

LATE ITEMS
SPECIAL MEETING OF CITY COUNCIL
2013 BUSINESS PLAN AND PRELIMINARY OPERATING AND
CAPITAL BUDGETS REVIEW
TUESDAY, DECEMBER 4, 2012

COMMUNICATIONS

- Vincent Colistro, dated November 28, 2012, submitting comments regarding the Municipal Price Index;
- Lori Prostebby, dated November 29, 2012, submitting comments regarding the City's website proposal;
- Rick Brown, dated November 30, 2012, submitting general comments regarding taxation;
- Ingrid Larson, dated December 3, 2012, submitting comments regarding transportation in the city;
- June Gawdun, Executive Director, Saskatoon Council on Aging Inc., dated December 3, 2012, submitting comments supporting the Active Transportation Reserve;
- Robin East, Chair, Saskatoon Accessibility Advisory Committee, dated December 4, 2012, requesting that Len Boser and Cindy Xavier speak on behalf of the Committee regarding various matters.

*CFIB, dated December 4, 2012, submitting information.

TRANSPORTATION

54. Sidewalk Asset Management Status
(File No. CK. 6220-1)

The Administration and Finance Committee, at its meeting held on December 3, 2012, considered the attached report of the General Manager, Infrastructure Services Department dated November 19, 2012, regarding the above matter.

The Committee resolved that the November 19, 2012 report of the General Manager, Infrastructure Services Department be submitted to City Council during Business Plan and Budget deliberations recommending:

- 1) that the sidewalk service level be established at Level "B", with a targeted annual investment of \$2.7 million;
- 2) that the dollar amounts presented in the November 19, 2012 report of the General Manager, Infrastructure Services Department be adjusted for construction inflation in each budget year that the approved capital program is delivered; and

- 3) that the Administration be requested to report further with respect to the use of asphalt overlay as a capital rehabilitation method, along with other options that might be available, such as the cement sealing of asphalt for aesthetic purposes, upgrading to concrete if owner pays additional costs, and a communication strategy of the options, as well as information on processes used in other municipalities.

RECREATION AND CULTURE

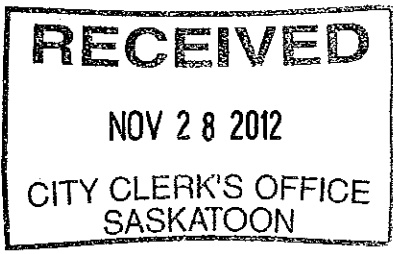
46. Credit Union Centre (File No. CK. 175-31)

Attached is supplementary budget information submitted by the Credit Union Centre. Please note that line item - storage space on site for \$850,000 has not yet been approved by the Board of Directors.

47. Mendel Art Gallery (File No. CK. 175-27)

Attached is supplementary budget information submitted by the Mendel Art Gallery.

From: CityCouncilWebForm
Sent: November 28, 2012 10:30 AM
To: City Council
Subject: Write a Letter to City Council



TO HIS WORSHIP THE MAYOR AND MEMBERS OF CITY COUNCIL

FROM:

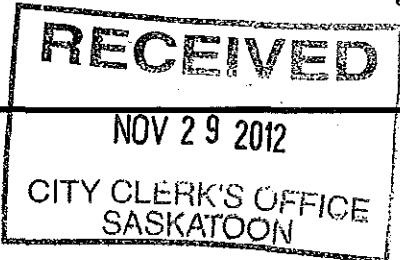
Vincent Colistro
410 Quance Avenue
Saskatoon
Saskatchewan
S7H3B4

EMAIL ADDRESS:

vcolistro@sasktel.net

COMMENTS:

I have recently read an article in the Star Phonenix titled "BUDGET INCLUDES LOCAL RATE OF INFLATION" and would like to make the following comments. In my opinion calcuation of the municipal price index (MPI) is not a valid element of city budgetary control. In effect it is saying that the MPI will be set based on what the city has already spent or decided to spend on wage increases, benefits, construction costs, fuel etc and will use this figure to calcualte tax increases. Since the city itself is largely responsivle for the size of the MPI, I do not feel that this is a reasonable approach to planning or cost control.



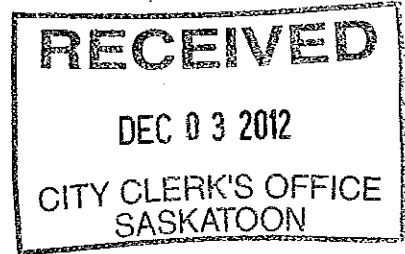
From: BRIANNA VAGANZA [vaganza@shaw.ca]
Sent: November 29, 2012 2:43 PM
To: Web E-mail - City Clerks
Subject: City of Saskaton New Website

Your website is perfectly fine. I have had the opportunity the last couple of months to access your site. I was searching bylaws, zoning and other subjects. I found it very easy to navigate, found all the information I needed. With the potential 5% increase in housetaxes, road and infastructure repairs (bridges) I feel my tax dollars could better be spent their.

