



**CANADIAN FEDERATION  
OF INDEPENDENT BUSINESS™**



**WANTED: Property Tax Fairness in Saskatchewan**  
Ranking 2015 property tax gaps from a small business perspective

*Powered by Entrepreneurs™*

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## Contents

Executive Summary.....	ii
Introduction.....	1
Section I: Municipal Property Tax Findings.....	2
Section II: Total Property Tax (Municipal + Education) Findings.....	15
Section III: Rural Municipality Tax Findings.....	24
The Small Business Perspective on Property Taxes.....	29
Policy Recommendations.....	36
Appendix A: Property Taxation in Saskatchewan.....	38
Appendix B: Municipal Property Tax Gap Methodology.....	42
Appendix C: Education Property Taxes.....	43
Appendix D: Total Property Tax Gap Methodology.....	44
Appendix E: Municipal Property Tax Gaps (Best to Worst).....	46
Appendix F: Municipal Commercial Property Tax Bills (Best to Worst).....	47
Appendix G: Total Property Tax Gaps (Best to Worst).....	48
Appendix H: Total Commercial Property Tax Bills (Best to Worst).....	49
Appendix I: RMs - Municipal Property Tax Gaps (Best to Worst).....	50
Appendix J: RMs - Municipal Commercial Property Tax Bills (Best to Worst).....	51
Appendix K: RMs - Total Property Tax Gaps (Best to Worst).....	52
Appendix L: RMs - Total Commercial Property Tax Bills (Best to Worst).....	53
Appendix M: Regional Property Tax Rankings (Best to Worst).....	54
Appendix N-1: 2015 Municipal and Total Property Tax Data (Cities).....	60
Appendix N-2: 2015 Municipal and Total Property Tax Data (South West).....	61
Appendix N-3: 2015 Municipal and Total Property Tax Data (South East).....	62
Appendix N-4: 2015 Municipal and Total Property Tax Data (Central West).....	63
Appendix N-5: 2015 Municipal and Total Property Tax Data (Central East).....	64
Appendix N-6: 2015 Municipal and Total Property Tax Data (North).....	65
Appendix N-7: 2015 Municipal and Total Property Tax Data (Rural Municipalities).....	66

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## Executive Summary

This is the ninth 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.<sup>1</sup>

This edition provides an analysis of the property tax gaps for 75 municipalities with populations of 1,000 or greater during the 2015 tax year. This report also includes 31 Rural Municipalities (RMs) with populations of 1,000 or greater.

In 2015, an overwhelming majority of commercial property owners in Saskatchewan continued to pay higher property taxes than residential property owners. While the province has taken steps to make the property tax system more equitable for commercial property owners, many municipalities have raised taxes and shifted the burden from residents to businesses.

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.

CFIB is concerned many Saskatchewan municipalities will continue to hike property taxes to fund unsustainable spending. Such tax hikes continue to erode the savings from the education property tax relief delivered by the provincial government to small businesses. With the Saskatchewan government providing long-term and predictable revenue sharing, CFIB believes municipalities need to work harder to further contain costs and commit to addressing the inequities in their municipal property tax system.

### 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.

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<sup>1</sup> 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 2015, 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 2015 was 2.23, and the average commercial municipal property tax burden was \$3,922. Waldheim had the lowest municipal property tax gap at 0.97, while Foam Lake had the highest 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).

Table 1

#### 2015 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	73	Kamsack	4.19
3	White City	1.18	73	Shellbrook	4.19
4	Langham	1.21	72	Rosetown	3.95
4	Langenburg	1.21	71	Prince Albert	3.92
6	Fort Qu'Appelle	1.23	70	Maple Creek	3.81
6	Lanigan	1.23	69	Gull Lake	3.74
8	Gravelbourg	1.24	68	Outlook	3.44
9	Delisle	1.28	67	Moosomin	3.42
10	Spiritwood	1.33	66	Oxbow	3.36

Source: CFB calculations based on 2015 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 2015. Foam Lake, Kamsack, Shellbrook, Rosetown, and Prince Albert demonstrated the highest municipal property tax gaps with businesses paying between five and three 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 property tax gaps of the 75 municipalities examined were varied. The average gap in 2015 was 2.26, and the average total property tax bill on a property valued at \$200,000 was \$5,578. Dalmeny had the lowest 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 G: Total Property Tax Gaps – Best to Worst).

Table 2

### 2015 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	1.49	74	Shellbrook	3.69
3	Langham	1.51	73	Kamsack	3.66
3	Fort Qu'Appelle	1.51	72	Rosetown	3.49
5	Waldheim	1.52	71	Prince Albert	3.45
6	Lanigan	1.53	70	Maple Creek	3.40
7	Langenburg	1.54	69	Gull Lake	3.27
8	Spiritwood	1.57	68	Outlook	3.13
9	White City	1.59	67	Moosomin	3.09
10	Macklin	1.66	66	Oxbow	3.04

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

## Rural Municipalities

In 2015, 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 in 2015. 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 2015 was 3.22—by comparison, the 75 other municipalities reviewed had an average gap of 2.23. This high average is largely a result of double-digit tax gaps in the RMs of Britannia and Wilton (12.70 and 12.37, respectively) as well as high tax gaps in the RMs of Frenchman Butte and

Beaver River (7.92 and 6.93, 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 I: RMs – Municipal Property Tax Gaps – Best to Worst).

Table 3

**RMs: 2015 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 Britannia*	12.70
1	RM of Buckland	1.43	30	RM of Wilton**	12.37
1	RM of Dundurn	1.43	29	RM of Frenchman Butte	7.92
1	RM of Prince Albert	1.43	28	RM of Beaver River	6.93
1	RM of South Qu'Appelle	1.43	27	RM of Laird	5.60
1	RM of Hudson Bay	1.43	26	RM of Blucher	4.29
1	RM of Battle River	1.43	25	RM of Shellbrook	3.30
1	RM of Lumsden	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	1.61	22	RM of Spiritwood	2.48

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

Disclaimer: RM of Mervin has been excluded from this edition of the report for the following reason: "The RM of Mervin No. 499 has not been included in this report due to the uniqueness of the municipality. The RM has many factors that contribute to the taxation policies of the municipality which take into consideration the various types of properties located within their jurisdiction. This constitutes a combination of small business, industrial business, a significant number of lake resort properties (16 resort hamlets at Turtle Lake and Brightsand Lake) as well as arable and non-arable agricultural land. Due to the significant amount of recreational influence which have escalated both resort and agricultural properties, it is not a fair comparative to other municipalities which do not typically have these types of stimuli."

\*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 2015, RMs also had the highest average total property tax gap in the province, at 2.79. Again, this high average was driven by the RMs of Wilton and Britannia and, to a lesser extent, Frenchman Butte. 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 1.69. Table 4 provides an overview of the ten best and ten worst total tax gaps of all 31 RMs (see Appendix K: RMs – Total Property Tax Gap Ranking – Best to Worst).

Table 4

**RMs: 2015 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	1.69	31	RM of Wilton	8.69
2	RM of Battle River	1.72	30	RM of Britannia	6.67
3	RM of Hudson Bay	1.74	29	RM of Frenchman Butte	5.47
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 Laird	4.55
6	RM of Dundurn	1.80	26	RM of Blucher	3.06
6	RM of Canwood	1.80	25	RM of Shellbrook	2.93
8	RM of Buckland	1.83	24	RM of Swift Current	2.73
9	RM of Maple Creek	1.88	23	RM of Torch River	2.67
10	RM of Moose Jaw	1.89	22	RM of Spiritwood	2.43

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

## 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. Freeze funding to municipalities (e.g. transfers from the Municipal Operating Grant) at current levels until municipalities better manage their operating spending.
4. 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.



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## 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.<sup>2</sup> This latest edition provides an analysis of the property tax gaps of 75 municipalities with populations of 1,000 or greater during the 2015 tax year. This report also includes 31 Rural Municipalities (RMs) with populations of 1,000 or greater.

In 2015, an overwhelming majority of commercial property owners in Saskatchewan continued to pay higher property taxes than residential property owners. While the province has taken a number of steps in recent years to reform the property tax system to be more equitable for commercial property owners, many municipalities have raised taxes and shifted the burden from residents to businesses.

Small businesses (i.e. businesses with fewer than 100 employees) make up 98.2 per cent of all businesses in Saskatchewan<sup>3</sup> and contribute 30 per cent to Saskatchewan's total gross domestic product.<sup>4</sup> 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.

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<sup>2</sup> Total property taxes are the sum of municipal and education property taxes.

<sup>3</sup> Innovation, Science, and Economic Development Canada (2016). *Key Small Business Statistics – June 2016*, Table 1.1-1. Web. Accessed June 16, 2016 from <http://www.ic.gc.ca/eic/site/061.nsf/eng/03021.html#point1-1>

<sup>4</sup> Innovation, Science, and Economic Development Canada (2016). *Key Small Business Statistics – June 2016*, Table 7.1-1. Web. Accessed June 16, 2016 from <http://www.ic.gc.ca/eic/site/061.nsf/eng/03027.html#point7-1>

## 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 2015, 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 2015 was 2.23, and the average commercial municipal property tax burden was \$3,922. Waldheim had the lowest municipal property tax gap at 0.97, while Foam Lake had the highest at 5.14. Table 1 presents the municipalities with the ten lowest and ten highest municipal property tax gaps.

Table 5

**2015 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	73	Kamsack	4.19
3	White City	1.18	73	Shellbrook	4.19
4	Langham	1.21	72	Rosetown	3.95
4	Langenburg	1.21	71	Prince Albert	3.92
6	Fort Qu'Appelle	1.23	70	Maple Creek	3.81
6	Lanigan	1.23	69	Gull Lake	3.74
8	Gravelbourg	1.24	68	Outlook	3.44
9	Delisle	1.28	67	Moosomin	3.42
10	Spiritwood	1.33	66	Oxbow	3.36

Source: CFIB calculations based on 2015 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 2015. Foam Lake, Kamsack, Shellbrook, Rosetown and Prince Albert demonstrated the highest municipal property tax gaps, where small businesses pay between five and three 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. The next lowest commercial municipal tax burden belonged to White City, where commercial property owners paid \$1,400 in 2015 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 (5.14) and the highest commercial municipal property tax burden of the municipalities reviewed in this report. 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 \$3,950 more in 2015 on a property assessed at a value of \$200,000 than commercial property owners in Shellbrook, which had the next highest commercial municipal tax bill (see Appendix F: Municipal Commercial Property Tax Bills – Best to Worst).

## Cities

In 2015, Saskatchewan's cities had an average municipal property tax gap of 2.39 (see Table 6), notably higher than the provincial average of 2.23. The average commercial property tax bill for a property valued at \$200,000 was \$3,470, slightly below the provincial average of \$3,922.

Table 6

### Cities: 2015 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2015 Municipal residential property taxes per \$200,000	2015 Municipal commercial property taxes per \$200,000	2015 Municipal property tax gap
Martensville	\$1,714	\$2,586	1.51
Warman	\$1,410	\$2,334	1.66
Saskatoon	\$1,009	\$1,782	1.77
Swift Current	\$1,563	\$3,034	1.94
Weyburn	\$1,107	\$2,276	2.06
Melfort	\$1,869	\$3,954	2.12
Regina	\$1,142	\$2,468	2.16
Meadow Lake	\$1,680	\$3,740	2.23
Melville	\$1,711	\$3,910	2.29
Humboldt	\$1,416	\$3,583	2.53
Moose Jaw	\$1,270	\$3,245	2.56
North Battleford	\$1,476	\$4,108	2.78
Yorkton	\$1,517	\$4,736	3.12
Estevan	\$1,208	\$3,937	3.26
Prince Albert	\$1,618	\$6,350	3.92
<b>Average</b>	<b>\$1,447</b>	<b>\$3,470</b>	<b>2.39</b>

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

### *Martensville had the lowest municipal property tax gap; Prince Albert had the highest*

Martensville had the lowest municipal property tax gap of Saskatchewan's cities, at 1.51 in 2015, followed by the cities of Warman and Saskatoon where the tax gaps were 1.66 and 1.77, respectively. Although it is only the third lowest, Saskatoon's 2015 municipal tax gap of 1.77 follows years of sustained effort<sup>5</sup> to reduce the disparity between commercial and residential property tax rates.

<sup>5</sup> 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.

## Municipal Success Story

“We are pleased and proud of the findings of the Canadian Federation of Independent Business. The city of Martensville understands the importance of having a vibrant and thriving business community, as it means local jobs, investment, and more goods and services for local and area residents. During our budget cycles we ensure our commercial sector is treated fairly as to encourage continued business expansion and attraction to the community. We also are aware of the fact that we are in a very vibrant region and business has the opportunity to locate anywhere; we simply want to ensure we put our best foot forward not only through our tax structure but also through providing support through our economic development department and our Business Incentive Bylaw.”

- Mayor Kent Muench, Martensville

Prince Albert had the highest municipal property tax gap among cities at 3.92, largely the result of a commercial base tax of \$1,600 in 2015. Besides having the highest municipal tax gap of Saskatchewan’s cities, Prince Albert had the fifth highest in the province (excluding RMs).

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

Commercial property taxpayers in Saskatoon paid the lowest municipal property taxes (\$1,782) compared to other Saskatchewan cities in 2015. This is attributable to a relatively low uniform municipal mill rate (7.630) 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 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 \$6,350 in municipal property tax—the next highest burden was Yorkton’s at \$4,736.

