



**CANADIAN FEDERATION
OF INDEPENDENT BUSINESS™**



WANTED: Property Tax Fairness in Saskatchewan
Ranking 2016 property tax gaps from a small business perspective

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Executive Summary

This is the tenth edition of *Wanted: Property Tax Fairness in Saskatchewan*, a study examining the fairness of the property tax system from a small business perspective. Specifically, this study assesses the ratio of commercial property taxes to residential property taxes—referred to as the “property tax gap”—for both municipal and total property taxes.¹

This edition provides an analysis of the property tax gaps for 75 municipalities and 31 rural municipalities (RMs) with populations of 1,000 or greater during the 2016 fiscal year. This report also analyzes the percentage change between 2015 and 2016 municipal property tax gaps.

In 2016, an overwhelming majority of commercial property owners in Saskatchewan continued to pay higher property taxes than residential property owners. Of the 75 municipalities examined in this report, 15 increased their property tax gap from 2015 to 2016, 35 had no change and 25 actually reduced their gap.

While some municipalities are doing a better job than others in making municipal property taxes fairer for small businesses, there is still more work to be done.

Considering the importance of the small business sector to Saskatchewan’s economy, it is unfair to continually over-burden entrepreneurs with disproportionately high property taxes which impede their growth. Many of the arguments used to justify taxing commercial properties at a higher rate than residential ones are misconceived. Contrary to common belief, small businesses consume fewer public services than residents, not more. Additionally, many businesses—especially small ones—cannot easily raise prices to recoup their property taxes, and thus do not have a greater capacity to pay more compared to homeowners. Taking into account businesses’ ability to deduct property taxes does not level the playing field between commercial and residential property owners.

What is a “property tax gap”?

The “property tax gap” offers a summary of tax fairness, and establishes three different scenarios. If the property tax gap is **greater than one**, commercial properties bear a greater tax burden than residential properties. A tax gap of **one** indicates the municipality’s treatment of businesses and residents is exactly equitable. Finally, a tax gap of **less than one** means the tax rate for businesses is lower than the residential tax rate.

¹ Total property taxes are the sum of municipal and education property taxes.

Findings

The property tax gap is calculated by dividing the amount of tax (i.e. the tax bill) that would be paid on a commercial property by the amount of tax that would be paid on a residential property of the same value (for a full methodology see Appendices B and D).

Municipal Property Tax Gap

In 2016, Saskatchewan business owners faced an unfair municipal tax burden, on average paying more than twice what a resident pays on the same value of assessed property. The average municipal property tax gap across the 75 municipalities studied in 2016 was 2.21, and the average commercial municipal property tax burden was \$3,970. Waldheim had the lowest municipal property tax gap at 0.97, while Foam Lake had the distinction of having the highest gap at 5.14. Table 1 presents the municipalities with the ten lowest and ten highest municipal property tax gaps (see Appendix E: Municipal Property Tax Gaps – Best to Worst).

Out of the 75 municipalities examined, 15 increased their property tax gap from 2015 to 2016, 35 had no change and 25 reduced their gap. Carrot River had the most improved municipal property tax gap in the province, while Rosthern had the least improved municipal tax gap in the province (see Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value).

Table 1

2016 Municipal property tax gap highlights for \$200,000 of assessed value

Top 10 Lowest Gaps			Top 10 Highest Gaps		
Provincial Rank	Municipality	Gap	Provincial Rank	Municipality	Gap
1	Waldheim	0.97	75	Foam Lake	5.14
2	Dalmeny	1.16	74	Kamsack	4.19
3	White City	1.18	73	Shellbrook	4.18
4	Langham	1.21	72	Rosetown	3.95
5	Langenburg	1.22	71	Prince Albert	3.86
5	Lanigan	1.22	70	Gull Lake	3.74
7	Fort Qu'Appelle	1.23	69	Maple Creek	3.52
7	Gravelbourg	1.23	68	Outlook	3.51
9	Delisle	1.29	67	Moosomin	3.42
10	Spiritwood	1.30	66	Oxbow	3.28

Source: CFIB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Achieving a low municipal property tax gap and a low municipal commercial property tax burden requires maintaining a low municipal mill rate and, more importantly, choosing not to apply municipal mill rate factors, which are used by many municipalities to unfairly shift the property tax burden onto commercial properties.

The findings indicate that there are some “worst offenders” among the municipalities studied in 2016. Foam Lake, Kamsack, Shellbrook, Rosetown, and Prince Albert demonstrated the highest

municipal property tax gaps with businesses paying between three to over five times more than residents based on the same value of assessed property.

Total Property Tax Gap

The total property tax gap is the sum of all property taxes paid by a property owner, calculated by adding education property taxes to the municipal portion of property taxes (for a full explanation see Appendix D). In 2013, the provincial government reduced the education mill rates to 5.03 for residential properties and to 8.28 for commercial properties. While this has helped to provide general tax relief for both residential and commercial property owners, it has not removed the tax disparity between commercial and residential properties. As the total tax gap results demonstrate, commercial property owners in all 75 municipalities are still paying more than their fair share of property taxes.

Similar to the municipal results, the total property tax gaps of the 75 municipalities examined were varied. The average tax gap in 2016 was 2.25, and the average total property tax bill on a property valued at \$200,000 was \$5,631. Dalmeny had the lowest total property tax gap at 1.45, while Foam Lake had the highest at 4.49. Table 2 provides an overview of the ten lowest and ten highest total property tax gaps in the province (see Appendix H: Total Property Tax Gaps – Best to Worst).

Table 2

2016 Total property tax gap highlights for \$200,000 of assessed value

Top 10 Lowest Gaps			Top 10 Highest Gaps		
Provincial Rank	Municipality	Gap	Provincial Rank	Municipality	Gap
1	Dalmeny	1.45	75	Foam Lake	4.49
2	Gravelbourg	1.48	74	Kamsack	3.66
3	Langham	1.51	73	Shellbrook	3.63
3	Lanigan	1.51	72	Rosetown	3.49
3	Fort Qu'Appelle	1.51	71	Prince Albert	3.41
6	Waldheim	1.52	70	Gull Lake	3.27
7	Langenburg	1.54	69	Maple Creek	3.21
8	Spiritwood	1.55	68	Outlook	3.19
9	White City	1.58	67	Moosomin	3.10
10	Kipling	1.62	66	Oxbow	3.00

Source: CFIB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Rural Municipalities

In 2016, CFIB examined 31 Rural Municipalities (RMs) with populations of 1,000 or greater. Every RM included in this report placed an unfair and disproportionate property tax burden on businesses. Table 3 provides an overview of the RMs with the ten lowest and ten highest municipal property tax gaps.

The average municipal property tax gap for the 31 RMs included in this report in 2016 was 3.30—by comparison, the 75 other municipalities reviewed had an average gap of 2.21. This high

average is largely a result of double-digit tax gaps in the RMs of Frenchman Butte, Britannia and Wilton (13.24, 12.84 and 12.37, respectively) as well as high tax gaps in the RMs of Beaver River and Blutcher (6.93 and 4.29, respectively). While the RMs had a high average gap, there was some positive news—eight of the RMs reviewed shared a municipal property tax gap of only 1.43 (see Appendix K: RMs – Municipal Property Tax Gaps – Best to Worst).

The average municipal property tax bill for a property assessed at \$200,000 was \$3,199 for the 31 RMs reviewed in 2016.

Table 3

RMs: 2016 Municipal Property Tax Gap Highlights for \$200,000 of assessed value

Top 10 Lowest Gaps			Top 10 Highest Gaps		
Provincial Rank	Municipality	Gap	Provincial Rank	Municipality	Gap
1	RM of Moose Jaw	1.43	31	RM of Frenchman Butte	13.24
1	RM of Buckland	1.43	30	RM of Britannia*	12.84
1	RM of Prince Albert	1.43	29	RM of Wilton**	12.37
1	RM of Lumsden	1.43	28	RM of Beaver River	6.93
1	RM of South Qu'Appelle	1.43	27	RM of Blutcher	4.29
1	RM of Dundurn	1.43	26	RM of Shellbrook	3.30
1	RM of Hudson Bay	1.43	25	RM of Orkney	3.13
1	RM of Battle River	1.43	24	RM of Swift Current	3.12
9	RM of Canwood	1.59	23	RM of Torch River	2.81
10	RM of Maple Creek	1.62	22	RM of Spiritwood	2.48

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

*Britannia's mill rate factor is applied to all commercial businesses operating in the municipality; however, some of the smaller enterprises with low traffic volumes may receive tax exemptions in light of their situations.

**In the RM of Wilton, municipal commercial taxation is set for heavy oil resource development. Economic development abatements, at ½ the tax rate, are available for normal commercial developments.

In 2016, the RMs studied also had the highest average total property tax gap in the province, at 2.78. Again, this high average was driven by the RMs of Wilton, Frenchman Butte, Britannia, and, to a lesser extent, Beaver River. Wilton had the highest total property tax gap in the region and in the province at 8.69, meaning that a commercial property owner in Wilton paid \$8.69 in property tax for each dollar a residential property owner paid on a property of equal value. The RM of Lumsden had the lowest total property tax gap of the RMs studied, at 1.68. The RMs had an average total property tax bill of \$4,855 for a property assessed at \$200,000.

Table 4 provides an overview of the ten best and ten worst total tax gaps of all 31 RMs (see Appendix L: RMs – Total Property Tax Gap Ranking – Best to Worst).

Table 4

RM: 2016 Total Property Tax Gap Highlights for \$200,000 of assessed value

Top 10 Lowest Gaps			Top 10 Highest Gaps		
Provincial Rank	Municipality	Gap	Provincial Rank	Municipality	Gap
1	RM of Lumsden	1.68	31	RM of Wilton*	8.69
2	RM of Battle River	1.72	30	RM of Frenchman Butte	7.00
3	RM of Hudson Bay	1.74	29	RM of Britannia**	6.76
4	RM of South Qu'Appelle	1.76	28	RM of Beaver River	4.95
5	RM of Prince Albert	1.78	27	RM of Blutcher	3.07
6	RM of Canwood	1.80	26	RM of Shellbrook	2.93
6	RM of Dundurn	1.80	25	RM of Orkney	2.78
8	RM of Buckland	1.82	24	RM of Swift Current	2.73
9	RM of Maple Creek	1.87	23	RM of Torch River	2.67
10	RM of Moose Jaw	1.89	22	RM of Spiritwood	2.44

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

*In the RM of Wilton, municipal commercial taxation is set for heavy oil resource development. Economic development abatements, at ½ the tax rate, are available for normal commercial developments.

**Britannia's mill rate factor is applied to all commercial businesses operating in the municipality; however, some of the smaller enterprises with low traffic volumes may receive tax exemptions in light of their situations.

Recommendations

It is clear that commercial property owners are paying more than their fair share, but the responsibility to reduce the property tax gap does not lie solely on one level of government. The provincial government sets the percentage of value and education mill rates, while municipal governments control the uniform mill rate as well as the local tax tools (such as mill rate factors) they impose on different property classes. The provincial and municipal governments both contribute to the property tax gap, and they both have the ability to reduce it. The following suggestions may help rectify the inequities in Saskatchewan's current property tax system:

The Provincial Government Should:

1. Introduce a long-term strategy to phase out the use of mill rate factors.
2. Reject any proposal that would provide increased taxation powers to municipalities.
3. Reject raising education property taxes to pay for infrastructure projects.

Local Governments Should:

1. Develop and implement a plan over time to reduce the commercial-to-residential property tax gap.
2. Limit year-over-year operating spending growth to a maximum of inflation and population growth.
3. Review current programs and services to identify areas that can be streamlined or eliminated.

4. Introduce a plan to reduce the size and cost of the municipal civil service (primarily through attrition).
5. If applicable, consider the introduction of a base tax for all homeowners.

Introduction

Since 2007, the Canadian Federation of Independent Business (CFIB) has been tracking levels of property tax fairness in Saskatchewan's largest municipalities. CFIB's report: *Wanted: Property Tax Fairness in Saskatchewan* assesses the ratio of commercial property taxes to residential property taxes—referred to as the “property tax gap”—for both municipal and total property taxes.² This latest edition provides an analysis of the property tax gaps of 75 municipalities with populations of 1,000 or greater during the 2016 tax year. This report also includes 31 Rural Municipalities (RMs) with populations of 1,000 or greater.

In 2016, an overwhelming majority of commercial property owners in Saskatchewan continued to pay higher property taxes than residential property owners. While some municipalities are doing a better job than others in making municipal property taxes fairer for small businesses, there is still more work to be done.

Small businesses (i.e. businesses with fewer than 50 employees) make up 95.8 per cent of all businesses in Saskatchewan³ and contribute 30 per cent to Saskatchewan's total gross domestic product.⁴ Considering the importance of the small business sector to Saskatchewan's economy, it is unfair to continually over-burden entrepreneurs with disproportionately high property taxes which impede growth. Policy-makers need to recognize the ramifications of shifting property taxes from residents to the small business sector and work towards a fairer property tax system.

² Total property taxes are the sum of municipal and education property taxes.

³ Statistics Canada. CANSIM Table 552-0002 - Canadian business counts, locations with employees, by employment size and North American Industry Classification System (NAICS), Canada and provinces, June 2015. Web. Accessed August 2, 2017 from <http://www5.statcan.gc.ca/cansim/a05?lang=eng&id=5520002>

⁴ Innovation, Science, and Economic Development Canada (2016). *Key Small Business Statistics – June 2016*, Table 7.1-1. Web. Accessed July 19, 2017 from http://www.ic.gc.ca/eic/site/061.nsf/eng/h_03018.html

Section I: Municipal Property Tax Findings

The tax frameworks used by the provincial and local governments unfairly shift a greater portion of the tax burden onto businesses (see Appendices A and C for more details on the Saskatchewan property tax system). This section presents an analysis of municipal property tax gaps in 75 municipalities across the province. The municipal property tax gap is a result of the elements of the property tax equation that are controlled by individual municipalities, such as the uniform municipal mill rate, mill rate factors, and base tax.

Methodology: Calculating the Municipal Tax Gap

The municipal property tax gap is calculated by dividing the amount of tax (i.e. the tax bill) that would be paid on a commercial property by the amount of tax that would be paid on a residential property of the same value (for a full methodology see Appendix B). Throughout this report, an assessed property value of \$200,000 is used in the analysis.

$$\text{Municipal Property Tax Gap} = \frac{\text{Commercial Municipal Property Tax Bill}}{\text{Residential Municipal Property Tax Bill}}$$

The commercial and residential property tax bills are calculated as follows, based on the appropriate provincial percentage of value and mill rate factor for each type of property:

$$\text{Municipal Property Tax Bill} = \text{Assessed Property Value} \times \text{Provincial Percentage of Value} \times (\text{Uniform Municipal Mill Rate} / 1000) \times \text{Mill Rate Factor} + \text{Base Tax}$$

Source: Government of Saskatchewan, Ministry of Government Relations.

Provincial Highlights

In 2016, business owners faced an unfair municipal tax burden, on average paying more than double what a resident paid on the same value of assessed property. The average municipal property tax gap across the 75 municipalities studied in 2016 was 2.21, and the average commercial municipal property tax burden was \$3,975. Waldheim had the lowest municipal property tax gap at 0.97, while Foam Lake had the distinction of having the highest gap at 5.14. Table 5 presents the municipalities with the ten lowest and ten highest municipal property tax gaps.

Table 5

2016 Municipal property tax gap highlights for \$200,000 of assessed value

Top 10 Lowest Gaps			Top 10 Highest Gaps		
Provincial Rank	Municipality	Gap	Provincial Rank	Municipality	Gap
1	Waldheim	0.97	75	Foam Lake	5.14
2	Dalmeny	1.16	74	Kamsack	4.19
3	White City	1.18	73	Shellbrook	4.18
4	Langham	1.21	72	Rosetown	3.95
5	Langenburg	1.22	71	Prince Albert	3.86
5	Lanigan	1.22	70	Gull Lake	3.74
7	Fort Qu'Appelle	1.23	69	Maple Creek	3.52
7	Gravelbourg	1.23	68	Outlook	3.51
9	Delisle	1.29	67	Moosomin	3.42
10	Spiritwood	1.30	66	Oxbow	3.28

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Achieving a low municipal property tax gap and a low commercial property tax burden requires maintaining a low municipal mill rate and, more importantly, choosing not to apply municipal mill rate factors, which are used by many municipalities to unfairly shift the property tax burden onto commercial properties.

The findings indicate that there are some “worst offenders” among the municipalities studied in 2016. Foam Lake, Kamsack, Shellbrook, Rosetown and Prince Albert demonstrated the highest municipal property tax gaps, where small businesses pay between three to over five times what residents pay based on the same value of assessed property.

Waldheim had the lowest municipal property tax gap and the lowest commercial municipal property tax burden; Foam Lake had the highest for both

Waldheim had the lowest municipal property tax gap (0.97) and the lowest commercial municipal property tax burden (\$1,050) in the province. Waldheim is the only municipality in this report that taxes residents at a higher rate than business. The next lowest commercial municipal tax burden belonged to Lashburn, where commercial property owners paid \$1,419 in 2016 for a commercial property valued at \$200,000 (see Appendix E: Municipal Property Tax Gaps – Best to Worst).

Foam Lake had the highest municipal property tax gap of all the municipalities reviewed in this report, at 5.14—Kamsack and Shellbrook followed close behind with gaps of 4.19 and 4.18, respectively. Foam Lake’s commercial municipal property tax burden was also higher than any other municipality—at \$11,880, commercial property owners in Foam Lake paid \$4,730 more in 2016 on a property assessed at \$200,000 than commercial property owners in Kamsack, which had the next highest commercial municipal tax bill at \$7,150 (see Appendix F: Municipal Commercial Property Tax Bills – Best to Worst).

Carrot River had the most improved municipal property tax gap from 2015-2016; Rosthern had the least improved

Out of the 75 municipalities examined, 15 increased their property tax gap from 2015 to 2016, 35 had no change and 25 reduced their gap.

Carrot River had the most improved municipal property tax gap in the province. The town decreased its gap from 2.14 in 2015 to 1.86 in 2016, a 13.08 per cent decrease. This was due to a reduction in the town's commercial mill rate factor from 1.5 in 2015 to 1.3 in 2016.

Rosthern had the least improved municipal property tax gap in the province. The town's gap increased from 2.00 in 2015 to 2.48 in 2016—a 24 per cent increase. This is due to a large increase in the town's commercial mill rate factor from 1.6 in 2015 to 2.2 in 2016 (see Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value).

Cities

In 2016, Saskatchewan cities had an average municipal property tax gap of 2.36 (see Table 6), notably higher than the provincial average of 2.21. The average commercial property tax bill for a property valued at \$200,000 was \$3,562, slightly below the provincial average of \$3,975.

Table 6

Cities: 2016 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2016 Municipal residential property taxes per \$200,000	2016 Municipal commercial property taxes per \$200,000	2016 Municipal property tax gap	2015 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)
Warman*	\$1,435	\$1,990	1.39	1.36	2.21%
Martensville	\$1,491	\$2,397	1.61	1.51	6.62%
Saskatoon	\$1,047	\$1,847	1.76	1.77	-0.56%
Swift Current	\$1,841	\$3,324	1.81	1.94	-6.70%
Weyburn	\$1,121	\$2,342	2.09	2.06	1.46%
Meadow Lake	\$1,923	\$4,059	2.11	2.39	-11.72%
Melfort	\$1,929	\$4,106	2.13	2.12	0.47%
Regina	\$1,180	\$2,550	2.16	2.16	0.00%
Melville	\$1,783	\$4,010	2.25	2.29	-1.75%
Humboldt	\$1,472	\$3,773	2.56	2.53	1.19%
Moose Jaw	\$1,284	\$3,332	2.59	2.56	1.17%
North Battleford	\$1,514	\$4,192	2.77	2.78	-0.36%
Estevan	\$1,267	\$3,918	3.09	3.26	-5.21%
Yorkton	\$1,546	\$5,040	3.26	3.12	4.49%
Prince Albert	\$1,698	\$6,546	3.86	3.92	-1.53%
Average	\$1,502	\$3,562	2.36	2.38	

Source: CFIB calculations based on 2015 & 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations

* Warman's 2015 Municipal property tax gap has been updated to reflect updated information on its base tax

**City of Meadow Lake's 2015 & 2016 municipal property tax data has been updated to reflect the realities of property taxation in the municipality

Warman had the lowest municipal property tax gap; Prince Albert had the highest

Warman had the lowest municipal property tax gap of Saskatchewan's cities, at 1.39 in 2016, followed by the cities of Martensville and Saskatoon where the tax gaps were 1.61 and 1.76, respectively. Although it is only the third lowest, Saskatoon's 2016 municipal tax gap of 1.76 follows years of sustained efforts⁵ to reduce the disparity between commercial and residential property tax rates.

⁵ In 2000, Saskatoon took decisive action towards reducing the commercial-to-residential property tax gap, which included implementing a 10-year plan that reduced their property tax gap to 1.75 in 2010.

Prince Albert, once again, had the highest municipal property tax gap among cities at 3.86, largely the result of a commercial base tax of \$1,520 in 2016, compared to a \$249 residential base tax. Besides having the highest municipal tax gap of Saskatchewan's cities, Prince Albert also had the fifth highest in the province (excluding RMs).