Thank you for your time.

Lori Prostebby
1521 Ave F North
Saskatoon, SK

From: CityCouncilWebForm
Sent: November 30, 2012 5:59 PM
To: City Council
Subject: Write a Letter to City Council



TO HIS WORSHIP THE MAYOR AND MEMBERS OF CITY COUNCIL

FROM:

Rick Brown
1513 Hnatyhsn Avenue
Saskatoon
Saskatchewan
S7I 4G6

EMAIL ADDRESS:

Rick.Brown@shaw.ca

COMMENTS:

Good day. As you delve into your budget preparations, I would like to share some thoughts with you. We, the citizens, have been told that our city is booming and that times are great!! Although there are shreds of truth to this claim, the evidence shows that it is an unacceptable exaggeration. If times were great, we would not have streets that are starting to resemble those of an impoverished city. If times were great we would not have have water mains snapping like twigs in a hurricane, crumbling bridges, or sink holes devouring automobiles.

If times were great, we, the taxpayers, would not have been roughly bounced off the fender of a 4% property tax increase last year, and we would not be tied to the tracks of a civic railway seemingly intent on smacking us with a property tax increase in the range of 5% this year. The fact that, over two years, a citizen of Saskatoon has definitely not received 9% more services or a 9% increase in the quality of civic services is more than enough to make property tax hikes of these magnitudes completely unjustifiable. On top of that, the fact that most of us have not had 9% salary increases over two years makes tax increase like these nothing but harsh. If times are great, why are we so short on money - why is the city pushing for large property tax increases and new taxes and tolls??

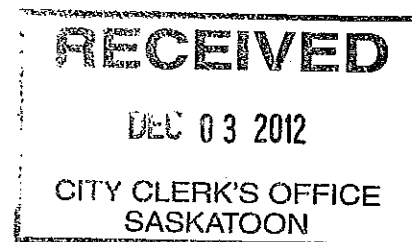
Bad decisions have been made, and taxpayers dollars have been spent unwisely. The taxpayers, however, did not make those decisions, and should not not be punished, through excessive tax increases, for them.

As our failing infrastructure constantly reminds us, there is much work that needs to be done, and that will cost money. The work, however, must be done in a way that we can all afford.

Reasonable increases in taxes and fees are necessary and acceptable. Excessive increases, and the introduction of new taxes, such as a road tax, however, are not acceptable. If the city is looking for more revenue, they should consider implementing a River Landing Toll, or possibly a Police Station Tax, or, better yet, an Art Gallery Tax!!

Rick Brown

From: CityCouncilWebForm
Sent: December 03, 2012 10:20 AM
To: City Council
Subject: Write a Letter to City Council



TO HIS WORSHIP THE MAYOR AND MEMBERS OF CITY COUNCIL

FROM:

Ingrid Larson
1612 14th Street East
Saskatoon
Saskatchewan
S7H 0B1

EMAIL ADDRESS:

i.larson@sasktel.net

COMMENTS:

It is my understanding that the City of Saskatoon's 2013 budget deliberations includes a proposal for the development of an active transportation reserve that will help the City further develop infrastructure to support the needs of pedestrians and cyclists. From the perspective of a citizen who walks, bikes or takes transit to her destinations I support this recommendation and encourage Councillors to adopt it.

Citizens need to have a choice in transportation - be it walking, transit, cycling or driving. Active transportation costs less for residents, can be as quick or quicker than driving and also saves public money. If more people choose to walk or ride their bikes because the City has developed safe interconnected pedestrian and cycling routes we also support the health of citizens and create a more vibrant community.

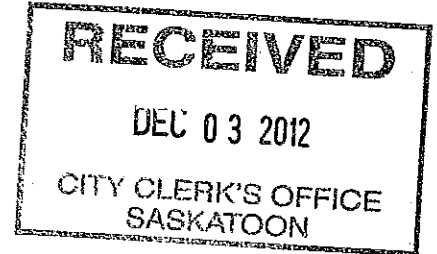
I commend the City for adopting its Moving Around goal to increase the mode share of walking and cycling. This reserve supports this goal. It is a long-term strategy that will enhance the ability of residents to walk and cycle conveniently to destinations be that work, shopping, school, or for recreational purposes, making Saskatoon an even better place to live.



