Average	2.45	\$1,080	\$505	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. * Denotes addition of business tax. Municipal taxes based on \$100,000 of assessed value.

Despite modest improvement in recent years, Calgary ranks 74th out of 87 municipalities provincially in terms of property tax fairness and has the highest tax gap in the Calgary Region (see Table 2). Calgary's tax gap takes into account the additional business tax that is levied. The business tax is in the process of being consolidated onto the same bill as the non-residential property tax rate. This process will be complete by 2019². It is important to note that the consolidation simply turns two taxes into one, and does not result in meaningful tax relief. In 2016, firms in Calgary still paid over three and a half (3.81) times more than residents on similarly assessed property values.

A more equitable and lower property tax in the Calgary jurisdiction would deter businesses from possibly relocating to neighbouring jurisdictions with smaller tax gaps and tax rates, such as Strathmore, High River, or Okotoks.

Table 3:

Capital Region

Municipality	Tax Gap	Municipal Commercial Taxes (\$)	Municipal Residential Taxes (\$)	Provincial Rank (1=Best 87=Worst)
Sturgeon County	2.82	\$1,064	\$377	63
Edmonton	2.75	\$1,554	\$564	62
Leduc County	2.06	\$666	\$324	46
Strathcona County	2.03	\$866	\$427	43
Parkland County	2.00	\$739	\$370	40
Fort Saskatchewan	2.00	\$951	\$476	39
Devon	1.55	\$829	\$536	24
Spruce Grove	1.52	\$807	\$532	22
Stony Plain	1.44	\$791	\$548	17
St. Albert	1.40	\$1,047	\$748	16
Beaumont	1.39	\$836	\$600	15
Leduc	1.26	\$797	\$631	7
Morinville	1.00	\$667	\$667	1
Regional Average	1.79	\$893	\$523	
Provincial Average	2.45	\$1,080	\$505	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. Municipal taxes based on \$100,000 of assessed value.

In the Capital Region, Sturgeon County has the highest tax gap at 2.82 and is closely followed by Edmonton which records a tax gap of 2.75 (see Table 3). Although Edmonton's tax gap is more reasonable than Calgary's, the commercial tax bill for \$100,000 of assessed property value is \$1,554 compared to \$1,215 in Calgary. In Parkland County (\$739) and Morinville (\$667), the tax gaps and the rates are much lower. Overall, these communities can be credited with the lowest regional average, well below the provincial average of 2.45.

Morinville deserves recognition as the only jurisdiction out of the 87 in this report that charges equal rates for residential and commercial properties.

² City of Calgary Business Tax Business Assessment web page.

Table 4:

Central Region

Municipality	Tax Gap	Municipal Commercial Taxes (\$)	Municipal Residential Taxes (\$)	Provincial Rank (1=Best 87=Worst)
Wetaskiwin No. 10, County Of	6.91	\$1,320	\$191	87
Ponoka County	6.40	\$1,082	\$169	86
Vermilion River, County Of	4.18	\$1,163	\$278	76
Beaver County	4.09	\$1,706	\$417	75
Mountain View County	3.55	\$998	\$281	73
Stettler No. 6, County Of	3.09	\$1,342	\$434	69
Red Deer County	2.94	\$1,101	\$374	66
Clearwater County	2.92	\$754	\$259	65
Yellowhead County	2.59	\$637	\$246	61
Wetaskiwin	2.22	\$2,039	\$919	51
Red Deer	2.17	\$1,315	\$607	48
Lacombe County	2.05	\$495	\$242	45
Sylvan Lake	1.73	\$1,041	\$602	35
Olds	1.37	\$770	\$563	13
Stettler*	1.35	\$869	\$644	11
Ponoka	1.31	\$891	\$683	10
Lacombe	1.27	\$913	\$718	9
Blackfalds	1.24	\$909	\$731	6
Innisfail	1.24	\$807	\$651	5
Rocky Mountain House	1.06	\$915	\$865	2
Regional Average	2.68	\$1,053	\$494	
Provincial Average	2.45	\$1,080	\$505	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. *Denotes addition of business tax. Municipal taxes based on \$100,000 of assessed value.

The Central Region contains some of the province's worst offenders when it comes to property tax fairness. The County of Wetaskiwin, with a tax gap of 6.91, is the highest in the region and in the province (see Table 4). The tax gap in the County of Wetaskiwin is down 0.37 points from last year's report (7.28). A residential tax bill on \$100,000 of assessed value would be \$191, while businesses must pay \$1,320. This poor performance is followed closely by the County of Ponoka and the County of Vermilion River with tax gaps of 6.40 and 4.18, respectively.

Municipalities with extremely high tax gaps in this region should look to Rocky Mountain House, Innisfail and Blackfalds for guidance as they rank second, fifth and sixth in this report with tax gaps of 1.06 and 1.24 for both Innisfail and Blackfalds.