Saskatoon had the lowest commercial municipal property tax burden; Prince Albert had the highest

Once again, commercial property taxpayers in Saskatoon paid the lowest municipal property taxes (\$1,847) compared to other Saskatchewan cities in 2016. This is attributable to a relatively low uniform municipal mill rate (7.920) and the exclusion of a base tax for both residential and commercial properties.

In addition to possessing the highest municipal property tax gap, Prince Albert also had the highest municipal commercial tax burden of Saskatchewan's cities. For a property valued at \$200,000, a commercial property owner in Prince Albert paid \$6,546 in municipal property tax—the next highest burden was Yorkton's at \$5,040.

Meadow Lake had the most improved municipal property tax gap from 2015-2016; Martensville had the least improved

Out of the 15 cities examined, seven increased their property tax gap from 2015 to 2016, two had no change and six reduced their gap (see Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value).

Meadow Lake had the most improved municipal property tax gap, with a reduction of 11.72 per cent to 2.11 in 2016 from 2.39 in 2015. This reduction is due to a reduction of the city's commercial mill rate factor from 1.6620 in 2015 to 1.5750 in 2016, and increased the residential mill rate factor from 0.7470 in 2015 to 0.7840 in 2016. Meadow Lake also reduced its uniform mill rate factor from 11.252 in 2015 to 10.402 in 2016.

The most improved municipal property tax gap is the result of Meadow Lake city council's adoption of a policy to reduce the gap between residential and commercial taxation, with the goal of having the ratio of the residential levy and the residential taxable assessment at 95 per cent. For 2016, the ratio will be 91.34 per cent and the ratio will be 95 per cent for 2017 and future years.

Martensville had the least improved gap in the province (excluding RMs). Martensville's gap increased from 1.51 in 2015 to 1.61 in 2016; a 6.62 per cent increase. This is due to the increase of its uniform mill rate from 6.03 in 2015 to 6.26 in 2016, as well as increasing the commercial mill rate factor from 1.4230 in 2015 to 1.4233 in 2016.

South West

Among the six regions across the province (excluding RMs), the South West had the second highest average municipal property tax gap. At 2.64 (see Table 7), its gap was slightly lower than the Central East's gap of 2.75—the highest in the province. Four of the five South West municipalities studied tax commercial properties at more than double the residential rate.

Table 7

South West: 2016 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2016 Municipal residential property taxes per \$200,000	2016 Municipal commercial property taxes per \$200,000	2016 Municipal property tax gap	2015 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)
Gravelbourg	\$2,480	\$3,050	1.23	1.24	-0.81%
Assiniboia	\$2,819	\$5,935	2.11	2.11	0.00%
Shaunavon	\$1,555	\$4,073	2.62	2.60	0.77%
Maple Creek	\$1,924	\$6,770	3.52	3.81	-7.61%
Gull Lake	\$1,388	\$5,195	3.74	3.74	0.00%
Average	\$2,033	\$5,005	2.64	2.70	

Source: CFIB calculations based on 2015 & 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Gravelbourg had the lowest municipal property tax gap; Gull Lake had the highest

Gravelbourg had the lowest municipal property tax gap in the region by a significant margin in 2016. Its gap of 1.23 is a result of not using municipal mill rate factors in its tax calculations, as well as applying a harmonized base tax to both commercial and residential properties.

Gull Lake had the highest gap in 2016 at 3.74, just slightly higher than Maple Creek's gap of 3.52. Both municipalities used mill rate factors to disproportionately shift the municipal tax burden onto commercial property owners. In the case of Gull Lake, the commercial mill rate factor was 1.95 in 2016 whereas the residential mill rate factor was 0.65. Maple Creek set its residential mill rate factor at 0.24 and its commercial one at 1.1, giving residential property owners a significant advantage over their commercial counterparts, and pay much lower property taxes.

Gravelbourg had the lowest commercial municipal property tax burden; Maple Creek had the highest

In addition to its low municipal property tax gap, Gravelbourg also had the region's lowest municipal commercial property tax burden in 2016. For a property assessed at a value of \$200,000 a small business owner paid \$3,050 in property taxes. Shaunavon had the next lowest commercial property tax burden, where the same commercial property owner paid a tax bill of \$4,073.

Maple Creek had the highest municipal commercial property tax bill in the region at \$6,770 on a property valued at \$200,000. A high base tax (\$1,050), the use of mill rate factors (0.24 for residential, 1.1 for commercial), and the highest uniform municipal mill rate in the region (26.0) all contributed to Maple Creek's high commercial property tax bill.

Maple Creek had the most improved municipal property tax gap from 2015-2016; Shaunavon had the least improved

Out of the five municipalities examined in the South West, one increased their municipal property tax gap from 2015 to 2016, two had no change and two reduced their gap (see Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value).

Maple Creek had the most improved municipal property tax gap, with a reduction of 7.61 per cent to 3.52 in 2016 from 3.81 in 2015. This reduction is due to an increase in its mill rate factor for residential properties from 0.20 in 2015 to 0.24 in 2016. However, the overall municipal commercial property tax burden in Maple Creek remained high.

Shaunavon had the highest municipal property tax gap increase in the region, widening 0.77 per cent to 2.62 in 2016 from 2.60 in 2015. This was due to an increase in the uniform mill rate from 10.5 in 2015 to 11.0 in 2016. Shaunavon's overall municipal commercial tax burden increased from \$3,902 in 2015 to \$4,073 in 2016.

South East

As a region, Saskatchewan's South East had an average municipal tax gap of 1.90 in 2016 (see Table 8) —the lowest in the province. All but three of the 16 municipalities reviewed in this region had municipal property tax gaps below the provincial average (2.21), making the South East one of the province's most small-business-friendly regions. Going forward, it will be important for administrators and policy-makers in all 16 of these municipalities to closely monitor their property tax levels in order to maintain this reputation.

Table 8

South East: 2016 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2016 Municipal residential property taxes per \$200,000	2016 Municipal commercial property taxes per \$200,000	2016 Municipal property tax gap	2015 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)
White City	\$1,368	\$1,611	1.18	1.18	0.00%
Fort Qu'Appelle	\$2,044	\$2,504	1.23	1.23	0.00%
Kipling	\$2,030	\$2,760	1.36	1.47	-7.48%
Balgonie	\$1,523	\$2,103	1.38	1.38	0.00%
Lumsden	\$1,156	\$1,652	1.43	1.43	0.00%
Indian Head	\$1,526	\$2,180	1.43	1.43	0.00%
Regina Beach	\$1,502	\$2,322	1.55	1.53	1.31%
Carnduff	\$2,587	\$4,414	1.71	1.71	0.00%
Grenfell	\$1,960	\$3,400	1.73	1.74	-0.57%
Carlyle	\$1,643	\$3,090	1.88	1.88	0.00%
Whitewood	\$3,160	\$6,300	1.99	1.99	0.00%
Pilot Butte	\$1,291	\$2,639	2.04	2.10	-2.86%
Redvers	\$2,229	\$4,697	2.11	2.11	0.00%
Davidson	\$2,335	\$6,152	2.63	2.63	0.00%
Oxbow	\$1,591	\$5,225	3.28	3.36	-2.38%
Moosomin	\$1,664	\$5,695	3.42	3.42	0.00%
Average	\$1,851	\$3,547	1.90	1.91	

Source: CFB calculations based on 2015 & 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

White City had the lowest municipal property tax gap; Moosomin had the highest

The lowest municipal property tax gap of the South East municipalities reviewed in 2016 belongs again to White City at 1.18. This was the third lowest gap in the province, and is attributable to the exclusion of mill rate factors in the property tax calculation, as well as an equal base tax on both residential and municipal properties.

Moosomin had the highest municipal property tax gap at 3.42. Moosomin's high gap is linked to its use of mill rate factors, which are low (0.767) for residential properties and significantly high (1.837) for commercial properties.

White City had the lowest commercial municipal property tax burden; Whitewood had the highest

In 2016, White City also had the lowest commercial municipal property tax burden of all the municipalities reviewed in the South East and the fourth lowest in Saskatchewan, at \$1,611. White City's low municipal commercial tax bill was achieved by applying a low uniform municipal mill rate, no mill rate factors, and a harmonized base tax.

Whitewood also had the highest tax burden in the region, where commercial property owners paid \$6,300—more than three and a half times what the same owner would pay in White City. Commercial property taxpayers in Whitewood are faced with a high uniform mill rate (14.0) and a mill rate factor of 1.5 for commercial properties (1.0 for residential properties). Commercial property owners also pay a base tax of \$2,100 on a property valued at \$200,000—a base tax of \$1,200 is applied to a residential property of equal value.

"We don't see business as just a cash cow for the municipality."
- His Worship Bruce Evans, Mayor of White City

Kipling had the most improved municipal property tax gap from 2015-2016; Regina Beach had the least improved

Out of the 16 municipalities examined in the South East, one increased their municipal property tax gap from 2015 to 2016, 11 had no change and four reduced their gap (see Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value).

Kipling had the most improved municipal property tax gap, with a reduction of 7.48 per cent to 1.36 in 2016 from 1.47 in 2015. This was due to an increase in the base tax for residential properties from \$1,460 in 2015 to \$1,610 in 2016.

Regina Beach had the largest municipal property tax gap increase for the South East region, increasing from 1.53 in 2015 to 1.55 in 2016. This was due to an increase in the town's uniform mill rate from 4.1 in 2015 to 4.3 in 2016. The overall municipal commercial tax burden also increased from \$2,214 in 2015 to \$2,322 in 2016.

Central West

Saskatchewan's Central West region had an average municipal property tax gap of 1.92 (see Table 9), considerably lower than the provincial average of 2.21. Of the region's 18 municipalities, 14 had property tax gaps lower than the provincial average of 2.21, while only four had gaps that exceeded it.

Waldheim had the lowest municipal property tax gap; Rosetown had the highest

Waldheim had the lowest municipal property tax gap in the region, and also in the province, at 0.97. Residential property owners in Waldheim actually had a higher municipal tax bill than their commercial counterparts, resulting in a municipal property tax gap of less than one. Waldheim was able to achieve this by not using mill rate factors and by levying a lower base tax on commercial properties (\$250) than on residential properties (\$520) to offset the provincial percentage of value in the property tax calculation. Waldheim was the only municipality studied which had higher residential than commercial property taxes.

Rosetown had the highest municipal property tax gap in the region—commercial property owners paid almost four times more than residential owners on a property of equal value. Rosetown's disproportionate tax gap (3.95) was the result of its high commercial mill rate

factor (1.790) and highest uniform mill rate in the Central West (19.63). Residential properties had a mill rate factor of 0.648.

Table 9

Central West: 2016 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2016 Municipal residential property taxes per \$200,000	2016 Municipal commercial property taxes per \$200,000	2016 Municipal property tax gap	2015 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)
Waldheim	\$1,080	\$1,050	0.97	0.97	0.00%
Dalmeny	\$2,120	\$2,450	1.16	1.16	0.00%
Langham	\$1,988	\$2,410	1.21	1.21	0.00%
Lanigan	\$2,025	\$2,475	1.22	1.23	-0.81%
Delisle	\$1,132	\$1,460	1.29	1.28	0.78%
Macklin	\$1,945	\$2,750	1.41	1.41	0.00%
Osler	\$2,025	\$2,900	1.43	1.43	0.00%
Lashburn	\$903	\$1,419	1.57	1.57	0.00%
Biggar	\$1,860	\$3,301	1.77	1.93	-8.29%
Kerrobert	\$2,633	\$4,715	1.79	1.79	0.00%
Watrous	\$1,759	\$3,183	1.81	1.81	0.00%
Unity	\$1,741	\$3,323	1.91	1.91	0.00%
Eston	\$3,135	\$6,465	2.06	2.05	0.49%
Kindersley	\$2,019	\$4,346	2.15	2.17	-0.92%
Rosthern	\$1,751	\$4,344	2.48	2.00	24.00%
Wilkie	\$1,588	\$4,500	2.83	2.83	0.00%
Outlook	\$1,820	\$6,388	3.51	3.44	2.03%
Rosetown	\$1,781	\$7,028	3.95	3.95	0.00%
Average	\$1,850	\$3,584	1.92	1.90	

Source: CFB calculations based on 2015 & 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Waldheim had the lowest commercial municipal property tax burden; Rosetown had the highest

Waldheim also had the lowest commercial municipal property tax burden in the Central West region and in the province. On a property valued at \$200,000, a business owner paid \$1,050 in commercial taxes in 2016—Lashburn's tax bill was the second lowest both regionally and provincially at \$1,419. Waldheim achieved its low commercial municipal property tax burden by using a low uniform municipal mill rate (4.0), not using mill rate factors, and applying a low base tax (\$250 for commercial).

Rosetown could learn from Waldheim's example. With a commercial municipal property tax burden of \$7,028 on a property valued at \$200,000, commercial property owners in Rosetown paid almost seven times more than those in Waldheim. While Rosetown does not use a base tax, it levies a uniform municipal mill rate of 19.63, the highest in the region, as well as a high mill rate factor of 1.79 on commercial properties (compared to 0.6480 on residential properties).

Biggar had the most improved municipal property tax gap from 2015-2016; Rosthern had the least improved

Out of the 18 municipalities examined in the Central West, four increased their municipal property tax gap from 2015 to 2016, 11 had no change and three reduced their gap (see Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value).

Biggar had the most improved municipal property tax gap, with a reduction of 8.29 per cent to 1.77 in 2016 from 1.93 in 2015. This reduction is due to the introduction of a base tax in 2016, whereas the residential base tax (\$250) was set \$100 higher than the commercial base tax (\$150).

In addition to having the highest municipal property tax gap increase in the Central West, Rosthern had the least improved municipal property tax gap in the province (excluding RMs). The town's gap increased from 2.00 in 2015 to 2.48 in 2016—a 24 per cent increase. This is due to a large increase in the town's commercial mill rate factor from 1.6 in 2015 to 2.2 in 2016. As a result, the overall municipal commercial tax burden in Rosthern increased from \$3,640 in 2015 to \$4,344 in 2016.

Central East

Regionally, the Central East had the highest average municipal property tax gap in 2016 at 2.75 (see Table 10)—the highest in the province. From a property tax fairness perspective, the Central East is the least business-friendly region in the province.

Table 10

Central East: 2016 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2016 Municipal residential property taxes per \$200,000	2016 Municipal commercial property taxes per \$200,000	2016 Municipal property tax gap	2015 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)
Langenburg	\$1,795	\$2,185	1.22	1.21	0.83%
Kelvington	\$1,275	\$2,100	1.65	1.67	-1.20%
Preeceville	\$1,878	\$3,556	1.89	1.91	-1.05%
Canora	\$2,053	\$4,485	2.18	2.19	-0.46%
Esterhazy	\$2,060	\$5,140	2.50	2.50	0.00%
Wadena	\$1,819	\$5,278	2.90	2.86	1.40%
Wynyard	\$1,748	\$5,445	3.11	3.11	0.00%
Kamsack	\$1,705	\$7,150	4.19	4.19	0.00%
Foam Lake	\$2,310	\$11,880	5.14	5.14	0.00%
Average	\$1,849	\$5,247	2.75	2.75	

Source: CFIB calculations based on 2015 & 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Langenburg had the lowest municipal property tax gap; Foam Lake had the highest

Langenburg had the lowest municipal property tax gap in the Central East—and the fifth lowest in the province—in 2016. It was able to maintain its low tax gap of 1.22 by not using mill rate factors, keeping a low uniform municipal mill rate (6.5), and applying an equal base tax (\$885) to both residential and commercial properties.

On the other hand, the largest municipal tax gap in 2016 belonged to Foam Lake. In fact, Foam Lake's gap of 5.14 was the highest in both the region and the province (excluding RMs). Its high gap—almost double the regional average and more than double the provincial average—was a result of its high mill rate factor for commercial properties. At 3.6, it was the second highest commercial municipal mill rate factor of all 75 municipalities (excluding RMs) included in this report.

Kelvington had the lowest commercial municipal property tax burden; Foam Lake had the highest

Kelvington had the lowest municipal commercial property tax bill in the region in 2016, at \$2,100 for a property assessed at \$200,000—Kelvington also had the eighth lowest municipal commercial tax bill in the province in 2016 (excluding RMs). Langenburg had the next lowest commercial municipal property tax bill in the region at \$2,185.

The Central East is home to the two towns with highest municipal commercial tax burden in the province in 2016 (excluding RMs). With a tax bill of \$11,880 on a property valued at \$200,000, commercial property owners in Foam Lake paid the highest commercial tax bill in the region and the province (excluding RMs). Kamsack had the second highest municipal commercial tax bill in the region—and the second highest in the province (excluding RMs), at \$7,150.

Kelvington had the most improved municipal property tax gap from 2015-2016; Wadena had the least improved

Out of the nine municipalities examined in the central east, two increased their municipal property tax gap from 2015 to 2016, four had no change and three reduced their gap (see Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value).

Kelvington had the most improved municipal property tax gap, with a reduction of 1.2 per cent to 1.65 in 2016 from 1.67 in 2015. However, this was due to an increase in the town's uniform mill rate from 3.0 in 2015 to 3.75 in 2016. Kelvington's overall municipal tax burden increased for both residential and commercial property owners from 2015 to 2016.

Wadena had the highest municipal property tax gap increase in the region, widening 1.4 per cent to 2.90 in 2016 from 2.86 in 2015. This was due to an increase the town's uniform mill rate from 19.0 in 2015 to 20.0 in 2016, and a slight decrease in the residential base tax from \$675 in 2015 to \$671 in 2016. Wadena's overall municipal commercial tax burden increased from \$5,057 in 2015 to \$5,278 in 2016.

North

The average municipal property tax gap in the province's North region was 2.29 in 2016 (see Table 11)—slightly higher than the provincial average of 2.21. Of the 12 Northern municipalities reviewed in this report, six had municipal property tax gaps above the provincial average and six had gaps below it.

Table 11

North: 2016 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2016 Municipal residential property taxes per \$200,000	2016 Municipal commercial property taxes per \$200,000	2016 Municipal property tax gap	2015 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)
Spiritwood	\$2,323	\$3,025	1.30	1.33	-2.26%
Maidstone	\$1,857	\$2,755	1.48	1.48	0.00%
Hudson Bay	\$1,890	\$3,240	1.71	1.71	0.00%
Battleford	\$1,546	\$2,685	1.74	1.77	-1.69%
Carrot River	\$2,590	\$4,810	1.86	2.14	-13.08%
La Ronge	\$1,955	\$3,875	1.98	1.98	0.00%
Tisdale	\$2,440	\$5,895	2.42	2.49	-2.81%
Creighton	\$1,400	\$3,400	2.43	2.43	0.00%
Nipawin	\$2,152	\$5,446	2.53	2.65	-4.53%
Wakaw	\$1,648	\$4,620	2.80	2.80	0.00%
Birch Hills	\$1,540	\$4,620	3.00	3.00	0.00%
Shellbrook	\$1,640	\$6,850	4.18	4.19	-0.24%
Average	\$1,915	\$4,268	2.29	2.33	

Source: CFIB calculations based on 2015 & 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Spiritwood had the lowest municipal property tax gap; Shellbrook had the highest

In 2016, Spiritwood once again had the lowest municipal property tax gap in the region at 1.30—and had the tenth lowest in the province. Its low gap is a result of keeping residential and commercial base tax rates at similar levels (\$1,220 for residential properties and \$1,225 for commercial properties) and applying mill rate factors of 1.05 and 1.2 on residential and commercial properties, respectively.

The highest municipal property tax gap of the Northern municipalities reviewed was in Shellbrook. A gap of 4.18 makes Shellbrook the highest in the region and third highest in the province. This is the result of levying a mill rate factor of 3.0 on commercial property owners, as well as levying a base tax of \$250 on commercial properties versus a \$100 base tax for residential properties.

Battleford had the lowest commercial municipal property tax burden; Shellbrook had the highest

The lowest commercial municipal property tax burden in the North was Battleford, at \$2,685 paid on a commercial property assessed at \$200,000. This is due to its low municipal uniform mill rate (4.15), as well as not using mill rate factors.

Shellbrook also had the highest commercial municipal property tax bill in the North. Commercial property owners in Shellbrook paid \$6,850 in property taxes, the fourth highest in the province. This is due to the town's significantly high mill rate factor of 3.0 in 2016 for commercial properties, compared to 1.0 for residential properties.

Carrot River had the most improved municipal property tax gap from 2015-2016

Out of the 12 municipalities examined in the north, none increased their municipal property tax gap from 2015 to 2016, six had no change and six reduced their gap (see Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value).

Carrot River not only had the most improved municipal property tax gap in the North, but in the province as well. The town decreased its gap from 2.14 in 2015 to 1.86 in 2016, a 13.08 per cent decrease. This was due to a reduction in the town's commercial mill rate factor from 1.5 in 2015 to 1.3 in 2016. In fact, Carrot River has been reducing its commercial mill rate factor since 2013 when it was at 1.8.

The North was the only region in this report that did not have as single municipality increase its property tax gap. Of the 12 municipalities in the North, six reduced their property tax gaps—four by more than two per cent.

Section II: Total Property Tax (Municipal + Education) Findings

In addition to municipal property tax, commercial and residential property owners also pay an education property tax (see Appendix C) which is levied by the Government of Saskatchewan and included in the overall property tax bill. This section presents the results of an analysis of the total property tax gap, which combines municipal and education property taxes.

