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B.C. Municipal Property Tax Gaps 2004-14: A 10-Year Perspective

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The Canadian Federation of Independent Business (CFIB) issued its first report on municipal property tax fairness in B.C. back in 2003. With this latest report, CFIB has not just taken a look at changes in tax fairness for 2014, the last year for which data is available, but also for the entire past ten years, with the goal of determining how much progress has really been made over the last decade.[1]

As in previous years, this report focuses on the "property tax gap", the difference between what a commercial[2] property owner and a residential property owner pay in taxes based on the same assessed value of property. CFIB analysis shows the overall tax gap across all B.C. municipalities has fluctuated considerably over the last ten years. From 2004 to 2009, the property tax gap expanded from 2.54 to 2.90. Thankfully, in the five years since, the tax gap has narrowed by a more modest amount to 2.61.

However, much more remains to be done. Although the overall tax gap has begun to decline in recent years, too many municipalities, including most of the largest cities in the province, continue to levy three, four, or even close to five times the tax on a commercial property compared to a residential property.

In light of these results, CFIB is making a series of recommendations to create municipal property tax systems that are more fair and equitable for small business in all B.C. communities.

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[1] See NUGENT (2004), FREDRICKSEN (2007), TILLEY (2008, 2010), KURL and WONG (2011), KURL, KASTELEN and PENG (2012) and KASTELEN (2013).
[2] For the purposes of this report, the terms business, commercial and Class 6 are used interchangeably. See Appendix 1 for additional details.

Introduction

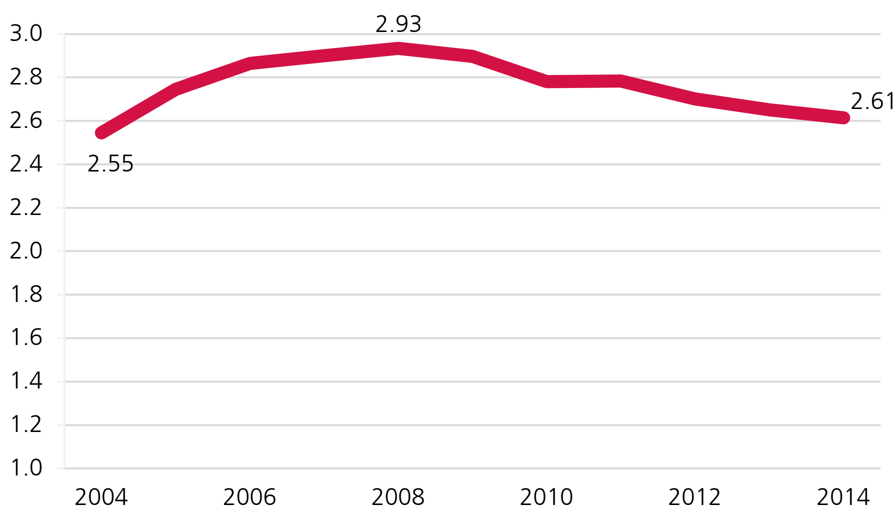
The Canadian Federation of Independent Business (CFIB) has been tracking levels of property tax fairness in B.C. since 2003. This has been done by measuring and comparing property taxes levied by B.C. municipalities on business owners and residential owners[3]. The ratio between these two rates is referred to as the property tax gap.

While municipalities may track their own taxation levels by overall tax revenues (i.e. did council vote for a tax increase or decrease?) or by revenue distribution between commercial and residential classes of taxpayers (i.e. how much of the total tax pie did business contribute?), the property tax gap remains the most consistent way to measure and compare municipal tax fairness in B.C.

The average property tax gap in BC has grown substantially over the past two decades. In 1990, the average municipal property tax gap was 1.8. In 2003, the year of CFIB's first report on property taxes, the gap was 2.48. By 2008, the gap had peaked and risen to 2.93. The good news is that the upward trend has reversed since 2008, with the gap decreasing over the past six years. According to the latest data, by 2014 the gap has shrunk back to 2.61 (see Figure 1).

Figure 1:

Historical Average Municipal Property Tax Gap: 2004 to 2014



Source: CFIB Analysis of BC Government data published property tax rates 2004-2014.

This additional tax load is not benign – there is significant added financial stress on small businesses, most of which operate in highly competitive markets and razor-thin margins. An increase in the property tax burden has the potential to do serious damage to the profitability, even viability, of many B.C. small and medium-sized independent businesses.

It is important to note that the tax gap does not analyse the tax level each municipality imposes on businesses and residents. Rather, it is the distribution of the tax levied on residential properties relative to commercial properties. Appendix 5 lists the residential and commercial tax rates for each municipality.

[3] Only looks at municipal tax rate, excluding provincial property taxes . See Appendix 1: Methodology for further details

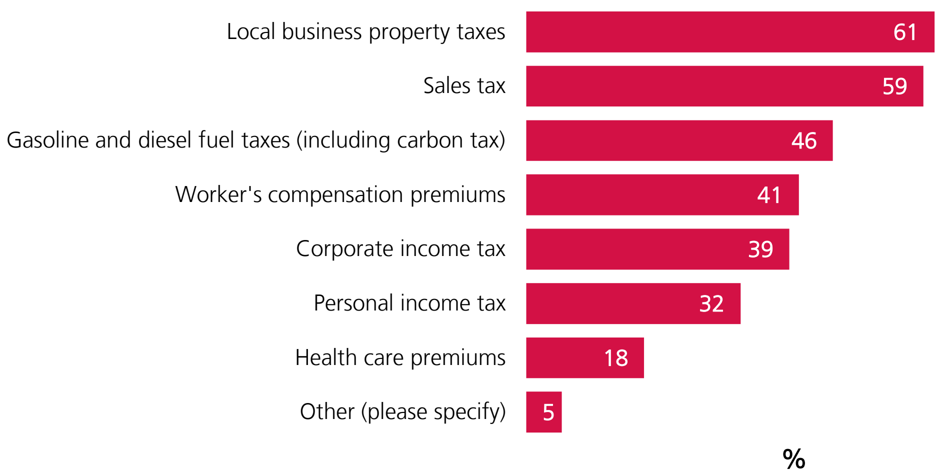
Rationale

Small business is a big contributor to the provincial economy. According to the Government of British Columbia, small and medium-sized enterprises (SME) account for 98 per cent of all businesses in the province, providing 55 per cent of all private sector employment and generating 31 per cent of provincial GDP[4].

Unfortunately, property taxes can have a huge impact on the success of smaller firms. In a recent survey, 61 per cent of our members ranked their local property tax as most harmful to their operation of their business (Figures 2 and 3).

Figure 2:

Which of the following taxes are the most harmful to the operation of your business?



Source: CFIB 2013 Pre-budget Survey

Municipal property taxes are typically charged by local government on commercial properties at far higher rates than those charged to residential owners of equivalent-value properties. These taxes are also profit-insensitive. Unlike income taxes, which vary based on the health of a business, or consumption taxes over which the taxpayer has a degree of control, a property tax bill must be paid regardless of profitability.

Local governments have argued that commercial property taxes represent a smaller portion of the costs of doing business compared to other expenses, such as fuel and energy costs, federal payroll taxes, or point-of-sale fees.

However, this argument fails to account for the effect a profit-insensitive levy, like property taxes, can have on a business already struggling to succeed. It also ignores the competitive disadvantage inflicted on those businesses subject to higher relative tax rates. Finally, this argument fails to account for the benefits realized when small business owners are able to invest their hard-earned dollars in hiring new employers, increasing research and development, boosting employee training and adding new equipment (Figure 3).

[4] See BC STATS (2014).

Figure 3:

If government were to reduce taxes, what would you do with the savings?

Source: CFIB 2011 Pre-budget Survey

Property taxes also account for nearly half of a typical municipal government's revenue, so there is also a direct link between rates of property taxation and fiscal discipline. If a municipal government is unable to control the rate of growth in operational spending, then it becomes very difficult to restrain the level of property tax. The lack of fiscal spending restraint in B.C. has been documented extensively by CFIB. By 2012, overall municipality operating expenditures had increased 55 per cent from 2000 levels (adjusted for inflation)[5], over three and a half times faster than population growth. This has necessitated property tax rate increases in many municipalities.

But perhaps the strongest indicator of the unfairness in the distribution of the property tax burden comes from comparing the amount of taxes paid to the amount of municipal services received. Small businesses pay property taxes at higher rates than residential owners, but they do not consume municipal services at the same level[6].

According to a study commissioned by the City of Vancouver in 2007, residential properties, on average, paid approximately $0.56 in property taxes for each dollar of tax-supported services consumed. Conversely, non-residential properties paid approximately $2.42 in property taxes for each dollar of tax-supported services consumed.

In the short term, this tax imbalance appears to benefit residents. Due to the higher number of residential properties (and votes) compared to commercial properties, the imbalance creates a political temptation to increase property taxes on the non-residential side to fund new services and spending, thereby placing a disproportionate and rising burden on local businesses.

Over the long run, this benefit for residents is illusory, as it undermines the very businesses that sustain the local economy through taxes, economic activity, and employment. Promoting better tax fairness today is far better than trying to revive a community's economic fortunes after businesses have left for a more equitable area or failed due to an onerous property tax burden.

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[5] See Ketcheson (2014).
[6] See MMK Consulting Inc. (2007).

Summary of the results

2014

The property tax gap between business and residential taxpayers dropped in 2014 by a small amount, for the sixth year in a row, but by a smaller margin than the previous year.[7] The gap stood at a provincial average of 2.61 in 2014, down from 2.65 in 2013.

The number of individual municipalities that managed to reduce their property tax gap was close to two times the number of those that increased it (79 versus 43). The gap was relatively stable in the remaining 39 municipalities[8]. While positive that more municipalities lowered the gap than raised it, this is a decrease from the previous two years where the ratio was closer to 3 to 1. This is disappointing, and will be carefully monitored to ensure the trend does not revert back to what it was prior to 2009, when more municipalities increased the gap than lowered it.

Most disappointingly, as was the case in the previous report, the majority of the municipalities previously identified as among BC's worst offenders (i.e. those with the largest property tax gaps) retained this unfortunate distinction in this latest analysis.

Other findings:

- Out of 161 municipalities, only 30 had a municipal property tax gap of two or less in 2013, down from 33 in 2012.
- 79 municipalities have achieved lower property tax gaps since 2013, down from 94 in the previous report.
- Of the 79 municipalities that lowered the property tax gap, 50 did so while raising business tax rates.[9]
- Of BC's ten largest municipalities, nine have managed to narrow their property tax gaps in 2014 (up from eight in 2013). There has now been significant improvement over the past three years. These nine municipalities represent close to half of B.C.'s population.

Trends: 2004-2014

The municipal property tax gap between business and residential taxpayers is 2.7 per cent higher in 2014 (2.61) than the corresponding gap in 2004 (2.54). Prior CFIB research indicates that the property tax gap had also increased over the period from 1993 to 2003[10].

The number of individual municipalities that managed to reduce their property tax gap during the 2004 to 2014 timeframe was close to the number of those that increased it (71 versus 74). The gap was relatively stable in the remaining ten municipalities[11]. This is a positive direction from the findings last year, which saw half the number decrease the gap as compared to those that increased it (50 versus 98)[12].

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[7] See Appendix 1 for an explanation of the methodology used in this report.
[8] Note: Gaps varying within a +/- 0.05% range are considered stable.
[9] See section "Analysis: How the Tax Gap was Closed" for more details
[10] See NUGENT (2004).
[11] A total of 154 BC municipalities existed and thus have published and comparable tax rates in both 2003 and 2013.
[12] See Truscott and Gaudreault (2014)

One important question, and one that should be posed to each municipal government, is whether these changes had been the result of deliberate strategy by these municipalities to increase or decrease the property tax gap, or whether other factors are at play, such as changes in the underlying assessment base as the economy and property values grow or shrink.

Detailed results for 2014

Top of the Class – BC's Five Municipalities with the Smallest Tax Gap

Interestingly, of BC's 161 municipalities, only three have a gap of 1, meaning that residential and commercial properties have the same tax rate: Anmore, Bowen Island, and Warfield.

Table 1:

BC Municipalities with Smallest Municipal Tax Gap in 2014

Municipality	*Municipal Tax Gap 2014*	*Rank (best to worst)*
Anmore	1.00	1 (tied)
Bowen Island	1.00	1 (tied)
Warfield	1.00	1 (tied)
Slocan	1.04	4
Stewart	1.51	5

Source: Government of British Columbia (2015)

Notes: See Appendix 2 and 3 for the rankings of all BC municipalities. Some "gap" figures appear identical due to rounding.

Two other municipalities, Slocan and Stewart, round out the top five with gaps of 1.04 and 1.51 respectively (see Table 1). These five municipalities have the most equitable balance between property taxes paid by residents, and property taxes paid by commercial property owners.

Worst Offenders – BC's Five Municipalities with the Largest Tax Gap

Conversely, there is a much longer list of municipalities that levy a far higher property tax rate on commercial property compared to residential property. The five municipalities with the largest property tax gaps, starting with the worst, are: North Saanich, Terrace, Coquitlam, Vancouver, and Burnaby (see Table 2).