## South West

Among the six regions across the province (excluding RMs), South West Saskatchewan had the second highest municipal property tax gap. At 2.70 (see Table 7), its gap was slightly lower than Central East Saskatchewan’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: 2015 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value**

Municipality	2015 Municipal residential property taxes per \$200,000	2015 Municipal commercial property taxes per \$200,000	2015 Municipal property tax gap
Gravelbourg	\$2,380	\$2,950	1.24
Assiniboia	\$2,759	\$5,832	2.11
Shaunavon	\$1,498	\$3,902	2.60
Gull Lake	\$1,365	\$5,112	3.74
Maple Creek	\$1,778	\$6,770	3.81
<b>Average</b>	<b>\$1,956</b>	<b>\$4,913</b>	<b>2.70</b>

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

***Gravelbourg had the lowest municipal property tax gap; Maple Creek had the highest***

Gravelbourg had the lowest municipal property tax gap in the region by a significant margin in 2015. Its gap of 1.24 is a result of not using mill rate factors in its tax calculations, as well as applying a harmonized base tax to both commercial and residential properties.

Maple Creek had the highest gap in 2015 at 3.81, just slightly higher than Gull Lake's gap of 3.74. Both municipalities used mill rate factors to disproportionately shift the municipal tax burden onto commercial property owners. In the case of Maple Creek, the commercial mill rate factor was 1.1 in 2015 whereas the residential mill rate factor was 0.2. Gull Lake set its residential mill rate factor at 0.65 and its commercial one at 1.95, giving residential property owners a significant advantage over their commercial counterparts.

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

In addition to its low municipal property tax gap, Gravelbourg had the region's lowest municipal commercial property tax burden in 2015. For a property assessed at a value of \$200,000 a small business owner paid \$2,950 in property taxes. In Shaunavon, which has the next lowest commercial property tax burden, the same property would pay a tax bill of \$3,902.

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, the use of mill rate factors, and the highest uniform municipal mill rate in the region all contributed to Maple Creek's high commercial property tax bill.

## South East

Taken as a whole, Saskatchewan's South East had a regional average municipal tax gap of 1.91 in 2015 (see Table 8), considerably lower than the provincial average of 2.23. All but three of the 16 municipalities reviewed in this region had municipal property tax gaps below the provincial average, making South East Saskatchewan 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: 2015 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2015 Municipal residential property taxes per \$200,000	2015 Municipal commercial property taxes per \$200,000	2015 Municipal property tax gap
White City	\$1,303	\$1,540	1.18
Fort Qu'Appelle	\$2,044	\$2,504	1.23
Balgonie	\$1,523	\$2,103	1.38
Indian Head	\$1,484	\$2,120	1.43
Lumsden	\$1,334	\$1,620	1.43
Kipling	\$1,880	\$2,760	1.47
Regina Beach	\$1,444	\$2,214	1.53
Carnduff	\$2,587	\$4,414	1.71
Grenfell	\$1,960	\$3,400	1.74
Carlyle	\$1,643	\$3,090	1.88
Whitewood	\$3,160	\$6,300	1.99
Pilot Butte	\$1,291	\$2,709	2.10
Redvers	\$2,229	\$4,697	2.11
Davidson	\$2,335	\$6,152	2.63
Oxbow	\$1,541	\$5,175	3.36
Moosomin	\$1,557	\$5,327	3.42
<b>Average</b>	<b>\$1,832</b>	<b>\$3,508</b>	<b>1.91</b>

Source: CFIB calculations based on 2015 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 2015 belongs 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 high (1.837) for commercial ones.

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

In 2015, White City had the lowest commercial municipal property tax burden of all the municipalities reviewed in the South East and the fourth lowest in Saskatchewan, at \$1,540. White City's small municipal commercial tax bill was achieved by applying a low uniform municipal mill rate, no mill rate factors, and a harmonized base tax.

Whitewood had the highest tax burden in the region, where commercial property owners paid \$6,300—more than four 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.

**Central West**

Saskatchewan's Central West region had an average municipal property tax gap of 1.90—the lowest in the province. Of the region's 18 municipalities, 15 had property tax gaps lower than the provincial average of 2.23, while only three had gaps that exceeded it (see Table 9).



Table 9

**Central West: 2015 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value**

Municipality	2015 Municipal residential property taxes per \$200,000	2015 Municipal commercial property taxes per \$200,000	2015 Municipal property tax gap
Waldheim	\$1,080	\$1,050	0.97
Dalmeny	\$2,120	\$2,450	1.16
Langham	\$1,988	\$2,410	1.21
Lanigan	\$1,950	\$2,400	1.23
Delisle	\$1,090	\$1,400	1.28
Macklin	\$1,945	\$2,750	1.41
Osler	\$1,905	\$2,730	1.43
Lashburn	\$903	\$1,419	1.57
Kerrobert	\$2,633	\$4,715	1.79
Watrous	\$1,715	\$3,105	1.81
Unity	\$1,741	\$3,323	1.91
Biggar	\$1,645	\$3,173	1.93
Rosthern	\$1,824	\$3,640	2.00
Eston	\$2,975	\$6,100	2.05
Kindersley	\$2,030	\$4,398	2.17
Wilkie	\$1,588	\$4,500	2.83
Outlook	\$1,750	\$6,020	3.44
Rosetown	\$1,737	\$6,856	3.95
<b>Average</b>	<b>\$1,812</b>	<b>\$3,469</b>	<b>1.90</b>

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

**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). Residential properties had a mill rate factor of 0.648.

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

Waldheim had the lowest commercial municipal property tax burden in the Central West region and also in the province. On a property valued at \$200,000, a business owner paid \$1,050 in commercial taxes in 2015—Delisle's tax bill was the second lowest both regionally and provincially at \$1,400. 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.

Rosetown could learn from Waldheim's example. With a commercial municipal property tax burden of \$6,856 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 19.15, the highest in the region.

### **Central East**

Regionally, the Central East had the highest average municipal property tax gap in 2015 at 2.75 (see Table 10). From a property tax fairness perspective, the Central East is the least business-friendly region in the province.

*Table 10*

#### **Central East: 2015 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value**

Municipality	2015 Municipal residential property taxes per \$200,000	2015 Municipal commercial property taxes per \$200,000	2015 Municipal property tax gap
Langenburg	\$1,760	\$2,135	1.21
Kelvington	\$1,170	\$1,950	1.67
Preeceville	\$1,848	\$3,526	1.91
Canora	\$1,993	\$4,355	2.19
Esterhazy	\$2,060	\$5,140	2.50
Wadena	\$1,766	\$5,057	2.86
Wynyard	\$1,733	\$5,396	3.11
Kamsack	\$1,705	\$7,150	4.19
Foam Lake	\$2,310	\$11,880	5.14
<b>Average</b>	<b>\$1,816</b>	<b>\$5,177</b>	<b>2.75</b>

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

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

Langenburg had the lowest municipal property tax gap in Central East Saskatchewan—and the fourth lowest in the province—in 2015. It was able to maintain its low tax gap of 1.21 by not using mill rate factors, keeping a low uniform municipal mill rate, and applying an equal base tax to both residential and commercial properties.

On the other hand, the largest municipal tax gap in 2015 belonged to Foam Lake. In fact, Foam Lake's gap of 5.14 was the highest in both the region and the province. 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 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***

In 2015, the town of Kelvington had the lowest commercial municipal property tax burden in region and the seventh lowest in the province, at \$1,950. In addition to having the overall highest municipal property tax gap in 2015, Foam Lake had the highest commercial municipal property tax burden both regionally and province-wide. With a tax bill of \$11,880 on a property valued at \$200,000, commercial property owners in Foam Lake paid \$4,730 more than the next highest in the region and \$3,950 more than the next highest in the province.

**North**

The average municipal property tax gap in the province's North region was 2.33 in 2015 (see Table 11). 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: 2015 Municipal property tax gaps (best to worst) and municipal taxes for \$200,000 of assessed value**

Municipality	2015 Municipal residential property taxes per \$200,000	2015 Municipal commercial property taxes per \$200,000	2015 Municipal property tax gap
Spiritwood	\$2,260	\$3,000	1.33
Maidstone	\$1,857	\$2,755	1.48
Hudson Bay	\$1,820	\$3,120	1.71
Battleford	\$1,471	\$2,610	1.77
La Ronge	\$1,955	\$3,875	1.98
Carrot River	\$2,520	\$5,400	2.14
Creighton	\$1,400	\$3,400	2.43
Tisdale	\$2,325	\$5,789	2.49
Nipawin	\$1,992	\$5,286	2.65
Wakaw	\$1,648	\$4,620	2.80
Birch Hills	\$1,540	\$4,620	3.00
Shellbrook	\$1,892	\$7,930	4.19
<b>Average</b>	<b>\$1,890</b>	<b>\$4,367</b>	<b>2.33</b>

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

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

In 2015, Spiritwood had the lowest municipal property tax gap in the region—1.33—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 (\$1,210 for residential properties and \$1,200 for commercial properties) and applying mill rate factors of 1.0 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 4.19 makes Shellbrook the highest in the region and second 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 \$2,610 paid on a commercial property assessed at \$200,000. This is due to its low municipal uniform mill rate, as well as not using mill rate factors.

Shellbrook had the highest commercial municipal property tax bill in the North. Commercial property owners in Shellbrook paid \$7,930 in property taxes, the second highest in the province.

## **Municipal Success Story: Town of White City**

Municipalities have direct control over uniform mill rates, mill rate factors, and base taxes, so it is important for municipalities to develop a strategy to contain costs, spend sustainably, and keep property taxes low. The town of White City, located in the South East region, has kept taxes low for its business owners. Its municipal tax gap of 1.18 was the lowest in the region in 2015, as was its municipal commercial property tax burden (\$1,540). CFIB recently met with White City's mayor, Bruce Evans, to discuss the importance of the business community in White City and how the municipality has kept property taxes low.

*How does White City maintain a low property tax gap and keep taxes affordable for business owners?*

**Mayor Evans:** We do not view taxation as strictly a revenue source so the municipal government has lots of money. We view ourselves as managers of the community, and the taxes are designed to be the lowest in the region, both residential and commercial. We established a reserve fund for the replacement of infrastructure over time and to maintain a low level of taxation. We have a volunteer fire department. We contract out garbage collection and recycling and we maintain a lean employment base. With regard to business now and in the future, we intend to maintain that competitive advantage. We don't see business as just a cash cow for the municipality. We have set a goal for ourselves to be the low-cost, high-performance service provider in the region—so far it's been working.

*What are the benefits of keeping property taxes low for business owners?*

**Mayor Evans:** Growth, in a nutshell. We have been the fastest-growing municipality in the region by providing good service at a reasonable cost. The growth that has taken place has allowed us to improve services. We're here for regulatory reasons, but our real focus is service.

*What advice would you give to other municipalities on how to lower their property tax gap and keep property taxes low?*

**Mayor Evans:** The bottom line for municipalities is they ought to have a business mentality. They should first of all start from a full-cost accounting model. We know all of the costs of operating a community center and the balances hidden away in other departments. If you go to full-cost accounting it makes council's job simple. If you don't have a side-by-side comparison, how do you know how to deliver that service efficiently? Get municipalities to recognize all of their costs, then you allow a more intelligent "make or buy" decision. Capital, fuel, and salaries are all included in order to make an intelligent decision. There are times when it's cheaper to do it in-house, but it's not common.

*"We don't see business as just a cash cow for the municipality."*

*—Bruce Evans, Mayor of White City*



CFIB Policy Analyst Jennifer Henshaw (right) meets with Mayor Evans.

## 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 to provide general tax relief for both residential and commercial property owners, it has not removed the property tax disparity between commercial and residential properties.

Similar 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 was 2.26 and the average total property tax bill on a property valued at \$200,000 was \$5,578. Dalmeny had the lowest total property tax gap at 1.45 while Foam Lake had the highest at 4.49.

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

*Table 12*  
**2015 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	1.49	74	Shellbrook	3.69
3	Langham	1.51	73	Kamsack	3.66
3	Fort Qu'Appelle	1.51	72	Rosetown	3.49
5	Waldheim	1.52	71	Prince Albert	3.45
6	Lanigan	1.53	70	Maple Creek	3.40
7	Langenburg	1.54	69	Gull Lake	3.27
8	Spiritwood	1.57	68	Outlook	3.13
9	White City	1.59	67	Moosomin	3.09
10	Macklin	1.66	66	Oxbow	3.04

*Source: CFIB calculations based on 2015 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 1.49. Foam Lake’s total gap was the highest at 4.49, followed by Shellbrook’s at 3.69.

***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 2015, 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. Shellbrook had the next highest total property tax bill at \$9,586—a difference of nearly \$4,000.

**Cities**

In 2015, Saskatchewan’s cities had an average total property tax gap of 2.38 (see Table 13), which was above the provincial average of 2.26. Of the 15 cities reviewed in this study, seven had gaps below the provincial average, seven had gaps above it, and one was equivalent.