1815-1
x 6000-5

Active Transportation Reserve
City of Saskatoon
222 - 3rd Avenue North
Saskatoon, SK S7K 0J5

December 3, 2012



Re: Letter of Support: Active Transportation Reserve

To whom it may concern:

The Saskatoon Council on Aging (SCOA), Inc. is pleased to provide this letter in support of the City of Saskatoon in creating an "Active Transportation Reserve". The dedicated funding for alternative transportation aligns with SCOA's Age-friendly Saskatoon Initiative. This reserve is an important factor in making Saskatoon more welcoming, livable, and safe, consistent with the vision of an Age-friendly City.

The Saskatoon Council on Aging (SCOA) Inc., is a non-profit, community based, voluntary organization dedicated to the promotion of dignity, health, and independence of older adults. SCOA envisions an environment in Saskatchewan that addresses the widespread prejudices of ageism, enhances the age-friendliness of communities, enables healthy, positive aging and supports the well-being of seniors across the province.

Either alone or in partnership, SCOA supports opportunities to initiate, implement, and evaluate projects that anticipate and respond to the needs of older adults.

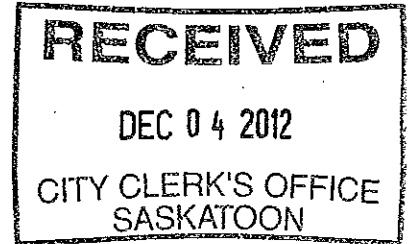
The vision, mission and values of both of our organizations reflect our common interests of addressing identified needs in our community and enhancing the quality of life of Saskatoon citizens.

Respectfully submitted

June Gawdun,
Executive Director
Saskatoon Council on Aging Inc.



From: CityCouncilWebForm
Sent: December 04, 2012 9:48 AM
To: City Council
Subject: Write a Letter to City Council



TO HIS WORSHIP THE MAYOR AND MEMBERS OF CITY COUNCIL

FROM:

robin East
342 Kirkpatrick crescent
Saskatoon
Saskatchewan
S7L 6Z7306

EMAIL ADDRESS:

robin.east@shaw.ca

COMMENTS:

tuesday December 4, 2012

The Accessibility committee request time to speak on the items below during the public budget session. Mr. Len boser and Ms. Cindy Xavier will speak for the committee.

1. the Accessibility Capital project: this includes the installation of:

***more curb ramps. Very important for persons with disabilities in getting around the city via sidewalks and paths.

***more accessible pedestrian signals, The city has an understanding with the disabled community to install these and the budget needs to keep the funding to ensure the commitment continues and that eventually all pedestrian lights are made accessible. This is being monitored by the Saskatchewan Human rights Commission and the Accessibility Committee.

***barrier free assessments of the civic facilities, etc.

This speaks for itself and assessments need to be done to ensure facilities are barrier free for all citizens of our city.

2. Snow removal budget The Accessibility Committee is asking to ensure there is consideration within the snow removal program to address issues of accessibility as part of

our snow removal program and snow removal bylaw. however, the Accessibility committee and our community is calling for more enforcement of the bylaw. Our sidewalks and pathways are as important as our roads in regards to snow removal to our citizens with disabilities as well as all other citizens using sidewalks and pathways as their means of moving about the city.

3. the new website development and design: We, the Accessibility committee, are recommending that the Council ensures that any new design take into account the accessibility standards for website design, layout and usability

this is important noting the latest Jodhan vs government of Canada Federal court of Appeals ruling where federal governments sites, online forms, documents, and applications must meet international standards W3C a and WCAG 2.0. the City Of Saskatoon site must be developed and designed to be in step with the courts rulings and give access to all citizens of Saskatoon by making our cities site accessible for all.

4. the Integrated Growth Plan: the accessibility committee wants council to ensure that as the City designs and builds for our continued growth to 500,000 that we embed the principles of Universal Design for accessibility in our plans

This is where support for the creation of an 'Active Transportation Reserve' would come in, as an example, and to ensure that it is fully accessible so we do not run into the same issues as the Plaza that Regina is in the middle of.

5. the Capital project for Accessibility of Sidewalks and Sidewalk Inventory: It is important to the Accessibility committee to have Council support the funding to this project as the more sidewalks we have in good condition, the more accessible the city becomes for all users. This just makes sense and again accessibility simply makes life easier for all citizens.

6. the Transit Branches budget: the Accessibility committee supports the transit Branches budget in particular the Access Transit budget as well as the supports to the regular transits initiatives to make the regular buses more accessible for persons with disabilities through:

***low floor buses,

Low floor busses make it so everyone can ride regardless of ability or disability. The older busses must be replaced as per our Saskatoon Transit's plan and the replacement busses must be the low floor design so all of our citizens have complete access.

***audible bus stop announcing, etc.

the pilot project of thirty busses was successful and now it is time to outfit the fleet.

This is being monitored by the Saskatchewan Human Rights Commission and the Accessibility committee.