Table 2:

BC Municipalities with Largest Municipal Tax Gap in 2014

Municipality	*Municipal Tax Gap 2014*	*Rank (best to worst)*
Highlands	4.17	157
Vancouver	4.27	158
Coquitlam	4.31	159
Terrace	4.73	160
North Saanich	4.75	161

Source: Government of British Columbia (2015)

Notes: See Appendix 2 and 3 for the rankings of all BC municipalities.

These five municipal governments are the worst offenders in terms of property tax fairness between residential property tax payers and commercial property taxpayers. They have a lot to answer for about why small business in their municipality pay up to 4.75 times more than residents based on the same assessed value of property.

Most Improved – BC's Five Municipalities with Biggest Tax Gap Reduction

There are some BC municipalities that deserve recognition for having the biggest reduction in the tax gap in 2014 over 2013 (see Table 3). However, it is important in each of these cases to look at the longer term trend to determine if the reduction is a one-time blip, or whether it's part of a more sustained drop.

A prime example of this is Hazelton. Despite having the largest decrease between 2013 and 2014, this only brought them back in line with their historical norm. There was no change in the tax gap level between 2009 to 2014 or 2004 to 2014. Hazleton experienced a large annual change between 2012 to 2013, and this latest decline only brings it back to its long-term tax gap level of 2.45.

On the flip side, some municipalities have performed well when looking at the long-term trend. Slocan ranks highly in multiple categories examined in this report. It is in the top five 2014 lowest tax gap (1.04; ranked 4), top five annual decrease (-16.0 per cent; ranked 4), and top five in the ten year decrease (-48.18 per cent; ranked 2). Another standout is Lake Country. Its tax gap decreased 28.7 per cent between 2004 to 2014.

Table 3:

BC Municipalities with Biggest Tax Gap Reduction in 2014

Municipality	*Change in Municipal Tax Gap 2013-2014*	*Rank (best to worst)*
Hazelton	-30.0%	1
Sayward*	-20.2%	2
Slocan	-16.0%	3
Port Coquitlam	-11.8%	4
Lake Country	-10.2%	5

Source: Government of British Columbia (2015)

*Notes: See Appendix 5 for the rankings of all BC municipalities according to the tax gap reduction. * Sayward closed the tax gap but did so while raising business and residential rates substantially – see section Analysis: How the Tax Gap was Closed for details*

Worst Performers – BC's Five Municipalities with Highest Tax Gap Increase

Other BC municipalities deserve a different kind of recognition for having experienced the largest tax gap increase between 2013 and 2014. The worst increase was the municipality of Sun Peaks, where the tax gap jumped by 22.5 per cent in one year, followed by Kitimat at 19.0 per cent and Oak Bay at 11.3 per cent. Midway and Mackenzie round out the worst five performers with increases of 10.0 per cent and 9.6 per cent respectively.

Table 4:

BC Municipalities with Highest Tax Gap Increase in 2014

Municipality	*Change in Municipal Tax Gap 2013-2014*	*Rank (best to worst)*
Mackenzie	9.6%	157
Midway	10.0%	158
Oak Bay	11.3%	159
Kitimat*	19.0%	160
Sun Peaks	22.5%	161

Source: Government of British Columbia (2015)

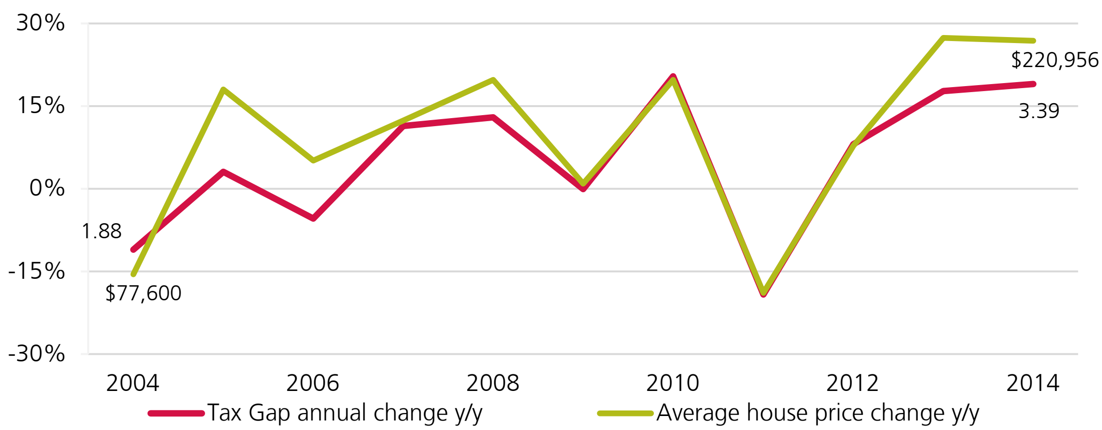
*Notes: See Appendix 5 for the rankings of all BC municipalities according to the tax gap reduction. * Indicates the municipality has a flat tax, see Appendix 1 for more details.*

While a one year increase is worrying, a systemic trend of increasing the tax gap is even more devastating for business. For example, Midway had a ten-year tax gap increase of 37.5 per cent.

In Kitimat, the one-year increase in the tax gap from 2013 to 2014 was 19.0 per cent. The ten-year trend increase for Kitimat, however, is even more alarming: 80.6 per cent. This increase is largely due to how Kitimat taxes commercial versus residential properties. Kitimat employs a flat tax and a small variable rate on residential properties, while charging commercial properties a higher variable rate and no flat tax (see Appendix 1 for more information on flat taxes). This artificially deflates the residential tax rate when assessed property values increase as the flat tax is not sensitive to these changes. Consequently, the tax cost increases at a much faster rate for commercial properties than residential properties. Kitimat's average property value increased by 74 per cent between 2011 and 2014, burgeoning the tax gap and unfairly hitting businesses by increasing their total tax bill much more than for residents. Figure 4 depicts how correlated the real estate price is with the tax gap; the graph plots the annual change in real estate prices (green line) versus the annual change in the tax gap (red line). As outlined above, whenever there is a spike in real estate prices the tax gap widens or closes in the corresponding direction of the property price change. This must be addressed. If the average property value continues to increase, the tax gap will continue to grow.

Figure 4:

Kitimat annual average property price change vs tax gap change: 2004 to 2014



Source: CFIB Analysis of BC Government data published property tax rates, 2004-2014.

The Big Players – BC's Ten Largest Municipalities' Tax Gap Rankings

It is worth looking at the tax gap results for BC's largest municipalities by population, since such a large proportion of commercial activity occurs in urban areas (see Table 5). Coquitlam continues to have the dubious distinction as the city with the largest tax gap at 4.31, followed by Vancouver at 4.27, and Burnaby at 3.99. In other words, business property owners in those cities pay approximately four times more in property taxes than residential property owners, based on the same assessed value of property.

Table 5:

2014 BC Municipal Property Tax Gap Rankings: Ten Most Populous Cities

		2014		*2013-2014*
Municipality	*2014 Population*	*Municipal Tax Gap*	*Rank (worst to best)*	*Change in Tax Gap*
Coquitlam	141,132	4.31	10	-4.2%
Vancouver	640,469	4.27	9	-1.4%
Burnaby	233,734	3.99	8	-5.4%
Saanich	110,767	3.34	7	-4.0%
Richmond	205,262	3.24	6	-9.9%
Delta	101,000	3.04	5	-5.1%
Langley (D)	114,647	2.97	4	-1.0%
Surrey	513,322	2.84	3	-3.3%
Abbotsford	138,501	2.45	2	-3.8%
Kelowna	121,422	2.09	1	0.3%

Sources: Government of British Columbia (2015), BC Stats (2015)

Notes: See Appendix 2, 3 and 5 for the rankings of all BC municipalities. (D) is for "District".

In terms of year-over-year change, nine of the ten largest cities saw their tax gap shrink in 2014 compared to 2013, while Kelowna saw it grow 0.3 per cent. The largest decrease happened in Richmond, with the gap closing by 9.9 per cent. For all cities combined, home to approximately 2.3 million British Columbians, the average tax gap narrowed by 3.8 per cent.

By Region – BC's Municipal Tax Gap Rankings

Vancouver Island

This report also breaks down municipalities by region and examines the tax gap results and trends in each of them. Of the 37 municipalities on Vancouver Island, the worst tax gap in 2014 was in North Saanich at 4.75, followed by Highlands at 4.17, and Lantzville at 4.00 (see Table 6). In other words, entrepreneurs in North Saanich pay 4.75 times more in property taxes than residents on the same property value.

Although North Saanich still has the largest tax gap, the municipality deserves credit for how much it has closed the tax gap over the past decade. At its peak in 2006, the tax gap in North Saanich was a staggering 8.15. This translates into the gap decreasing over 40 per cent between 2006 and 2014. While 4.75 is still far too large a ratio between what businesses and residents pay in property tax, North Saanich is at least heading in the right direction.

Table 6:

2014 BC Municipal Property Tax Gap Rankings: Vancouver Island

Municipality	2014 Municipal Tax Gap	Rank – BC (best to worst)	Rank – Region (best to worst)
Port Alberni	1.70	12	1
Port McNeill	1.76	14	2
Port Alice	1.84	15	3
~	~	~	~
Lantzville	4.00	154	35
Highlands	4.17	157	36
North Saanich	4.75	161	37

Sources: Government of British Columbia (2015)

Note: See Appendix 4 for the rankings of all BC municipalities by region.

At the other end of the scale, with a tax gap of 1.70, Port Alberni had the most balanced tax burden on Vancouver Island in 2014, followed closely by Port McNeill at 1.76 and Port Alice at 1.84.

Vancouver Coast & Mountains

Of the 32 municipalities in the Vancouver Coast and Mountains region of BC, the worst tax gap in 2014 belonged to Coquitlam at 4.31, followed by Vancouver at 4.27 and Burnaby at 3.99 (see Table 7). Conversely, both Anmore and Bowen Island had the most equitable gap at 1.0, meaning commercial and residential property owners pay the same tax rate on similarly assessed property.

Table 7:

2014 BC Municipal Property Tax Gap Rankings: Vancouver Coast & Mountains

Municipality	2014 Municipal Tax Gap	Rank – BC (best to worst)	Rank – Region (best to worst)
Anmore	1.00	1	1
Bowen Island	1.00	1	1
Sechelt	2.00	27	3
~	~	~	~
Burnaby	3.99	153	30
Vancouver	4.27	158	31
Coquitlam	4.31	159	32

Sources: Government of British Columbia (2015)

Note: See Appendix 4 for the rankings of all BC municipalities by region.

Entrepreneurs in Sechelt also made out a bit better than their counterparts in the other 31 municipalities in the region, with a tax gap of 2.00. That means commercial property owners in Sechelt paid twice as much in property taxes in 2014 compared to residential property owners.

Thompson –Okanagan

In the Thompson-Okanagan region, Ashcroft had the worst tax gap of all 33 municipalities in 2014 (see Table 8). The three worst gaps were: Ashcroft 3.93, Clearwater 3.50, and Logan Lake 3.42.

Table 8:

2014 BC Municipal Property Tax Gap Rankings: Thompson – Okanagan

Municipality	2014 Municipal Tax Gap	Rank – BC (best to worst)	Rank – Region (best to worst)
Osoyoos	1.60	8	1
Lumby	1.61	9	2
Penticton	1.63	10	3
~	~	~	~
Logan Lake	3.42	137	31
Clearwater	3.50	143	32
Ashcroft	3.93	151	33

Sources: Government of British Columbia (2015)

Note: See Appendix 4 for the rankings of all BC municipalities by region.

On the other end of the scale, with a score of 1.60, Osoyoos had the smallest tax gap of all 33 municipalities in the Thompson-Okanagan region. Lumby was second best at 1.61, followed closely by Penticton at 1.63.

Kootenay – Rockies & Cariboo – Chilcotin

In the Kootenay-Rockies and Cariboo-Chilcotin region of the province, Warfield had the most equitable property tax regime in 2014, with a score of 1.00 (see Table 9), indicating commercial property owners and residential property owners are treated the same and pay the same tax rate. The second smallest gap of all 29 municipalities in the region could be found in Slocan at 1.04, followed by Trail at 1.69.

Table 9:

2014 BC Municipal Property Tax Gap Rankings: Kootenay – Rockies & Cariboo – Chilcotin

Municipality	2014 Municipal Tax Gap	Rank – BC (best to worst)	Rank – Region (best to worst)
Warfield	1.00	1	1
Slocan	1.04	4	2
Trail *	1.69	11	3
~	~	~	~
Wells	3.32	134	27
Castlegar	3.66	147	28
Revelstoke	4.04	155	29

Sources: Government of British Columbia (2015)

Notes: See Appendix 4 for the rankings of all BC municipalities by region. Indicates the municipality has a flat tax, see Appendix 1 for more details.*

On the other hand, Revelstoke's 4.04 tax gap is the worst tax treatment of commercial property in 2014 of any municipality in the region. Next was Castlegar with a tax gap of 3.66, and then Wells at 3.32.