Table 13

**Cities: 2015 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value**

Municipality	2015 Total residential property taxes per \$200,000	2015 Total commercial property taxes per \$200,000	2015 Total property tax gap
Martensville	\$2,418	\$4,242	1.75
Warman	\$2,114	\$3,990	1.89
Saskatoon	\$1,713	\$3,438	2.01
Swift Current	\$2,267	\$4,690	2.07
Weyburn	\$1,811	\$3,932	2.17
Melfort	\$2,574	\$5,610	2.18
Regina	\$1,847	\$4,124	2.23
Meadow Lake	\$2,384	\$5,396	2.26
Melville	\$2,416	\$5,566	2.30
Humboldt	\$2,121	\$5,239	2.47
Moose Jaw	\$1,974	\$4,901	2.48
North Battleford	\$2,180	\$5,764	2.64
Yorkton	\$2,221	\$6,392	2.88
Estevan	\$1,912	\$5,593	2.93
Prince Albert	\$2,322	\$8,006	3.45
<b>Average</b>	<b>\$2,152</b>	<b>\$5,126</b>	<b>2.38</b>

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

***Martensville had the lowest total property tax gap; Prince Albert had the highest***

The lowest overall property tax gap for Saskatchewan's cities in 2015 belonged to Martensville with a gap of 1.75, which was well below the regional average of 2.38 as well as the provincial average of 2.26.

Prince Albert had the highest property tax gap in 2015 at 3.45, the fifth highest in the province. The next highest was Estevan at 2.93.

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

Saskatoon had the lowest total commercial property tax bill of all the cities, where a property assessed at \$200,000 owed \$3,438 in property taxes. The highest total commercial property tax burden was in Prince Albert, where commercial property owners paid \$8,006 in property taxes for a property assessed at a value of \$200,000.

## South West

The five municipalities reviewed from the South West had an average total property tax gap of 2.57 (see Table 14), which is higher than the provincial average. In fact, the South West had the second highest average in the province.

Table 14

### South West: 2015 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value

Municipality	2015 Total residential property taxes per \$200,000	2015 Total commercial property taxes per \$200,000	2015 Total property tax gap
Gravelbourg	\$3,084	\$4,606	1.49
Assiniboia	\$3,463	\$7,488	2.16
Shaunavon	\$2,202	\$5,558	2.52
Gull Lake	\$2,069	\$6,768	3.27
Maple Creek	\$2,482	\$8,426	3.40
<b>Average</b>	<b>\$2,660</b>	<b>\$6,569</b>	<b>2.57</b>

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

### *Gravelbourg had the lowest total property tax gap; Maple Creek had the highest*

Gravelbourg had the lowest total property tax gap in the region at 1.49, which was well below the provincial average. Maple Creek, meanwhile, had the highest total property tax gap in the region in 2015 at 3.40.

### *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 \$4,606 on a commercial property valued at \$200,000 was well below the provincial average of \$5,578. Maple Creek had the highest total commercial property tax burden at \$8,426 paid on a property assessed at \$200,000.

## South East

Results in the South East provide a mixed bag. On one hand, the region is tied with Central West for the lowest average total property tax gap in the province, at 2.04 (see Table 15). At the same time, the South East only has the fourth lowest total tax burden. Despite its relatively low average total tax gap, commercial property owners in South East Saskatchewan are still paying more than double what residential owners pay.

Table 15

**South East: 2015 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value**

Municipality	2015 Total residential property taxes per \$200,000	2015 Total commercial property taxes per \$200,000	2015 Total property tax gap
Fort Qu'Appelle	\$2,748	\$4,160	1.51
White City	\$2,007	\$3,196	1.59
Balgonie	\$2,227	\$3,759	1.69
Kipling	\$2,584	\$4,416	1.71
Indian Head	\$2,188	\$3,776	1.73
Lumsden	\$1,838	\$3,276	1.78
Regina Beach	\$2,148	\$3,870	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
Redvers	\$2,933	\$6,353	2.17
Pilot Butte	\$1,996	\$4,365	2.19
Davidson	\$3,039	\$7,808	2.57
Oxbow	\$2,245	\$6,831	3.04
Moosomin	\$2,261	\$6,983	3.09
<b>Average</b>	<b>\$2,524</b>	<b>\$5,164</b>	<b>2.04</b>

Source: CFIB calculations based on 2015 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 fourth lowest in the province. The highest gap was in Moosomin, where commercial property owners were paying more than triple (3.09 times) what residential property owners paid in taxes. Moosomin also had the ninth highest total property tax gap in the province.

**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 \$3,196 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 seventh highest total tax burden.

## Central West

In 2015, the average total property tax gap in the Central West was 2.04, making it the lowest in the province along with the South East. Of the 18 Central West municipalities studied, all except three had total property tax gaps below the provincial average (see Table 16).

Table 16

### Central West: 2015 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value

Municipality	2015 Total residential property taxes per \$200,000	2015 Total commercial property taxes per \$200,000	2015 Total property tax gap
Dalmeny	\$2,824	\$4,106	1.45
Langham	\$2,692	\$4,066	1.51
Waldheim	\$1,784	\$2,706	1.52
Lanigan	\$2,654	\$4,056	1.53
Macklin	\$2,649	\$4,406	1.66
Osler	\$2,609	\$4,386	1.68
Delisle	\$1,794	\$3,056	1.70
Kerrobert	\$3,337	\$6,371	1.91
Lashburn	\$1,607	\$3,075	1.91
Watrous	\$2,420	\$4,761	1.97
Unity	\$2,445	\$4,979	2.04
Biggar	\$2,349	\$4,829	2.06
Rosthern	\$2,528	\$5,296	2.10
Eston	\$3,679	\$7,756	2.11
Kindersley	\$2,734	\$6,054	2.21
Wilkie	\$2,292	\$6,156	2.69
Outlook	\$2,454	\$7,676	3.13
Rosetown	\$2,441	\$8,512	3.49
<b>Average</b>	<b>\$2,516</b>	<b>\$5,125</b>	<b>2.04</b>

Source: CFIB calculations based on 2015 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.

***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 \$8,512—the fourth highest in the province.

## Central East

The Central East had the highest average total property tax gap of all the regions in 2015 (see Table 17). At 2.66, its high average gap was largely attributable to high gaps in Foam Lake and Kamsack (4.49 and 3.66 respectively).

Table 17

**Central East: 2015 Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value**

Municipality	2015 Total residential property taxes per \$200,000	2015 Total commercial property taxes per \$200,000	2015 Total property tax gap
Langenburg	\$2,464	\$3,791	1.54
Kelvington	\$1,874	\$3,606	1.92
Preeceville	\$2,553	\$5,182	2.03
Canora	\$2,697	\$6,011	2.23
Esterhazy	\$2,764	\$6,796	2.46
Wadena	\$2,470	\$6,713	2.72
Wynyard	\$2,437	\$7,052	2.89
Kamsack	\$2,409	\$8,806	3.66
Foam Lake	\$3,014	\$13,536	4.49
<b>Average</b>	<b>\$2,520</b>	<b>\$6,833</b>	<b>2.66</b>

Source: CFIB calculations based on 2015 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 2015, 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 tax gap in the region belonged to Foam Lake, at 4.49—this was also the highest total property tax gap in the province.

***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 2015, commercial property owners in Kelvington paid \$3,606 on a property valued at \$200,000. In addition to having the lowest total tax burden in the region, Kelvington also had the seventh

lowest in the province. Foam Lake had the highest total commercial property tax burden in both the region and the province. In 2015, commercial property owners in Foam Lake paid \$13,536 in commercial property taxes, over \$4,500 more than in Kamsack, which had the next highest total tax bill in the region.

## North

With total property tax gaps ranging from 1.57 to 3.69, Saskatchewan's North had an average total property tax gap of 2.33 in 2015 (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: Total property tax gaps (best to worst) and total taxes for \$200,000 of assessed value**

Municipality	2015 Total residential property taxes per \$200,000	2015 Total commercial property taxes per \$200,000	2015 Total property tax gap
Spiritwood	\$2,964	\$4,656	1.57
Maidstone	\$2,561	\$4,411	1.72
Hudson Bay	\$2,524	\$4,776	1.89
Battleford	\$2,175	\$4,266	1.96
La Ronge	\$2,659	\$5,531	2.08
Carrot River	\$3,224	\$7,056	2.19
Creighton	\$2,104	\$5,056	2.40
Tisdale	\$3,029	\$7,445	2.46
Nipawin	\$2,696	\$6,942	2.58
Wakaw	\$2,353	\$6,276	2.67
Birch Hills	\$2,244	\$6,276	2.80
Shellbrook	\$2,596	\$9,586	3.69
<b>Average</b>	<b>\$2,594</b>	<b>\$6,023</b>	<b>2.33</b>

*Source: CFIB calculations based on 2015 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 1.57. Spiritwood also had the eighth lowest total tax gap in the province. At 3.69, Shellbrook had the highest total property tax gap in the region and the second highest in the province.

### ***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 a value of \$200,000, a commercial property owner in Battleford paid \$4,266 in total property taxes. However, Battleford's tax bill barely fell within 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 \$5,578 than it was to the province's lowest total tax bill of \$2,706.

Commercial property owners in Shellbrook were faced with the highest total commercial property tax burden in the region. At \$9,586 on a property assessed at a value of \$200,000, commercial property owners in Shellbrook also paid the second highest total commercial property tax bill in the province.

## **Section III: Rural Municipality Tax Findings**

This is the third 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 Rural Municipalities than any of the regions covered in Sections I and II of this report. 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 2015 was 3.22—by comparison, the 75 other municipalities reviewed had an average gap of 2.23. This high average is largely a result of double-digit tax gaps in the RMs of Britannia and Wilton (12.70 and 12.37, respectively) as well as high tax gaps in the RMs of Frenchman Butte and Beaver River (7.92 and 6.93, 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.



Table 19

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

Rural Municipality	2015 Municipal residential property taxes per \$200,000	2015 Municipal commercial property taxes per \$200,000	2015 Municipal property tax gap
Moose Jaw	\$700	\$1,000	1.43
Buckland	\$931	\$1,330	1.43
Dundurn	\$1,036	\$1,480	1.43
Prince Albert	\$1,155	\$1,650	1.43
South Qu'Appelle	\$1,260	\$1,800	1.43
Hudson Bay	\$1,400	\$2,000	1.43
Battle River	\$1,540	\$2,200	1.43
Lumsden	\$1,800	\$2,572	1.43
Canwood	\$1,827	\$2,900	1.59
Maple Creek	\$1,231	\$1,980	1.61
Weyburn	\$994	\$1,775	1.79
Estevan	\$1,008	\$1,800	1.79
Edenwold	\$800	\$1,500	1.87
Aberdeen	\$980	\$1,960	2.00
Nipawin	\$1,651	\$3,301	2.00
Vanscoy	\$728	\$1,670	2.29
Moose Range	\$1,488	\$3,400	2.29
Orkney	\$1,396	\$3,300	2.36
Meadow Lake	\$1,153	\$2,756	2.39
Corman Park	\$739	\$1,782	2.41
Rosthern	\$1,563	\$3,840	2.46
Spiritwood	\$1,167	\$2,900	2.48
Torch River	\$1,575	\$4,422	2.81
Swift Current	\$693	\$2,160	3.12
Shellbrook	\$1,092	\$3,600	3.30
Blucher	\$407	\$1,747	4.29
Laird	\$1,482	\$8,300	5.60
Beaver River	\$922	\$6,396	6.93
Frenchman Butte	\$900	\$7,125	7.92
Wilton*	\$1,212	\$15,000	12.37
Britannia**	\$504	\$6,400	12.70
<b>Average</b>	<b>\$1,140</b>	<b>\$3,356</b>	<b>3.22</b>

Source: CFIB calculations based on 2015 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.

***Eight RMs shared the lowest municipal property tax gap; RM of Britannia had the highest***

Among Saskatchewan's RMs, the lowest municipal property tax gap in 2015 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.

The highest municipal property tax gap belonged to the RM of Britannia at 12.70, meaning that a business owner in Britannia paid \$12.70 in municipal property tax for each dollar that a resident paid on a property of equal value. The RMs of Wilton and Frenchman Butte followed behind with municipal property tax gaps of 12.37 and 7.92, respectively. By comparison, the highest municipal gap of the 75 municipalities surveyed in Section I was 5.14. These three RMs used mill rate factors to shift the property tax burden from residential to commercial properties. For instance, Britannia had a mill rate factor of 3.2 for commercial properties and 0.36 for residential ones. The other two RMs were similar: Wilton had a mill rate factor of 7.5 for commercial properties and 0.866 for residential ones; Frenchman Butte had a mill rate factor of 6.75 for commercial properties and 0.75 for residential ones. Of note was that all three of these RMs had either harmonized or no base taxes, demonstrating that mill rate factors alone are sufficient to cause a large tax gap.

***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 \$1,000 in property taxes on a property valued at \$200,000 in 2015. Moose Jaw's low municipal tax burden is a result of a low uniform mill rate (5.0), not using mill rate factors, and no base tax (for either commercial or residential properties).

Wilton had the highest municipal commercial property tax burden in 2015 at \$15,000. Wilton's high commercial municipal property tax burden is almost five times greater than the average tax bill of the 31 RMs reviewed for this report.

**Total Property Tax Gap Highlights**

The results of the total property tax gap analysis show that the average gap for Saskatchewan's RMs in 2015 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 2.79, 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, Britannia, and Frenchman Butte.