7. Reports on curb ramps and pedestrian signals, and the allocation of 240,000 towards the Accessibility action Plan.

We recommend the approval of the Accessible Action Plan and the Accessibility committee

applauds the creation of an 'Active Transportation Reserve' to provide a more stable base of funding for active transportation which includes walking, cycling, wheelchairs, strollers etc. The Multi-use pathway is a good

example of a project that would fit for this, while many talk of it as a cycling project, it is really creating a way for anyone not in a car to more safely get from the river to SIAAST and vice versa via 33rd Street.

this initiative is a great example in that it brings transportation or access from being strictly an accessibility issue for individuals who use wheelchairs or have other accessibility needs to being applicable to the safety and user ability of our public in general. To us on the Accessibility committee this is important in that it makes it relevant to everyone and the likelihood of getting support from other city stakeholders i.e.

cyclists, parents with young children (strollers), etc. This also supports a move which shows that we, the City of Saskatoon, are interested in looking at creating cross-sectoral

solutions/partnerships for accessibility and safety for the public service user as a whole.

It makes sense to the Accessibility committee that we would try to engage the public as a whole to help them understand that accessibility is NOT a disability concern, it is

everyone's concern.

robin east - Chair

Accessibility committee

TO: Secretary, Administration and Finance Committee
FROM: General Manager, Infrastructure Services Department
DATE: November 19, 2012
SUBJECT: Sidewalk Asset Management Status
FILE NO.: IS. 6220-1

RECOMMENDATION: that the following report be submitted to City Council during Business Plan and Budget deliberations recommending:

- 1) that the sidewalk service level be established at Level 'B', with a targeted annual investment of \$2.7 million; and
- 2) that the dollar amounts presented in this report be adjusted for construction inflation in each budget year that the approved capital program is delivered.

TOPIC AND PURPOSE

The purpose of this report is to present current and proposed service levels for sidewalks for information and discussion, and to request that the report be submitted to City Council during budget deliberations recommending level of service targets and associated funding.

REPORT HIGHLIGHTS

1. As of December 2011, the City of Saskatoon had a sidewalk network totalling approximately 1,452 kilometres (km), with a replacement value estimated at \$235 million.
2. Over the past five years, the average annual funding for sidewalk replacement has been \$350,000 which is enough to replace approximately 2.3 km of sidewalk, or less than 0.2% of the network.
3. The current backlog of sidewalk replacement is estimated to be \$9.3 million (\$7.2 million with an asphalt overlay program).
4. Over the past five years, the average annual funding received for separate curbs has been \$60,000, which allows for the replacement of approximately 280 metres of curb, or about one block.
5. The current service level for sidewalks is 'E', resulting in a network condition that is getting worse annually.
6. Currently, 69.1% of the sidewalk network is in "Good" condition, and 2.9% is in "Poor" or "Very Poor" condition.
7. It is the Administration's opinion that the level of service target be established at Level 'B', with an annual investment of \$2.7 million, whereby the average condition of the network would improve and the backlog would eventually be eliminated.

STRATEGIC GOALS

The recommended service level for sidewalks supports the following City of Saskatoon Strategic Goals:

- Asset and Financial Sustainability, as it will help reduce the gap in funding required to rehabilitate and maintain the City's infrastructure; and
- Moving Around, as it will ensure that the sidewalks are in working order and in a good state of repair.

BACKGROUND

As of December 2011, the City of Saskatoon had a sidewalk network totalling approximately 1,452 kilometres (km), with a replacement value estimated at \$235 million. Approximately 1,213 km consists of combined curbs and sidewalks, while the remaining 239 km are separate curbs and sidewalks. There is a total of 614 km of separate curbs with a replacement value of approximately \$155 million. Additional inventory details are presented in the attached Condition Rating Summary – Sidewalks 2011 (Attachment 1).

The replacement of sidewalks is funded from Capital Project 1532 – Sidewalk Preservation. Over the past five years, the average funding received for Project 1532 has been \$350,000. This amount of funding can replace approximately 2.3 kilometres (km) of sidewalk, or less than 0.2% of the network. The current backlog is estimated to be \$9.3 million (\$7.2 million with an asphalt overlay program). This backlog amount does not include separate curbs that are funded from Capital Project 2043 – Curb Replacement. Over the past five years, the average annual funding received for Project 2043 has been \$60,000, which allows for the replacement of approximately 280 metres of curb, or about one block.

REPORT

Service Levels for Sidewalks

The current investment for sidewalks and curbs is at level of service 'E', as shown in Table 1 below. A funding level of 'A' would result in the highest level of service at the lowest long-term cost.

