

British Columbia Big Municipalities Have Major Property Tax Imbalance

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The Canadian Federation of Independent Business (CFIB) issued its first report on municipal property tax fairness for BC in 2003. This latest edition will focus on the tax gap of the 20 municipalities with a population over 50,000 from 2005 to 2015 (the last year data is available) with the goal of determining which municipalities have tried to make the gap between residential and commercial property taxes more equitable and business friendly.¹

As in previous years, this report's primary focus is on the "property tax gap", the difference between what a commercial² property owner and a residential property owner pay in taxes based on the same assessed value of property. CFIB analysis shows the overall tax gap across the 20 largest BC municipalities has fluctuated considerably over the last ten years. From a high of 3.64 in 2006, the property tax gap has narrowed to 3.04 in 2015. This is significantly higher than the 2.60 average for all BC municipalities, as large municipalities tend to have a much higher tax gap than smaller municipalities.

Although most of the largest cities have seen modest improvements, the gap is still high and much remains to be done. Too many municipalities continue to levy three or four times the tax on a commercial property compared to a residential property.

¹ See NUGENT (2004), FREDRICKSEN (2007), TILLEY (2008, 2010), KURL and WONG (2011), KURL, KASTELEN and PENG (2012), KASTELEN (2013), GAUDREAU and TRUSCOTT (2014), AERTS and TRUSCOTT (2015).

² For the purposes of this report, the terms business, commercial and Class 6 are used interchangeably. See Appendix 1 for additional details.

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

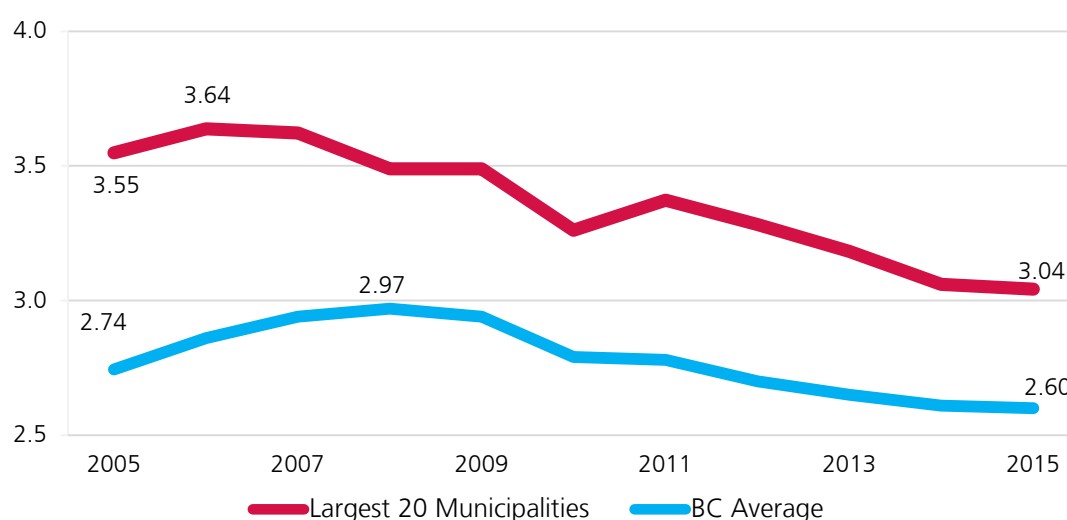
Introduction

CFIB has been tracking levels of property tax fairness in BC since 2003. This has been done by measuring and comparing property taxes levied by BC municipalities on business property owners and residential property owners³. The ratio between these two rates is referred to as the property tax gap. This edition of the report will focus on the 20 largest municipalities in BC⁴.

The focus is on larger municipalities for several reasons. First, it allows for a more “like” comparison, as large municipalities have greater similarities in spending requirements and corresponding taxation appetites. Further, larger municipalities on average have wider tax gaps, so greater scrutiny is warranted (see Figure 1). Finally, these municipalities are still widely representative of BC as they encompass two-thirds of BC’s population⁵ and are regionally and economically diverse. The tax gap data for all 161 BC municipalities is available in Appendices 2 to 6.

Figure 1:

Municipal Property Tax Gap: 2005 to 2015 BC Average vs Largest 20 Municipalities (by population)



Source: CFIB Analysis of BC Government data published property tax rates 2005-2015.

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

The average property tax gap in BC’s 20 largest municipalities grew substantially in the early part of the last decade. In 2002, for instance, the gap was 2.77, but by 2006 the gap had risen to a peak of

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

⁴ Municipalities examined are: Abbotsford, Burnaby, Chilliwack, City of North Vancouver, Coquitlam, Delta, District of North Vancouver, Kamloops, Kelowna, Maple Ridge, Nanaimo, New Westminster, Port Coquitlam, Prince George, Richmond, Saanich, Surrey, Township of Langley, Vancouver, Victoria

⁵ See BC STATS (2015)

3.64. That trend reversed as the gap began decreasing over the next nine years. According to the latest data, the tax gap had shrunk to 3.04 by 2015. However, this still places an unacceptable burden on businesses and remains significantly above the 2002 level.

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

It is important to note that the tax gap does not analyse the tax level each municipality imposes on businesses and residents. Rather, it is the distribution of the tax levied on residential properties relative to commercial properties. Appendix 6 lists the residential and commercial tax bill for each municipality.

Rationale

Small business contributes a significant amount to the provincial economy. According to the Government of British Columbia, small and medium-sized enterprises (SME) account for 98 per cent of all businesses in the province, providing 54 per cent of all private sector employment and generating 33 per cent of provincial GDP⁶.

Unfortunately, property taxes can have a huge impact on the success of smaller firms. In a recent survey, 61 per cent of BC small businesses ranked their local property tax as most harmful to the operation of their business (Figure 2).

Figure 2:

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



Source: CFIB 2013 BC Pre-budget Survey, n = 750

Municipalities in BC set property tax rates on commercial properties at far higher rates than those charged to residential owners of similarly valued properties. These taxes hinder growth as they are profit-insensitive. Unlike income taxes, which vary based on the health of a business, or consumption

⁶ See the BRITISH COLUMBIA SMALL BUSINESS PROFILE, BC STATS (2015).

taxes over which the taxpayer has a degree of control, a property tax bill must be paid regardless of profitability.

Local governments have argued that commercial property taxes represent a smaller portion of the costs of doing business compared to other expenses, such as fuel and energy costs, federal payroll taxes, or point-of-sale fees. However, this argument fails to account for the effect a profit-insensitive levy, like property taxes, can have on a business already struggling to succeed. It also ignores the competitive disadvantage inflicted on those businesses subject to higher relative tax rates. Finally, this argument fails to account for the benefits realized when small business owners are able to invest more of their hard-earned dollars in hiring new employees, increasing research and development, boosting employee training, and adding new equipment (Figure 3).

Figure 3:

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



Source: CFIB 2011 Pre-budget Survey, n = 854

Property taxes account for nearly half of a typical municipal government's revenue, so there is a direct link between rates of property taxation and fiscal discipline. If a municipal government is unable to control the rate of growth in operational spending, then it becomes increasingly difficult to restrain the level of property tax. The lack of fiscal restraint in BC has been documented extensively by CFIB. By 2013, for example, overall municipality operating expenditures had increased 49 per cent from 2003 levels (adjusted for inflation)⁷, nearly four times faster than the 13 per cent population growth over the same period. This has necessitated property tax rate increases in many municipalities, and far too often municipalities have found it more expeditious to hike taxes on commercial property owners.

But perhaps the strongest indicator of the unfairness in the distribution of the property tax burden comes from comparing the amount of taxes paid to the amount of municipal services received. Small businesses pay property taxes at higher rates than residential owners, but they do not consume the same level of municipal services⁸.

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

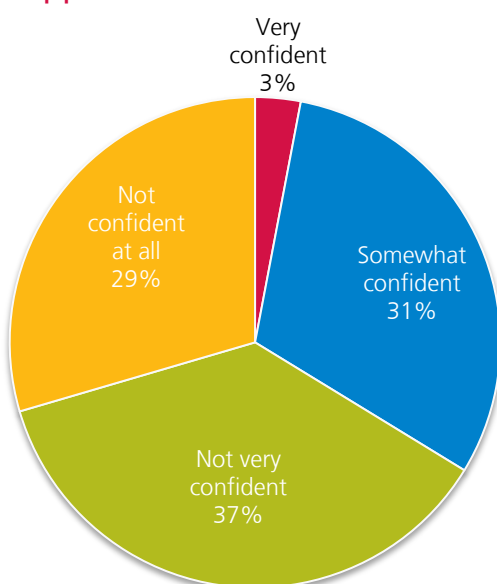
⁷ See AERTS AND TRUSCOTT (2015).

⁸ See MMK CONSULTING INC. (2007).

consumed. Conversely, non-residential properties paid approximately \$2.42 in property taxes for each dollar of tax-supported services consumed.

Figure 4:

How confident are you that your municipal government is creating an environment which supports small business?



Source: CFIB 2015 BC Pre-budget Survey, n = 575

Despite paying multiple times what a resident does on the same assessed property value, the majority of businesses do not believe their tax contributions are being used to strengthen the business environment. Fully two-thirds are not confident their municipality is creating an environment to support them, with 29 per cent having no confidence at all (see Figure 4).

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

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

treatment elsewhere or even fails due to an onerous tax and regulatory burden.

Summary of the results – 20 largest municipalities

In the 20 largest municipalities, the property tax gap between business and residential taxpayers dropped in 2015 – the fourth consecutive year – but by a relatively miniscule amount and by a smaller margin than the previous year⁹. The gap for the 20 largest municipalities stood at an average of 3.04 in 2015, down from 3.06 in 2014 (see Table 1).

The number of individual municipalities in the group that managed to reduce their property tax gap was over two times the number of those that increased it (14 versus 6). While it is a positive development that more large municipalities lowered the gap than raised it, this is a decrease from the previous two years where a greater number of municipalities lowered the gap – 18 in 2014 and 17 in 2013. The fact a rising number of municipalities are increasing their gaps is concerning, and must be carefully monitored to ensure the trend does not revert back to what it was in 2011, when four times the number of municipalities increased the gap than lowered it.

Core findings:

- Out of the 20 municipalities, only one (Chilliwack, 1.98) has a municipal property tax gap of two or less in 2015.

⁹ See Appendix 1 for an explanation of the methodology used in this report.

- The two largest municipal tax gaps are over 4 - Coquitlam, 4.24 and Vancouver, 4.15. Seven others had a gap of over 3.
- 14 municipalities achieved lower property municipal tax gaps in 2015 over 2014, down from 18 the year before.
- Of the 14 municipalities that decreased the property tax gap, only one (Surrey) did so while raising business tax rates¹⁰.
- Between 2005 and 2015, the municipal tax gap decreased in all the municipalities except for Prince George and Kamloops.

Table 1 shows the tax gap in each of the 20 largest municipalities, and their respective rank for 2015. The five municipalities with the lowest gap (i.e. the ones that most equitably treat businesses and residents) are: Chilliwack (1.98), Prince George (2.05), Kelowna (2.13), Abbotsford (2.38) and Nanaimo

Table 1:

2015 BC Largest Municipalities Property Tax Gap - by Highest Municipal Property Tax Gap

Municipality	2015	2015 Rank (best to worst)	One Year Change	Five Year Change	Ten Year Change
Chilliwack	1.98	1	-1.5%	-8.1%	-23.5%
Prince George	2.05	2	1.5%	-0.2%	17.8%
Kelowna	2.13	3	2.0%	-10.3%	-17.8%
Abbotsford	2.38	4	-2.8%	-10.1%	-22.2%
Nanaimo	2.49	5	-0.7%	-7.0%	-16.5%
Kamloops	2.61	6	-6.6%	-16.3%	6.1%
Maple Ridge	2.75	7	-3.5%	-8.3%	-21.8%
Surrey	2.82	8	-0.7%	-6.0%	-13.7%
Township of Langley	2.97	9	-0.2%	4.0%	-13.9%
Delta	2.97	10	-2.4%	-2.3%	-11.5%
Victoria	3.12	11	3.9%	-13.1%	-6.4%
Richmond	3.17	12	-2.0%	-8.3%	-12.1%
Port Coquitlam	3.33	13	10.2%	-6.7%	-20.1%
City of North Vancouver	3.35	14	-2.5%	-14.9%	-12.9%
Saanich	3.40	15	1.6%	-5.1%	-5.1%
New Westminster	3.48	16	-1.4%	-6.9%	-10.2%
District of North Vancouver	3.49	17	0.4%	5.1%	-11.1%
Burnaby	3.98	18	-0.3%	2.6%	-4.5%
Vancouver	4.15	19	-2.8%	-8.8%	-29.6%
Coquitlam	4.24	20	-1.7%	-9.5%	-23.6%
Total top 20	3.04		-0.6%	-6.7%	-14.2%
Decreased			14	17	18
Increased			6	3	2

Green = best; Red = worst. 20 = worst rank.

Source: CFIB Analysis of BC Government published property tax rates 2005-2015.

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

¹⁰ See section "Analysis: How the Tax Gap was Closed" for more details

(2.49). Despite the allure of raising new revenues by raising taxes on businesses, these municipalities, particularly Chilliwack, have maintained a relatively low tax gap.