Table 5:

North Eastern Region

Municipality	Tax Gap	Municipal Commercial Taxes (\$)	Municipal Residential Taxes (\$)	Provincial Rank (1=Best 87=Worst)
Bonnyville No. 87, M.D. Of	5.60	\$1,550	\$277	84
St. Paul No. 19, County Of	5.54	\$1,751	\$316	83
Lac La Biche County	4.82	\$1,217	\$253	81
Camrose County	4.48	\$1,353	\$302	79
Lac Ste. Anne County	4.26	\$1,869	\$439	78
Athabasca County	3.35	\$1,315	\$393	71
Vegreville	2.54	\$1,973	\$776	60
St. Paul	2.18	\$1,620	\$744	50
Wood Buffalo, Regional Municipality Of	2.10	\$373	\$177	47
Cold Lake	1.75	\$1,079	\$616	36
Lloydminster	1.60	\$751	\$469	30
Camrose	1.53	\$1,203	\$788	23
Wainwright	1.51	\$920	\$610	21
Bonnyville	1.38	\$743	\$538	14
Regional Average	3.05	\$1,265	\$478	
Provincial Average	2.45	\$1,080	\$505	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. Municipal taxes based on \$100,000 of assessed value.

In the North Eastern Region, Lloydminster set a policy to gradually reduce the property tax to a modest 2:1 ratio which they succeeded in doing but, unfortunately, the tax gap has remained at 1.60 since 2013 (see Table 5).

There are many municipalities from this region including the M.D. of Bonnyville (5.60), County of St. Paul (5.54), Lac La Biche County (4.82), and Camrose County (4.48) that need to take immediate action to create property tax equity for small businesses. The average of the North Eastern Region (3.05) is the second highest in the province next to the Rocky Mountain Region (3.62).

Table 6:

North Western Region

Municipality	Tax Gap	Municipal Commercial Taxes (\$)	Municipal Residential Taxes (\$)	Provincial Rank (1=Best 87=Worst)
Westlock County	5.72	\$2,620	\$458	85
Brazeau County	4.52	\$905	\$200	80
Grande Prairie No. 1, County Of	3.18	\$1,216	\$382	70
Barrhead No. 11, County Of	2.96	\$1,690	\$570	67
Greenview No. 16, M.D. Of	2.90	\$783	\$270	64
Edson	2.45	\$1,262	\$515	59
Drayton Valley	2.34	\$1,210	\$516	55
Hinton	1.82	\$866	\$476	37
Whitecourt	1.68	\$827	\$492	33
Peace River	1.64	\$1,457	\$889	32
Mackenzie County	1.63	\$1,190	\$728	31
Grande Prairie	1.58	\$1,476	\$936	26
Slave Lake	1.45	\$974	\$672	18
Regional Average	2.61	\$1,267	\$546	
Provincial Average	2.45	\$1,080	\$505	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. Municipal taxes based on \$100,000 of assessed value.

Westlock County was one of the worst tax gap offenders in Alberta; ranking 85th out of 87 with a tax gap of 5.72 (see Table 6). The commercial property tax bill on \$100,000 of assessed property value is a disproportionate \$2,620 compared to \$458 for residents. On the other end of the spectrum, among North West Region municipalities, Slave Lake offers a fairer and more competitive business environment with a property tax gap of 1.45.

Table 7:

Rocky Mountain Region

Municipality	Tax Gap	Municipal Commercial Taxes (\$)	Municipal Residential Taxes (\$)	Provincial Rank (1=Best 87=Worst)
Jasper, Municipality Of**	5.10	\$1,284	\$252	82
Banff	4.23	\$1,375	\$325	77
Canmore	3.42	\$810	\$237	72
Crowsnest Pass, Municipality Of	1.72	\$1,094	\$637	34
Regional Average	3.62	\$1,141	\$362	
Provincial Average	2.45	\$1,080	\$505	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. **Municipality has a population below 5,000; it was included to keep consistent with prior reports. Municipal taxes based on \$100,000 of assessed value.

The Rocky Mountain Region, not surprisingly, has the worst regional average at 3.62 (see Table 7). The resort towns of Banff and Jasper often cite having limited populations living within the boundaries of our national parks as a way to justify the property tax imbalance. The municipality of Jasper records the highest tax gap in the region (5.10) followed by Banff (4.23).

But these towns have many other streams of revenue that other municipalities only dream of, such as tourist attractions and park user fees. Small business owners in these municipalities still deserve to be taxed fairly.

Table 8:

Southern Region

Municipality	Tax Gap	Municipal Commercial Taxes (\$)	Municipal Residential Taxes (\$)	Provincial Rank (1=Best 87=Worst)
Lethbridge	2.41	\$1,886	\$783	58
Taber, M.D. Of	2.38	\$821	\$346	56
Medicine Hat	2.34	\$1,442	\$616	54
Redcliff	2.32	\$1,214	\$523	53
Willow Creek No. 26, M.D. Of	2.03	\$691	\$340	44
Lethbridge County	2.02	\$882	\$437	42
Newell, County Of	2.01	\$800	\$398	41
Cypress County	1.60	\$465	\$291	29
Brooks	1.58	\$1,212	\$766	28
Taber	1.57	\$1,151	\$734	25
Coaldale	1.27	\$1,009	\$795	8
Regional Average	1.96	\$1,052	\$548	
Provincial Average	2.45	\$1,080	\$505	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. Municipal taxes based on \$100,000 of assessed value.

Lethbridge has the highest property tax gap (2.41) in the Southern Region followed closely by M.D. of Taber (2.38) (see Table 8). In contrast, Coaldale has a tax gap of only 1.27. This comparison is stark because commercial property taxpayers in Lethbridge pay \$1,886 on \$100,000 of assessed property value compared to \$1,009 in Coaldale.

Detailed Results for 2007-2016

This report analyzes the change in property tax gaps among Alberta municipalities from 2007 to 2016. CFIB understands the tax gap in any one municipality may fluctuate somewhat from year to year, so a closer examination of longer-term results is helpful to determine overall changes and trends. Again, it is important to note that the tax gap is not an indication of the level of taxation, but rather the distribution of the property tax burden on commercial property owners versus residential property owners.