Table 1: Asset Service Levels

Service Level	Asset Condition	Description
A	Getting Better Quickly	Sufficient expenditures to maintain and keep assets in optimal condition. Asset condition/value improves to optimal levels quickly, eliminating any backlog.
B	Getting Better	Sufficient expenditures to increase asset condition/value and decrease backlog slowly over time. Once backlog is eliminated, the funding is sufficient to maintain condition without a backlog.
C	Maintained	Sufficient expenditures to keep assets in constant condition over time. The backlog remains constant.
D	Maintain Assets that are in Very Poor Condition	Sufficient expenditures to replace assets when they completely fail. Insufficient funding to treat all segments requiring preservation and restoration work and the backlog will slowly increase with time.
E	Getting Worse	Insufficient expenditures to maintain asset condition. Asset condition deteriorates annually. Some assets may need to be closed or removed from service.
F	Getting Worse Quickly	Asset condition/value decreases rapidly. Assets frequently removed from service due to deterioration as insufficient funding exists to replace all completely failed segments.

Current Condition of Sidewalks

The Public Works Branch conducts a safety inspection of sidewalks in commercial areas, including the Central Business District, on an annual basis. A similar inspection is conducted on all other sidewalks on a seven-year cycle by the Strategic Services Branch. The results of these inspections determine the annual maintenance activities, which are funded through the Operating Budget.

From 2009 to 2011, a more comprehensive assessment was carried out on 50% of the sidewalk network in order to determine condition, service level targets, and to develop annual capital improvement plans. These condition assessment results are also shown in Attachment 1.

Results of the 2009 to 2011 assessment determined that approximately 30% of the rated sidewalks were not in "Good" condition. Seven separate distresses were evaluated, and for each distress, thresholds were established to classify the sidewalks into "Good", "Fair", "Poor" or "Very Poor" condition. Table 3.5, on Page 8, of the attached Condition Rating Summary shows the distresses and the thresholds.

Service Levels

Half of the sidewalk network has been condition rated, and enough data is available to set service level targets. Currently, 69.1% of the sidewalk network is in "Good" condition, and 2.9% is in "Poor" or "Very Poor" condition. These categories are based on the distress data as described in the attached rating summary. Sidewalks in the "Good" condition state may still have defects which may not be considered "Good" by the general public.

Various levels of service have been analyzed, with the following being selected as potentially viable:

- **Getting Worse (Level of Service 'E'):**

This level of service would keep the annual investment for sidewalks at a similar level as 2012, \$350,000. At this service level, the current backlog would grow and the overall condition of the network would deteriorate.

- **Maintain Assets in Very Poor Condition (Level of Service 'D'):**

This level of service would require an annual investment of \$1 million. The sidewalks in the worst condition would be given a higher priority than in Option 1.

- **Maintain the Current Backlog (Level of Service 'C'):**

This level of service would require an annual investment of \$2.25 million. The current \$9.3 million backlog will remain.

- **Getting Better (Level of Service 'B'):**

This level of service would require an annual investment of \$2.7 million. The average condition of the network would improve and the backlog would eventually be eliminated. This is the recommended level of service.

A level of service "A" is ideal for all assets, as it is the least long term cost to the City. However, it will take several years to eliminate the backlog of very poor sidewalks, and until that occurs, it is not achievable. Funding this level of service would also require a significant increase that would be difficult to achieve.

The Administration recommends that this report be forwarded to City Council during Business Plan and Budget deliberations, recommending that the level of service target be established as Level 'B', with an annual investment of \$2.7 million.

Currently, limited condition rating data exists on the separate curbs and, therefore, service level target recommendations for separate curbs have not been included in this report.

OPTIONS TO THE RECOMMENDATION

An alternative service level can be established; however, it is the Administration's opinion that Service Level 'B' for sidewalks provides an acceptable condition state that is financially attainable.

The required annual funding for options three and four above could be reduced, if the City were to reintroduce the sidewalk asphalt overlay program. For example, the annual funding required for the recommended Service Level 'B' could be reduced by \$700,000 annually. The Administration does not recommend this option due to negative feedback received from the program in the past, as outlined in the attached report of the General Manager, Infrastructure Services Department, dated November 9, 2004 (Attachment 2).

POLICY IMPLICATIONS

There are no policy implications.

FINANCIAL IMPLICATIONS

The financial implications depend on the service level selected. A funding strategy will be forthcoming.

PUBLIC AND/OR STAKEHOLDER INVOLVEMENT

Public and/or stakeholder involvement is not required.

COMMUNICATIONS PLAN

Communications staff will be engaged to ensure citizens are informed about the commitment, deliverables and achievements that the City of Saskatoon is making towards goals identified in the Strategic Plan, specifically the Asset and Financial Sustainability goal. The investment in the sidewalk network will be part of a larger communication to residents about infrastructure investments for this year.