Other major municipalities have shown less restraint. Coquitlam continues to have the dubious distinction as the city with the largest tax gap at 4.24. Vancouver (4.15), Burnaby (3.98), the District of North Vancouver (3.49) and New Westminster (3.48) round out the five worst tax gaps of the major municipalities. In Coquitlam, the 4.24 tax gap means that a business would pay \$9,874 in municipal tax compared to only \$2,329 for resident for the same property¹¹. Overall, the major municipalities still have much work to do to rebalance the property tax system.

The following sections will delve into some of the tax gap trends. Detailed tables with information on the tax gap in major municipalities, as well as the rest of the province, can be found in Appendix 2 to 6.

Municipal Tax Gap Trends 2014-2015

Table 2 shows the municipalities that had the largest year-over-year progress (or regression) in reducing the tax gap. Kamloops reduced the tax gap nearly 7 per cent, the most in any major BC municipality. Maple Ridge, Vancouver, Abbotsford, and the City of North Vancouver also made significant reductions.

Unfortunately, some municipalities continue to widen the tax gap. Between 2014 and 2015, Port Coquitlam increased business property tax rates 10.7 per cent while decreasing residential rates, boosting the tax gap by 10.2 per cent above the 2014 level. In addition, Victoria (3.9 per cent), Kelowna (2.0 per cent), Saanich (1.6 per cent) and Prince George (1.5 per cent) all increased the tax gap.

The 20 municipalities collectively lowered their average tax gap by 0.6 per cent – a small reduction, but at least a move in the right direction.

Table 2:

2015 BC Municipal Property Tax Gap Rankings – by one-year change

Municipality	Tax Gap	One Year Change (2014-15)	Rank (best to worst)
Kamloops	2.61	-6.6%	1
Maple Ridge	2.75	-3.5%	2
Vancouver	4.15	-2.8%	3
Abbotsford	2.38	-2.8%	4
City of North Vancouver	3.35	-2.5%	5
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Prince George	2.05	1.5%	16
Saanich	3.40	1.6%	17
Kelowna	2.13	2.0%	18
Victoria	3.12	3.9%	19
Port Coquitlam	3.33	10.2%	20
<b>Average</b>	3.04	-0.6%	~

Green = best; Red = worst

Source: CFIB Analysis of BC Government published property tax rates

Notes: See Table 1 for the rankings of all major municipalities.

¹¹ Tax calculation based on Coquitlam tax rates on the average assessed value property in Coquitlam of \$739,877.

## Municipal Tax Gap Trends: 2010-2015

The 2015 municipal property tax gap of 3.04 for the 20 largest municipalities is 6.7 per cent lower than the corresponding gap in 2010 (3.26). Table 3 shows the municipalities that performed the best and worst over that period.

Only three major BC municipalities increased the tax gap over the past five years: the District of North Vancouver (5.1 per cent), the Township of Langley (4.0 per cent), and Burnaby (2.6 per cent).

Municipalities that deserve credit are Kamloops, the City of North Vancouver, Victoria, Kelowna and Abbotsford. All five reduced the gap by over 10 per cent over the period.

Table 3:

### 2015 BC Municipal Property Tax Gap Rankings – by five-year change

Municipality	Tax Gap	Five Year Change (2010-2015)	Rank (best to worst)
Kamloops	2.61	-16.3%	1
City of North Vancouver	3.35	-14.9%	2
Victoria	3.12	-13.1%	3
Kelowna	2.13	-10.3%	4
Abbotsford	2.38	-10.1%	5
~~~~~	~~~~~	~~~~~	~~~~~
Delta	2.97	-2.3%	16
Prince George	2.05	-0.2%	17
Burnaby	3.98	2.6%	18
Township of Langley	2.97	4.0%	19
District of North Vancouver	3.49	5.1%	20
Average	3.04	-6.7%	~

Green = best; Red = worst

Source: CFIB Analysis of BC Government published property tax rates

Notes: See Table 1 for the rankings of all major municipalities.

Municipal Tax Gap Trends: 2005-2015

The municipal property tax gap between business and residential taxpayers in the 20 largest municipalities is 14.2 per cent lower in 2015 (3.04) than the corresponding gap in 2005 (3.55). All but two major municipalities – Prince George and Kamloops – made reductions in the tax gap. Table 4 shows the municipalities that reduced or increased the gap the most over that period.

Over the past ten years, Vancouver reduced the tax gap the most, at nearly 30 per cent. Coquitlam, Chilliwack, Abbotsford, and Maple Ridge make up the remainder of the five largest reductions since 2005, all over 20 per cent. However, both Vancouver and Coquitlam continue to have the highest tax gaps of the 20 largest municipalities in the province, and major work remains ahead to get the gap to a more equitable ratio.

Table 4:

2015 BC Municipal Property Tax Gap Rankings – by ten-year change

Municipality	Tax Gap	Five Year Change (2005-2015)	Rank (best to worst)
Vancouver	4.15	-29.6%	1
Coquitlam	4.24	-23.6%	2
Chilliwack	1.98	-23.5%	3
Abbotsford	2.38	-22.2%	4
Maple Ridge	2.75	-21.8%	5
~~~~~	~~~~~	~~~~~	~~~~~
Victoria	3.12	-6.4%	16
Saanich	3.40	-5.1%	17
Burnaby	3.98	-4.5%	18
Kamloops	2.61	6.1%	19
Prince George	2.05	17.8%	20
<b>Average</b>	3.04	-14.2%	~

Green = best; Red = worst

Source: CFIB Analysis of BC Government published property tax rates

Notes: See Table 1 for the rankings of all major municipalities.

Only two major BC municipalities increased the tax gap over the past ten years: Prince George (17.8 per cent) and Kamloops (6.1 per cent). While Prince George maintains a relatively low tax gap, its recent tax setting actions are worrying, increasing the tax gap both over the past year and past decade.

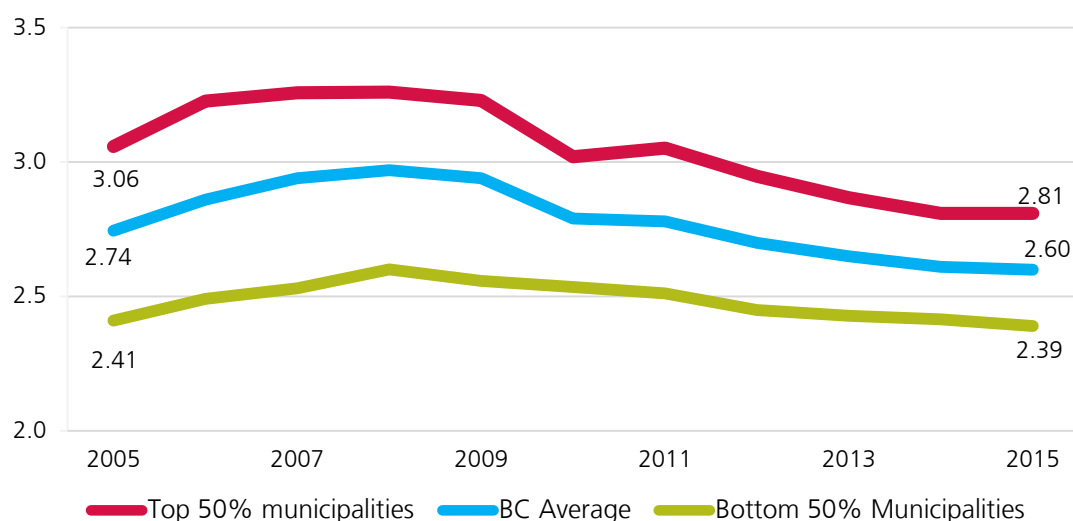
One important question, and one that should be posed to each municipal government, is whether these changes are the result of deliberate strategy by these municipalities to increase or decrease the property tax gap, or whether other factors are at play, such as changes in the underlying assessment base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

## Population versus Tax Gap

As municipalities grow in size they tend to increase the relative tax burden on businesses. A comparison of the tax gap between municipalities of different sizes highlights this trend. Figure 5 compares the average tax gap of the largest half of municipalities in terms of population size in BC against the bottom half. The average for all municipalities BC is included for reference. It is evident that over the past ten years larger municipalities consistently have a higher tax gap than smaller municipalities.

In 2015, the tax gap difference between an average municipality in the top half compared to the bottom half was 0.42, meaning a business in a larger municipality pays an additional 42 per cent more property taxes than a resident on the same assessed property value when compared to smaller municipalities in BC.

Figure 5:

**Municipal Property Tax Gap: 2005 to 2015, Large vs Small Municipalities (by population)**

Source: CFIB Analysis of BC Government data published property tax rates 2005-2015.

A large population is not an excuse to burden businesses with unreasonable tax rates. It is important that larger municipalities recognize the importance small businesses to their community and to take action to reduce the tax gap. Similarly, smaller municipalities should take measures to avoid the temptation to increase the gap as they grow.

**By Region – BC's Municipal Tax Gap Rankings***Vancouver Island*

This report also breaks down all 161 municipalities in BC by region and examines the tax gap results and trends in each of them. Of the 37 municipalities on Vancouver Island, the worst tax gap in 2015 is in North Saanich at 4.83, followed by Lantzville at 4.00, and Colwood at 3.95 (see Table 5). In other words, entrepreneurs in North Saanich pay 4.83 times more in property taxes than residents on the same property value, the second largest gap in the province. It is troubling that North Saanich increased the tax gap between 2014 and 2015 as the municipality had closed the tax gap over the past decade. At its peak in 2006, the tax gap in North Saanich was a staggering 8.15. North Saanich needs to put a magnifying lens on how it sets tax rates and find a much fairer balance.

Table 5:

**2015 BC Municipal Property Tax Gap Rankings: Vancouver Island**

Municipality	2015 Municipal Tax Gap	Rank – region (1=best, 37=worst)	Rank – BC (1=best, 161=worst)	One Year Change (2014-15)
Port Alberni	1.63	1	11	-3.9%
Port McNeill	1.68	2	12	-4.5%
Port Alice	1.84	3	16	0.0%
~	~	~	~	~
Colwood	3.95	35	152	0.0%
Lantzville	4.00	36	155	0.0%
North Saanich	4.83	37	160	1.7%
Average	2.71	~	~	0.0%

Sources: Government of British Columbia (2015)

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

At the other end of the scale, with a tax gap of 1.63, Port Alberni has the most balanced tax burden on Vancouver Island, followed by Port McNeill at 1.68 and Port Alice at 1.84.

### *Vancouver Coast & Mountains*

Of the 31 municipalities in the Vancouver Coast and Mountains region of BC, the worst tax gap in 2015 belongs to Coquitlam at 4.24, followed by Vancouver at 4.15 and then Whistler at 4.00 (see Table 6). However, Vancouver and Coquitlam both reduced the gap over the past year. Conversely, Anmore and Bowen Island had the most equitable gap at 1.0. Entrepreneurs in Chilliwack also make out a bit better, with a tax gap of 1.98.

Table 6:

### 2015 BC Municipal Property Tax Gap Rankings: Vancouver Coast & Mountains

<i>Municipality</i>	<i>2015 Municipal Tax Gap</i>	<i>Rank – Region (1=best, 31=worst)</i>	<i>Rank – BC (1=best, 161=worst)</i>	<i>One Year Change (2014-15)</i>
Anmore	1.00	1	1	0.0%
Bowen Island	1.00	1	1	0.0%
Chilliwack	1.98	2	24	-1.5%
~	~	~	~	~
Whistler	4.00	29	154	3.6%
Vancouver	4.15	30	157	-2.8%
Coquitlam	4.24	31	158	-1.7%
<i>Average</i>	<i>2.82</i>	<i>~</i>	<i>~</i>	<i>-1.4%</i>

Sources: Government of British Columbia (2015)

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

### *Thompson – Okanagan*

In the Thompson-Okanagan region, the three worst gaps in 2015 are: Ashcroft 3.83, Clearwater 3.50, and Logan Lake 3.28 (see Table 7).

Table 7:

### 2015 BC Municipal Property Tax Gap Rankings: Thompson – Okanagan

<i>Municipality</i>	<i>2015 Municipal Tax Gap</i>	<i>Rank – Region (1=best, 33=worst)</i>	<i>Rank – BC (1=best, 161=worst)</i>	<i>One Year Change (2014-15)</i>
Lumby	1.57	1	7	-2.3%
Osoyoos	1.60	2	9	0.0%
Penticton	1.60	2	10	-1.9%
~	~	~	~	~
Logan Lake	3.28	31	131	-4.1%
Clearwater	3.50	32	146	0.0%
Ashcroft	3.83	33	151	-2.7%
<i>Average</i>	<i>2.44</i>	<i>~</i>	<i>~</i>	<i>-0.3%</i>

Sources: Government of British Columbia (2015)

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

Lumby's 1.57 tax gap is the smallest of all 33 municipalities in the Thompson-Okanagan region, overtaking Osoyoos. Osoyoos and Penticton tied for second with a tax gap of 1.60.

### *Kootenay – Rockies & Cariboo – Chilcotin*

In the Kootenay-Rockies and Cariboo-Chilcotin region of the province, Warfield had the most equitable property tax regime in 2015, with a score of 1.00 (see Table 8). The second smallest gap in the region could be found in Slocan at 1.06, followed by Trail at 1.70.