Top of the Class—Alberta's Five Municipalities with the Largest Tax Gap Decrease between 2007 and 2016

The largest decrease in the property tax gap over this period was in Grande Prairie, where the gap shrunk by 36 per cent (see Table 9). Following closely was Bonnyville where the gap decreased by 27 per cent, and Leduc where the gap decreased by 25 per cent between 2007 and 2016.

Table 9:

Alberta Municipalities with the Largest Municipal Tax Gap Decrease between 2007 and 2016

Municipality	Tax Gap 2007	Tax Gap 2016	Change from 2007-2016
Grande Prairie	2.48	1.58	-36%
Bonnyville	1.90	1.38	-27%
Leduc	1.68	1.26	-25%
Calgary*	5.06	3.81	-25%
Jasper, Municipality Of**	6.50	5.10	-22%
Provincial Average	1.88	2.45	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. *Denotes addition of business tax. **Municipality has a population below 5,000; it was included to keep consistent with prior reports.

Although these municipalities should be applauded for their efforts, there still remains much work to be done in these municipalities that still maintain some of the highest tax gaps in Alberta. Calgary and Jasper appear on this list because their original property tax ratio was already relatively high in 2007.

One important question which needs to be posed to each municipal government is whether the changes had been the result of a deliberate strategy by these municipalities, or whether other factors are at play. Changes in the underlying assessment base as the economy and property values grow or shrink can change the gaps.

Worst Offenders - Alberta Municipalities with the Largest Tax Gap Increase between 2007 and 2016

At the other end of the spectrum are those municipalities where the property tax gap increased between 2007 and 2016 (see Table 10). This list includes cities where the tax gap has risen over 100 per cent over the course of the 10 year period.

Table 10:

Alberta Municipalities with the Largest Municipal Tax Gap Increase between 2007 and 2016

Municipality	Tax Gap 2007	Tax Gap 2016	Change from 2007-2016
Camrose County	1.00	4.48	348%
St. Paul No. 19, County Of	1.42	5.54	290%
Ponoka County	1.73	6.40	270%
Beaver County	1.20	4.09	241%
Brazeau County	1.74	4.52	160%
Bonnyville No. 87, M.D. Of	2.79	5.60	101%
Westlock County	2.85	5.72	101%
Wetaskiwin No. 10, County Of	3.85	6.91	79%
Rocky View County	1.97	3.00	52%
Fort Saskatchewan	1.55	2.00	29%
Provincial Average	1.88	2.45	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016.

Camrose County had the most growth in the gap, with the property tax gap rising by 348 per cent (see Table 10). The gap exploded from an equal and fair 1.00 in 2007 to 4.48 in 2016. Ponoka Country went from 1.73 in 2007 to 6.40 in 2016. It is a real concern for the Alberta small business climate that seven municipalities increased their property tax gaps over 100 per cent from 2007 to 2016.

Alberta's Cities' Tax Gap Evolution between 2007 and 2016

As noted earlier, this report pays special attention to the evolution of the tax gaps in Alberta's largest urban centres. When looking at the shorter-term versus longer-term changes, ten of the largest urban centres saw an increase in their tax gaps (see Table 11). While CFIB applauds the reduction in the tax gaps in some cities, large gaps still exist. More work must be done to better align residential and commercial property taxes.

Table 11:

2007-2016 Alberta Municipal Property Tax Gap Evolution: Cities

Municipality	Population 2016	Tax Gap 2007	Tax Gap 2016	Change from 2007-2016
Fort Saskatchewan	24,149	1.55	2.00	29%
Edmonton	915,997	2.39	2.75	15%
Wetaskiwin	12,655	1.95	2.22	14%
Lacombe	13,057	1.19	1.27	7%
Airdrie	61,712	1.75	1.85	6%
Brooks	14,451	1.50	1.58	5%
Cold Lake	14,961	1.68	1.75	4%
Lethbridge	94,779	2.32	2.41	4%
Spruce Grove	33,853	1.62	1.52	-6%
Camrose	18,393	1.69	1.53	-10%
St. Albert	65,117	1.56	1.40	-10%
Red Deer	100,125	2.48	2.17	-13%
Wood Buffalo, Regional Municipality Of	71,589	2.60	2.10	-19%
Lloydminster	19,645	2.00	1.60	-20%
Medicine Hat	63,260	2.97	2.34	-21%
Calgary*	1,237,196	5.06	3.81	-25%
Leduc	30,246	1.68	1.26	-25%
Grande Prairie	63,166	2.48	1.58	-36%
Provincial Average	42,695	1.88	2.45	

Source: CFIB analysis of Alberta Government published property tax rates 2007-2016. *Denotes addition of business tax.

Fort Saskatchewan had the largest percentage increase; a jump of 29 per cent. This large increase can be attributed to Fort Saskatchewan modest tax gap of 1.55 in 2007 and its exponential growth over the last 10 years. Grande Prairie had the largest decrease in the tax gap from 2007 to 2016, shifting from a 2.48 tax gap to a more equitable 1.58 gap.

Conclusion and Recommendations

CFIB will be monitoring both the overall and individual changes in property tax gaps closely to see if Alberta's municipalities are committed to closing their tax gaps. Creating tax systems that are more fair and equitable for small business must be made a priority by municipal mayors and councils.

