



**CANADIAN FEDERATION  
OF INDEPENDENT BUSINESS™**



**WANTED: Property Tax Fairness in Saskatchewan:  
Ranking 2013 property tax gaps from a small business perspective**

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# **WANTED: Property Tax Fairness in Saskatchewan**

Ranking 2013 property tax gaps from a small business perspective

Eric Muller, Public Policy and Entrepreneurship Intern  
Nina Gormanns, Research Analyst

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Canadian Federation of Independent Business  
101-2400 College Avenue  
Regina, SK S4P 1C8

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## Executive Summary

This is the seventh edition of *Wanted: Property Tax Fairness in Saskatchewan*, a study that examines 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 69 municipalities with a population of 1,000 or more during the 2013 tax year. Also, for the first time, this report includes 32 Rural Municipalities (RMs) with a population of 1,000 or more.

Commercial property owners in Saskatchewan have continuously paid higher property taxes than their residential counterparts. 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 property taxes and shifted the burden from residents to businesses. This shift of the property tax burden is an inequality that is present in all of the 69 municipalities studied in this report.

Considering the importance of the small business sector to Saskatchewan’s economy, we cannot afford to continually over-burden entrepreneurs with disproportionately high property taxes that impede their growth. In fact, many of the arguments used to justify taxing commercial properties at a higher rate than residential ones are misconceived, especially from the perspective of small business. Contrary to common belief small businesses consume fewer public services than residents, rather than more. Furthermore, 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 that 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 business. With the Saskatchewan government providing long-term and predictable revenue sharing, municipalities should avoid property tax increases that impede the growth of small business, a sector that is critical to the provincial economy.

## Findings

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

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<sup>1</sup> Total property taxes are the sum of municipal and education property taxes.

### *Municipal Property Tax Gap*

The overall results for 2013 were mixed, with quite a bit of variance across the province. The average municipal property tax gap across the 69 municipalities studied in 2013 was 2.31, while the average commercial municipal property tax burden was \$3,687. This means that in 2013 an average small business owner in Saskatchewan was paying more than two times the property taxes of homeowner on a property assessed at the same value (\$200,000). Waldheim had the lowest municipal property tax gap at 1.14, 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 1

### 2013 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	1.14	69	Foam Lake	5.14
2	Dalmeny	1.15	68	Kamsack	4.47
3	Langham	1.18	67	Prince Albert	4.23
4	White City	1.20	66	Shellbrook	4.19
5	Langenburg	1.21	65	Rosetown	3.95
6	Lanigan	1.24	64	Gull Lake	3.75
7	Gravelbourg	1.26	63	Maple Creek	3.74
8	Balgonie	1.36	62	Moosomin	3.42
9	Maidstone	1.37	60	Outlook	3.19
10	Macklin	1.38	60	Yorkton	3.19

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

The findings also indicate that there are some “worst offenders” among the municipalities studied in 2013. For instance, Shellbrook, Prince Albert, Foam Lake, and Rosetown all presided over the highest municipal commercial property tax burden and the highest municipal property tax gap in their respective regions.

On the other end of the spectrum, the positive results from this report demonstrate that there is a common set of criteria for municipal policy-makers that want to reduce their commercial-to-residential property tax gaps, and improve the small business environment in their city, town or region. The common formula for a low municipal property tax gap and low commercial property tax burden requires maintaining a low municipal mill rate, and most 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.

### 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 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. As the total tax gap results demonstrate, commercial property owners in all 69 municipalities are still paying more than their fair share of property taxes.

Similar to the municipal results, there was quite a bit of variance in total property tax gaps in the 69 municipalities examined. The average gap in 2013 was 2.32, and the average total property tax bill on a property valued at \$200,000 was \$5,337. Dalmeny had the lowest property tax gap at 1.45, while Foam Lake had the highest at 4.48. Table 2 provides an overview of the ten lowest and ten highest total property tax gaps in the province.

Table 2

### 2013 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	69	Foam Lake	4.48
2	Langham	1.49	68	Kamsack	3.82
3	Gravelbourg	1.52	67	Shellbrook	3.67
4	Lanigan	1.55	66	Prince Albert	3.64
5	Langenburg	1.57	65	Rosetown	3.46
6	Macklin	1.62	64	Maple Creek	3.34
6	White City	1.62	63	Gull Lake	3.25
8	Maidstone	1.64	62	Moosomin	3.06
9	Balgonie	1.69	61	Outlook	2.93
9	Osler	1.69	60	Yorkton	2.90

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

### *Rural Municipalities*

In 2013, for the first time, CFIB examined 32 Rural Municipalities (RMs) with a population of 1,000 or more and the results are concerning for business owners<sup>2</sup>. As with the other 69 municipalities included in this report, all of these RMs are placing an unfair and disproportionate property tax burden on businesses compared to residents.

The average municipal property tax gap for the 32 RMs included in this report in 2013 was 4.3, much higher than in the 69 other municipalities reviewed for this report. This high average, however, is a largely a result of high tax gaps in the RMs of Britannia, Frenchman Butte, Wilton and Mervin. These four RMs had double-digit municipal property tax gaps ranging from 13 to 22 that are drastically higher than those of any other municipality reviewed in this report. On the more positive end of the scale, nine RMs shared the lowest municipal property tax gap at 1.43. Table 3 provides an overview of the RMs with the ten lowest and ten highest municipal property tax gaps.

Table 3

### **RM: 2013 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 Battle River	1.43	32	RM of Mervin	21.43
1	RM of Buckland	1.43	31	RM of Wilton	21.16
1	RM of Dundurn	1.43	30	RM of Frenchman Butte	20.26
1	RM of Hudson Bay	1.43	29	RM of Britannia	13.06
1	RM of Lumsden	1.43	28	RM of Beaver River	5.83
1	RM of Moose Jaw	1.43	27	RM of Blucher	4.29
1	RM of Moose Range	1.43	26	RM of Orkney	3.13
1	RM of Prince Albert	1.43	25	RM of Swift Current	3.12
1	RM of South Qu'Appelle	1.43	24	RM of Torch River	3.08
10	RM of Canwood	1.59	23	RM of Spiritwood	2.86

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

The total property tax gap results for the RMs are equally troubling, showing that the average total gap for Saskatchewan's RMs in 2013 was higher than for any of the other 69 municipalities. The average total gap for the 32 RMs in 2013 was 3.12 and is also attributable to the same four RMs—Britannia, Frenchman Butte, Mervin and Wilton that all had notably high

<sup>2</sup> It is important to note that some of the RMs reviewed for this report have small commercial sectors, with the taxes paid on commercial properties making up a small portion of the municipal property tax base. However, this does not change the fundamental nature of the property tax gap in these municipalities. In each of these RMs, commercial property owners still paid disproportionately higher property taxes than residential property owners.

gaps. Wilton had the highest total property tax gap for the RMs, at 11.93. As a result, commercial property owners in Wilton are paying almost \$12 for each dollar in total property taxes that residential property owners paid in 2013, for a property assessed at \$200,000. The RM of Moose Range had the lowest total property tax gap at 1.64 of all 32 RMs. Table 4 provides an overview of the ten best and ten worst total tax gaps of all 32 RMs.

Table 4

### RM: 2013 Total 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 Range	1.64	32	RM of Wilton	11.93
2	RM of Lumsden	1.71	31	RM of Mervin	10.05
3	RM of Hudson Bay	1.74	30	RM of Frenchman Butte	8.68
4	RM of Battle River	1.76	29	RM of Britannia	6.75
4	RM of South Qu'Appelle	1.76	28	RM of Beaver River	4.33
6	RM of Canwood	1.81	27	RM of Blucher	3.04
6	RM of Dundurn	1.81	26	RM of Torch River	2.83
6	RM of Prince Albert	1.81	25	RM of Orkney	2.76
9	RM of Buckland	1.85	24	RM of Swift Current	2.73
10	RM of Maple Creek	1.90	23	RM of Spiritwood	2.65
10	RM of Nipawin	1.90			

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

## Recommendations

It is clear that commercial property taxpayers are paying more than their fair share, but the ability to reduce the property tax gap does not lie solely on one level of government. On the one hand, the provincial government sets the provincial percentage of value and education mill rates, while municipal governments are in control of the uniform municipal mill rate and the local tax tools (such as mill rate factors) they impose on different property classes. Rather than pointing fingers, the provincial and municipal governments both contribute to the property tax gap, and it is also within both their abilities to reduce it. CFIB hopes the following suggestions will help rectify the inequities in Saskatchewan's current property tax system:

### The Provincial Government Should:

- ▶ Continue to finance a greater portion of education through general revenues by further reducing the education mill rate for commercial properties.
- ▶ Reject raising education property taxes to pay for infrastructure projects.

- ▶ Introduce a long-term strategy to phase out the use of mill rate factors.
- ▶ Reject any proposal that would provide increased taxation powers to municipalities.
- ▶ Freeze funding to municipalities (e.g. transfers from the Municipal Operating Grant) at current levels until municipalities better manage their operating spending.

**Local Governments Should:**

- ▶ Develop and implement a plan over time to reduce the commercial-to-residential property tax gap.
- ▶ Limit year-over-year operating spending growth to a maximum of inflation and population growth.
- ▶ Review current programs and services to identify areas that can be streamlined or eliminated.
- ▶ Introduce a plan to reduce the size and cost of the municipal civil service (primarily through attrition).
- ▶ If applicable, consider the introduction of a base tax for all homeowners.

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## Introduction

This is the seventh edition of *Wanted: Property Tax Fairness in Saskatchewan*, a study that examines 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>3</sup>. This edition provides an analysis of the property tax gaps for 69 municipalities with a population of 1,000 or more during the 2013 tax year. Also, for the first time, this report includes 32 Rural Municipalities (RMs) with a population of 1,000 or more.

Commercial property owners in Saskatchewan have continuously paid higher property taxes than their residential counterparts. 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. This shift of the property tax burden is an inequality that is present in every municipality in Saskatchewan reviewed for this report.

Small businesses (i.e. businesses with fewer than 100 employees) make up 98.7 per cent of all businesses in Saskatchewan<sup>4</sup> and contribute 32 per cent to Saskatchewan’s total gross domestic product<sup>5</sup>. Considering the importance of the small business sector to Saskatchewan’s economy, we cannot afford to continually over-burden entrepreneurs with disproportionately high property taxes that 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.

### The 2013 Revaluation

In Saskatchewan, property values undergo a revaluation every four years as required by provincial legislation. As 2013 was a revaluation year, properties were revalued based on assessment values as of January 1, 2011. This means that the value of Saskatchewan properties for the 2013 taxation year reflect market conditions in 2011. The overall value of property in Saskatchewan increased 67 per cent over the past four years from \$58 billion in 2009 to \$97 billion in 2013.<sup>6</sup>

As a result of the revaluation in 2013 and the significant growth in the assessment value of

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<sup>3</sup> Total property taxes are the sum of municipal and education property taxes.

<sup>4</sup> Industry Canada (2013). *Key Small Business Statistics - August 2013*, Table 1. Web. Accessed July 14, 2014: <http://www.ic.gc.ca/eic/site/061.nsf/eng/02804.html>

<sup>5</sup> BC Stats (2013). *Small Business Profile 2012*. Victoria: British Columbia. [PDF]. Accessed July 14, 2014: <http://www.resourcecentre.gov.bc.ca/pdf/SmallBusEngWeb.pdf>

<sup>6</sup> Saskatchewan Government News Release. *Government Holds Line on Education Property Tax*, March 13, 2013.

properties across Saskatchewan, it was determined that it was not practical for the report to compare 2013 property tax gaps to previous years.

As a result of the revaluation and related increase in assessment values, local governments were able to lower uniform municipal mill rates and still collect the same amount of property tax revenue. In reality, however, most municipalities in Saskatchewan increased their property tax revenue and aggregate municipal property tax revenue increased by 11 per cent from 2012 to 2013.<sup>7</sup> In other words, although most municipalities lowered their mill rates, many did not lower them as much as they could have to keep the revaluation revenue-neutral.

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<sup>7</sup> Source: CFIB calculations based on 2012 and 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations.

## Section I: Municipal Property Tax Findings

The tax tools used by the provincial and local governments ultimately shift a greater portion of the tax burden onto businesses (see Appendix A and C for more details on the Saskatchewan property tax system). This section presents an analysis of municipal property tax gaps in 69 municipalities across the province. The municipal property tax gap is a direct 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 the base tax.

### Methodology: Calculating the Municipal Tax Gap

The municipal property tax gap is calculated by dividing the amount of taxes (i.e. the tax bill) that would be paid on a commercial property, by the amount of taxes 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.

<p><b>Municipal Property Tax Gap =</b></p> $\frac{\text{Commercial Municipal Property Tax Bill}}{\text{Residential Municipal Property Tax Bill}}$
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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:

<p><b>Municipal Property Tax Bill =</b></p> $\text{Assessed Property Value} \times \text{Provincial Percentage of Value} \times (\text{Uniform Municipal Mill Rate} / 1,000) \times \text{Mill Rate Factor} + \text{Base tax}$
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Source: Government of Saskatchewan, Ministry of Government Relations

As shown by the results of this report, the tax gap is a tangible demonstration of how much municipalities rely on the revenue generated from commercial property taxes.

### Provincial Highlights

The overall results for 2013 were mixed, with quite a bit of variance across the province. The average municipal property tax gap across the 69 municipalities studied in 2013 was 2.31 (see Appendix E), while the average commercial municipal property tax burden was \$3,687 (see Appendix F). This means that in 2013 an average small business owner in Saskatchewan was paying more than two times the property taxes of a homeowner on a property assessed at the same value (\$200,000). Waldheim had the lowest municipal property tax gap at 1.14, while Foam Lake had the highest at 5.14. Table 5 presents the municipalities with the ten lowest, and ten highest municipal property tax gaps.

Table 5

**2013 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	1.14	69	Foam Lake	5.14
2	Dalmeny	1.15	68	Kamsack	4.47
3	Langham	1.18	67	Prince Albert	4.23
4	White City	1.20	66	Shellbrook	4.19
5	Langenburg	1.21	65	Rosetown	3.95
6	Lanigan	1.24	64	Gull Lake	3.75
7	Gravelbourg	1.26	63	Maple Creek	3.74
8	Balgonie	1.36	62	Moosomin	3.42
9	Maidstone	1.37	60	Outlook	3.19
10	Macklin	1.38	60	Yorkton	3.19

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

The findings also indicate that there are some “worst offenders” among the 69 municipalities. For instance, Foam Lake, Kamsack, Prince Albert, Shellbrook, and Rosetown all presided over the highest municipal commercial property tax burden and the highest municipal property tax gap in their respective regions.

On the other end of the spectrum, the positive results from this year demonstrate that there is a common set of criteria for municipal policy-makers that want to reduce their commercial to residential property tax gaps, and improve the small business environment in their city, town or region. The common formula for a low municipal property tax gap and low commercial property tax burden requires maintaining a low municipal mill rate, and most importantly choosing not to apply municipal mill rate factors, which are used by many municipalities to unfairly shift the tax burden onto commercial property owners.

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

Waldheim had the lowest municipal property tax gap (1.14) and lowest commercial municipal property tax burden (\$950) in the province. Waldheim’s commercial municipal property tax burden is considerably lower than any other municipality in the province. The next lowest municipality was White City, where commercial property owners paid \$500 more in 2013 for a property valued at \$200,000.

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 in 2013. Foam Lake’s commercial municipal property tax burden is also considerably higher than any other municipality. At \$11,520, commercial property owners in Foam Lake paid \$4,010 more in 2013

on a property assessed at a value of \$200,000 than commercial property owners in Shellbrook, the next highest municipality.

## Cities

Collectively, Saskatchewan's cities had an average municipal property tax gap of 2.48, notably higher than the provincial average of 2.31 (see Table 6). Nine cities had gaps that were above the provincial average in 2013, while only six had gaps below it. The average property tax bill for a property valued at \$200,000 was \$3,234, slightly below the provincial average.

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

Martensville had the lowest municipal property tax gap of all the cities reviewed for this report, at 1.48 in 2013. This is the fourth straight year that Martensville had the lowest tax gap of the cities reviewed. Martensville was followed by the cities of Warman and Saskatoon whose tax gaps were 1.67 and 1.79, respectively. Though its gap is only the third lowest of all cities, Saskatoon's current gap of 1.79 follows years of sustained effort<sup>8</sup> to reduce the disparity between commercial and residential property tax rates.