Methodology: Calculating the Total Property Tax Gap

The total property tax gap is calculated by dividing the total commercial property tax bill by the total residential property tax bill (for a full methodology see Appendix D) on a property assessed at a value of \$200,000.

$$\text{Total Property Tax Gap} = \frac{\text{Commercial Municipal Property Tax Bill} + \text{Commercial Education Tax Bill}}{\text{Residential Municipal Property Tax Bill} + \text{Residential Education Tax Bill}}$$

The commercial and residential education property tax bills are calculated as follows, using the provincial percentage of value and education mill rate for each type of property:

$$\text{Education Property Taxes} = \text{Assessed Value} \times \text{Provincial Percentage of Value} \times \text{Education Mill Rate}$$

Source: Government of Saskatchewan, Ministry of Government Relations.

Provincial Highlights

In 2013, the Saskatchewan government reduced the education mill rates to 5.03 for residential properties and 8.28 for commercial properties. While this has helped provide general tax relief for both residential and commercial property owners, it has not removed the property tax disparity between commercial and residential properties.

As well as to municipal property taxes, commercial property owners are paying more than their fair share of total property taxes across the province. The average total property tax gap in 2016 was 2.25 and the average total property tax bill on a property valued at \$200,000 was \$5,631.

Table 12 presents the municipalities with the ten lowest and ten highest total property tax gaps.

Table 12
2016 Total property tax gap highlights for \$200,000 of assessed value

Top 10 Lowest Gaps			Top 10 Highest Gaps		
Provincial Rank	Municipality	Gap	Provincial Rank	Municipality	Gap
1	Dalmeny	1.45	75	Foam Lake	4.49
2	Gravelbourg	1.48	74	Kamsack	3.66
3	Langham	1.51	73	Shellbrook	3.63
3	Lanigan	1.51	72	Rosetown	3.49
3	Fort Qu'Appelle	1.51	71	Prince Albert	3.41
6	Waldheim	1.52	70	Gull Lake	3.27
7	Langenburg	1.54	69	Maple Creek	3.21
8	Spiritwood	1.55	68	Outlook	3.19
9	White City	1.58	67	Moosomin	3.10
10	Kipling	1.62	66	Oxbow	3.00

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Dalmeny had the lowest total property tax gap; Foam Lake had the highest

The lowest total property tax gap in the province belonged to Dalmeny at 1.45. Gravelbourg’s gap was close behind at 1.48. Foam Lake’s total gap was the highest at 4.49, followed by Kamsack at 3.66.

Waldheim had the lowest total commercial property tax burden; Foam Lake had the highest

Waldheim had the province’s lowest total commercial tax burden in 2016, with commercial property owners paying \$2,706 in taxes on a property valued at \$200,000. The highest total commercial property tax burden belonged to Foam Lake, where commercial property owners paid \$13,536 in total property taxes. Kamsack had the next highest total property tax bill at \$8,806—a difference of over \$4,500.

Cities

In 2016, Saskatchewan's cities had an average total property tax gap of 2.36 (see Table 13), which was above the provincial average of 2.25. Of the 15 cities reviewed in this study, seven had gaps above the provincial average, and eight below it.

Table 13

Cities: 2016 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value

Municipality	2016 Total residential property taxes per \$200,000	2016 Total commercial property taxes per \$200,000	2016 Total property tax gap
Warman	\$2,139	\$3,646	1.70
Martensville	\$2,196	\$4,053	1.85
Swift Current	\$2,545	\$4,980	1.96
Saskatoon	\$1,751	\$3,503	2.00
Meadow Lake	\$2,628	\$5,715	2.17
Melfort	\$2,634	\$5,762	2.19
Weyburn	\$1,826	\$3,998	2.19
Regina	\$1,884	\$4,206	2.23
Melville	\$2,487	\$5,666	2.28
Humboldt	\$2,176	\$5,429	2.49
Moose Jaw	\$1,988	\$4,988	2.51
North Battleford	\$2,218	\$5,848	2.64
Estevan	\$1,971	\$5,574	2.83
Yorkton	\$2,250	\$6,696	2.98
Prince Albert	\$2,402	\$8,202	3.41
Average	\$2,206	\$5,218	2.36

Source: CFIB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations

Warman had the lowest total property tax gap; Prince Albert had the highest

The lowest total property tax gap for Saskatchewan's cities in 2016 belonged to Warman with a gap of 1.70, which was well below the cities average of 2.36 as well as the provincial average of 2.25.

Prince Albert had the highest property tax gap in 2016 at 3.41; the fifth highest in the province (excluding RMs). The next highest was Yorkton at 2.98.

Saskatoon had the lowest total commercial property tax burden; Prince Albert had the highest

Saskatoon had the lowest total commercial property tax bill of the cities, where a property assessed at \$200,000 paid \$3,503 in property taxes. The highest total commercial property tax burden was in Prince Albert, where a commercial property owner paid \$8,202 in property taxes, well above the cities average of \$5,218.

South West

The five municipalities reviewed from the South West in 2016 had an average total property tax gap of 2.53 (see Table 14), which was higher than the provincial average of 2.25. In fact, the South West had the second highest average total property tax gap in the province (excluding RMs).

Table 14

South West: 2016 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value

Municipality	2016 Total residential property taxes per \$200,000	2016 Total commercial property taxes per \$200,000	2016 Total property tax gap
Gravelbourg	\$3,184	\$4,706	1.48
Assiniboia	\$3,523	\$7,591	2.15
Shaunavon	\$2,259	\$5,729	2.54
Maple Creek	\$2,628	\$8,426	3.21
Gull Lake	\$2,093	\$6,851	3.27
Average	\$2,737	\$6,661	2.53

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Gravelbourg had the lowest total property tax gap; Gull Lake had the highest

Gravelbourg had the lowest total property tax gap in the region, and second lowest in the province (excluding RMs) at 1.48, which was well below the provincial average (2.25). Meanwhile, Gull Lake had the highest total property tax gap in the South West in 2016 at 3.27—the sixth highest in the province (excluding RMs).

Gravelbourg had the lowest total commercial property tax burden; Maple Creek had the highest

In addition to having the lowest total property tax gap, Gravelbourg also had the lowest total commercial property tax burden in the region. Its total tax bill of \$4,706 on a commercial property valued at \$200,000 was well below the provincial average of \$5,631.

Maple Creek had the highest total commercial property tax burden at \$8,426. Maple Creek's tax bill was the fifth highest in province (excluding RMs). Overall, the South West region had the second highest average total commercial property taxes in 2016, at \$6,661.

South East

In 2016, the South East had the lowest average total commercial property tax gap in the province at 2.03 (see table 15). In addition, the region also had the second lowest average total commercial tax burden in the province at \$5,203—trailing Saskatchewan’s cities’ lowest average of \$5,218. Despite its relatively low average total tax gap, commercial property owners in South East Saskatchewan are still paying on average more than double what residential owners pay.

Table 15

South East: 2016 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value

Municipality	2016 Total residential property taxes per \$200,000	2016 Total commercial property taxes per \$200,000	2016 Total property tax gap
Fort Qu'Appelle	\$2,748	\$4,160	1.51
White City	\$2,072	\$3,267	1.58
Kipling	\$2,734	\$4,416	1.62
Balgonie	\$2,227	\$3,759	1.69
Indian Head	\$2,230	\$3,836	1.72
Lumsden	\$1,861	\$3,308	1.78
Regina Beach	\$2,206	\$3,978	1.80
Carnduff	\$3,292	\$6,070	1.84
Grenfell	\$2,664	\$5,056	1.90
Carlyle	\$2,347	\$4,746	2.02
Whitewood	\$3,864	\$7,956	2.06
Pilot Butte	\$1,996	\$4,295	2.15
Redvers	\$2,933	\$6,353	2.17
Davidson	\$3,039	\$7,808	2.57
Oxbow	\$2,295	\$6,881	3.00
Moosomin	\$2,369	\$7,351	3.10
Average	\$2,555	\$5,203	2.03

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Fort Qu'Appelle had the lowest total property tax gap; Moosomin had the highest

The lowest total property tax gap for the South East was in Fort Qu'Appelle, with a gap of 1.51—the third lowest in the province (tied with Langham and Lanigan). The highest gap was in Moosomin, where commercial property owners paid more than triple (3.10) the amount residential property owners paid in taxes. Moosomin also had the ninth highest total property tax gap in the province (excluding RMs).

White City had the lowest total commercial property tax burden; Whitewood had the highest

The town of White City had the lowest total commercial property tax burden, where commercial property owners paid \$3,267 in property taxes on a property valued at \$200,000. This was also the fourth lowest in the province. Whitewood had the highest total commercial property tax burden at \$7,956, more than double the amount paid in White City. Provincially, Whitewood had the ninth highest total tax burden.

Central West

In 2016, the average total property tax gap in the Central West was 2.05, making it the second lowest in the province behind the South East (2.03). Of the 18 Central West municipalities studied, all except four had total property tax gaps below the provincial average (2.26) (see Table 16).

Table 16

Central West: 2016 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value

Municipality	2016 Total residential property taxes per \$200,000	2016 Total commercial property taxes per \$200,000	2016 Total property tax gap
Dalmeny	\$2,824	\$4,106	1.45
Langham	\$2,692	\$4,066	1.51
Lanigan	\$2,729	\$4,131	1.51
Waldheim	\$1,784	\$2,706	1.52
Macklin	\$2,649	\$4,406	1.66
Osler	\$2,729	\$4,556	1.67
Delisle	\$1,836	\$3,116	1.70
Kerrobert	\$3,337	\$6,371	1.91
Lashburn	\$1,607	\$3,075	1.91
Biggar	\$2,564	\$4,957	1.93
Watrous	\$2,463	\$4,839	1.96
Unity	\$2,445	\$4,979	2.04
Eston	\$3,839	\$8,121	2.12
Kindersley	\$2,723	\$6,002	2.20
Rosthern	\$2,455	\$6,000	2.44
Wilkie	\$2,292	\$6,156	2.69
Outlook	\$2,524	\$8,044	3.19
Rosetown	\$2,485	\$8,684	3.49
Average	\$2,554	\$5,240	2.05

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Dalmeny had the lowest total property tax gap; Rosetown had the highest

The lowest total property tax gap in the Central West belonged to Dalmeny, at 1.45. Besides having the lowest property tax gap in the region, Dalmeny also had the lowest gap in the province. The highest gap at 3.49 belonged to Rosetown, which was also the fourth highest in the province (excluding RMs).

Waldheim had the lowest total commercial property tax burden; Rosetown had the highest

The lowest total commercial property tax burden belonged to Waldheim. For a commercial property valued at \$200,000 the owners paid \$2,706 in property taxes, the lowest amount in the province.

In addition to having the highest total property tax gap in the region, Rosetown had the region's highest total commercial tax burden at \$8,684—the third highest in the province (excluding RMs).

Central East

The Central East had the highest average total property tax gap of all the regions in 2016 (see Table 17). At 2.66, its high average gap was largely attributable to the significantly high gaps in Foam Lake and Kamsack (4.49 and 3.66 respectively).

Table 17

Central East: 2016 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value

Municipality	2016 Total residential property taxes per \$200,000	2016 Total commercial property taxes per \$200,000	2016 Total property tax gap
Langenburg	\$2,499	\$3,841	1.54
Kelvington	\$1,979	\$3,756	1.90
Preeceville	\$2,583	\$5,212	2.02
Canora	\$2,757	\$6,141	2.23
Esterhazy	\$2,764	\$6,796	2.46
Wadena	\$2,523	\$6,934	2.75
Wynyard	\$2,452	\$7,101	2.90
Kamsack	\$2,409	\$8,806	3.66
Foam Lake	\$3,014	\$13,536	4.49
Average	\$2,553	\$6,903	2.66

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Langenburg had the lowest total property tax gap; Foam Lake had the highest

In 2016, Langenburg had lowest total property tax gap in the Central East. Its gap of 1.54 was also the seventh lowest in the province. The highest property tax gap in the region belonged to Foam Lake, at 4.49—this was also the highest total property tax gap in the province. Kamsack’s gap of 3.66 was the second highest in the region and in the province (excluding RMs).

Kelvington had the lowest total commercial property tax burden; Foam Lake had the highest

Kelvington had the lowest total commercial property tax burden in the region. In 2016, commercial property owners in Kelvington paid \$3,756 on a property valued at \$200,000. In addition to having the lowest total tax burden in the region, Kelvington also had the eighth lowest in the province.

Foam Lake also had the highest total commercial property tax burden in both the region and the province (excluding RMs). In 2016, commercial property owners in Foam Lake paid \$13,536 in property taxes, over \$4,500 more than in Kamsack, which had the next highest total tax bill in the region and province (excluding RMs) at \$8,806.

North

In 2016, Saskatchewan’s North had an average total property tax gap of 2.29, slightly higher than the provincial average of 2.25 (see Table 18). Six of the 12 Northern municipalities examined had property tax gaps beneath the provincial average, while six had gaps above it.

*Table 18***North: 2016 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value**

Municipality	2016 Total residential property taxes per \$200,000	2016 Total commercial property taxes per \$200,000	2016 Total property tax gap
Spiritwood	\$3,027	\$4,681	1.55
Maidstone	\$2,561	\$4,411	1.72
Hudson Bay	\$2,594	\$4,896	1.89
Battleford	\$2,250	\$4,341	1.93
Carrot River	\$3,294	\$6,466	1.96
La Ronge	\$2,659	\$5,531	2.08
Tisdale	\$3,144	\$7,551	2.40
Creighton	\$2,104	\$5,056	2.40
Nipawin	\$2,856	\$7,102	2.49
Wakaw	\$2,353	\$6,276	2.67
Birch Hills	\$2,244	\$6,276	2.80
Shellbrook	\$2,344	\$8,506	3.63
Average	\$2,619	\$5,924	2.29

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Spiritwood had the lowest total property tax gap; Shellbrook had the highest

The lowest total property tax gap in the North belonged to Spiritwood, with a gap of 1.55. Spiritwood also had the eighth lowest total tax gap in the province. At 3.63, Shellbrook's gap was the highest total property tax gap in the region and the third highest in the province in 2016.

Battleford had the lowest total commercial property tax burden; Shellbrook had the highest

The lowest total commercial property tax burden in the North belonged to Battleford. For a property assessed at \$200,000, a commercial property owner in Battleford paid \$4,341 in total property taxes. However, Battleford's total tax bill fell below the top 20 lowest in the province, implying an overall higher tax burden in the North. Similarly, Maidstone's total tax burden (\$4,411), while second lowest in the North, was closer to the provincial average of \$5,631 than it was to the province's lowest total tax bill of \$2,706 (Waldheim).

Commercial property owners in Shellbrook were also faced with the highest total commercial property tax burden in the region. At \$8,506 on a property assessed at \$200,000— commercial property owners in Shellbrook also paid the fourth highest total commercial property tax bill in the province. Overall, the North had the third highest average total tax burden in the province at \$5,924—nearly \$300 higher than the provincial average (\$5,626) (excluding RMs).

Section III: Rural Municipality Tax Findings

This is the fourth year CFIB has included Rural Municipalities (RMs) in its analysis of property tax gaps across the province, and the results are still concerning for business owners. The average municipal and total property tax gaps were much higher in RMs than any of the regions covered in Sections I and II of this report at 3.30 and 2.78, respectively. All of these RMs are placing an unfair and disproportionate property tax burden on businesses compared to residents, with some RMs having double-digit municipal tax gaps.

Municipal Property Tax Gap Highlights

The average municipal property tax gap for the 31 RMs included in this report in 2016 was 3.30—by comparison, the 75 other municipalities reviewed had an average gap of 2.21. This high average was largely a result of double-digit tax gaps in the RMs of Frenchman Butte, Britannia and Wilton (13.24, 12.84 and 12.37, respectively) as well as high tax gaps in the RMs of Beaver River and Blucher (6.93 and 4.29, respectively). While the RMs had a high average tax gap, there was some positive news—eight of the RMs reviewed shared a municipal property tax gap of only 1.43.

Eight RMs shared the lowest municipal property tax gap; RM of Frenchman Butte had the highest

Among Saskatchewan's RMs, the lowest municipal property tax gap in 2016 was shared between eight communities. The RMs of Moose Jaw, Buckland, Dundurn, Prince Albert, South Qu'Appelle, Hudson Bay, Battle River, and Lumsden all had a tax gap of 1.43. All eight of these RMs did not use mill rate factors or a base tax in 2016.

The highest municipal property tax gap belonged to the RM of Frenchman Butte at 13.24, meaning that a business owner in Frenchman Butte paid \$13.24 in municipal property tax for each dollar that a resident paid on a property of equal value. The RMs of Britannia and Wilton followed behind with municipal property tax gaps of 12.84 and 12.37, respectively. By comparison, the highest municipal gap of the 75 municipalities surveyed in Section I was 5.14 (in Foam Lake). These three RMs used municipal mill rate factors to unfairly shift the property tax burden from residential to commercial properties. For instance, Frenchman Butte had a municipal mill rate factor of 6.75 for commercial properties and 0.75 for residential ones. The other two RMs were similar: Britannia had a mill rate factor of 3.272 for commercial properties and 0.364 for residential; Wilton had a mill rate factor of 7.5 for commercial properties and 0.866 for residential ones. Of note was that Britannia and Wilton had either harmonized or no base taxes, demonstrating that mill rate factors alone are sufficient to cause a large tax gap.

Table 19

RMs: 2016 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value

Rural Municipality	2016 Municipal residential property taxes per \$200,000	2016 Municipal commercial property taxes per \$200,000	2016 Municipal property Tax Gap
Moose Jaw	\$714	\$1,020	1.43
Battle River	\$1,540	\$2,200	1.43
Buckland	\$949	\$1,356	1.43
Dundurn	\$1,036	\$1,480	1.43
Hudson Bay	\$1,400	\$2,000	1.43
Lumsden	\$1,837	\$2,624	1.43
Prince Albert	\$1,155	\$1,650	1.43
South Qu'Appelle	\$1,260	\$1,800	1.43
Canwood	\$1,827	\$2,900	1.59
Maple Creek	\$1,343	\$2,173	1.62
Weyburn	\$952	\$1,564	1.64
Estevan	\$1,008	\$1,800	1.79
Edenwold	\$800	\$1,500	1.87
Aberdeen	\$980	\$1,960	2.00
Nipawin	\$1,703	\$3,406	2.00
Laird*	\$1,482	\$3,300	2.23
Moose Range	\$1,488	\$3,400	2.29
Vanscoy	\$728	\$1,670	2.29
Meadow Lake	\$1,274	\$2,925	2.30
Corman Park	\$762	\$1,836	2.41
Rosthern	\$1,563	\$3,840	2.46
Spiritwood	\$1,248	\$3,100	2.48
Torch River	\$1,575	\$4,422	2.81
Swift Current	\$693	\$2,160	3.12
Orkney	\$896	\$2,800	3.13
Shellbrook	\$1,092	\$3,600	3.30
Blutcher	\$415	\$1,782	4.29
Beaver River	\$922	\$6,396	6.93
Wilton**	\$1,212	\$15,000	12.37
Britannia***	\$510	\$6,544	12.84
Frenchman Butte	\$525	\$6,950	13.24
Average	\$1,125	\$3,199	3.30

Source: CFIB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

*In the RM of Laird in 2016, the majority of base tax applied to commercial properties were cancelled by resolution of council.

**In the RM of Wilton, municipal commercial taxation is set for heavy oil resource development. Economic development abatements, at 1/2 the tax rate, are available for normal commercial developments.

***Britannia's mill rate factor is applied to all commercial businesses operating in the municipality; however, some of the smaller enterprises with low traffic volumes may receive tax exemptions in light of their situations.

RM of Moose Jaw had the lowest municipal commercial property tax burden; RM of Wilton had the highest

The lowest municipal commercial property tax burden of the RMs reviewed in this report belonged to Moose Jaw, where a commercial property owner paid \$1,020 in taxes on a property valued at \$200,000 in 2016. Moose Jaw's low municipal tax burden was a result of a low uniform mill rate (5.1), not using mill rate factors, and no base tax (for either commercial or residential properties). Buckland, like Moose Jaw, did not use mill rate factors or a base tax (on commercial or residential properties) to unfairly shift the burden onto commercial property owners. As a result, Buckland came in with the second lowest municipal commercial tax bill out of the RMs reviewed in 2016— at \$1,356 per \$200,000 of assessed value.

Wilton had the highest municipal commercial property tax burden in 2016 at \$15,000. Wilton's high property tax burden is almost five times greater than the average (\$3,199) tax bill of the 31 RMs reviewed in this report. However, in Wilton, municipal commercial taxation is geared towards heavy oil resource development. Economic development abatements are available at half the tax rate for normal commercial developments. Frenchman Butte had the second highest municipal commercial property tax burden, with a tax bill of \$6,950.

Total Property Tax Gap Highlights

The results of the total property tax gap analysis show that the average gap for Saskatchewan's RMs in 2016 was higher than the average of the other 75 municipalities reviewed for this report (see Table 20). The average total property tax gap for the 31 RMs was 2.78, compared to 2.26, the average total gap for the remaining 75 municipalities. Once again, the average was inflated primarily due to the RMs of Wilton, Frenchman Butte and Britannia.