Provincial Policy Proposals

- ▶ Although the Municipal Government Act (MGA) was just reviewed, rates should be linked at a more reasonable level. The newly adopted 5 to 1 cap does not fundamentally address the issue of fairness. A maximum 2 to 1 tax gap cap should be introduced for all municipalities in Alberta.
- ▶ Continue to reject proposals calling for increased taxation or revenue generating powers, including through city charter arrangements.
- ▶ Introduce a Municipal Auditor General for Local Government to conduct performance-based audits on a select number of municipalities each year.
- ▶ Ensure that municipalities have incentives to use rate splitting proposals appropriately (i.e. help ensure the current rate is not the de facto small business

rate and disproportionately higher rates begin to be levied on industrial operations).

Municipal Policy Proposals

- ▶ Introduce and implement a policy that reduces the tax gap over time (i.e. set a timeline to bring the gap down over 5 or 10 years).
- ▶ Reduce the tax gap through restraint in municipal operating spending. Cost savings should include: limiting the scope of government to core services, aligning public sector wages salaries and benefits to their private sector equivalents, and contracting out services. Year-over-year operating spending growth should be limited to no more than inflation and population growth.
- ▶ Eliminate additional business taxes. Most municipals have done away with this archaic tax, but a few still levy it and it is keeping them uncompetitive.

Can it be done?

Municipalities Making Property Tax Fairness a Reality

Is reducing the tax gap do-able? Yes it is. Municipalities across Canada have begun to understand the need for property tax fairness and are responding with plans to achieve it. Here are three municipalities making a difference for small businesses in their communities by narrowing the gap and creating a more equitable property tax system.

Saskatoon, Saskatchewan

In 2000, Saskatoon committed to a strategic ten-year plan to reduce its property tax gap from 2.36 to 1.75, a 25 per cent cut. In 2010, the city of Saskatoon achieved this goal and proved that creating a fairer property tax system can be done. Former mayor Don Atchison repeatedly stated the key to success was political leadership - committing to a plan to take action, and following through.

Toronto, Ontario

In October 2005, Toronto City Council adopted the “Enhancing Toronto’s Business Climate” plan. One of the key features of the plan was to reduce the property tax gap between business and residential property classes over a 15-year period, which has now been extended to an 18-year plan.

The city also created a special sub-group of the commercial property class for properties under \$1,000,000 of assessed value, and later accelerated the reduction target. As a result, the gap between commercial and residential property tax rates was gradually reduced from 3.75 in 2005 to 2.50 by 2015 for small business properties, and by 2023 for all other commercial and industrial properties.

Penticton, British Columbia

In 2015, Penticton's municipal council passed a four-year plan to incrementally reduce the tax gap ratio to 1.5. Penticton already has one of the more reasonable tax gaps in B.C. at 1.63. This planned reduction will further improve its commitment to provide an equitable ratio of taxes between residents and businesses.

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Appendix A - Methodology

Assessed Value and Tax Rates

Since 1995, municipalities in the province have been assessing property values in accordance with the rules and regulations set out in the Province of Alberta's Municipal Government Act. Each year, municipalities determine the value of every property within their jurisdiction on a market-value based standard³.

Market-based assessments are considered the most fair and equitable method of assessment because it is easy to make comparison with other properties. However, this method is not free from criticism. This approach is insensitive to income and has no direct relationship between the property value and the services received from a municipality.

Each property is assigned a class that determines which tax rate will be applied to the property, as different rates are applied to different property classes. The property classes in Alberta are:

- ▶ Class 1 - Residential
- ▶ Class 2 - Non-residential
- ▶ Class 3 - Farmland
- ▶ Class 4 - Machinery and equipment

Since most municipalities have different rates for different property classes, a decision on the amount of revenue each class must provide is determined when setting the mill rates. The mill rate is then calculated by dividing the revenue requirement from each class of property by the total assessed value of that property class.

Certain forms of property, specifically farm property, linear property, machinery and equipment, and railways are unique and are valued under a regulated system based on valuation rates and formulas. The analysis in this report focuses exclusively on residential and non-residential property classes.

In Alberta, education is partially funded through property taxes. In 2016, the rate for the province's education property tax was \$2.48 per \$1,000 of equalized assessment for residential properties and \$3.64 per \$1,000 of equalized assessment for non-residential properties⁴. Historically the Government of Alberta has frozen and lowered. The rate, the provincial rate has a gap of 1.47. Since municipalities simply collect education property tax and remit it to the province or to a separate school board, this report focuses solely on municipal property tax component.

³ A Guide to Property Assessment and Taxation in Alberta [G
http://www.municipalaffairs.alberta.ca/1538uide to Property Assessment and Taxation in Alberta](http://www.municipalaffairs.alberta.ca/1538uide%20to%20Property%20Assessment%20and%20Taxation%20in%20Alberta)

⁴ Government of Alberta, Ministry of Finance, Budget 2016

Appendix B- Property Tax Gaps For Municipalities with Populations Greater than 5,000, 2007-2016, by Region