Prince Albert had the highest property tax gap among cities at 4.23 in 2013. Its high gap is largely the result of a high commercial base tax of \$2,140 in 2013. Prince Albert had not only the worst gap of all cities, but also the third worst in the province.

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<sup>8</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.

Table 6

### Cities: 2013 Municipal property tax gaps (ranked best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2013 Municipal residential property taxes per \$200,000	2013 Municipal commercial property taxes per \$200,000	2013 Municipal property tax gap
Martensville	\$1,558	\$2,310	1.48
Warman	\$1,326	\$2,216	1.67
Saskatoon	\$895	\$1,598	1.79
Weyburn	\$1,022	\$2,106	2.06
Melfort	\$1,716	\$3,577	2.09
Regina	\$1,038	\$2,243	2.16
Moose Jaw	\$1,173	\$2,945	2.51
Meadow Lake	\$1,634	\$4,141	2.53
Melville	\$1,500	\$3,839	2.56
North Battleford	\$1,425	\$3,784	2.66
Swift Current	\$845	\$2,289	2.71
Humboldt	\$1,388	\$3,875	2.79
Estevan	\$992	\$2,797	2.82
Yorkton	\$1,317	\$4,200	3.19
Prince Albert	\$1,557	\$6,583	4.23
<b>Average</b>	<b>\$1,292</b>	<b>\$3,234</b>	<b>2.48</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

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

Commercial property taxpayers in Saskatoon paid the lowest total municipal property taxes (\$1,598) of all cities in 2013. This is largely attributable to a relatively low uniform municipal mill rate, and no base tax for either residential or commercial properties.

Prince Albert, in addition to possessing the highest municipal property tax gap, also has the highest municipal commercial property tax burden. For a property assessed at \$200,000 a commercial property owner in Prince Albert paid \$6,583 in municipal property taxes which was significantly higher than in any other city. The next highest city was Yorkton at \$4,200, a full \$2,383 less than Prince Albert.

## South West

2013 was not a good year for South West Saskatchewan, with an average property tax gap that was higher than any other region (see Table 7). At 2.80 it had the highest gap in the province, largely attributable to three municipalities (Shaunavon, Maple Creek, and Gull Lake) that all had gaps above 3.0 in 2013.

Table 7

### South West: 2013 Municipal property tax gaps (ranked best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2013 Municipal residential property taxes per \$200,000	2013 Municipal commercial property taxes per \$200,000	2013 Municipal property tax gap
Gravelbourg	\$2,230	\$2,800	1.26
Assiniboia	\$2,316	\$5,100	2.20
Shaunavon	\$1,350	\$4,100	3.04
Maple Creek	\$1,750	\$6,550	3.74
Gull Lake	\$1,278	\$4,792	3.75
<b>Average</b>	<b>\$1,785</b>	<b>\$4,668</b>	<b>2.80</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

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

Gravelbourg had the lowest gap in the region by a significant margin in 2013, with a gap of 1.26. This is the fifth year in a row that Gravelbourg has had the lowest municipal property tax gap, a feat that it has accomplished by choosing not to use mill rate factors and harmonizing its base tax rate for commercial and residential properties.

On the other end of the spectrum, Gull Lake had the highest gap in 2013 at 3.75, which is just slightly higher than Maple Creek at 3.74. Both towns made use of mill rate factors to disproportionately shift the municipal tax burden on to commercial property owners. In the case of Gull Lake the commercial mill rate factor was 1.95 in 2013 whereas the residential one was 0.65. Maple Creek, meanwhile, set its residential mill rate factor at 0.2 (compared to the commercial rate of 1.1) providing residential property owners with significant advantages that their commercial counterparts were not afforded.

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

In addition to its low municipal property tax gap, Gravelbourg also had the lowest municipal commercial property tax burden in 2013. For a property assessed at a value of \$200,000 a small business owner paid \$2,800 in property taxes, significantly less than Shaunavon, the next lowest municipality, where commercial property taxes for a similarly valued property would have amounted to \$4,100.

The highest overall commercial property tax burden in the region was in Maple Creek at \$6,550, where on a similarly valued property commercial owners would pay more than twice the property taxes than in Gravelbourg, and significantly more than any other South Western town reviewed. Contributing to Maple Creek's high commercial property taxes was the highest uniform municipal mill rate in the region, the use of mill rate factors, and the highest base tax in the region.

## South East

Taken as a whole, Saskatchewan's South East has a regional average of 1.91, which was considerably below the provincial average of 2.31 (see Table 8). All but three of the 14 municipalities reviewed in this region had gaps that were below the provincial average. Going forward, it will be important for administrators and policy makers in all 14 of these municipalities to closely monitor their tax tools and continue working towards lower tax gaps for commercial property owners in order to maintain their position as one of the more small-business friendly regions in the province, from a property tax perspective.

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

The lowest municipal property tax gap of South Eastern municipalities reviewed belongs to White City. With a gap of 1.20 White City also had the fourth lowest gap in the province. This is the third year in a row that White City has had the lowest tax gap in the South East. Its low tax gap can largely be attributed to not using mill rate factors and a base tax that is equal for 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 (0.7665) for residential properties and high (1.8373) for commercial ones.

Table 8

### South East: 2013 Municipal property tax gaps (ranked best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2013 Municipal residential property taxes per \$200,000	2013 Municipal commercial property taxes per \$200,000	2013 Municipal property tax gap
White City	\$1,210	\$1,450	1.20
Balgonie	\$1,387	\$1,885	1.36
Indian Head	\$1,400	\$2,000	1.43
Lumsden	\$1,029	\$1,470	1.43
Regina Beach	\$1,211	\$1,750	1.45
Kipling	\$1,720	\$2,600	1.51
Fort Qu'Appelle	\$1,799	\$3,040	1.69
Grenfell	\$1,771	\$2,995	1.69
Carnduff	\$2,388	\$4,272	1.79
Davidson	\$2,346	\$4,731	2.02
Carlyle	\$1,429	\$3,081	2.16
Pilot Butte	\$939	\$2,349	2.50
Oxbow	\$1,407	\$4,425	3.14
Moosomin	\$1,341	\$4,593	3.42
<b>Average</b>	<b>\$1,527</b>	<b>\$2,903</b>	<b>1.91</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

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

In 2013, White City also had the lowest commercial municipal property tax burden of all the municipalities reviewed in South East Saskatchewan. At \$1,450, commercial property owners in White City also had the second lowest commercial tax burden in the province. The low level of commercial municipal property taxes paid in White City were achieved primarily through a low uniform municipal mill rate, no mill rate factors for either commercial or residential properties, and a low base tax.

The highest tax burden in the region was in Davidson, where commercial property owners paid more than three times as much property tax as in White City. Property taxpayers in Davidson are faced with a high uniform mill rate and a mill rate factor of 1.365. This is the third year in a row that Davidson had the highest commercial municipal property tax burden.

## Central West

The province's Central West region also had an average municipal property tax gap (1.97) that was below the provincial average. Of the municipalities in the region, 13 had property tax gaps under the provincial average, while only 3 had gaps that were above it (see Table 9).

Table 9

### Central West: 2013 Municipal property tax gaps (ranked best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2013 Municipal residential property taxes per \$200,000	2013 Municipal commercial property taxes per \$200,000	2013 Municipal property tax gap
Waldheim	\$830	\$950	1.14
Dalmeny	\$2,050	\$2,350	1.15
Langham	\$1,946	\$2,290	1.18
Lanigan	\$1,780	\$2,200	1.24
Macklin	\$2,145	\$2,950	1.38
Osler	\$1,680	\$2,380	1.42
Watrous	\$1,591	\$2,879	1.81
Kerrobert	\$1,930	\$3,635	1.88
Biggar	\$1,575	\$3,038	1.93
Unity	\$1,540	\$3,025	1.96
Eston	\$2,690	\$5,520	2.05
Kindersley	\$1,879	\$3,989	2.12
Rosthern	\$1,511	\$3,302	2.19
Wilkie	\$1,499	\$4,300	2.87
Outlook	\$1,540	\$4,916	3.19
Rosetown	\$1,590	\$6,279	3.95
<b>Average</b>	<b>\$1,736</b>	<b>\$3,375</b>	<b>1.97</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

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

The lowest municipal property tax gap in the Central West region was in Waldheim at 1.14. This is not only the lowest gap in the region, but also in the province. Waldheim was able to achieve this

low gap by not using mill rate factors and actually levying a lower base tax on commercial properties than on residential ones.

The highest gap in the region was in Rosetown, where commercial property owners paid almost four times as much in property taxes compared to residential owners for a property valued at \$200,000. As in many other municipalities with high gaps, Rosetown's disproportionate taxing of commercial properties was primarily the result of the use of mill rate factors (1.79 for commercial properties and 0.64 for residential).

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

In addition to the lowest gap, Waldheim also had the lowest commercial municipal property tax burden in the Central West region as well as the province. On a property valued at \$200,000, a business owner paid \$950 in commercial taxes in 2013. This figure is a full \$1,250 less than the second lowest municipality in Central Western Saskatchewan, the town of Lanigan. Waldheim was able to maintain a low commercial municipal property tax burden by using one of the lowest uniform municipal mill rates in the province, not using mill rate factors and applying a very low base tax rate.

Rosetown could learn from Waldheim's example. With a commercial municipal property tax burden of \$6,279 commercial property owners in Rosetown paid almost seven times as much as those in Waldheim. While Rosetown does not use a base tax, it levies the highest uniform municipal mill rate in the region.

## Central East

Central East Saskatchewan was a poor property tax gap performer in 2013. With a regional average gap of 2.76, the Central East had the second highest average gap in the province, and was well above the provincial average (see Table 10).

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

In Central East Saskatchewan, Langenburg had the lowest municipal property tax gap in 2013. At 1.21, Langenburg's gap was also the 5<sup>th</sup> lowest province-wide in 2013. It was able to maintain its small-business friendly commercial property taxes by not using mill rate factors and keeping a low uniform municipal mill rate.

Foam Lake, on the other hand, was home to the largest municipal property tax gap in 2013. In fact, Foam Lake had both the highest gap in the region and the province. With a tax gap of 5.14, Foam Lake was almost double the regional average and more than double the provincial average. Its high gap was a result of its use of a mill rate factor of 3.6 for commercial properties, which is the second highest commercial mill rate factor of all 69 municipalities included in this study.

Table 10

### Central East: 2013 Municipal property tax gaps (ranked best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2013 Municipal residential property taxes per \$200,000	2013 Municipal commercial property taxes per \$200,000	2013 Municipal property tax gap
Langenburg	\$1,514	\$1,827	1.21
Kelvington	\$1,093	\$1,840	1.68
Preeceville	\$1,828	\$3,506	1.92
Canora	\$1,845	\$4,030	2.18
Esterhazy	\$2,060	\$4,600	2.23
Wadena	\$1,658	\$4,810	2.90
Wynyard	\$1,575	\$4,875	3.10
Kamsack	\$1,600	\$7,150	4.47
Foam Lake	\$2,240	\$11,520	5.14
<b>Average</b>	<b>\$1,713</b>	<b>\$4,906</b>	<b>2.76</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

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

Langenburg, in addition to having the lowest gap also had the lowest commercial municipal property tax burden in 2013. Its overall commercial municipal property tax bill of \$1,827 in 2013 was the lowest in the region and the 6<sup>th</sup> lowest in the province.

Foam Lake also had the highest commercial municipal property tax burden in the region for 2013 as well as the highest province-wide. With a tax bill of \$11,520, on a property valued at \$200,000, commercial property owners in Foam Lake paid \$4,370 more than the next highest in the region, and \$4,010 more than the next highest in the province.

## North

The average municipal property tax gap in the North was 2.42 in 2013, well above the provincial average of 2.31 (see Table 11). Of the ten Northern municipalities reviewed for this report, six had municipal property tax gaps above the provincial average, while only four have gaps below it.

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

For the second year in a row, Maidstone had the lowest municipal property tax gap in the Northern region, with a gap of 1.37 in 2013. Maidstone was well below both the provincial and

regional averages. Its low gap can be attributed to keeping residential and commercial base tax rates at relatively comparable levels and not employing a mill rate factor on commercial properties while the mill rate factor on residential properties is 1.05.

The highest municipal property tax gap of Northern municipalities reviewed was in Shellbrook. A gap of 4.19 makes Shellbrook the highest in the region and fourth highest in the province. This is a result of levying a mill rate factor of 3.00 on commercial properties, one of the highest mill rate factors in the province, but none on residential properties.

*Battleford and Maidstone shared the lowest commercial municipal property tax burden; Shellbrook had the highest*

The lowest commercial municipal property tax burden in Northern Saskatchewan in 2013 was shared between Battleford and Maidstone at \$2,550 paid on a commercial property assessed at \$200,000. While both towns used the various tax tools available to municipalities in very different ways, neither used mill rate factors, which has kept commercial municipal property tax burdens low in both towns.

Shellbrook had the highest commercial municipal property tax bill in the North for the third year in a row. Commercial property owners in Shellbrook paid \$7,510 in property taxes, which is the second highest in the province, and \$1,390 more than the next highest municipality in Northern Saskatchewan.

Table 11

**North: 2013 Municipal property tax gaps (ranked best to worst) and municipal taxes for \$200,000 of assessed value**

Municipality	2013 Municipal residential property taxes per \$200,000	2013 Municipal commercial property taxes per \$200,000	2013 Municipal property tax gap
Maidstone	\$1,857	\$2,550	1.37
Hudson Bay	\$1,645	\$2,820	1.71
Battleford	\$1,429	\$2,550	1.78
La Ronge	\$1,955	\$3,875	1.98
Creighton	\$1,400	\$3,400	2.43
Tisdale	\$2,134	\$5,351	2.51
Carrot River	\$2,380	\$6,120	2.57
Nipawin	\$1,881	\$4,992	2.65
Birch Hills	\$1,400	\$4,200	3.00
Shellbrook	\$1,794	\$7,510	4.19
<b>Average</b>	<b>\$1,787</b>	<b>\$4,337</b>	<b>2.42</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

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

In addition to municipal property taxes, commercial and residential property owners also pay education property taxes (see Appendix C) that are levied by the Government of Saskatchewan and are included in a property owner’s 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), both on a property assessed at a value of \$200,000.

<b>Total Property Tax Gap =</b>	$\frac{\text{Commercial Municipal Property Tax Bill} + \text{Commercial Education Tax Bill}}{\text{Residential Municipal Property Tax Bill} + \text{Residential Education Tax Bill}}$
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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:

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

Source: Government of Saskatchewan, Ministry of Government Relations

### Provincial Highlights

Province-wide, there was quite a bit of variance in the total property tax gap results, similar to the findings of the municipal property tax gap analysis. As the results demonstrate, commercial property owners are also paying more than their fair share of total property taxes across the province. The average total property tax gap was 2.32, and the average total property tax bill on a property valued at \$200,000 was \$5,337. Dalmeny had the lowest property tax gap at 1.45, while Foam Lake had the highest at 4.48.

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

Table 12

### 2013 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	69	Foam Lake	4.48
2	Langham	1.49	68	Kamsack	3.82
3	Gravelbourg	1.52	67	Shellbrook	3.67
4	Lanigan	1.55	66	Prince Albert	3.64
5	Langenburg	1.57	65	Rosetown	3.46
6	Macklin	1.62	64	Maple Creek	3.34
6	White City	1.62	63	Gull Lake	3.25
8	Maidstone	1.64	62	Moosomin	3.06
9	Balgonie	1.69	61	Outlook	2.93
9	Osler	1.69	60	Yorkton	2.90

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

In 2013, the provincial 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. As the results demonstrate, commercial property owners in all 69 municipalities are still paying more than their fair share of total property taxes.

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

The lowest total property tax gap in the province was in Dalmeny at 1.45. This is the second year in a row that Dalmeny has had the lowest total tax gap in the province. The highest gap was in Foam Lake. With a total gap of 4.48, Foam Lake had a significantly higher gap than the second highest municipality, Kamsack at 3.82.

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

The lowest total commercial tax burden was in Waldheim, where a commercial property owner paid \$2,606 of taxes in 2013 on a property valued at \$200,000. This is the second year in a row for Waldheim to be the municipality with the lowest total commercial tax burden in the province.

The highest total commercial property tax burden was in Foam Lake. Commercial property owners paid \$13,176 in total property taxes, which was significantly higher than any other municipality. The second worst municipality was Shellbrook, where commercial property owners paid over \$4,000 less in property taxes than in Foam Lake.