Table 20

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

Rural Municipality	2015 Total residential property taxes per \$200,000	2015 Total commercial property taxes per \$200,000	2015 Total property tax gap
Lumsden	\$2,505	\$4,228	1.69
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
Dundurn	\$1,740	\$3,136	1.80
Canwood	\$2,531	\$4,556	1.80
Buckland	\$1,635	\$2,986	1.83
Maple Creek	\$1,935	\$3,636	1.88
Moose Jaw	\$1,404	\$2,656	1.89
Weyburn	\$1,698	\$3,431	2.02
Estevan	\$1,712	\$3,456	2.02
Edenwold	\$1,504	\$3,156	2.10
Nipawin	\$2,355	\$4,957	2.11
Aberdeen	\$1,684	\$3,616	2.15
Moose Range	\$2,192	\$5,056	2.31
Vanscoy	\$1,432	\$3,326	2.32
Orkney	\$2,100	\$4,956	2.36
Corman Park	\$1,443	\$3,438	2.38
Meadow Lake	\$1,857	\$4,412	2.38
Rosthern	\$2,267	\$5,496	2.42
Spiritwood	\$1,871	\$4,556	2.43
Torch River	\$2,279	\$6,078	2.67
Swift Current	\$1,397	\$3,816	2.73
Shellbrook	\$1,796	\$5,256	2.93
Blucher	\$1,111	\$3,403	3.06
Laird	\$2,186	\$9,956	4.55
Beaver River	\$1,627	\$8,052	4.95
Frenchman Butte	\$1,604	\$8,781	5.47
Britannia	\$1,208	\$8,056	6.67
Wilton	\$1,917	\$16,656	8.69
<b>Average</b>	<b>\$1,844</b>	<b>\$5,012</b>	<b>2.79</b>

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

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

Of the RMs reviewed in 2015, the RM of Lumsden had the lowest total property tax, at 1.69. 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 2015 at 8.69, more than three times the average. The RMs of Britannia and Frenchman Butte were also of significant concern, with total tax gaps of 6.67 and 5.47, 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 2015, commercial property owners in Moose Jaw paid \$2,656 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 \$2,986.

The RM of Wilton had the highest total commercial tax burden—in 2015, 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 \$5,012. The second highest total commercial property tax burden belonged to the RM of Laird, at \$9,956.

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## **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 outlining and debunking 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 showed that businesses consumed 24 per cent of local tax-supported services, while residents consumed 76 per cent. For example, businesses only used a fraction of the police, fire, and sewer services that residents consumed. Nonetheless, businesses paid a larger share of property tax revenue (53 per cent) than residents (43 per cent). Put another way, residents paid \$0.56 in property taxes for every dollar of tax-supported services consumed, while business owners paid \$2.26 in taxes for each dollar of service they consumed.<sup>6</sup> 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 Businesses***

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 thin 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—must set prices according to market conditions and often compete with businesses that produce in lower-taxed jurisdictions. Therefore, small businesses do 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 2015 for a small business owner<sup>7</sup> with a commercial property worth \$200,000 located in Estevan was \$3,937.<sup>8</sup> This is 3.26 times the amount of property tax

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<sup>6</sup> 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.

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

levied on a residential property of the same value (\$1,208). 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 \$511.81 in additional corporate income taxes.<sup>9</sup>

Since the small business owner saved \$511.81 in corporate income taxes through the deductibility of property tax expenses, he effectively paid \$3,425 in municipal property taxes in 2015. However, this is still 2.84 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.

### No Appetite for Property Tax Hikes

Business owners make difficult decisions every day in order to balance their budgets and keep their businesses running, and they expect their local governments to do the same. The vast majority of business owners are opposed to property tax increases and giving municipalities new taxing powers. According to a CFIB survey, 83 per cent of small business owners in Saskatchewan agree that municipalities should avoid property tax increases given that the province promised municipalities one per cent of the Provincial Sales Tax (PST).

The majority of small business owners in Saskatchewan (79 per cent) are also opposed to municipalities being given the authority to levy new taxes (see Figure 1). Small business owners oppose property tax hikes because of the strain they place on their businesses. Municipal and provincial policy-makers should focus on creating an environment that helps small businesses grow and expand, and avoid hiking commercial property taxes or introducing new taxes.

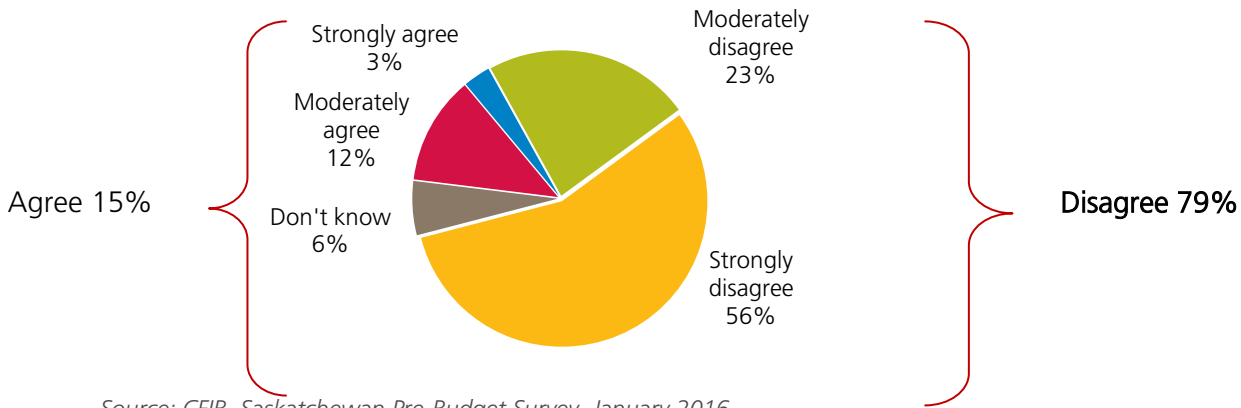
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<sup>8</sup> See Appendix B for the calculation of the municipal property tax bill and Appendix F for the municipal property tax bills in Saskatchewan municipalities.

<sup>9</sup> *Subject to the small business corporate income tax rate of 11 per cent at the federal level and two per cent in Saskatchewan:  $\$3,936.60 \times (0.11 + 0.02) = \$511.81$*

Figure 1

To what extent do you agree or disagree with the following statement?  
**Municipalities should have the authority to levy new taxes (e.g. fuel, income, or sales taxes) (% response)**



Source: CFIB, Saskatchewan Pre-Budget Survey, January 2016

### What Is Driving Property Tax Increases?

Municipal leaders often claim that they have insufficient revenues and continue to ask senior levels of government for more money. However, CFIB research has shown that municipal revenues from taxes, fees, and net transfers almost doubled from 1981 to 2012.<sup>10</sup> Moreover, the Saskatchewan government provides one full point of the Provincial Sales Tax (PST) to municipalities, providing a stable and predictable revenue stream.

Municipalities are ignoring the obvious. They are asking for more revenues, but are not controlling their spending. It is reasonable that spending to run municipal operations would increase with inflation to accommodate growth in prices. It also makes sense that municipal operating spending should increase with population growth. However, Canadian municipalities increased inflation-adjusted operating spending by 43 per cent from 2003 to 2013. During the same period, population only grew by 11 per cent. In Regina, for example, local government increased operating spending by 44 per cent from 2003 to 2013, while the city's population grew 16 per cent.<sup>11</sup> The problem for many municipalities is not insufficient revenue but unsustainable spending. Increasing operating spending beyond the rate of inflation and population growth means that taxes are higher than would be the case if spending growth was in line with this benchmark.

<sup>10</sup> Wong, Queenie. (2014). *Municipalities Are Richer Than They Think: Municipal Share of Taxes, Fees, and Transfers*. Toronto: Canadian Federation of Independent Business.

<sup>11</sup> Gormanns, Nina. (2015). *Canada's Municipal Spending Watch*. Toronto: Canadian Federation of Independent Business.

***“I truly believe that there is a real grain of truth to the fact that we have a spending problem and not a revenue problem [...]”***

—City Councillor Dawn Luhning from Moose Jaw, Saskatchewan, March 5, 2014

Most municipalities across Canada are currently spending a significant percentage of their operating budgets on labour costs. For instance, 60 per cent of the City of Regina’s operating spending went to wages, salaries, and benefits in 2013. Additionally, there is a large disparity in compensation between the public sector and the private sector.<sup>12</sup> Clearly, local governments need to focus on controlling their spending, including labour costs.

### ***Revenue sharing***

CFIB is concerned that many Saskatchewan municipalities will continue to increase their spending at unsustainable rates and as a result continue to hike property taxes. Such tax hikes erode the savings from the education property tax relief delivered by the provincial government to small business. With the Saskatchewan government providing long-term, sustainable, and predictable revenue sharing, municipalities should use this new revenue prudently and mitigate property tax increases.

The Government of Saskatchewan provided one full point of the Provincial Sales Tax (PST), or \$271.6 million, to all municipalities through the 2016-17 Municipal Revenue Sharing. This is an increase of 113 per cent from 2007-08 levels. Overall, the 75 municipalities and 31 RMs studied in this report saw municipal revenue sharing increase by 159 per cent since 2007-08. The estimated revenue sharing for 2016-17 is \$166 million for the municipalities covered in this study (see Table 21).

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<sup>12</sup> Mallett, Ted and Queenie Wong. (2015). *Wage Watch: A Comparison of Public-sector and Private-sector Wages*. Toronto: Canadian Federation of Independent Business.



Table 21

**Municipal revenue sharing**

Region	2007-2008 Revenue sharing	2015-2016 Revenue sharing	2016-2017 Revenue Sharing	Increase in revenue sharing from 2007-2008 to 2016-2017	
Cities	\$47,590,378	\$125,102,373	\$127,960,369	\$80,369,991	169%
South West	\$852,408	\$1,904,912	\$1,950,131	\$1,097,723	129%
South East	\$2,161,082	\$5,257,353	\$5,382,042	\$3,220,960	149%
Central West	\$2,891,178	\$6,856,565	\$7,019,320	\$4,128,142	143%
Central East	\$1,369,400	\$3,120,926	\$3,194,968	\$1,825,568	133%
North	\$2,995,779	\$7,372,250	\$7,585,746	\$4,589,967	153%
RMs	\$6,491,878	\$13,074,819	\$13,379,544	\$6,887,666	106%
<b>Total Select Municipalities*</b>	<b>\$64,352,103</b>	<b>\$162,689,198</b>	<b>\$166,472,120</b>	<b>\$102,120,017</b>	<b>159%</b>

Source: CFI calculations based on revenue sharing data from Government of Saskatchewan, Ministry of Government Relations, Municipal Revenue Sharing 2007-08 to 2016-17.

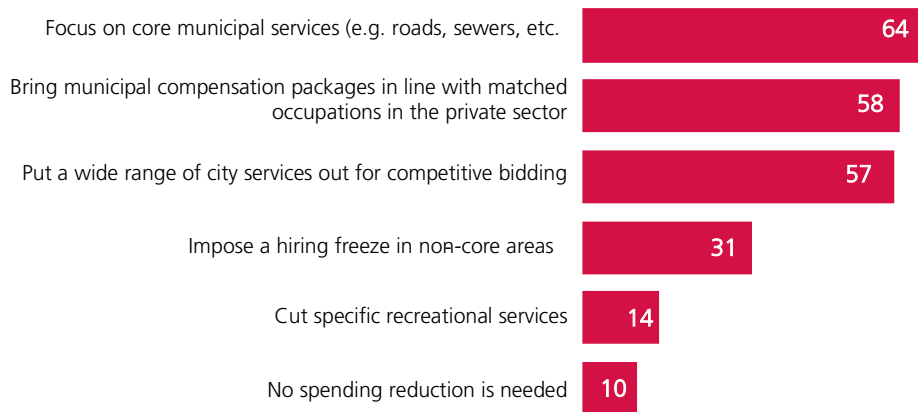
\* Select Municipalities refers to the municipalities and Rural Municipalities (RMs) covered in this report.

**An Alternative to Increasing Municipal Property Taxes**

While municipalities often present property tax increases as their only recourse to maintaining a functioning government, they should instead ensure their operating spending is sustainable by limiting 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 (64 per cent) and put a wide range of services out for competitive bidding (57 per cent) (see Figure 2).

Figure 2

**How should municipalities reduce spending? (% response)**

Source: CFIB's *Focus on Saskatchewan*, October 2010 (n=417).

Regarding labour costs, 58 per cent of business owners believe that municipalities should align public sector compensation with private sector norms, while 31 per cent agree that a hiring freeze in non-core areas should be imposed. For example, local governments should limit future salary increases to inflation to bring salaries for public sector employees in line with those of their private sector counterparts. Additionally, municipalities can further reduce labour costs by reducing the size of their workforce through attrition and look to the provincial government for a best practice.