Table B1: Calgary Region

Municipality	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Airdrie	1.75	2.10	1.90	1.85	1.85	1.85	1.85	1.85	1.85	1.85
Calgary*	5.06	4.93	4.57	4.48	5.09	4.88	3.93	3.73	3.81	3.81
Chestermere	1.00	1.19	1.28	1.31	1.39	1.39	1.40	1.41	1.41	1.48
Cochrane	1.70	1.88	1.70	1.48	1.43	1.52	1.45	1.38	1.43	1.48
Drumheller	1.07	1.62	1.50	1.52	1.56	1.64	1.59	1.64	1.62	1.58
Foothills No. 31, M.D. Of	2.01	2.22	2.38	2.42	2.41	2.54	2.45	2.37	2.31	2.38
High River	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.15	1.20
Okotoks	1.00	1.00	1.09	1.19	1.19	1.29	1.31	1.36	1.37	1.37
Rocky View County	1.97	2.39	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Strathmore	1.00	1.15	1.15	1.06	1.17	1.15	1.11	1.11	1.14	1.14
Wheatland County	1.53	1.81	2.02	2.14	2.03	2.03	1.77	1.88	2.11	2.17
Regional Average	1.74	1.94	1.96	1.95	2.01	2.03	1.90	1.88	1.93	1.95

Table B2: Capital Region

Municipality	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Beaumont	1.38	1.72	1.57	1.46	1.53	1.39	1.39	1.39	1.39	1.39
Devon	1.20	1.66	1.66	1.60	1.68	1.67	1.60	1.52	1.49	1.55
Edmonton	2.39	3.19	2.64	2.63	3.01	3.02	2.75	2.65	2.73	2.75
Fort Saskatchewan	1.55	2.38	1.89	1.80	1.92	1.85	1.87	1.87	2.00	2.00
Leduc	1.68	1.93	1.77	1.61	1.68	1.58	1.45	1.32	1.28	1.26
Leduc County	2.13	2.28	2.35	2.38	2.38	2.40	2.25	2.17	2.07	2.06
Morinville	1.00	1.40	1.20	1.20	1.00	1.00	1.00	1.00	1.00	1.00
Parkland County	1.42	1.58	1.84	1.85	1.84	1.85	1.89	1.92	1.96	2.00
Spruce Grove	1.62	1.97	1.62	1.62	1.62	1.65	1.61	1.56	1.49	1.52
St. Albert	1.56	1.84	1.61	1.62	1.68	1.56	1.47	1.42	1.38	1.40
Stony Plain	1.65	2.03	1.92	1.55	1.57	1.37	1.44	1.47	1.44	1.44
Strathcona County	1.76	2.30	1.98	1.88	2.03	1.98	1.99	1.96	1.98	2.03
Sturgeon County	2.11	2.84	2.89	2.89	2.89	2.85	2.85	2.79	2.82	2.82
Regional Average	1.65	2.09	1.92	1.85	1.91	1.86	1.81	1.77	1.77	1.79

Table B3: Northeast Region

Municipality	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Athabasca County	2.53	3.34	3.34	3.34	3.34	3.34	3.34	3.35	3.35	3.35
Bonnyville	1.90	1.65	1.66	1.62	1.48	1.43	1.53	1.41	1.38	1.38
Bonnyville No. 87, M.D. Of	2.79	3.69	3.75	3.81	3.98	5.06	5.06	5.60	5.60	5.60
Camrose County	1.00	1.11	1.08	1.08	4.48	4.48	4.48	4.48	4.48	4.48
Camrose	1.69	1.97	1.94	1.83	1.79	1.69	1.63	1.51	1.50	1.53
Cold Lake	1.68	1.88	1.76	1.73	1.75	1.73	1.76	1.96	2.03	1.75
Lac La Biche County	2.55	2.77	5.15	5.15	5.15	5.45	4.81	4.82	4.82	4.82
Lac Ste. Anne County	2.29	4.39	3.54	3.98	4.06	4.26	4.33	4.26	4.26	4.26
Lloydminster	2.00	2.00	2.00	2.00	2.00	1.80	1.60	1.60	1.60	1.60
St. Paul	1.80	1.81	1.87	2.22	2.37	2.27	2.27	2.22	2.18	2.18
St. Paul No. 19, County Of	1.42	2.88	3.50	4.32	3.77	3.72	4.09	5.01	5.13	5.54
Vegreville	2.13	3.43	3.29	2.89	3.06	2.85	2.88	2.65	2.57	2.54
Wainwright	1.55	1.66	1.73	1.62	1.53	1.49	1.51	1.52	1.50	1.51
Wood Buffalo, R.M. Of	2.60	2.96	3.15	2.54	2.34	2.28	2.01	2.22	2.10	2.10
Regional Average	2.00	2.54	2.70	2.72	2.94	2.99	2.95	3.04	3.03	3.05

Table B4: Northwest Region

Municipality	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Barrhead No. 11, County Of	2.11	2.28	2.84	3.04	3.10	3.11	3.18	3.12	3.02	2.96
Brazeau County	1.74	2.83	2.83	2.83	2.83	3.16	3.16	3.16	4.52	4.52
Drayton Valley	2.35	2.46	2.46	2.18	2.18	2.29	2.26	2.21	2.16	2.34
Edson	2.62	3.15	3.08	3.04	3.00	3.06	3.03	2.85	2.78	2.45
Grande Prairie	2.48	2.11	1.87	1.90	1.79	1.69	1.64	1.61	1.65	1.58
Grande Prairie No. 1, County Of	1.35	2.99	3.00	3.09	3.22	3.27	3.27	3.18	3.18	3.18
Greenview No. 16, M.D. Of	2.66	2.66	2.66	3.22	3.22	3.22	3.22	3.14	3.14	2.90
Hinton	1.43	1.59	1.59	1.59	1.59	1.60	1.82	1.82	1.82	1.82
Mackenzie County	1.60	1.58	1.58	1.58	1.58	1.54	1.60	1.60	1.59	1.63
Peace River	1.17	1.92	2.20	1.91	1.94	1.86	1.15	1.91	1.66	1.64
Slave Lake	1.31	1.51	1.40	1.40	1.43	1.45	1.45	1.45	1.45	1.45
Westlock County	2.85	3.86	4.20	4.32	5.12	5.39	5.74	5.74	5.72	5.72
Westlock	2.02	2.78	2.58	2.40	2.40	2.33	2.15	2.22	2.24	2.23
Whitecourt	1.74	1.74	1.74	1.53	1.53	1.53	1.57	1.61	1.69	1.68
Regional Average	1.96	2.39	2.43	2.43	2.50	2.54	2.52	2.54	2.62	2.58