## Cities

In 2013 Saskatchewan's cities had an average total property tax gap of 2.44 (see Table 13), which was above the provincial average. Of the 15 cities reviewed in this study, only six had gaps below the provincial average.

Table 13

### Cities: 2013 Total property tax gaps (ranked best to worst) and taxes for \$200,000 of assessed value

Municipality	2013 Total residential property taxes per \$200,000	2013 Total commercial property taxes per \$200,000	2013 Total Property Tax Gap
Martensville	\$2,262	\$3,966	1.75
Warman	\$2,030	\$3,872	1.91
Saskatoon	\$1,599	\$3,254	2.04
Melfort	\$2,420	\$5,233	2.16
Weyburn	\$1,726	\$3,762	2.18
Regina	\$1,743	\$3,899	2.24
Moose Jaw	\$1,877	\$4,601	2.45
Meadow Lake	\$2,339	\$5,797	2.48
Melville	\$2,204	\$5,495	2.49
Swift Current	\$1,550	\$3,945	2.55
North Battleford	\$2,129	\$5,440	2.56
Estevan	\$1,696	\$4,453	2.63
Humboldt	\$2,092	\$5,531	2.64
Yorkton	\$2,021	\$5,856	2.90
Prince Albert	\$2,261	\$8,239	3.64
<b>Average</b>	<b>\$1,997</b>	<b>\$4,890</b>	<b>2.44</b>

Source: CFIB calculations based on 2013 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 2013 was Martensville, with a gap of 1.75. Martensville was well below the regional average of 2.44 as well as the provincial average of 2.32.

Prince Albert was the city with Saskatchewan's highest gap in 2013, at 3.64. Prince Albert now has the fourth highest total property tax gap in the province, and one that is significantly higher than any other city in the province reviewed for this report, with the next highest, Yorkton, at 2.90.

*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 reviewed in 2013. A property assessed at \$200,000 paid \$3,254 in property taxes in 2013. The highest total commercial tax bill was in Prince Albert, where commercial property owners paid \$8,239 in property taxes for a property assessed at a value of \$200,000.

## South West

The five municipalities reviewed in this report from South West Saskatchewan had a regional average total property tax gap of 2.63, which is considerably higher than the provincial average (see Table 14). In fact, the South West region had the second highest average in the province.

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

Gravelbourg had the lowest total property tax gap in the region. This is the second year that Gravelbourg had both the lowest total gap in the region. Its gap of 1.52 was well below the provincial average. Maple Creek, meanwhile, had the highest total property tax gap in the region in 2013 at 3.34.

Table 14

### South West: 2013 Total property tax gaps (ranked best to worst) and taxes for \$200,000 of assessed value

Municipality	2013 Total residential property taxes per \$200,000	2013 Total commercial property taxes per \$200,000	2013 Total Property Tax Gap
Gravelbourg	\$2,934	\$4,456	1.52
Assiniboia	\$3,020	\$6,756	2.24
Shaunavon	\$2,054	\$5,756	2.80
Gull Lake	\$1,982	\$6,448	3.25
Maple Creek	\$2,454	\$8,206	3.34
<b>Average</b>	<b>\$2,489</b>	<b>\$6,324</b>	<b>2.63</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

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

Gravelbourg also had the lowest total commercial property tax burden in the region for the second

year in a row. Its total commercial property tax bill of \$4,456 was well below the provincial average. Maple Creek had the highest total commercial property tax burden in 2013 with a total property tax bill of \$8,206 paid on a property assessed at \$200,000.

## South East

Overall results in the South East paint a mixed picture (see Table 15). On the one hand, the region still has some of the lowest total property tax gaps in the province, including an average gap of 2.05, which is below the provincial total tax gap average of 2.32. However, at the same time, even its relatively low average means that commercial property owners in South Eastern Saskatchewan are still paying more than double the property taxes of residential property owners.

Table 15

### South East: 2013 Total property tax gaps (ranked best to worst) and taxes for \$200,000 of assessed value

Municipality	2013 Total residential property taxes per \$200,000	2013 Total commercial property taxes per \$200,000	2013 Total Property Tax Gap
White City	\$1,914	\$3,106	1.62
Balgonie	\$2,091	\$3,541	1.69
Indian Head	\$2,104	\$3,656	1.74
Kipling	\$2,424	\$4,256	1.76
Regina Beach	\$1,915	\$3,406	1.78
Lumsden	\$1,733	\$3,126	1.80
Fort Qu'Appelle	\$2,503	\$4,696	1.88
Grenfell	\$2,475	\$4,651	1.88
Carnduff	\$3,092	\$5,928	1.92
Davidson	\$3,051	\$6,387	2.09
Carlyle	\$2,133	\$4,737	2.22
Pilot Butte	\$1,644	\$4,005	2.44
Oxbow	\$2,111	\$6,081	2.88
Moosomin	\$2,046	\$6,249	3.06
<b>Average</b>	<b>\$2,231</b>	<b>\$4,559</b>	<b>2.05</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

*White City had the lowest total property tax gap; Moosomin had the highest*

The lowest total property tax gap for the South East region was in White City, with a gap of 1.62. White City was well below both the provincial and regional average. The highest gap was in Moosomin, where commercial property owners were paying property taxes over three times higher than those of residential property owners. This is the second year in a row that Moosomin has had the highest total property tax gap in the region.

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

In addition to having the lowest gap in the region, White City also had the lowest total commercial property tax burden. Commercial property owners paid \$3,106 in property taxes on a property valued at \$200,000. This is the second lowest in the province and the second year in a row that White City had the lowest total commercial property tax burden in the region. Davidson had the highest total commercial property tax burden, at \$6,387, or more than double the rate in White City. This is the second year in a row that Davidson has had the highest total commercial property tax burden in the region.

## Central West

Overall, the average total property tax gap in Central West Saskatchewan was 2.08 in 2013, well below the provincial average. Of the 16 municipalities in the region included in this report, all but three had total property tax gaps below the provincial average (see Table 16).

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

The lowest total property tax gap in Central Western Saskatchewan was in Dalmeny. This is the third year in a row that Dalmeny had the lowest gap in the region. With a gap of 1.45 Dalmeny had the lowest property tax gap not only in the Central West region, but also in the province. The highest gap at 3.46 was in Rosetown, which boasts a gap well above the provincial average, and the fifth 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. This is the second year in a row that Waldheim had the lowest total commercial property tax bill in the region. For a commercial property valued at \$200,000 the owners paid \$2,606 in property taxes, which was also the lowest amount in the province. The highest total commercial property tax burden was \$7,935 in Rosetown, who had the highest total property tax gap and highest total commercial property tax burden in the Central West.

Table 16

### Central West: 2013 Total property tax gaps (ranked best to worst) and taxes for \$200,000 of assessed value

Municipality	2013 Total residential property taxes per \$200,000	2013 Total commercial property taxes per \$200,000	2013 Total Property Tax Gap
Dalmeny	\$2,754	\$4,006	1.45
Langham	\$2,650	\$3,946	1.49
Lanigan	\$2,484	\$3,856	1.55
Macklin	\$2,849	\$4,606	1.62
Osler	\$2,384	\$4,036	1.69
Waldheim	\$1,534	\$2,606	1.70
Watrous	\$2,295	\$4,535	1.98
Kerrobert	\$2,635	\$5,291	2.01
Biggar	\$2,279	\$4,694	2.06
Unity	\$2,244	\$4,681	2.09
Eston	\$3,394	\$7,176	2.11
Kindersley	\$2,583	\$5,645	2.19
Rosthern	\$2,215	\$4,958	2.24
Wilkie	\$2,204	\$5,956	2.70
Outlook	\$2,244	\$6,572	2.93
Rosetown	\$2,294	\$7,935	3.46
<b>Average</b>	<b>\$2,440</b>	<b>\$5,031</b>	<b>2.08</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

## Central East

Central East Saskatchewan had the highest average total property tax gap in 2013 (see Table 17). At 2.66, its high regional average gap was largely attributable to high gaps in Foam Lake and Kamsack.

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

The lowest total property tax gap in the region in 2013 was in Langenburg, with a gap of 1.57. This was the fourth year in a row that Langenburg had the lowest tax gap in the region. Langenburg's total tax gap was also the fifth lowest in the province. The highest tax gap in the region was in Foam Lake, with a gap of 4.48. This was the second year in a row that Foam Lake

had the highest gap in the region, and the first year that it had the highest total property tax gap in the province.

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

Langenburg also had the lowest total commercial property tax burden in the region. In 2013, commercial property owners in Langenburg paid \$3,483 on a property valued at \$200,000. In addition to being the lowest in the region, Langenburg was also among the top ten lowest total commercial property tax burdens in the province. Foam Lake had the highest total commercial property tax burden in the region and in the province. In 2013, commercial property owners in Foam Lake paid \$13,176 in commercial property taxes, which was over \$4,300 more than in Kamsack, the next highest in the region.

Table 17

**Central East: 2013 Total property tax gaps (ranked best to worst) and taxes for \$200,000 of assessed value**

Municipality	2013 Total residential property taxes per \$200,000	2013 Total commercial property taxes per \$200,000	2013 Total Property Tax Gap
Langenburg	\$2,219	\$3,483	1.57
Kelvington	\$1,797	\$3,496	1.95
Preeceville	\$2,533	\$5,162	2.04
Canora	\$2,549	\$5,686	2.23
Esterhazy	\$2,764	\$6,256	2.26
Wadena	\$2,362	\$6,466	2.74
Wynyard	\$2,279	\$6,531	2.87
Kamsack	\$2,304	\$8,806	3.82
Foam Lake	\$2,944	\$13,176	4.48
<b>Average</b>	<b>\$2,417</b>	<b>\$6,562</b>	<b>2.66</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

## North

With total property tax gaps ranging from 1.64 to 3.67 and an average total property tax gap of 2.40, Saskatchewan's North saw quite a bit of variance in 2013 (see Table 18). Four of the 10 municipalities examined from the region had property tax gaps under the provincial average, while six had gaps above it.

***Maidstone had the lowest total property tax gap; Shellbrook had the highest***

The lowest total property tax gap in Northern Saskatchewan was in Maidstone, with a gap of 1.64. Maidstone also had one of the top 10 lowest gaps in the province. This was the second year in a row that Maidstone had the lowest tax gap in the North. At 3.67, Shellbrook had the highest total property tax gap in the region and the third highest in the province.

Table 18

**North: 2013 Total property tax gaps (ranked best to worst) and taxes for \$200,000 of assessed value**

Municipality	2013 Total residential property taxes per \$200,000	2013 Total commercial property taxes per \$200,000	2013 Total Property Tax Gap
Maidstone	\$2,561	\$4,206	1.64
Hudson Bay	\$2,349	\$4,476	1.91
Battleford	\$2,133	\$4,206	1.97
La Ronge	\$2,659	\$5,531	2.08
Creighton	\$2,104	\$5,056	2.40
Tisdale	\$2,838	\$7,007	2.47
Carrot River	\$3,084	\$7,776	2.52
Nipawin	\$2,585	\$6,648	2.57
Birch Hills	\$2,104	\$5,856	2.78
Shellbrook	\$2,498	\$9,166	3.67
<b>Average</b>	<b>\$2,492</b>	<b>\$5,993</b>	<b>2.40</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

***Battleford and Maidstone shared the lowest total commercial property tax burden; Shellbrook had the highest***

The lowest total commercial property tax burden was shared between Battleford and Maidstone. For a property assessed at a value of \$200,000, a commercial property owner paid \$4,206 in total property taxes in both municipalities. While this is the lowest number in the region it is just over \$1,000 lower than the provincial average.

For the second year in a row, commercial property owners in Shellbrook were faced with the highest total commercial property tax burden in the region. At \$9,166, on a property assessed at a value of \$200,000, commercial property owners in Shellbrook are also paying the second highest total commercial property taxes in the province.

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## Section III: Rural Municipality Tax Findings

This is the first year that CFIB has included 32 Rural Municipalities (RMs) with a population of 1,000 and over in its analysis of property tax gaps across the province, and the results are concerning for business owners<sup>9</sup>. The average gaps for both municipal and total property taxes were much higher in Rural Municipalities compared to any of the regions covered in Sections I and II of this report. As with the other municipalities, all of these RMs are placing an unfair and disproportionate property tax burden on businesses compared to residents, and some RMs even have double-digit municipal property tax gaps in the range of 13 to 21.

### Municipal Property Tax Gap Highlights

The average municipal property tax gap for the 32 RMs in 2013 was 4.30 (see Table 19). This high average, however, is largely a result of very high municipal property tax gaps in Britannia, Frenchman Butte, Wilton and Mervin. These four RMs had double-digit gaps in 2013 that are drastically higher than those of any other municipalities reviewed in this report.

#### *Nine RMs shared lowest municipal property tax gap; Mervin had the highest*

The lowest municipal property tax gap in 2013 was shared between nine RMs—Lumsden, Buckland, Prince Albert, South Qu'Appelle, Dundurn, Moose Jaw, Moose Range, Hudson Bay, and Battle River all had a tax gap of 1.43.

The highest municipal property tax gap was in the RM of Mervin, at 21.43. This means that a business owner in Mervin paid \$21.43 in municipal property taxes for each \$1 that a resident paid for equally valued properties (at \$200,000) in 2013. Frenchman Butte and Wilton followed closely behind with municipal property tax gaps in 2013 of 20.26 and 21.16, respectively. The high gaps in all three of these RMs are considerably higher than any of the highest municipal property tax gaps in the 69 municipalities surveyed in Section I and were the result of their use of mill rate factors. All three RMs had high mill rate factors for commercial properties and low ones for residential. For instance, Frenchman Butte had a mill rate factor of 7.8 for commercial properties and 0.55 for residential. The other two RMs were similar; Wilton had a mill rate factor of 8.0 for commercial properties and 0.54 for residential, while Mervin had a mill rate factor of 6.0 for commercial properties and 0.4 for residential. The use of mill rate factors in these three RMs significantly shifted the property tax burden from residential to commercial properties.

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<sup>9</sup> It is important to note that some of the RMs reviewed for this report have small commercial sectors, with the property taxes paid on commercial properties making up a small portion of the municipal property tax base. However, this does not change the fundamental nature of the tax gap in these municipalities. In each of these RMs, commercial property owners still paid disproportionately higher property taxes than residential property owners.

Table 19

### Rural Municipalities: 2013 Municipal property tax gaps (ranked best to worst) and municipal taxes for \$200,000 of assessed value

Municipality	2013 Municipal residential property taxes per \$200,000	2013 Municipal commercial property taxes per \$200,000	2013 Municipal Property Tax Gap
RM of Lumsden	\$1,639	\$2,342	1.43
RM of Buckland	\$854	\$1,220	1.43
RM of Prince Albert	\$980	\$1,400	1.43
RM of South Qu'Appelle	\$1,260	\$1,800	1.43
RM of Dundurn	\$998	\$1,425	1.43
RM of Moose Jaw	\$595	\$850	1.43
RM of Moose Range	\$2,380	\$3,400	1.43
RM of Hudson Bay	\$1,400	\$2,000	1.43
RM of Battle River	\$1,260	\$1,800	1.43
RM of Canwood	\$1,701	\$2,700	1.59
RM of Maple Creek	\$1,095	\$1,760	1.61
RM of Nipawin	\$1,694	\$2,904	1.71
RM of Weyburn	\$992	\$1,828	1.84
RM of Edenwold	\$745	\$1,400	1.88
RM of Aberdeen	\$980	\$1,960	2.00
RM of Rosthern	\$1,386	\$2,880	2.08
RM of Vanscoy	\$672	\$1,432	2.13
RM of Laird	\$1,328	\$2,926	2.20
RM of Estevan	\$1,008	\$2,300	2.28
RM of Shellbrook	\$1,047	\$2,415	2.31
RM of Meadow Lake	\$1,108	\$2,600	2.35
RM of Corman Park	\$672	\$1,620	2.41
RM of Spiritwood	\$1,006	\$2,875	2.86
RM of Torch River	\$1,365	\$4,200	3.08
RM of Swift Current	\$693	\$2,160	3.12
RM of Orkney	\$784	\$2,450	3.13
RM of Blucher	\$391	\$1,677	4.29
RM of Beaver River	\$922	\$5,380	5.83
RM of Britannia	\$490	\$6,400	13.06
RM of Frenchman Butte	\$385	\$7,800	20.26
RM of Wilton	\$730	\$15,443	21.16
RM of Mervin	\$476	\$10,200	21.43
<b>Average</b>	<b>\$1,032</b>	<b>\$3,236</b>	<b>4.30</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

*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 was in Moose Jaw, where a commercial property owner paid \$850 in property taxes on a property valued at \$200,000 in 2013. Moose Jaw's low municipal tax burden is a result of a low uniform mill rate, no mill rate factors and no base tax (for either commercial or residential properties).