RM of Lumsden had the lowest total property tax gap; RM of Wilton had the highest

Of the RMs reviewed in 2016, the RM of Lumsden had the lowest total property tax, at 1.68. Lumsden was followed closely by the RMs of Battle River and Hudson Bay, where the total gaps were 1.72 and 1.74, respectively. The RM of Wilton had the highest total tax gap in 2016 at 8.69, more than three times the average (2.78). The RMs of Frenchman Butte and Britannia were also of significant concern, with total tax gaps of 7.0 and 6.76, respectively.

RM of Moose Jaw had the lowest total commercial property tax burden; RM of Wilton had the highest

The lowest total commercial property tax burden belonged to the RM of Moose Jaw. In 2016, commercial property owners in Moose Jaw paid \$2,676 in total property taxes on a property valued at \$200,000. The second lowest total commercial property tax burden was in the RM of Buckland, where commercial property owners paid \$3,012.

The RM of Wilton had the highest total commercial tax burden—in 2016, a commercial property owner in Wilton paid \$16,656 in total property taxes on a property assessed at a value of \$200,000. By comparison, the average total commercial property tax bill of the 31 RMs in this report was \$4,855. The second highest total commercial property tax burden belonged to the RM of Frenchman Butte, at \$8,606.

Table 20

RMs: 2016 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value

Rural Municipality	2016 total residential property taxes per \$200,000	2016 total commercial property taxes per \$200,000	2016 Total Property Tax Gap
Lumsden	\$2,541	\$4,280	1.68
Battle River	\$2,244	\$3,856	1.72
Hudson Bay	\$2,104	\$3,656	1.74
South Qu'Appelle	\$1,964	\$3,456	1.76
Prince Albert	\$1,859	\$3,306	1.78
Canwood	\$2,531	\$4,556	1.80
Dundurn	\$1,740	\$3,136	1.80
Buckland	\$1,653	\$3,012	1.82
Maple Creek	\$2,047	\$3,829	1.87
Moose Jaw	\$1,418	\$2,676	1.89
Weyburn	\$1,656	\$3,220	1.94
Estevan	\$1,712	\$3,456	2.02
Edenwold	\$1,504	\$3,156	2.10
Nipawin	\$2,407	\$5,062	2.10
Aberdeen	\$1,684	\$3,616	2.15
Laird*	\$2,186	\$4,956	2.27
Moose Range	\$2,192	\$5,056	2.31
Meadow Lake	\$1,978	\$4,581	2.32
Vanscoy	\$1,432	\$3,326	2.32
Corman Park	\$1,466	\$3,492	2.38
Rosthern	\$2,268	\$5,496	2.42
Spiritwood	\$1,952	\$4,756	2.44
Torch River	\$2,279	\$6,078	2.67
Swift Current	\$1,397	\$3,816	2.73
Orkney	\$1,600	\$4,456	2.78
Shellbrook	\$1,796	\$5,256	2.93
Blutcher	\$1,120	\$3,438	3.07
Beaver River	\$1,627	\$8,052	4.95
Britannia**	\$1,214	\$8,200	6.76
Frenchman Butte	\$1,229	\$8,606	7.00
Wilton***	\$1,917	\$16,656	8.69
Average	\$1,830	\$4,855	2.78

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

* *In the RM of Laird in 2016, the majority of base tax applied to commercial properties were cancelled by resolution of council.

**Britannia's mill rate factor is applied to all commercial businesses operating in the municipality; however, some of the smaller enterprises with low traffic volumes may receive tax exemptions in light of their situations.

***In the RM of Wilton, municipal commercial taxation is set for heavy oil resource development. Economic development abatements, at 1/2 the tax rate, are available for normal commercial developments.

The Small Business Perspective on Property Taxes

There Is No Justification for Comparatively High Taxation of Businesses

There are a number of misconceived arguments trying to explain why business owners should pay higher property taxes than residents. The following provides a small business perspective regarding these misconceptions.

Businesses Do Not Consume More Public Services Than Residents

It has been argued that businesses are more reliant on municipal services than residents; therefore, higher property taxes on businesses are justified. However, businesses, especially small ones, actually use fewer services than homeowners. A Vancouver study shows that businesses consume 24 per cent of local tax-supported services, while residents consume 76 per cent. For example, businesses only use a fraction of the police, fire and sewer services that residents consume. Nonetheless, businesses stem a larger share of property tax revenue (53 per cent) than residents (43 per cent). Put another way, residents pay \$0.56 in property taxes for every dollar of tax-supported services consumed, while business owners pay \$2.26 in taxes for each dollar of service they consume.⁶ It is reasonable to assume similar realities in Saskatchewan, particularly in major centers. As a result, there is no justification for shifting the property tax burden from residents to businesses.

Not All Businesses Have a Greater Capacity To Pay—Especially Small Business

A lasting, but inaccurate justification for imposing higher property taxes on businesses is that they are better able to afford it. In reality, the business sector is not so easily characterized. Many small businesses operate on very tight profit margins. When high property taxes squeeze these margins further, business owners have fewer resources to put back in the business. While some businesses can increase profitability by raising product prices, most businesses—especially small ones—are price takers as they must set prices according to market conditions and often compete with businesses that produce in lower taxed jurisdictions. Therefore, small business does not have a greater capacity to bear a disproportionately high property tax burden.

The Tax Deductibility of Property Taxes Does Not Level the Playing Field

It is also a commonly-held view that businesses should pay more because they are able to deduct property taxes from their business income. Yet, even with the deduction of property tax expenses, a gap between commercial and residential property taxes remains as illustrated by the following example.

The municipal property tax bill in 2016 for a small business owner⁷ with a commercial property worth \$200,000 located in Weyburn was \$2,342.⁸ This is 2.09 times the amount of property tax

⁶ McKay, Stuart, Jim Pammenter and Treena Cook. (2007). *City of Vancouver. Consumption of Tax-Supported Municipal Services. Volume I – Main Report*. Study prepared by MMK Consulting for Financial Planning and Treasury, City of Vancouver.

⁷ With a corporate income below the (federal and Saskatchewan) small business income threshold of \$500,000.

⁸ See Appendix B for the calculation of the municipal property tax bill and Appendix F for the municipal property tax bills in Saskatchewan municipalities.

levied on a residential property of the same value (\$1,121). If the small business owner had not been able to deduct the property tax expense, his business income would have been higher by that amount and he would have paid \$292.70 in additional corporate income taxes.⁹

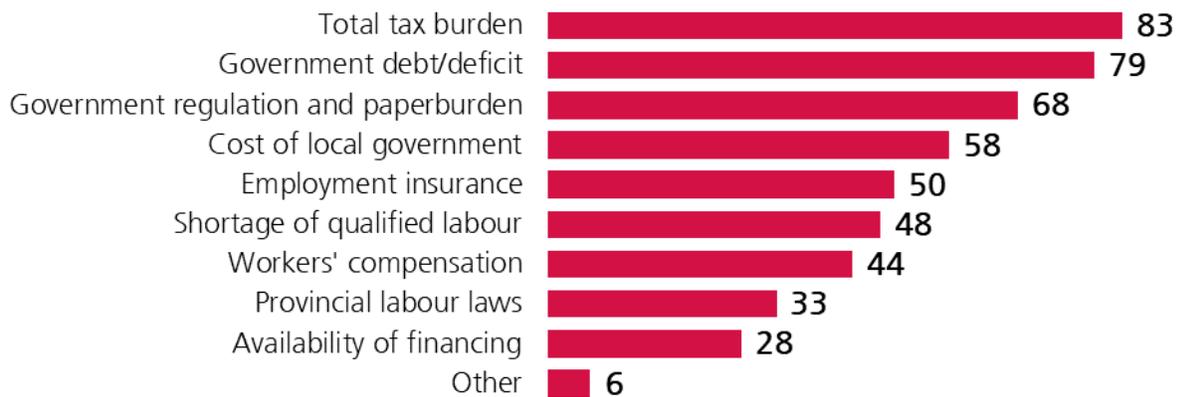
Since the small business owner saved \$292.70 in corporate income taxes through the deductibility of property tax expenses, he effectively paid \$2,049 in municipal property taxes in 2016. However, this is still 1.83 times what a resident paid. This shows that the deductibility of property taxes for businesses does not warrant taxing commercial property so much more than residential property.

Total tax burden biggest concern for small businesses

Small businesses are a big contributor to the provincial economy and make up 95.8 per cent of all businesses in the province and contribute 30 per cent to Saskatchewan's Gross Domestic Product. The overall tax burden continues to be the most important issue facing small and medium-sized business in Saskatchewan (see Figure 1). Also, over 58 per cent cited the cost of local government as a serious concern for their business.

Figure 1:

Which of the following are a serious concern for your business? (% response)



Source: CFIB Our Members' Opinion Survey, Jan-June, 2017, 1,133 Sask responses

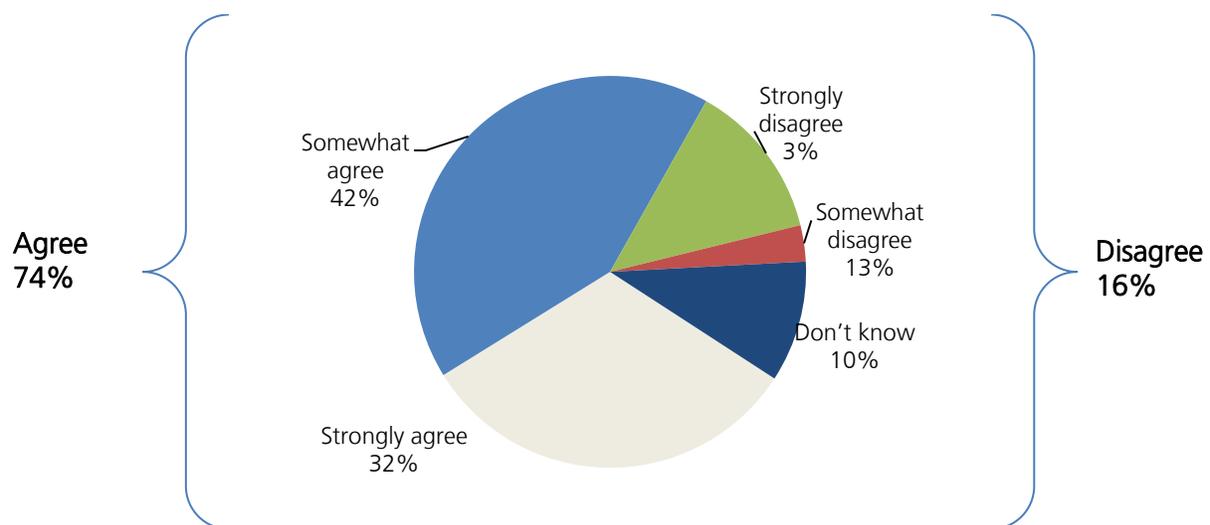
⁹ Subject to the small business corporate income tax rate of 10.5 per cent at the federal level and two per cent in Saskatchewan: $\$2,341.56 \times (0.105 + 0.02) = \292.70

Impact of municipal property tax increases

While there are those who say that municipal property tax increases don't have an impact, it is clear Saskatchewan small business owners have a very different perspective. A recent CFIB survey found 74 per cent of entrepreneurs agree that recent municipal property tax increases have negatively impacted their business. Only 16 per cent disagree and 10 per cent did not know (see Figure 2). Business owners are concerned many Saskatchewan municipalities may increase property taxes again in 2018 to fund unsustainable spending.

Figure 2:

Please indicate to what extent you agree or disagree with the following statement: **Recent municipal property tax increases have negatively impacted my business.**

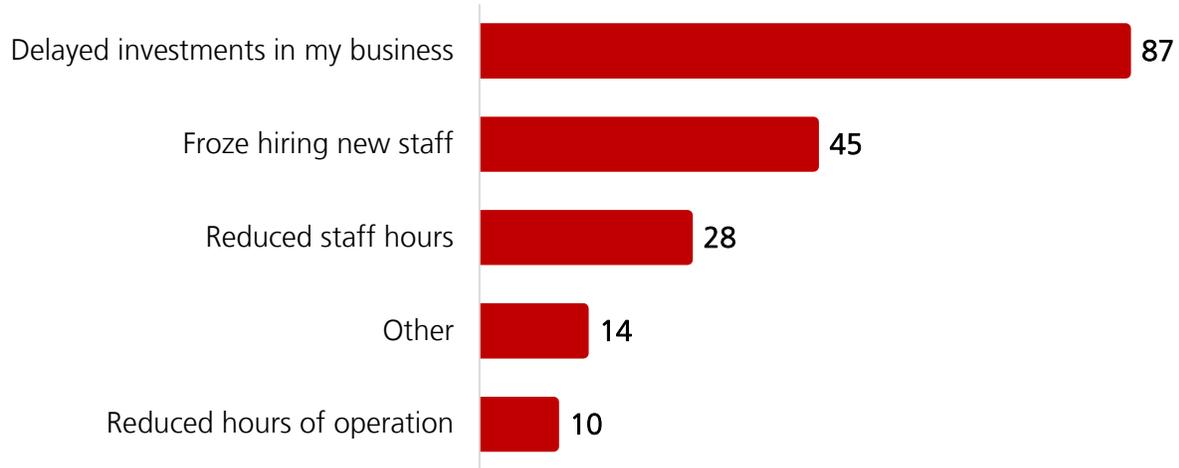


Source: CFIB, Saskatchewan Pre-Budget Survey, October 2017, 401 Sask responses

When asked about what impact past municipal property tax increases have had on their business, 87 per cent of respondents said they have delayed investments in their business, 45 per cent froze hiring new staff, 28 per cent reduced staff hours and another 10 per cent said they reduced hours of operation (see Figure 3).

Figure 3:

**What impact have past municipal property tax increases had on your business?
(% response)**



Source: CFIB, 2017-18 Sask Pre-Budget Survey, November 2016, 341 Sask responses

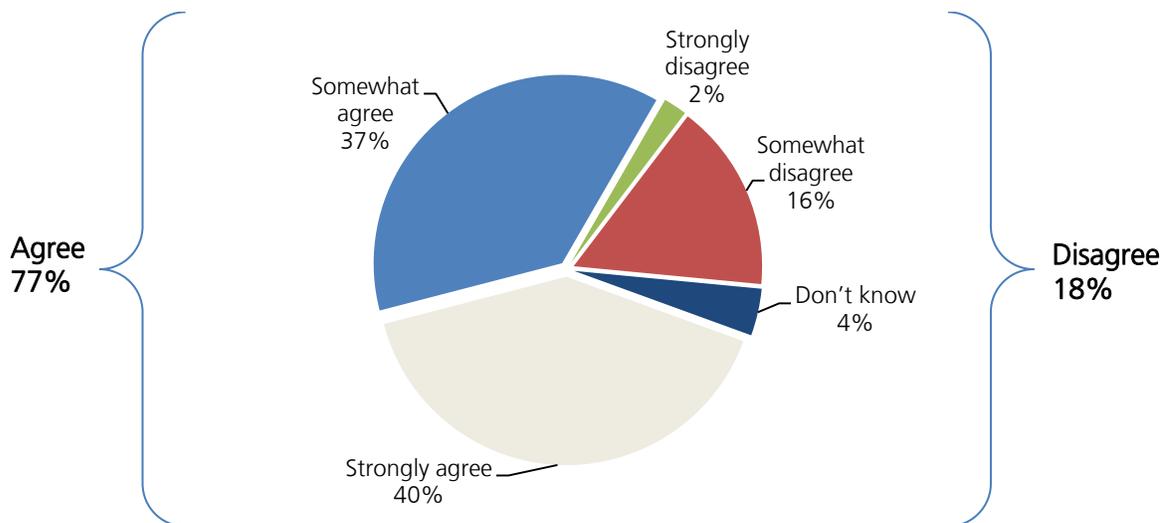
Support for reducing the commercial to residential property tax gap

An overwhelming majority of commercial property owners in Saskatchewan continue to pay higher property taxes than residential property owners. Of the 75 municipalities examined in this report, 15 increased their property tax gap from 2015 to 2016, 36 had no change and 24 actually reduced their gap.

While some municipalities are doing a better job than others in making municipal property taxes fair for small businesses, there is still more work to be done. Many municipalities still need to commit to addressing the inequities in their municipal property tax systems. In fact, a CFIB survey found the majority (77%) of small business owners agree that municipalities should lower commercial property taxes to be closer to residential property taxes (see Figure 4). Only 18 per cent disagree.

Figure 4:

Please indicate to what extent you agree or disagree with the following statement:
Municipalities should lower commercial property taxes to be closer to residential property taxes



Source: CFIB, 2017-18 Sask Pre-Budget survey, November 2016

Revenue sharing

While we recognize Saskatchewan municipalities received a decrease in municipal revenue sharing in 2017-18, due to a decline in PST revenue, the reality is the province still distributed \$258 million, a 103 per cent increase since 2007-08.

Overall, the 75 municipalities and 31 RMs studied in this report saw municipal revenue sharing increase by 146 per cent since 2007-08. The estimated revenue sharing for 2017-18 is \$158 million for the municipalities covered in this study (see Table 21).

Table 21

Municipal revenue sharing

Region	2007-2008 Revenue sharing	2016-2017 Revenue Sharing	2017-2018 Revenue Sharing	Increase in revenue sharing from 2007-2008 to 2017-2018	
Cities	\$47,590,378	\$127,960,369	\$121,233,768	\$73,643,390	155%
South West	\$852,408	\$1,950,131	\$1,779,220	\$926,812	109%
South East	\$2,161,082	\$5,382,042	\$5,501,785	\$3,340,703	155%
Central West	\$2,891,178	\$7,019,320	\$6,745,649	\$3,854,471	133%
Central East	\$1,369,400	\$3,194,968	\$2,948,633	\$1,579,233	115%
North	\$2,995,779	\$7,585,746	\$7,137,128	\$4,141,349	138%
RMs	\$6,491,878	\$13,379,544	\$13,017,986	\$6,526,108	101%
Total Select Municipalities*	\$64,352,103	\$166,472,120	\$158,364,169	\$94,012,066	146%

Source: CFB calculations based on revenue sharing data from Government of Saskatchewan, Ministry of Government Relations, Municipal Revenue Sharing 2007-08 to 2017-18.

* Select Municipalities refers to the municipalities and Rural Municipalities (RMs) covered in this report.

An Alternative to Increasing Municipal Property Taxes

While municipalities often present property tax increases as their only recourse to maintaining a functioning government, we believe they should rather ensure that their operating spending is sustainable. We recommend municipalities limit year-over-year operating spending growth to a maximum of inflation and population growth.

When asked how Saskatchewan municipalities could reduce their spending, small business owners said they should focus on two major areas: service delivery and labour costs. Concerning service delivery, a majority of business owners believe that local governments should focus on core services such as sewers and roads and put a wide range of services out for competitive bidding.

Addressing the elephant in the room; labour costs

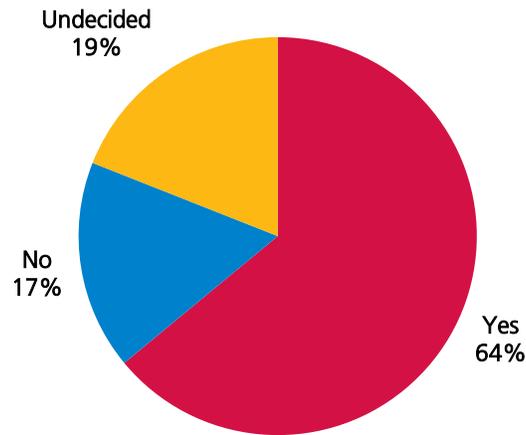
We know many municipalities allocate over half of its operating spending to employee wages and benefits. The public-sector wage gap is the elephant in every room when it comes to setting the public policy agenda across the country. Public sector earnings have been allowed to drift well above market-tests norms and cash-strapped governments are looking for ways to invest in infrastructure and other priorities. Closing the gap is not just what's fair, it's what is needed.

While the cost per worker is important, the number of employees is also significant. Across the country, some provincial and local governments have initiated civil service reduction plans through workforce attrition. With many municipal workers eligible to retire in the next few years, this is a once in a generation opportunity to right-size the footprint of municipal government.

In fact, a recent CFIB survey found the majority (64%) of small business owners believe Saskatchewan municipalities should reduce the size and cost of their civil service through attrition (see Figure 5). Supporters say it would result in smaller, less costly and more efficient municipal governments. It would also help free up revenue for other municipal initiatives (e.g. infrastructure). Only 17 per cent opposed the idea.

Figure 5:

Should Saskatchewan municipalities reduce the size and cost of their civil service through attrition (i.e. not replacing employees who retire or leave)?



Source: CFIB, Saskatchewan Mandate 267, 358 Sask responses

Policy Recommendations

It is clear that commercial property owners are paying more than their fair share, but the responsibility to reduce the property tax gap does not lie solely on one level of government. The provincial government sets the percentage of value and education mill rates, while municipal governments control the uniform mill rate as well as the local tax tools (such as mill rate factors) they impose on different property classes. The provincial and municipal governments both contribute to the property tax gap, and they both have the ability to reduce it. The following suggestions may help rectify the inequities in Saskatchewan's current property tax system:

The Provincial Government Should:

1. **Introduce a long-term strategy to phase out the use of mill rate factors.** The province's cap on mill rate factor ratios was a step in the right direction, but the province should go even further and introduce a long-term strategy to phase out the use of mill rate factors altogether.
2. **Reject any proposal that would provide increased taxation powers to municipalities.** While CFIB recognizes the fiscal pressures Canadian municipalities face, it is opposed to them gaining authority for new sources of revenue such as municipal fuel or hotel taxes, or even a sales or income tax. In the minds of business owners, many local politicians have not been able to use the property tax system fairly, so there is little trust that they could reasonably administer any additional taxes. It must be remembered that while there are three levels of government, there is only one taxpayer.
3. **Reject raising education property taxes to pay for infrastructure projects.** When surveyed, 79 per cent of Saskatchewan small business owners oppose the Government of Saskatchewan introducing a province-wide property tax levy on business and residential properties to fund infrastructure.