The Corporate Business Plan and Budget will outline this investment and goal in the Transportation business line section. Service levels for sidewalk condition will be included on the corporate website and locations receiving sidewalk preservation work will be notified in advance.

ENVIRONMENTAL IMPLICATIONS

An increased sidewalk preservation program will increase greenhouse gas emissions by the City of Saskatoon in the short term. The details of the funded sidewalk program will be forwarded to the Environmental Services Branch for exact calculations.

PRIVACY IMPACT

There are no privacy implications.

SAFETY/CRIME PREVENTION THROUGH ENVIRONMENTAL DESIGN (CPTED)

There is no CPTED review required for this project.

PUBLIC NOTICE

Public Notice, pursuant to Section 3 of Policy C01-021, Public Notice Policy, is not required.

ATTACHMENTS

- 1. Condition Rating Summary Sidewalks – 2011; and
- 2. Report to the Planning and Operations Committee dated November 9, 2004.

Written by: Colin Prang
Strategic Services Branch

Approved by: Rob Frank, Manager,
Strategic Services Branch

Approved by: [Signature]
Mike Gutek, General Manager
Infrastructure Services
Dated: Nov 22, 2012

Approved by: [Signature]
Murray Totland
City Manager
Dated: Nov 24/12

TO: Secretary, Planning and Operations Committee
FROM: General Manager, Infrastructure Services
DATE: November 9, 2004
SUBJECT: Safe Sidewalks in Saskatoon
and
2001 Capital Budget
2002 – 2005 Capital Plan
Project 1532 – Sidewalk Preservation
FILE NO: 6315-4 (CK. 4141-1, 4216-1 & 6220-0)

RECOMMENDATION: that the Committee recommend to City Council that the matter of Sidewalk Preservation be referred to the Budget Committee for inclusion in the 2005 Capital Budget, 2006 to 2009 Capital Plan.

BACKGROUND

Over the past several years, there have been many reports submitted to committees of City Council and to City Council regarding the condition of sidewalks, acceptable treatments, and funding.

In 1997, 1998, and 1999, City Council approved a total of \$1.25 million in capital funding for sidewalk preservation. Initially this project involved resurfacing deteriorated sidewalks that were near the end of their useful lives, with asphalt. The majority of the work was done in neighbourhoods with the worst sidewalks and on those sidewalks that were deteriorated the most.

In December 2000, City Council considered Clause 1, Report No. 2-2000 of the Budget Committee – Project 1532 – Sidewalk Preservation. In light of receiving several letters from citizens regarding this program, Council resolved:

“that the matter be referred to the Administration for a report on the public consultation process in 2001.”

In May of 2001, public presentations were held to present the City’s reasoning for proceeding with asphalt overlays. These presentations were well attended, and some residents expressed strong opposition to the program. Overall, the City received considerable negative response to asphalt overlays from the public, particularly adjacent property owners.

In light of this response, the Administration has undertaken pilot projects to test methods of rehabilitation that reduce the costs while maintaining the use of concrete. As of the end of 2004, there will be approximately \$300,000 remaining in the sidewalk preservation project.

REPORT

One of the core strategies of the Corporate Strategic Plan is Infrastructure Management: Build, maintain, and operate the City’s infrastructure in a manner that is sustainable. Within this strategy the goal is to sustain the public works infrastructure at minimum long-term costs subject

to minimum acceptable levels of service. One of the activities in the 2001 to 2003 Corporate Business Plan was to evaluate cost-effective methods of sidewalk preservation.

In its evaluation of various options for sidewalk preservation, the Asset Preservation Group has used the following desired outcomes in order of priority:

1. Sidewalks on which it is safe for ambulatory people to walk.
2. Sidewalks that are adequate for the mobility needs of people in wheelchairs and scooters.
3. Sidewalks that are sustainable, economical and affordable.
4. Curb and gutter (and sidewalk where present) that provide drainage from properties and drainage along streets.
5. Sidewalks that have the look and feel of concrete over the long-term.
6. Sidewalks that are smooth enough so snow can be readily shoveled off.
7. Reasonable fairness in who pays for sidewalk repairs and replacement.

In 1995 and 1996, the condition of 7.4% of the sidewalks was rated as part of a comprehensive study of the City's sidewalk infrastructure. The segments rated were selected using a stratified random sampling methodology. This methodology allows the results of the sample to be scaled up to the whole network with reasonable accuracy. The badly deteriorated sidewalks found in the 1995-96 study were for the most part rehabilitated using asphalt overlays. This is viewed as a temporary solution. These sidewalks will require a more permanent rehabilitation within the planning period of the next 15 to 20 years. The results of the 1995-96 study are still valid for the purposes of this report.