Wilton had the highest municipal commercial property tax burden in 2013 at \$15,443. Wilton's high commercial municipal property tax burden left business owners paying almost five times the average property taxes of the 32 RMs reviewed for this report on a property valued at \$200,000.

### Total Property Tax Gap Highlights

The results of the total property tax gap analysis also show that the average gap for Saskatchewan's RMs in 2013 was higher than the average of the other 69 municipalities reviewed for this report (see Table 20). Across the province, the average total property tax gap for the 32 RMs in 2013 was 3.12. Once again, this high average is also attributable to four RMs—Britannia, Frenchman Butte, Mervin, and Wilton.

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

The RM of Moose Range had the lowest total property tax gap in 2013 of all the RMs reviewed. At 1.64, Moose Range's total gap was almost half the average for all RMs. Moose Range was followed closely by the RM of Lumsden with a total property tax gap of 1.71 in 2013.

The RM of Wilton had the highest total tax gap in 2013 at 11.93, and its total gap is considerably higher than the average. Its commercial property owners are paying almost 12 times the amount of property taxes as residential property owners. The RM of Mervin is also a significant concern with a total tax gap of 10.05 in 2013.

*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 was in the RM of Moose Jaw. In 2013 commercial property owners in Moose Jaw paid \$2,506 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 \$2,876 in 2013.

The RM of Wilton also had the highest total commercial tax burden. In 2013, a commercial property owner paid \$17,099 in total property taxes on a property assessed at a value of \$200,000. This is substantially above the average total commercial property tax bill (of the 32 RMs) of \$4,892. It is also over \$5,000 more than commercial owners would pay in the RM of Mervin, home of the second highest total commercial property tax burden of \$11,856.

Table 20

### Rural Municipalities: 2013 Total property tax gaps (ranked best to worst) and total taxes for \$200,000 of assessed value

Municipality	Total residential taxes per \$200,000	Total commercial taxes per \$200,000	2013 Total Tax Gap
RM of Moose Range	\$3,084	\$5,056	1.64
RM of Lumsden	\$2,344	\$3,998	1.71
RM of Hudson Bay	\$2,104	\$3,656	1.74
RM of Battle River	\$1,964	\$3,456	1.76
RM of South Qu'Appelle	\$1,964	\$3,456	1.76
RM of Prince Albert	\$1,684	\$3,056	1.81
RM of Canwood	\$2,405	\$4,356	1.81
RM of Dundurn	\$1,702	\$3,081	1.81
RM of Buckland	\$1,558	\$2,876	1.85
RM of Nipawin	\$2,398	\$4,560	1.90
RM of Maple Creek	\$1,800	\$3,416	1.90
RM of Moose Jaw	\$1,299	\$2,506	1.93
RM of Weyburn	\$1,696	\$3,484	2.05
RM of Edenwold	\$1,449	\$3,056	2.11
RM of Aberdeen	\$1,684	\$3,616	2.15
RM of Rosthern	\$2,090	\$4,536	2.17
RM of Vanscoy	\$1,376	\$3,088	2.24
RM of Laird	\$2,033	\$4,582	2.25
RM of Estevan	\$1,712	\$3,956	2.31
RM of Shellbrook	\$1,751	\$4,071	2.33
RM of Meadow Lake	\$1,812	\$4,256	2.35
RM of Corman Park	\$1,376	\$3,276	2.38
RM of Spiritwood	\$1,710	\$4,531	2.65
RM of Swift Current	\$1,397	\$3,816	2.73
RM of Orkney	\$1,488	\$4,106	2.76
RM of Torch River	\$2,069	\$5,856	2.83
RM of Blucher	\$1,096	\$3,333	3.04
RM of Beaver River	\$1,627	\$7,036	4.33
RM of Britannia	\$1,194	\$8,056	6.75
RM of Frenchman Butte	\$1,089	\$9,456	8.68
RM of Mervin	\$1,180	\$11,856	10.05
RM of Wilton	\$1,434	\$17,099	11.93
<b>Average</b>	<b>1,737</b>	<b>4,892</b>	<b>3.12</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

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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 regarding these misconceptions.

#### *Businesses Do Not Consume More Public Services Than Residents*

It has been argued that businesses are more reliant on municipal services than residents; therefore, higher property taxes on businesses are justified. However, businesses, especially small ones, actually use fewer services than homeowners. A Vancouver study shows that businesses consume 24 per cent of local tax-supported services, while residents consume 76 per cent. For example, businesses only use a fraction of the police, fire and sewer services that residents consume. Nonetheless, businesses stem a larger share of property tax revenue (53 per cent) than residents (43 per cent). Put another way, residents pay \$0.56 in property taxes for every dollar of tax-supported services consumed, while business owners pay \$2.26 in taxes for each dollar of service they consume.<sup>10</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 Business*

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

#### *The Tax Deductibility Of Property Taxes Does Not Level The Playing Field*

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

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<sup>10</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.

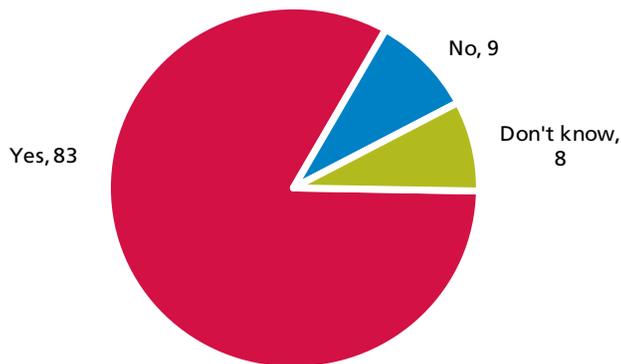
The municipal property tax bill in 2013 for a small business owner<sup>11</sup> with a commercial property worth \$200,000 located in Swift Current was \$2,289.<sup>12</sup> This is 2.71 times the amount of property tax levied on a residential property of the same value (\$845). If the small business owner had not been able to deduct the property tax expense, his business income would have been higher by that amount (i.e. \$2,289) and he would have paid \$297.57 in additional corporate income taxes<sup>13</sup>. Since the small business owner saved \$297.57 in corporate income taxes through the deductibility of property tax expenses, he effectively paid \$1,991.43 in municipal property taxes in 2013. However, this is still 2.36 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 to balance their budgets and keep their businesses running; they count on their local governments to do the same. The vast majority of business owners are opposed to property tax increases or giving municipalities new taxing powers. For example, 83 per cent of small business owners in Saskatchewan agreed that municipalities should avoid a property tax increase given that the province promised municipalities one per cent of the Provincial Sales Tax (PST) (see Figure 1).

Figure 1

**Given that the provincial government promised Saskatchewan municipal leaders one per cent of the PST in 2011, should municipalities avoid a property tax increase in 2011? (% response)**



Source: CFIB Focus on Saskatchewan, October 2010 (n=417)

<sup>11</sup> With a corporate income below the (federal and Saskatchewan) small business income threshold of \$500,000.

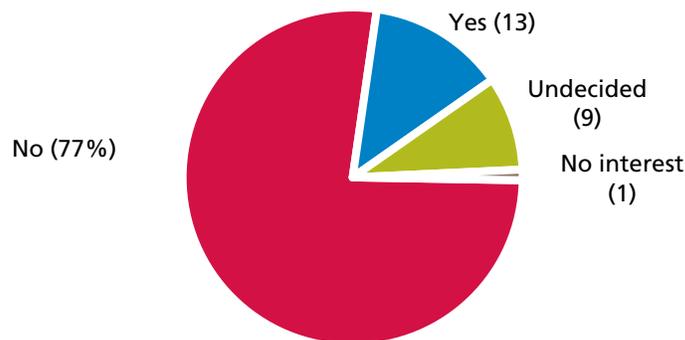
<sup>12</sup> See Appendix B for the calculation of the municipal property tax bill and Appendix F for the municipal property tax bills in Saskatchewan municipalities.

<sup>13</sup> Subject to the small business corporate income tax rate of 11 per cent at the federal level and two per cent in Saskatchewan:  $\$2,289 \times (0.11 + 0.02) = \$297.57$ .

The majority of small business owners in Saskatchewan (77 per cent) are opposed to municipalities being given the authority to levy new taxes (see Figure 2). Small business owners oppose property tax hikes because of the strain they place on the viability and success of their businesses. Municipal and provincial policy-makers should focus on creating an environment that helps small business grow and expand and avoid hiking commercial property taxes or introducing new taxes.

Figure 2

Should Saskatchewan municipalities be given the authority to levy new taxes? (% response)



Source: CFIB Mandate Survey #252, September 2013 (n=436)

### *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>14</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. Nonetheless, Canadian municipalities increased inflation-adjusted operating spending by 54 per cent from 2001 to 2013, far beyond the rate of population growth of 13 per cent during the same period. A similar trend occurred in Regina where local government increased operating spending by 56 per cent from 2001 to 2012, while the city's population grew 13 per cent.<sup>15</sup> The problem for many

<sup>14</sup> Wong, Queenie. (2014). *Municipalities Are Richer Than They Think: Municipal Share of Taxes, Fees, and Transfers*. Toronto: Canadian Federation of Independent Business.

<sup>15</sup> Gormanns, Nina. (2014). *Canada's Municipal Spending Watch*. Toronto: Canadian Federation of Independent Business.

municipalities is not insufficient revenue but unsustainable spending. Increasing operating spending beyond the rate of inflation and population growth means that taxes will be higher than would be the case if spending growth was in line with this benchmark.

***"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<sup>16</sup>

Most municipalities across Canada are currently spending a significant percentage of their operating budgets on labour costs. For instance, 52 per cent of the City of Regina's operating spending went to wages, salaries and benefits, on average between 2001 to 2012. Additionally, there is a large disparity in compensation between the public sector and the private sector. Considering wages and benefits, municipal government workers in Saskatchewan earn 25 per cent more than their private sector counterparts in a similar job. In Regina and Saskatoon this public sector "compensation premium" is 30 per cent and 29 per cent, respectively.<sup>17</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 avoid property tax increases.

In 2013-2014 the Government of Saskatchewan provided one full point of the Provincial Sales Tax (PST) or 264.4 million to municipalities through the Municipal Operating Grant (MOG). This is an increase of 108 per cent from 2007-2008 levels (see Table 21).

Overall, the 69 municipalities and 32 RMs studied in this report saw municipal revenue sharing increase by 151 per cent since 2007-2008. The estimated revenue sharing for 2014-2015 is \$155.4 million for the municipalities covered in this study—while this is a small reduction from the revenue sharing provided in 2013-2014, it still represents a significant increase (139 per cent) over the amount provided in 2007-2008. It should be noted that on July 23, 2014 the

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<sup>16</sup> Rasmussen, Chris. (2014). *Is the City Misrepresenting How Much Money We Have?* Discover Moose Jaw, published March 5, 2014. [Web] Accessed on March 30, 2014: [http://www.discovermoosejaw.com/index.php?option=com\\_content&task=view&id=34679&Itemid=902](http://www.discovermoosejaw.com/index.php?option=com_content&task=view&id=34679&Itemid=902)

<sup>17</sup> Mallett, Ted and Queenie Wong. (2008). *Wage Watch. A Comparison of Public-sector and Private-sector Wages.* Toronto: Canadian Federation of Independent Business.

Government of Saskatchewan issued a news release stating that Saskatchewan municipalities will be receiving \$8.3 million more revenue sharing in 2015. The 2015-16 Municipal Revenue Sharing total will represent a 108.4 per cent increase since 2007-08.<sup>18</sup>

While municipal revenue sharing has increased significantly over the past six years, CFIB is concerned that many municipalities across Saskatchewan have continued and will continue to hike property taxes – which eats into provincial education property tax relief.

Table 21

### Municipal revenue sharing

Region	2007-2008 Revenue Sharing	2013-14 Revenue Sharing	2014-15 Revenue Sharing Estimate	Increase in Revenue Sharing from 2007-2008 to 2013-2014		Estimated Increase in Revenue Sharing from 2007-2008 to 2014-2015	
Cities	\$47,590,378	\$124,614,031	\$121,187,274	\$77,023,653	162%	\$73,596,896	155%
South West	\$852,408	\$1,897,059	\$1,844,109	\$1,044,651	123%	\$991,701	116%
South East	\$1,979,590	\$4,802,035	\$4,668,081	\$2,822,445	143%	\$2,688,491	136%
Central West	\$3,572,689	\$7,897,437	\$7,677,579	\$4,324,748	121%	\$4,104,890	115%
Central East	\$1,369,400	\$3,106,870	\$3,021,360	\$1,737,470	127%	\$1,651,960	121%
North*	\$2,811,443	\$7,044,148	\$3,848,370	\$4,232,705	151%	\$1,036,927	37%
RMs	\$6,748,846	\$13,565,692	\$13,176,871	\$6,816,846	101%	\$6,428,025	95%
<b>Total, Select Municipalities**</b>	<b>\$64,924,754</b>	<b>\$162,927,272</b>	<b>\$155,423,644</b>	<b>\$98,002,518</b>	<b>151%</b>	<b>\$90,498,890</b>	<b>139%</b>
<b>Total, All Saskatchewan Municipalities</b>	<b>\$127,259,000</b>	<b>\$264,430,000</b>	<b>\$256,980,000</b>	<b>\$137,171,000</b>	<b>108%</b>	<b>\$129,721,600</b>	<b>102%</b>

Sources: CFIB calculations based on revenue sharing data from Government of Saskatchewan, Ministry of Government Relations, Municipal Revenue Sharing 2007-08 to 2014-15.

Notes: \* Data for North for 2014-2015 excludes data for La Ronge and Creighton as no revenue sharing estimates were available.

\*\* Select Municipalities refers to the 69 municipalities and 32 Rural Municipalities (RMs) covered in this report.

### *An Alternative To Increasing Municipal Property Taxes*

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

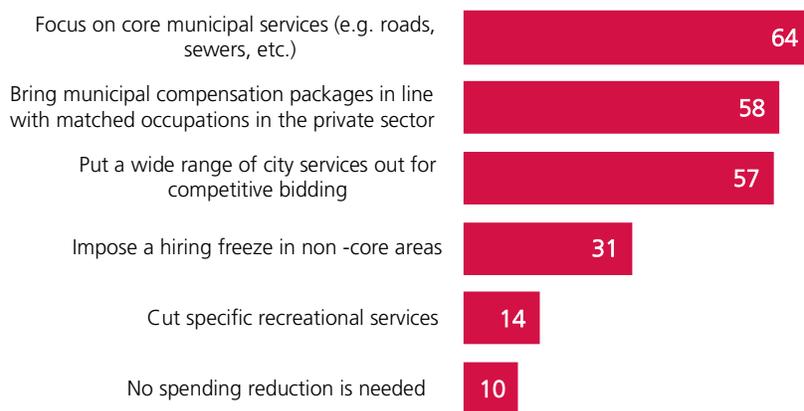
When asked how Saskatchewan municipalities could reduce their spending, small business owners said they should focus on two major areas: service delivery and labour costs. Concerning service delivery, a majority of business owners believe that local governments

<sup>18</sup> Government of Saskatchewan News Release. *Municipal Revenue Sharing Increasing \$8.3 million in 2015-16*. July 23, 2014.

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 3).

Figure 3

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



Source: CFIB 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 (see Figure 3). 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<sup>19</sup>.

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

While we understand the Government of Saskatchewan is facing increasing demands to fix roads, bridges, sewer and water facilities, small business owners do not support an increase in education taxes to fund infrastructure. At the 2014 SUMA convention, Premier Wall said the Saskatchewan government was considering hiking education property taxes to help pay for infrastructure projects. CFIB presented its Mandate survey results to Premier Wall and the Saskatchewan Finance Minister which revealed a strong majority (78 per cent) of Saskatchewan small business owners opposed a province wide property tax levy on business and residential properties to fund infrastructure. Only 10 per cent of respondents support such a policy. CFIB was pleased the 2014 Saskatchewan budget avoided a \$110 million hike to education property taxes by controlling spending.