Local Governments Should:

1. **Develop and implement a plan over time to reduce the commercial-to-residential property tax gap.** The City of Saskatoon provides a good example for municipalities attempting to reduce their tax gaps. It worked hard to achieve the goal outlined in its ten-year strategic plan by reducing its property tax ratio (commercial to residential) to 1.75.
2. **Limit year-over-year spending growth to a maximum of inflation and population growth** and ensure the funds from the province's Municipal Operating Grant are used prudently. Local politicians should actively seek ways to deliver savings in the provision of municipal services.
3. **Review current programs and services** with the goal of identifying programs and service areas that can be eliminated, streamlined, contracted out to the private sector, or sold.
4. **Reduce the size and cost of the municipal civil service:**

- ▶ Introduce a plan to reduce the size and cost of the civil service (primarily through attrition and pension reform).
- ▶ Develop a long-term strategy to narrow the compensation disparity between public and private sector employees. This would include bringing salaries, wages and benefits of municipal employees in line with private sector norms, hiring new employees at compensation levels that are in-line with private sector norms, and enrolling new hires in a defined contribution pension plan, instead of a defined benefit pension plan.
- ▶ If applicable, eliminate costly and outdated municipal banked sick day policies and replace with affordable short-term disability plans. Some municipal sick day policies are costly and unfair as municipal government employees can bank unused sick days while most private sector employees cannot. Banking means that if an employee doesn't use all their allotted sick days in a year, they can save them for later.

In Saskatoon, employees get 15 to 18 paid sick days per year and can bank up to 194 days, which can be converted to cash payments upon retirement under certain collective agreements. In 2013, the City of Saskatoon had \$14.7 million in banked sick day liability.

In Regina, employees get 16 paid sick days per year and can bank up to 215 days. If employees are laid off, they are entitled to a payment equal to 50 per cent of unused sick days. In 2013, the City of Regina had \$10.8 million in banked sick day liability. Note: Sick leave payouts do not apply to employees hired after December 31, 2013.

Instead of hiking property taxes each year, CFIB recommends municipalities (where applicable) introduce fairer and affordable short-term disability plans to replace these outdated sick-day banking policies to protect their workers and better align with private sector practices.

5. **If applicable, consider the introduction of a base tax for all homeowners.** Currently, 58 of the 75 municipalities and six of the 31 RMs studied in this report have a base tax for residential properties. Local government services are enjoyed by all taxpayers so the costs should be shared by all taxpayers.

Appendix A: Property Taxation in Saskatchewan

Property taxation is one of the oldest forms of taxation in Canada. Before the advent of income and sales taxes, municipal and provincial governments relied almost exclusively on the revenues provided by property-based taxation to fund obligations such as municipal services and education systems. While income taxes, payroll taxes, and sales taxes all rise and fall with fluctuations in income and consumption, property taxes do not hold such a distinction.

This Appendix provides a better understanding of property taxes and how they are affected by the decisions of three major participants: the provincial government, the Saskatchewan Assessment Management Agency (SAMA), and local governments (municipalities and separate school divisions).¹⁰

Provincial Government

In broad terms, the provincial government oversees the tax system. It determines broad-based classes of property according to type (i.e. range land, agricultural, residential, commercial, or industrial) for provincial property tax purposes and determines the *percentages of value* to apply to those properties (see Table 22). The percentages of value are applied to the assessed value of properties, resulting in the taxable assessments for each property class. On November 28, 2016, the provincial government announced the percentages of value (POV) that will be applied in the province-wide 2017 revaluation for property taxes. Changes to the percentages of value for property taxation were as follows: non-arable land increased to 45%, residential increased to 80%, cultivated agriculture land remained at 55% and commercial/industrial remained at 100%.

Table 22

Provincial percentage of value by property class (2016)

Provincial Property Tax Classes	Percentage of Value
Non arable (range) land and improvements	40%
Other agricultural land and improvements	55%
Residential land and improvements	70%
Commercial/industrial land and improvements	100%
Other industrial land and improvements (e.g. elevators, pipelines, railways)	100%

Source: Government of Saskatchewan.

In addition to municipal taxes, property owners also pay education property taxes. As of April 1, 2009, it became the province's responsibility to set education property tax mill rates, which were previously set by local school boards. The provincially-set mill rates apply to all public school divisions and may also be used by separate school divisions. However, separate school divisions have the constitutional authority to levy property taxes to fund their educational system. It is important to note that currently, commercial property has a higher education mill

¹⁰ In Saskatoon, Regina, and Regina Beach, library boards also generate revenue through property taxes.

rate than residential property. Thus, in all instances, commercial property owners pay more education property tax than residential property owners.

Furthermore, the provincial government provides authority for local governments to use “tax tools” at their discretion to set local property tax policy. These tax tools, discussed below, are not applicable to education property taxes.

Saskatchewan Assessment Management Agency (SAMA)

The Saskatchewan Assessment Management Agency (SAMA) establishes the rules and principles used to determine assessment values and carries out assessment valuations and re-evaluations for some municipalities.¹¹

In general, there are three techniques used to value property in a market value assessment system:

1. **The sales comparison approach:** The value of a property is determined by recent sale prices of similar properties. Although this approach has the advantage of being more transparent and unbiased, it is only useful if properties are frequently bought and sold on the market.
2. **The cost approach:** Typically used for new construction projects, the cost approach values property by adding the price of the land to the cost of improvements and subtracting for depreciation.
3. **The property income approach:** Introduced in 2009, the property income approach relies on property lease or rental information to determine property value.¹² Where applicable and practical, the property income approach to value is expected to be the most accurate.¹³

SAMA conducts a full reassessment of properties in the province every four years to capture the changing property values.

Local Governments

Municipal Mill Rate

Municipalities use assessed values, along with the property classes and percentages of value set by the province, to establish mill rates based on budget requirements. The mill rates are uniformly applied to all properties; therefore, they do not directly contribute to variation between property classes. Municipal governments calculate their municipal mill rate as follows:

¹¹ Ten municipalities across Saskatchewan have opted out of SAMA’s assessment valuations. (Source: SAMA, 2013 *Annual Report*, p. 32.)

¹² SAMA, *Revaluation 2009: Overview*.

¹³ SAMA, *The Income Approach to Value*.

$$\text{Municipal Mill Rate} = \frac{\text{Total Property Tax Revenue Required}}{\text{Total Taxable Assessment}}$$

Source: Government of Saskatchewan, Ministry of Government Relations, "A Guide to Municipal Property Tax Tools."

Mill Rate Factors

Local governments also have *mill rate factors* at their disposal, which allow them to vary the property tax burden between property classes. The Ministry of Government Relations outlines the purpose of mill rate factors in its *Guide to Municipal Property Tax Tools*:

Mill rate factors may be used to:

- manage the tax shifts among the local property classes;
- control the distribution of taxes among property classes within the municipality, but not between municipalities; and
- increase tax revenue on commercial and industrial properties.

Source: Government of Saskatchewan, Ministry of Government Relations, "A Guide to Municipal Property Tax Tools."

By applying mill rate factors to the calculation of property taxes, many municipalities shift a greater share of local revenue requirements onto businesses. In 2013 the provincial government mandated a limit on municipalities' use of mill rate factors, whereby the ratio of the largest mill rate factor for a property class to the smallest could not exceed 15.¹⁴ For the 2014 tax year, the limit on this ratio was further reduced to nine.¹⁵

Additional Tax Tools

There are a number of other tax tools that the provincial government has given municipalities the authority to enforce:

- ▶ **Base tax** – A set amount of property tax is levied, regardless of the assessed value of the property. Base taxes can be varied for each property class. CFIB's property tax report includes base taxes in the calculation of property tax bills and gaps.
- ▶ **Minimum tax** – If the calculated municipal property tax is less than the minimum tax set by the municipality, the minimum tax is applied instead.

¹⁴ Government of Saskatchewan (2013). *Municipal Mill Rate Limit Means More Fairness For Saskatchewan Taxpayers*. News Release from April 22, 2013. [Web]. <http://www.gov.sk.ca/news?newsId=4e6621de-3e05-49aa-a1dd-a56d4ab7145c>.

¹⁵ Government of Saskatchewan (2014). *New Municipal Mill Rate Factor Limit to Provide More Taxation Fairness Among Property Classes*. News Release from February 5, 2014. [Web]. <http://www.saskatchewan.ca/government/news-and-media/2014/february/05/mill-rate-factor-limit>

- ▶ **Property tax phase-in provisions¹⁶** – Municipalities can phase in property tax changes that result from reassessment. Phase in may last up to four years, and may differ based on property class, sub class or whether it was a tax increase or decrease.
- ▶ **Local property subclasses** – Most municipalities can only apply tax tools to three property classes: agricultural, residential, and commercial. However, municipalities can further break down these local property tax classes if desired. For example, Moose Jaw has a golf course property subclass.

¹⁶ In 2004, the provincial government removed the authority of towns, villages, resort villages, rural municipalities and Northern municipalities to phase in property taxes.

Appendix B: Municipal Property Tax Gap Methodology

The tax tools used by the provincial and local governments ultimately shift a greater portion of the tax burden onto businesses. The municipal property tax gap for each municipality is calculated as the total municipal property tax bill for a commercial property divided by the bill for a residential property.

$$\text{Municipal Property Tax Gap} = \frac{\text{Commercial Municipal Property Tax Bill}}{\text{Residential Municipal Property Tax Bill}}$$

The resulting ratio represents the amount of property tax paid by a commercial property owner per dollar paid by a residential property owner for a property assessed at the same value. Throughout the analysis in this report, a property value of \$200,000 is used.

The calculation of municipal property tax is as follows:

$$\text{Municipal Property Tax Bill} = \text{Assessed Property Value} \times \text{Provincial Percentage of Value} \times (\text{Uniform Municipal Mill Rate}/1000) \times \text{Mill Rate Factor} + \text{Base Tax}$$

Source: Government of Saskatchewan, Ministry of Government Relations.

Example: Calculating the Municipal Tax Gap

Consider two properties valued equally at \$200,000 in the city of Melville, one residential and the other commercial. The uniform municipal mill rate in Melville in 2016 was 15.980 per \$1,000 of taxable property and the mill rate factors on residential and commercial properties were 0.5019 and 1.0482, respectively. Melville also applied a \$660 base tax to both residential and commercial properties. The resulting commercial and residential municipal property tax bills are \$4,010 and \$1,783, respectively (see Table 23). For a \$200,000 assessment commercial property owners in Melville paid \$2,227 more in municipal property tax than residential property owners for the 2016 tax year. Thus, the resulting municipal tax gap for the city of Melville was 2.25.

Table 23

Calculating the municipal property tax gap in Melville

	<i>Residential</i>	<i>Commercial</i>
Assessed value	\$200,000	\$200,000
X Provincial percentage of value	0.7	1.0
= Taxable property	\$140,000	\$200,000
X Uniform mill rate (per \$1,000)	15.980	15.980
X Mill rate factor	0.5019	1.0482
+ Base tax	\$660	\$660
= Total municipal property tax bill	\$1,783	\$4,010
Municipal property tax gap		2.25

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix C: Education Property Taxes

Prior to 2009, individual school divisions set education property tax mill rates to fund their education systems and had the ability to apply these mill rate factors to different property classes. As of April 1, 2009, the provincial government assumed the responsibility of setting province-wide education property tax mill rates for each property class.

In 2013, the provincial government eliminated the tiers that previously existed within the commercial property class and now sets a single commercial education mill rate along with education mill rates for the agricultural and residential property classes. With the phasing out of the commercial tiers, the provincial government also introduced a new resource property class. The commercial education mill rate was 8.28 in 2016 whereas the residential one was 5.03 (see Table 24). In the 2017 Saskatchewan Budget, the provincial government reduced the education mill rates as follows: Agricultural decreased to 1.43, residential to 4.12, commercial to 6.27 and resource to 9.68.

Table 24

Saskatchewan education mill rates, 2009-2017

Property class	2009	2010	2011	2012	2013	2014	2015	2016	2017
Agricultural	7.08	7.08	3.91	3.91	2.67	2.67	2.67	2.67	1.43
Residential	10.08	10.08	9.51	9.51	5.03	5.03	5.03	5.03	4.12
Commercial	N/A	N/A	N/A	N/A	8.28	8.28	8.28	8.28	6.27
Resource	N/A	N/A	N/A	N/A	11.04	11.04	11.04	11.04	9.68

Source: *Government of Saskatchewan, 2017.*

Appendix D: Total Property Tax Gap Methodology

Calculating Education Property Taxes

The education property taxes for commercial and residential properties are calculated as the assessed value multiplied by the provincial percentage of value (for the appropriate property class) multiplied by the education mill rate (also for the appropriate property class):

$$\text{Education Property Taxes} = \text{Assessed Value} \times \text{Provincial Percentage of Value} \times \text{Education Mill Rate}$$

Source: Government of Saskatchewan, Ministry of Government Relations.

Total property taxes are the sum of municipal and education property taxes. The total property tax gap is the ratio of total property taxes paid on a commercial property to the total property taxes paid on a residential property of equal value:

$$\text{Total Property Tax Gap} = \frac{\text{Commercial Municipal Property Tax Bill} + \text{Commercial Education Tax Bill}}{\text{Residential Municipal Property Tax Bill} + \text{Residential Education Tax Bill}}$$

Example: Calculating the Total Property Tax Gap

Consider two properties valued equally at \$200,000, one residential and the other commercial. In 2016, the provincial education mill rate for residential property was 5.03 per \$1,000 of taxable assessment. The commercial education mill rate was 8.28 per \$1,000 of taxable assessment.

The resulting total property tax bills for commercial and residential property owners were \$1,656 and \$704, respectively (see Table 25). Education property tax bills of \$704 (residential) and \$1,656 (commercial) are applicable to all municipalities because the education mill rate does not change across Saskatchewan.

Table 25

Calculating the education property tax bill

	<i>Residential</i>	<i>Commercial</i>
Assessed value	\$200,000	\$200,000
X Provincial percentage of value	0.7	1.0
= Taxable property	\$140,000	\$200,000
X Education mill rate (per \$1,000)	5.03	8.28
Total education property tax bill	\$704	\$1,656

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Calculating the Total Property Tax Gap

After determining education taxes, a property's total tax bill is calculated as the sum of municipal property taxes and education property taxes.

Consider one commercial and one residential property in Estevan, both valued at \$200,000. After combining municipal and education property taxes, residential property owners in Estevan paid a total property tax bill of \$1,971 while commercial property owners paid \$5,574 in property taxes for a property of the same value in 2016 (see Table 26). The resulting total property tax gap for the city of Estevan was 2.83; in other words, commercial property owners paid \$2.83 for every \$1 paid by residential property owners on a \$200,000 assessment.

Table 26

Calculating the total property tax gap in Estevan

	<i>Residential</i>	<i>Commercial</i>
Municipal property tax bill	\$1,267	\$3,918
+ Education property tax bill	\$704	\$1,656
= Total property tax bill	\$1,971	\$5,574
Total property tax gap		2.83

Source: CFB calculations based on 2016 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendices E to O1-O7:

In the following Appendices, the source for the 2015 and 2016 property tax data is: Government of Saskatchewan, Ministry of Government Relations. Data for the 2016 uniform municipal mill rates, the municipal mill rate factors (residential and commercial), and base taxes (residential and commercial) were obtained from the 2016 Mill Rate Survey. In most cases, CFIB verified base taxes with municipalities.

Some municipalities apply mill rate factors to neither residential nor commercial properties. Where applicable, a mill rate factor of 1.0 was used in the calculation of the municipal property tax bill (see Appendix O1-O7).

Appendix E: Municipal Property Tax Gaps (Best to Worst)

Municipality	2016 Municipal Property Tax Gap	Rank	Municipality	2016 Municipal Property Tax Gap	Rank
Waldheim	0.97	1	Eston	2.06	39
Dalmeny	1.16	2	Weyburn	2.09	40
White City	1.18	3	Assiniboia	2.11	41
Langham	1.21	4	Redvers	2.11	41
Langenburg	1.22	5	Meadow Lake	2.11	41
Lanigan	1.22	5	Melfort	2.13	44
Fort Qu'Appelle	1.23	7	Kindersley	2.15	45
Gravelbourg	1.23	7	Regina	2.16	46
Delisle	1.29	9	Canora	2.18	47
Spiritwood	1.30	10	Melville	2.25	48
Kipling	1.36	11	Tisdale	2.42	49
Balgonie	1.38	12	Creighton	2.43	50
Warman	1.39	13	Rosthern	2.48	51
Macklin	1.41	14	Esterhazy	2.50	52
Lumsden	1.43	15	Nipawin	2.53	53
Indian Head	1.43	15	Humboldt	2.56	54
Osler	1.43	15	Moose Jaw	2.59	55
Maidstone	1.48	18	Shaunavon	2.62	56
Regina Beach	1.55	19	Davidson	2.63	57
Lashburn	1.57	20	North Battleford	2.77	58
Martensville	1.61	21	Wakaw	2.80	59
Kelvington	1.65	22	Wilkie	2.83	60
Carnduff	1.71	23	Wadena	2.90	61
Hudson Bay	1.71	23	Birch Hills	3.00	62
Grenfell	1.73	25	Estevan	3.09	63
Battleford	1.74	26	Wynyard	3.11	64
Saskatoon	1.76	27	Yorkton	3.26	65
Biggar	1.77	28	Oxbow	3.28	66
Kerrobert	1.79	29	Moosomin	3.42	67
Swift Current	1.81	30	Outlook	3.51	68
Watrous	1.81	30	Maple Creek	3.52	69
Carrot River	1.86	32	Gull Lake	3.74	70
Carlyle	1.88	33	Prince Albert	3.86	71
Preeceville	1.89	34	Rosetown	3.95	72
Unity	1.91	35	Shellbrook	4.18	73
La Ronge	1.98	36	Kamsack	4.19	74
Whitewood	1.99	37	Foam Lake	5.14	75
Pilot Butte	2.04	38	Average	2.21	

Appendix F: Municipal Commercial Property Tax Bills (Best to Worst)

Municipality	2016 Municipal Commercial Property Taxes	Rank	Municipality	2016 Municipal Commercial Property Taxes	Rank
Waldheim	\$1,050	1	La Ronge	\$3,875	39
Lashburn	\$1,419	2	Estevan	\$3,918	40
Delisle	\$1,460	3	Melville	\$4,010	41
White City	\$1,611	4	Meadow Lake	\$4,059	42
Lumsden	\$1,652	5	Shaunavon	\$4,073	43
Saskatoon	\$1,847	6	Melfort	\$4,106	44
Warman	\$1,990	7	North Battleford	\$4,192	45
Kelvington	\$2,100	8	Rosthern	\$4,344	46
Balgonie	\$2,103	9	Kindersley	\$4,346	47
Indian Head	\$2,180	10	Carnduff	\$4,414	48
Langenburg	\$2,185	11	Canora	\$4,485	49
Regina Beach	\$2,322	12	Wilkie	\$4,500	50
Weyburn	\$2,342	13	Birch Hills	\$4,620	51
Martensville	\$2,397	14	Wakaw	\$4,620	51
Langham	\$2,410	15	Redvers	\$4,697	53
Dalmeny	\$2,450	16	Kerrobert	\$4,715	54
Lanigan	\$2,475	17	Carrot River	\$4,810	55
Fort Qu'Appelle	\$2,504	18	Yorkton	\$5,040	56
Regina	\$2,550	19	Esterhazy	\$5,140	57
Pilot Butte	\$2,639	20	Gull Lake	\$5,195	58
Battleford	\$2,685	21	Oxbow	\$5,225	59
Macklin	\$2,750	22	Wadena	\$5,278	60
Maidstone	\$2,755	23	Wynyard	\$5,445	61
Kipling	\$2,760	24	Nipawin	\$5,446	62
Osler	\$2,900	25	Moosomin	\$5,695	63
Spiritwood	\$3,025	26	Tisdale	\$5,895	64
Gravelbourg	\$3,050	27	Assiniboia	\$5,935	65
Carlyle	\$3,090	28	Davidson	\$6,152	66
Watrous	\$3,183	29	Whitewood	\$6,300	67
Hudson Bay	\$3,240	30	Outlook	\$6,388	68
Biggar	\$3,301	31	Eston	\$6,465	69
Unity	\$3,323	32	Prince Albert	\$6,546	70
Swift Current	\$3,324	33	Maple Creek	\$6,770	71
Moose Jaw	\$3,332	34	Shellbrook	\$6,850	72
Grenfell	\$3,400	35	Rosetown	\$7,028	73
Creighton	\$3,400	35	Kamsack	\$7,150	74
Preeceville	\$3,556	37	Foam Lake	\$11,880	75
Humboldt	\$3,773	38	Average	\$3,975	

Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value (Most Improved to Least Improved)

Municipality	2015 Municipal property tax gap	2016 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)	Rank	Municipality	2015 Municipal property tax gap	2016 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)	Rank
Carrot River	2.14	1.86	-13.08%	1	Grenfell	1.74	1.73	-0.57%	21
Meadow Lake	2.39	2.11	-11.72%	2	Saskatoon	1.77	1.76	-0.56%	22
Biggar	1.93	1.77	-8.29%	3	Canora	2.19	2.18	-0.46%	23
Maple Creek	3.81	3.52	-7.61%	4	North Battleford	2.78	2.77	-0.36%	24
Kipling	1.47	1.36	-7.48%	5	Shellbrook	4.19	4.18	-0.24%	25
Swift Current	1.94	1.81	-6.70%	6	Regina	2.16	2.16	0.00%	26
Estevan	3.26	3.09	-5.21%	7	Assiniboia	2.11	2.11	0.00%	26
Nipawin	2.65	2.53	-4.53%	8	Gull Lake	3.74	3.74	0.00%	26
Pilot Butte	2.10	2.04	-2.86%	9	Balgonie	1.38	1.38	0.00%	26
Tisdale	2.49	2.42	-2.81%	10	Carlyle	1.88	1.88	0.00%	26
Oxbow	3.36	3.28	-2.38%	11	Carnduff	1.71	1.71	0.00%	26
Spiritwood	1.33	1.30	-2.26%	12	Davidson	2.63	2.63	0.00%	26
Melville	2.29	2.25	-1.75%	13	Fort Qu'Appelle	1.23	1.23	0.00%	26
Battleford	1.77	1.74	-1.69%	14	Indian Head	1.43	1.43	0.00%	26
Prince Albert	3.92	3.86	-1.53%	15	Lumsden	1.43	1.43	0.00%	26
Kelvington	1.67	1.65	-1.20%	16	Moosomin	3.42	3.42	0.00%	26
Preeceville	1.91	1.89	-1.05%	17	Redvers	2.11	2.11	0.00%	26
Kindersley	2.17	2.15	-0.92%	18	White City	1.18	1.18	0.00%	26
Gravelbourg	1.24	1.23	-0.81%	19	Whitewood	1.99	1.99	0.00%	26
Lanigan	1.23	1.22	-0.81%	19	Dalmeny	1.16	1.16	0.00%	26

Appendix G: 2015-2016 Municipal Property Tax Gap Change for \$200,000 of Assessed Value (Most Improved to Least Improved)

Municipality	2015 Municipal property tax gap	2016 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)	Rank
Kerrobert	1.79	1.79	0.00%	26
Langham	1.21	1.21	0.00%	26
Lashburn	1.57	1.57	0.00%	26
Macklin	1.41	1.41	0.00%	26
Osler	1.43	1.43	0.00%	26
Rosetown	3.95	3.95	0.00%	26
Unity	1.91	1.91	0.00%	26
Waldheim	0.97	0.97	0.00%	26
Watrous	1.81	1.81	0.00%	26
Wilkie	2.83	2.83	0.00%	26
Esterhazy	2.50	2.50	0.00%	26
Foam Lake	5.14	5.14	0.00%	26
Kamsack	4.19	4.19	0.00%	26
Wynyard	3.11	3.11	0.00%	26
Birch Hills	3.00	3.00	0.00%	26
Creighton	2.43	2.43	0.00%	26
Hudson Bay	1.71	1.71	0.00%	26
La Ronge	1.98	1.98	0.00%	26

Municipality	2015 Municipal property tax gap	2016 Municipal property tax gap	2015-2016 Municipal property tax gap change (%)	Rank
Maidstone	1.48	1.48	0.00%	26
Wakaw	2.80	2.80	0.00%	60
Melfort	2.12	2.13	0.47%	61
Eston	2.05	2.06	0.49%	62
Shaunavon	2.60	2.62	0.77%	63
Delisle	1.28	1.29	0.78%	64
Langenburg	1.21	1.22	0.83%	65
Moose Jaw	2.56	2.59	1.17%	66
Humboldt	2.53	2.56	1.19%	67
Regina Beach	1.53	1.55	1.31%	68
Wadena	2.86	2.90	1.40%	69
Weyburn	2.06	2.09	1.46%	70
Outlook	3.44	3.51	2.03%	71
Warman	1.36	1.39	2.21%	72
Yorkton	3.12	3.26	4.49%	73
Martensville	1.51	1.61	6.62%	74
Rosthern	2.00	2.48	24.00%	75
Average	2.25	2.23		

Appendix H: Total Property Tax Gaps (Best to Worst)

Municipality	2016 Total Property Tax Gap	Rank
Dalmeny	1.45	1
Gravelbourg	1.48	2
Langham	1.51	3
Lanigan	1.51	3
Fort Qu'Appelle	1.51	3
Waldheim	1.52	6
Langenburg	1.54	7
Spiritwood	1.55	8
White City	1.58	9
Kipling	1.62	10
Macklin	1.66	11
Osler	1.67	12
Balgonie	1.69	13
Delisle	1.70	14
Warman	1.70	14
Indian Head	1.72	16
Maidstone	1.72	16
Lumsden	1.78	18
Regina Beach	1.80	19
Carnduff	1.84	20
Martensville	1.85	21
Hudson Bay	1.89	22
Kelvington	1.90	23
Grenfell	1.90	23
Kerrobert	1.91	25
Lashburn	1.91	25
Battleford	1.93	27
Biggar	1.93	27
Swift Current	1.96	29
Carrot River	1.96	29
Watrous	1.96	29
Saskatoon	2.00	32
Preeceville	2.02	33
Carlyle	2.02	33
Unity	2.04	35
Whitewood	2.06	36
La Ronge	2.08	37
Eston	2.12	38

Municipality	2016 Total Property Tax Gap	Rank
Pilot Butte	2.15	39
Assiniboia	2.15	39
Redvers	2.17	41
Meadow Lake	2.17	41
Melfort	2.19	43
Weyburn	2.19	43
Kindersley	2.20	45
Canora	2.23	46
Regina	2.23	46
Melville	2.28	48
Tisdale	2.40	49
Creighton	2.40	49
Rosthern	2.44	51
Esterhazy	2.46	52
Nipawin	2.49	53
Humboldt	2.49	53
Moose Jaw	2.51	55
Shaunavon	2.54	56
Davidson	2.57	57
North Battleford	2.64	58
Wakaw	2.67	59
Wilkie	2.69	60
Wadena	2.75	61
Birch Hills	2.80	62
Estevan	2.83	63
Wynyard	2.90	64
Yorkton	2.98	65
Oxbow	3.00	66
Moosomin	3.10	67
Outlook	3.19	68
Maple Creek	3.21	69
Gull Lake	3.27	70
Prince Albert	3.41	71
Rosetown	3.49	72
Shellbrook	3.63	73
Kamsack	3.66	74
Foam Lake	4.49	75
Average	2.25	

Appendix I: Total Commercial Property Tax Bills (Best to Worst)

Municipality	2016 Total Commercial Property Taxes	Rank	Municipality	2016 Total Commercial Property Taxes	Rank
Waldheim	\$2,706	1	La Ronge	\$5,531	39
Lashburn	\$3,075	2	Estevan	\$5,574	40
Delisle	\$3,116	3	Melville	\$5,666	41
White City	\$3,267	4	Meadow Lake	\$5,714	42
Lumsden	\$3,308	5	Shaunavon	\$5,729	43
Saskatoon	\$3,503	6	Melfort	\$5,762	44
Warman	\$3,646	7	North Battleford	\$5,848	45
Kelvington	\$3,756	8	Rosthern	\$6,000	46
Balgonie	\$3,759	9	Kindersley	\$6,002	47
Indian Head	\$3,836	10	Carnduff	\$6,070	48
Langenburg	\$3,841	11	Canora	\$6,141	49
Regina Beach	\$3,978	12	Wilkie	\$6,156	50
Weyburn	\$3,998	13	Birch Hills	\$6,276	51
Martensville	\$4,053	14	Wakaw	\$6,276	51
Langham	\$4,066	15	Redvers	\$6,353	53
Dalmeny	\$4,106	16	Kerrobert	\$6,371	54
Lanigan	\$4,131	17	Carrot River	\$6,466	55
Fort Qu'Appelle	\$4,160	18	Yorkton	\$6,696	56
Regina	\$4,206	19	Esterhazy	\$6,796	57
Pilot Butte	\$4,295	20	Gull Lake	\$6,851	58
Battleford	\$4,341	21	Oxbow	\$6,881	59
Macklin	\$4,406	22	Wadena	\$6,934	60
Maidstone	\$4,411	23	Wynyard	\$7,101	61
Kipling	\$4,416	24	Nipawin	\$7,102	62
Osler	\$4,556	25	Moosomin	\$7,351	63
Spiritwood	\$4,681	26	Tisdale	\$7,551	64
Gravelbourg	\$4,706	27	Assiniboia	\$7,591	65
Carlyle	\$4,746	28	Davidson	\$7,808	66
Watrous	\$4,839	29	Whitewood	\$7,956	67
Hudson Bay	\$4,896	30	Outlook	\$8,044	68
Biggar	\$4,957	31	Eston	\$8,121	69
Unity	\$4,979	32	Prince Albert	\$8,202	70
Swift Current	\$4,980	33	Maple Creek	\$8,426	71
Moose Jaw	\$4,988	34	Shellbrook	\$8,506	72
Grenfell	\$5,056	35	Rosetown	\$8,684	73
Creighton	\$5,056	35	Kamsack	\$8,806	74
Preeceville	\$5,212	37	Foam Lake	\$13,536	75
Humboldt	\$5,429	38	Average	\$5,631	

Appendix J: RMs – Municipal Property Tax Gaps (Best to Worst)

Rural Municipality	2016 Municipal Property Tax Gap	Rank
Moose Jaw	1.43	1
Buckland	1.43	1
Prince Albert	1.43	1
Lumsden	1.43	1
South Qu'Appelle	1.43	1
Dundurn	1.43	1
Hudson Bay	1.43	1
Battle River	1.43	1
Canwood	1.59	9
Maple Creek	1.62	10
Weyburn	1.64	11
Estevan	1.79	12
Edenwold	1.87	13
Aberdeen	2.00	14
Nipawin	2.00	14
Laird	2.23	16

Rural Municipality	2016 Municipal Property Tax Gap	Rank
Moose Range	2.29	17
Vanscoy	2.29	17
Meadow Lake	2.30	19
Corman Park	2.41	20
Rosthern	2.46	21
Spiritwood	2.48	22
Torch River	2.81	23
Swift Current	3.12	24
Orkney	3.13	25
Shellbrook	3.30	26
Blutcher	4.29	27
Beaver River	6.93	28
Wilton	12.37	29
Britannia	12.84	30
Frenchman Butte	13.24	31
Average	3.30	

Appendix K: RMs - Municipal Commercial Property Tax Bills (Best to Worst)

Rural Municipality	2016 Municipal Commercial Property Taxes	Rank	Rural Municipality	2016 Municipal Commercial Property Taxes	Rank
Moose Jaw	\$1,020	1	Lumsden	\$2,624	17
Buckland	\$1,356	2	Orkney	\$2,800	18
Dundurn	\$1,480	3	Canwood	\$2,900	19
Edenwold	\$1,500	4	Meadow Lake	\$2,925	20
Weyburn	\$1,564	5	Spiritwood	\$3,100	21
Prince Albert	\$1,650	6	Laird	\$3,300	22
Vanscoy	\$1,670	7	Moose Range	\$3,400	23
Blutcher	\$1,782	8	Nipawin	\$3,406	24
South Qu'Appelle	\$1,800	9	Shellbrook	\$3,600	25
Estevan	\$1,800	9	Rosthern	\$3,840	26
Corman Park	\$1,836	11	Torch River	\$4,422	27
Aberdeen	\$1,960	12	Beaver River	\$6,396	28
Hudson Bay	\$2,000	13	Britannia	\$6,544	29
Swift Current	\$2,160	14	Frenchman Butte	\$6,950	30
Maple Creek	\$2,173	15	Wilton	\$15,000	31
Battle River	\$2,200	16	Average	\$3,199	

Appendix L: RMs - Total Property Tax Gaps (Best to Worst)

Rural Municipality	2016 Total Property Tax Gap	Rank	Rural Municipality	2016 Total Property Tax Gap	Rank
Lumsden	1.68	1	Moose Range	2.31	17
Battle River	1.72	2	Meadow Lake	2.32	18
Hudson Bay	1.74	3	Vanscoy	2.32	18
South Qu'Appelle	1.76	4	Corman Park	2.38	20
Prince Albert	1.78	5	Rosthern	2.42	21
Canwood	1.80	6	Spiritwood	2.44	22
Dundurn	1.80	6	Torch River	2.67	23
Buckland	1.82	8	Swift Current	2.73	24
Maple Creek	1.87	9	Orkney	2.78	25
Moose Jaw	1.89	10	Shellbrook	2.93	26
Weyburn	1.94	11	Blutcher	3.07	27
Estevan	2.02	12	Beaver River	4.95	28
Edenwold	2.10	13	Britannia	6.76	29
Nipawin	2.10	13	Frenchman Butte	7.00	30
Aberdeen	2.15	15	Wilton	8.69	31
Laird	2.27	16	Average	2.78	

Appendix M: RMs - Total Commercial Property Tax Bills (Best to Worst)

Rural Municipality	2016 Total Commercial Property Taxes	Rank	Rural Municipality	2016 Total Commercial Property Taxes	Rank
Moose Jaw	\$2,676	1	Lumsden	\$4,280	17
Buckland	\$3,012	2	Orkney	\$4,456	18
Dundurn	\$3,136	3	Canwood	\$4,556	19
Edenwold	\$3,156	4	Meadow Lake	\$4,581	20
Weyburn	\$3,220	5	Spiritwood	\$4,756	21
Prince Albert	\$3,306	6	Laird	\$4,956	22
Vanscoy	\$3,326	7	Moose Range	\$5,056	23
Blutcher	\$3,438	8	Nipawin	\$5,062	24
South Qu'Appelle	\$3,456	9	Shellbrook	\$5,256	25
Estevan	\$3,456	9	Rosthern	\$5,496	26
Corman Park	\$3,492	11	Torch River	\$6,078	27
Aberdeen	\$3,616	12	Beaver River	\$8,052	28
Hudson Bay	\$3,656	13	Britannia	\$8,200	29
Swift Current	\$3,816	14	Frenchman Butte	\$8,606	30
Maple Creek	\$3,829	15	Wilton	\$16,656	31
Battle River	\$3,856	16	Average	\$4,855	

Appendix N: Regional Property Tax Rankings (Best to Worst)

Region	Municipal						Total (Municipal + Education)					
	2016 Municipal Property Tax Gap			2016 Municipal Commercial Property Taxes			2016 Total Property Tax Gap			2016 Total Commercial Property Taxes		
	Municipality	Municipal Tax Gap	Regional Rank	Municipality	Municipal Commercial Taxes	Regional Rank	Municipality	Total Tax Gap	Regional Rank	Municipality	Total Commercial Taxes	Regional Rank
Cities (15)	Warman	1.39	1	Saskatoon	\$1,847	1	Warman	1.70	1	Saskatoon	\$3,503	1
	Martensville	1.61	2	Warman	\$1,990	2	Martensville	1.85	2	Warman	\$3,646	2
	Saskatoon	1.76	3	Weyburn	\$2,342	3	Swift Current	1.96	3	Weyburn	\$3,998	3
	Swift Current	1.81	4	Martensville	\$2,397	4	Saskatoon	2.00	5	Martensville	\$4,053	4
	Weyburn	2.09	5	Regina	\$2,550	5	Meadow Lake	2.17	4	Regina	\$4,206	5
	Meadow Lake	2.11	6	Swift Current	\$3,324	6	Melfort	2.19	6	Swift Current	\$4,980	6
	Melfort	2.13	7	Moose Jaw	\$3,332	7	Weyburn	2.19	7	Moose Jaw	\$4,988	7
	Regina	2.16	8	Humboldt	\$3,773	9	Regina	2.23	8	Humboldt	\$5,429	8
	Melville	2.25	9	Estevan	\$3,918	10	Melville	2.28	9	Estevan	\$5,574	9
	Humboldt	2.56	10	Melville	\$4,010	11	Humboldt	2.49	10	Melville	\$5,666	10
	Moose Jaw	2.59	11	Meadow Lake	\$4,059	12	Moose Jaw	2.51	11	Meadow Lake	\$5,715	11
	North Battleford	2.77	12	Melfort	\$4,106	13	North Battleford	2.64	12	Melfort	\$5,762	12
	Estevan	3.09	13	North Battleford	\$4,192	14	Estevan	2.83	13	North Battleford	\$5,848	13
	Yorkton	3.26	14	Yorkton	\$5,040	15	Yorkton	2.98	14	Yorkton	\$6,696	14
	Prince Albert	3.86	15	Prince Albert	\$6,546	16	Prince Albert	3.41	15	Prince Albert	\$8,202	15
	Average	2.36		Average	\$3,562		Average	2.36		Average	\$5,218	

Appendix N: Regional Property Tax Rankings (Best to Worst)

Region	Municipal						Total (Municipal + Education)					
	2016 Municipal Property Tax Gap			2016 Municipal Commercial Property Taxes			2016 Total Property Tax Gap			2016 Total Commercial Property Taxes		
	Municipality	Municipal Tax Gap	Regional Rank	Municipality	Municipal Commercial Taxes	Regional Rank	Municipality	Total Tax Gap	Regional Rank	Municipality	Total Commercial Taxes	Regional Rank
South West (5)	Gravelbourg	1.23	1	Gravelbourg	\$3,050	1	Gravelbourg	1.48	1	Gravelbourg	\$4,706	1
	Assiniboia	2.11	2	Shaunavon	\$4,073	2	Assiniboia	2.15	2	Shaunavon	\$5,729	2
	Shaunavon	2.62	3	Gull Lake	\$5,195	3	Shaunavon	2.54	3	Gull Lake	\$6,851	3
	Maple Creek	3.52	4	Assiniboia	\$5,935	4	Maple Creek	3.21	4	Assiniboia	\$7,591	4
	Gull Lake	3.74	5	Maple Creek	\$6,770	5	Gull Lake	3.27	5	Maple Creek	\$8,426	5
	Average	2.64		Average	\$5,005		Average	2.53		Average	\$6,661	
	South East (16)	White City	1.18	1	White City	\$1,611	1	Fort Qu'Appelle	1.51	1	White City	\$3,267
Fort Qu'Appelle		1.23	2	Lumsden	\$1,652	2	White City	1.58	2	Lumsden	\$3,308	2
Kipling		1.36	3	Balgonie	\$2,103	3	Kipling	1.62	3	Balgonie	\$3,759	3
Balgonie		1.38	4	Indian Head	\$2,180	4	Balgonie	1.69	4	Indian Head	\$3,836	4
Lumsden		1.43	5	Regina Beach	\$2,322	5	Indian Head	1.72	5	Regina Beach	\$3,978	5
Indian Head		1.43	5	Fort Qu'Appelle	\$2,504	6	Lumsden	1.78	6	Fort Qu'Appelle	\$4,160	6
Regina Beach		1.55	7	Pilot Butte	\$2,639	7	Regina Beach	1.80	7	Pilot Butte	\$4,295	7
Carnduff		1.71	8	Kipling	\$2,760	8	Carnduff	1.84	8	Kipling	\$4,416	8
Grenfell		1.73	9	Carlyle	\$3,090	9	Grenfell	1.90	9	Carlyle	\$4,746	9
Carlyle		1.88	10	Grenfell	\$3,400	10	Carlyle	2.02	10	Grenfell	\$5,056	10
Whitewood		1.99	11	Carnduff	\$4,414	11	Whitewood	2.06	11	Carnduff	\$6,070	11
Pilot Butte		2.04	12	Redvers	\$4,697	12	Pilot Butte	2.15	12	Redvers	\$6,353	12
Redvers		2.11	13	Oxbow	\$5,225	13	Redvers	2.17	13	Oxbow	\$6,881	13
Davidson		2.63	14	Moosomin	\$5,695	14	Davidson	2.57	14	Moosomin	\$7,351	14
Oxbow		3.28	15	Davidson	\$6,152	15	Oxbow	3.00	15	Davidson	\$7,808	15
Moosomin		3.42	16	Whitewood	\$6,300	16	Moosomin	3.10	16	Whitewood	\$7,956	16
Average	1.90		Average	\$3,547		Average	2.03		Average	\$5,203		

Appendix N: Regional Property Tax Rankings (Best to Worst)