Table B5: Central Region

Municipality	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Beaver County	1.20	1.04	1.04	4.09	4.09	4.09	4.09	4.09	4.09	4.09
Blackfalds	1.22	1.41	1.28	1.33	1.31	1.36	1.36	1.13	1.08	1.24
Clearwater County	1.50	2.17	2.48	2.54	2.60	2.70	1.76	1.76	1.82	2.92
Innisfail	1.00	1.27	1.33	1.24	1.24	1.24	1.24	1.24	1.24	1.24
Kneehill County**	1.83	1.33	2.52	2.82	2.97	2.99	3.15	4.36	4.54	4.54
Lacombe	1.19	1.38	1.39	1.25	1.31	1.28	1.24	1.20	1.22	1.27
Lacombe County	1.47	1.98	1.98	2.00	2.02	2.02	2.02	2.02	2.02	2.05
Mountain View County	2.57	3.23	4.06	4.08	4.45	4.10	3.67	3.57	3.51	3.55
Olds	1.33	1.40	1.41	1.32	1.37	1.37	1.37	1.37	1.37	1.37
Ponoka	1.07	1.30	1.34	1.32	1.30	1.31	1.34	1.33	1.32	1.31
Ponoka County	1.73	1.73	5.75	6.01	6.22	6.40	6.40	6.40	6.40	6.40
Red Deer	2.48	2.80	2.40	2.30	2.23	2.05	2.01	2.04	2.13	2.17
Red Deer County	2.76	2.76	2.91	2.93	2.95	2.96	2.97	2.94	2.94	2.94
Rocky Mountain House	1.00	1.00	1.00	1.00	1.00	1.00	1.06	1.06	1.06	1.06
Stettler No. 6, County Of	1.87	3.12	3.03	3.04	3.05	3.06	3.07	3.22	3.07	3.09
Stettler*	1.09	1.33	1.41	1.42	1.40	1.36	1.35	1.37	1.37	1.35
Sylvan Lake	1.50	1.90	1.87	1.86	1.86	1.86	1.86	1.84	1.74	1.73
Vermilion River, County Of	3.66	3.82	4.39	4.34	3.78	3.87	4.47	4.53	5.63	4.18
Wetaskiwin	1.95	2.79	3.05	2.73	2.65	2.63	2.46	2.28	2.28	2.22
Wetaskiwin No. 10, County Of	3.85	4.51	5.73	5.25	4.98	6.24	8.44	6.75	7.28	6.91
Yellowhead County	1.88	2.51	2.51	2.51	2.51	2.51	2.51	2.59	2.59	2.59
Regional Average	1.82	2.13	2.52	2.64	2.63	2.69	2.75	2.72	2.80	2.77

Table B6: Rocky Mountain Region

Municipality	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Banff	4.61	3.58	4.00	4.50	6.00	6.00	6.00	4.96	4.00	4.23
Canmore	2.55	3.12	3.38	3.52	3.83	3.82	3.79	3.51	3.35	3.42
Crowsnest Pass, Municipality Of	1.26	1.73	1.79	1.79	1.81	1.80	1.81	1.75	1.75	1.72
Jasper, Municipality Of	6.50	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10	5.10
Regional Average	3.73	3.38	3.57	3.73	4.18	4.18	4.18	3.83	3.55	3.62

Table B7: Southern Region

Municipality	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Brooks	1.50	1.60	1.60	1.60	1.58	1.58	1.58	1.58	1.58	1.58
Coaldale	1.16	1.20	1.24	1.17	1.23	1.26	1.23	1.23	1.27	1.27
Cypress County	1.00	1.00	1.00	1.00	1.04	1.03	1.03	1.38	1.60	1.60
Lethbridge	2.32	3.00	2.98	2.81	2.76	2.50	2.45	2.44	2.39	2.41
Lethbridge, County Of	0.67	1.40	1.58	1.70	2.00	2.05	2.10	2.01	2.06	2.02
Medicine Hat	2.97	3.16	2.93	2.76	2.76	2.74	2.31	2.25	2.25	2.34
Newell No. 4, County Of	1.79	1.80	1.80	1.80	1.81	1.81	1.69	1.86	1.85	2.01
Redcliff	2.66	2.64	2.57	2.29	2.26	2.21	2.19	2.19	2.40	2.32
Taber	1.32	1.58	1.67	1.67	1.65	1.65	1.58	1.57	1.56	1.57
Taber, M.D. Of	1.19	1.14	1.98	2.09	2.15	2.26	2.31	2.35	2.35	2.38
Willow Creek No. 26, M.D. Of	1.71	1.63	2.15	2.39	2.31	2.14	2.14	2.14	2.14	2.03
Regional Average	1.66	1.83	1.95	1.94	1.96	1.93	1.87	1.91	1.95	1.96