Northern British Columbia

Of the 30 municipalities that make up the Northern region, Stewart has the narrowest tax gap in 2014 at 1.51, followed by Taylor and Mackenzie at 1.52 (see Table 10).

Table 10:

2014 BC Municipal Property Tax Gap Rankings: Northern British Columbia

Municipality	*2014 Municipal Tax Gap*	*Rank – BC (best to worst)*	*Rank – Region (best to worst)*
Stewart	1.51	5	1
Taylor	1.52	6	2
Mackenzie	1.52	7	3
~	~	~	~
Smithers	3.66	148	28
Fraser Lake	4.16	156	29
Terrace	4.73	160	30

Sources: Government of British Columbia (2015)

Note: See Appendix 4 for the rankings of all BC municipalities by region.

Conversely, Terrace has the distinction of being the municipality in the Northern Region with the worst tax gap in 2014. The tax gap of 4.73 in Terrace was followed by Fraser Lake at 4.16 and Smithers at 3.66.

Detailed results for 2004-2014

This report also analyzes the change in property tax gaps among BC municipalities over the last decade (i.e. 2004 to 2014). CFIB understands the tax gap in any one municipality may fluctuate 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 remind readers 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.

Most Improved: BC's Five Municipalities with the Largest Tax Gap Decrease Between 2004 and 2014

The largest decrease in the property tax gap over the ten-year period was in the municipality of Lions Bay, where the gap shrunk by 55.0 per cent (see Table 11). A close second was Slocan, where the gap closed by 48.2 per cent between 2004 and 2014. After that it was Prince Alberni (38.4 per cent), North Cowichan (38.4 per cent), and North Saanich (35.3 per cent).

Table 11:

BC Municipalities with Largest Municipal Tax Gap Decrease Between 2004 and 2014

Municipality	*Change in Municipal Tax Gap 2004-2014*	*Rank (best to worst)*
Lions Bay	-55.0%	1
Slocan	-48.2%	2
Port Alberni	-38.4%	3
North Cowichan	-36.9%	4
North Saanich	-35.3%	5

Source: Government of British Columbia (2015)

Notes: See Appendix 5 for the rankings of all BC municipalities.

Worst Offenders – BC's Five Municipalities with the Largest Tax Gap Increase Between 2004 and 2014

At the other end of the scale are those municipalities where the property tax gap increased over the 10 year period between 2004 and 2014 (see Table 12).

Table 12:

BC Municipalities with Largest Municipal Tax Gap Increase Between 2004 and 2014

Municipality	*Change in Municipal Tax Gap 2004-2014*	*Rank (best to worst, 155 = worst)*
Lytton	56.5%	151
Fraser Lake	59.7%	152
Kitimat *	80.6%	153
Tumbler Ridge	94.8%	154
Tahsis	166.5%	155

Source: Government of British Columbia (2015)
*Notes: See Appendix 5 for the rankings of all BC municipalities. Six of the 161 municipalities were not ranked because part of the 2004-2014 data was unavailable. * Indicates the municipality has a flat tax, see Appendix 1 for more details.*

The municipality of Tahsis, a small municipality on the west coast of Vancouver Island, had the most growth in the gap, with the difference between what commercial property owners and residential property owners pay in taxes rising by 166.5 per cent. Rounding out the worst five were: Tumbler Ridge (94.8 per cent), Kitimat (80.6 per cent), Fraser Lake (59.7 per cent), and Lytton (56.5 per cent).

The Big Players – BC's Ten Largest Municipalities' Tax Gap Evolution Between 2004 and 2014

As noted earlier, this report pays special attention to the evolution of the tax gaps in BC's ten largest urban centres, since such a large proportion of commercial activity in the province occurs in the cities (see Table 13 and 14). Looking at the longer-term versus the shorter-term trends, there are some disparities in how the municipalities fared. In the period between 2009 to 2014, every major municipality experienced a decline in the tax gap. In contrast, only seven of the ten municipalities reduced their tax gap in the longer-term 2004 to 2014 period. However, this is a substantial improvement over the findings in last year's CFIB tax gap report where only half of the most populous municipalities experienced a decline in the tax gap between 2003 and 2013, and eight between 2008 to 2013[13].

In terms of the ten-year window, Saanich had the largest increase of the major municipalities, a jump of 6.9 per cent, followed by Burnaby at 3.8 per cent, and Delta at 0.8 per cent. Vancouver performed the best in the long-term, decreasing the tax gap by 22 per cent between 2004 and 2014. Despite this progress, the tax gap in Vancouver remains the fourth worst in B.C. at 4.75, meaning a more sustained effort is requiredThe tax gap has decreased a total of 10.8 per cent between 2009 to 2014 and 4.6 per cent between 2004 and 2014.

[13] See Truscott and Gaudreault (2014)

Table 13:

2004-2014 BC Municipal Property Tax Gap Evolution: Ten Most Populous Cities

Municipality	*2014 Population*	*2004-2014*	
		Change in Municipal Tax Gap	*Rank (best to worst)*
Vancouver	640,469	-22.00%	1
Coquitlam	141,132	-13.34%	2
Abbotsford	138,501	-9.12%	3
Kelowna	121,422	-5.19%	4
Surrey	513,322	-4.51%	5
Langley (D)	114,647	-2.83%	6
Richmond	205,262	-0.70%	7
Delta	101,000	0.79%	8
Burnaby	233,734	3.82%	9
Saanich	110,767	6.92%	10

Sources: Government of British Columbia (2015), BC Stats (2015)
Notes: See Appendix 5 for the rankings of all BC municipalities. (D) is for "District".

Table 14:

2009-2014 BC Municipal Property Tax Gap Evolution: Ten Most Populous Cities

Municipality	*2014 Population*	*2009-2014*	
		Change in Municipal Tax Gap	*Rank (best to worst)*
Kelowna	121,422	-22.81%	1
Abbotsford	138,501	-15.43%	2
Coquitlam	141,132	-13.30%	3
Saanich	110,767	-12.55%	4
Surrey	513,322	-12.21%	5
Vancouver	640,469	-11.86%	6
Delta	101,000	-8.19%	7
Richmond	205,262	-6.95%	8
Langley (D)	114,647	-4.56%	9
Burnaby	233,734	-0.29%	10

Sources: Government of British Columbia (2015), BC Stats (2015)
Notes: See Appendix 5 for the rankings of all BC municipalities. (D) is for "District".

Analysis: How the Tax Gap was Closed between 2013 and 2014

This report has historically focused on examining the tax gap level and the actions municipalities have taken in making it more (or less) equitable. This is fundamental in assessing how municipalities are faring in their treatment of business. However, there is another side to the tax gap being closed: *how* it was accomplished. A municipality can close the tax gap in a multitude of ways. It is possible to negatively impact a business despite creating a lower tax gap. Table 14 indicates the different approaches a municipality are able to take to reduce the tax gap.

Table 14:

Methodologies for Closing the Tax Gap

Tax type	***Scenario 1***	***Scenario 2***	***Scenario 3***	***Scenario 4***
Residential Property Tax Rate	Decrease	Static	Increase	Increase
Commercial Property Tax Rate	Decrease (larger than residential property tax decrease)	Decrease	Decrease or static	Increase (smaller than residential property tax increase)

The method of closing the tax gap that helps businesses the most is through Scenario 1, 2 or 3. These methods are able to close the gap, making tax rates more equitable while simultaneously alleviating some of the tax burden on businesses. In contrast, Scenario 4 results in a business having a greater tax burden, even while the tax gap closes. In total, fifty municipalities decreased the tax gap while raising business property rates (see Appendix 7 for full list).

The five municipalities that closed the tax gap between 2013 to 2014 but did so while raising business property tax rates are seen in Table 15. These municipalities are selected based on the size of the tax gap decrease while also raising the business tax rate by 5 per cent or more. For example, between 2013 to 2014, Sayward managed to close the tax gap by 20.2 per cent. However, it did this while increasing commercial tax rates by 7.4 per cent. Sayward was able to decrease the gap and simultaneously increase business tax rates owing to a massive 34.6 per cent increase on the residential tax rate. It is important to note that this is not a condemnation of the tax gap in these municipalities or their actual tax rates. Rather, it is recognition that not all methodologies used to close the tax gap are equal and in some cases can actually harm businesses.

Table 15:

BC Municipalities with Largest Tax Gap Decrease between 2013 and 2014 while Raising Business Property Tax Rates

Municipality	***Tax Gap***	***Change in Municipal Tax Gap 2013-2014***	***Residential Tax Rate Increase***	***Business Tax Rate Increase***
Sayward	1.92	-20.2%	34.6%	7.4%
Lions Bay	2.25	-8.1%	17.8%	8.3%
Ucluelet	2.63	-3.8%	10.4%	6.2%
Revelstoke	4.04	-3.4%	8.9%	5.1%
Port Alice	1.84	-3.0%	8.4%	5.1%

Sources: Government of British Columbia (2015), BC Stats (2015)

Notes: See Appendix 5 for the rankings of all BC municipalities. (D) is for "District".

Conclusion

The property tax gap, as a measure of the fairness and equity in local property tax systems, fluctuates dramatically from one municipality to another. In terms of the overall tax gap for all municipalities combined, it is a relief to see the gap decline again to 2.61 in 2014, down marginally from 2.65 in 2013, and also somewhat below the high water mark of 2.93 back in 2008.

A promising sign is in how the least equitable gaps have closed over the past few years. Where major municipalities like Vancouver and Coquitlam had tax gaps as high as 5.89 and 5.54 as recently as 2005, these have fallen to 4.27 and 4.31 respectively. However, these gaps remain highly inequitable and much work remains in lifting the burden on business.

A disconcerting finding in this year's report is the ratio of municipalities that closed the gap relative to those that increased it. Between 2013 and 2014, 79 decreased the gap, 43 increased it, and 39 kept it relatively stable. This is in contrast to the 2012-2013 period, where 94 municipalities managed to reduce their property tax gap, 33 increased it, and 34 kept it stable. Unfortunately, the 2013-2014 results appear to be trending back toward the past decade average, where almost as many municipalities reduced the tax gap (61) as increased it (58), while the remainder kept the gap stable (40).

CFIB will be watching the overall and individual changes by municipality in the property tax gaps closely over the next few years to see if BC's municipalities are intent on creating tax systems that are more fair and equitable for small business.

Recommendations

In making these recommendations, CFIB points out that these are all measures small business owners have called for in previous years. They know what the solutions are, but continue to wait on municipal and provincial governments to show leadership and implement real change

1. **Municipal governments should cap the property tax gap between businesses and residents at a maximum of 2 to 1.** As long as municipalities continue to move in the right direction, CFIB proposes this be a voluntary commitment, rather than having the provincial government legislate a cap, and proposes local governments set a timeline of a decade for all municipalities to achieve a gap of no more than 2 to 1.

2. **Municipal governments should provide earlier property tax notices for commercial taxpayers.** Unlike other major business costs staggered throughout the year, property taxes represent a major one-time payment that for some small business owners may be in the tens of thousands of dollars. Earlier notice for these taxpayers allows more time to arrange financing if need be.

3. **All municipal governments should allow commercial taxpayers to remit taxes in monthly or quarterly installments.** Greater payment flexibility eases the financial burden on small business owners facing large tax bills.

4. **Municipal governments should extend the homeowners' grant to business owners occupying live/work spaces.** At present, there appears to be no consistent policy across communities for small business owners who live and work out of the same building. While municipalities allow for the zoning of these spaces, CFIB members report a patchwork of approaches when it comes to their ability to claim the grant. For the sake of certainty, small business owners in zoned work/live premises should be allowed to claim the homeowners grant.

5. **Municipalities should try to focus on closing the tax gap without raising the business tax rate.** This report has highlighted cases where the tax gap was closed in a way that actually negatively impacts businesses. A tax gap narrowing by only increasing the business property tax rate less than a hike in the residential tax rate is a net negative outcome for a business, even if it appears to make the tax gap more equitable.

6. **Move away from a flat tax rate for residential properties.** Residential flat taxes create substantial instability in the tax gap when real estate prices experience large price fluctuations. These taxes are no longer permissible for municipalities to implement, and only five municipalities still maintain them: Dawson Creek, Kimberley, Kitimat, Powell River, and Trail. CFIB recommends that these municipalities rethink their flat tax.

Can it be done?

Municipalities Making Property Tax Fairness a Reality

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

Saskatoon

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 has proven it can be done. The mayor has repeatedly stated the key to success was political leadership – committing to a plan to take action, and following through.

Toronto

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.

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 is gradually being reduced from 3.75 in 2005 to 2.50 by 2015 for small business properties, and by 2020 for all other commercial and industrial properties.

Penticton

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

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Appendix 1: Methodology

Data Sources

The calculations in the report are based on the Local Government Statistics from the BC Ministry of Community, Sport & Cultural Development's website:[14]

- Tax Rates (Schedule 702)
- Taxes & Charges on a Representative House (Schedule 704)

Additional data on Municipalities, Regional Districts and Development Regions Population Estimates come from the BC Stats' website.[15]

Property Assessment in BC

The BC Assessment Authority is the provincial body responsible for appraising properties to determine market value, for classifying and for deciding what if any exemptions those properties may be eligible for.