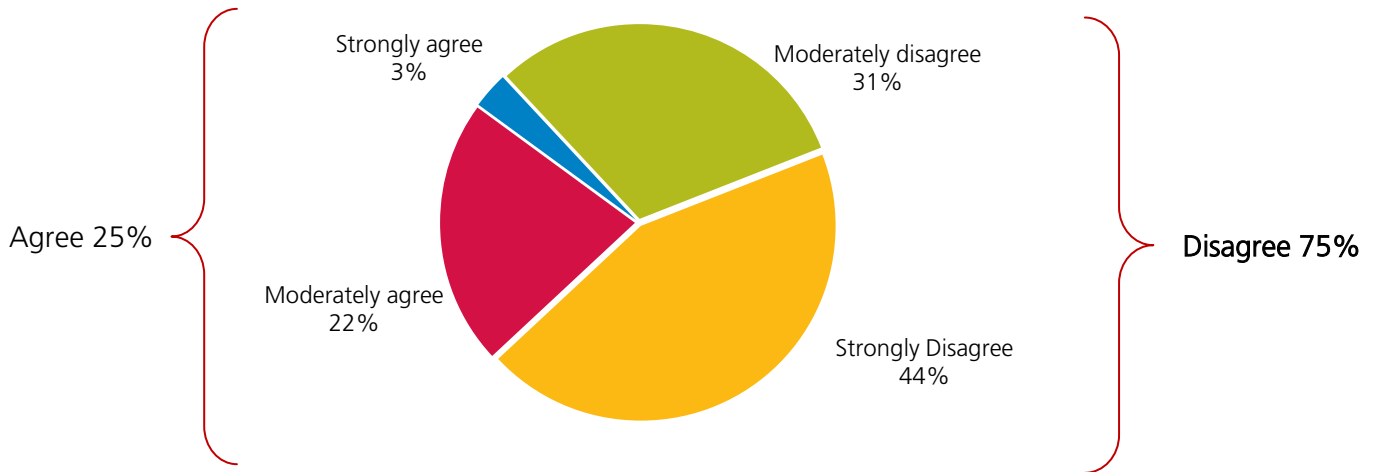
**No support for increasing education property taxes to fund infrastructure**

While CFIB understands the Government of Saskatchewan is facing increasing demands to fix roads, bridges, sewers, and water facilities, small business owners do not support an increase in education taxes to fund infrastructure.

CFIB's survey reveals a strong majority (79 per cent) of Saskatchewan small business owners oppose a province-wide property tax levy on business and residential properties to fund infrastructure. Only seven per cent of respondents support such a policy (see Figure 3). Entrepreneurs view an additional tax as unnecessary and instead believe government should use existing funds more efficiently and effectively to pay for infrastructure expenses.

Figure 3

To what extent do you agree or disagree with the following statement?  
*I support a new province-wide property tax levy on businesses and residential properties to fund infrastructure (% response)*



Source: CFIB, Saskatchewan Pre-Budget Survey, January 2016.

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## 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 is 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. Freeze funding to municipalities until municipal governments better manage their spending:** Additional transfers to municipalities—such as those from the Municipal Operating Grant—above current levels should not be granted until municipalities limit operating spending within inflation and population growth, align public sector compensation with private sector norms, and address pension shortfalls and sustainability.
- 4. 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).<sup>13</sup>

### 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.

*Table 22*

#### Provincial percentage of value by property class

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

<sup>13</sup> In Saskatoon, Regina, and Regina Beach, library boards also generate revenue through property taxes.

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.<sup>14</sup>

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.<sup>15</sup> Where applicable and practical, the property income approach to value is expected to be the most accurate.<sup>16</sup>

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:

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<sup>14</sup> Ten municipalities across Saskatchewan have opted out of SAMA’s assessment valuations. (Source: SAMA, 2013 *Annual Report*, p. 32.)

<sup>15</sup> SAMA, *Revaluation 2009: Overview*.

<sup>16</sup> 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.<sup>17</sup> For the 2014 tax year, the limit on this ratio was further reduced to nine.<sup>18</sup>

### Additional Tax Tools

There are several 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.
- ▶ **Property tax phase-in provisions**<sup>19</sup>

<sup>17</sup> 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>.

<sup>18</sup> 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>

<sup>19</sup> In 2004, the provincial government removed the authority of towns, villages, resort villages, rural municipalities and Northern municipalities to phase in property taxes.



- ▶ **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.

## 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 2015 was 15.639 per \$1,000 of taxable property and the mill rate factors on residential and commercial properties were 0.4802 and 1.0390, respectively. Melville also applied a \$660 base tax to both residential and commercial properties. The resulting commercial and residential municipal property tax bills are \$3,910 and \$1,711, respectively (see Table 23). For a \$200,000 assessment commercial property owners in Melville paid \$2,199 more in municipal property tax than residential property owners for the 2015 tax year. Thus, the resulting municipal tax gap for the city of Melville was 2.29.

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)	15.639	15.639
X Mill rate factor	0.4802	1.0390
+ Base tax	\$660	\$660
= Total municipal property tax bill	\$1,711	\$3,910
<b>Municipal property tax gap</b>		<b>2.29</b>

Source: CFIB calculations based on 2015 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 2015 whereas the residential one was 5.03 (see Table 24).

Table 24

### Saskatchewan education mill rates, 2009-2015

Property Class	2009	2010	2011	2012	2013	2014	2015
Agricultural	7.08	7.08	3.91	3.91	2.67	2.67	2.67
Residential	10.08	10.08	9.51	9.51	5.03	5.03	5.03
Commercial	N/A	N/A	N/A	N/A	8.28	8.28	8.28
Resource	N/A	N/A	N/A	N/A	11.04	11.04	11.04

Source: Government of Saskatchewan, 2015.

## 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):

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

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 2015, 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
<b>Total education property tax bill</b>	<b>\$704</b>	<b>\$1,656</b>

Source: CFIB calculations based on 2015 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 \$1,912 while commercial property owners paid \$5,593 in property taxes for a property of the same value in 2015 (see Table 26). The resulting total property tax gap for the city of Estevan was 2.93; in other words, commercial property owners paid \$2.93 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	\$1,208	\$3,937
+ Education property tax bill	\$704	\$1,656
= Total property tax bill	\$1,912	\$5,593
<b>Total property tax gap</b>		<b>2.93</b>

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

## **Appendices E- N1- 7:**

In the following Appendices, the source for the 2015 property tax data is: Government of Saskatchewan, Ministry of Government Relations. Data for 2015 for the uniform municipal mill rates, the municipal mill rate factors (residential and commercial), and base taxes (residential and commercial) were obtained from the 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 N).

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

Municipality	2015 Municipal Property Tax Gap	Rank	Municipality	2015 Municipal Property Tax Gap	Rank
Waldheim	0.97	1	Weyburn	2.06	39
Dalmeny	1.16	2	Pilot Butte	2.10	40
White City	1.18	3	Redvers	2.11	41
Langenburg	1.21	4	Assiniboia	2.11	41
Langham	1.21	4	Melfort	2.12	43
Lanigan	1.23	6	Carrot River	2.14	44
Fort Qu'Appelle	1.23	6	Regina	2.16	45
Gravelbourg	1.24	8	Kindersley	2.17	46
Delisle	1.28	9	Canora	2.19	47
Spiritwood	1.33	10	Meadow Lake	2.23	48
Balgonie	1.38	11	Melville	2.29	49
Macklin	1.41	12	Creighton	2.43	50
Lumsden	1.43	13	Tisdale	2.49	51
Indian Head	1.43	13	Esterhazy	2.50	52
Osler	1.43	13	Humboldt	2.53	53
Kipling	1.47	16	Moose Jaw	2.56	54
Maidstone	1.48	17	Shaunavon	2.60	55
Martensville	1.51	18	Davidson	2.63	56
Regina Beach	1.53	19	Nipawin	2.65	57
Lashburn	1.57	20	North Battleford	2.78	58
Warman	1.66	21	Wakaw	2.80	59
Kelvington	1.67	22	Wilkie	2.83	60
Hudson Bay	1.71	23	Wadena	2.86	61
Carnduff	1.71	23	Birch Hills	3.00	62
Grenfell	1.74	25	Wynyard	3.11	63
Saskatoon	1.77	26	Yorkton	3.12	64
Battleford	1.77	26	Estevan	3.26	65
Kerrobert	1.79	28	Oxbow	3.36	66
Watrous	1.81	29	Moosomin	3.42	67
Carlyle	1.88	30	Outlook	3.44	68
Unity	1.91	31	Gull Lake	3.74	69
Preeceville	1.91	31	Maple Creek	3.81	70
Biggar	1.93	33	Prince Albert	3.92	71
Swift Current	1.94	34	Rosetown	3.95	72
La Ronge	1.98	35	Kamsack	4.19	73
Whitewood	1.99	36	Shellbrook	4.19	73
Rosthern	2.00	37	Foam Lake	5.14	75
Eston	2.05	38	<b>Average</b>	<b>2.23</b>	

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

Municipality	2015 Municipal Commercial Property Taxes	Rank	Municipality	2015 Municipal Commercial Property Taxes	Rank
Waldheim	\$1,050	1	Rosthern	\$3,640	39
Delisle	\$1,400	2	Meadow Lake	\$3,740	40
Lashburn	\$1,419	3	La Ronge	\$3,875	41
White City	\$1,540	4	Shaunavon	\$3,902	42
Lumsden	\$1,620	5	Melville	\$3,910	43
Saskatoon	\$1,782	6	Estevan	\$3,937	44
Kelvington	\$1,950	7	Melfort	\$3,954	45
Balgonie	\$2,103	8	North Battleford	\$4,108	46
Indian Head	\$2,120	9	Canora	\$4,355	47
Langenburg	\$2,135	10	Kindersley	\$4,398	48
Regina Beach	\$2,214	11	Carnduff	\$4,414	49
Weyburn	\$2,276	12	Wilkie	\$4,500	50
Warman	\$2,334	13	Wakaw	\$4,620	51
Lanigan	\$2,400	14	Birch Hills	\$4,620	51
Langham	\$2,410	15	Redvers	\$4,697	53
Dalmeny	\$2,450	16	Kerrobert	\$4,715	54
Regina	\$2,468	17	Yorkton	\$4,736	55
Fort Qu'Appelle	\$2,504	18	Wadena	\$5,057	56
Martensville	\$2,586	19	Gull Lake	\$5,112	57
Battleford	\$2,610	20	Esterhazy	\$5,140	58
Pilot Butte	\$2,709	21	Oxbow	\$5,175	59
Osler	\$2,730	22	Nipawin	\$5,286	60
Macklin	\$2,750	23	Moosomin	\$5,327	61
Maidstone	\$2,755	24	Wynyard	\$5,396	62
Kipling	\$2,760	25	Carrot River	\$5,400	63
Gravelbourg	\$2,950	26	Tisdale	\$5,789	64
Spiritwood	\$3,000	27	Assiniboia	\$5,832	65
Swift Current	\$3,034	28	Outlook	\$6,020	66
Carlyle	\$3,090	29	Eston	\$6,100	67
Watrous	\$3,105	30	Davidson	\$6,152	68
Hudson Bay	\$3,120	31	Whitewood	\$6,300	69
Biggar	\$3,173	32	Prince Albert	\$6,350	70
Moose Jaw	\$3,245	33	Maple Creek	\$6,770	71
Unity	\$3,323	34	Rosetown	\$6,856	72
Grenfell	\$3,400	35	Kamsack	\$7,150	73
Creighton	\$3,400	35	Shellbrook	\$7,930	74
Preeceville	\$3,526	37	Foam Lake	\$11,880	75
Humboldt	\$3,583	38	<b>Average</b>	<b>\$3,922</b>	



## Appendix G: Total Property Tax Gaps (Best to Worst)

Municipality	2015 Total Property Tax Gap	Rank	Municipality	2015 Total Property Tax Gap	Rank
Dalmeny	1.45	1	Assiniboia	2.16	39
Gravelbourg	1.49	2	Weyburn	2.17	40
Langham	1.51	3	Redvers	2.17	40
Fort Qu'Appelle	1.51	3	Melfort	2.18	42
Waldheim	1.52	5	Pilot Butte	2.19	43
Lanigan	1.53	6	Carrot River	2.19	43
Langenburg	1.54	7	Kindersley	2.21	45
Spiritwood	1.57	8	Regina	2.23	46
White City	1.59	9	Canora	2.23	46
Macklin	1.66	10	Meadow Lake	2.26	48
Osler	1.68	11	Melville	2.30	49
Balgonie	1.69	12	Creighton	2.40	50
Delisle	1.70	13	Esterhazy	2.46	51
Kipling	1.71	14	Tisdale	2.46	51
Maidstone	1.72	15	Humboldt	2.47	53
Indian Head	1.73	16	Moose Jaw	2.48	54
Martensville	1.75	17	Shaunavon	2.52	55
Lumsden	1.78	18	Davidson	2.57	56
Regina Beach	1.80	19	Nipawin	2.58	57
Carnduff	1.84	20	North Battleford	2.64	58
Warman	1.89	21	Wakaw	2.67	59
Hudson Bay	1.89	21	Wilkie	2.69	60
Grenfell	1.90	23	Wadena	2.72	61
Lashburn	1.91	24	Birch Hills	2.80	62
Kerrobert	1.91	24	Yorkton	2.88	63
Kelvington	1.92	26	Wynyard	2.89	64
Battleford	1.96	27	Estevan	2.93	65
Watrous	1.97	28	Oxbow	3.04	66
Saskatoon	2.01	29	Moosomin	3.09	67
Carlyle	2.02	30	Outlook	3.13	68
Preeceville	2.03	31	Gull Lake	3.27	69
Unity	2.04	32	Maple Creek	3.40	70
Biggar	2.06	33	Prince Albert	3.45	71
Whitewood	2.06	33	Rosetown	3.49	72
Swift Current	2.07	35	Kamsack	3.66	73
La Ronge	2.08	36	Shellbrook	3.69	74
Rosthern	2.10	37	Foam Lake	4.49	75
Eston	2.11	38	<b>Average</b>	<b>2.26</b>	