<sup>19</sup> The 2010 Saskatchewan Budget introduced a plan to reduce the size of the provincial civil service by 15 per cent over four years through attrition, eliminating an additional 600 positions (\$16 million in savings). This initiative is planned to bring the four year total to 1,909 positions with annualized cumulative savings of \$198 million.

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## Policy Recommendations

It is clear commercial taxpayers are subsidizing residential property owners, but the ability to reduce the property tax gap does not lie solely on one level of government. On the one hand, the provincial government sets the provincial percentage of value and education mill rates, and municipal governments are in control of the uniform municipal mill rate and the local tax tools (such as mill rate factors) they impose on different property classes. Rather than pointing fingers, the provincial and municipal governments both contribute to the property tax gap, and it is also within both their abilities to further reduce it. CFIB hopes the following suggestions will help rectify the inequities in Saskatchewan's current property tax system:

### The Provincial Government Should:

1. **Continue to finance a greater portion of education through general revenues** by further reducing the education mill rate for commercial properties.
2. **Reject raising education property taxes to pay for infrastructure projects.** When surveyed, 78 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.
3. **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 all together.
4. **Reject any proposal that would provide increased taxation powers to municipalities.** While we recognize the fiscal pressures Canadian municipalities face, we are 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.
5. **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.

### 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 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.

With a recognition that being competitive is a moving target, the City Administration released a report recommending that the commercial to residential tax ratio be lowered further from 1.75 to 1.43 over an 11 year period. CFIB presented to City Council on October 21, 2013 and urged them to adopt the recommendations of that report starting in the next reassessment year. We believe this will keep Saskatoon moving forward and help maintain its reputation as Canada's "Business-Friendliest City".

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 cost savings in the provision of municipal services.
3. **Review current programs and services** with a view to 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.
5. **If applicable, consider the introduction of a base tax for all homeowners.** Currently 51 of the 69 municipalities, and 3 out of the 23 RMs studied in this report have a base tax for residential properties. When surveyed, 70 per cent of small business owners agree that a base tax for basic core services should be implemented for all homeowners. Local government services are enjoyed by all taxpayers and the costs must 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>20</sup>

### Provincial Government

In broad terms, the provincial government oversees the tax system. It determines broad-based classes of property according to type (e.g. range land, agricultural, residential, commercial and 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

<sup>20</sup> In Saskatoon, Regina and Regina Beach library boards also generate revenue through property taxes.

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

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

## 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 for some municipalities<sup>21</sup>.

There are three generally accepted 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 with the cost of improvements and subtracting for depreciation.
3. **The property income approach:** Introduced in 2009<sup>22</sup>, the property income approach relies on property lease or rental information to determine value of properties. This approach provides the assessment appraiser with an additional property valuation tool. Where applicable and practical, this approach to value is expected to increase the accuracy of commercial property assessment.<sup>23</sup>

SAMA co-ordinates a full revaluation of properties in the province every four years to capture the changing property values in the province.

## 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 their budget requirements. The mill rates are

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<sup>21</sup> Ten municipalities across Saskatchewan have opted out of SAMA’s assessment valuations. (Source: SAMA, 2013 Annual Report, p. 32.)

<sup>22</sup> SAMA, Revaluation 2009: Overview.

<sup>23</sup> SAMA, The Income Approach to Value.

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:

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

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;
- increase tax revenue on commercial and industrial properties, similar to what the business tax did in the past

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 one could not exceed 15.<sup>24</sup> For the 2014 tax year, the limit on this ratio has been further reduced to nine.<sup>25</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.

<sup>24</sup> Government of Saskatchewan. (2013). *Municipal Mill Rate Limit Means More Fairness For Saskatchewan Taxpayers*. News Release from April 22, 2013. [Web]. Accessed September 9, 2014. <http://www.gov.sk.ca/news?newsId=4e6621de-3e05-49aa-a1dd-a56d4ab7145c>.

<sup>25</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]. Accessed September 9, 2014. <http://www.saskatchewan.ca/government/news-and-media/2014/february/05/mill-rate-factor-limit>

- ▶ **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>26</sup> – Allows a municipality (cities only) to phase-in a tax increase or decrease for taxable property over a set period.
- ▶ **Local property subclasses** – Most municipalities can only apply tax tools to three property classes: agricultural, residential and commercial. However, cities can break down these local property tax classes further if so desired. For example, Moose Jaw has a golf course property subclass.

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<sup>26</sup> In 2004, the provincial government removed the authority of towns, villages, resort villages, rural municipalities and Northern municipalities to phase in property taxes.

## Appendix B: Municipal Property Tax Gap Methodology

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

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

The resulting ratio represents the amount of property taxes 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 taxes is as follows:

### Municipal Property Tax Bill =

$$\text{Assessed Property Value} \times \text{Provincial Percentage of Value} \times (\text{Uniform Municipal Mill Rate} / 1,000) \times \text{Mill Rate Factor} + \text{Base tax}$$

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 being residential and the other being commercial. The uniform municipal mill rate in Melville in 2013 was 14.41 per \$1,000 of taxable property and the mill rate factors on residential and commercial property were 0.446 and 1.124, respectively. Melville also applied a \$600 base tax to both residential and commercial properties. The resulting commercial and residential municipal property tax bills are \$3,839 and \$1,500, respectively (see Table 23).

For a \$200,000 assessment commercial property owners paid \$2,339 more in municipal property taxes than residential property owners in Melville for the 2013 tax year. Thus, the resulting municipal tax gap for the City of Melville is 2.56.

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 Mill rate (per \$1,000)	14.41	14.41
X Mill rate factor	0.446	1.124
+ Base tax	\$600	\$600
= Total municipal property tax bill	\$1,500	\$3,839
<b>Municipal property tax gap</b>		<b>2.56</b>

Source: CFIB calculations based on 2013 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 2013 whereas the residential one was 5.03 (see Table 24).

Table 24

### Saskatchewan education mill rates, 2009-2013

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

Source: Government of Saskatchewan, 2013.

The provincially set mill rates apply to all public school divisions, but separate school divisions retain the constitutional authority to levy their own property taxes to fund their educational system. In effect, the education tax rate changes created a fairer and more equitable education property tax system, and resulted in education tax savings for Saskatchewan taxpayers.

## Appendix D: Total Property Tax Gap Methodology

### Calculating the Education Property Taxes

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

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

Total property taxes are the sum of municipal and education property taxes. The total property tax gap is the ratio of the total property tax bill for a commercial property and the total property tax bill for a residential property:

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

### Example: Calculating the Total Property Tax Gap

Consider two properties valued equally at \$200,000, one being residential and the other being commercial. In 2013, the provincially-set 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 are \$1,656 and \$704, respectively (see Table 25). Education property tax bills of \$704 (residential) and \$1,656.00 (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 2013 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 property tax bill is calculated as the addition of municipal property taxes and education property taxes.

Consider, yet again, a commercial and residential property valued at \$200,000 in Estevan. When combining municipal and education property taxes, residential property owners in Estevan paid a total property tax bill of \$1,696 while commercial property owners paid \$4,453 in property taxes for a property of the same value (see Table 26). The resulting total property tax gap for the city of Estevan is 2.63; therefore, commercial property owners paid \$2.63 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	\$992	\$2,797
Education Property Tax Bill	\$704	\$1,656
Total Property Tax Bill	\$1,696	\$4,453
<b>Total property tax gap</b>		<b>2.63</b>

Source: CFIB calculations based on 2013 property tax data from Government of Saskatchewan, Ministry of Government Relations

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

In the following Appendices, the source for the 2013 property tax data is: Government of Saskatchewan, Ministry of Government Relations. Data for 2013 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 do not apply mill rate factors to either residential or commercial properties, or both. Where this is the case, a respective mill rate factor of 1.0 was applied in the calculation of the municipal property tax bill (see Appendix N).

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

Municipality	2013 Municipal Property Tax Gap	Rank	Municipality	2013 Municipal Property Tax Gap	Rank
Waldheim	1.14	1	Canora	2.18	38
Dalmeny	1.15	2	Rosthern	2.19	39
Langham	1.18	3	Assiniboia	2.20	40
White City	1.20	4	Esterhazy	2.23	41
Langenburg	1.21	5	Creighton	2.43	42
Lanigan	1.24	6	Pilot Butte	2.50	43
Gravelbourg	1.26	7	Tisdale	2.51	44
Balgonie	1.36	8	Moose Jaw	2.51	44
Maidstone	1.37	9	Meadow Lake	2.53	46
Macklin	1.38	10	Melville	2.56	47
Osler	1.42	11	Carrot River	2.57	48
Indian Head	1.43	12	Nipawin	2.65	49
Lumsden	1.43	12	North Battleford	2.66	50
Regina Beach	1.45	14	Swift Current	2.71	51
Martensville	1.48	15	Humboldt	2.79	52
Kipling	1.51	16	Estevan	2.82	53
Warman	1.67	17	Wilkie	2.87	54
Kelvington	1.68	18	Wadena	2.90	55
Fort Qu'Appelle	1.69	19	Birch Hills	3.00	56
Grenfell	1.69	19	Shaunavon	3.04	57
Hudson Bay	1.71	21	Wynyard	3.10	58
Battleford	1.78	22	Oxbow	3.14	59
Saskatoon	1.79	23	Yorkton	3.19	60
Carnduff	1.79	23	Outlook	3.19	60
Watrous	1.81	25	Moosomin	3.42	62
Kerrobert	1.88	26	Maple Creek	3.74	63
Preeceville	1.92	27	Gull Lake	3.75	64
Biggar	1.93	28	Rosetown	3.95	65
Unity	1.96	29	Shellbrook	4.19	66
La Ronge	1.98	30	Prince Albert	4.23	67
Davidson	2.02	31	Kamsack	4.47	68
Eston	2.05	32	Foam Lake	5.14	69
Weyburn	2.06	33	<b>Average</b>	<b>2.31</b>	
Melfort	2.09	34			
Kindersley	2.12	35			
Carlyle	2.16	36			
Regina	2.16	36			

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

Municipality	2013 Municipal Commercial Property Taxes	Rank	Municipality	2013 Municipal Commercial Property Taxes	Rank
Waldheim	\$950	1	Melfort	\$3,577	37
White City	\$1,450	2	Kerrobert	\$3,635	38
Lumsden	\$1,470	3	North Battleford	\$3,784	39
Saskatoon	\$1,598	4	Melville	\$3,839	40
Regina Beach	\$1,750	5	Humboldt	\$3,875	41
Langenburg	\$1,827	6	La Ronge	\$3,875	41
Kelvington	\$1,840	7	Kindersley	\$3,989	43
Balgonie	\$1,885	8	Canora	\$4,030	44
Indian Head	\$2,000	9	Shaunavon	\$4,100	45
Weyburn	\$2,106	10	Meadow Lake	\$4,141	46
Lanigan	\$2,200	11	Birch Hills	\$4,200	47
Warman	\$2,216	12	Yorkton	\$4,200	47
Regina	\$2,243	13	Carnduff	\$4,272	49
Swift Current	\$2,289	14	Wilkie	\$4,300	50
Langham	\$2,290	15	Oxbow	\$4,425	51
Martensville	\$2,310	16	Moosomin	\$4,593	52
Pilot Butte	\$2,349	17	Esterhazy	\$4,600	53
Dalmeny	\$2,350	18	Davidson	\$4,731	54
Osler	\$2,380	19	Gull Lake	\$4,792	55
Battleford	\$2,550	20	Wadena	\$4,810	56
Maidstone	\$2,550	20	Wynyard	\$4,875	57
Kipling	\$2,600	22	Outlook	\$4,916	58
Estevan	\$2,797	23	Nipawin	\$4,992	59
Gravelbourg	\$2,800	24	Assiniboia	\$5,100	60
Hudson Bay	\$2,820	25	Tisdale	\$5,351	61
Watrous	\$2,879	26	Eston	\$5,520	62
Moose Jaw	\$2,945	27	Carrot River	\$6,120	63
Macklin	\$2,950	28	Rosetown	\$6,279	64
Grenfell	\$2,995	29	Maple Creek	\$6,550	65
Unity	\$3,025	30	Prince Albert	\$6,583	66
Biggar	\$3,038	31	Kamsack	\$7,150	67
Fort Qu'Appelle	\$3,040	32	Shellbrook	\$7,510	68
Carlyle	\$3,081	33	Foam Lake	\$11,520	69
Rosthern	\$3,302	34			
Creighton	\$3,400	35	<b>Average</b>	<b>\$3,687</b>	
Preeceville	\$3,506	36			

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

Municipality	2013 Total Property Tax Gap	Rank	Municipality	2013 Total Property Tax Gap	Rank
Dalmeny	1.45	1	Rosthern	2.24	38
Langham	1.49	2	Esterhazy	2.26	41
Gravelbourg	1.52	3	Creighton	2.40	42
Lanigan	1.55	4	Pilot Butte	2.44	43
Langenburg	1.57	5	Moose Jaw	2.45	44
Macklin	1.62	6	Tisdale	2.47	45
White City	1.62	6	Meadow Lake	2.48	46
Maidstone	1.64	8	Melville	2.49	47
Osler	1.69	9	Carrot River	2.52	48
Balgonie	1.69	9	Swift Current	2.55	49
Waldheim	1.70	11	North Battleford	2.56	50
Indian Head	1.74	12	Nipawin	2.57	51
Martensville	1.75	13	Estevan	2.63	52
Kipling	1.76	14	Humboldt	2.64	53
Regina Beach	1.78	15	Wilkie	2.70	54
Lumsden	1.80	16	Wadena	2.74	55
Fort Qu'Appelle	1.88	17	Birch Hills	2.78	56
Grenfell	1.88	17	Shaunavon	2.80	57
Hudson Bay	1.91	19	Wynyard	2.87	58
Warman	1.91	20	Oxbow	2.88	59
Carnduff	1.92	20	Yorkton	2.90	60
Kelvington	1.95	22	Outlook	2.93	61
Battleford	1.97	23	Moosomin	3.06	62
Watrous	1.98	24	Gull Lake	3.25	63
Kerrobert	2.01	25	Maple Creek	3.34	64
Saskatoon	2.04	26	Rosetown	3.46	65
Preeceville	2.04	26	Prince Albert	3.64	66
Biggar	2.06	28	Shellbrook	3.67	67
La Ronge	2.08	29	Kamsack	3.82	68
Unity	2.09	30	Foam Lake	4.48	69
Davidson	2.09	31	<b>Average</b>	<b>2.32</b>	
Eston	2.11	32			
Melfort	2.16	33			
Weyburn	2.18	34			
Kindersley	2.19	35			
Carlyle	2.22	36			
Canora	2.23	37			
Assiniboia	2.24	38			
Regina	2.24	38			

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

Municipality	2013 Total Commercial Property Taxes	Rank
Waldheim	\$2,606	1
White City	\$3,106	2
Lumsden	\$3,126	3
Saskatoon	\$3,254	4
Regina Beach	\$3,406	5
Langenburg	\$3,483	6
Kelvington	\$3,496	7
Balgonie	\$3,541	8
Indian Head	\$3,656	9
Weyburn	\$3,762	10
Lanigan	\$3,856	11
Warman	\$3,872	12
Regina	\$3,899	13
Swift Current	\$3,945	14
Langham	\$3,946	15
Martensville	\$3,966	16
Pilot Butte	\$4,005	17
Dalmeny	\$4,006	18
Osler	\$4,036	19
Battleford	\$4,206	20
Maidstone	\$4,206	20
Kipling	\$4,256	22
Estevan	\$4,453	23
Gravelbourg	\$4,456	24
Hudson Bay	\$4,476	25
Watrous	\$4,535	26
Moose Jaw	\$4,601	27
Macklin	\$4,606	28
Grenfell	\$4,651	29
Unity	\$4,681	30
Biggar	\$4,694	31
Fort Qu'Appelle	\$4,696	32
Carlyle	\$4,737	33
Rosthern	\$4,958	34
Creighton	\$5,056	35