Municipal taxes are then levied on the market value of those properties. BC Assessment operates independently of local government, allowing consistency and neutrality in its decisions and appeal processes.

Most municipalities assess each property class with a different rate of taxation. In British Columbia, property classifications include:

- **Residential (Class 1)**
- Utilities (Class 2)
- Supportive Housing (Class 3)—new in 2009
- Major Industry (Class 4)
- Light Industry (Class 5)
- **Business and Other (Class 6)**
- Managed Forest Land (Class 7)
- Recreational Property/ Non-Profit (Class 8)
- Farm (Class 9)

The comparison of business and residential categories is the focus of this report because most CFIB members fall within the business category. For the purposes of this report, the terms business, commercial and Class 6 are used interchangeably.

Property Tax Components

The calculations in the report are based on the municipal property tax rates for residents and businesses contained in Schedule 702.

It is important to note that when it comes to property taxes, municipalities are also acting as the tax collector on behalf of other branches of government. Property tax components include:

- **Municipal**

[14] BC Ministry of Community, Sport & Cultural Development (2014), *Local Government Statistics*, http://www.cscd.gov.bc.ca/lgd/infra/statistics_index.htm
[15] BC Stats (2014), *Population Estimates*, http://www.bcstats.gov.bc.ca/StatisticsBySubject/Demography/PopulationEstimates.aspx

- School
- Regional District
- Hospital
- Regional Transportation
- Other (to fund BC Assessment and the Municipal Financing Authority)

Since the other components are regional or set by the provincial government, **this report focuses on the municipal tax rate only**. Therefore, the municipal tax gap and tax bill are calculated using only the municipal levy.

Tax gap

In most municipalities, the business property tax rate is significantly higher than the residential property tax rate. This disparity is often described as a “gap” and measured as a ratio:

Property Tax Gap = Business Property Tax Rate / Residential Property Tax Rate

A tax gap of one indicates equal treatment for commercial and residential property. When the tax gap is greater than one, business pay proportionally more than residents, while a tax gap of less than one indicates that residents pay proportionally more than businesses.

Notes: Some municipalities may have different rankings but the same apparent gaps due to rounding.
Municipalities with the exact same gaps will result in the same ranking (tie).

For example, in 2014 a business in Nanaimo would pay property taxes at the rate of $14.90 per $1,000 of assessed value, while a resident would pay $5.94 per $1,000 of assessed value:

$$14.90 / 5.94 = 2.51$$

This means that a business in Nanaimo pays property taxes at 2.51 times the rate of a resident. Another way of stating this is to say that in Nanaimo, the property tax gap is 2.51.

Average tax bill

The variable tax rates contained in Schedule 702 are multiplied by the representative property’s assessed value contained in Schedule 704 to get the amount of tax paid.

Flat taxes

Definition

The vast majority of the property tax system is assessed using a variable rate. Similar to sales taxes, the majority of property taxes are levied as a rate (or percentage) on the assessed value of the property. Hence, for example, as a $10 purchase or $100 purchase both pay 5% sales tax, a $100,000 and $1,000,000 house both pay the same property tax rate in the same municipality.

Flat taxes, for their part, are a levy of a specific dollar amount on a property type, regardless of the assessed property value. They cause distortions when comparing the burden of property taxes on different property classes.

Origin

BC Assessment used to only do property assessments every other year. In 1989, this was causing some problems with huge jumps in value. A few communities implemented flat taxes in 1990 as a means to mitigate the inconsistent assessment changes year to year. The flat tax section was only in the provincial legislation for 1990 and 1991 then it was removed in 1992 primarily because BC Assessments began annual assessments, smoothing out large assessment jumps. Municipalities that introduced flat taxes in 1990 or 1991 are allowed to keep them; however, no municipality can now introduce a flat tax.

Initially, 10 municipalities introduced a flat tax: Dawson Creek, Fort St. John, Gold River, Kimberley, Kitimat, Peachland, Port McNeill, Powell River, Spallumcheen and Trail. As of 2013, only five still used this tool: Dawson Creek, Kimberley, Kitimat, Powell River and Trail.

Variable rate equivalent

Flat taxes can be used in conjunction with variable taxes. Schedule 702 only contains the variable tax rates. The omission of flat taxes would result in an inaccurate property tax gap being calculated, and hence an inaccurate interpretation of the inequality of property taxes between businesses and residents.

CFIB has calculated an estimate for the property tax gap for the five municipalities with flat taxes. For each of the municipalities, the estimated residential tax rate is calculated by dividing total municipal residential taxes and charges paid (representing variable taxes and flat taxes where applicable) by the total residential assessed values of a representative (average) property contained in Schedule 704. Thus, instead of the ratio of the business tax rate to the residential variable tax rate, as shown in the CIFB report for other municipalities, a new ratio is calculated using the business tax rate and this new estimated residential tax rate. You'll find below a table for each of the five municipalities with the old and new property tax gap calculations.

Table A1:

BC Municipalities with Flat Taxes in 2014

Municipality	*Flat tax (2014)*	*Tax gap excluding flat tax*	*Tax gap including flat tax*
Dawson Creek	$300	3.25	2.62
Kimberley	$786	4.01	2.42
Kitimat	$543	7.86	3.39
Powell River	$387	3.53	2.71
Trail	$130	2.00	1.69

Note: On an aggregate level, this estimated residential tax rate will be able to provide an understanding of the inequality between residential and business property tax burdens. However, at each individual assessed property value, **this average provides a highly inaccurate picture of the real inequality.**

Appendix 2: 2014 BC Municipal Property Tax Gap Rankings – by Municipal Property Tax Gap

Municipality	Region	Municipal Tax Gap 2014	Rank (best to worst)
Anmore	VC&M	1.00	1
Bowen Island	VC&M	1.00	1
Warfield	KR&CC	1.00	1
Slocan	KR&CC	1.04	4
Stewart	NBC	1.51	5
Taylor	NBC	1.52	6
Mackenzie	NBC	1.52	7
Osoyoos	T-O	1.60	8
Lumby	T-O	1.61	9
Penticton	T-O	1.63	10
Trail *	KR&CC	1.69	11
Port Alberni	VI	1.70	12
Rossland	KR&CC	1.71	13
Port McNeill	VI	1.76	14
Port Alice	VI	1.84	15
Creston	KR&CC	1.85	16
Keremeos	T-O	1.86	17
Central Saanich	VI	1.87	18
Peachland	T-O	1.90	19
Sayward	NBC	1.92	20
Silverton	KR&CC	1.99	21
Oak Bay	VI	1.99	22
Enderby	T-O	1.99	23
Telkwa	NBC	2.00	24
Montrose	KR&CC	2.00	25
Canal Flats	KR&CC	2.00	26
Cumberland	VI	2.00	27
New Denver	KR&CC	2.00	27
Port Clements	NBC	2.00	27
Sechelt	VC&M	2.00	27
Chilliwack	VC&M	2.01	31
Gold River	VI	2.01	32
Valemount	T-O	2.02	33
Prince George	NBC	2.02	34
Tahsis	VI	2.04	35
Salmo	KR&CC	2.04	36
Greenwood	T-O	2.05	37
Nelson	KR&CC	2.08	38
Kelowna	T-O	2.09	39
Campbell River	VI	2.09	40
Sicamous	T-O	2.13	41
100 Mile House	KR&CC	2.14	42
Nakusp	KR&CC	2.15	43
Williams Lake	KR&CC	2.16	44
Radium Hot Springs	KR&CC	2.17	45
North Cowichan	VI	2.17	46
Zeballos	VI	2.20	47
Fruitvale	T-O	2.20	48
Burns Lake	NBC	2.24	49
West Kelowna	T-O	2.24	50
Clinton	KR&CC	2.24	51
Pemberton	VC&M	2.25	52
Lions Bay	VI	2.25	53
Cache Creek	T-O	2.26	54
Midway	T-O	2.28	55
Granisle	NBC	2.28	56
Langley (C)	VC&M	2.29	57
Sidney	VI	2.34	58
White Rock	VC&M	2.37	59
Chetwynd	NBC	2.38	60
Grand Forks	T-O	2.39	61
West Vancouver	VC&M	2.39	62
Coldstream	T-O	2.40	63
Golden	KR&CC	2.40	64
Sooke	VI	2.41	65
Fernie	KR&CC	2.41	66
Elkford	KR&CC	2.42	67
Kimberley *	KR&CC	2.42	68
Salmon Arm	T-O	2.44	69
Lake Country	T-O	2.45	70
Qualicum Beach	VI	2.45	71
Oliver	T-O	2.45	72
Hope	VC&M	2.45	73
McBride	NBC	2.45	74
Sun Peaks	T-O	2.45	75
Masset	NBC	2.45	76
New Hazelton	NBC	2.45	77
Pouce Coupe	NBC	2.45	77
Kaslo	KR&CC	2.45	79
Belcarra	VI	2.45	80
Hazelton	NBC	2.45	81
Sechelt Indian	VC&M	2.45	82
Abbotsford	VC&M	2.45	83
Esquimalt	VI	2.47	84
Parksville	VI	2.49	85
Barriere	T-O	2.50	86
Port Edward	NBC	2.50	86
Nanaimo	VI	2.51	88
Vernon	T-O	2.57	89
Armstrong	T-O	2.58	90
Queen Charlotte	NBC	2.58	91
Lake Cowichan	VI	2.60	92
Chase	T-O	2.62	93
Dawson Creek *	NBC	2.63	94
Cranbrook	KR&CC	2.63	95
Ucluelet	VI	2.63	96
Duncan	VI	2.64	97
Princeton	T-O	2.70	98
Invermere	KR&CC	2.70	99
Kent	T-O	2.70	100
Summerland	T-O	2.70	101
Powell River *	VC&M	2.71	102
Squamish	VC&M	2.73	103
Hudson's Hope	NBC	2.77	104
Kamloops	T-O	2.79	105
Courtenay	VI	2.80	106
Fort St. John	NBC	2.81	107
Gibsons	VC&M	2.83	108
Quesnel	KR&CC	2.84	109
Surrey	VC&M	2.84	110
Maple Ridge	VC&M	2.85	111
Port Moody	VC&M	2.89	112
Houston	NBC	2.91	113
Tofino	VI	2.94	114
Ladysmith	VI	2.95	115
Langley (D)	VC&M	2.97	116
Langford	VI	3.00	117
Alert Bay	VI	3.00	118
Mission	VC&M	3.00	119
Victoria	VI	3.01	120
Port Coquitlam	VC&M	3.02	121
Vanderhoof	NBC	3.03	122
Delta	VC&M	3.04	123
Spallumcheen	T-O	3.05	124
Lillooet	KR&CC	3.10	125
Northern Rockies	NBC	3.10	126
Pitt Meadows	VC&M	3.11	127
Port Hardy	VI	3.13	128
Lytton	VC&M	3.14	129
Merritt	T-O	3.24	130
Richmond	VC&M	3.24	131
Sparwood	KR&CC	3.29	132
Prince Rupert	NBC	3.31	133
Wells	KR&CC	3.32	134
Saanich	VI	3.34	135
Kitimat *	NBC	3.39	136
Logan Lake	T-O	3.42	137
Fort St. James	NBC	3.42	138
North Vancouver (C)	VC&M	3.43	139
View Royal	VI	3.45	140
North Vancouver (D)	VC&M	3.47	141
Comox	VI	3.49	142
Clearwater	T-O	3.50	143
Harrison Hot Springs	VC&M	3.50	144
New Westminster	VC&M	3.52	145
Tumbler Ridge	NBC	3.60	146
Castlegar	KR&CC	3.66	147
Smithers	NBC	3.66	148
Metchosin	VI	3.71	149
Whistler	VC&M	3.86	150
Ashcroft	T-O	3.93	151
Colwood	VI	3.95	152
Burnaby	VC&M	3.99	153
Lantzville	VI	4.00	154
Revelstoke	KR&CC	4.04	155
Fraser Lake	NBC	4.16	156
Highlands	VI	4.17	157
Vancouver	VC&M	4.27	158
Coquitlam	VC&M	4.31	159
Terrace	NBC	4.73	160
North Saanich	VI	4.75	161

Source: CFIB analysis of BC Ministry of Community, Sport & Cultural Development 2014

Notes: * Indicates a flat tax is included in the calculation. (C) is City, (D) is District

** Some "gap" figures appear identical due to rounding.

Appendix 3: 2014 BC Municipal Property Tax Gap Rankings – Alphabetically by Municipality