Table 8:

### 2015 BC Municipal Property Tax Gap Rankings: Kootenay – Rockies & Cariboo – Chilcotin

Municipality	2015 Municipal Tax Gap	Rank – Region (1=best, 29=worst)	Rank – BC (1=best, 161=worst)	One Year Change (2014-15)
Warfield	1.00	1	1	0.0%
Slocan	1.06	2	4	1.6%
Trail *	1.70	3	13	1.0%
~	~	~	~	~
Lillooet	3.40	27	137	9.7%
Castlegar	3.42	28	138	-6.5%
Revelstoke	3.82	29	150	-5.6%
Average	2.32	~	~	-0.5%

Sources: Government of British Columbia (2015)

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

Revelstoke's 3.82 tax gap is the worst tax treatment of commercial property in 2015 by any municipality in the region. Next is Castlegar with a tax gap of 3.42, and then Lillooet at 3.40 after a nearly 10 per cent increase year over year.

### Northern British Columbia

In Northern BC, Mackenzie has the narrowest tax gap in 2015 at 1.45, followed by Stewart at 1.50 and Taylor at 1.58 (see Table 9).

Table 9:

### 2015 BC Municipal Property Tax Gap Rankings: Northern British Columbia

Municipality	2015 Municipal Tax Gap	Rank – Region (1=best, 30=worst)	Rank – BC (1=best, 161=worst)	One Year Change (2014-15)
Mackenzie	1.45	1	5	-5.0%
Stewart	1.50	2	6	-0.7%
Taylor	1.58	3	8	4.2%
~	~	~	~	~
Kitimat *	4.13	28	156	21.7%
Fraser Lake	4.54	29	159	9.0%
Terrace	4.97	30	161	5.1%
Average	2.69	~	~	0.6%

Sources: Government of British Columbia (2015)

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

Conversely, Terrace's 2015 municipal tax gap of 4.97 has the distinction of being the highest in all of BC. The next highest in Northern BC are Fraser Lake (4.54) and Kitimat (4.13). All three municipalities saw significant increases between 2014 and 2015. Most alarming is the gap widened in Kitimat by over 20 per cent. This is in large part owing to a flat property tax on residents which distorts the gap as real estate prices increase (see Appendix 1 for details).

## Summary of results – BC wide

In the 161 municipalities in BC, the property tax gap between business and residential taxpayers dropped in 2015 a small amount, the seventh consecutive year, although by a smaller margin than the previous year. The gap stood at an average of 2.60 in 2015, down from 2.61 in 2014.

The number of individual municipalities that managed to reduce their property tax gap was 68 while the number of those that increased it was 48. The gap was relatively stable in the remaining 45 municipalities¹². While positive that more municipalities lowered the gap than raised it, this is a decrease from the previous three years where the ratio was closer to 2 to 1 or 3 to 1. Over the past three years, the ratio of those municipalities who decreased versus increased has gone down. CFIB will be monitoring these trends to ensure it does not revert back to what it was prior to 2009, when more municipalities increased the gap than lowered it.

### Other findings:

- Out of 161 municipalities, only 29 had a municipal property tax gap of two or less in 2015, down from 30 in 2014.
- 68 municipalities have achieved lower municipal property tax gaps since 2014, down from 79 in the previous report.
- Of the 68 municipalities that lowered the property tax gap, 23 did so while raising business tax rates¹³.
- 106 municipalities lowered the municipal property tax gap between 2010 to 2015 while 89 lowered the gap between 2005 to 2015.

## Analysis: How the tax gap was closed between 2014 and 2015

This report focuses on examining the tax gap level and the actions municipalities have taken in making it more (or less) equitable. This is fundamental in assessing how municipalities are faring in their treatment of business. However, there is another side to the tax gap being closed: *how* it was accomplished. A municipality can close the tax gap in several different ways. It is possible to increase the tax rate on a business while simultaneously lowering the tax gap. Table 10 indicates the different approaches a municipality can take to reduce the tax gap.

Table 10:

### Methodologies for Closing the Tax Gap

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

¹² Note: Gaps varying within a +/- 0.05% range are considered stable.

¹³ See section "Analysis: How the Tax Gap was Closed" for more details

The method of closing the tax gap that helps businesses the most is through Scenario 1 or 2, while Scenario 3 helps businesses at the expense of residents. These scenarios close the tax gap by making tax rates more equitable, while reducing the tax rate paid by businesses. In contrast, Scenario 4 results in municipalities raising business rates, even while the tax gap closes. In total, 23 municipalities decreased the tax gap while raising business property rates (see Appendix 7 for full list). This is a significant improvement from the last edition of this report, where 50 of the municipalities that decreased the gap did so while increasing business taxes.

The five municipalities that closed the tax gap between 2014 to 2015, but did so while raising business property tax rates the most, are listed in Table 11. The worst case was Alert Bay, where the municipal tax gap narrowed by 8.3 per cent but commercial tax rates rose by 11.8 per cent. Alert Bay was able to decrease the gap and simultaneously increase business tax rates owing to a massive 22.0 per cent increase on the residential tax rate. It is important to note that this is not a condemnation of the tax gap in these municipalities or their actual tax rates. Rather, it is recognition that not all methodologies used to close the tax gap are equal and in some cases can actually harm businesses.

Table 11:

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

Municipality	Tax Gap	Change in Municipal Tax Gap 2014-15	Residential Tax Rate Increase 2014-15	Business Tax Rate Increase 2014-15
Alert Bay	2.75	-8.3%	22.0%	11.8%
Tofino	2.84	-3.3%	13.8%	10.0%
Zeballos	2.15	-2.2%	11.9%	9.5%
Kaslo	2.33	-4.9%	10.8%	5.3%
Silverton	1.90	-4.4%	9.2%	4.3%

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

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

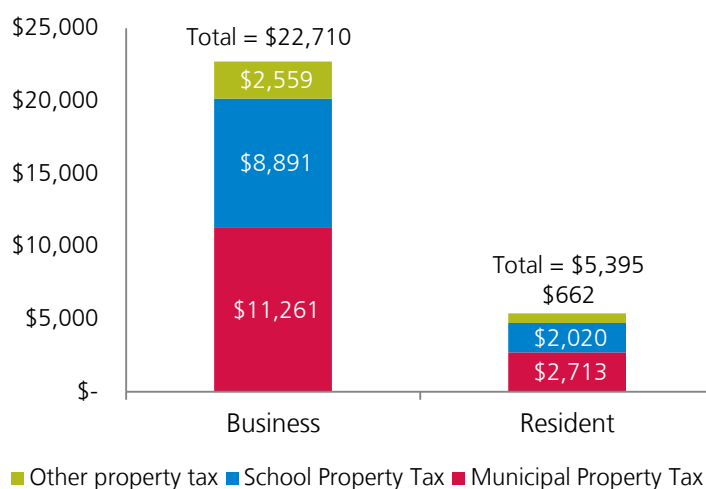
## School Tax Gap & Regional Tax Gaps

Business owners and residents in BC pay several other property taxes, two of the largest being the provincial school tax and the regional district tax. These taxes are similar to municipal property taxes in that (1) they vary between municipalities and (2) businesses pay disproportionately more than residents.

To maintain focus on the municipal governments, this report excludes analysis on these two tax rates. However, they make up a significant portion of the total tax bill and the tax gap is similarly large (see Figure 6). CFIB will release separate analysis on these property taxes later in 2016, as the province plays a crucial role in making property tax rates between businesses and residents more equitable.

Figure 6:

### Property Tax Bills: Vancouver, 2015



Source: CFIB Analysis of BC Government data published property tax rates 2015.

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## Conclusion

The property tax gap, as a measure of the fairness and equity in local property tax systems, fluctuates dramatically from one municipality to another. In 2015, the municipal tax gap for the 20 largest municipalities was 3.04, down from 3.06 in 2014 and a high of 3.64 in 2006. For all 161 municipalities combined, the gap fell slightly to 2.60 in 2015 from 2.61 in 2014, and also modestly below the high water mark of 2.97 back in 2008.

There is still a pattern of increases in population leading to increases in the tax gap, of which small and large municipalities alike should recognize and take steps to address. However, a promising sign is how the least equitable gaps have closed over the past few years. Where major municipalities like Vancouver and Coquitlam had tax gaps as high as 5.89 and 5.54 as recently as 2005, these have fallen to 4.15 and 4.24 respectively. Nonetheless, these gaps remain highly inequitable and much work remains in lifting the burden off business.

A disconcerting finding in this year's report is the ratio of municipalities that closed the gap relative to those that increased it. Between 2014 and 2015, 68 decreased the gap, 48 increased it, and 45 kept it relatively stable. This is down from the 2013-2014 period where 79 municipalities decreased the gap, and in stark contrast to the 2012-2013 period, where 94 municipalities managed to reduce their property tax gap, 33 increased it, and 34 kept it stable. Unfortunately, the 2014-2015 results continue to appear to be trending back toward previous years where more municipalities increased the gap than decreased.

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

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## Recommendations

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

1. **Municipal governments should cap the property tax gap between businesses and residents at a maximum of 2 to 1.** As long as municipalities continue to move in the right direction, CFIB proposes this be a voluntary commitment, rather than having the provincial government legislate a cap, and proposes local governments set a timeline of a decade for all municipalities to achieve a gap of no more than 2 to 1.
2. **Municipal governments should provide earlier property tax notices for commercial taxpayers.** Property taxes represent a major one-time payment that for some small business owners may be in the tens of thousands of dollars. Earlier notice for these taxpayers allows more time to arrange financing if need be.
3. **All municipal governments should allow commercial taxpayers to remit taxes in monthly or quarterly installments.** Greater payment flexibility eases the financial burden on small business owners facing large tax bills.
4. **Municipal governments should extend the homeowners' grant to business owners occupying live/work spaces.** At present, there appears to be no consistent policy across communities for small business owners who live and work out of the same building. While municipalities allow for the zoning of these spaces, business owners report a patchwork of approaches when it comes to their ability to claim the grant. For the sake of certainty, small businesses in zoned work/live premises should be allowed to claim the homeowners grant.
5. **Municipalities should try to focus on closing the tax gap without raising the business tax rate.** This report has highlighted cases where the tax gap was closed in a way that actually negatively impacts businesses. A tax gap narrowing by only increasing the business property tax rate less than a hike in the residential tax rate is a net negative outcome for a business, even if it appears to make the tax gap more equitable.
6. **Move away from a flat tax rate for residential properties.** Residential flat taxes create substantial instability in the tax gap when real estate prices experience large price fluctuations. These taxes are no longer permissible for municipalities to implement, and only five municipalities still maintain them: Dawson Creek, Kimberley, Kitimat, Powell River, and Trail. These municipalities should rethink their use of a flat tax.

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## Can it be done?

### Municipalities Making Property Tax Fairness a Reality

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

#### *Saskatoon*

In 2000, Saskatoon committed to a strategic ten year plan to reduce its property tax gap from 2.36 to 1.75, a 25 per cent cut. In 2010, the city of Saskatoon achieved this goal and has proven it can be done. The mayor has repeatedly stated the key to success was political leadership – committing to a plan to take action, and following through.

#### *Toronto*

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

The city also created a special sub-group of the commercial property class for properties under \$1,000,000 of assessed value, and later accelerated the reduction target. As a result, the gap between commercial and residential property tax rates has gradually been reduced from 3.75 in 2005 to 2.50 by 2015 for small business properties, and by 2020 for all other commercial and industrial properties.

#### *Penticton*

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

#### *Abbotsford*

In 2016, Abbotsford’s Municipal Council is considering options on how to reduce the municipal tax gap to 2.0 either this year or next. Abbotsford’s 2015 municipal tax gap is currently 2.38. This common-sense objective of creating greater equality between residents and businesses will help attract new businesses and help grow the ones already established.

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## Appendix 1: Methodology

### Data Sources

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

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

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

### Property Assessment in BC

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

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

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

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

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

### Property Tax Components

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

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

- **Municipal**

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¹⁴ BC Ministry of Community, Sport & Cultural Development (2014), *Local Government Statistics*, [http://www.cscd.gov.bc.ca/lgd/infra/statistics_index.htm](http://www.cscd.gov.bc.ca/lgd/infra/statistics_index.htm)

¹⁵ BC Stats (2014), *Population Estimates*, <http://www.bcstats.gov.bc.ca/StatisticsBySubject/Demography/PopulationEstimates.aspx>

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

**This report focuses on the municipal tax rate only.** Each tax gap and tax bill is calculated using the appropriate levy.

## Tax gap

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

$$\text{Property Tax Gap} = \text{Business Property Tax Rate} / \text{Residential Property Tax Rate}$$

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

**Notes: Some municipalities may have different rankings but the same apparent gaps due to rounding.**

**Municipalities with the exact same gaps will result in the same ranking (tie).**

For example, in 2015 a business in Nanaimo would pay property taxes at the rate of \$14.76 per \$1,000 of assessed value, while a resident would pay \$5.92 per \$1,000 of assessed value:

$$14.76 / 5.92 = 2.49$$

This means that a business in Nanaimo pays property taxes at 2.51 times the rate of a resident. Another way of stating this is to say that in Nanaimo, the property tax gap is 2.49.

## Average tax bill

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

## Flat taxes

### *Definition*

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

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

### Origin

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

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

### Variable rate equivalent

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

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

Table A1:

### BC Municipalities with Flat Taxes in 2015

<i>Municipality</i>	<i>Flat tax (2015)</i>	<i>Tax gap excluding flat tax</i>	<i>Tax gap including flat tax</i>
Dawson Creek	\$300	3.25	2.64
Kimberley	\$786	4.11	2.55
Kitimat	\$560	9.44	4.13
Powell River	\$359	3.33	2.64
Trail	\$130	2.00	1.70

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

Flat taxes distort the tax gap when residential property values are changing rapidly. A good illustration is Kitimat where a flat tax and a small variable rate is charged on residential properties, while commercial properties are charged a higher variable rate and no flat tax. This artificially deflates the residential tax rate when assessed property values increase as the flat tax is not sensitive to these changes. Consequently, the tax bill increases at a much faster rate for commercial properties than residential properties when property values grow. Kitimat's average property value increased by 142 per cent between 2011 and 2015, greatly widening the tax gap and unfairly hitting businesses by increasing their total tax bill much more than for residents. Figure A1 depicts how correlated the real

estate price is with the tax gap; the graph plots the annual change in real estate prices (green line) versus the annual change in the tax gap (red line). As outlined above, whenever there is a spike in real estate prices the tax gap widens or closes in the corresponding direction of the property price change.