Region	Municipal						Total (Municipal + Education)					
	2016 Municipal Property Tax Gap			2016 Municipal Commercial Property Taxes			2016 Total Property Tax Gap			2016 Total Commercial Property Taxes		
	Municipality	Municipal Tax Gap	Regional Rank	Municipality	Municipal Commercial Taxes	Regional Rank	Municipality	Total Tax Gap	Regional Rank	Municipality	Total Commercial Taxes	Regional Rank
Central West (18)	Waldheim	0.97	1	Waldheim	\$1,050	1	Dalmeny	1.45	1	Waldheim	\$2,706	1
	Dalmeny	1.16	2	Lashburn	\$1,419	2	Langham	1.51	2	Lashburn	\$3,075	2
	Langham	1.21	3	Delisle	\$1,460	3	Lanigan	1.51	2	Delisle	\$3,116	3
	Lanigan	1.22	4	Langham	\$2,410	4	Waldheim	1.52	4	Langham	\$4,066	4
	Delisle	1.29	5	Dalmeny	\$2,450	5	Macklin	1.66	5	Dalmeny	\$4,106	5
	Macklin	1.41	6	Lanigan	\$2,475	6	Osler	1.67	6	Lanigan	\$4,131	6
	Osler	1.43	7	Macklin	\$2,750	7	Delisle	1.70	7	Macklin	\$4,406	7
	Lashburn	1.57	8	Osler	\$2,900	8	Kerrobert	1.91	8	Osler	\$4,556	8
	Biggar	1.77	9	Watrous	\$3,183	9	Lashburn	1.91	8	Watrous	\$4,839	9
	Kerrobert	1.79	10	Biggar	\$3,301	10	Biggar	1.93	10	Biggar	\$4,957	10
	Watrous	1.81	11	Unity	\$3,323	11	Watrous	1.96	11	Unity	\$4,979	11
	Unity	1.91	12	Rosthern	\$4,344	12	Unity	2.04	12	Rosthern	\$6,000	12
	Eston	2.06	13	Kindersley	\$4,346	13	Eston	2.12	13	Kindersley	\$6,002	13
	Kindersley	2.15	14	Wilkie	\$4,500	14	Kindersley	2.20	14	Wilkie	\$6,156	14
	Rosthern	2.48	15	Kerrobert	\$4,715	15	Rosthern	2.44	15	Kerrobert	\$6,371	15
	Wilkie	2.83	16	Outlook	\$6,388	16	Wilkie	2.69	16	Outlook	\$8,044	16
	Outlook	3.51	17	Eston	\$6,465	17	Outlook	3.19	17	Eston	\$8,121	17
	Rosetown	3.95	18	Rosetown	\$7,028	18	Rosetown	3.49	18	Rosetown	\$8,684	18
	Average	1.92		Average	\$3,584		Average	2.05		Average	\$5,240	

Appendix N: Regional Property Tax Rankings (Best to Worst)

Region	Municipal						Total (Municipal + Education)					
	2016 Municipal Property Tax Gap			2016 Municipal Commercial Property Taxes			2016 Total Property Tax Gap			2016 Total Commercial Property Taxes		
	Municipality	Municipal Tax Gap	Regional Rank	Municipality	Municipal Commercial Taxes	Regional Rank	Municipality	Total Tax Gap	Regional Rank	Municipality	Total Commercial Taxes	Regional Rank
Central East (9)	Langenburg	1.22	1	Kelvington	\$2,100	1	Langenburg	1.54	1	Kelvington	\$3,756	1
	Kelvington	1.65	2	Langenburg	\$2,185	2	Kelvington	1.90	2	Langenburg	\$3,841	2
	Preeceville	1.89	3	Preeceville	\$3,556	3	Preeceville	2.02	3	Preeceville	\$5,212	3
	Canora	2.18	4	Canora	\$4,485	4	Canora	2.23	4	Canora	\$6,141	4
	Esterhazy	2.50	5	Esterhazy	\$5,140	5	Esterhazy	2.46	5	Esterhazy	\$6,796	5
	Wadena	2.90	6	Wadena	\$5,278	6	Wadena	2.75	6	Wadena	\$6,934	6
	Wynyard	3.11	7	Wynyard	\$5,445	7	Wynyard	2.90	7	Wynyard	\$7,101	7
	Kamsack	4.19	8	Kamsack	\$7,150	8	Kamsack	3.66	8	Kamsack	\$8,806	8
	Foam Lake	5.14	9	Foam Lake	\$11,880	9	Foam Lake	4.49	9	Foam Lake	\$13,536	9
	Average	2.75		Average	\$5,247		Average	2.66		Average	\$6,903	

Appendix N: Regional Property Tax Rankings (Best to Worst)

Region	Municipal						Total (Municipal + Education)					
	2016 Municipal Property Tax Gap			2016 Municipal Commercial Property Taxes			2016 Total Property Tax Gap			2016 Total Commercial Property Taxes		
	Municipality	Municipal Tax Gap	Regional Rank	Municipality	Municipal Commercial Taxes	Regional Rank	Municipality	Total Tax Gap	Regional Rank	Municipality	Total Commercial Taxes	Regional Rank
North (12)	Spiritwood	1.30	1	Battleford	\$2,685	1	Spiritwood	1.55	1	Battleford	\$4,341	1
	Maidstone	1.48	2	Maidstone	\$2,755	2	Maidstone	1.72	2	Maidstone	\$4,411	2
	Hudson Bay	1.71	3	Spiritwood	\$3,025	3	Hudson Bay	1.89	3	Spiritwood	\$4,681	3
	Battleford	1.74	4	Hudson Bay	\$3,240	4	Battleford	1.93	4	Hudson Bay	\$4,896	4
	Carrot River	1.86	5	Creighton	\$3,400	5	Carrot River	1.96	5	Creighton	\$5,056	5
	La Ronge	1.98	6	La Ronge	\$3,875	6	La Ronge	2.08	6	La Ronge	\$5,531	6
	Tisdale	2.42	7	Birch Hills	\$4,620	7	Tisdale	2.40	7	Birch Hills	\$6,276	7
	Creighton	2.43	8	Wakaw	\$4,620	7	Creighton	2.40	7	Wakaw	\$6,276	7
	Nipawin	2.53	9	Carrot River	\$4,810	9	Nipawin	2.49	9	Carrot River	\$6,466	9
	Wakaw	2.80	10	Nipawin	\$5,446	10	Wakaw	2.67	10	Nipawin	\$7,102	10
	Birch Hills	3.00	11	Tisdale	\$5,895	11	Birch Hills	2.80	11	Tisdale	\$7,551	11
	Shellbrook	4.18	12	Shellbrook	\$6,850	12	Shellbrook	3.63	12	Shellbrook	\$8,506	12
		Average	2.29		Average	\$4,268		Average	2.29		Average	\$5,924

Appendix N: Regional Property Tax Rankings (Best to Worst)

Region	Municipal						Total (Municipal + Education)					
	2016 Municipal Property Tax Gap			2016 Municipal Commercial Property Taxes			2016 Total Property Tax Gap			2016 Total Commercial Property Taxes		
	Rural Municipality	Municipal Tax Gap	Regional Rank	Rural Municipality	Municipal Commercial Taxes	Regional Rank	Rural Municipality	Total Tax Gap	Regional Rank	Rural Municipality	Total Commercial Taxes	Regional Rank
RMs (31)	Moose Jaw	1.43	1	Moose Jaw	\$1,020	1	Lumsden	1.68	1	Moose Jaw	\$2,676	1
	Buckland	1.43	1	Buckland	\$1,356	2	Battle River	1.72	2	Buckland	\$3,012	2
	Prince Albert	1.43	1	Dundurn	\$1,480	3	Hudson Bay	1.74	3	Dundurn	\$3,136	3
	Lumsden	1.43	1	Edenwold	\$1,500	4	South Qu'Appelle	1.76	4	Edenwold	\$3,156	4
	South Qu'Appelle	1.43	1	Weyburn	\$1,564	5	Prince Albert	1.78	5	Weyburn	\$3,220	5
	Dundurn	1.43	1	Prince Albert	\$1,650	6	Canwood	1.80	6	Prince Albert	\$3,306	6
	Hudson Bay	1.43	1	Vanscoy	\$1,670	7	Dundurn	1.80	6	Vanscoy	\$3,326	7
	Battle River	1.43	1	Blutcher	\$1,782	8	Buckland	1.82	8	Blutcher	\$3,438	8
	Canwood	1.59	9	South Qu'Appelle	\$1,800	9	Maple Creek	1.87	9	South Qu'Appelle	\$3,456	9
	Maple Creek	1.62	10	Estevan	\$1,800	9	Moose Jaw	1.89	10	Estevan	\$3,456	9
	Weyburn	1.64	11	Corman Park	\$1,836	11	Weyburn	1.94	11	Corman Park	\$3,492	11
	Estevan	1.79	12	Aberdeen	\$1,960	12	Estevan	2.02	12	Aberdeen	\$3,616	12
	Edenwold	1.87	13	Hudson Bay	\$2,000	13	Edenwold	2.10	13	Hudson Bay	\$3,656	13
	Aberdeen	2.00	14	Swift Current	\$2,160	14	Nipawin	2.10	13	Swift Current	\$3,816	14
	Nipawin	2.00	14	Maple Creek	\$2,173	15	Aberdeen	2.15	15	Maple Creek	\$3,829	15
	Laird	2.23	16	Battle River	\$2,200	16	Laird	2.27	16	Battle River	\$3,856	16
	Moose Range	2.29	17	Lumsden	\$2,624	17	Moose Range	2.31	17	Lumsden	\$4,280	17
	Vanscoy	2.29	17	Orkney	\$2,800	18	Meadow Lake	2.32	18	Orkney	\$4,456	18
	Meadow Lake	2.30	19	Canwood	\$2,900	19	Vanscoy	2.32	18	Canwood	\$4,556	19
	Corman Park	2.41	20	Meadow Lake	\$2,925	20	Corman Park	2.38	20	Meadow Lake	\$4,581	20
	Rosthern	2.46	21	Spiritwood	\$3,100	21	Rosthern	2.42	21	Spiritwood	\$4,756	21
	Spiritwood	2.48	22	Laird	\$3,300	22	Spiritwood	2.44	22	Laird	\$4,956	22
	Torch River	2.81	23	Moose Range	\$3,400	23	Torch River	2.67	23	Moose Range	\$5,056	23
	Swift Current	3.12	24	Nipawin	\$3,406	24	Swift Current	2.73	24	Nipawin	\$5,062	24
	Orkney	3.13	25	Shellbrook	\$3,600	25	Orkney	2.78	25	Shellbrook	\$5,256	25
	Shellbrook	3.30	26	Rosthern	\$3,840	26	Shellbrook	2.93	26	Rosthern	\$5,496	26
	Blutcher	4.29	27	Torch River	\$4,422	27	Blutcher	3.07	27	Torch River	\$6,078	27
	Beaver River	6.93	28	Beaver River	\$6,396	28	Beaver River	4.95	28	Beaver River	\$8,052	28
	Wilton	12.37	29	Britannia	\$6,544	29	Britannia	6.76	29	Britannia	\$8,200	29
	Britannia	12.84	30	Frenchman Butte	\$6,950	30	Frenchman Butte	7.00	39	Frenchman Butte	\$8,606	30
	Frenchman Butte	13.24	31	Wilton	\$15,000	31	Wilton	8.69	31	Wilton	\$16,656	31
Average	3.30		Average	\$3,199		Average	2.78		Average	\$4,855		

Appendices O-1: 2016 Municipal and Total Property Tax Data (Cities) (listed alphabetically)

Cities	Property Class	Provincial Percentage	Municipal Mill Rate (Uniform)	Municipal Mill Rate Factor	Base Tax	Municipal Property Taxes	Municipal Property Tax Gap	Education Mill Rate	Education Property Taxes	Total Property Taxes	Total Property Tax Gap
Estevan	Residential	0.7	12.400	0.7300	\$0	\$1,267.28	3.09	5.03	\$704.20	\$1,971.48	2.83
	Commercial	1	12.400	1.5800	\$0	\$3,918.40		8.28	\$1,656.00	\$5,574.40	
Humboldt	Residential	0.7	16.000	0.4340	\$500	\$1,472.16	2.56	5.03	\$704.20	\$2,176.36	2.49
	Commercial	1	16.000	1.1400	\$125	\$3,773.00		8.28	\$1,656.00	\$5,429.00	
Martensville	Residential	0.7	6.260	1.0000	\$615	\$1,491.40	1.61	5.03	\$704.20	\$2,195.60	1.85
	Commercial	1	6.260	1.4233	\$615	\$2,396.97		8.28	\$1,656.00	\$4,052.97	
Meadow Lake	Residential	0.7	10.402	0.7840	\$782	\$1,923.72	2.11	5.03	\$704.20	\$2,627.92	2.17
	Commercial	1	10.402	1.5750	\$782	\$4,058.63		8.28	\$1,656.00	\$5,714.63	
Melfort	Residential	0.7	11.040	0.8200	\$662	\$1,929.39	2.13	5.03	\$704.20	\$2,633.59	2.19
	Commercial	1	11.040	1.5600	\$662	\$4,106.48		8.28	\$1,656.00	\$5,762.48	
Melville	Residential	0.7	15.980	0.5019	\$660	\$1,782.85	2.25	5.03	\$704.20	\$2,487.05	2.28
	Commercial	1	15.980	1.0482	\$660	\$4,010.05		8.28	\$1,656.00	\$5,666.05	
Moose Jaw	Residential	0.7	11.298	0.7512	\$96	\$1,284.19	2.59	5.03	\$704.20	\$1,988.39	2.51
	Commercial	1	11.298	1.4320	\$96	\$3,331.75		8.28	\$1,656.00	\$4,987.75	
North Battleford	Residential	0.7	11.670	0.5194	\$665	\$1,513.60	2.77	5.03	\$704.20	\$2,217.80	2.64
	Commercial	1	11.670	1.7960	\$0	\$4,191.86		8.28	\$1,656.00	\$5,847.86	
Prince Albert	Residential	0.7	13.438	0.7700	\$249	\$1,697.62	3.86	5.03	\$704.20	\$2,401.82	3.41
	Commercial	1	13.438	1.8700	\$1,520	\$6,545.81		8.28	\$1,656.00	\$8,201.81	
Regina	Residential	0.7	9.592	0.8788	\$0	\$1,180.12	2.16	5.03	\$704.20	\$1,884.32	2.23
	Commercial	1	9.592	1.3290	\$0	\$2,549.55		8.28	\$1,656.00	\$4,205.55	
Saskatoon	Residential	0.7	7.920	0.9443	\$0	\$1,047.04	1.76	5.03	\$704.20	\$1,751.24	2.00
	Commercial	1	7.920	1.1661	\$0	\$1,847.10		8.28	\$1,656.00	\$3,503.10	
Swift Current	Residential	0.7	11.462	0.7470	\$642	\$1,840.70	1.81	5.03	\$704.20	\$2,544.90	1.96
	Commercial	1	11.462	1.4500	\$0	\$3,323.98		8.28	\$1,656.00	\$4,979.98	
Warman	Residential	0.7	6.730	1.0000	\$493	\$1,435.20	1.39	5.03	\$704.20	\$2,139.40	1.70
	Commercial	1	6.730	1.1900	\$388	\$1,989.74		8.28	\$1,656.00	\$3,645.74	

Weyburn	Residential	0.7	8.349	0.4461	\$600	\$1,121.43	2.09	5.03	\$704.20	\$1,825.63	2.19
	Commercial	1	8.349	1.4023	\$0	\$2,341.56		8.28	\$1,656.00	\$3,997.56	
Yorkton	Residential	0.7	16.500	0.3184	\$810	\$1,545.50	3.26	5.03	\$704.20	\$2,249.70	2.98
	Commercial	1	16.500	1.5273	\$0	\$5,040.09		8.28	\$1,656.00	\$6,696.09	

Appendix O-2: 2016 Municipal and Total Property Tax Data (South West) (listed alphabetically)

South West	Property Class	Provincial Percentage	Municipal Mill Rate (Uniform)	Municipal Mill Rate Factor	Base Tax	Municipal Property Taxes	Municipal Property Tax Gap	Education Mill Rate	Education Property Taxes	Total Property Taxes	Total Property Tax Gap
Assiniboia	Residential	0.7	18.660	0.9500	\$337	\$2,818.78	2.11	5.03	\$704.20	\$3,522.98	2.15
	Commercial	1	18.660	1.5000	\$337	\$5,935.00		8.28	\$1,656.00	\$7,591.00	
Gravelbourg	Residential	0.7	9.500	1.0000	\$1,150	\$2,480.00	1.23	5.03	\$704.20	\$3,184.20	1.48
	Commercial	1	9.500	1.0000	\$1,150	\$3,050.00		8.28	\$1,656.00	\$4,706.00	
Gull Lake	Residential	0.7	12.730	0.6500	\$230	\$1,388.43	3.74	5.03	\$704.20	\$2,092.63	3.27
	Commercial	1	12.730	1.9500	\$230	\$5,194.70		8.28	\$1,656.00	\$6,850.70	
Maple Creek	Residential	0.7	26.000	0.2400	\$1,050	\$1,923.60	3.52	5.03	\$704.20	\$2,627.80	3.21
	Commercial	1	26.000	1.1000	\$1,050	\$6,770.00		8.28	\$1,656.00	\$8,426.00	
Shaunavon	Residential	0.7	11.000	0.8150	\$300	\$1,555.10	2.62	5.03	\$704.20	\$2,259.30	2.54
	Commercial	1	11.000	1.7150	\$300	\$4,073.00		8.28	\$1,656.00	\$5,729.00	

Appendix O-3: 2016 Municipal and Total Property Tax Data (South East) (listed alphabetically)

South East	Property Class	Provincial Percentage	Municipal Mill Rate (Uniform)	Municipal Mill Rate Factor	Base Tax	Municipal Property Taxes	Municipal Property Tax Gap	Education Mill Rate	Education Property Taxes	Total Property Taxes	Total Property Tax Gap
Balgonie	Residential	0.7	7.000	0.9930	\$550	\$1,523.14	1.38	5.03	\$704.20	\$2,227.34	1.69
	Commercial	1	7.000	1.1090	\$550	\$2,102.60		8.28	\$1,656.00	\$3,758.60	
Carlyle	Residential	0.7	11.150	0.7000	\$550	\$1,642.70	1.88	5.03	\$704.20	\$2,346.90	2.02
	Commercial	1	11.150	1.1390	\$550	\$3,089.97		8.28	\$1,656.00	\$4,745.97	
Carnduff	Residential	0.7	16.500	0.7240	\$915	\$2,587.44	1.71	5.03	\$704.20	\$3,291.64	1.84
	Commercial	1	16.500	1.0900	\$817	\$4,414.00		8.28	\$1,656.00	\$6,070.00	
Davidson	Residential	0.7	17.024	0.7700	\$500	\$2,335.19	2.63	5.03	\$704.20	\$3,039.39	2.57
	Commercial	1	17.024	1.6600	\$500	\$6,151.97		8.28	\$1,656.00	\$7,807.97	
Fort Qu'Appelle	Residential	0.7	7.670	1.0000	\$970	\$2,043.80	1.23	5.03	\$704.20	\$2,748.00	1.51
	Commercial	1	7.670	1.0000	\$970	\$2,504.00		8.28	\$1,656.00	\$4,160.00	
Grenfell	Residential	0.7	9.000	1.0000	\$700	\$1,960.00	1.73	5.03	\$704.20	\$2,664.20	1.90
	Commercial	1	9.000	1.5000	\$700	\$3,400.00		8.28	\$1,656.00	\$5,056.00	
Indian Head	Residential	0.7	10.900	1.0000	\$0	\$1,526.00	1.43	5.03	\$704.20	\$2,230.20	1.72
	Commercial	1	10.900	1.0000	\$0	\$2,180.00		8.28	\$1,656.00	\$3,836.00	
Kipling	Residential	0.7	3.000	1.0000	\$1,610	\$2,030.00	1.36	5.03	\$704.20	\$2,734.20	1.62
	Commercial	1	3.000	1.0000	\$2,160	\$2,760.00		8.28	\$1,656.00	\$4,416.00	
Lumsden	Residential	0.7	8.260	1.0000	\$0	\$1,156.40	1.43	5.03	\$704.20	\$1,860.60	1.78
	Commercial	1	8.260	1.0000	\$0	\$1,652.00		8.28	\$1,656.00	\$3,308.00	
Moosomin	Residential	0.7	15.500	0.7670	\$0	\$1,664.39	3.42	5.03	\$704.20	\$2,368.59	3.10
	Commercial	1	15.500	1.8370	\$0	\$5,694.70		8.28	\$1,656.00	\$7,350.70	
Oxbow	Residential	0.7	15.000	0.4600	\$625	\$1,591.00	3.28	5.03	\$704.20	\$2,295.20	3.00
	Commercial	1	15.000	1.5000	\$725	\$5,225.00		8.28	\$1,656.00	\$6,881.00	
Pilot Butte	Residential	0.7	7.460	1.0000	\$247	\$1,291.40	2.04	5.03	\$704.20	\$1,995.60	2.15
	Commercial	1	7.460	1.6030	\$247	\$2,638.68		8.28	\$1,656.00	\$4,294.68	
Redvers	Residential	0.7	12.658	0.7500	\$900	\$2,229.09	2.11	5.03	\$704.20	\$2,933.29	2.17
	Commercial	1	12.658	1.5000	\$900	\$4,697.40		8.28	\$1,656.00	\$6,353.40	
Regina Beach	Residential	0.7	4.300	1.0000	\$900	\$1,502.00	1.55	5.03	\$704.20	\$2,206.20	1.80
	Commercial	1	4.300	2.7000	\$0	\$2,322.00		8.28	\$1,656.00	\$3,978.00	
White City	Residential	0.7	4.057	1.0000	\$800	\$1,367.98	1.18	5.03	\$704.20	\$2,072.18	1.58
	Commercial	1	4.057	1.0000	\$800	\$1,611.40		8.28	\$1,656.00	\$3,267.40	
Whitewood	Residential	0.7	14.000	1.0000	\$1,200	\$3,160.00	1.99	5.03	\$704.20	\$3,864.20	2.06
	Commercial	1	14.000	1.5000	\$2,100	\$6,300.00		8.28	\$1,656.00	\$7,956.00	