Table B8: Cities

Municipality	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016
Airdrie	1.75	2.10	1.90	1.85	1.85	1.85	1.85	1.85	1.85	1.85
Brooks	1.50	1.60	1.60	1.60	1.58	1.58	1.58	1.58	1.58	1.58
Calgary*	5.06	4.93	4.57	4.48	5.09	4.88	3.93	3.73	3.81	3.81
Camrose	1.69	1.97	1.94	1.83	1.79	1.69	1.63	1.51	1.50	1.53
Cold Lake	1.68	1.88	1.76	1.73	1.75	1.73	1.76	1.96	2.03	1.75
Edmonton	2.39	3.19	2.64	2.63	3.01	3.02	2.75	2.65	2.73	2.75
Fort Saskatchewan	1.55	2.38	1.89	1.80	1.92	1.85	1.87	1.87	2.00	2.00
Grande Prairie	2.48	2.11	1.87	1.90	1.79	1.69	1.64	1.61	1.65	1.58
Lacombe	1.19	1.38	1.39	1.25	1.31	1.28	1.24	1.20	1.22	1.27
Leduc	1.68	1.93	1.77	1.61	1.68	1.58	1.45	1.32	1.28	1.26
Lethbridge	2.32	3.00	2.98	2.81	2.76	2.50	2.45	2.44	2.39	2.41
Lloydminster	2.00	2.00	2.00	2.00	2.00	1.80	1.60	1.60	1.60	1.60
Medicine Hat	2.97	3.16	2.93	2.76	2.76	2.74	2.31	2.25	2.25	2.34
Red Deer	2.48	2.80	2.40	2.30	2.23	2.05	2.01	2.04	2.13	2.17
Spruce Grove	1.62	1.97	1.62	1.62	1.62	1.65	1.61	1.56	1.49	1.52
St. Albert	1.56	1.84	1.61	1.62	1.68	1.56	1.47	1.42	1.38	1.40
Wetaskiwin	1.95	2.79	3.05	2.73	2.65	2.63	2.46	2.28	2.28	2.22
Wood Buffalo, R.M. Of	2.60	2.96	3.15	2.54	2.34	2.28	2.01	2.22	2.10	2.10
Cities Average	2.14	2.44	2.28	2.17	2.21	2.13	1.98	1.95	1.96	1.95

Source: CFIB calculations of 2007 - 2016 property tax data provided by the Government of Alberta, Municipal Affairs.

*Includes business tax.

**Municipality has a population below 5,000; it was included to keep consistent with prior reports.

Appendix C – Change in Tax Gap from 2007 to 2016, Municipalities with Populations Greater than 5,000

Table C1: Calgary Region

Municipality	2007 Tax Gap	2016 Tax Gap	Change from 2007-2016
Airdrie	1.75	1.85	6%
Calgary*	5.06	3.81	-25%
Chestermere	1.00	1.48	48%
Cochrane	1.70	1.48	-13%
Drumheller	1.07	1.58	48%
Foothills No. 31, M.D. Of	2.01	2.38	18%
High River	1.00	1.20	20%
Okotoks	1.00	1.37	37%
Rocky View County	1.97	3.00	52%
Strathmore	1.00	1.14	14%
Wheatland County	1.53	2.17	42%

Table C2: Capital Region

Municipality	2007 Tax Gap	2016 Tax Gap	Change from 2007-2016
Beaumont	1.38	1.39	1%
Devon	1.20	1.55	29%
Edmonton	2.39	2.75	15%
Fort Saskatchewan	1.55	2.00	29%
Leduc	1.68	1.26	-25%
Leduc County	2.13	2.06	-3%
Morinville	1.00	1.00	0%
Parkland County	1.42	2.00	41%
Spruce Grove	1.62	1.52	-6%
St. Albert	1.56	1.40	-10%
Stony Plain	1.65	1.44	-13%
Strathcona County	1.76	2.03	15%
Sturgeon County	2.11	2.82	34%

Table C3: Northeast Region

Municipality	2007 Tax Gap	2016 Tax Gap	Change from 2007-2016
Athabasca County	2.53	3.35	32%
Bonnyville	1.90	1.38	-27%
Bonnyville No. 87, M.D. Of	2.79	5.60	101%
Camrose	1.69	1.53	-10%
Camrose County	1.00	4.48	348%
Cold Lake	1.68	1.75	4%
Lac La Biche County	2.55	4.82	89%
Lac Ste. Anne County	2.29	4.26	86%
Lloydminster	2.00	1.60	-20%
St. Paul	1.80	2.18	21%
St. Paul No. 19, County Of	1.42	5.54	290%
Vegreville	2.13	2.54	19%
Wainwright	1.55	1.51	-3%
Wood Buffalo, R.M. Of	2.60	2.10	-19%

Table C4: Northwest Region

Municipality	2007 Tax Gap	2016 Tax Gap	Change from 2007-2016
Barrhead No. 11, County Of	2.11	2.96	40%
Brazeau County	1.74	4.52	160%
Drayton Valley	2.35	2.34	0%
Edson	2.62	2.45	-6%
Grande Prairie	2.48	1.58	-36%
Grande Prairie No.1, County Of	1.35	3.18	136%
Greenview No. 16, M.D. Of	2.66	2.90	9%
Hinton	1.43	1.82	27%
Mackenzie County	1.60	1.63	2%
Peace River	1.17	1.64	40%
Slave Lake	1.31	1.45	11%
Westlock	2.02	2.23	10%
Westlock County	2.85	5.72	101%
Whitecourt	1.74	1.68	-3%