Residential flat taxes create a significant problem and should be eliminated. If the average property value continues to increase, the tax gap will continue to grow. CFIB commends the recent move by Kimberly to remove the flat tax over the next decade by reducing the rate by \$80 per year.

Figure A1:

### Kitimat annual average property price change vs tax gap change: 2005 to 2015



Source: CFIB Analysis of BC Government data published property tax rates, 2005-2015.

## Appendix 2: 2015 BC Municipal Property Tax Gap Rankings – by Municipal Property Tax Gap

Municipality	Region	Municipal Tax Gap 2015	Rank (best to worst)	Municipality	Region	Municipal Tax Gap 2015	Rank (best to worst)
Anmore	VC&M	1.00	1	Port Edward	NBC	2.50	83
Bowen Island	VC&M	1.00	1	Duncan	VI	2.52	84
Warfield	KR&CC	1.00	1	Ucluelet	VI	2.53	85
Slocan	KR&CC	1.06	4	West Vancouver	VC&M	2.55	86
Mackenzie	NBC	1.45	5	Kimberley *	KR&CC	2.55	87
Stewart	NBC	1.50	6	Queen Charlotte	NBC	2.58	88
Lumby	T-O	1.57	7	Lake Cowichan	VI	2.60	89
Taylor	NBC	1.58	8	Kamloops	T-O	2.61	90
Osoyoos	T-O	1.60	9	Fernie	KR&CC	2.61	91
Penticton	T-O	1.60	10	Chase	T-O	2.62	92
Port Alberni	VI	1.70	11	Houston	NBC	2.63	93
Port McNeill	VI	1.68	12	Dawson Creek *	NBC	2.63	94
Trail *	KR&CC	1.70	13	Powell River *	VC&M	2.64	95
Keremeos	T-O	1.74	14	Cranbrook	KR&CC	2.65	96
Rosland	KR&CC	1.75	15	Lytton	VC&M	2.65	97
Port Alice	VI	1.84	16	Armstrong	T-O	2.67	98
Central Saanich	VI	1.85	17	Tumbler Ridge	NBC	2.67	99
Sayward	NBC	1.88	18	Squamish	VC&M	2.69	100
Peachland	T-O	1.90	19	Invermere	KR&CC	2.70	101
Silverton	KR&CC	1.90	20	Lions Bay	VI	2.72	102
Enderby	T-O	1.91	21	Kent	T-O	2.72	103
Creston	KR&CC	1.93	22	Vernon	T-O	2.74	104
Salmo	KR&CC	1.98	23	Summerland	T-O	2.75	105
Chilliwack	VC&M	1.98	24	Alert Bay	VI	2.75	106
Montrose	KR&CC	2.00	25	Maple Ridge	VC&M	2.75	107
Canal Flats	KR&CC	2.00	25	Hudson's Hope	NBC	2.77	108
Cumberland	VI	2.00	25	Granisle	NBC	2.79	109
Port Clements	NBC	2.00	25	Princeton	T-O	2.80	110
Sechelt	VC&M	2.00	25	Courtenay	VI	2.80	111
New Denver	KR&CC	2.00	30	Fort St. John	NBC	2.81	112
Valemount	T-O	2.03	31	Surrey	VC&M	2.82	113
Telkwa	NBC	2.04	32	Gibsons	VC&M	2.82	114
Nelson	KR&CC	2.04	33	Pitt Meadows	VC&M	2.83	115
Greenwood	T-O	2.05	34	Tofino	VI	2.84	116
Prince George	NBC	2.05	35	Quesnel	KR&CC	2.85	117
Oak Bay	VI	2.06	36	Ladysmith	VI	2.86	118
Sicamous	T-O	2.12	37	Port Moody	VC&M	2.87	119
Kelowna	T-O	2.13	38	Northern Rockies	NBC	2.90	120
Gold River	VI	2.13	39	Mission	VC&M	2.93	121
100 Mile House	KR&CC	2.14	40	Sparwood	KR&CC	2.95	122
Nakusp	KR&CC	2.14	41	Township of Langley	VC&M	2.97	123
Zeballos	VI	2.15	42	Delta	VC&M	2.97	124
Elkford	KR&CC	2.15	43	Langford	VI	3.00	125
Campbell River	VI	2.16	44	Merritt	T-O	3.03	126
Radium Hot Springs	KR&CC	2.17	45	Vanderhoof	NBC	3.03	127
North Cowichan	VI	2.18	46	Spallumcheen	T-O	3.10	128
Williams Lake	KR&CC	2.19	47	Victoria	VI	3.12	129
Fruitvale	T-O	2.20	48	Richmond	VC&M	3.17	130
Tahsis	VI	2.20	49	Logan Lake	T-O	3.28	131
Clinton	KR&CC	2.20	50	Port Hardy	VI	3.29	132
Burns Lake	NBC	2.21	51	Wells	KR&CC	3.32	133
Midway	T-O	2.22	52	Port Coquitlam	VC&M	3.33	134
Chetwynd	NBC	2.22	53	City of North	VC&M	3.35	135
Cache Creek	T-O	2.22	54	Saanich	VI	4.13	136
Pemberton	VC&M	2.25	55	Lillooet	KR&CC	3.40	137
City of Langley	VC&M	2.27	56	Castlegar	KR&CC	3.42	138
White Rock	VC&M	2.28	57	Comox	VI	3.44	139
Sooke	VI	2.32	58	Fort St. James	NBC	3.44	140
Kaslo	KR&CC	2.33	59	View Royal	VI	3.47	141
Hope	VC&M	2.36	60	New Westminster	VC&M	3.48	142
Sidney	VI	2.36	61	District of North	VC&M	3.49	143
Abbotsford	VC&M	2.38	62	Prince Rupert	NBC	3.49	144
West Kelowna	T-O	2.39	63	Harrison Hot Springs	VC&M	3.50	145
Grand Forks	T-O	2.39	64	Clearwater	T-O	3.50	146
Golden	KR&CC	2.40	65	Smithers	NBC	3.61	147
Coldstream	T-O	2.40	66	Metchoin	VI	3.65	148
Lake Country	T-O	2.45	67	Highlands	VI	3.71	149
Sun Peaks	T-O	2.55	68	Revelstoke	KR&CC	3.82	150
Oliver	T-O	2.45	69	Ashcroft	T-O	3.83	151
New Hazelton	NBC	2.45	70	Colwood	VI	3.95	152
Belcarra	VI	2.45	71	Burnaby	VC&M	3.98	153
Hazelton	NBC	2.45	72	Whistler	VC&M	4.00	154
Masset	NBC	2.45	73	Lantzville	VI	4.00	155
Pouce Coupe	NBC	2.45	74	Kitimat *	NBC	4.13	156
Sechelt Indian	VC&M	2.45	75	Vancouver	VC&M	4.15	157
McBride	NBC	2.45	76	Coquitlam	VC&M	4.24	158
Qualicum Beach	VI	2.45	77	Fraser Lake	NBC	4.54	159
Parksville	VI	2.46	78	North Saanich	VI	4.83	160
Salmon Arm	T-O	2.47	79	Terrace	NBC	4.97	161
Esquimalt	VI	2.49	80				
Nanaimo	VI	2.49	81				
Barriere	T-O	2.50	82				

Source: CFIB analysis of BC Ministry of Community, Sport &amp; Cultural Development 2015

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

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

## Appendix 3: 2015 BC Municipal Property Tax Gap Rankings – Alphabetically by Municipality

Municipality	Region	Municipal Tax Gap 2015	Rank (best to worst)	Municipality	Region	Municipal Tax Gap 2015	Rank (best to worst)
100 Mile House	KR&CC	2.14	40	Nanaimo	VI	2.49	81
Abbotsford	VC&M	2.38	62	Nelson	KR&CC	2.04	33
Alert Bay	VI	2.75	106	New Denver	KR&CC	2.00	30
Anmore	VC&M	1.00	1	New Hazelton	NBC	2.45	70
Armstrong	T-O	2.67	98	New Westminster	VC&M	3.48	142
Ashcroft	T-O	3.83	151	North Cowichan	VI	2.18	46
Barriere	T-O	2.50	82	North Saanich	VI	4.83	160
Belcarra	VI	2.45	71	City of North	VC&M	3.35	135
Bowen Island	VC&M	1.00	1	District of North	VC&M	3.49	143
Burnaby	VC&M	3.98	153	Northern Rockies	NBC	2.90	120
Burns Lake	NBC	2.21	51	Oak Bay	VI	2.06	36
Cache Creek	T-O	2.22	54	Oliver	T-O	2.45	69
Campbell River	VI	2.16	44	Osoyoos	T-O	1.60	9
Canal Flats	KR&CC	2.00	25	Parksville	VI	2.46	78
Castlegar	KR&CC	3.42	138	Peachland	T-O	1.90	19
Central Saanich	VI	1.85	17	Pemberton	VC&M	2.25	55
Chase	T-O	2.62	92	Penticton	T-O	1.60	10
Chetwynd	NBC	2.22	53	Pitt Meadows	VC&M	2.83	115
Chilliwack	VC&M	1.98	24	Port Alberni	VI	1.63	11
Clearwater	T-O	3.50	146	Port Alice	VI	1.84	16
Clinton	KR&CC	2.20	50	Port Clements	NBC	2.00	25
Coldstream	T-O	2.40	66	Port Coquitlam	VC&M	3.33	134
Colwood	VI	3.95	152	Port Edward	NBC	2.50	83
Comox	VI	3.44	139	Port Hardy	VI	3.29	132
Coquitlam	VC&M	4.24	158	Port McNeill	VI	1.68	12
Courtenay	VI	2.80	111	Port Moody	VC&M	2.87	119
Cranbrook	KR&CC	2.65	96	Pouce Coupe	NBC	2.45	74
Creston	KR&CC	1.93	22	Powell River *	VC&M	2.64	95
Cumberland	VI	2.00	25	Prince George	NBC	2.05	35
Dawson Creek *	NBC	2.63	94	Prince Rupert	NBC	3.49	144
Delta	VC&M	2.97	124	Princeton	T-O	2.80	110
Duncan	VI	2.52	84	Qualicum Beach	VI	2.45	77
Elkford	KR&CC	2.15	43	Queen Charlotte	NBC	2.58	88
Enderby	T-O	1.91	21	Quesnel	KR&CC	2.85	117
Esquimalt	VI	2.49	80	Radium Hot Springs	KR&CC	2.17	45
Fernie	KR&CC	2.61	91	Revelstoke	KR&CC	3.82	150
Fort St. James	NBC	3.44	140	Richmond	VC&M	3.17	130
Fort St. John	NBC	2.81	112	Rossland	KR&CC	1.75	15
Fraser Lake	NBC	4.54	159	Saanich	VI	3.40	136
Fruitvale	T-O	2.20	48	Salmo	KR&CC	1.98	23
Gibsons	VC&M	2.82	114	Salmon Arm	T-O	2.47	79
Gold River	VI	2.13	39	Sayward	NBC	1.88	18
Golden	KR&CC	2.40	65	Sechelt	VC&M	2.00	25
Grand Forks	T-O	2.39	64	Sechelt Indian	VC&M	2.45	75
Granisle	NBC	2.79	109	Sicamous	T-O	2.12	37
Greenwood	T-O	2.05	34	Sidney	VI	2.36	61
Harrison Hot Springs	VC&M	3.50	145	Silverton	KR&CC	1.90	20
Hazelton	NBC	2.45	72	Slocan	KR&CC	1.06	4
Highlands	VI	3.71	149	Smithers	NBC	3.61	147
Hope	VC&M	2.36	60	Sooke	VI	2.32	58
Houston	NBC	2.63	93	Spallumcheen	T-O	3.10	128
Hudson's Hope	NBC	2.77	108	Sparwood	KR&CC	2.95	122
Invermere	KR&CC	2.70	101	Squamish	VC&M	2.69	100
Kamloops	T-O	2.61	90	Stewart	NBC	1.50	6
Kaslo	KR&CC	2.33	59	Summerland	T-O	2.75	105
Kelowna	T-O	2.13	38	Sun Peaks	T-O	2.45	68
Kent	T-O	2.72	103	Surrey	VC&M	2.82	113
Keremeos	T-O	1.74	14	Tahsis	VI	2.20	49
Kimberley *	KR&CC	2.55	87	Taylor	NBC	1.58	8
Kitimat *	NBC	4.13	156	Telkwa	NBC	2.04	32
Ladysmith	VI	2.86	118	Terrace	NBC	4.97	161
Lake Country	T-O	2.45	67	Tofino	VI	2.84	116
Lake Cowichan	VI	2.60	89	Trail *	KR&CC	1.70	13
Langford	VI	3.00	125	Tumbler Ridge	NBC	2.67	99
City of Langley	VC&M	2.27	56	Ucluelet	VI	2.53	85
Township of Langley	VC&M	2.97	123	Valemount	T-O	2.03	31
Lantzville	VI	4.00	155	Vancouver	VC&M	4.15	157
Lillooet	KR&CC	3.40	137	Vanderhoof	NBC	3.03	127
Lions Bay	VI	2.72	102	Vernon	T-O	2.74	104
Logan Lake	T-O	3.28	131	Victoria	VI	3.12	129
Lumby	T-O	1.57	7	View Royal	VI	3.47	141
Lytton	VC&M	2.65	97	Warfield	KR&CC	1.00	1
Mackenzie	NBC	1.45	5	Wells	KR&CC	3.32	133
Maple Ridge	VC&M	2.75	107	West Kelowna	T-O	2.39	63
Masset	NBC	2.45	73	West Vancouver	VC&M	2.55	86
McBride	NBC	2.45	76	Whistler	VC&M	4.00	154
Merritt	T-O	3.03	126	White Rock	VC&M	2.28	57
Metchosin	VI	3.65	148	Williams Lake	KR&CC	2.19	47
Midway	T-O	2.22	52	Zeballos	VI	2.15	42
Mission	VC&M	2.93	121				
Montrose	KR&CC	2.00	25				
Nakusp	KR&CC	2.14	41				