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

Municipality	2015 Total Commercial Property Taxes	Rank	Municipality	2015 Total Commercial Property Taxes	Rank
Waldheim	\$2,706	1	Rosthern	\$5,296	39
Delisle	\$3,056	2	Meadow Lake	\$5,396	40
Lashburn	\$3,075	3	La Ronge	\$5,531	41
White City	\$3,196	4	Shaunavon	\$5,558	42
Lumsden	\$3,276	5	Melville	\$5,566	43
Saskatoon	\$3,438	6	Estevan	\$5,593	44
Kelvington	\$3,606	7	Melfort	\$5,610	45
Balgonie	\$3,759	8	North Battleford	\$5,764	46
Indian Head	\$3,776	9	Canora	\$6,011	47
Langenburg	\$3,791	10	Kindersley	\$6,054	48
Regina Beach	\$3,870	11	Carnduff	\$6,070	49
Weyburn	\$3,932	12	Wilkie	\$6,156	50
Warman	\$3,990	13	Wakaw	\$6,276	51
Lanigan	\$4,056	14	Birch Hills	\$6,276	51
Langham	\$4,066	15	Redvers	\$6,353	53
Dalmeny	\$4,106	16	Kerrobert	\$6,371	54
Regina	\$4,124	17	Yorkton	\$6,392	55
Fort Qu'Appelle	\$4,160	18	Wadena	\$6,713	56
Martensville	\$4,242	19	Gull Lake	\$6,768	57
Battleford	\$4,266	20	Esterhazy	\$6,796	58
Pilot Butte	\$4,365	21	Oxbow	\$6,831	59
Osler	\$4,386	22	Nipawin	\$6,942	60
Macklin	\$4,406	23	Moosomin	\$6,983	61
Maidstone	\$4,411	24	Wynyard	\$7,052	62
Kipling	\$4,416	25	Carrot River	\$7,056	63
Gravelbourg	\$4,606	26	Tisdale	\$7,445	64
Spiritwood	\$4,656	27	Assiniboia	\$7,488	65
Swift Current	\$4,690	28	Outlook	\$7,676	66
Carlyle	\$4,746	29	Eston	\$7,756	67
Watrous	\$4,761	30	Davidson	\$7,808	68
Hudson Bay	\$4,776	31	Whitewood	\$7,956	69
Biggar	\$4,829	32	Prince Albert	\$8,006	70
Moose Jaw	\$4,901	33	Maple Creek	\$8,426	71
Unity	\$4,979	34	Rosetown	\$8,512	72
Grenfell	\$5,056	35	Kamsack	\$8,806	73
Creighton	\$5,056	35	Shellbrook	\$9,586	74
Preeceville	\$5,182	37	Foam Lake	\$13,536	75
Humboldt	\$5,239	38	<b>Average</b>	<b>\$5,578</b>	

## Appendix I: RMs - Municipal Property Tax Gaps (Best to Worst)

Rural Municipality	2015 Municipal Property Tax Gap	Rank	Rural Municipality	2015 Municipal Property Tax Gap	Rank
Moose Jaw	1.43	1	Moose Range	2.29	16
Buckland	1.43	1	Orkney	2.36	18
Dundurn	1.43	1	Meadow Lake	2.39	19
Prince Albert	1.43	1	Corman Park	2.41	20
South Qu'Appelle	1.43	1	Rosthern	2.46	21
Hudson Bay	1.43	1	Spiritwood	2.48	22
Battle River	1.43	1	Torch River	2.81	23
Lumsden	1.43	1	Swift Current	3.12	24
Canwood	1.59	9	Shellbrook	3.30	25
Maple Creek	1.61	10	Blucher	4.29	26
Weyburn	1.79	11	Laird	5.60	27
Estevan	1.79	11	Beaver River	6.93	28
Edenwold	1.87	13	Frenchman Butte	7.92	29
Aberdeen	2.00	14	Wilton	12.37	30
Nipawin	2.00	14	Britannia	12.70	31
Vanscoy	2.29	16	<b>Average</b>	<b>3.22</b>	

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

Rural Municipality	2015 Municipal Commercial Property Taxes	Rank	Rural Municipality	2015 Municipal Commercial Property Taxes	Rank
Moose Jaw	\$1,000	1	Lumsden	\$2,572	17
Buckland	\$1,330	2	Meadow Lake	\$2,756	18
Dundurn	\$1,480	3	Canwood	\$2,900	19
Edenwold	\$1,500	4	Spiritwood	\$2,900	19
Prince Albert	\$1,650	5	Orkney	\$3,300	21
Vanscoy	\$1,670	6	Nipawin	\$3,301	22
Blucher	\$1,747	7	Moose Range	\$3,400	23
Weyburn	\$1,775	8	Shellbrook	\$3,600	24
Corman Park	\$1,782	9	Rosthern	\$3,840	25
South Qu'Appelle	\$1,800	10	Torch River	\$4,422	26
Estevan	\$1,800	10	Beaver River	\$6,396	27
Aberdeen	\$1,960	12	Britannia	\$6,400	28
Maple Creek	\$1,980	13	Frenchman Butte	\$7,125	29
Hudson Bay	\$2,000	14	Laird	\$8,300	30
Swift Current	\$2,160	15	Wilton	\$15,000	31
Battle River	\$2,200	16	<b>Average</b>	<b>\$3,356</b>	

## Appendix K: RMs - Total Property Tax Gap Ranking (Best to Worst)

Rural Municipality	2015 Total Property Tax Gap	Rank	Rural Municipality	2015 Total Property Tax Gap	Rank
Lumsden	1.69	1	Vanscoy	2.32	17
Battle River	1.72	2	Orkney	2.36	18
Hudson Bay	1.74	3	Corman Park	2.38	19
South Qu'Appelle	1.76	4	Meadow Lake	2.38	19
Prince Albert	1.78	5	Rosthern	2.42	21
Dundurn	1.80	6	Spiritwood	2.43	22
Canwood	1.80	6	Torch River	2.67	23
Buckland	1.83	8	Swift Current	2.73	24
Maple Creek	1.88	9	Shellbrook	2.93	25
Moose Jaw	1.89	10	Blucher	3.06	26
Weyburn	2.02	11	Laird	4.55	27
Estevan	2.02	11	Beaver River	4.95	28
Edenwold	2.10	13	Frenchman Butte	5.47	29
Nipawin	2.11	14	Britannia	6.67	30
Aberdeen	2.15	15	Wilton	8.69	31
Moose Range	2.31	16	<b>Average</b>	<b>2.79</b>	

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

Rural Municipality	2015 Total Commercial Property Taxes	Rank	Rural Municipality	2015 Total Commercial Property Taxes	Rank
Moose Jaw	\$2,656	1	Lumsden	\$4,228	17
Buckland	\$2,986	2	Meadow Lake	\$4,412	18
Dundurn	\$3,136	3	Canwood	\$4,556	19
Edenwold	\$3,156	4	Spiritwood	\$4,556	19
Prince Albert	\$3,306	5	Orkney	\$4,956	21
Vanscoy	\$3,326	6	Nipawin	\$4,957	22
Blucher	\$3,403	7	Moose Range	\$5,056	23
Weyburn	\$3,431	8	Shellbrook	\$5,256	24
Corman Park	\$3,438	9	Rosthern	\$5,496	25
South Qu'Appelle	\$3,456	10	Torch River	\$6,078	26
Estevan	\$3,456	10	Beaver River	\$8,052	27
Aberdeen	\$3,616	12	Britannia	\$8,056	28
Maple Creek	\$3,636	13	Frenchman Butte	\$8,781	29
Hudson Bay	\$3,656	14	Laird	\$9,956	30
Swift Current	\$3,816	15	Wilton	\$16,656	31
Battle River	\$3,856	16	<b>Average</b>	<b>\$5,012</b>	

**Appendix M: Regional Property Tax Rankings (Best to Worst)**

Region	Municipal						Total (Municipal + Education)					
	2015 Municipal Property Tax Gap			2015 Municipal Commercial Property Taxes			2015 Total Property Tax Gap			2015 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)	Martensville	1.51	1	Saskatoon	\$1,782	1	Martensville	1.75	1	Saskatoon	\$3,438	1
	Warman	1.66	2	Weyburn	\$2,276	2	Warman	1.89	2	Weyburn	\$3,932	2
	Saskatoon	1.77	3	Warman	\$2,334	3	Saskatoon	2.01	3	Warman	\$3,990	3
	Swift Current	1.94	4	Regina	\$2,468	4	Swift Current	2.07	4	Regina	\$4,124	4
	Weyburn	2.06	5	Martensville	\$2,586	5	Weyburn	2.17	5	Martensville	\$4,242	5
	Melfort	2.12	6	Swift Current	\$3,034	6	Melfort	2.18	6	Swift Current	\$4,690	6
	Regina	2.16	7	Moose Jaw	\$3,245	7	Regina	2.23	7	Moose Jaw	\$4,901	7
	Meadow Lake	2.23	8	Humboldt	\$3,583	8	Meadow Lake	2.26	8	Humboldt	\$5,239	8
	Melville	2.29	9	Meadow Lake	\$3,740	9	Melville	2.30	9	Meadow Lake	\$5,396	9
	Humboldt	2.53	10	Melville	\$3,910	10	Humboldt	2.47	10	Melville	\$5,566	10
	Moose Jaw	2.56	11	Estevan	\$3,937	11	Moose Jaw	2.48	11	Estevan	\$5,593	11
	North Battleford	2.78	12	Melfort	\$3,954	12	North Battleford	2.64	12	Melfort	\$5,610	12
	Yorkton	3.12	13	North Battleford	\$4,108	13	Yorkton	2.88	13	North Battleford	\$5,764	13
	Estevan	3.26	14	Yorkton	\$4,736	14	Estevan	2.93	14	Yorkton	\$6,392	14
	Prince Albert	3.92	15	Prince Albert	\$6,350	15	Prince Albert	3.45	15	Prince Albert	\$8,006	15
	<b>Average</b>	<b>2.39</b>		<b>Average</b>	<b>\$3,470</b>		<b>Average</b>	<b>2.38</b>		<b>Average</b>	<b>\$5,126</b>	

### Appendix M: Regional Property Tax Rankings (Best to Worst)

Region	Municipal						Total (Municipal + Education)					
	2015 Municipal Property Tax Gap			2015 Municipal Commercial Property Taxes			2015 Total Property Tax Gap			2015 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	1.24	1	Gravelbourg	\$2,950	1	Gravelbourg	1.49	1	Gravelbourg	\$4,606	1
	Assiniboia	2.11	2	Shaunavon	\$3,902	2	Assiniboia	2.16	2	Shaunavon	\$5,558	2
	Shaunavon	2.60	3	Gull Lake	\$5,112	3	Shaunavon	2.52	3	Gull Lake	\$6,768	3
	Gull Lake	3.74	4	Assiniboia	\$5,832	4	Gull Lake	3.27	4	Assiniboia	\$7,488	4
	Maple Creek	3.81	5	Maple Creek	\$6,770	5	Maple Creek	3.40	5	Maple Creek	\$8,426	5
	<b>Average</b>	<b>2.70</b>		<b>Average</b>	<b>\$4,913</b>		<b>Average</b>	<b>2.57</b>		<b>Average</b>	<b>\$6,569</b>	
South East (16)	White City	1.18	1	White City	\$1,540	1	Fort Qu'Appelle	1.51	1	White City	\$3,196	1
	Fort Qu'Appelle	1.23	2	Lumsden	\$1,620	2	White City	1.59	2	Lumsden	\$3,276	2
	Balgonie	1.38	3	Balgonie	\$2,103	3	Balgonie	1.69	3	Balgonie	\$3,759	3
	Lumsden	1.43	4	Indian Head	\$2,120	4	Kipling	1.71	4	Indian Head	\$3,776	4
	Indian Head	1.43	4	Regina Beach	\$2,214	5	Indian Head	1.73	5	Regina Beach	\$3,870	5
	Kipling	1.47	6	Fort Qu'Appelle	\$2,504	6	Lumsden	1.78	6	Fort Qu'Appelle	\$4,160	6
	Regina Beach	1.53	7	Pilot Butte	\$2,709	7	Regina Beach	1.80	7	Pilot Butte	\$4,365	7
	Carnduff	1.71	8	Kipling	\$2,760	8	Carnduff	1.84	8	Kipling	\$4,416	8
	Grenfell	1.74	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	2.10	12	Redvers	\$4,697	12	Redvers	2.17	12	Redvers	\$6,353	12
	Redvers	2.11	13	Oxbow	\$5,175	13	Pilot Butte	2.19	13	Oxbow	\$6,831	13
	Davidson	2.63	14	Moosomin	\$5,327	14	Davidson	2.57	14	Moosomin	\$6,983	14
	Oxbow	3.36	15	Davidson	\$6,152	15	Oxbow	3.04	15	Davidson	\$7,808	15
	Moosomin	3.42	16	Whitewood	\$6,300	16	Moosomin	3.09	16	Whitewood	\$7,956	16
<b>Average</b>	<b>1.91</b>		<b>Average</b>	<b>\$3,508</b>		<b>Average</b>	<b>2.04</b>		<b>Average</b>	<b>\$5,164</b>		