Table C5: Central Region

Municipality	2007 Tax Gap	2016 Tax Gap	Change from 2007-2016
Beaver County	1.20	4.09	241%
Blackfalds	1.22	1.24	2%
Clearwater County	1.50	2.92	94%
Innisfail	1.00	1.24	24%
Kneehill County**	1.83	4.54	148%
Lacombe	1.19	1.27	7%
Lacombe County	1.47	2.05	39%
Mountain View County	2.57	3.55	38%
Olds	1.33	1.37	3%
Ponoka	1.07	1.31	22%
Ponoka County	1.73	6.40	270%
Red Deer	2.48	2.17	-13%
Red Deer County	2.76	2.94	7%
Rocky Mountain House	1.00	1.06	6%
Stettler*	1.09	1.35	24%
Stettler No. 6, County Of	1.87	3.09	65%
Sylvan Lake	1.50	1.73	15%
Vermilion River, County Of	3.66	4.18	14%
Wetaskiwin	1.95	2.22	14%
Wetaskiwin No. 10, County Of	3.85	6.91	79%
Yellowhead County	1.88	2.59	38%

Table C6: Rocky Mountain Region

Municipality	2007 Tax Gap	2016 Tax Gap	Change from 2007-2016
Banff	4.61	4.23	-8%
Canmore	2.55	3.42	34%
Crowsnest Pass, Municipality Of	1.26	1.72	36%
Jasper, Municipality Of	6.50	5.10	-22%

Table C7: Southern Region

Municipality	2007 Tax Gap	2016 Tax Gap	Change from 2007-2016
Brooks	1.50	1.58	5%
Coaldale	1.16	1.27	9%
Cypress County	1.00	1.60	60%
Lethbridge	2.32	2.41	4%
Lethbridge, County Of	0.67	2.02	201%
Medicine Hat	2.97	2.34	-21%
Newell No. 4, County Of	1.79	2.01	12%
Redcliff	2.66	2.32	-13%
Taber	1.32	1.57	19%
Taber, M.D. Of	1.19	2.38	100%
Willow Creek No. 26, M.D. Of	1.71	2.03	19%

Table C8: Cities

Municipality	2007 Tax Gap	2016 Tax Gap	Change from 2007-2016
Calgary*	5.06	3.81	-25%
Edmonton	2.39	2.75	15%
Medicine Hat	2.97	2.34	-21%
Wetaskiwin	1.95	2.22	14%
Lethbridge	2.32	2.41	4%
Wood Buffalo, R.M. Of	2.60	2.10	-19%
Red Deer	2.48	2.17	-13%
Airdrie	1.75	1.85	6%
Fort Saskatchewan	1.55	2.00	29%
Lloydminster	2.00	1.60	-20%
Cold Lake	1.68	1.75	4%
Camrose	1.69	1.53	-10%
Grande Prairie	2.48	1.58	-36%
Spruce Grove	1.62	1.52	-6%
Brooks	1.50	1.58	5%
Leduc	1.68	1.26	-25%
St. Albert	1.56	1.40	-10%
Lacombe	1.19	1.27	7%

Source: CFIB calculations of 2007 - 2016 property tax data provided by the Government of Alberta, Municipal Affairs.

*Includes business tax.

**Municipality has a population below 5,000; it was included to keep consistent with prior reports.

Appendix D- Largest Tax Gaps, Municipalities with Populations less than 5,000, 2016

Improvement District	2016 Tax Gap
I.D. No. 09 (Banff)	6.05
I.D. No. 04 (Waterton)	5.72
I.D. No. 12 (Jasper National Park)	1.00
I.D. No. 13 (Elk Island)	1.00
I.D. No. 24 (Wood Buffalo)	1.00

Municipality	2016 Tax Gap
Clear Hills County	11.25
Opportunity No. 17, M.D. Of	8.89
Two Hills No. 21, County Of	6.24
Lamont County	5.81
Wainwright No. 61, M.D. Of	5.86
Nobleford	55.06
Lesser Slave River No. 124, M.D. Of	5.12
Thorhild County	4.62
Smoky Lake County	4.23
Kneehill County	4.54
Minburn No. 27, County Of	5.02
Sunrise Beach	3.82
Silver Sands	1.00
Wabamun	2.91
Point Alison	3.78
Woodlands County	3.56
Yellowstone	3.44
Bighorn No. 8, M.D. Of	3.72
Flagstaff County	3.49
South View	2.98
Cardston County	3.61
Glendon	3.31
White Sands	3.23
Saddle Hills County	1.49
Peace No. 135, M.D. Of	3.18
Grande Cache	2.79
Two Hills	2.61
Paintearth No. 18, County Of	2.98
Vauxhall	2.96
Glenwood	2.90
Elk Point	2.62
Munson	2.76
Crossfield	1.34
Onoway	2.73
Milk River	2.55
Linden	2.70
Sexsmith	2.20
Delburne	2.60
Edberg	2.32
Rosalind	2.58
Coutts	2.56

Source: CFIB calculations of 2016 property tax data provided by the Government of Alberta, Municipal Affairs.