As indicated above, the highest priority for the City's sidewalks is that they be safe. The most common safety issue on sidewalks is trip hazard, followed by wide cracks. The City's current guideline for trip hazard is 18 mm (or $\frac{3}{4}$ of an inch) vertical differential displacement. The threshold used in this report is 20 mm as it was the threshold for the 1995-96-study. Similarly, 20 mm is used as the safety threshold for crack width.

There are other hazards such as holes in sidewalks that need to be fixed. However, the two primary concerns are trip hazards and wide cracks. The first priority is to rehabilitate sidewalks to eliminate these hazards. As one will see in this report, eliminating the hazards will take considerable investment and resources and will take 10 to 15 years to do. For this reason, this report deals only with a minimum level of service of safe sidewalks.

Over the last three years, the Public Works Branch has carried out several small pilot projects to find and test ways to reduce the cost of rehabilitation while maintaining the use of concrete. One series focused on reducing the cost of spot replacements; a few panels here, a few panels there not contiguous. Another series focused on the merits of replacing the walk only, leaving the curb if it was in acceptable condition. The latest series on sidewalks with longitudinal cracks, looked at replacing the back of sidewalk up to the face of the longitudinal crack.

The pilot projects showed that the costs of spot replacements were minimized when the panels to be replaced in a day were in the same geographical location, and the number of panels replaced

was close to but not exceeding the crew's maximum production for a day. The daily work must be planned so that the locations are within a few blocks of one another, and should be around 30 panels depending on the specific circumstances at each location. Given these conditions, the cost to replace a panel of sidewalk including curb is \$170 per panel. Leaving the curb while replacing the sidewalk reduced the cost further to \$143 per panel. On sidewalks with longitudinal cracks, replacing the back of walk up to the longitudinal crack further reduced the cost by eliminating the saw cutting. However, the reduced quality of the final product outweighs the savings. This option will not be pursued further.

The results of the pilot projects can now be applied to the sidewalk network. The proposal is to replace panels of sidewalk in which the trip hazard is greater than 18 mm and/or the crack width is greater than 20 mm. The curb will not be replaced unless it is attached to a sidewalk panel being replaced and conditions warrant the curb replacement. The estimated length of sidewalks to be replaced is 112,700 m for a total cost of \$11,600,000.

The priority will be to replace panels of sidewalk having the worst trip hazards over the fewest number of panels. This will eliminate the highest risk at the least cost. The second priority will be to eliminate wide cracks over the fewest number of panels. The last priority will be those sidewalks having few hazards, but for which replacement of individual panels is not practical. These are two-stage construction sidewalks built before 1955. In these cases, replacement of the entire block is required. After the safety level of service has been achieved in 10 to 15 years, the next step would be to replace sidewalks that have been overlaid with asphalt.

The proposal is for City Council to approve an annual allocation of \$500,000 from General Revenues to a reserve for Sidewalk Preservation in 2005, and to increase that allocation by \$100,000 annually until 2009. The repair program under operating would be re-aligned in consideration of replacements under the capital program. A program of sidewalk inspection would be started in 2005 with completion of the sidewalk network "at risk" in five years. This would provide the data needed for prioritization and better estimates of funding needs. It is anticipated that both City forces and contractors would be used to carry out the replacement work.

JUSTIFICATION

As in all cities, the population in Saskatoon is aging. More and more people will be challenged by trip hazards on the City's sidewalks. Unfortunately, falls by the elderly often result in a severely decreased quality of life for them. Approximately 7 to 8% of the City's sidewalks do not meet its current guidelines for safety. Without a program of rehabilitation, this situation can only get worse.

The proposal is intended to restore the City's sidewalks to a safe condition as soon as possible and at the least cost. The proposal represents a balance between the need to restore the condition of the sidewalk network with the impact on the mill rate and the availability of resources. However, it must be understood that the proposal is a piecemeal solution. While ultimately, the sidewalks will be concrete, there will be a mixture of new and old with different color and

texture. Some of the sidewalk remaining will be in poor condition but safe, and won't be rehabilitated for many years. Existing asphalt overlays will remain for another 20 years.

OPTIONS

One option is to do nothing and allow the condition of the sidewalk network to get worse. From an economic decision perspective, this is the best option, as the amount of damage claims does not justify the proposed level of expenditure for rehabilitation.

Another option is to revert to the use of Local Improvement Programs to pay for the replacement of sidewalks. In this case, entire sidewalks would be replaced as opposed to spot replacement of panels. However, Local Improvement Programs can result in financial hardship to many adjacent property owners. Having the property owner pay 50% and the mill rate the remaining 50% can reduce the impact on the property owner. However, because of the higher costs of entire replacements, the impact on the mill rate would not be less than the proposal. In a survey undertaken by Anderson Fast and Associates in 1999 on behalf the City, 81% of the survey respondents opposed this method of funding sidewalk replacements.