**Appendix M: Regional Property Tax Rankings (Best to Worst)**

Region	Municipal						Total (Municipal + Education)					
	2015 Municipal Property Tax Gap			2015 Municipal Commercial Property Taxes			2015 Total Property Tax Gap			2015 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	Delisle	\$1,400	2	Langham	1.51	2	Delisle	\$3,056	2
	Langham	1.21	3	Lashburn	\$1,419	3	Waldheim	1.52	3	Lashburn	\$3,075	3
	Lanigan	1.23	4	Lanigan	\$2,400	4	Lanigan	1.53	4	Lanigan	\$4,056	4
	Delisle	1.28	5	Langham	\$2,410	5	Macklin	1.66	5	Langham	\$4,066	5
	Macklin	1.41	6	Dalmeny	\$2,450	6	Osler	1.68	6	Dalmeny	\$4,106	6
	Osler	1.43	7	Osler	\$2,730	7	Delisle	1.70	7	Osler	\$4,386	7
	Lashburn	1.57	8	Macklin	\$2,750	8	Lashburn	1.91	8	Macklin	\$4,406	8
	Kerrobert	1.79	9	Watrous	\$3,105	9	Kerrobert	1.91	8	Watrous	\$4,761	9
	Watrous	1.81	10	Biggar	\$3,173	10	Watrous	1.97	10	Biggar	\$4,829	10
	Unity	1.91	11	Unity	\$3,323	11	Unity	2.04	11	Unity	\$4,979	11
	Biggar	1.93	12	Rosthern	\$3,640	12	Biggar	2.06	12	Rosthern	\$5,296	12
	Rosthern	2.00	13	Kindersley	\$4,398	13	Rosthern	2.10	13	Kindersley	\$6,054	13
	Eston	2.05	14	Wilkie	\$4,500	14	Eston	2.11	14	Wilkie	\$6,156	14
	Kindersley	2.17	15	Kerrobert	\$4,715	15	Kindersley	2.21	15	Kerrobert	\$6,371	15
	Wilkie	2.83	16	Outlook	\$6,020	16	Wilkie	2.69	16	Outlook	\$7,676	16
	Outlook	3.44	17	Eston	\$6,100	17	Outlook	3.13	17	Eston	\$7,756	17
	Rosetown	3.95	18	Rosetown	\$6,856	18	Rosetown	3.49	18	Rosetown	\$8,512	18
	<b>Average</b>	<b>1.90</b>		<b>Average</b>	<b>\$3,469</b>		<b>Average</b>	<b>2.04</b>		<b>Average</b>	<b>\$5,125</b>	

### Appendix M: Regional Property Tax Rankings (Best to Worst)

Region	Municipal						Total (Municipal + Education)					
	2015 Municipal Property Tax Gap			2015 Municipal Commercial Property Taxes			2015 Total Property Tax Gap			2015 Total Commercial Property Taxes		
Central East (9)	Langenburg	1.21	1	Kelvington	\$1,950	1	Langenburg	1.54	1	Kelvington	\$3,606	1
	Kelvington	1.67	2	Langenburg	\$2,135	2	Kelvington	1.92	2	Langenburg	\$3,791	2
	Preeceville	1.91	3	Preeceville	\$3,526	3	Preeceville	2.03	3	Preeceville	\$5,182	3
	Canora	2.19	4	Canora	\$4,355	4	Canora	2.23	4	Canora	\$6,011	4
	Esterhazy	2.50	5	Wadena	\$5,057	5	Esterhazy	2.46	5	Wadena	\$6,713	5
	Wadena	2.86	6	Esterhazy	\$5,140	6	Wadena	2.72	6	Esterhazy	\$6,796	6
	Wynyard	3.11	7	Wynyard	\$5,396	7	Wynyard	2.89	7	Wynyard	\$7,052	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
	<b>Average</b>	<b>2.75</b>		<b>Average</b>	<b>\$5,177</b>		<b>Average</b>	<b>2.66</b>		<b>Average</b>	<b>\$6,833</b>	

**Appendix M: Regional Property Tax Rankings (Best to Worst)**

Region	Municipal						Total (Municipal + Education)					
	2015 Municipal Property Tax Gap			2015 Municipal Commercial Property Taxes			2015 Total Property Tax Gap			2015 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	1.33	1	Battleford	\$2,610	1	Spiritwood	1.57	1	Battleford	\$4,266	1
	Maidstone	1.48	2	Maidstone	\$2,755	2	Maidstone	1.72	2	Maidstone	\$4,411	2
	Hudson Bay	1.71	3	Spiritwood	\$3,000	3	Hudson Bay	1.89	3	Spiritwood	\$4,656	3
	Battleford	1.77	4	Hudson Bay	\$3,120	4	Battleford	1.96	4	Hudson Bay	\$4,776	4
	La Ronge	1.98	5	Creighton	\$3,400	5	La Ronge	2.08	5	Creighton	\$5,056	5
	Carrot River	2.14	6	La Ronge	\$3,875	6	Carrot River	2.19	6	La Ronge	\$5,531	6
	Creighton	2.43	7	Wakaw	\$4,620	7	Creighton	2.40	7	Wakaw	\$6,276	7
	Tisdale	2.49	8	Birch Hills	\$4,620	7	Tisdale	2.46	8	Birch Hills	\$6,276	7
	Nipawin	2.65	9	Nipawin	\$5,286	9	Nipawin	2.58	9	Nipawin	\$6,942	9
	Wakaw	2.80	10	Carrot River	\$5,400	10	Wakaw	2.67	10	Carrot River	\$7,056	10
	Birch Hills	3.00	11	Tisdale	\$5,789	11	Birch Hills	2.80	11	Tisdale	\$7,445	11
	Shellbrook	4.19	12	Shellbrook	\$7,930	12	Shellbrook	3.69	12	Shellbrook	\$9,586	12
	<b>Average</b>	<b>2.33</b>		<b>Average</b>	<b>\$4,367</b>		<b>Average</b>	<b>2.33</b>		<b>Average</b>	<b>\$6,023</b>	

### Appendix M: Regional Property Tax Rankings (Best to Worst)

Region	Municipal						Total (Municipal + Education)					
	2015 Municipal Property Tax Gap			2015 Municipal Commercial Property Taxes			2015 Total Property Tax Gap			2015 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	\$1,000	1	Lumsden	1.69	1	Moose Jaw	\$2,656	1
	Buckland	1.43	1	Buckland	\$1,330	2	Battle River	1.72	2	Buckland	\$2,986	2
	Dundurn	1.43	1	Dundurn	\$1,480	3	Hudson Bay	1.74	3	Dundurn	\$3,136	3
	Prince Albert	1.43	1	Edenwold	\$1,500	4	South Qu'Appelle	1.76	4	Edenwold	\$3,156	4
	South Qu'Appelle	1.43	1	Prince Albert	\$1,650	5	Prince Albert	1.78	5	Prince Albert	\$3,306	5
	Hudson Bay	1.43	1	Vanscoy	\$1,670	6	Dundurn	1.80	6	Vanscoy	\$3,326	6
	Battle River	1.43	1	Blucher	\$1,747	7	Canwood	1.80	6	Blucher	\$3,403	7
	Lumsden	1.43	1	Weyburn	\$1,775	8	Buckland	1.83	8	Weyburn	\$3,431	8
	Canwood	1.59	9	Corman Park	\$1,782	9	Maple Creek	1.88	9	Corman Park	\$3,438	9
	Maple Creek	1.61	10	South Qu'Appelle	\$1,800	10	Moose Jaw	1.89	10	South Qu'Appelle	\$3,456	10
	Weyburn	1.79	11	Estevan	\$1,800	10	Weyburn	2.02	11	Estevan	\$3,456	10
	Estevan	1.79	11	Aberdeen	\$1,960	12	Estevan	2.02	11	Aberdeen	\$3,616	12
	Edenwold	1.87	13	Maple Creek	\$1,980	13	Edenwold	2.10	13	Maple Creek	\$3,636	13
	Aberdeen	2.00	14	Hudson Bay	\$2,000	14	Nipawin	2.11	14	Hudson Bay	\$3,656	14
	Nipawin	2.00	14	Swift Current	\$2,160	15	Aberdeen	2.15	15	Swift Current	\$3,816	15
	Vanscoy	2.29	16	Battle River	\$2,200	16	Moose Range	2.31	16	Battle River	\$3,856	16
	Moose Range	2.29	16	Lumsden	\$2,572	17	Vanscoy	2.32	17	Lumsden	\$4,228	17
	Orkney	2.36	18	Meadow Lake	\$2,756	18	Orkney	2.36	18	Meadow Lake	\$4,412	18
	Meadow Lake	2.39	19	Canwood	\$2,900	19	Corman Park	2.38	19	Canwood	\$4,556	19
	Corman Park	2.41	20	Spiritwood	\$2,900	19	Meadow Lake	2.38	19	Spiritwood	\$4,556	19
	Rosthern	2.46	21	Orkney	\$3,300	21	Rosthern	2.42	21	Orkney	\$4,956	21
	Spiritwood	2.48	22	Nipawin	\$3,301	22	Spiritwood	2.43	22	Nipawin	\$4,957	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	Shellbrook	\$3,600	24	Swift Current	2.73	24	Shellbrook	\$5,256	24
	Shellbrook	3.30	25	Rosthern	\$3,840	25	Shellbrook	2.93	25	Rosthern	\$5,496	25
	Blucher	4.29	26	Torch River	\$4,422	26	Blucher	3.06	26	Torch River	\$6,078	26
	Laird	5.60	27	Beaver River	\$6,396	27	Laird	4.55	27	Beaver River	\$8,052	27
	Beaver River	6.93	28	Britannia	\$6,400	28	Beaver River	4.95	28	Britannia	\$8,056	28
	Frenchman Butte	7.92	29	Frenchman Butte	\$7,125	29	Frenchman Butte	5.47	29	Frenchman Butte	\$8,781	29
	Wilton	12.37	30	Laird	\$8,300	30	Britannia	6.67	30	Laird	\$9,956	30
	Britannia	12.70	31	Wilton	\$15,000	31	Wilton	8.69	31	Wilton	\$16,656	31
<b>Average</b>	<b>3.22</b>		<b>Average</b>	<b>\$3,356</b>		<b>Average</b>	<b>2.79</b>		<b>Average</b>	<b>\$5,012</b>		

**Appendix N- 1: 2015 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	12.150	0.7100	\$0	\$1,207.71	3.26	5.03	\$704.20	\$1,911.91	2.93
	Commercial	1	12.150	1.6200	\$0	\$3,936.60		8.28	\$1,656.00	\$5,592.60	
Humboldt	Residential	0.7	15.400	0.4250	\$500	\$1,416.30	2.53	5.03	\$704.20	\$2,120.50	2.47
	Commercial	1	15.400	1.1310	\$100	\$3,583.48		8.28	\$1,656.00	\$5,239.48	
Martensville	Residential	0.7	6.030	1.0000	\$870	\$1,714.20	1.51	5.03	\$704.20	\$2,418.40	1.75
	Commercial	1	6.030	1.4230	\$870	\$2,586.14		8.28	\$1,656.00	\$4,242.14	
Meadow Lake	Residential	0.7	11.252	0.7470	\$503	\$1,679.73	2.23	5.03	\$704.20	\$2,383.93	2.26
	Commercial	1	11.252	1.6620	\$0	\$3,740.16		8.28	\$1,656.00	\$5,396.16	
Melfort	Residential	0.7	10.570	0.8200	\$656	\$1,869.44	2.12	5.03	\$704.20	\$2,573.64	2.18
	Commercial	1	10.570	1.5600	\$656	\$3,953.84		8.28	\$1,656.00	\$5,609.84	
Melville	Residential	0.7	15.639	0.4802	\$660	\$1,711.38	2.29	5.03	\$704.20	\$2,415.58	2.30
	Commercial	1	15.639	1.0390	\$660	\$3,909.78		8.28	\$1,656.00	\$5,565.78	
Moose Jaw	Residential	0.7	11.161	0.7512	\$96	\$1,269.78	2.56	5.03	\$704.20	\$1,973.98	2.48
	Commercial	1	11.161	1.4107	\$96	\$3,244.96		8.28	\$1,656.00	\$4,900.96	
North Battleford	Residential	0.7	11.580	0.5100	\$649	\$1,475.81	2.78	5.03	\$704.20	\$2,180.01	2.64
	Commercial	1	11.580	1.7737	\$0	\$4,107.89		8.28	\$1,656.00	\$5,763.89	
Prince Albert	Residential	0.7	12.700	0.7700	\$249	\$1,618.06	3.92	5.03	\$704.20	\$2,322.26	3.45
	Commercial	1	12.700	1.8700	\$1,600	\$6,349.80		8.28	\$1,656.00	\$8,005.80	
Regina	Residential	0.7	9.286	0.8788	\$0	\$1,142.48	2.16	5.03	\$704.20	\$1,846.68	2.23
	Commercial	1	9.286	1.3290	\$0	\$2,468.22		8.28	\$1,656.00	\$4,124.22	
Saskatoon	Residential	0.7	7.630	0.9447	\$0	\$1,009.13	1.77	5.03	\$704.20	\$1,713.33	2.01
	Commercial	1	7.630	1.1676	\$0	\$1,781.76		8.28	\$1,656.00	\$3,437.76	
Swift Current	Residential	0.7	10.176	0.7299	\$523	\$1,562.84	1.94	5.03	\$704.20	\$2,267.04	2.07
	Commercial	1	10.176	1.4910	\$0	\$3,034.48		8.28	\$1,656.00	\$4,690.48	
Warman	Residential	0.7	6.500	1.0000	\$500	\$1,410.00	1.66	5.03	\$704.20	\$2,114.20	1.89
	Commercial	1	6.500	1.1800	\$800	\$2,334.00		8.28	\$1,656.00	\$3,990.00	
Weyburn	Residential	0.7	8.114	0.4461	\$600	\$1,106.75	2.06	5.03	\$704.20	\$1,810.95	2.17
	Commercial	1	8.114	1.4023	\$0	\$2,275.65		8.28	\$1,656.00	\$3,931.65	
Yorkton	Residential	0.7	15.810	0.3194	\$810	\$1,516.96	3.12	5.03	\$704.20	\$2,221.16	2.88
	Commercial	1	15.810	1.4978	\$0	\$4,736.04		8.28	\$1,656.00	\$6,392.04	