Municipality	Region	Municipal Tax Gap 2014	Rank (best to worst)
100 Mile House	KR&CC	2.14	42
Abbotsford	VC&M	2.45	83
Alert Bay	VI	3.00	118
Anmore	VC&M	1.00	1
Armstrong	T-O	2.58	90
Ashcroft	T-O	3.93	151
Barriere	T-O	2.50	86
Belcarra	VI	2.45	80
Bowen Island	VC&M	1.00	1
Burnaby	VC&M	3.99	153
Burns Lake	NBC	2.24	49
Cache Creek	T-O	2.26	54
Campbell River	VI	2.09	40
Canal Flats	KR&CC	2.00	26
Castlegar	KR&CC	3.66	147
Central Saanich	VI	1.87	18
Chase	T-O	2.62	93
Chetwynd	NBC	2.38	60
Chilliwack	VC&M	2.01	31
Clearwater	T-O	3.50	143
Clinton	KR&CC	2.24	51
Coldstream	T-O	2.40	63
Colwood	VI	3.95	152
Comox	VI	3.49	142
Coquitlam	VC&M	4.31	159
Courtenay	VI	2.80	106
Cranbrook	KR&CC	2.63	95
Creston	KR&CC	1.85	16
Cumberland	VI	2.00	27
Dawson Creek *	NBC	2.63	94
Delta	VC&M	3.04	123
Duncan	VI	2.64	97
Elkford	KR&CC	2.42	67
Enderby	T-O	1.99	23
Esquimalt	VI	2.47	84
Fernie	KR&CC	2.41	66
Fort St. James	NBC	3.42	138
Fort St. John	NBC	2.81	107
Fraser Lake	NBC	4.16	156
Fruitvale	T-O	2.20	48
Gibsons	VC&M	2.83	108
Gold River	VI	2.01	32
Golden	KR&CC	2.40	64
Grand Forks	T-O	2.39	61
Granisle	NBC	2.28	56
Greenwood	T-O	2.05	37
Harrison Hot Springs	VC&M	3.50	144
Hazelton	NBC	2.45	81
Highlands	VI	4.17	157
Hope	VC&M	2.45	73
Houston	NBC	2.91	113
Hudson's Hope	NBC	2.77	104
Invermere	KR&CC	2.70	99
Kamloops	T-O	2.79	105
Kaslo	KR&CC	2.45	79
Kelowna	T-O	2.09	39
Kent	T-O	2.70	100
Keremeos	T-O	1.86	17
Kimberley *	KR&CC	2.42	68
Kitimat *	NBC	3.39	136
Ladysmith	VI	2.95	115
Lake Country	T-O	2.45	70
Lake Cowichan	VI	2.60	92
Langford	VI	3.00	117
Langley (C)	VC&M	2.29	57
Langley (D)	VC&M	2.97	116
Lantzville	VI	4.00	154
Lillooet	KR&CC	3.10	125
Lions Bay	VI	2.25	53
Logan Lake	T-O	3.42	137
Lumby	T-O	1.61	9
Lytton	VC&M	3.14	129
Mackenzie	NBC	1.52	7
Maple Ridge	VC&M	2.85	111
Masset	NBC	2.45	76
McBride	NBC	2.45	74
Merritt	T-O	3.24	130
Metchosin	VI	3.71	149
Midway	T-O	2.28	55
Mission	VC&M	3.00	119
Montrose	KR&CC	2.00	25
Nakusp	KR&CC	2.15	43
Nanaimo	VI	2.51	88
Nelson	KR&CC	2.08	38
New Denver	KR&CC	2.00	27
New Hazelton	NBC	2.45	77
New Westminster	VC&M	3.52	145
North Cowichan	VI	2.17	46
North Saanich	VI	4.75	161
North Vancouver (C)	VC&M	3.43	139
North Vancouver (D)	VC&M	3.47	141
Northern Rockies	NBC	3.10	126
Oak Bay	VI	1.99	22
Oliver	T-O	2.45	72
Osoyoos	T-O	1.60	8
Parksville	VI	2.49	85
Peachland	T-O	1.90	19
Pemberton	VC&M	2.25	52
Penticton	T-O	1.63	10
Pitt Meadows	VC&M	3.11	127
Port Alberni	VI	1.70	12
Port Alice	VI	1.84	15
Port Clements	NBC	2.00	27
Port Coquitlam	VC&M	3.02	121
Port Edward	NBC	2.50	86
Port Hardy	VI	3.13	128
Port McNeill	VI	1.76	14
Port Moody	VC&M	2.89	112
Pouce Coupe	NBC	2.45	77
Powell River *	VC&M	2.71	102
Prince George	NBC	2.02	34
Prince Rupert	NBC	3.31	133
Princeton	T-O	2.70	98
Qualicum Beach	VI	2.45	71
Queen Charlotte	NBC	2.58	91
Quesnel	KR&CC	2.84	109
Radium Hot Springs	KR&CC	2.17	45
Revelstoke	KR&CC	4.04	155
Richmond	VC&M	3.24	131
Rossland	KR&CC	1.71	13
Saanich	VI	3.34	135
Salmo	KR&CC	2.04	36
Salmon Arm	T-O	2.44	69
Sayward	NBC	1.92	20
Sechelt	VC&M	2.00	27
Sechelt Indian	VC&M	2.45	82
Sicamous	T-O	2.13	41
Sidney	VI	2.34	58
Silverton	KR&CC	1.99	21
Slocan	KR&CC	1.04	4
Smithers	NBC	3.66	148
Sooke	VI	2.41	65
Spallumcheen	T-O	3.05	124
Sparwood	KR&CC	3.29	132
Squamish	VC&M	2.73	103
Stewart	NBC	1.51	5
Summerland	T-O	2.70	101
Sun Peaks	T-O	2.45	75
Surrey	VC&M	2.84	110
Tahsis	VI	2.04	35
Taylor	NBC	1.52	6
Telkwa	NBC	2.00	24
Terrace	NBC	4.73	160
Tofino	VI	2.94	114
Trail *	KR&CC	1.69	11
Tumbler Ridge	NBC	3.60	146
Ucluelet	VI	2.63	96
Valemount	T-O	2.02	33
Vancouver	VC&M	4.27	158
Vanderhoof	NBC	3.03	122
Vernon	T-O	2.57	89
Victoria	VI	3.01	120
View Royal	VI	3.45	140
Warfield	KR&CC	1.00	1
Wells	KR&CC	3.32	134
West Kelowna	T-O	2.24	50
West Vancouver	VC&M	2.39	62
Whistler	VC&M	3.86	150
White Rock	VC&M	2.37	59
Williams Lake	KR&CC	2.16	44
Zeballos	VI	2.20	47

Source: CFIB analysis of BC Ministry of Community, Sport & Cultural Development 2014

Notes: * Indicates a flat tax is included in the calculation. (C) is City, (D) is District

** Some "gap" figures appear identical due to rounding.

Appendix 4: 2014 BC Municipal Property Tax Gap Rankings – by Region

Vancouver Island

Municipality	Municipal Tax Gap 2014	Rank – Region (best to	Rank – BC (best to worst)
Port Alberni	1.70	1	12
Port McNeill	1.76	2	14
Port Alice	1.84	3	15
Central Saanich	1.87	4	18
Oak Bay	1.99	5	22
Cumberland	2.00	6	27
Gold River	2.01	7	32
Tahsis	2.04	8	35
Campbell River	2.09	9	40
North Cowichan	2.17	10	46
Zeballos	2.20	11	47
Lions Bay	2.25	12	53
Sidney	2.34	13	58
Sooke	2.41	14	65
Qualicum Beach	2.45	15	71
Belcarra	2.45	16	80
Esquimalt	2.47	17	84
Parksville	2.49	18	85
Nanaimo	2.51	19	88
Lake Cowichan	2.60	20	92
Ucluelet	2.63	21	96
Duncan	2.64	22	97
Courtenay	2.80	23	106
Tofino	2.94	24	114
Ladysmith	2.95	25	115
Langford	3.00	26	117
Alert Bay	3.00	27	118
Victoria	3.01	28	120
Port Hardy	3.13	29	128
Saanich	3.34	30	135
View Royal	3.45	31	140
Comox	3.49	32	142
Metchosin	3.71	33	149
Colwood	3.95	34	152
Lantzville	4.00	35	154
Highlands	4.17	36	157
North Saanich	4.75	37	161

Thompson – Okanagan

Municipality	Municipal Tax Gap 2014	Rank – Region (best to	Rank – BC (best to worst)
Osoyoos	1.60	1	8
Lumby	1.61	2	9
Penticton	1.63	3	10
Keremeos	1.86	4	17
Peachland	1.90	5	19
Enderby	1.99	6	23
Valemount	2.02	7	33
Greenwood	2.05	8	37
Kelowna	2.09	9	39
Sicamous	2.13	10	41
Fruitvale	2.20	11	48
West Kelowna	2.24	12	50
Cache Creek	2.26	13	54
Midway	2.28	14	55
Grand Forks	2.39	15	61
Coldstream	2.40	16	63
Salmon Arm	2.44	17	69
Lake Country	2.45	18	70
Oliver	2.45	19	72
Sun Peaks	2.45	20	75
Barriere	2.50	21	86
Vernon	2.57	22	89
Armstrong	2.58	23	90
Chase	2.62	24	93
Princeton	2.70	25	98
Kent	2.70	26	100
Summerland	2.70	27	101
Kamloops	2.79	28	105
Spallumcheen	3.05	29	124
Merritt	3.24	30	130
Logan Lake	3.42	31	137
Clearwater	3.50	32	143
Ashcroft	3.93	33	151

Vancouver Coast & Mountains

Municipality	Municipal Tax Gap 2014	Rank – Region (best to	Rank – BC (best to worst)
Anmore	1.00	1	1
Bowen Island	1.00	1	1
Sechelt	2.00	3	27
Chilliwack	2.01	4	31
Pemberton	2.25	5	52
Langley (C)	2.29	6	57
White Rock	2.37	7	59
West Vancouver	2.39	8	62
Hope	2.45	9	73
Sechelt Indian	2.45	10	82
Abbotsford	2.45	11	83
Powell River *	2.71	12	102
Squamish	2.73	13	103
Gibsons	2.83	14	108
Surrey	2.84	15	110
Maple Ridge	2.85	16	111
Port Moody	2.89	17	112
Langley (D)	2.97	18	116
Mission	3.00	19	119
Port Coquitlam	3.02	20	121
Delta	3.04	21	123
Pitt Meadows	3.11	22	127
Lytton	3.14	23	129
Richmond	3.24	24	131
North Vancouver (C)	3.43	25	139
North Vancouver (D)	3.47	26	141
Harrison Hot Springs	3.50	27	144
New Westminster	3.52	28	145
Whistler	3.86	29	150
Burnaby	3.99	30	153
Vancouver	4.27	31	158
Coquitlam	4.31	32	159

Kootenay – Rockies & Cariboo – Chilcotin

Municipality	Municipal Tax Gap 2014	Rank – Region (best to	Rank – BC (best to worst)
Warfield	1.00	1	1
Slocan	1.04	2	4
Trail *	1.69	3	11
Rossland	1.71	4	13
Creston	1.85	5	16
Silverton	1.99	6	21
Montrose	2.00	7	25
Canal Flats	2.00	8	26
New Denver	2.00	9	27
Salmo	2.04	10	36
Nelson	2.08	11	38
100 Mile House	2.14	12	42
Nakusp	2.15	13	43
Williams Lake	2.16	14	44
Radium Hot Springs	2.17	15	45
Clinton	2.24	16	51
Golden	2.40	17	64
Fernie	2.41	18	66
Elkford	2.42	19	67
Kimberley *	2.42	20	68
Kaslo	2.45	21	79
Cranbrook	2.63	22	95
Invermere	2.70	23	99
Quesnel	2.84	24	109
Lillooet	3.10	25	125
Sparwood	3.29	26	132
Wells	3.32	27	134
Castlegar	3.66	28	147
Revelstoke	4.04	29	155

Appendix 4: (continued) 2014 BC Municipal Property Tax Gap Rankings – by Region

Northern British Columbia

Municipality	Municipal Tax Gap 2014	Rank – Region (best to	Rank – BC (best to worst)
Stewart	1.51	1	5
Taylor	1.52	2	6
Mackenzie	1.52	3	7
Sayward	1.92	4	20
Telkwa	2.00	5	24
Port Clements	2.00	6	27
Prince George	2.02	7	34
Burns Lake	2.24	8	49
Granisle	2.28	9	56
Chetwynd	2.38	10	60
McBride	2.45	11	74
Masset	2.45	12	76
New Hazelton	2.45	13	77
Pouce Coupe	2.45	14	77
Hazelton	2.45	15	81
Port Edward	2.50	16	86
Queen Charlotte	2.58	17	91
Dawson Creek *	2.63	18	94
Hudson's Hope	2.77	19	104
Fort St. John	2.81	20	107
Houston	2.91	21	113
Vanderhoof	3.03	22	122
Northern Rockies	3.10	23	126
Prince Rupert	3.31	24	133
Kitimat *	3.39	25	136
Fort St. James	3.42	26	138
Tumbler Ridge	3.60	27	146
Smithers	3.66	28	148
Fraser Lake	4.16	29	156
Terrace	4.73	30	160

Source: CFIB analysis of BC Ministry of Community, Sport & Cultural Development 2014 statistics
Notes: * Indicates a flat tax is included in the calculation. (C) is City, (D) is District.
** Some "gap" figures appear identical due to rounding.