Source: CFIB analysis of BC Ministry of Community, Sport &amp; Cultural Development 2015

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

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

## Appendix 4: 2015 BC Municipal Property Tax Gap Rankings – by Region

### Vancouver Island

Municipality	Municipal Tax Gap 2015	Rank – Region (best to worst)	Rank – BC (best to worst)	Change 2014-15
Port Alberni	1.63	1	11	-3.9%
Port McNeill	1.68	2	12	-4.5%
Port Alice	1.84	3	16	0.0%
Central Saanich	1.85	4	17	-0.8%
Cumberland	2.00	5	25	0.0%
Oak Bay	2.06	6	36	3.1%
Gold River	2.13	7	39	6.0%
Zeballos	2.15	8	42	-2.2%
Campbell River	2.16	9	44	3.4%
North Cowichan	2.18	10	46	0.5%
Tahsis	2.20	11	49	7.7%
Sooke	2.32	12	58	-3.8%
Sidney	2.36	13	61	0.9%
Belcarra	2.45	14	71	0.0%
Qualicum Beach	2.45	15	77	0.1%
Parksville	2.46	16	78	-1.3%
Esquimalt	2.49	17	80	0.9%
Nanaimo	2.49	18	81	-0.7%
Duncan	2.52	19	84	-4.6%
Ucluelet	2.53	20	85	-3.9%
Lake Cowichan	2.60	21	89	0.0%
Lions Bay	2.72	22	102	20.8%
Alert Bay	2.75	23	106	-8.3%
Courtenay	2.80	24	111	0.0%
Tofino	2.84	25	116	-3.3%
Ladysmith	2.86	26	118	-3.2%
Langford	3.00	27	125	0.0%
Victoria	3.12	28	129	3.9%
Port Hardy	3.29	29	132	5.3%
Saanich	3.40	30	136	1.6%
Comox	3.44	31	139	-1.4%
View Royal	3.47	32	141	0.6%
Metchosin	3.65	33	148	-1.8%
Highlands	3.71	34	149	-11.1%
Colwood	3.95	35	152	0.0%
Lantzville	4.00	36	155	0.0%
North Saanich	4.83	37	160	1.7%

### Thompson – Okanagan

Municipality	Municipal Tax Gap 2015	Rank – Region (best to worst)	Rank – BC (best to worst)	Change 2014-15
Lumby	1.57	1	7	-2.3%
Osoyoos	1.60	2	9	0.0%
Penticton	1.60	3	10	-1.9%
Keremeos	1.74	4	14	-6.6%
Peachland	1.90	5	19	0.0%
Enderby	1.91	6	21	-4.3%
Valemount	2.03	7	31	0.5%
Greenwood	2.05	8	34	0.0%
Sicamous	2.12	9	37	-0.5%
Kelowna	2.13	10	38	2.0%
Fruitvale	2.20	11	48	0.0%
Midway	2.22	12	52	-2.5%
Cache Creek	2.22	13	54	-1.7%
West Kelowna	2.39	14	63	6.7%
Grand Forks	2.39	15	64	0.0%
Coldstream	2.40	16	66	0.0%
Lake Country	2.45	17	67	0.0%
Sun Peaks	2.45	18	68	0.0%
Oliver	2.45	19	69	0.0%
Salmon Arm	2.47	20	79	1.3%
Barriere	2.50	21	82	0.0%
Kamloops	2.61	22	90	-6.6%
Chase	2.62	23	92	0.0%
Armstrong	2.67	24	98	3.4%
Kent	2.72	25	103	0.8%
Vernon	2.74	26	104	6.7%
Summerland	2.75	27	105	1.7%
Princeton	2.80	28	110	3.6%
Merritt	3.03	29	126	-6.5%
Spallumcheen	3.10	30	128	1.5%
Logan Lake	3.28	31	131	-4.1%
Clearwater	3.50	32	146	0.0%
Ashcroft	3.83	33	151	-2.7%

### Vancouver Coast & Mountains

Municipality	Municipal Tax Gap 2015	Rank – Region (best to worst)	Rank – BC (best to worst)	Change 2014-15
Anmore	1.00	1	1	0.0%
Bowen Island	1.00	1	1	0.0%
Chilliwack	1.98	2	24	-1.5%
Sechelt	2.00	3	25	1.0%
Pemberton	2.25	4	55	0.0%
City of Langley	2.27	5	56	-0.8%
White Rock	2.28	6	57	-3.9%
Hope	2.36	7	60	-3.5%
Abbotsford	2.38	8	62	-2.8%
Sechelt Indian	2.45	9	75	0.0%
West Vancouver	2.55	10	86	6.6%
Powell River *	2.64	11	95	-2.6%
Lytton	2.65	12	97	-15.7%
Squamish	2.69	13	100	-1.5%
Maple Ridge	2.75	14	107	-3.5%
Surrey	2.82	15	113	-0.7%
Gibsons	2.82	16	114	-0.2%
Pitt Meadows	2.83	17	115	-9.0%
Port Moody	2.87	18	119	-0.8%
Mission	2.93	19	121	-2.5%
Township of Langley	2.97	20	123	-0.2%
Delta	2.97	21	124	-2.4%
Richmond	3.17	22	130	-2.0%
Port Coquitlam	3.33	23	134	5.3%
City of North Vancouver	3.35	24	135	-2.5%
New Westminster	3.48	25	142	-1.4%
District of North	3.49	26	143	0.4%
Harrison Hot Springs	3.50	27	145	0.0%
Burnaby	3.98	28	153	-0.3%
Whistler	4.00	29	154	3.6%
Vancouver	4.15	30	157	-2.8%
Coquitlam	4.24	31	158	-1.7%

### Kootenay – Rockies & Cariboo – Chilcotin

Municipality	Municipal Tax Gap 2015	Rank – Region (best to worst)	Rank – BC (best to worst)	Change 2014-15
Warfield	1.00	1	1	0.0%
Slocan	1.06	2	4	1.6%
Trail *	1.70	3	13	1.0%
Rossland	1.75	4	15	2.4%
Silverton	1.90	5	20	-4.4%
Creston	1.93	6	22	4.4%
Salmo	1.98	7	23	-3.3%
Montrose	2.00	8	25	0.0%
Canal Flats	2.00	9	25	0.0%
New Denver	2.00	10	30	0.0%
Nelson	2.04	11	33	-2.1%
100 Mile House	2.14	12	40	0.0%
Nakusp	2.14	13	41	0.0%
Elkford	2.15	14	43	-11.2%
Radium Hot Springs	2.17	15	45	0.0%
Williams Lake	2.19	16	47	1.5%
Clinton	2.20	17	50	-1.9%
Kaslo	2.33	18	59	-4.9%
Golden	2.40	19	65	0.0%
Kimberley *	2.55	20	87	5.3%
Fernie	2.61	21	91	8.4%
Cranbrook	2.65	22	96	0.7%
Invermere	2.70	23	101	0.0%
Quesnel	2.85	24	117	0.3%
Sparwood	2.95	25	122	-10.3%
Wells	3.32	26	133	0.0%
Lillooet	3.40	27	137	9.7%
Castlegar	3.42	28	138	-6.5%
Revelstoke	3.82	29	150	-5.6%

## Appendix 4: 2015 BC Municipal Property Tax Gap Rankings – (continued) by Region

### Northern British Columbia

Municipality	Municipal Tax Gap 2015	Rank – Region (best to worst)	Rank – BC (best to worst)	Change 2014-15
Mackenzie	1.45	1	5	-5.0%
Stewart	1.50	2	6	-0.7%
Taylor	1.58	3	8	4.2%
Sayward	1.88	4	18	1.0%
Port Clements	2.00	5	25	0.0%
Telkwa	2.04	6	32	2.2%
Prince George	2.05	7	35	1.5%
Burns Lake	2.21	8	51	-1.0%
Chetwynd	2.22	9	53	-6.6%
New Hazelton	2.45	10	70	0.0%
Hazelton	2.45	11	72	0.0%
Masset	2.45	12	73	0.0%
Pouce Coupe	2.45	13	74	0.0%
McBride	2.45	14	76	0.0%
Port Edward	2.50	15	83	0.0%
Queen Charlotte	2.58	16	88	-0.2%
Houston	2.63	17	93	-9.7%
Dawson Creek *	2.63	18	94	0.3%
Tumbler Ridge	2.67	19	99	-25.8%
Hudson's Hope	2.77	20	108	0.0%
Granisle	2.79	21	109	22.3%
Fort St. John	2.81	22	112	0.0%
Northern Rockies	2.90	23	120	-6.5%
Vanderhoof	3.03	24	127	0.0%
Fort St. James	3.44	25	140	0.5%
Prince Rupert	3.49	26	144	5.3%
Smithers	3.61	27	147	-1.2%
Kitimat *	4.13	28	156	21.7%
Fraser Lake	4.54	29	159	9.0%
Terrace	4.97	30	161	5.1%

Source: CFIB analysis of BC Ministry of Community, Sport & Cultural Development 2015 statistics