Municipality	2013 Total Commercial Property Taxes	Rank
Preeceville	\$5,162	36
Melfort	\$5,233	37
Kerrobert	\$5,291	38
North Battleford	\$5,440	39
Melville	\$5,495	40
Humboldt	\$5,531	41
La Ronge	\$5,531	41
Kindersley	\$5,645	43
Canora	\$5,686	44
Shaunavon	\$5,756	45
Meadow Lake	\$5,797	46
Birch Hills	\$5,856	47
Yorkton	\$5,856	47
Carnduff	\$5,928	49
Wilkie	\$5,956	50
Oxbow	\$6,081	51
Moosomin	\$6,249	52
Esterhazy	\$6,256	53
Davidson	\$6,387	54
Gull Lake	\$6,448	55
Wadena	\$6,466	56
Wynyard	\$6,531	57
Outlook	\$6,572	58
Nipawin	\$6,648	59
Assiniboia	\$6,756	60
Tisdale	\$7,007	61
Eston	\$7,176	62
Carrot River	\$7,776	63
Rosetown	\$7,935	64
Maple Creek	\$8,206	65
Prince Albert	\$8,239	66
Kamsack	\$8,806	67
Shellbrook	\$9,166	68
Foam Lake	\$13,176	69
<b>Average</b>	<b>\$5,337</b>	

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

Municipality	2013 Municipal Property Tax Gap	Rank
RM of Battle River	1.43	1
RM of Buckland	1.43	1
RM of Dundurn	1.43	1
RM of Hudson Bay	1.43	1
RM of Lumsden	1.43	1
RM of Moose Jaw	1.43	1
RM of Moose Range	1.43	1
RM of Prince Albert	1.43	1
RM of South Qu'Appelle	1.43	1
RM of Canwood	1.59	10
RM of Maple Creek	1.61	11
RM of Nipawin	1.71	12
RM of Weyburn	1.84	13
RM of Edenwold	1.88	14
RM of Aberdeen	2.00	15
RM of Rosthern	2.08	16

Municipality	2013 Municipal Property Tax Gap	Rank
RM of Vanscoy	2.13	17
RM of Laird	2.20	18
RM of Estevan	2.28	19
RM of Shellbrook	2.31	20
RM of Meadow Lake	2.35	21
RM of Corman Park	2.41	22
RM of Spiritwood	2.86	23
RM of Torch River	3.08	24
RM of Swift Current	3.12	25
RM of Orkney	3.13	26
RM of Blucher	4.29	27
RM of Beaver River	5.83	28
RM of Britannia	13.06	29
RM of Frenchman Butte	20.26	30
RM of Wilton	21.16	31
RM of Mervin	21.43	32
<b>Average</b>	<b>4.30</b>	

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

Municipality	2013 Municipal Commercial Property Taxes	Rank	Municipality	2013 Municipal Commercial Property Taxes	Rank
RM of Moose Jaw	\$850.00	1	RM of Lumsden	\$2,342.00	17
RM of Buckland	\$1,220.00	2	RM of Shellbrook	\$2,415.00	18
RM of Edenwold	\$1,400.00	3	RM of Orkney	\$2,450.00	19
RM of Prince Albert	\$1,400.00	3	RM of Meadow Lake	\$2,600.00	20
RM of Dundurn	\$1,425.00	5	RM of Canwood	\$2,700.00	21
RM of Vanscoy	\$1,431.60	6	RM of Spiritwood	\$2,875.00	22
RM of Corman Park	\$1,620.00	7	RM of Rosthern	\$2,880.00	23
RM of Blucher	\$1,677.00	8	RM of Nipawin	\$2,904.00	24
RM of Maple Creek	\$1,760.00	9	RM of Laird	\$2,926.00	25
RM of Battle River	\$1,800.00	10	RM of Moose Range	\$3,400.00	26
RM of South Qu'Appelle	\$1,800.00	10	RM of Torch River	\$4,200.04	27
RM of Weyburn	\$1,827.67	12	RM of Beaver River	\$5,380.00	28
RM of Aberdeen	\$1,960.00	13	RM of Britannia	\$6,400.00	29
RM of Hudson Bay	\$2,000.00	14	RM of Frenchman Butte	\$7,800.00	30
RM of Swift Current	\$2,160.00	15	RM of Mervin	\$10,200.00	31
RM of Estevan	\$2,300.00	16	RM of Wilton	\$15,443.20	32
			<b>Average</b>	<b>\$3,236</b>	

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

Municipality	2013 Total Property Tax Gap	Rank	Municipality	2013 Total Property Tax Gap	Rank
RM of Moose Range	1.64	1	RM of Vanscoy	2.24	17
RM of Lumsden	1.71	2	RM of Laird	2.28	18
RM of Hudson Bay	1.74	3	RM of Estevan	2.31	19
RM of Battle River	1.76	4	RM of Shellbrook	2.33	20
RM of South Qu'Appelle	1.76	4	RM of Meadow Lake	2.35	21
RM of Canwood	1.81	6	RM of Corman Park	2.38	22
RM of Dundurn	1.81	6	RM of Spiritwood	2.65	23
RM of Prince Albert	1.81	6	RM of Swift Current	2.73	24
RM of Buckland	1.85	9	RM of Orkney	2.76	25
RM of Nipawin	1.90	10	RM of Torch River	2.83	26
RM of Maple Creek	1.90	10	RM of Blucher	3.04	27
RM of Moose Jaw	1.93	12	RM of Beaver River	4.33	28
RM of Weyburn	2.05	13	RM of Britannia	6.75	29
RM of Edenwold	2.11	14	RM of Frenchman Butte	8.68	30
RM of Aberdeen	2.15	15	RM of Mervin	10.05	31
RM of Rosthern	2.17	16	RM of Wilton	11.93	32
			<b>Average</b>	<b>3.12</b>	

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

Municipality	2013 Total Commercial Property Taxes	Rank	Municipality	2013 Total Commercial Property Taxes	Rank
RM of Moose Jaw	\$2,506	1	RM of Lumsden	\$3,998	17
RM of Buckland	\$2,876	2	RM of Shellbrook	\$4,071	18
RM of Edenwold	\$3,056	3	RM of Orkney	\$4,106	19
RM of Prince Albert	\$3,056	3	RM of Meadow Lake	\$4,256	20
RM of Dundurn	\$3,081	5	RM of Canwood	\$4,356	21
RM of Vanscoy	\$3,088	6	RM of Spiritwood	\$4,531	22
RM of Corman Park	\$3,276	7	RM of Rosthern	\$4,536	23
RM of Blucher	\$3,333	8	RM of Nipawin	\$4,560	24
RM of Maple Creek	\$3,416	9	RM of Laird	\$4,582	25
RM of Battle River	\$3,456	10	RM of Moose Range	\$5,056	26
RM of South Qu'Appelle	\$3,456	10	RM of Torch River	\$5,856	27
RM of Weyburn	\$3,484	12	RM of Beaver River	\$7,036	28
RM of Aberdeen	\$3,616	13	RM of Britannia	\$8,056	29
RM of Hudson Bay	\$3,656	14	RM of Frenchman Butte	\$9,456	30
RM of Swift Current	\$3,816	15	RM of Mervin	\$11,856	31
RM of Estevan	\$3,956	16	RM of Wilton	\$17,099	32
			<b>Average</b>	<b>\$4,892</b>	

## Appendix M: Regional Property Tax Rankings (Best to Worst) (per \$200,000 of assessed value)

Region	Municipal						Total (Municipal + Education)					
	2013 Municipal Property Tax Gap			2013 Municipal Commercial Property Taxes			2013 Total Property Tax Gap			2013 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	1.48	1	Saskatoon	\$1,598	1	Martensville	1.75	1	Saskatoon	\$3,254	1
	Warman	1.67	2	Weyburn	\$2,106	2	Warman	1.91	2	Weyburn	\$3,762	2
	Saskatoon	1.79	3	Warman	\$2,216	3	Saskatoon	2.04	3	Warman	\$3,872	3
	Weyburn	2.06	4	Regina	\$2,243	4	Melfort	2.16	4	Regina	\$3,899	4
	Melfort	2.09	5	Swift Current	\$2,289	5	Weyburn	2.18	5	Swift Current	\$3,945	5
	Regina	2.16	6	Martensville	\$2,310	6	Regina	2.24	6	Martensville	\$3,966	6
	Moose Jaw	2.51	7	Estevan	\$2,797	7	Moose Jaw	2.45	7	Estevan	\$4,453	7
	Meadow Lake	2.53	8	Moose Jaw	\$2,945	8	Meadow Lake	2.48	8	Moose Jaw	\$4,601	8
	Melville	2.56	9	Melfort	\$3,577	9	Melville	2.49	9	Melfort	\$5,233	9
	North Battleford	2.66	10	North Battleford	\$3,784	10	Swift Current	2.55	10	North Battleford	\$5,440	10
	Swift Current	2.71	11	Melville	\$3,839	11	North Battleford	2.56	11	Melville	\$5,495	11
	Humboldt	2.79	12	Humboldt	\$3,875	12	Estevan	2.63	12	Humboldt	\$5,531	12
	Estevan	2.82	13	Meadow Lake	\$4,141	13	Humboldt	2.64	13	Meadow Lake	\$5,797	13
	Yorkton	3.19	14	Yorkton	\$4,200	14	Yorkton	2.90	14	Yorkton	\$5,856	14
	Prince Albert	4.23	15	Prince Albert	\$6,583	15	Prince Albert	3.64	15	Prince Albert	\$8,239	15
	<b>Average</b>	<b>2.48</b>		<b>Average</b>	<b>\$3,234</b>		<b>Average</b>	<b>2.44</b>		<b>Average</b>	<b>\$4,890</b>	

**Appendix M: Regional Property Tax Rankings (Best to Worst) (per \$200,000 of assessed value) (cont'd)**

Region	Municipal						Total (Municipal + Education)					
	2013 Municipal Property Tax Gap			2013 Municipal Commercial Property Taxes			2013 Total Property Tax Gap			2013 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	1.26	1	Gravelbourg	\$2,800	1	Gravelbourg	1.52	1	Gravelbourg	\$4,456	1
	Assiniboia	2.20	2	Shaunavon	\$4,100	2	Assiniboia	2.24	2	Shaunavon	\$5,756	2
	Shaunavon	3.04	3	Gull Lake	\$4,792	3	Shaunavon	2.80	3	Gull Lake	\$6,448	3
	Maple Creek	3.74	4	Assiniboia	\$5,100	4	Gull Lake	3.25	4	Assiniboia	\$6,756	4
	Gull Lake	3.75	5	Maple Creek	\$6,550	5	Maple Creek	3.34	5	Maple Creek	\$8,206	5
	<b>Average</b>	<b>2.80</b>		<b>Average</b>	<b>\$4,668</b>		<b>Average</b>	<b>2.63</b>		<b>Average</b>	<b>\$6,324</b>	
	South East (14)	White City	1.20	1	White City	\$1,450	1	White City	1.62	1	White City	\$3,106
Balgonie		1.36	2	Lumsden	\$1,470	2	Balgonie	1.69	2	Lumsden	\$3,126	2
Indian Head		1.43	3	Regina Beach	\$1,750	3	Indian Head	1.74	3	Regina Beach	\$3,406	3
Lumsden		1.43	3	Balgonie	\$1,885	4	Kipling	1.76	4	Balgonie	\$3,541	4
Regina Beach		1.45	5	Indian Head	\$2,000	5	Regina Beach	1.78	5	Indian Head	\$3,656	5
Kipling		1.51	6	Pilot Butte	\$2,349	6	Lumsden	1.80	6	Pilot Butte	\$4,005	6
Fort Qu'Appelle		1.69	7	Kipling	\$2,600	7	Fort Qu'Appelle	1.88	7	Kipling	\$4,256	7
Grenfell		1.69	7	Grenfell	\$2,995	8	Grenfell	1.88	7	Grenfell	\$4,651	8
Carnduff		1.79	9	Fort Qu'Appelle	\$3,040	9	Carnduff	1.92	9	Fort Qu'Appelle	\$4,696	9
Davidson		2.02	10	Carlyle	\$3,081	10	Davidson	2.09	10	Carlyle	\$4,737	10
Carlyle		2.16	11	Carnduff	\$4,272	11	Carlyle	2.22	11	Carnduff	\$5,928	11
Pilot Butte		2.50	12	Oxbow	\$4,425	12	Pilot Butte	2.44	12	Oxbow	\$6,081	12
Oxbow		3.14	13	Moosomin	\$4,593	13	Oxbow	2.88	13	Moosomin	\$6,249	13
Moosomin		3.42	14	Davidson	\$4,731	14	Moosomin	3.06	14	Davidson	\$6,387	14
<b>Average</b>	<b>1.91</b>		<b>Average</b>	<b>\$2,903</b>		<b>Average</b>	<b>2.05</b>		<b>Average</b>	<b>\$4,559</b>		

Appendix M: Regional Property Tax Rankings (Best to Worst) (per \$200,000 of assessed value) (cont'd)

Region	Municipal						Total (Municipal + Education)					
	2013 Municipal Property Tax Gap			2013 Municipal Commercial Property Taxes			2013 Total Property Tax Gap			2013 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 (16)	Waldheim	1.14	1	Waldheim	\$950	1	Dalmeny	1.45	1	Waldheim	\$2,606	1
	Dalmeny	1.15	2	Lanigan	\$2,200	2	Langham	1.49	2	Lanigan	\$3,856	2
	Langham	1.18	3	Langham	\$2,290	3	Lanigan	1.55	3	Langham	\$3,946	3
	Lanigan	1.24	4	Dalmeny	\$2,350	4	Macklin	1.62	4	Dalmeny	\$4,006	4
	Macklin	1.38	5	Osler	\$2,380	5	Osler	1.69	5	Osler	\$4,036	5
	Osler	1.42	6	Watrous	\$2,879	6	Waldheim	1.70	6	Watrous	\$4,535	6
	Watrous	1.81	7	Macklin	\$2,950	7	Watrous	1.98	7	Macklin	\$4,606	7
	Kerrobert	1.88	8	Unity	\$3,025	8	Kerrobert	2.01	8	Unity	\$4,681	8
	Biggar	1.93	9	Biggar	\$3,038	9	Biggar	2.06	9	Biggar	\$4,694	9
	Unity	1.96	10	Rosthern	\$3,302	10	Unity	2.09	10	Rosthern	\$4,958	10
	Eston	2.05	11	Kerrobert	\$3,635	11	Eston	2.11	11	Kerrobert	\$5,291	11
	Kindersley	2.12	12	Kindersley	\$3,989	12	Kindersley	2.19	12	Kindersley	\$5,645	12
	Rosthern	2.19	13	Wilkie	\$4,300	13	Rosthern	2.24	13	Wilkie	\$5,956	13
	Wilkie	2.87	14	Outlook	\$4,916	14	Wilkie	2.70	14	Outlook	\$6,572	14
	Outlook	3.19	15	Eston	\$5,520	15	Outlook	2.93	15	Eston	\$7,176	15
	Rosetown	3.95	16	Rosetown	\$6,279	16	Rosetown	3.46	16	Rosetown	\$7,935	16
	<b>Average</b>	<b>1.97</b>		<b>Average</b>	<b>\$3,375</b>		<b>Average</b>	<b>2.08</b>		<b>Average</b>	<b>\$5,031</b>	

**Appendix M: Regional Property Tax Rankings (Best to Worst) (per \$200,000 of assessed value) (cont'd)**

Region	Municipal						Total (Municipal + Education)					
	2013 Municipal Property Tax Gap			2013 Municipal Commercial Property Taxes			2013 Total Property Tax Gap			2013 Total Commercial Property Taxes		
	Municipality	Municipal Tax Gap	Regional Rank	Municipality	Municipal Commercial Taxes	Regional Rank	Municipality	Total Tax Gap	Regional Rank	Municipality	Total Commercial Taxes	Regional Rank
Central East (9)	Langenburg	1.21	1	Langenburg	\$1,827	1	Langenburg	1.57	1	Langenburg	\$3,483	1
	Kelvington	1.68	2	Kelvington	\$1,840	2	Kelvington	1.95	2	Kelvington	\$3,496	2
	Preeceville	1.92	3	Preeceville	\$3,506	3	Preeceville	2.04	3	Preeceville	\$5,162	3
	Canora	2.18	4	Canora	\$4,030	4	Canora	2.23	4	Canora	\$5,686	4
	Esterhazy	2.23	5	Esterhazy	\$4,600	5	Esterhazy	2.26	5	Esterhazy	\$6,256	5
	Wadena	2.90	6	Wadena	\$4,810	6	Wadena	2.74	6	Wadena	\$6,466	6
	Wynyard	3.10	7	Wynyard	\$4,875	7	Wynyard	2.87	7	Wynyard	\$6,531	7
	Kamsack	4.47	8	Kamsack	\$7,150	8	Kamsack	3.82	8	Kamsack	\$8,806	8
	Foam Lake	5.14	9	Foam Lake	\$11,520	9	Foam Lake	4.48	9	Foam Lake	\$13,176	9
	<b>Average</b>	<b>2.76</b>		<b>Average</b>	<b>\$4,906</b>		<b>Average</b>	<b>2.66</b>		<b>Average</b>	<b>\$6,562</b>	