Appendix 5: 2014 BC Municipal Property Tax Gap Rankings – Trends

Municipality	2014 Municipal Residential Rate	2014 Municipal Business Rate	2014 Municipal Tax Gap	Average Muni. Residential Tax	Average Muni. Business Tax	1-Yr Gap Chg (2013-14)	5-Yr Gap Chg (2009-14)	10-Yr Gap Chg (2004-14)	10-YR rank (best to worst)
Lions Bay	2.00	4.51	2.25	1,961 $	4,414 $	-8.1%	-8.1%	-55.0%	1
Slocan	3.83	4.00	1.04	531 $	554 $	-16.0%	-24.1%	-48.2%	2
Port Alberni	9.11	15.49	1.70	1,705 $	2,898 $	-5.5%	-41.3%	-38.4%	3
North Cowichan	4.34	9.42	2.17	1,369 $	2,972 $	0.1%	-42.5%	-36.9%	4
North Saanich	1.94	9.20	4.75	1,341 $	6,374 $	-8.5%	-30.1%	-35.3%	5
Lake Country	3.58	8.77	2.45	1,700 $	4,163 $	-10.2%	-30.9%	-28.7%	6
Montrose	1.83	3.65	2.00	431 $	861 $	0.0%	0.0%	-22.5%	7
Vancouver	1.85	7.88	4.27	2,538 $	10,834 $	-1.4%	-11.9%	-22.0%	8
Nakusp	4.15	8.91	2.15	799 $	1,713 $	0.7%	-21.4%	-21.4%	9
Campbell River	5.89	12.33	2.09	1,607 $	3,363 $	0.0%	-36.4%	-21.0%	10
Keremeos	4.02	7.49	1.86	809 $	1,507 $	-4.9%	-19.1%	-21.0%	11
Pouce Coupe	2.69	6.59	2.45	520 $	1,275 $	0.0%	0.0%	-19.9%	12
Mackenzie	5.50	8.38	1.52	730 $	1,112 $	9.6%	-29.4%	-19.5%	13
Golden	5.45	13.08	2.40	1,257 $	3,017 $	-2.0%	-12.7%	-18.6%	14
Enderby	3.83	7.64	1.99	897 $	1,788 $	-2.5%	-18.6%	-18.6%	15
Radium Hot Springs	2.82	6.12	2.17	659 $	1,431 $	4.8%	-18.4%	-18.4%	16
Sooke	3.08	7.44	2.41	1,078 $	2,599 $	-8.2%	-26.7%	-17.8%	17
Esquimalt	5.02	12.39	2.47	2,312 $	5,708 $	-3.7%	-17.3%	-17.1%	18
Sechelt Indian	2.80	6.85	2.45	665 $	1,629 $	0.0%	0.0%	-16.7%	19
Greenwood	7.11	14.57	2.05	804 $	1,648 $	0.0%	0.0%	-16.3%	20
Northern Rockies	5.00	15.49	3.10	1,246 $	3,864 $	0.0%	0.0%	-15.8%	21
Central Saanich	3.42	6.39	1.87	1,853 $	3,460 $	-3.3%	-21.5%	-15.1%	22
Rossland	6.98	11.93	1.71	1,750 $	2,992 $	0.0%	0.0%	-14.5%	23
Sidney	3.33	7.80	2.34	1,560 $	3,657 $	-3.8%	-17.3%	-13.9%	24
Coquitlam	3.20	13.81	4.31	2,244 $	9,678 $	-4.2%	-13.3%	-13.3%	25
Sicamous	5.17	11.02	2.13	1,276 $	2,720 $	-4.2%	-13.0%	-13.0%	26
Stewart	9.74	14.73	1.51	653 $	988 $	-5.9%	-12.9%	-12.9%	27
Salmo	3.30	6.74	2.04	530 $	1,083 $	2.2%	-7.1%	-12.3%	28
Squamish	4.99	13.64	2.73	2,331 $	6,369 $	0.8%	0.3%	-12.0%	29
Chilliwack	4.84	9.72	2.01	1,578 $	3,169 $	-2.9%	-18.3%	-10.7%	30
Port Moody	3.52	10.19	2.89	2,674 $	7,740 $	-2.0%	-12.8%	-10.1%	31
Gibsons	2.18	6.17	2.83	874 $	2,471 $	-1.2%	-24.6%	-9.8%	32
Fort St. John	5.19	14.60	2.81	1,686 $	4,743 $	0.0%	-1.2%	-9.3%	33
Kaslo	3.07	7.51	2.45	639 $	1,566 $	0.0%	-9.3%	-9.3%	34
Princeton	3.14	8.47	2.70	555 $	1,498 $	-1.5%	-31.2%	-9.3%	35
Abbotsford	5.17	12.69	2.45	2,062 $	5,056 $	-3.8%	-15.4%	-9.1%	36
Duncan	4.57	12.08	2.64	1,151 $	3,040 $	-8.6%	-19.6%	-8.3%	37
Pemberton	2.44	5.48	2.25	1,042 $	2,345 $	0.0%	0.0%	-8.2%	38
Metchosin	2.22	8.23	3.71	1,200 $	4,458 $	-6.9%	-15.9%	-8.0%	39
Maple Ridge	4.46	12.73	2.85	2,041 $	5,822 $	-0.1%	-13.3%	-7.9%	40
Hudson's Hope	3.50	9.70	2.77	562 $	1,558 $	0.0%	-24.4%	-7.6%	41
Chetwynd	4.25	10.10	2.38	851 $	2,022 $	-0.4%	-12.0%	-7.3%	42
Granisle	25.59	58.30	2.28	1,256 $	2,862 $	0.0%	-7.0%	-7.0%	43
Sechelt	2.92	5.85	2.00	1,121 $	2,243 $	0.0%	-2.4%	-7.0%	44
Dawson Creek *	6.38	16.75	2.63	1,566 $	4,112 $	-1.7%	-13.6%	-6.5%	45
View Royal	2.66	9.19	3.45	1,439 $	4,968 $	-1.2%	-13.7%	-6.5%	46
Zeballos	10.07	22.12	2.20	799 $	1,756 $	-1.8%	-10.3%	-6.5%	47
Spallumcheen	4.12	12.57	3.05	1,031 $	3,145 $	-1.6%	-1.6%	-6.4%	48
Port Coquitlam	3.88	11.74	3.02	2,048 $	6,193 $	-11.8%	-23.7%	-5.5%	49
Kelowna	4.03	8.42	2.09	1,818 $	3,796 $	0.3%	-22.8%	-5.2%	50
Ladysmith	5.12	15.12	2.95	1,471 $	4,345 $	-4.0%	-23.1%	-5.1%	51
Peachland	3.70	7.04	1.90	1,510 $	2,869 $	0.0%	-5.0%	-5.0%	52
Surrey	2.47	7.02	2.84	1,601 $	4,546 $	-3.3%	-12.2%	-4.5%	53
Port Edward	5.00	12.50	2.50	547 $	1,368 $	0.0%	0.0%	-3.8%	54
Armstrong	2.78	7.18	2.58	788 $	2,036 $	-3.1%	-18.2%	-3.6%	55
Courtenay	4.05	11.33	2.80	1,202 $	3,365 $	-1.8%	-15.2%	-3.4%	56
Pitt Meadows	4.01	12.48	3.11	1,835 $	5,712 $	0.4%	-14.3%	-3.4%	57
Langley (D)	3.35	9.95	2.97	1,754 $	5,214 $	-1.0%	-4.6%	-2.8%	58
Lake Cowichan	4.78	12.44	2.60	1,122 $	2,917 $	-7.0%	-20.0%	-2.6%	59
Fruitvale	2.71	5.97	2.20	581 $	1,278 $	0.0%	0.0%	-2.2%	60
Burns Lake	7.30	16.32	2.24	930 $	2,080 $	0.0%	0.0%	-2.0%	61
New Westminster	3.75	13.23	3.52	2,534 $	8,931 $	-4.0%	-8.0%	-1.8%	62
Invermere	3.57	9.64	2.70	1,403 $	3,788 $	0.0%	-10.0%	-1.7%	63
Elkford	3.83	9.28	2.42	909 $	2,199 $	-2.0%	-6.9%	-1.2%	64
Langley (C)	3.89	8.88	2.29	1,797 $	4,108 $	-1.0%	-2.7%	-1.1%	65
Nanaimo	5.94	14.90	2.51	1,931 $	4,847 $	-2.6%	-15.0%	-0.9%	66
Richmond	2.25	7.29	3.24	2,113 $	6,845 $	-9.9%	-6.9%	-0.7%	67
Oliver	1.70	4.17	2.45	481 $	1,179 $	0.0%	-16.7%	-0.5%	68
Grand Forks	3.90	9.32	2.39	735 $	1,757 $	-0.1%	-31.1%	-0.1%	69
Masset	6.44	15.77	2.45	555 $	1,359 $	0.0%	0.0%	0.0%	70
Qualicum Beach	3.77	9.23	2.45	1,549 $	3,794 $	0.5%	-20.2%	0.0%	71
Belcarra	1.48	3.64	2.45	1,395 $	3,418 $	0.0%	0.0%	0.0%	72
Vanderhoof	4.46	13.53	3.03	924 $	2,800 $	0.0%	0.0%	0.0%	73
Anmore	1.61	1.61	1.00	1,826 $	1,826 $	0.0%	0.0%	0.0%	74
Bowen Island	2.56	2.56	1.00	1,761 $	1,761 $	0.0%	0.0%	0.0%	74
New Denver	2.80	5.59	2.00	518 $	1,036 $	0.0%	0.0%	0.0%	74
Port Clements	5.47	10.95	2.00	351 $	702 $	0.9%	0.0%	0.0%	74
Warfield	3.98	3.98	1.00	828 $	828 $	0.0%	0.0%	0.0%	74
New Hazelton	9.90	24.26	2.45	901 $	2,208 $	2.1%	0.0%	0.0%	79
Port Alice	4.61	8.49	1.84	628 $	1,155 $	-3.0%	0.0%	0.0%	80
Hazelton	7.67	18.78	2.45	871 $	2,135 $	-30.0%	0.0%	0.0%	81
Delta	3.44	10.47	3.04	2,074 $	6,314 $	-5.1%	-8.2%	0.8%	82