Appendix O-4: 2016 Municipal and Total Property Tax Data (Central West) (listed alphabetically)

Central West	Property Class	Provincial Percentage	Municipal Mill Rate (Uniform)	Municipal Mill Rate Factor	Base Tax	Municipal Property Taxes	Municipal Property Tax Gap	Education Mill Rate	Education Property Taxes	Total Property Taxes	Total Property Tax Gap
Biggar	Residential	0.7	11.500	1.0000	\$250	\$1,860.00	1.77	5.03	\$704.20	\$2,564.20	1.93
	Commercial	1	11.500	1.3700	\$150	\$3,301.00		8.28	\$1,656.00	\$4,957.00	
Dalmeny	Residential	0.7	5.500	1.0000	\$1,350	\$2,120.00	1.16	5.03	\$704.20	\$2,824.20	1.45
	Commercial	1	5.500	1.0000	\$1,350	\$2,450.00		8.28	\$1,656.00	\$4,106.00	
Delisle	Residential	0.7	3.800	1.0000	\$600	\$1,132.00	1.29	5.03	\$704.20	\$1,836.20	1.70
	Commercial	1	3.800	1.0000	\$700	\$1,460.00		8.28	\$1,656.00	\$3,116.00	
Eston	Residential	0.7	16.000	1.0000	\$895	\$3,135.00	2.06	5.03	\$704.20	\$3,839.20	2.12
	Commercial	1	16.000	1.6000	\$1,345	\$6,465.00		8.28	\$1,656.00	\$8,121.00	
Kerrobert	Residential	0.7	14.000	0.8000	\$1,065	\$2,633.00	1.79	5.03	\$704.20	\$3,337.20	1.91
	Commercial	1	14.000	1.2500	\$1,215	\$4,715.00		8.28	\$1,656.00	\$6,371.00	
Kindersley	Residential	0.7	15.350	0.8000	\$300	\$2,019.20	2.15	5.03	\$704.20	\$2,723.40	2.20
	Commercial	1	15.350	1.3180	\$300	\$4,346.26		8.28	\$1,656.00	\$6,002.26	
Langham	Residential	0.7	4.200	1.0000	\$1,400	\$1,988.00	1.21	5.03	\$704.20	\$2,692.20	1.51
	Commercial	1	4.200	2.0000	\$730	\$2,410.00		8.28	\$1,656.00	\$4,066.00	
Lanigan	Residential	0.7	7.500	1.0000	\$975	\$2,025.00	1.22	5.03	\$704.20	\$2,729.20	1.51
	Commercial	1	7.500	1.0000	\$975	\$2,475.00		8.28	\$1,656.00	\$4,131.00	
Lashburn	Residential	0.7	6.450	1.0000	\$0	\$903.00	1.57	5.03	\$704.20	\$1,607.20	1.91
	Commercial	1	6.450	1.1000	\$0	\$1,419.00		8.28	\$1,656.00	\$3,075.00	
Macklin	Residential	0.7	6.750	1.0000	\$1,000	\$1,945.00	1.41	5.03	\$704.20	\$2,649.20	1.66
	Commercial	1	6.750	1.0000	\$1,400	\$2,750.00		8.28	\$1,656.00	\$4,406.00	
Osler	Residential	0.7	8.750	1.0000	\$800	\$2,025.00	1.43	5.03	\$704.20	\$2,729.20	1.67
	Commercial	1	8.750	1.2000	\$800	\$2,900.00		8.28	\$1,656.00	\$4,556.00	
Outlook	Residential	0.7	8.000	1.0000	\$700	\$1,820.00	3.51	5.03	\$704.20	\$2,524.20	3.19
	Commercial	1	8.000	3.6800	\$500	\$6,388.00		8.28	\$1,656.00	\$8,044.00	
Rosetown	Residential	0.7	19.630	0.6480	\$0	\$1,780.83	3.95	5.03	\$704.20	\$2,485.03	3.49
	Commercial	1	19.630	1.7900	\$0	\$7,027.54		8.28	\$1,656.00	\$8,683.54	
Rosthern	Residential	0.7	7.600	0.8000	\$900	\$1,751.20	2.48	5.03	\$704.20	\$2,455.40	2.44
	Commercial	1	7.600	2.2000	\$1,000	\$4,344.00		8.28	\$1,656.00	\$6,000.00	
Unity	Residential	0.7	14.650	0.8000	\$100	\$1,740.80	1.91	5.03	\$704.20	\$2,445.00	2.04
	Commercial	1	14.650	1.1000	\$100	\$3,323.00		8.28	\$1,656.00	\$4,979.00	
Waldheim	Residential	0.7	4.000	1.0000	\$520	\$1,080.00	0.97	5.03	\$704.20	\$1,784.20	1.52
	Commercial	1	4.000	1.0000	\$250	\$1,050.00		8.28	\$1,656.00	\$2,706.00	
Watrous	Residential	0.7	6.247	1.0000	\$884	\$1,758.58	1.81	5.03	\$704.20	\$2,462.78	1.96
	Commercial	1	6.247	1.8400	\$884	\$3,182.90		8.28	\$1,656.00	\$4,838.90	
Wilkie	Residential	0.7	18.000	0.6300	\$0	\$1,587.60	2.83	5.03	\$704.20	\$2,291.80	2.69
	Commercial	1	18.000	1.0000	\$900	\$4,500.00		8.28	\$1,656.00	\$6,156.00	

Appendix O-5: 2016 Municipal and Total Property Tax Data (Central East) (listed alphabetically)

Central East	Property Class	Provincial Percentage	Municipal Mill Rate (Uniform)	Municipal Mill Rate Factor	Base Tax	Municipal Property Taxes	Municipal Property Tax Gap	Education Mill Rate	Education Property Taxes	Total Property Taxes	Total Property Tax Gap
Canora	Residential	0.7	17.250	0.8500	\$0	\$2,052.75	2.18	5.03	\$704.20	\$2,756.95	2.23
	Commercial	1	17.250	1.3000	\$0	\$4,485.00		8.28	\$1,656.00	\$6,141.00	
Esterhazy	Residential	0.7	9.000	1.0000	\$800	\$2,060.00	2.50	5.03	\$704.20	\$2,764.20	2.46
	Commercial	1	9.000	2.3000	\$1,000	\$5,140.00		8.28	\$1,656.00	\$6,796.00	
Foam Lake	Residential	0.7	16.500	1.0000	\$0	\$2,310.00	5.14	5.03	\$704.20	\$3,014.20	4.49
	Commercial	1	16.500	3.6000	\$0	\$11,880.00		8.28	\$1,656.00	\$13,536.00	
Kamsack	Residential	0.7	30.000	0.2750	\$550	\$1,705.00	4.19	5.03	\$704.20	\$2,409.20	3.66
	Commercial	1	30.000	1.1000	\$550	\$7,150.00		8.28	\$1,656.00	\$8,806.00	
Kelvington	Residential	0.7	3.750	1.0000	\$750	\$1,275.00	1.65	5.03	\$704.20	\$1,979.20	1.90
	Commercial	1	3.750	1.0000	\$1,350	\$2,100.00		8.28	\$1,656.00	\$3,756.00	
Langenburg	Residential	0.7	6.500	1.0000	\$885	\$1,795.00	1.22	5.03	\$704.20	\$2,499.20	1.54
	Commercial	1	6.500	1.0000	\$885	\$2,185.00		8.28	\$1,656.00	\$3,841.00	
Preeceville	Residential	0.7	8.774	1.0000	\$650	\$1,878.36	1.89	5.03	\$704.20	\$2,582.56	2.02
	Commercial	1	8.774	1.5000	\$924	\$3,556.20		8.28	\$1,656.00	\$5,212.20	
Wadena	Residential	0.7	20.000	0.4100	\$671	\$1,819.00	2.90	5.03	\$704.20	\$2,523.20	2.75
	Commercial	1	20.000	1.1070	\$850	\$5,278.00		8.28	\$1,656.00	\$6,934.00	
Wynyard	Residential	0.7	16.650	0.7500	\$0	\$1,748.25	3.11	5.03	\$704.20	\$2,452.45	2.90
	Commercial	1	16.650	1.6350	\$0	\$5,444.55		8.28	\$1,656.00	\$7,100.55	

Appendix O-6: 2016 Municipal and Total Property Tax Data (North) (listed alphabetically)

North	Property Class	Provincial Percentage	Municipal Mill Rate (Uniform)	Municipal Mill Rate Factor	Base Tax	Municipal Property Taxes	Municipal Property Tax Gap	Education Mill Rate	Education Property Taxes	Total Property Taxes	Total Property Tax Gap
Battleford	Residential	0.7	4.150	1.0000	\$965	\$1,546.00	1.74	5.03	\$704.20	\$2,250.20	1.93
	Commercial	1	4.150	1.0000	\$1,855	\$2,685.00		8.28	\$1,656.00	\$4,341.00	
Birch Hills	Residential	0.7	11.000	1.0000	\$0	\$1,540.00	3.00	5.03	\$704.20	\$2,244.20	2.80
	Commercial	1	11.000	2.1000	\$0	\$4,620.00		8.28	\$1,656.00	\$6,276.00	
Carrot River	Residential	0.7	18.500	1.0000	\$0	\$2,590.00	1.86	5.03	\$704.20	\$3,294.20	1.96
	Commercial	1	18.500	1.3000	\$0	\$4,810.00		8.28	\$1,656.00	\$6,466.00	
Creighton	Residential	0.7	10.000	1.0000	\$0	\$1,400.00	2.43	5.03	\$704.20	\$2,104.20	2.40
	Commercial	1	10.000	1.7000	\$0	\$3,400.00		8.28	\$1,656.00	\$5,056.00	
Hudson Bay	Residential	0.7	13.500	1.0000	\$0	\$1,890.00	1.71	5.03	\$704.20	\$2,594.20	1.89
	Commercial	1	13.500	1.2000	\$0	\$3,240.00		8.28	\$1,656.00	\$4,896.00	
La Ronge	Residential	0.7	10.750	1.0000	\$450	\$1,955.00	1.98	5.03	\$704.20	\$2,659.20	2.08
	Commercial	1	10.750	1.5000	\$650	\$3,875.00		8.28	\$1,656.00	\$5,531.00	
Maidstone	Residential	0.7	10.250	1.0500	\$350	\$1,856.75	1.48	5.03	\$704.20	\$2,560.95	1.72
	Commercial	1	10.250	1.1000	\$500	\$2,755.00		8.28	\$1,656.00	\$4,411.00	
Nipawin	Residential	0.7	6.460	0.6800	\$1,537	\$2,151.99	2.53	5.03	\$704.20	\$2,856.19	2.49
	Commercial	1	6.460	2.2800	\$2,500	\$5,445.76		8.28	\$1,656.00	\$7,101.76	
Shellbrook	Residential	0.7	11.000	1.0000	\$100	\$1,640.00	4.18	5.03	\$704.20	\$2,344.20	3.63
	Commercial	1	11.000	3.0000	\$250	\$6,850.00		8.28	\$1,656.00	\$8,506.00	
Spiritwood	Residential	0.7	7.500	1.0500	\$1,220	\$2,322.50	1.30	5.03	\$704.20	\$3,026.70	1.55
	Commercial	1	7.500	1.2000	\$1,225	\$3,025.00		8.28	\$1,656.00	\$4,681.00	
Tisdale	Residential	0.7	10.280	0.7050	\$1,425	\$2,439.64	2.42	5.03	\$704.20	\$3,143.84	2.40
	Commercial	1	10.280	2.1500	\$1,475	\$5,895.40		8.28	\$1,656.00	\$7,551.40	
Wakaw	Residential	0.7	14.000	0.8410	\$0	\$1,648.36	2.80	5.03	\$704.20	\$2,352.56	2.67
	Commercial	1	14.000	1.6500	\$0	\$4,620.00		8.28	\$1,656.00	\$6,276.00	

Appendix O-7: 2016 Municipal and Total Property Tax Data (Rural Municipalities) (listed alphabetically)

Rural Municipalities	Property Class	Provincial Percentage	Municipal Mill Rate (Uniform)	Municipal Mill Rate Factor	Base Tax	Municipal Property Taxes	Municipal Property Tax Gap	Education Mill Rate	Education Property Taxes	Total Property Taxes	Total Property Tax Gap
Aberdeen	Residential	0.7	7.000	1.0000	\$0	\$980.00	2.00	5.03	\$704.20	\$1,684.20	2.15
	Commercial	1	7.000	1.4000	\$0	\$1,960.00		8.28	\$1,656.00	\$3,616.00	
Battle River	Residential	0.7	11.000	1.0000	\$0	\$1,540.00	1.43	5.03	\$704.20	\$2,244.20	1.72
	Commercial	1	11.000	1.0000	\$0	\$2,200.00		8.28	\$1,656.00	\$3,856.00	
Beaver River	Residential	0.7	6.350	0.7000	\$300	\$922.30	6.93	5.03	\$704.20	\$1,626.50	4.95
	Commercial	1	6.350	4.8000	\$300	\$6,396.00		8.28	\$1,656.00	\$8,052.00	
Blutcher	Residential	0.7	8.910	0.3330	\$0	\$415.38	4.29	5.03	\$704.20	\$1,119.58	3.07
	Commercial	1	8.910	1.0000	\$0	\$1,782.00		8.28	\$1,656.00	\$3,438.00	
Britannia	Residential	0.7	10.000	0.3640	\$0	\$509.60	12.84	5.03	\$704.20	\$1,213.80	6.76
	Commercial	1	10.000	3.2720	\$0	\$6,544.00		8.28	\$1,656.00	\$8,200.00	
Buckland	Residential	0.7	6.780	1.0000	\$0	\$949.20	1.43	5.03	\$704.20	\$1,653.40	1.82
	Commercial	1	6.780	1.0000	\$0	\$1,356.00		8.28	\$1,656.00	\$3,012.00	
Canwood	Residential	0.7	14.500	0.9000	\$0	\$1,827.00	1.59	5.03	\$704.20	\$2,531.20	1.80
	Commercial	1	14.500	1.0000	\$0	\$2,900.00		8.28	\$1,656.00	\$4,556.00	
Corman Park	Residential	0.7	6.800	0.8000	\$0	\$761.60	2.41	5.03	\$704.20	\$1,465.80	2.38
	Commercial	1	6.800	1.3500	\$0	\$1,836.00		8.28	\$1,656.00	\$3,492.00	
Dundurn	Residential	0.7	7.400	1.0000	\$0	\$1,036.00	1.43	5.03	\$704.20	\$1,740.20	1.80
	Commercial	1	7.400	1.0000	\$0	\$1,480.00		8.28	\$1,656.00	\$3,136.00	
Edenwold	Residential	0.7	7.500	0.7620	\$0	\$800.10	1.87	5.03	\$704.20	\$1,504.30	2.10
	Commercial	1	7.500	1.0000	\$0	\$1,500.00		8.28	\$1,656.00	\$3,156.00	
RM of Estevan	Residential	0.7	9.000	0.8000	\$0	\$1,008.00	1.79	5.03	\$704.20	\$1,712.20	2.02
	Commercial	1	9.000	1.0000	\$0	\$1,800.00		8.28	\$1,656.00	\$3,456.00	
Frenchman Butte	Residential	0.7	5.000	0.7500	\$0	\$525.00	13.24	5.03	\$704.20	\$1,229.20	7.00
	Commercial	1	5.000	6.7500	\$200	\$6,950.00		8.28	\$1,656.00	\$8,606.00	
Hudson Bay	Residential	0.7	10.000	1.0000	\$0	\$1,400.00	1.43	5.03	\$704.20	\$2,104.20	1.74
	Commercial	1	10.000	1.0000	\$0	\$2,000.00		8.28	\$1,656.00	\$3,656.00	
Laird	Residential	0.7	15.000	0.6700	\$75	\$1,482.00	2.23	5.03	\$704.20	\$2,186.20	2.27
	Commercial	1	15.000	1.1000	\$0	\$3,300.00		8.28	\$1,656.00	\$4,956.00	
Lumsden	Residential	0.7	13.120	1.0000	\$0	\$1,836.80	1.43	5.03	\$704.20	\$2,541.00	1.68
	Commercial	1	13.120	1.0000	\$0	\$2,624.00		8.28	\$1,656.00	\$4,280.00	
Maple Creek	Residential	0.7	9.700	0.9890	\$0	\$1,343.06	1.62	5.03	\$704.20	\$2,047.26	1.87
	Commercial	1	9.700	1.1200	\$0	\$2,172.80		8.28	\$1,656.00	\$3,828.80	

Appendix O-7: 2016 Municipal and Total Property Tax Data (Rural Municipalities) (listed alphabetically) (Cont'd)

Rural Municipalities	Property Class	Provincial Percentage	Municipal Mill Rate (Uniform)	Municipal Mill Rate Factor	Base Tax	Municipal Property Taxes	Municipal Property Tax Gap	Education Mill Rate	Education Property Taxes	Total Property Taxes	Total Property Tax Gap
Meadow Lake	Residential	0.7	6.500	0.8500	\$500	\$1,273.50	2.30	5.03	\$704.20	\$1,977.70	2.32
	Commercial	1	6.500	2.2500	\$0	\$2,925.00		8.28	\$1,656.00	\$4,581.00	
Moose Jaw	Residential	0.7	5.100	1.0000	\$0	\$714.00	1.43	5.03	\$704.20	\$1,418.20	1.89
	Commercial	1	5.100	1.0000	\$0	\$1,020.00		8.28	\$1,656.00	\$2,676.00	
Moose Range	Residential	0.7	17.000	0.6250	\$0	\$1,487.50	2.29	5.03	\$704.20	\$2,191.70	2.31
	Commercial	1	17.000	1.0000	\$0	\$3,400.00		8.28	\$1,656.00	\$5,056.00	
Nipawin	Residential	0.7	16.220	0.7500	\$0	\$1,703.10	2.00	5.03	\$704.20	\$2,407.30	2.10
	Commercial	1	16.220	1.0500	\$0	\$3,406.20		8.28	\$1,656.00	\$5,062.20	
Orkney	Residential	0.7	8.000	0.8000	\$0	\$896.00	3.13	5.03	\$704.20	\$1,600.20	2.78
	Commercial	1	8.000	1.7500	\$0	\$2,800.00		8.28	\$1,656.00	\$4,456.00	
Prince Albert	Residential	0.7	8.250	1.0000	\$0	\$1,155.00	1.43	5.03	\$704.20	\$1,859.20	1.78
	Commercial	1	8.250	1.0000	\$0	\$1,650.00		8.28	\$1,656.00	\$3,306.00	
Rosthern	Residential	0.7	9.600	1.1000	\$85	\$1,563.40	2.46	5.03	\$704.20	\$2,267.60	2.42
	Commercial	1	9.600	2.0000	\$0	\$3,840.00		8.28	\$1,656.00	\$5,496.00	
Shellbrook	Residential	0.7	12.000	0.6500	\$0	\$1,092.00	3.30	5.03	\$704.20	\$1,796.20	2.93
	Commercial	1	12.000	1.5000	\$0	\$3,600.00		8.28	\$1,656.00	\$5,256.00	
South Qu'Appelle	Residential	0.7	9.000	1.0000	\$0	\$1,260.00	1.43	5.03	\$704.20	\$1,964.20	1.76
	Commercial	1	9.000	1.0000	\$0	\$1,800.00		8.28	\$1,656.00	\$3,456.00	
Spiritwood	Residential	0.7	15.500	0.5750	\$0	\$1,247.75	2.48	5.03	\$704.20	\$1,951.95	2.44
	Commercial	1	15.500	1.0000	\$0	\$3,100.00		8.28	\$1,656.00	\$4,756.00	
Swift Current	Residential	0.7	9.000	0.5500	\$0	\$693.00	3.12	5.03	\$704.20	\$1,397.20	2.73
	Commercial	1	9.000	1.2000	\$0	\$2,160.00		8.28	\$1,656.00	\$3,816.00	
Torch River	Residential	0.7	15.000	0.7500	\$0	\$1,575.00	2.81	5.03	\$704.20	\$2,279.20	2.67
	Commercial	1	15.000	1.4740	\$0	\$4,422.00		8.28	\$1,656.00	\$6,078.00	
Vanscoy	Residential	0.7	7.500	0.6930	\$0	\$727.65	2.29	5.03	\$704.20	\$1,431.85	2.32
	Commercial	1	7.500	1.1130	\$0	\$1,669.50		8.28	\$1,656.00	\$3,325.50	
Weyburn	Residential	0.7	6.800	1.0000	\$0	\$952.00	1.64	5.03	\$704.20	\$1,656.20	1.94
	Commercial	1	6.800	1.1500	\$0	\$1,564.00		8.28	\$1,656.00	\$3,220.00	
Wilton	Residential	0.7	10.000	0.8660	\$0	\$1,212.40	12.37	5.03	\$704.20	\$1,916.60	8.69
	Commercial	1	10.000	7.5000	\$0	\$15,000.00		8.28	\$1,656.00	\$16,656.00	