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

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

## Appendix 5: 2015 BC Municipal Property Tax Gap Rankings – Trends

Municipality	2015 Municipal Residential Rate	2015 Municipal Business Rate	2015 Municipal Tax Gap	Average Muni. Residential Tax	Average Muni. Business Tax	1-Yr Gap Chg (2014-15)	5-Yr Gap Chg (2010-15)	10-Yr Gap Chg (2005-15)	10-YR rank (best to worst)
Lions Bay	2.05	5.58	2.72	\$ 2,133	\$ 5,798	20.8%	11.0%	-52.5%	1
Sechelt Indian	2.94	7.19	2.45	\$ 688	\$ 1,686	0.0%	0.0%	-49.6%	2
Slocan	4.16	4.40	1.06	\$ 572	\$ 606	1.6%	-31.6%	-45.5%	3
North Cowichan	4.57	9.96	2.18	\$ 1,425	\$ 3,108	0.5%	-33.0%	-42.7%	4
Port Alberni	9.45	15.44	1.63	\$ 1,756	\$ 2,869	-3.9%	-22.4%	-41.6%	5
Castlegar	3.34	11.41	3.42	\$ 845	\$ 2,888	-6.5%	-15.4%	-38.3%	6
Sayward	10.29	19.29	1.88	\$ 1,184	\$ 2,221	-2.3%	-20.5%	-37.5%	7
North Saanich	1.99	9.63	4.83	\$ 1,381	\$ 6,671	1.7%	-20.2%	-35.3%	8
Lake Country	3.58	8.77	2.45	\$ 1,759	\$ 4,307	0.0%	-23.3%	-31.7%	9
Vancouver	1.77	7.35	4.15	\$ 2,713	\$ 11,261	-2.8%	-8.8%	-29.6%	10
Mackenzie	5.33	7.72	1.45	\$ 762	\$ 1,103	-5.0%	-27.1%	-27.9%	11
Keremeos	4.30	7.48	1.74	\$ 859	\$ 1,494	-6.6%	-25.9%	-26.2%	12
Gibsons	2.26	6.37	2.82	\$ 938	\$ 2,646	-0.2%	-9.2%	-26.0%	13
Pouce Coupe	2.72	6.67	2.45	\$ 540	\$ 1,324	0.0%	0.0%	-24.7%	14
Sooke	3.20	7.43	2.32	\$ 1,130	\$ 2,621	-3.8%	-21.7%	-24.6%	15
Campbell River	5.85	12.65	2.16	\$ 1,650	\$ 3,571	3.4%	-20.5%	-24.5%	16
Montrose	1.93	3.87	2.00	\$ 457	\$ 913	0.0%	0.0%	-24.2%	17
Duncan	4.74	11.95	2.52	\$ 1,181	\$ 2,977	-4.6%	-22.4%	-24.1%	18
Chetwynd	4.33	9.61	2.22	\$ 871	\$ 1,932	-6.6%	-7.8%	-24.0%	19
Port Moody	3.47	9.96	2.87	\$ 2,804	\$ 8,052	-0.8%	-3.9%	-23.8%	20
Coquitlam	3.15	13.35	4.24	\$ 2,329	\$ 9,874	-1.7%	-9.5%	-23.6%	21
Chilliwack	4.86	9.62	1.98	\$ 1,639	\$ 3,242	-1.5%	-8.1%	-23.5%	22
Sechelt	2.91	5.83	2.00	\$ 1,116	\$ 2,232	0.0%	-2.4%	-22.2%	23
Abbotsford	5.10	12.16	2.38	\$ 2,073	\$ 4,944	-2.8%	-10.1%	-22.2%	24
Rossland	7.25	12.70	1.75	\$ 1,820	\$ 3,188	2.4%	2.4%	-22.1%	25
Enderby	4.07	7.78	1.91	\$ 922	\$ 1,759	-4.3%	-20.2%	-22.1%	26
Maple Ridge	4.47	12.30	2.75	\$ 2,120	\$ 5,834	-3.5%	-8.3%	-21.8%	27
Pitt Meadows	3.95	11.19	2.83	\$ 1,847	\$ 5,232	-9.0%	-15.7%	-21.4%	28
Nakusp	4.24	9.10	2.14	\$ 810	\$ 1,737	0.0%	-21.4%	-21.4%	29
Salmo	3.21	6.35	1.98	\$ 539	\$ 1,065	-3.3%	-8.2%	-20.7%	30
Port Coquitlam	3.80	12.65	3.33	\$ 2,132	\$ 7,106	10.2%	-6.7%	-20.1%	31
Golden	5.42	13.01	2.40	\$ 1,288	\$ 3,091	0.0%	-12.7%	-18.6%	32
Courtenay	4.17	11.67	2.80	\$ 1,257	\$ 3,518	0.0%	-9.7%	-18.6%	33
Radium Hot Springs	2.91	6.32	2.17	\$ 694	\$ 1,507	0.0%	-5.0%	-18.4%	34
Kelowna	4.01	8.54	2.13	\$ 1,894	\$ 4,036	2.0%	-10.3%	-17.8%	35
Qualicum Beach	3.82	9.37	2.45	\$ 1,614	\$ 3,957	0.1%	-10.8%	-17.4%	36
Northern Rockies	5.02	14.56	2.90	\$ 1,206	\$ 3,496	-6.5%	-6.5%	-17.1%	37
Ladysmith	5.49	15.71	2.86	\$ 1,578	\$ 4,514	-3.2%	-18.1%	-17.1%	38
Sidney	3.39	8.01	2.36	\$ 1,605	\$ 3,796	0.9%	-10.7%	-16.8%	39
Nanaimo	5.92	14.76	2.49	\$ 1,961	\$ 4,887	-0.7%	-7.0%	-16.5%	40
Esquimalt	5.02	12.50	2.49	\$ 2,363	\$ 5,889	0.9%	-9.1%	-16.4%	41
Greenwood	7.14	14.63	2.05	\$ 826	\$ 1,693	0.0%	0.0%	-16.3%	42
Central Saanich	3.54	6.57	1.85	\$ 1,927	\$ 3,571	-0.8%	-13.6%	-15.8%	43
Township of Langley	3.36	9.97	2.97	\$ 1,840	\$ 5,456	-0.2%	4.0%	-13.9%	44
Surrey	2.49	7.02	2.82	\$ 1,672	\$ 4,715	-0.7%	-6.0%	-13.7%	45
Mission	4.91	14.37	2.93	\$ 1,915	\$ 5,602	-2.5%	-7.6%	-13.7%	46
Kaslo	3.40	7.91	2.33	\$ 685	\$ 1,596	-4.9%	-13.7%	-13.7%	47
Stewart	9.07	13.62	1.50	\$ 691	\$ 1,037	-0.7%	-23.3%	-13.6%	48
Sicamous	5.33	11.30	2.12	\$ 1,302	\$ 2,759	-0.5%	-13.5%	-13.5%	49
Penticton	4.52	7.25	1.60	\$ 1,579	\$ 2,531	-1.9%	-15.5%	-13.5%	50
City of North Vancouver	2.51	8.42	3.35	\$ 2,419	\$ 8,103	-2.5%	-14.9%	-12.9%	51
Metcalfe	2.29	8.36	3.65	\$ 1,228	\$ 4,479	-1.8%	-11.6%	-12.6%	52
Princeton	3.49	9.76	2.80	\$ 616	\$ 1,722	3.6%	-15.1%	-12.5%	53
Elkford	4.05	8.70	2.15	\$ 953	\$ 2,048	-11.2%	-21.8%	-12.2%	54
Richmond	2.19	6.94	3.17	\$ 2,205	\$ 7,000	-2.0%	-8.3%	-12.1%	55
Comox	3.47	11.94	3.44	\$ 1,206	\$ 4,150	-1.4%	-9.9%	-11.9%	56
Delta	3.52	10.44	2.97	\$ 2,165	\$ 6,432	-2.4%	-2.3%	-11.5%	57
Lake Cowichan	4.84	12.60	2.60	\$ 1,156	\$ 3,005	0.0%	-17.5%	-11.4%	58
District of North	2.37	8.28	3.49	\$ 2,581	\$ 9,001	0.4%	5.1%	-11.1%	59
New Westminster	3.72	12.92	3.48	\$ 2,634	\$ 9,154	-1.4%	-6.9%	-10.2%	60
City of Langley	3.88	8.79	2.27	\$ 1,889	\$ 4,281	-0.8%	3.2%	-9.7%	61
Tumbler Ridge	4.18	11.17	2.67	\$ 815	\$ 2,178	-25.8%	-38.3%	-9.4%	62
Grand Forks	4.16	9.95	2.39	\$ 767	\$ 1,834	0.0%	-31.1%	-9.3%	63
View Royal	2.83	9.82	3.47	\$ 1,537	\$ 5,339	0.6%	-7.8%	-9.2%	64
Zeballos	11.27	24.22	2.15	\$ 836	\$ 1,797	-2.2%	-10.4%	-8.5%	65
Pemberton	2.55	5.75	2.25	\$ 1,114	\$ 2,507	0.0%	0.0%	-8.2%	66
Ucluelet	5.13	12.97	2.53	\$ 1,340	\$ 3,391	-3.9%	-9.2%	-8.0%	67
Hudson's Hope	3.50	9.70	2.77	\$ 588	\$ 1,630	0.0%	-24.4%	-7.6%	68
Clinton	8.91	19.60	2.20	\$ 855	\$ 1,882	-1.9%	-15.7%	-7.3%	69
Dawson Creek	6.36	16.75	2.63	\$ 1,590	\$ 4,189	0.3%	-8.3%	-6.9%	70
White Rock	3.45	7.86	2.28	\$ 3,269	\$ 7,452	-3.9%	-7.4%	-6.8%	71
Victoria	4.44	13.87	3.12	\$ 2,518	\$ 7,865	3.9%	-13.1%	-6.4%	72
Oliver	1.68	4.12	2.45	\$ 497	\$ 1,218	0.0%	-12.5%	-6.2%	73
Lumby	3.74	5.87	1.57	\$ 871	\$ 1,367	-2.3%	-21.1%	-5.6%	74
Hope	6.93	16.37	2.36	\$ 1,463	\$ 3,458	-3.5%	-5.4%	-5.5%	75
Highlands	2.60	9.66	3.71	\$ 1,368	\$ 5,074	-11.1%	17.1%	-5.1%	76
Saanich	3.89	13.21	3.40	\$ 2,305	\$ 7,828	1.6%	-5.1%	-5.1%	77
Peachland	3.66	6.95	1.90	\$ 1,583	\$ 3,009	0.0%	-5.0%	-5.0%	78
Spallumcheen	4.29	13.27	3.10	\$ 1,086	\$ 3,363	1.5%	-0.2%	-5.0%	79
Fort St. John	4.96	13.96	2.81	\$ 1,747	\$ 4,915	0.0%	-1.2%	-4.9%	80
Burnaby	2.29	9.12	3.98	\$ 2,281	\$ 9,074	-0.3%	2.6%	-4.5%	81
Invermere	3.64	9.82	2.70	\$ 1,470	\$ 3,970	0.0%	-10.0%	-4.3%	82

## Appendix 5: 2015 BC Municipal Property Tax Gap Rankings – Trends

Municipality	2015 Municipal Residential Rate	2015 Municipal Business Rate	2015 Municipal Tax Gap	Average Muni. Residential Tax	Average Muni. Business Tax	1-Yr Gap Chg (2014-15)	5-Yr Gap Chg (2010-15)	10-Yr Gap Chg (2005-15)	10-YR rank (best to worst)
Port Edward	5.00	12.50	2.50	\$ 676	\$ 1,690	0.0%	0.0%	-3.8%	83
Logan Lake	3.04	9.97	3.28	\$ 611	\$ 2,004	-4.1%	-15.4%	-3.0%	84
Squamish	5.00	13.44	2.69	\$ 2,449	\$ 6,590	-1.5%	-2.5%	-2.8%	85
Coldstream	2.65	6.37	2.40	\$ 1,246	\$ 2,990	0.0%	0.0%	-2.5%	86
Fruitvale	2.70	5.94	2.20	\$ 596	\$ 1,310	0.0%	0.0%	-2.2%	87
Burns Lake	7.37	16.32	2.21	\$ 927	\$ 2,053	-1.0%	-1.0%	-1.0%	88
Cranbrook	7.45	19.72	2.65	\$ 1,896	\$ 5,018	0.7%	-15.5%	-0.9%	89
New Hazelton	9.33	22.86	2.45	\$ 1,010	\$ 2,475	0.0%	0.0%	0.0%	90
Vanderhoof	4.46	13.53	3.03	\$ 935	\$ 2,832	0.0%	0.0%	0.0%	91
Bowen Island	2.55	2.55	1.00	\$ 1,822	\$ 1,822	0.0%	0.0%	0.0%	92
Port Clements	5.39	10.77	2.00	\$ 353	\$ 707	0.0%	0.0%	0.0%	92
Warfield	4.08	4.08	1.00	\$ 856	\$ 856	0.0%	0.0%	0.0%	92
Port Alice	4.94	9.10	1.84	\$ 642	\$ 1,181	0.0%	0.0%	0.0%	95
Masset	6.44	15.77	2.45	\$ 594	\$ 1,456	0.0%	0.0%	0.0%	96
Hazelton	8.05	19.72	2.45	\$ 923	\$ 2,262	0.0%	0.0%	0.0%	97
New Denver	3.13	6.25	2.00	\$ 570	\$ 1,140	0.0%	0.0%	0.0%	98
Vernon	3.82	10.46	2.74	\$ 1,454	\$ 3,986	6.7%	-1.3%	1.5%	99
Nelson	4.69	9.56	2.04	\$ 1,510	\$ 3,082	-2.1%	-18.4%	2.0%	100
McBride	5.76	14.12	2.45	\$ 727	\$ 1,782	0.0%	-2.0%	2.1%	101
Armstrong	2.72	7.25	2.67	\$ 798	\$ 2,130	3.4%	-13.6%	3.5%	102
Salmon Arm	4.92	12.15	2.47	\$ 1,415	\$ 3,498	1.3%	-9.7%	3.7%	103
Colwood	3.71	14.66	3.95	\$ 1,694	\$ 6,695	0.0%	7.8%	5.2%	104
Cumberland	4.52	9.05	2.00	\$ 1,225	\$ 2,451	0.0%	8.7%	5.3%	105
Telkwa	6.25	12.74	2.04	\$ 1,350	\$ 2,753	2.2%	-11.7%	5.6%	106
Parksville	4.57	11.24	2.46	\$ 1,439	\$ 3,537	-1.3%	-0.2%	5.7%	107
Taylor	3.30	5.22	1.58	\$ 835	\$ 1,321	4.2%	0.5%	5.8%	108
Kamloops	5.39	14.05	2.61	\$ 1,894	\$ 4,937	-6.6%	-16.3%	6.1%	109
Port Hardy	5.51	18.11	3.29	\$ 885	\$ 2,912	5.3%	-7.6%	6.1%	110
Powell River *	7.97	21.03	2.64	\$ 1,731	\$ 4,565	-2.6%	-21.3%	6.4%	111
Houston	7.50	19.70	2.63	\$ 940	\$ 2,470	-9.7%	-9.4%	6.5%	112
Whistler	2.71	10.83	4.00	\$ 3,567	\$ 14,261	3.6%	6.6%	6.5%	113
Revelstoke	5.03	19.20	3.82	\$ 1,337	\$ 5,103	-5.6%	-34.9%	7.1%	114
Tofino	3.37	9.58	2.84	\$ 2,039	\$ 5,788	-3.3%	-10.5%	7.2%	115
Summerland	3.35	9.21	2.75	\$ 1,336	\$ 3,673	1.7%	-9.2%	7.8%	116
Kent	4.07	11.09	2.72	\$ 1,171	\$ 3,188	0.8%	-12.7%	8.6%	117
Langford	2.91	8.72	3.00	\$ 1,230	\$ 3,691	0.0%	-5.1%	13.2%	118
Granisle	20.92	58.30	2.79	\$ 1,290	\$ 3,594	22.3%	13.8%	13.8%	119
Smithers	4.69	16.95	3.61	\$ 1,195	\$ 4,317	-1.2%	5.7%	14.0%	120
West Vancouver	1.69	4.32	2.55	\$ 3,901	\$ 9,955	6.6%	22.3%	14.8%	121
Port McNeill	5.22	8.75	1.68	\$ 942	\$ 1,580	-4.5%	11.8%	16.9%	122
Anmore	1.73	1.73	1.00	\$ 2,006	\$ 2,006	0.0%	0.0%	17.0%	123
Oak Bay	3.44	7.06	2.06	\$ 3,064	\$ 6,299	3.1%	19.0%	17.5%	124
Prince George	7.93	16.27	2.05	\$ 1,853	\$ 3,799	1.5%	-0.2%	17.8%	125
Harrison Hot Springs	3.55	12.44	3.50	\$ 1,142	\$ 3,996	0.0%	0.0%	17.8%	126
Wells	3.32	11.02	3.32	\$ 255	\$ 845	0.0%	26.7%	18.6%	127
Kimberley	8.95	22.84	2.55	\$ 2,072	\$ 5,289	5.3%	-6.6%	19.9%	128
Sparwood	3.21	9.46	2.95	\$ 761	\$ 2,241	-10.3%	-17.8%	20.2%	129
Ashcroft	5.35	20.50	3.83	\$ 966	\$ 3,698	-2.7%	-4.6%	21.0%	130
Prince Rupert	7.38	25.80	3.49	\$ 1,643	\$ 5,743	5.7%	19.6%	22.4%	131
Osoyoos	1.87	2.99	1.60	\$ 610	\$ 976	0.0%	0.0%	23.1%	132
Quesnel	4.48	12.75	2.85	\$ 741	\$ 2,108	0.3%	-2.2%	23.1%	133
Fernie	3.73	9.76	2.61	\$ 1,618	\$ 4,230	8.4%	5.5%	24.2%	134
Lantzville	2.14	8.55	4.00	\$ 965	\$ 3,858	0.0%	0.0%	24.3%	135
Merritt	5.16	15.61	3.03	\$ 1,092	\$ 3,307	-6.5%	-5.1%	25.6%	136
Lytton	5.88	15.58	2.65	\$ 691	\$ 1,830	-15.7%	1.2%	26.0%	137
Valemount	4.55	9.23	2.03	\$ 591	\$ 1,198	0.5%	-12.8%	26.9%	138
Alert Bay	7.56	20.78	2.75	\$ 1,002	\$ 2,755	-8.3%	-8.3%	27.3%	139
Creston	5.52	10.66	1.93	\$ 1,194	\$ 2,305	4.4%	6.6%	27.6%	140
100 Mile House	4.83	10.34	2.14	\$ 795	\$ 1,702	0.0%	-6.7%	27.8%	141
Williams Lake	5.79	12.71	2.19	\$ 1,159	\$ 2,544	1.5%	6.1%	28.2%	142
Cache Creek	2.28	5.06	2.22	\$ 286	\$ 635	-1.7%	-4.4%	29.4%	143
Midway	4.29	9.51	2.22	\$ 706	\$ 1,566	-2.5%	-3.1%	31.6%	144
Silverton	2.84	5.40	1.90	\$ 649	\$ 1,235	-4.4%	11.9%	33.3%	145
Fort St. James	4.29	14.76	3.44	\$ 682	\$ 2,346	0.5%	14.6%	37.8%	146
Chase	4.26	11.16	2.62	\$ 917	\$ 2,402	0.0%	-11.6%	41.6%	147
Gold River	7.04	15.00	2.13	\$ 802	\$ 1,709	6.0%	0.2%	51.1%	148
Trail	4.82	8.22	1.70	\$ 881	\$ 1,502	1.0%	2.9%	55.9%	149
Terrace	4.56	22.64	4.97	\$ 1,384	\$ 6,881	5.1%	33.2%	64.0%	150
Lillooet	5.95	20.23	3.40	\$ 887	\$ 3,014	9.7%	9.7%	70.0%	151
Fraser Lake	4.78	21.69	4.54	\$ 701	\$ 3,179	9.0%	51.4%	74.1%	152
Tahsis	14.08	30.97	2.20	\$ 1,038	\$ 2,284	7.7%	9.8%	95.7%	153
Kitimat	3.24	13.40	4.13	\$ 995	\$ 4,108	21.7%	48.9%	113.2%	154
Belcarra	1.46	3.58	2.45	\$ 1,442	\$ 3,533	0.0%	-0.1%	145.0%	155
Barriere	3.51	8.77	2.50	\$ 637	\$ 1,594	0.0%	-5.7%	na**	na**
Canal Flats	3.22	6.44	2.00	\$ 608	\$ 1,217	0.0%	0.0%	na**	na**
Clearwater	4.19	14.67	3.50	\$ 829	\$ 2,900	0.0%	0.0%	na**	na**
Queen Charlotte	2.45	6.33	2.58	\$ 365	\$ 942	-0.2%	-8.3%	na**	na**
Sun Peaks	2.65	6.49	2.45	\$ 1,732	\$ 4,244	0.0%	na	na**	na**
West Kelowna	3.82	9.13	2.39	\$ 1,836	\$ 4,387	6.7%	-2.4%	na**	na**