Appendix 5: (continued) 2014 BC Municipal Property Tax Gap Rankings – Trends

Municipality	2014 Municipal Residential Rate	2014 Municipal Business Rate	2014 Municipal Tax Gap	Average Muni. Residential Tax	Average Muni. Business Tax	1-Yr Gap Chg (2013-14)	5-Yr Gap Chg (2009-14)	10-Yr Gap Chg (2004-14)	10-YR rank (best to worst)
Port Hardy	5.32	16.64	3.13	908 $	2,836 $	-0.8%	-13.8%	0.8%	83
North Vancouver (C)	2.50	8.57	3.43	2,252 $	7,734 $	-2.3%	-16.1%	1.1%	84
Ucluelet	5.03	13.24	2.63	1,354 $	3,564 $	-3.8%	-13.2%	1.3%	85
Mission	4.85	14.55	3.00	1,842 $	5,526 $	-5.7%	-14.5%	1.6%	86
McBride	5.93	14.54	2.45	704 $	1,725 $	0.0%	-2.0%	2.1%	87
Victoria	4.47	13.44	3.01	2,472 $	7,435 $	-5.5%	-17.8%	3.1%	88
Cranbrook	7.35	19.30	2.63	1,830 $	4,807 $	-0.1%	-20.4%	3.4%	89
Burnaby	2.34	9.36	3.99	2,184 $	8,716 $	-5.4%	-0.3%	3.8%	90
Nelson	4.52	9.41	2.08	1,474 $	3,072 $	-3.0%	-20.5%	4.2%	91
Telkwa	6.27	12.52	2.00	1,370 $	2,735 $	0.2%	-13.6%	6.0%	92
White Rock	3.68	8.73	2.37	3,276 $	7,772 $	-4.8%	-12.3%	6.9%	93
Saanich	3.77	12.60	3.34	2,215 $	7,399 $	-4.0%	-12.5%	6.9%	94
Whistler	2.82	10.89	3.86	3,474 $	13,402 $	2.2%	11.3%	7.2%	95
Penticton	4.53	7.40	1.63	1,537 $	2,510 $	-2.1%	-21.4%	8.9%	96
Colwood	3.49	13.80	3.95	1,618 $	6,391 $	-1.4%	10.2%	10.0%	97
Lumby	3.67	5.90	1.61	862 $	1,385 $	-4.5%	-26.9%	10.1%	98
Vernon	3.58	9.20	2.57	1,284 $	3,296 $	-2.0%	-15.8%	10.2%	99
Salmon Arm	4.92	12.00	2.44	1,378 $	3,365 $	-1.1%	-19.0%	10.3%	100
Coldstream	2.70	6.49	2.40	1,209 $	2,901 $	0.0%	0.1%	10.5%	101
Clinton	8.65	19.41	2.24	844 $	1,894 $	0.0%	-2.1%	10.6%	102
Comox	3.40	11.86	3.49	1,178 $	4,111 $	-4.5%	-16.2%	10.9%	103
Kimberley *	8.76	21.23	2.42	1,985 $	4,809 $	0.4%	-17.0%	11.4%	104
Castlegar	3.11	11.37	3.66	789 $	2,885 $	0.3%	-32.3%	11.8%	105
Oak Bay	3.35	6.69	1.99	2,899 $	5,779 $	11.3%	11.4%	13.9%	106
Taylor	3.44	5.22	1.52	809 $	1,228 $	0.9%	-0.4%	14.1%	107
Logan Lake	2.97	10.15	3.42	589 $	2,010 $	-1.1%	-22.6%	14.2%	108
Langford	2.78	8.33	3.00	1,170 $	3,509 $	0.0%	-5.1%	14.7%	109
Prince Rupert	8.43	27.85	3.31	1,607 $	5,312 $	6.3%	-4.7%	15.4%	110
Sayward	10.28	19.73	1.92	1,108 $	2,127 $	-20.2%	-21.7%	16.3%	111
Smithers	4.67	17.06	3.66	1,142 $	4,177 $	-0.1%	0.7%	16.5%	112
Summerland	3.37	9.12	2.70	1,284 $	3,473 $	-1.8%	-19.3%	17.6%	113
Houston	7.14	20.75	2.91	911 $	2,650 $	2.5%	-0.9%	18.4%	114
Wells	3.16	10.50	3.32	234 $	775 $	3.3%	14.5%	18.6%	115
Williams Lake	5.88	12.71	2.16	1,166 $	2,521 $	1.1%	8.3%	18.8%	116
Ashcroft	5.17	20.35	3.93	949 $	3,735 $	-2.8%	4.2%	19.1%	117
Highlands	2.50	10.43	4.17	1,544 $	6,447 $	5.9%	12.9%	19.3%	118
West Vancouver	1.77	4.25	2.39	3,761 $	9,004 $	-4.5%	2.8%	20.2%	119
Parksville	4.53	11.29	2.49	1,413 $	3,521 $	-1.0%	-7.5%	20.9%	120
Creston	5.16	9.53	1.85	1,129 $	2,086 $	3.8%	-7.6%	22.2%	121
Port McNeill	5.06	8.90	1.76	923 $	1,622 $	0.4%	17.1%	22.5%	122
Hope	6.59	16.14	2.45	1,436 $	3,518 $	0.0%	-7.4%	22.5%	123
Quesnel	4.30	12.19	2.84	708 $	2,008 $	-2.4%	5.7%	22.7%	124
Kent	4.06	10.96	2.70	1,155 $	3,119 $	0.1%	-15.1%	23.0%	125
Osoyoos	2.02	3.23	1.60	675 $	1,080 $	0.0%	0.0%	23.1%	126
Kamloops	5.28	14.73	2.79	1,812 $	5,054 $	-1.8%	-15.6%	23.5%	127
Powell River *	7.66	20.73	2.71	1,664 $	4,504 $	-5.1%	-25.3%	24.5%	128
Prince George	7.97	16.10	2.02	1,792 $	3,619 $	2.3%	-6.1%	24.7%	129
Cumberland	4.58	9.15	2.00	1,208 $	2,415 $	0.7%	3.3%	25.0%	130
Cache Creek	2.16	4.88	2.26	274 $	620 $	-2.6%	3.8%	25.4%	131
Fernie	3.67	8.84	2.41	1,513 $	3,649 $	0.1%	6.8%	27.6%	132
Lantzville	2.08	8.31	4.00	938 $	3,752 $	0.0%	0.0%	30.4%	133
100 Mile House	4.71	10.08	2.14	776 $	1,661 $	0.0%	-1.4%	31.8%	134
Merritt	4.96	16.05	3.24	1,073 $	3,474 $	-1.8%	-4.0%	33.4%	135
Fort St. James	4.42	15.13	3.42	673 $	2,306 $	2.5%	18.9%	34.0%	136
Sparwood	3.13	10.30	3.29	705 $	2,316 $	-3.0%	-6.0%	34.1%	137
Harrison Hot Springs	3.59	12.57	3.50	1,139 $	3,987 $	7.7%	12.9%	34.6%	138
Revelstoke	4.95	19.99	4.04	1,308 $	5,286 $	-3.4%	-39.2%	35.1%	139
Midway	4.08	9.28	2.28	659 $	1,500 $	10.0%	13.8%	37.5%	140
Alert Bay	6.20	18.59	3.00	993 $	2,978 $	0.0%	0.0%	38.9%	141
Silverton	2.60	5.18	1.99	617 $	1,228 $	7.9%	11.8%	39.5%	142
Valemount	4.35	8.76	2.02	559 $	1,127 $	4.1%	12.0%	40.3%	143
North Vancouver (D)	2.44	8.48	3.47	2,485 $	8,631 $	-4.3%	-5.5%	41.8%	144
Chase	4.26	11.17	2.62	831 $	2,177 $	0.0%	-7.3%	48.6%	145
Gold River	7.13	14.32	2.01	774 $	1,556 $	2.8%	-11.1%	48.9%	146
Terrace	5.86	27.69	4.73	1,378 $	6,515 $	1.9%	22.7%	51.3%	147
Trail *	4.63	7.81	1.69	839 $	1,416 $	0.7%	0.8%	54.0%	148
Tofino	2.96	8.70	2.94	1,813 $	5,324 $	-2.3%	-5.4%	54.5%	149
Lillooet	5.54	17.19	3.10	836 $	2,593 $	0.0%	19.2%	55.0%	150
Lytton	5.42	17.00	3.14	639 $	2,005 $	2.0%	32.5%	56.5%	151
Fraser Lake	5.35	22.26	4.16	793 $	3,299 $	-0.5%	42.1%	59.7%	152
Kitimat *	4.32	14.67	3.39	955 $	3,241 $	19.0%	47.3%	80.6%	153
Tumbler Ridge	3.55	12.80	3.60	803 $	2,893 $	2.4%	-33.4%	94.8%	154
Tahsis	13.00	26.55	2.04	985 $	2,011 $	2.1%	-6.1%	166.5%	155
Barriere	3.46	8.64	2.50	604 $	1,510 $	0.0%	2.0%	na***	na***
Canal Flats	4.76	9.51	2.00	884 $	1,769 $	0.0%	-9.1%	na***	na***
Clearwater	4.02	14.06	3.50	778 $	2,725 $	0.0%	7.7%	na***	na***
Queen Charlotte	2.45	6.34	2.58	363 $	939 $	1.0%	-15.0%	na***	na***
Sun Peaks	2.61	6.39	2.45	1,707 $	4,181 $	22.5%	na	na***	na***
West Kelowna	3.83	8.57	2.24	1,734 $	3,885 $	0.0%	-8.6%	na***	na***

Source: CFIB analysis of BC Ministry of Community, Sport & Cultural Development 2014 statistics

Notes: * Indicates a flat tax is included in the calculation. (C) is City, (D) is District.

** Some "gap" figures appear identical due to rounding.

*** data not available for ten year period

Appendix 6: 2014 BC Municipal and Total Property Tax for Average Assessment

Municipality	*Municipal Tax*			*Total Property Tax*		
	Residential	Business	Tax Gap	Residential	Business	Tax Gap
100 Mile House	776 $	1,661 $	2.14	1,753 $	3,691 $	2.11
Abbotsford	2,062 $	5,056 $	2.45	3,148 $	7,851 $	2.49
Alert Bay	993 $	2,978 $	3.00	1,826 $	4,585 $	2.51
Anmore	1,826 $	1,826 $	1.00	4,795 $	11,710 $	2.44
Armstrong	788 $	2,036 $	2.58	1,792 $	4,510 $	2.52
Ashcroft	949 $	3,735 $	3.93	2,005 $	5,867 $	2.93
Barriere	604 $	1,510 $	2.50	1,456 $	3,609 $	2.48
Belcarra	1,395 $	3,418 $	2.45	3,868 $	11,641 $	3.01
Bowen Island	1,761 $	1,761 $	1.00	3,114 $	7,665 $	2.46
Burnaby	2,184 $	8,716 $	3.99	4,100 $	15,950 $	3.89
Burns Lake	930 $	2,080 $	2.24	1,656 $	3,435 $	2.07
Cache Creek	274 $	620 $	2.26	1,006 $	2,099 $	2.09
Campbell River	1,607 $	3,363 $	2.09	2,787 $	6,105 $	2.19
Canal Flats	884 $	1,769 $	2.00	1,666 $	3,746 $	2.25
Castlegar	789 $	2,885 $	3.66	1,966 $	5,513 $	2.80
Central Saanich	1,853 $	3,460 $	1.87	3,512 $	8,568 $	2.44
Chase	831 $	2,177 $	2.62	1,734 $	4,403 $	2.54
Chetwynd	851 $	2,022 $	2.38	2,146 $	4,937 $	2.30
Chilliwack	1,578 $	3,169 $	2.01	2,658 $	5,696 $	2.14
Clearwater	778 $	2,725 $	3.50	1,742 $	5,097 $	2.93
Clinton	844 $	1,894 $	2.24	1,410 $	3,038 $	2.16
Coldstream	1,209 $	2,901 $	2.40	3,253 $	8,096 $	2.49
Colwood	1,618 $	6,391 $	3.95	3,055 $	11,003 $	3.60
Comox	1,178 $	4,111 $	3.49	2,567 $	7,738 $	3.01
Coquitlam	2,244 $	9,678 $	4.31	3,809 $	15,126 $	3.97
Courtenay	1,202 $	3,365 $	2.80	2,398 $	6,429 $	2.68
Cranbrook	1,830 $	4,807 $	2.63	2,546 $	6,543 $	2.57
Creston	1,129 $	2,086 $	1.85	2,309 $	4,931 $	2.14
Cumberland	1,208 $	2,415 $	2.00	2,358 $	5,279 $	2.24
Dawson Creek *	1,566 $	4,112 $	2.63	2,636 $	6,420 $	2.44
Delta	2,074 $	6,314 $	3.04	3,511 $	11,327 $	3.23
Duncan	1,151 $	3,040 $	2.64	2,356 $	6,085 $	2.58
Elkford	909 $	2,199 $	2.42	1,890 $	4,572 $	2.42
Enderby	897 $	1,788 $	1.99	1,862 $	4,165 $	2.24
Esquimalt	2,312 $	5,708 $	2.47	3,779 $	10,337 $	2.74
Fernie	1,513 $	3,649 $	2.41	3,220 $	7,771 $	2.41
Fort St. James	673 $	2,306 $	3.42	1,591 $	4,049 $	2.54
Fort St. John	1,686 $	4,743 $	2.81	3,027 $	8,069 $	2.67
Fraser Lake	793 $	3,299 $	4.16	1,632 $	4,863 $	2.98
Fruitvale	581 $	1,278 $	2.20	2,050 $	4,663 $	2.27
Gibsons	874 $	2,471 $	2.83	2,846 $	7,752 $	2.72
Gold River	774 $	1,556 $	2.01	1,548 $	2,615 $	1.69
Golden	1,257 $	3,017 $	2.40	2,039 $	5,010 $	2.46
Grand Forks	735 $	1,757 $	2.39	1,840 $	4,253 $	2.31
Granisle	1,256 $	2,862 $	2.28	1,543 $	3,400 $	2.20
Greenwood	804 $	1,648 $	2.05	1,300 $	2,737 $	2.11
Harrison Hot Springs	1,139 $	3,987 $	3.50	2,294 $	6,527 $	2.84
Hazelton	871 $	2,135 $	2.45	1,628 $	3,760 $	2.31
Highlands	1,544 $	6,447 $	4.17	3,539 $	12,361 $	3.49
Hope	1,436 $	3,518 $	2.45	2,401 $	5,684 $	2.37

Appendix 6: (continued) 2014 BC Municipal and Total Property Tax for Average Assessment