Appendix M: Regional Property Tax Rankings (Best to Worst) (per \$200,000 of assessed value) (cont'd)

Region	Municipal						Total (Municipal + Education)					
	2013 Municipal Property Tax Gap			2013 Municipal Commercial Property Taxes			2013 Total Property Tax Gap			2013 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 (10)	Maidstone	1.37	1	Battleford	\$2,550	1	Maidstone	1.64	1	Battleford	\$4,206	1
	Hudson Bay	1.71	2	Maidstone	\$2,550	1	Hudson Bay	1.91	2	Maidstone	\$4,206	1
	Battleford	1.78	3	Hudson Bay	\$2,820	3	Battleford	1.97	3	Hudson Bay	\$4,476	3
	La Ronge	1.98	4	Creighton	\$3,400	4	La Ronge	2.08	4	Creighton	\$5,056	4
	Creighton	2.43	5	La Ronge	\$3,875	5	Creighton	2.40	5	La Ronge	\$5,531	5
	Tisdale	2.51	6	Birch Hills	\$4,200	6	Tisdale	2.47	6	Birch Hills	\$5,856	6
	Carrot River	2.57	7	Nipawin	\$4,992	7	Carrot River	2.52	7	Nipawin	\$6,648	7
	Nipawin	2.65	8	Tisdale	\$5,351	8	Nipawin	2.57	8	Tisdale	\$7,007	8
	Birch Hills	3.00	9	Carrot River	\$6,120	9	Birch Hills	2.78	9	Carrot River	\$7,776	9
	Shellbrook	4.19	10	Shellbrook	\$7,510	10	Shellbrook	3.67	10	Shellbrook	\$9,166	10
	<b>Average</b>	<b>2.42</b>		<b>Average</b>	<b>\$4,337</b>		<b>Average</b>	<b>2.40</b>		<b>Average</b>	<b>\$5,993</b>	

**Appendix M: Regional Property Tax Rankings (Best to Worst) (per \$200,000 of assessed value)**

Region	Municipal						Total (Municipal + Education)					
	2013 Municipal Property Tax Gap			2013 Municipal Commercial Property Taxes			2013 Total Property Tax Gap			2013 Total Commercial Property Taxes		
	RM	Municipal Gap	Regional Rank	RM	Commercial Taxes	Regional Rank	RM	Total Gap	Regional Rank	RM	Commercial Taxes	Regional Rank
RMs (32)	Battle River	1.43	1	Moose Jaw	\$850.00	1	Moose Range	1.64	1	Moose Jaw	\$2,506	1
	Buckland	1.43	1	Buckland	\$1,220.00	2	Lumsden	1.71	2	Buckland	\$2,876	2
	Dundurn	1.43	1	Edenwold	\$1,400.00	3	Hudson Bay	1.74	3	Edenwold	\$3,056	3
	Hudson Bay	1.43	1	Prince Albert	\$1,400.00	3	Battle River	1.76	4	Prince Albert	\$3,056	3
	Lumsden	1.43	1	Dundurn	\$1,425.00	5	South Qu'Appelle	1.76	4	Dundurn	\$3,081	5
	Moose Jaw	1.43	1	Vanscoy	\$1,431.60	6	Canwood	1.81	6	Vanscoy	\$3,088	6
	Moose Range	1.43	1	Corman Park	\$1,620.00	7	Dundurn	1.81	6	Corman Park	\$3,276	7
	Prince Albert	1.43	1	Blucher	\$1,677.00	8	Prince Albert	1.81	6	Blucher	\$3,333	8
	South Qu'Appelle	1.43	1	Maple Creek	\$1,760.00	9	Buckland	1.85	9	Maple Creek	\$3,416	9
	Canwood	1.59	10	Battle River	\$1,800.00	10	Maple Creek	1.90	10	Battle River	\$3,456	10
	Maple Creek	1.61	11	South Qu'Appelle	\$1,800.00	10	Nipawin	1.90	10	South Qu'Appelle	\$3,456	10
	Nipawin	1.71	12	Weyburn	\$1,827.67	12	Moose Jaw	1.93	12	Weyburn	\$3,484	12
	Weyburn	1.84	13	Aberdeen	\$1,960.00	13	Weyburn	2.05	13	Aberdeen	\$3,616	13
	Edenwold	1.88	14	Hudson Bay	\$2,000.00	14	Edenwold	2.11	14	Hudson Bay	\$3,656	14
	Aberdeen	2.00	15	Swift Current	\$2,160.00	15	Aberdeen	2.15	15	Swift Current	\$3,816	15
	Rosthern	2.08	16	Estevan	\$2,300.00	16	Rosthern	2.17	16	Estevan	\$3,956	16
	Vanscoy	2.13	17	Lumsden	\$2,342.00	17	Vanscoy	2.24	17	Lumsden	\$3,998	17
	Laird	2.20	18	Shellbrook	\$2,415.00	18	Laird	2.25	18	Shellbrook	\$4,071	18
	Estevan	2.28	19	Orkney	\$2,450.00	19	Estevan	2.31	19	Orkney	\$4,106	19
	Shellbrook	2.31	20	Meadow Lake	\$2,600.00	20	Shellbrook	2.33	20	Meadow Lake	\$4,256	20
	Meadow Lake	2.35	21	Canwood	\$2,700.00	21	Meadow Lake	2.35	21	Canwood	\$4,356	21
	Corman Park	2.41	22	Spiritwood	\$2,875.00	22	Corman Park	2.38	22	Spiritwood	\$4,531	22
	Spiritwood	2.86	23	Rosthern	\$2,880.00	23	Spiritwood	2.65	23	Rosthern	\$4,536	23
	Torch River	3.08	24	Nipawin	\$2,904.00	24	Swift Current	2.73	24	Nipawin	\$4,560	24
	Swift Current	3.12	25	Laird	\$2,926.00	25	Orkney	2.76	25	Laird	\$4,582	25
	Orkney	3.13	26	Moose Range	\$3,400.00	26	Torch River	2.83	26	Moose Range	\$5,056	26
	Blucher	4.29	27	Torch River	\$4,200.04	27	Blucher	3.04	27	Torch River	\$5,856	27
	Beaver River	5.83	28	Beaver River	\$5,380.00	28	Beaver River	4.33	28	Beaver River	\$7,036	28
	Britannia	13.06	29	Britannia	\$6,400.00	29	Britannia	6.75	29	Britannia	\$8,056	29
	Frenchman Butte	20.26	30	Frenchman Butte	\$7,800.00	30	Frenchman Butte	8.68	30	Frenchman Butte	\$9,456	30
	Wilton	21.16	31	Mervin	\$10,200.00	31	Mervin	10.05	31	Mervin	\$11,856	31
	Mervin	21.43	32	Wilton	\$15,443.20	32	Wilton	11.93	32	Wilton	\$17,099	32
<b>Average</b>	<b>4.30</b>		<b>Average</b>	<b>\$3,236</b>		<b>Average</b>	<b>3.12</b>		<b>Average</b>	<b>\$4,892</b>		

## Appendix N- 1: 2013 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	9.2	0.7700	\$0	\$992	2.82	5.03	\$704.20	\$1,696	2.63
	Commercial	1	9.2	1.5200	\$0	\$2,797		8.28	\$1,656.00	\$4,453	
Humboldt	Residential	0.7	15	0.4250	\$495	\$1,388	2.79	5.03	\$704.20	\$2,092	2.64
	Commercial	1	15	1.1500	\$425	\$3,875		8.28	\$1,656.00	\$5,531	
Martensville	Residential	0.7	5.2	1.0000	\$830	\$1,558	1.48	5.03	\$704.20	\$2,262	1.75
	Commercial	1	5.2	1.4230	\$830	\$2,310		8.28	\$1,656.00	\$3,966	
Meadow Lake	Residential	0.7	13.85	0.7140	\$250	\$1,634	2.53	5.03	\$704.20	\$2,339	2.48
	Commercial	1	13.85	1.4950	\$0	\$4,141		8.28	\$1,656.00	\$5,797	
Melfort	Residential	0.7	9.44	0.8200	\$632	\$1,716	2.09	5.03	\$704.20	\$2,420	2.16
	Commercial	1	9.44	1.5600	\$632	\$3,577		8.28	\$1,656.00	\$5,233	
Melville	Residential	0.7	14.41	0.4460	\$600	\$1,500	2.56	5.03	\$704.20	\$2,204	2.49
	Commercial	1	14.41	1.1240	\$600	\$3,839		8.28	\$1,656.00	\$5,495	
Moose Jaw	Residential	0.7	10.2434	0.7512	\$96	\$1,173	2.51	5.03	\$704.20	\$1,877	2.45
	Commercial	1	10.2434	1.3905	\$96	\$2,945		8.28	\$1,656.00	\$4,601	
North Battleford	Residential	0.7	10.51	0.5505	\$615	\$1,425	2.66	5.03	\$704.20	\$2,129	2.56
	Commercial	1	10.51	1.8004	\$0	\$3,784		8.28	\$1,656.00	\$5,440	
Prince Albert	Residential	0.7	11.88	0.7700	\$276	\$1,557	4.23	5.03	\$704.20	\$2,261	3.64
	Commercial	1	11.88	1.8700	\$2,140	\$6,583		8.28	\$1,656.00	\$8,239	
Regina	Residential	0.7	8.4404	0.8788	\$0	\$1,038	2.16	5.03	\$704.20	\$1,743	2.24
	Commercial	1	8.4404	1.3290	\$0	\$2,243		8.28	\$1,656.00	\$3,899	
Saskatoon	Residential	0.7	6.7894	0.9411	\$0	\$895	1.79	5.03	\$704.20	\$1,599	2.04
	Commercial	1	6.7894	1.1765	\$0	\$1,598		8.28	\$1,656.00	\$3,254	
Swift Current	Residential	0.7	8.06	0.3610	\$438	\$845	2.71	5.03	\$704.20	\$1,550	2.55
	Commercial	1	8.06	1.4200	\$0	\$2,289		8.28	\$1,656.00	\$3,945	
Warman	Residential	0.7	5.9	1.0000	\$500	\$1,326	1.67	5.03	\$704.20	\$2,030	1.91
	Commercial	1	5.9	1.2000	\$800	\$2,216		8.28	\$1,656.00	\$3,872	
Weyburn	Residential	0.7	7.508	0.4491	\$550	\$1,022	2.06	5.03	\$704.20	\$1,726	2.18
	Commercial	1	7.508	1.4023	\$0	\$2,106		8.28	\$1,656.00	\$3,762	
Yorkton	Residential	0.7	13.9	0.2914	\$750	\$1,317	3.19	5.03	\$704.20	\$2,021	2.90
	Commercial	1	13.9	1.5108	\$0	\$4,200		8.28	\$1,656.00	\$5,856	

Appendix N-2: 2013 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	16	0.9000	\$300.00	\$2,316	2.20	5.03	\$704	\$3,020	2.24
	Commercial	1	16	1.5000	\$300.00	\$5,100		8.28	\$1,656	\$6,756	
Gravelbourg	Residential	0.7	9.5	1.0000	\$900.00	\$2,230	1.26	5.03	\$704	\$2,934	1.52
	Commercial	1	9.5	1.0000	\$900.00	\$2,800		8.28	\$1,656	\$4,456	
Gull Lake	Residential	0.7	11.75	0.6500	\$209.00	\$1,278	3.75	5.03	\$704	\$1,982	3.25
	Commercial	1.0	11.75	1.9500	\$209.00	\$4,792		8.28	\$1,656	\$6,448	
Maple Creek	Residential	0.7	25	0.2000	\$1,050.00	\$1,750	3.74	5.03	\$704	\$2,454	3.34
	Commercial	1.0	25	1.1000	\$1,050.00	\$6,550		8.28	\$1,656	\$8,206	
Shaunavon	Residential	0.7	10	0.7500	\$300.00	\$1,350	3.04	5.03	\$704	\$2,054	2.80
	Commercial	1.0	10	1.9000	\$300.00	\$4,100		8.28	\$1,656	\$5,756	

**Appendix N-3: 2013 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	6.02	0.9926	\$550.00	\$1,387		5.03	\$704.20	\$2,091	
	Commercial	1	6.02	1.1085	\$550.00	\$1,885	1.36	8.28	\$1,656.00	\$3,541	1.69
Carlyle	Residential	0.7	11.85	0.5600	\$500.00	\$1,429		5.03	\$704.20	\$2,133	
	Commercial	1	11.85	1.3000	\$0.00	\$3,081	2.16	8.28	\$1,656.00	\$4,737	2.22
Carnduff	Residential	0.7	15.6	0.6700	\$925.00	\$2,388		5.03	\$704.20	\$3,092	
	Commercial	1	15.6	1.1000	\$840.00	\$4,272	1.79	8.28	\$1,656.00	\$5,928	1.92
Davidson	Residential	0.7	15.68	0.8639	\$450.00	\$2,346		5.03	\$704.20	\$3,051	
	Commercial	1	15.68	1.3650	\$450.00	\$4,731	2.02	8.28	\$1,656.00	\$6,387	2.09
Fort Qu'Appelle	Residential	0.7	8.92	1.0000	\$550.00	\$1,799		5.03	\$704.20	\$2,503	
	Commercial	1	8.92	1.3960	\$550.00	\$3,040	1.69	8.28	\$1,656.00	\$4,696	1.88
Grenfell	Residential	0.7	7.65	1.0000	\$700.00	\$1,771		5.03	\$704.20	\$2,475	
	Commercial	1	7.65	1.5000	\$700.00	\$2,995	1.69	8.28	\$1,656.00	\$4,651	1.88
Indian Head	Residential	0.7	10	1.0000	\$0.00	\$1,400		5.03	\$704.20	\$2,104	
	Commercial	1	10	1.0000	\$0.00	\$2,000	1.43	8.28	\$1,656.00	\$3,656	1.74
Kipling	Residential	0.7	3	1.0000	\$1,300.00	\$1,720		5.03	\$704.20	\$2,424	
	Commercial	1	3	1.0000	\$2,000.00	\$2,600	1.51	8.28	\$1,656.00	\$4,256	1.76
Lumsden	Residential	0.7	7.35	1.0000	\$0.00	\$1,029		5.03	\$704.20	\$1,733	
	Commercial	1	7.35	1.0000	\$0.00	\$1,470	1.43	8.28	\$1,656.00	\$3,126	1.80
Moosomin	Residential	0.7	12.5	0.7665	\$0.00	\$1,341		5.03	\$704.20	\$2,046	
	Commercial	1	12.5	1.8373	\$0.00	\$4,593	3.42	8.28	\$1,656.00	\$6,249	3.06
Oxbow	Residential	0.7	15	0.4200	\$525.00	\$1,407		5.03	\$704.20	\$2,111	
	Commercial	1	15	1.3000	\$525.00	\$4,425	3.14	8.28	\$1,656.00	\$6,081	2.88
Pilot Butte	Residential	0.7	6.71	1.0000	\$0.00	\$939		5.03	\$704.20	\$1,644	
	Commercial	1	6.71	1.7500	\$0.00	\$2,349	2.50	8.28	\$1,656.00	\$4,005	2.44
Regina Beach	Residential	0.7	3.5	1.0000	\$721.00	\$1,211		5.03	\$704.20	\$1,915	
	Commercial	1	3.5	2.5000	\$0.00	\$1,750	1.45	8.28	\$1,656.00	\$3,406	1.78
White City	Residential	0.7	4	1.0000	\$650.00	\$1,210		5.03	\$704.20	\$1,914	
	Commercial	1	4	1.0000	\$650.00	\$1,450	1.20	8.28	\$1,656.00	\$3,106	1.62