Source: CFB analysis of BC Ministry of Community, Sport &amp; Cultural Development 2015 statistics

Notes: * Indicates a flat tax is included in the calculation ** data not available for ten year period

## Appendix 6: 2015 BC Municipal and Total Property Tax for Average Assessment

Municipality	Municipal Tax			Total Property Tax		
	Residential	Business	Tax Gap	Residential	Business	Tax Gap
100 Mile House	795 \$	1,702 \$	2.14	1,774 \$	3,696 \$	2.08
Abbotsford	2,073 \$	4,944 \$	2.38	3,169 \$	7,724 \$	2.44
Alert Bay	1,002 \$	2,755 \$	2.75	1,716 \$	4,065 \$	2.37
Anmore	2,006 \$	2,006 \$	1.00	4,940 \$	11,753 \$	2.38
Armstrong	798 \$	2,130 \$	2.67	1,824 \$	4,620 \$	2.53
Ashcroft	966 \$	3,698 \$	3.83	1,999 \$	5,742 \$	2.87
Barriere	637 \$	1,594 \$	2.50	1,513 \$	3,729 \$	2.46
Belcarra	1,442 \$	3,533 \$	2.45	3,943 \$	11,835 \$	3.00
Bowen Island	1,822 \$	1,822 \$	1.00	3,177 \$	7,734 \$	2.43
Burnaby	2,281 \$	9,074 \$	3.98	4,248 \$	16,499 \$	3.88
Burns Lake	927 \$	2,053 \$	2.21	1,648 \$	3,397 \$	2.06
Cache Creek	286 \$	635 \$	2.22	1,007 \$	2,063 \$	2.05
Campbell River	1,650 \$	3,571 \$	2.16	2,846 \$	6,343 \$	2.23
Canal Flats	608 \$	1,217 \$	2.00	1,388 \$	3,152 \$	2.27
Castlegar	845 \$	2,888 \$	3.42	2,019 \$	5,457 \$	2.70
Central Saanich	1,927 \$	3,571 \$	1.85	3,589 \$	8,618 \$	2.40
Chase	917 \$	2,402 \$	2.62	1,899 \$	4,797 \$	2.53
Chetwynd	871 \$	1,932 \$	2.22	2,177 \$	4,857 \$	2.23
Chilliwack	1,639 \$	3,242 \$	1.98	2,777 \$	5,859 \$	2.11
Clearwater	829 \$	2,900 \$	3.50	1,781 \$	5,222 \$	2.93
Clinton	855 \$	1,882 \$	2.20	1,408 \$	2,976 \$	2.11
Coldstream	1,246 \$	2,990 \$	2.40	3,298 \$	8,201 \$	2.49
Colwood	1,694 \$	6,695 \$	3.95	3,111 \$	11,188 \$	3.60
Comox	1,206 \$	4,150 \$	3.44	2,603 \$	7,742 \$	2.97
Coquitlam	2,329 \$	9,874 \$	4.24	3,922 \$	15,405 \$	3.93
Courtenay	1,257 \$	3,518 \$	2.80	2,473 \$	6,587 \$	2.66
Cranbrook	1,896 \$	5,018 \$	2.65	2,621 \$	6,743 \$	2.57
Creston	1,194 \$	2,305 \$	1.93	2,385 \$	5,132 \$	2.15
Cumberland	1,225 \$	2,451 \$	2.00	2,408 \$	5,349 \$	2.22
Dawson Creek *	1,590 \$	4,189 \$	2.63	2,672 \$	6,498 \$	2.43
Delta	2,165 \$	6,432 \$	2.97	3,593 \$	11,361 \$	3.16
Duncan	1,181 \$	2,977 \$	2.52	2,425 \$	6,064 \$	2.50
Elkford	953 \$	2,048 \$	2.15	1,919 \$	4,283 \$	2.23
Enderby	922 \$	1,759 \$	1.91	1,846 \$	4,004 \$	2.17
Esquimalt	2,363 \$	5,889 \$	2.49	3,767 \$	10,353 \$	2.75
Fernie	1,618 \$	4,230 \$	2.61	3,287 \$	8,281 \$	2.52
Fort St. James	682 \$	2,346 \$	3.44	1,633 \$	4,142 \$	2.54
Fort St. John	1,747 \$	4,915 \$	2.81	3,154 \$	8,457 \$	2.68
Fraser Lake	701 \$	3,179 \$	4.54	1,532 \$	4,722 \$	3.08
Fruitvale	596 \$	1,310 \$	2.20	2,105 \$	4,741 \$	2.25
Gibsons	938 \$	2,646 \$	2.82	3,063 \$	8,267 \$	2.70
Gold River	802 \$	1,709 \$	2.13	1,619 \$	2,797 \$	1.73
Golden	1,288 \$	3,091 \$	2.40	2,089 \$	5,086 \$	2.43
Grand Forks	767 \$	1,834 \$	2.39	1,850 \$	4,236 \$	2.29
Granisle	1,290 \$	3,594 \$	2.79	1,643 \$	4,252 \$	2.59
Greenwood	826 \$	1,693 \$	2.05	1,332 \$	2,776 \$	2.08
Harrison Hot Springs	1,142 \$	3,996 \$	3.50	2,318 \$	6,497 \$	2.80
Hazelton	923 \$	2,262 \$	2.45	1,606 \$	3,836 \$	2.39
Highlands	1,368 \$	5,074 \$	3.71	3,066 \$	10,034 \$	3.27
Hope	1,463 \$	3,458 \$	2.36	2,407 \$	5,519 \$	2.29
Houston	940 \$	2,470 \$	2.63	1,548 \$	3,781 \$	2.44
Hudson's Hope	588 \$	1,630 \$	2.77	1,220 \$	3,224 \$	2.64
Invermere	1,470 \$	3,970 \$	2.70	2,862 \$	7,436 \$	2.60
Kamloops	1,894 \$	4,937 \$	2.61	3,053 \$	7,757 \$	2.54
Kaslo	685 \$	1,596 \$	2.33	1,783 \$	4,203 \$	2.36
Kelowna	1,894 \$	4,036 \$	2.13	3,197 \$	7,700 \$	2.41
Kent	1,171 \$	3,188 \$	2.72	2,111 \$	5,160 \$	2.44
Keremeos	859 \$	1,494 \$	1.74	1,918 \$	3,970 \$	2.07
Kimberley *	2,072 \$	5,289 \$	2.55	2,831 \$	7,178 \$	2.54
Kitimat *	995 \$	4,108 \$	4.13	2,060 \$	6,501 \$	3.16
Ladysmith	1,578 \$	4,514 \$	2.86	2,672 \$	7,245 \$	2.71
Lake Country	1,759 \$	4,307 \$	2.45	3,139 \$	8,180 \$	2.61
Lake Cowichan	1,156 \$	3,005 \$	2.60	2,502 \$	6,343 \$	2.54