Municipality	Municipal Tax			Total Property Tax		
	Residential	Business	Tax Gap	Residential	Business	Tax Gap
Houston	911 $	2,650 $	2.91	1,538 $	4,013 $	2.61
Hudson's Hope	562 $	1,558 $	2.77	1,185 $	3,104 $	2.62
Invermere	1,403 $	3,788 $	2.70	2,732 $	7,173 $	2.63
Kamloops	1,812 $	5,054 $	2.79	2,959 $	7,888 $	2.67
Kaslo	639 $	1,566 $	2.45	1,749 $	4,239 $	2.42
Kelowna	1,818 $	3,796 $	2.09	3,098 $	7,395 $	2.39
Kent	1,155 $	3,119 $	2.70	2,080 $	5,136 $	2.47
Keremeos	809 $	1,507 $	1.86	1,872 $	4,021 $	2.15
Kimberley *	1,985 $	4,809 $	2.42	2,732 $	6,716 $	2.46
Kitimat *	955 $	3,241 $	3.39	1,880 $	5,077 $	2.70
Ladysmith	1,471 $	4,345 $	2.95	2,535 $	7,041 $	2.78
Lake Country	1,700 $	4,163 $	2.45	3,075 $	8,020 $	2.61
Lake Cowichan	1,122 $	2,917 $	2.60	2,424 $	6,191 $	2.55
Langford	1,170 $	3,509 $	3.00	2,519 $	7,513 $	2.98
Langley (C)	1,797 $	4,108 $	2.29	2,915 $	7,704 $	2.64
Langley (D)	1,754 $	5,214 $	2.97	3,020 $	9,287 $	3.08
Lantzville	938 $	3,752 $	4.00	2,591 $	7,940 $	3.06
Lillooet	836 $	2,593 $	3.10	1,605 $	4,104 $	2.56
Lions Bay	1,961 $	4,414 $	2.25	3,757 $	12,490 $	3.32
Logan Lake	589 $	2,010 $	3.42	1,501 $	4,259 $	2.84
Lumby	862 $	1,385 $	1.61	2,487 $	5,465 $	2.20
Lytton	639 $	2,005 $	3.14	1,242 $	3,341 $	2.69
Mackenzie	730 $	1,112 $	1.52	1,336 $	2,398 $	1.79
Maple Ridge	2,041 $	5,822 $	2.85	3,187 $	9,375 $	2.94
Masset	555 $	1,359 $	2.45	1,147 $	2,311 $	2.01
McBride	704 $	1,725 $	2.45	1,711 $	4,013 $	2.35
Merritt	1,073 $	3,474 $	3.24	2,084 $	5,823 $	2.79
Metchosin	1,200 $	4,458 $	3.71	2,948 $	9,640 $	3.27
Midway	659 $	1,500 $	2.28	1,343 $	2,994 $	2.23
Mission	1,842 $	5,526 $	3.00	2,824 $	8,207 $	2.91
Montrose	431 $	861 $	2.00	2,043 $	4,574 $	2.24
Nakusp	799 $	1,713 $	2.15	1,797 $	3,988 $	2.22
Nanaimo	1,931 $	4,847 $	2.51	3,082 $	7,772 $	2.52
Nelson	1,474 $	3,072 $	2.08	2,992 $	6,721 $	2.25
New Denver	518 $	1,036 $	2.00	1,333 $	2,869 $	2.15
New Hazelton	901 $	2,208 $	2.45	1,429 $	3,318 $	2.32
New Westminster	2,534 $	8,931 $	3.52	4,120 $	14,185 $	3.44
North Cowichan	1,369 $	2,972 $	2.17	2,517 $	5,898 $	2.34
North Saanich	1,341 $	6,374 $	4.75	3,352 $	13,765 $	4.11
North Vancouver (C)	2,252 $	7,734 $	3.43	4,005 $	14,743 $	3.68
North Vancouver (D)	2,485 $	8,631 $	3.47	4,464 $	16,541 $	3.71
Northern Rockies	1,246 $	3,864 $	3.10	1,936 $	5,455 $	2.82
Oak Bay	2,899 $	5,779 $	1.99	5,380 $	13,601 $	2.53
Oliver	481 $	1,179 $	2.45	1,880 $	4,480 $	2.38
Osoyoos	675 $	1,080 $	1.60	1,926 $	3,856 $	2.00
Parksville	1,413 $	3,521 $	2.49	2,745 $	7,018 $	2.56
Peachland	1,510 $	2,869 $	1.90	2,693 $	6,187 $	2.30
Pemberton	1,042 $	2,345 $	2.25	2,781 $	7,143 $	2.57
Penticton	1,537 $	2,510 $	1.63	2,513 $	4,987 $	1.98
Pitt Meadows	1,835 $	5,712 $	3.11	2,983 $	9,269 $	3.11

Appendix 6: (continued) 2014 BC Municipal and Total Property Tax for Average Assessment

Municipality	*Municipal Tax*			*Total Property Tax*		
	Residential	Business	Tax Gap	Residential	Business	Tax Gap
Port Alberni	1,705 $	2,898 $	1.70	2,335 $	4,350 $	1.86
Port Alice	628 $	1,155 $	1.84	1,318 $	2,476 $	1.88
Port Clements	351 $	702 $	2.00	806 $	1,410 $	1.75
Port Coquitlam	2,048 $	6,193 $	3.02	3,225 $	10,291 $	3.19
Port Edward	547 $	1,368 $	2.50	1,135 $	2,506 $	2.21
Port Hardy	908 $	2,836 $	3.13	1,804 $	4,569 $	2.53
Port McNeill	923 $	1,622 $	1.76	1,984 $	3,725 $	1.88
Port Moody	2,674 $	7,740 $	2.89	4,372 $	13,646 $	3.12
Pouce Coupe	520 $	1,275 $	2.45	1,483 $	3,385 $	2.28
Powell River *	1,664 $	4,504 $	2.71	2,494 $	6,345 $	2.54
Prince George	1,792 $	3,619 $	2.02	2,730 $	5,578 $	2.04
Prince Rupert	1,607 $	5,312 $	3.31	2,461 $	6,925 $	2.81
Princeton	555 $	1,498 $	2.70	1,227 $	3,029 $	2.47
Qualicum Beach	1,549 $	3,794 $	2.45	3,262 $	8,269 $	2.54
Queen Charlotte	363 $	939 $	2.58	1,362 $	2,526 $	1.85
Quesnel	708 $	2,008 $	2.84	1,755 $	4,030 $	2.30
Radium Hot Springs	659 $	1,431 $	2.17	1,442 $	3,425 $	2.38
Revelstoke	1,308 $	5,286 $	4.04	2,152 $	7,363 $	3.42
Richmond	2,113 $	6,845 $	3.24	4,062 $	14,140 $	3.48
Rossland	1,750 $	2,992 $	1.71	3,107 $	6,065 $	1.95
Saanich	2,215 $	7,399 $	3.34	3,798 $	12,738 $	3.35
Salmo	530 $	1,083 $	2.04	1,361 $	3,084 $	2.27
Salmon Arm	1,378 $	3,365 $	2.44	2,249 $	5,512 $	2.45
Sayward	1,108 $	2,127 $	1.92	1,554 $	3,184 $	2.05
Sechelt	1,121 $	2,243 $	2.00	2,848 $	6,905 $	2.42
Sechelt Indian Government	665 $	1,629 $	2.45	2,094 $	5,397 $	2.58
Sicamous	1,276 $	2,720 $	2.13	2,178 $	4,905 $	2.25
Sidney	1,560 $	3,657 $	2.34	2,977 $	8,187 $	2.75
Silverton	617 $	1,228 $	1.99	1,644 $	3,535 $	2.15
Slocan	531 $	554 $	1.04	1,232 $	2,243 $	1.82
Smithers	1,142 $	4,177 $	3.66	2,372 $	6,859 $	2.89
Sooke	1,078 $	2,599 $	2.41	2,442 $	6,503 $	2.66
Spallumcheen	1,031 $	3,145 $	3.05	1,799 $	5,039 $	2.80
Sparwood	705 $	2,316 $	3.29	1,493 $	4,223 $	2.83
Squamish	2,331 $	6,369 $	2.73	3,361 $	9,654 $	2.87
Stewart	653 $	988 $	1.51	947 $	1,573 $	1.66
Summerland	1,284 $	3,473 $	2.70	2,394 $	6,350 $	2.65
Sun Peaks	1,707 $	4,181 $	2.45	4,636 $	11,400 $	2.46
Surrey	1,601 $	4,546 $	2.84	3,049 $	9,580 $	3.14
Tahsis	985 $	2,011 $	2.04	1,514 $	2,727 $	1.80
Taylor	809 $	1,228 $	1.52	1,724 $	3,501 $	2.03
Telkwa	1,370 $	2,735 $	2.00	2,508 $	5,224 $	2.08
Terrace	1,378 $	6,515 $	4.73	2,350 $	8,421 $	3.58
Tofino	1,813 $	5,324 $	2.94	3,747 $	10,644 $	2.84
Trail *	839 $	1,416 $	1.69	1,903 $	3,840 $	2.02
Tumbler Ridge	803 $	2,893 $	3.60	1,790 $	5,022 $	2.81
Ucluelet	1,354 $	3,564 $	2.63	2,366 $	5,910 $	2.50
Valemount	559 $	1,127 $	2.02	1,454 $	3,126 $	2.15
Vancouver	2,538 $	10,834 $	4.27	5,052 $	21,508 $	4.26
Vanderhoof	924 $	2,800 $	3.03	2,087 $	4,962 $	2.38

Appendix 6: (continued) 2014 BC Municipal and Total Property Tax for Average Assessment

Municipality	*Municipal Tax*			*Total Property Tax*		
	Residential	Business	Tax Gap	Residential	Business	Tax Gap
Vernon	1,284 $	3,296 $	2.57	2,806 $	7,176 $	2.56
Victoria	2,472 $	7,435 $	3.01	3,968 $	12,423 $	3.13
View Royal	1,439 $	4,968 $	3.45	3,055 $	10,133 $	3.32
Warfield	828 $	828 $	1.00	1,981 $	3,444 $	1.74
Wells	234 $	775 $	3.32	734 $	1,786 $	2.43
West Kelowna	1,734 $	3,885 $	2.24	3,036 $	7,541 $	2.48
West Vancouver	3,761 $	9,004 $	2.39	7,225 $	25,489 $	3.53
Whistler	3,474 $	13,402 $	3.86	5,877 $	21,387 $	3.64
White Rock	3,276 $	7,772 $	2.37	5,266 $	14,691 $	2.79
Williams Lake	1,166 $	2,521 $	2.16	2,302 $	4,944 $	2.15
Zeballos	799 $	1,756 $	2.20	1,363 $	2,531 $	1.86

Source: CFIB analysis of BC Ministry of Community, Sport & Cultural Development 2014 statistics
Notes: * Indicates a flat tax is included in the calculation.
** Some "gap" figures appear identical due to rounding.
(C) is City, (D) is District.
The tax bill is calculated based on the average assessed house value in each municipality

Appendix 7: 2014 BC Municipal Property Tax Gap – Municipalities that closed the tax gap but raised business property tax

Municipality	*2014 Tax Gap*	*1-Yr Gap Chg (2013-14)*	*Residential Property Tax Rate Change*	*Commercial Property Tax Rate Change*
Sayward	1.92	-20.2%	34.6%	7.4%
Lions Bay	2.25	-8.1%	17.8%	8.3%
Lake Cowichan	2.60	-7.0%	10.6%	2.9%
Metchosin	3.71	-6.9%	12.0%	4.3%
Keremeos	1.86	-4.9%	6.6%	1.3%
West Vancouver	2.39	-4.5%	5.0%	0.3%
Lumby	1.61	-4.5%	6.0%	1.3%
Coquitlam	4.31	-4.2%	4.8%	0.4%
Saanich	3.34	-4.0%	6.5%	2.2%
Ladysmith	2.95	-4.0%	6.4%	2.2%
New Westminster	3.52	-4.0%	5.8%	1.6%
Ucluelet	2.63	-3.8%	10.4%	6.2%
Revelstoke	4.04	-3.4%	8.9%	5.1%
Central Saanich	1.87	-3.3%	5.3%	1.8%
Surrey	2.84	-3.3%	3.9%	0.4%
Armstrong	2.58	-3.1%	5.2%	2.0%
Port Alice	1.84	-3.0%	8.4%	5.1%
Chilliwack	2.01	-2.9%	4.2%	1.2%
Ashcroft	3.93	-2.8%	5.9%	3.0%
Cache Creek	2.26	-2.6%	5.5%	2.8%
Nanaimo	2.51	-2.6%	4.7%	2.0%
Enderby	1.99	-2.5%	5.7%	3.1%
Quesnel	2.84	-2.4%	3.0%	0.5%
Tofino	2.94	-2.3%	6.3%	3.9%
Penticton	1.63	-2.1%	8.9%	6.7%
Vernon	2.57	-2.0%	10.8%	8.7%
Golden	2.40	-2.0%	3.3%	1.2%
Elkford	2.42	-2.0%	2.7%	0.6%
Zeballos	2.20	-1.8%	12.6%	10.5%
Port Moody	2.89	-2.0%	3.5%	1.5%
Merritt	3.24	-1.8%	3.9%	2.0%
Kamloops	2.79	-1.8%	2.7%	0.9%
Summerland	2.70	-1.8%	3.2%	1.4%
Courtenay	2.80	-1.8%	2.9%	1.1%
Spallumcheen	3.05	-1.6%	5.0%	3.3%
Princeton	2.70	-1.5%	3.8%	2.2%
Colwood	3.95	-1.4%	9.1%	7.6%
Gibsons	2.83	-1.2%	5.9%	4.7%
View Royal	3.45	-1.2%	5.5%	4.2%
Salmon Arm	2.44	-1.1%	4.3%	3.1%
Logan Lake	3.42	-1.1%	2.7%	1.5%
Parksville	2.49	-1.0%	3.8%	2.7%
Langley	2.97	-1.0%	2.2%	1.2%
Langley	2.29	-1.0%	2.1%	1.1%
Port Hardy	3.13	-0.8%	1.8%	0.9%
Fraser Lake	4.16	-0.5%	0.7%	0.2%
Cranbrook	2.63	-0.1%	4.0%	3.9%
Maple Ridge	2.85	-0.1%	4.2%	4.1%
Grand Forks	2.39	-0.1%	2.3%	2.3%
Campbell River	2.09	0.0%	2.3%	2.3%

Source: CFIB analysis of BC Ministry of Community, Sport & Cultural Development 2014 statistics