**Appendix N-4: 2013 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	11.25	1.0000	\$0.00	\$1,575	1.93	5.03	\$704	\$2,279	2.06
	Commercial	1	11.25	1.3500	\$0.00	\$3,038		8.28	\$1,656	\$4,694	
Dalmeny	Residential	0.7	5	1.0000	\$1,350.00	\$2,050	1.15	5.03	\$704	\$2,754	1.45
	Commercial	1	5	1.0000	\$1,350.00	\$2,350		8.28	\$1,656	\$4,006	
Eston	Residential	0.7	13.5	1.0000	\$800.00	\$2,690	2.05	5.03	\$704	\$3,394	2.11
	Commercial	1	13.5	1.6000	\$1,200.00	\$5,520		8.28	\$1,656	\$7,176	
Kerrobert	Residential	0.7	11	0.7015	\$850.00	\$1,930	1.88	5.03	\$704	\$2,635	2.01
	Commercial	1	11	1.1978	\$1,000.00	\$3,635		8.28	\$1,656	\$5,291	
Kindersley	Residential	0.7	13.7	0.8230	\$300.00	\$1,879	2.12	5.03	\$704	\$2,583	2.19
	Commercial	1	13.7	1.3463	\$300.00	\$3,989		8.28	\$1,656	\$5,645	
Langham	Residential	0.7	3.9	1.0000	\$1,400.00	\$1,946	1.18	5.03	\$704	\$2,650	1.49
	Commercial	1	3.9	2.0000	\$730.00	\$2,290		8.28	\$1,656	\$3,946	
Lanigan	Residential	0.7	7	1.0000	\$800.00	\$1,780	1.24	5.03	\$704	\$2,484	1.55
	Commercial	1	7	1.0000	\$800.00	\$2,200		8.28	\$1,656	\$3,856	
Macklin	Residential	0.7	6.75	1.0000	\$1,200.00	\$2,145	1.38	5.03	\$704	\$2,849	1.62
	Commercial	1	6.75	1.0000	\$1,600.00	\$2,950		8.28	\$1,656	\$4,606	
Osler	Residential	0.7	7	1.0000	\$700.00	\$1,680	1.42	5.03	\$704	\$2,384	1.69
	Commercial	1	7	1.2000	\$700.00	\$2,380		8.28	\$1,656	\$4,036	
Outlook	Residential	0.7	6	1.0000	\$700.00	\$1,540	3.19	5.03	\$704	\$2,244	2.93
	Commercial	1	6	3.6800	\$500.00	\$4,916		8.28	\$1,656	\$6,572	
Rosetown	Residential	0.7	17.54	0.6475	\$0.00	\$1,590	3.95	5.03	\$704	\$2,294	3.46
	Commercial	1	17.54	1.7900	\$0.00	\$6,279		8.28	\$1,656	\$7,935	
Rosthern	Residential	0.7	8.13	0.8000	\$600.00	\$1,511	2.19	5.03	\$704	\$2,215	2.24
	Commercial	1	8.13	1.6000	\$700.00	\$3,302		8.28	\$1,656	\$4,958	
Unity	Residential	0.7	13.75	0.8000	\$0.00	\$1,540	1.96	5.03	\$704	\$2,244	2.09
	Commercial	1	13.75	1.1000	\$0.00	\$3,025		8.28	\$1,656	\$4,681	
Waldheim	Residential	0.7	4	1.0000	\$270.00	\$830	1.14	5.03	\$704	\$1,534	1.70
	Commercial	1	4	1.0000	\$150.00	\$950		8.28	\$1,656	\$2,606	
Watrous	Residential	0.7	5.65	1.0000	\$800.00	\$1,591	1.81	5.03	\$704	\$2,295	1.98
	Commercial	1	5.65	1.8400	\$800.00	\$2,879		8.28	\$1,656	\$4,535	
Wilkie	Residential	0.7	17	0.6300	\$0.00	\$1,499	2.87	5.03	\$704	\$2,204	2.70
	Commercial	1	17	1.0000	\$900.00	\$4,300		8.28	\$1,656	\$5,956	

**Appendix N-5: 2013 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	0.70	15.50	0.8500	\$0.00	\$1,845	2.18	5.03	\$704	\$2,549	2.23
	Commercial	1.00	15.50	1.3000	\$0.00	\$4,030		8.28	\$1,656	\$5,686	
Esterhazy	Residential	0.70	9.00	1.0000	\$800.00	\$2,060	2.23	5.03	\$704	\$2,764	2.26
	Commercial	1.00	9.00	2.0000	\$1,000.00	\$4,600		8.28	\$1,656	\$6,256	
Foam Lake	Residential	0.70	16.00	1.0000	\$0.00	\$2,240	5.14	5.03	\$704	\$2,944	4.48
	Commercial	1.00	16.00	3.6000	\$0.00	\$11,520		8.28	\$1,656	\$13,176	
Kamsack	Residential	0.70	30.00	0.2500	\$550.00	\$1,600	4.47	5.03	\$704	\$2,304	3.82
	Commercial	1.00	30.00	1.1000	\$550.00	\$7,150		8.28	\$1,656	\$8,806	
Kelvington	Residential	0.70	2.45	1.0000	\$750.00	\$1,093	1.68	5.03	\$704	\$1,797	1.95
	Commercial	1.00	2.45	1.0000	\$1,350.00	\$1,840		8.28	\$1,656	\$3,496	
Langenburg	Residential	0.70	5.21	1.0000	\$785.00	\$1,514	1.21	5.03	\$704	\$2,219	1.57
	Commercial	1.00	5.21	1.0000	\$785.00	\$1,827		8.28	\$1,656	\$3,483	
Preeceville	Residential	0.70	8.77	1.0000	\$600.00	\$1,828	1.92	5.03	\$704	\$2,533	2.04
	Commercial	1.00	8.77	1.5000	\$874.00	\$3,506		8.28	\$1,656	\$5,162	
Wadena	Residential	0.70	18.00	0.4098	\$625.00	\$1,658	2.90	5.03	\$704	\$2,362	2.74
	Commercial	1.00	18.00	1.1070	\$825.00	\$4,810		8.28	\$1,656	\$6,466	
Wynyard	Residential	0.70	15.00	0.7500	\$0.00	\$1,575	3.10	5.03	\$704	\$2,279	2.87
	Commercial	1.00	15.00	1.6250	\$0.00	\$4,875		8.28	\$1,656	\$6,531	

Appendix N-6: 2013 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	3.85	1.0000	\$890	\$1,429		5.03	\$704	\$2,133	
	Commercial	1	3.85	1.0000	\$1,780	\$2,550	1.78	8.28	\$1,656	\$4,206	1.97
Birch Hills	Residential	0.7	10	1.0000	\$0	\$1,400		5.03	\$704	\$2,104	
	Commercial	1	10	2.1000	\$0	\$4,200	3.00	8.28	\$1,656	\$5,856	2.78
Carrot River	Residential	0.7	17	1.0000	\$0	\$2,380		5.03	\$704	\$3,084	
	Commercial	1	17	1.8000	\$0	\$6,120	2.57	8.28	\$1,656	\$7,776	2.52
Creighton	Residential	0.7	10	1.0000	\$0	\$1,400		5.03	\$704	\$2,104	
	Commercial	1	10	1.7000	\$0	\$3,400	2.43	8.28	\$1,656	\$5,056	2.40
Hudson Bay	Residential	0.7	11.75	1.0000	\$0	\$1,645		5.03	\$704	\$2,349	
	Commercial	1	11.75	1.2000	\$0	\$2,820	1.71	8.28	\$1,656	\$4,476	1.91
La Ronge	Residential	0.7	10.75	1.0000	\$450	\$1,955		5.03	\$704	\$2,659	
	Commercial	1	10.75	1.5000	\$650	\$3,875	1.98	8.28	\$1,656	\$5,531	2.08
Maidstone	Residential	0.7	10.25	1.0500	\$350	\$1,857		5.03	\$704	\$2,561	
	Commercial	1	10.25	1.0000	\$500	\$2,550	1.37	8.28	\$1,656	\$4,206	1.64
Nipawin	Residential	0.7	6.1	0.6800	\$1,300	\$1,881		5.03	\$704	\$2,585	
	Commercial	1	6.1	2.2800	\$2,210	\$4,992	2.65	8.28	\$1,656	\$6,648	2.57
Shellbrook	Residential	0.7	12.1	1.0000	\$100	\$1,794		5.03	\$704	\$2,498	
	Commercial	1	12.1	3.0000	\$250	\$7,510	4.19	8.28	\$1,656	\$9,166	3.67
Tisdale	Residential	0.7	8.89	0.6700	\$1,300	\$2,134		5.03	\$704	\$2,838	
	Commercial	1	8.89	2.2500	\$1,350	\$5,351	2.51	8.28	\$1,656	\$7,007	2.47

**Appendix N-7: 2013 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	7.00	1.0000	\$0	\$980.00	2.00	5.03	\$704	\$1,684	2.15
	Commercial	1	7.00	1.4000	\$0	\$1,960.00		8.28	\$1,656	\$3,616	
Battle River	Residential	0.7	9.00	1.0000	\$0	\$1,260.00	1.43	5.03	\$704	\$1,964	1.76
	Commercial	1	9.00	1.0000	\$0	\$1,800.00		8.28	\$1,656	\$3,456	
Beaver River	Residential	0.7	6.35	0.7000	\$300	\$922.30	5.83	5.03	\$704	\$1,627	4.33
	Commercial	1	6.35	4.0000	\$300	\$5,380.00		8.28	\$1,656	\$7,036	
Blucher	Residential	0.7	5.59	0.5000	\$0	\$391.30	4.29	5.03	\$704	\$1,096	3.04
	Commercial	1	5.59	1.5000	\$0	\$1,677.00		8.28	\$1,656	\$3,333	
Britannia	Residential	0.7	10.00	0.3500	\$0	\$490.00	13.06	5.03	\$704	\$1,194	6.75
	Commercial	1	10.00	3.2000	\$0	\$6,400.00		8.28	\$1,656	\$8,056	
Buckland	Residential	0.7	6.10	1.0000	\$0	\$854.00	1.43	5.03	\$704	\$1,558	1.85
	Commercial	1	6.10	1.0000	\$0	\$1,220.00		8.28	\$1,656	\$2,876	
Canwood	Residential	0.7	13.50	0.9000	\$0	\$1,701.00	1.59	5.03	\$704	\$2,405	1.81
	Commercial	1	13.50	1.0000	\$0	\$2,700.00		8.28	\$1,656	\$4,356	
Corman Park	Residential	0.7	6.00	0.8000	\$0	\$672.00	2.41	5.03	\$704	\$1,376	2.38
	Commercial	1	6.00	1.3500	\$0	\$1,620.00		8.28	\$1,656	\$3,276	
Dundurn	Residential	0.7	7.125	1.0000	\$0	\$997.50	1.43	5.03	\$704	\$1,702	1.81
	Commercial	1	7.125	1.0000	\$0	\$1,425.00		8.28	\$1,656	\$3,081	
Edenwold	Residential	0.7	7.00	0.7600	\$0	\$744.80	1.88	5.03	\$704	\$1,449	2.11
	Commercial	1	7.00	1.0000	\$0	\$1,400.00		8.28	\$1,656	\$3,056	
Estevan	Residential	0.7	9.00	0.8000	\$0	\$1,008.00	2.28	5.03	\$704	\$1,712	2.31
	Commercial	1	9.00	1.0000	\$500	\$2,300.00		8.28	\$1,656	\$3,956	
Frenchman Butte	Residential	0.7	5.00	0.5500	\$0	\$385.00	20.26	5.03	\$704	\$1,089	8.68
	Commercial	1	5.00	7.8000	\$0	\$7,800.00		8.28	\$1,656	\$9,456	
Hudson Bay	Residential	0.7	10.00	1.0000	\$0	\$1,400.00	1.43	5.03	\$704	\$2,104	1.74
	Commercial	1	10.00	1.0000	\$0	\$2,000.00		8.28	\$1,656	\$3,656	
Laird	Residential	0.7	13.30	0.7000	\$25	\$1,328.40	2.20	5.03	\$704	\$2,033	2.25
	Commercial	1	13.30	1.1000	\$0	\$2,926.00		8.28	\$1,656	\$4,582	
Lumsden	Residential	0.7	11.71	1.0000	\$0	\$1,639.00	1.43	5.03	\$704	\$2,344	1.71
	Commercial	1	11.71	1.0000	\$0	\$2,342.00		8.28	\$1,656	\$3,998	
Maple Creek	Residential	0.7	8.00	0.9780	\$0	\$1,095.36	1.61	5.03	\$704	\$1,800	1.90
	Commercial	1	8.00	1.1000	\$0	\$1,760.00		8.28	\$1,656	\$3,416	
Meadow Lake	Residential	0.7	6.50	0.7500	\$425	\$1,107.50	2.35	5.03	\$704	\$1,812	2.35
	Commercial	1	6.50	2.0000	\$0	\$2,600.00		8.28	\$1,656	\$4,256	

## Appendix N-7: 2013 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
Mervin	Residential	0.7	8.50	0.4000	\$0	\$476.00	21.43	5.03	\$704	\$1,180	10.05
	Commercial	1	8.50	6.0000	\$0	\$10,200.00		8.28	\$1,656	\$11,856	
Moose Jaw	Residential	0.7	4.25	1.0000	\$0	\$595.00	1.43	5.03	\$704	\$1,299	1.93
	Commercial	1	4.25	1.0000	\$0	\$850.00		8.28	\$1,656	\$2,506	
Moose Range	Residential	0.7	17.00	1.0000	\$0	\$2,380.00	1.43	5.03	\$704	\$3,084	1.64
	Commercial	1	17.00	1.0000	\$0	\$3,400.00		8.28	\$1,656	\$5,056	
Nipawin	Residential	0.7	12.10	1.0000	\$0	\$1,694.00	1.71	5.03	\$704	\$2,398	1.90
	Commercial	1	12.10	1.2000	\$0	\$2,904.00		8.28	\$1,656	\$4,560	
Orkney	Residential	0.7	7.00	0.8000	\$0	\$784.00	3.13	5.03	\$704	\$1,488	2.76
	Commercial	1	7.00	1.7500	\$0	\$2,450.00		8.28	\$1,656	\$4,106	
Prince Albert	Residential	0.7	7.00	1.0000	\$0	\$980.00	1.43	5.03	\$704	\$1,684	1.81
	Commercial	1	7.00	1.0000	\$0	\$1,400.00		8.28	\$1,656	\$3,056	
Rosthern	Residential	0.7	9.00	1.1000	\$0	\$1,386.00	2.08	5.03	\$704	\$2,090	2.17
	Commercial	1	9.00	1.6000	\$0	\$2,880.00		8.28	\$1,656	\$4,536	
Shellbrook	Residential	0.7	11.50	0.6500	\$0	\$1,046.50	2.31	5.03	\$704	\$1,751	2.33
	Commercial	1	11.50	1.0500	\$0	\$2,415.00		8.28	\$1,656	\$4,071	
South Qu'Appelle	Residential	0.7	9.00	1.0000	\$0	\$1,260.00	1.43	5.03	\$704	\$1,964	1.76
	Commercial	1	9.00	1.0000	\$0	\$1,800.00		8.28	\$1,656	\$3,456	
Spiritwood	Residential	0.7	12.50	0.5750	\$0	\$1,006.25	2.86	5.03	\$704	\$1,710	2.65
	Commercial	1	12.50	1.1500	\$0	\$2,875.00		8.28	\$1,656	\$4,531	
Swift Current	Residential	0.7	9.00	0.5500	\$0	\$693.00	3.12	5.03	\$704	\$1,397	2.73
	Commercial	1	9.00	1.2000	\$0	\$2,160.00		8.28	\$1,656	\$3,816	
Torch River	Residential	0.7	13.00	0.7500	\$0	\$1,365.00	3.08	5.03	\$704	\$2,069	2.83
	Commercial	1	13.00	1.6154	\$0	\$4,200.04		8.28	\$1,656	\$5,856	
Vanscoy	Residential	0.7	6.00	0.8000	\$0	\$672.00	2.13	5.03	\$704	\$1,376	2.24
	Commercial	1	6.00	1.1930	\$0	\$1,431.60		8.28	\$1,656	\$3,088	
Weyburn	Residential	0.7	7.084	1.0000	\$0	\$991.76	1.84	5.03	\$704	\$1,696	2.05
	Commercial	1	7.084	1.2900	\$0	\$1,827.67		8.28	\$1,656	\$3,484	
Wilton	Residential	0.7	9.652	0.5400	\$0	\$729.69	21.16	5.03	\$704	\$1,434	11.93
	Commercial	1	9.652	8.0000	\$0	\$15,443.20		8.28	\$1,656	\$17,099	