## Appendix 6: 2015 BC Municipal and Total Property Tax for Average Assessment

Municipality	Municipal Tax			Total Property Tax		
	Residential	Business	Tax Gap	Residential	Business	Tax Gap
Langford	1,230 \$	3,691 \$	3.00	2,616 \$	7,730 \$	2.96
City of Langley	1,889 \$	4,281 \$	2.27	3,031 \$	7,922 \$	2.61
Township of Langley	1,840 \$	5,456 \$	2.97	3,123 \$	9,547 \$	3.06
Lantzville	965 \$	3,858 \$	4.00	2,626 \$	8,007 \$	3.05
Lillooet	887 \$	3,014 \$	3.40	1,660 \$	4,508 \$	2.72
Lions Bay	2,133 \$	5,798 \$	2.72	3,973 \$	14,082 \$	3.54
Logan Lake	611 \$	2,004 \$	3.28	1,519 \$	4,216 \$	2.78
Lumby	871 \$	1,367 \$	1.57	2,507 \$	5,467 \$	2.18
Lytton	691 \$	1,830 \$	2.65	1,241 \$	3,136 \$	2.53
Mackenzie	762 \$	1,103 \$	1.45	1,406 \$	2,463 \$	1.75
Maple Ridge	2,120 \$	5,834 \$	2.75	3,277 \$	9,381 \$	2.86
Masset	594 \$	1,456 \$	2.45	1,209 \$	2,422 \$	2.00
McBride	727 \$	1,782 \$	2.45	1,752 \$	4,103 \$	2.34
Merritt	1,092 \$	3,307 \$	3.03	2,080 \$	5,532 \$	2.66
Metchosisin	1,228 \$	4,479 \$	3.65	2,929 \$	9,463 \$	3.23
Midway	706 \$	1,566 \$	2.22	1,401 \$	3,044 \$	2.17
Mission	1,915 \$	5,602 \$	2.93	2,903 \$	8,261 \$	2.85
Montrose	457 \$	913 \$	2.00	2,063 \$	4,562 \$	2.21
Nakusp	810 \$	1,737 \$	2.14	1,837 \$	4,018 \$	2.19
Nanaimo	1,961 \$	4,887 \$	2.49	3,137 \$	7,832 \$	2.50
Nelson	1,510 \$	3,082 \$	2.04	3,013 \$	6,630 \$	2.20
New Denver	570 \$	1,140 \$	2.00	1,389 \$	2,923 \$	2.10
New Hazelton	1,010 \$	2,475 \$	2.45	1,573 \$	3,761 \$	2.39
New Westminster	2,634 \$	9,154 \$	3.48	4,247 \$	14,454 \$	3.40
North Cowichan	1,425 \$	3,108 \$	2.18	2,601 \$	6,043 \$	2.32
North Saanich	1,381 \$	6,671 \$	4.83	3,368 \$	13,944 \$	4.14
City of North Vancouver	2,419 \$	8,103 \$	3.35	4,223 \$	15,299 \$	3.62
District of North Vancouver	2,581 \$	9,001 \$	3.49	4,618 \$	17,129 \$	3.71
Northern Rockies	1,206 \$	3,496 \$	2.90	1,882 \$	4,978 \$	2.65
Oak Bay	3,064 \$	6,299 \$	2.06	5,604 \$	14,274 \$	2.55
Oliver	497 \$	1,218 \$	2.45	1,970 \$	4,648 \$	2.36
Osoyoos	610 \$	976 \$	1.60	1,955 \$	3,910 \$	2.00
Parksville	1,439 \$	3,537 \$	2.46	2,796 \$	7,049 \$	2.52
Peachland	1,583 \$	3,009 \$	1.90	2,803 \$	6,428 \$	2.29
Pemberton	1,114 \$	2,507 \$	2.25	2,701 \$	6,963 \$	2.58
Penticton	1,579 \$	2,531 \$	1.60	2,578 \$	5,030 \$	1.95
Pitt Meadows	1,847 \$	5,232 \$	2.83	2,988 \$	8,733 \$	2.92
Port Alberni	1,756 \$	2,869 \$	1.63	2,274 \$	4,282 \$	1.88
Port Alice	642 \$	1,181 \$	1.84	1,320 \$	2,411 \$	1.83
Port Clements	353 \$	707 \$	2.00	815 \$	1,402 \$	1.72
Port Coquitlam	2,132 \$	7,106 \$	3.33	3,342 \$	11,306 \$	3.38
Port Edward	676 \$	1,690 \$	2.50	1,300 \$	2,952 \$	2.27
Port Hardy	885 \$	2,912 \$	3.29	1,754 \$	4,509 \$	2.57
Port McNeill	942 \$	1,580 \$	1.68	2,006 \$	3,588 \$	1.79
Port Moody	2,804 \$	8,052 \$	2.87	4,547 \$	14,102 \$	3.10
Pouce Coupe	540 \$	1,324 \$	2.45	1,466 \$	3,321 \$	2.27
Powell River *	1,731 \$	4,565 \$	2.64	2,508 \$	6,232 \$	2.49
Prince George	1,853 \$	3,799 \$	2.05	2,788 \$	5,739 \$	2.06
Prince Rupert	1,643 \$	5,743 \$	3.49	2,518 \$	7,501 \$	2.98
Princeton	616 \$	1,722 \$	2.80	1,259 \$	3,125 \$	2.48
Qualicum Beach	1,614 \$	3,957 \$	2.45	3,367 \$	8,494 \$	2.52
Queen Charlotte	365 \$	942 \$	2.58	1,354 \$	2,491 \$	1.84
Quesnel	741 \$	2,108 \$	2.85	1,826 \$	4,184 \$	2.29
Radium Hot Springs	694 \$	1,507 \$	2.17	1,514 \$	3,547 \$	2.34
Revelstoke	1,337 \$	5,103 \$	3.82	2,182 \$	7,144 \$	3.27
Richmond	2,205 \$	7,000 \$	3.17	4,220 \$	14,529 \$	3.44
Rossland	1,820 \$	3,188 \$	1.75	3,184 \$	6,226 \$	1.96
Saanich	2,305 \$	7,828 \$	3.40	3,889 \$	13,150 \$	3.38
Salmo	539 \$	1,065 \$	1.98	1,391 \$	3,083 \$	2.22
Salmon Arm	1,415 \$	3,498 \$	2.47	2,294 \$	5,627 \$	2.45
Sayward	1,184 \$	2,221 \$	1.88	1,653 \$	3,321 \$	2.01
Sechelt	1,116 \$	2,232 \$	2.00	2,906 \$	7,000 \$	2.41
Sechelt Indian Government	688 \$	1,686 \$	2.45	2,088 \$	4,446 \$	2.13
Sicamous	1,302 \$	2,759 \$	2.12	2,186 \$	4,867 \$	2.23

## Appendix 6: 2015 BC Municipal and Total Property Tax for Average Assessment (continued)

Municipality	Municipal Tax			Total Property Tax		
	Residential	Business	Tax Gap	Residential	Business	Tax Gap
Sidney	1,605 \$	3,796 \$	2.36	3,033 \$	8,318 \$	2.74
Silverton	649 \$	1,235 \$	1.90	1,664 \$	3,441 \$	2.07
Slocan	572 \$	606 \$	1.06	1,261 \$	2,236 \$	1.77
Smithers	1,195 \$	4,317 \$	3.61	2,463 \$	7,061 \$	2.87
Sooke	1,130 \$	2,621 \$	2.32	2,509 \$	6,477 \$	2.58
Spallumcheen	1,086 \$	3,363 \$	3.10	1,854 \$	5,221 \$	2.82
Sparwood	761 \$	2,241 \$	2.95	1,584 \$	4,203 \$	2.65
Squamish	2,449 \$	6,590 \$	2.69	3,497 \$	9,942 \$	2.84
Stewart	691 \$	1,037 \$	1.50	973 \$	1,664 \$	1.71
Summerland	1,336 \$	3,673 \$	2.75	2,512 \$	6,698 \$	2.67
Sun Peaks	1,732 \$	4,244 \$	2.45	4,599 \$	11,233 \$	2.44
Surrey	1,672 \$	4,715 \$	2.82	3,128 \$	9,729 \$	3.11
Tahsis	1,038 \$	2,284 \$	2.20	1,578 \$	3,012 \$	1.91
Taylor	835 \$	1,321 \$	1.58	1,787 \$	3,721 \$	2.08
Telkwa	1,350 \$	2,753 \$	2.04	2,465 \$	5,178 \$	2.10
Terrace	1,384 \$	6,881 \$	4.97	2,463 \$	9,265 \$	3.76
Tofino	2,039 \$	5,788 \$	2.84	3,950 \$	10,940 \$	2.77
Trail *	881 \$	1,502 \$	1.70	1,966 \$	3,940 \$	2.00
Tumbler Ridge	815 \$	2,178 \$	2.67	1,668 \$	4,004 \$	2.40
Ucluelet	1,340 \$	3,391 \$	2.53	2,170 \$	5,626 \$	2.59
Valemount	591 \$	1,198 \$	2.03	1,491 \$	3,207 \$	2.15
Vancouver	2,713 \$	11,261 \$	4.15	5,395 \$	22,710 \$	4.21
Vanderhoof	935 \$	2,832 \$	3.03	2,113 \$	5,016 \$	2.37
Vernon	1,454 \$	3,986 \$	2.74	2,843 \$	7,536 \$	2.65
Victoria	2,518 \$	7,865 \$	3.12	4,032 \$	12,910 \$	3.20
View Royal	1,537 \$	5,339 \$	3.47	3,203 \$	10,589 \$	3.31
Warfield	856 \$	856 \$	1.00	2,030 \$	3,449 \$	1.70
Wells	255 \$	845 \$	3.32	772 \$	1,874 \$	2.43
West Kelowna	1,836 \$	4,387 \$	2.39	3,178 \$	8,156 \$	2.57
West Vancouver	3,901 \$	9,955 \$	2.55	7,515 \$	27,194 \$	3.62
Whistler	3,567 \$	14,261 \$	4.00	6,041 \$	22,530 \$	3.73
White Rock	3,269 \$	7,452 \$	2.28	5,329 \$	14,544 \$	2.73
Williams Lake	1,159 \$	2,544 \$	2.19	2,383 \$	5,130 \$	2.15
Zeballos	836 \$	1,797 \$	2.15	1,369 \$	2,510 \$	1.83

Source: CFIB analysis of BC Ministry of Community, Sport & Cultural Development 2015 statistics

Notes: * Indicates a flat tax is included in the calculation.

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

The tax bill is calculated based on the average assessed house value in each municipality

## Appendix 7: 2015 BC Municipal Property Tax Gap – How Municipalities Closed the Gap

<i>Municipality</i>	<i>2015 Tax Gap</i>	<i>1-Yr Gap Change (2014-15)</i>	<i>Residential Property Tax Rate Change</i>	<i>Commercial Property Tax Rate Change</i>
Alert Bay	2.75	-8.3%	22.0%	11.8%
Tofino	2.84	-3.3%	13.8%	10.0%
Zeballos	2.15	-2.2%	11.9%	9.5%
Kaslo	2.33	-4.9%	10.8%	5.3%
Silverton	1.90	-4.4%	9.2%	4.3%
Ladysmith	2.86	-3.2%	7.2%	3.9%
Cache Creek	2.22	-1.7%	5.5%	3.7%
Gibsons	2.82	-0.2%	3.4%	3.2%
Central Saanich	1.85	-0.8%	3.7%	2.9%
Sicamous	2.12	-0.5%	3.1%	2.6%
Midway	2.22	-2.5%	5.1%	2.4%
Enderby	1.91	-4.3%	6.3%	1.8%
Metchosin	3.65	-1.8%	3.5%	1.7%
Nelson	2.04	-2.1%	3.7%	1.6%
Powell River	2.64	-2.6%	4.1%	1.4%
Hope	2.36	-3.5%	5.1%	1.4%
Clinton	2.20	-1.9%	3.0%	1.0%
Comox	3.44	-1.4%	2.2%	0.7%
Ashcroft	3.83	-2.7%	3.5%	0.7%
Castlegar	3.42	-6.5%	7.4%	0.4%
Township of Langley	2.97	-0.2%	0.4%	0.2%
Surrey	2.82	-0.7%	0.8%	0.1%
Lake Country	2.45	0.0%	0.1%	0.1%
Burns Lake	2.21	-1.0%	1.0%	0.0%
Sooke	2.32	-3.8%	3.8%	-0.1%
Keremeos	1.74	-6.6%	6.9%	-0.1%
Queen Charlotte	2.58	-0.2%	0.0%	-0.2%
Delta	2.97	-2.4%	2.2%	-0.3%
Port Alberni	1.63	-3.9%	3.7%	-0.4%
Parksville	2.46	-1.3%	0.9%	-0.4%
Lumby	1.57	-2.3%	1.8%	-0.5%
Smithers	3.61	-1.2%	0.6%	-0.7%
Nanaimo	2.49	-0.7%	-0.3%	-0.9%
City of Langley	2.27	-0.8%	-0.2%	-1.0%
Chilliwack	1.98	-1.5%	0.4%	-1.1%
Duncan	2.52	-4.6%	3.7%	-1.1%
Mission	2.93	-2.5%	1.3%	-1.2%
Squamish	2.69	-1.5%	0.1%	-1.4%
Port McNeill	1.68	-4.5%	3.0%	-1.6%
Logan Lake	3.28	-4.1%	2.4%	-1.8%
City of North Vancouver	3.35	-2.5%	0.7%	-1.8%
Ucluelet	2.53	-3.9%	1.9%	-2.0%
Penticton	1.60	-1.9%	-0.3%	-2.1%
Sayward	1.88	-2.3%	0.1%	-2.2%
New Westminster	3.48	-1.4%	-0.9%	-2.3%
Port Moody	2.87	-0.8%	-1.5%	-2.3%
Burnaby	3.98	-0.3%	-2.2%	-2.5%
Merritt	3.03	-6.5%	4.0%	-2.8%
Maple Ridge	2.75	-3.5%	0.2%	-3.4%
Coquitlam	4.24	-1.7%	-1.7%	-3.4%

## Appendix 7: 2015 BC Municipal Property Tax Gap – How (continued) Municipalities Closed the Gap

<i>Municipality</i>	<i>2015 Tax Gap</i>	<i>1-Yr Gap Change (2014-15)</i>	<i>Residential Property Tax Rate Change</i>	<i>Commercial Property Tax Rate Change</i>
Revelstoke	3.82	-5.6%	1.7%	-4.0%
Abbotsford	2.38	-2.8%	-1.4%	-4.1%
Kamloops	2.61	-6.6%	2.1%	-4.6%
Richmond	3.17	-2.0%	-2.8%	-4.7%
Chetwynd	2.22	-6.6%	1.9%	-4.8%
Houston	2.63	-9.7%	5.1%	-5.1%
Salmo	1.98	-3.3%	-2.6%	-5.8%
Northern Rockies	2.90	-6.5%	0.5%	-6.0%
Elkford	2.15	-11.2%	5.5%	-6.3%
Vancouver	4.15	-2.8%	-4.2%	-6.8%
Highlands	3.71	-11.1%	4.2%	-7.4%
Stewart	1.50	-0.7%	-6.8%	-7.5%
Mackenzie	1.45	-5.0%	-3.0%	-7.8%
Sparwood	2.95	-10.3%	2.5%	-8.1%
Lytton	2.65	-15.7%	8.6%	-8.4%
White Rock	2.28	-3.9%	-6.3%	-10.0%
Pitt Meadows	2.83	-9.0%	-1.5%	-10.4%
Tumbler Ridge	2.67	-25.8%	17.7%	-12.7%

Source: CFIB analysis of BC Ministry of Community, Sport & Cultural Development 2015 statistics