**Appendix N- 2: 2015 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	18.400	0.9500	\$312	\$2,759.20	2.11	5.03	\$704.20	\$3,463.40	2.16
	Commercial	1	18.400	1.5000	\$312	\$5,832.00		8.28	\$1,656.00		
Gravelbourg	Residential	0.7	9.500	1.0000	\$1,050	\$2,380.00	1.24	5.03	\$704.20	\$3,084.20	1.49
	Commercial	1	9.500	1.0000	\$1,050	\$2,950.00		8.28	\$1,656.00		
Gull Lake	Residential	0.7	12.530	0.6500	\$225	\$1,365.23	3.74	5.03	\$704.20	\$2,069.43	3.27
	Commercial	1	12.530	1.9500	\$225	\$5,111.70		8.28	\$1,656.00		
Maple Creek	Residential	0.7	26.000	0.2000	\$1,050	\$1,778.00	3.81	5.03	\$704.20	\$2,482.20	3.40
	Commercial	1	26.000	1.1000	\$1,050	\$6,770.00		8.28	\$1,656.00		
Shaunavon	Residential	0.7	10.500	0.8150	\$300	\$1,498.05	2.60	5.03	\$704.20	\$2,202.25	2.52
	Commercial	1	10.500	1.7150	\$300	\$3,901.50		8.28	\$1,656.00		

**Appendix N-3: 2015 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	1.74	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	10.600	1.0000	\$0	\$1,484.00	1.43	5.03	\$704.20	\$2,188.20	1.73
	Commercial	1	10.600	1.0000	\$0	\$2,120.00		8.28	\$1,656.00	\$3,776.00	
Kipling	Residential	0.7	3.000	1.0000	\$1,460	\$1,880.00	1.47	5.03	\$704.20	\$2,584.20	1.71
	Commercial	1	3.000	1.0000	\$2,160	\$2,760.00		8.28	\$1,656.00	\$4,416.00	
Lumsden	Residential	0.7	8.100	1.0000	\$0	\$1,134.00	1.43	5.03	\$704.20	\$1,838.20	1.78
	Commercial	1	8.100	1.0000	\$0	\$1,620.00		8.28	\$1,656.00	\$3,276.00	
Moosomin	Residential	0.7	14.500	0.7670	\$0	\$1,557.01	3.42	5.03	\$704.20	\$2,261.21	3.09
	Commercial	1	14.500	1.8370	\$0	\$5,327.30		8.28	\$1,656.00	\$6,983.30	
Oxbow	Residential	0.7	15.000	0.4600	\$575	\$1,541.00	3.36	5.03	\$704.20	\$2,245.20	3.04
	Commercial	1	15.000	1.5000	\$675	\$5,175.00		8.28	\$1,656.00	\$6,831.00	
Pilot Butte	Residential	0.7	7.460	1.0000	\$247	\$1,291.40	2.10	5.03	\$704.20	\$1,995.60	2.19
	Commercial	1	7.460	1.6500	\$247	\$2,708.80		8.28	\$1,656.00	\$4,364.80	
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	4.100	1.0000	\$870	\$1,444.00	1.53	5.03	\$704.20	\$2,148.20	1.80
	Commercial	1	4.100	2.7000	\$0	\$2,214.00		8.28	\$1,656.00	\$3,870.00	
White City	Residential	0.7	3.950	1.0000	\$750	\$1,303.00	1.18	5.03	\$704.20	\$2,007.20	1.59
	Commercial	1	3.950	1.0000	\$750	\$1,540.00		8.28	\$1,656.00	\$3,196.00	
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 N-4: 2015 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	11.750	1.0000	\$0	\$1,645.00	1.93	5.03	\$704.20	\$2,349.20	2.06
	Commercial	1	11.750	1.3500	\$0	\$3,172.50		8.28	\$1,656.00	\$4,828.50	
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	3.500	1.0000	\$600	\$1,090.00	1.28	5.03	\$704.20	\$1,794.20	1.70
	Commercial	1	3.500	1.0000	\$700	\$1,400.00		8.28	\$1,656.00	\$3,056.00	
Eston	Residential	0.7	15.000	1.0000	\$875	\$2,975.00	2.05	5.03	\$704.20	\$3,679.20	2.11
	Commercial	1	15.000	1.6000	\$1,300	\$6,100.00		8.28	\$1,656.00	\$7,756.00	
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	0.8050	\$300	\$2,029.95	2.17	5.03	\$704.20	\$2,734.15	2.21
	Commercial	1	15.350	1.3350	\$300	\$4,398.45		8.28	\$1,656.00	\$6,054.45	
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	\$900	\$1,950.00	1.23	5.03	\$704.20	\$2,654.20	1.53
	Commercial	1	7.500	1.0000	\$900	\$2,400.00		8.28	\$1,656.00	\$4,056.00	
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	8.250	1.0000	\$750	\$1,905.00	1.43	5.03	\$704.20	\$2,609.20	1.68
	Commercial	1	8.250	1.2000	\$750	\$2,730.00		8.28	\$1,656.00	\$4,386.00	
Outlook	Residential	0.7	7.500	1.0000	\$700	\$1,750.00	3.44	5.03	\$704.20	\$2,454.20	3.13
	Commercial	1	7.500	3.6800	\$500	\$6,020.00		8.28	\$1,656.00	\$7,676.00	
Rosetown	Residential	0.7	19.150	0.6480	\$0	\$1,737.29	3.95	5.03	\$704.20	\$2,441.49	3.49
	Commercial	1	19.150	1.7900	\$0	\$6,855.70		8.28	\$1,656.00	\$8,511.70	
Rosthern	Residential	0.7	8.250	0.8000	\$900	\$1,824.00	2.00	5.03	\$704.20	\$2,528.20	2.10
	Commercial	1	8.250	1.6000	\$1,000	\$3,640.00		8.28	\$1,656.00	\$5,296.00	
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	6.095	1.0000	\$862	\$1,715.30	1.81	5.03	\$704.20	\$2,419.50	1.97
	Commercial	1	6.095	1.8400	\$862	\$3,104.96		8.28	\$1,656.00	\$4,760.96	
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 N- 5: 2015 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	16.750	0.8500	\$0	\$1,993.25	2.19	5.03	\$704.20	\$2,697.45	2.23
	Commercial	1	16.750	1.3000	\$0	\$4,355.00		8.28	\$1,656.00	\$6,011.00	
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	3.000	1.0000	\$750	\$1,170.00	1.67	5.03	\$704.20	\$1,874.20	1.92
	Commercial	1	3.000	1.0000	\$1,350	\$1,950.00		8.28	\$1,656.00	\$3,606.00	
Langenburg	Residential	0.7	6.250	1.0000	\$885	\$1,760.00	1.21	5.03	\$704.20	\$2,464.20	1.54
	Commercial	1	6.250	1.0000	\$885	\$2,135.00		8.28	\$1,656.00	\$3,791.00	
Preeceville	Residential	0.7	8.774	1.0000	\$620	\$1,848.36	1.91	5.03	\$704.20	\$2,552.56	2.03
	Commercial	1	8.774	1.5000	\$894	\$3,526.20		8.28	\$1,656.00	\$5,182.20	
Wadena	Residential	0.7	19.000	0.4100	\$675	\$1,765.60	2.86	5.03	\$704.20	\$2,469.80	2.72
	Commercial	1	19.000	1.1070	\$850	\$5,056.60		8.28	\$1,656.00	\$6,712.60	
Wynyard	Residential	0.7	16.500	0.7500	\$0	\$1,732.50	3.11	5.03	\$704.20	\$2,436.70	2.89
	Commercial	1	16.500	1.6350	\$0	\$5,395.50		8.28	\$1,656.00	\$7,051.50	

**Appendix N-6: 2015 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	\$890	\$1,471.00	1.77	5.03	\$704.20	\$2,175.20	1.96
	Commercial	1	4.150	1.0000	\$1,780	\$2,610.00		8.28	\$1,656.00	\$4,266.00	
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	18.000	1.0000	\$0	\$2,520.00	2.14	5.03	\$704.20	\$3,224.20	2.19
	Commercial	1	18.000	1.5000	\$0	\$5,400.00		8.28	\$1,656.00	\$7,056.00	
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	13.000	1.0000	\$0	\$1,820.00	1.71	5.03	\$704.20	\$2,524.20	1.89
	Commercial	1	13.000	1.2000	\$0	\$3,120.00		8.28	\$1,656.00	\$4,776.00	
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	\$1,377	\$1,991.99	2.65	5.03	\$704.20	\$2,696.19	2.58
	Commercial	1	6.460	2.2800	\$2,340	\$5,285.76		8.28	\$1,656.00	\$6,941.76	
Shellbrook	Residential	0.7	12.800	1.0000	\$100	\$1,892.00	4.19	5.03	\$704.20	\$2,596.20	3.69
	Commercial	1	12.800	3.0000	\$250	\$7,930.00		8.28	\$1,656.00	\$9,586.00	
Spiritwood	Residential	0.7	7.500	1.0000	\$1,210	\$2,260.00	1.33	5.03	\$704.20	\$2,964.20	1.57
	Commercial	1	7.500	1.2000	\$1,200	\$3,000.00		8.28	\$1,656.00	\$4,656.00	
Tisdale	Residential	0.7	9.900	0.6950	\$1,362	\$2,325.27	2.49	5.03	\$704.20	\$3,029.47	2.46
	Commercial	1	9.900	2.2000	\$1,433	\$5,789.00		8.28	\$1,656.00	\$7,445.00	
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 N- 7: 2015 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	
Blucher	Residential	0.7	8.735	0.3330	\$0	\$407.23	4.29	5.03	\$704.20	\$1,111.43	3.06
	Commercial	1	8.735	1.0000	\$0	\$1,747.00		8.28	\$1,656.00	\$3,403.00	
Britannia	Residential	0.7	10.000	0.3600	\$0	\$504.00	12.70	5.03	\$704.20	\$1,208.20	6.67
	Commercial	1	10.000	3.2000	\$0	\$6,400.00		8.28	\$1,656.00	\$8,056.00	
Buckland	Residential	0.7	6.650	1.0000	\$0	\$931.00	1.43	5.03	\$704.20	\$1,635.20	1.83
	Commercial	1	6.650	1.0000	\$0	\$1,330.00		8.28	\$1,656.00	\$2,986.00	
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	6.600	0.8000	\$0	\$739.20	2.41	5.03	\$704.20	\$1,443.40	2.38
	Commercial	1	6.600	1.3500	\$0	\$1,782.00		8.28	\$1,656.00	\$3,438.00	
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	
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	

**Appendix N- 7: 2015 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
Frenchman Butte	Residential	0.7	5.000	0.7500	\$375	\$900.00	7.92	5.03	\$704.20	\$1,604.20	5.47
	Commercial	1	5.000	6.7500	\$375	\$7,125.00		8.28	\$1,656.00	\$8,781.00	
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	5.60	5.03	\$704.20	\$2,186.20	4.55
	Commercial	1	15.000	1.1000	\$5,000	\$8,300.00		8.28	\$1,656.00	\$9,956.00	
Lumsden	Residential	0.7	12.860	1.0000	\$0	\$1,800.40	1.43	5.03	\$704.20	\$2,504.60	1.69
	Commercial	1	12.860	1.0000	\$0	\$2,572.00		8.28	\$1,656.00	\$4,228.00	
Maple Creek	Residential	0.7	9.000	0.9770	\$0	\$1,231.02	1.61	5.03	\$704.20	\$1,935.22	1.88
	Commercial	1	9.000	1.1000	\$0	\$1,980.00		8.28	\$1,656.00	\$3,636.00	
Meadow Lake	Residential	0.7	6.500	0.8000	\$425	\$1,153.00	2.39	5.03	\$704.20	\$1,857.20	2.38
	Commercial	1	6.500	2.1200	\$0	\$2,756.00		8.28	\$1,656.00	\$4,412.00	
Moose Jaw	Residential	0.7	5.000	1.0000	\$0	\$700.00	1.43	5.03	\$704.20	\$1,404.20	1.89
	Commercial	1	5.000	1.0000	\$0	\$1,000.00		8.28	\$1,656.00	\$2,656.00	
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	15.720	0.7500	\$0	\$1,650.60	2.00	5.03	\$704.20	\$2,354.80	2.11
	Commercial	1	15.720	1.0500	\$0	\$3,301.20		8.28	\$1,656.00	\$4,957.20	
Orkney	Residential	0.7	8.000	0.8000	\$500	\$1,396.00	2.36	5.03	\$704.20	\$2,100.20	2.36
	Commercial	1	8.000	1.7500	\$500	\$3,300.00		8.28	\$1,656.00	\$4,956.00	

**Appendix N- 7: 2015 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
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	14.500	0.5750	\$0	\$1,167.25	2.48	5.03	\$704.20	\$1,871.45	2.43
	Commercial	1	14.500	1.0000	\$0	\$2,900.00		8.28	\$1,656.00	\$4,556.00	
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	7.100	1.0000	\$0	\$994.00	1.79	5.03	\$704.20	\$1,698.20	2.02
	Commercial	1	7.100	1.2500	\$0	\$1,775.00		8.28	\$1,656.00	\$3,431.00	
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	