A third option is to continue to use asphalt overlays and/or convert some sidewalks to asphalt. Asphalt overlays have been cost effective in deferring major expenditures for replacement while covering sidewalks in poor condition. However, for aesthetic reasons asphalt overlays have not been well received.

POLICY IMPLICATIONS

The City of Saskatoon used Local Improvement Programs from the early 70's to 1992 to fund the replacement of sidewalks. Under this program, the abutting property owners paid for the replacement of the sidewalk. The Local Improvement Program has been discontinued. However, the proposed funding represents a significant change in "Who pays?"

FINANCIAL IMPACT

The proposal is to increase the annual funding from General Revenues by \$500,000 in 2005, and increase that funding by \$100,000 per year until 2009.

Written by: Jan-Mark Gustafson
 Manager, Asset Preservation Section
 Public Work Branch

Approved by: _____
 Stew Uzelman, General Manager
 Infrastructure Services
 Dated: _____

Copy to: Phil Richards
 City Manager

2013 CREDIT UNION CENTRE BUDGET SUMMARY BY EVENT TYPE

Event	Rentals/ Sponsorship	Service Charge	Merch Comm.	Food Margin	Net Liquor Margin	Recovery Charges	Other Revenues	Corporate Box Tickets	Catering Margin	Total Event Expenses	Event Gross Margin		
Taste of Saskatchewan	\$15,000	\$26,000		\$205,000	\$60,000	\$0	\$2,000	\$0	\$0	\$189,600	\$118,400		
Tradeshows	\$34,000	\$216,500	\$7,500	\$0	\$13,900	\$32,580	\$7,500	\$20,750	\$0	\$245,500	\$87,230		
CIS Hockey & Memorial Cup		\$297,500	\$439,587	\$0	\$104,114	\$157,908	\$164,520	\$63,060	\$103,600	\$14,742	\$629,837	\$715,195	
Motorsports	\$15,000	\$220,640	\$20,250	\$7,500	\$25,116	\$17,808	\$0	\$1,500	\$2,000	\$187,200	\$122,814		
Family Shows		\$353,400	\$42,890	\$9,400	\$61,962	\$3,154	\$74,600	\$16,150	\$800	\$15,900	\$283,226	\$295,029	
Concerts		\$9,272,000	\$1,214,038	\$211,750	\$156,050	\$465,348	\$375,500	\$57,100	\$94,950	\$16,200	\$9,611,794	\$2,251,141	
Blades Season & 2 playoff games		\$177,400	\$58,120	\$0	\$242,814	\$149,990	\$0	\$46,000	\$7,800	\$15,600	\$241,594	\$456,130	
NHL Exhibition Games		\$25,000	\$48,960	\$0	\$18,720	\$33,708	\$10,000	\$4,500	\$11,000	\$600	\$51,698	\$100,790	
PBR	\$3,000	\$35,000	\$31,000	\$0	\$10,000	\$55,750	\$5,000	\$7,800	\$7,500	\$500	\$89,599	\$65,951	
Totals	\$67,000	\$10,623,440	\$1,862,344	\$228,650	\$837,676	\$976,245	\$637,120	\$218,860	\$227,650	\$63,742	\$11,530,048		
												Sponsorship ticket & signage cost	(\$387,200)
												Corporate Suite Rental - CUC Suite	\$3,200
												Events Gross Margin	\$3,828,679
		Ancillary Charges		\$57,500									
		Corp. Box Concessions		\$49,520									
		Corp. Box Alcohol		\$111,840								Sponsorship Revenue	\$160,000
		Nevadas		\$0								Title Signage	\$674,924
		Total Other Revenues		\$218,860								Corporate Suite Rentals	\$1,372,700
													\$2,207,624
		Loan principal to be repaid		\$336,298								Other Revenue	\$1,017,581
		Replacement reserve allocation		\$230,000								Total Operating Revenues	\$7,053,884
												Operating Expenses	\$5,505,895
												Operating Profit before interest & amortization expense	\$1,547,989
												Interest Expense	\$84,618
												Depreciation Expense	\$461,110
												Net Operating Surplus	\$1,002,261

46.

	2013 Budget	2012 Forecast	2012 Budget	2011 Actual	2010 Actual	2009 Actual
Revenue:						
Facility Rent	\$637,400	\$800,651	\$543,469	\$646,821	\$670,278	\$658,582
Co promoted Event Revenues	\$9,377,900	\$6,849,005	\$8,763,500	\$6,060,902	\$7,608,101	\$10,687,860
Self promoted Event Revenues	\$389,840	\$478,364	\$852,600	\$639,598	\$733,768	\$6,463,504
Event Sponsorship	\$87,000	\$89,750	\$72,000	\$211,837	\$63,600	\$93,803
Event Electrical	\$10,000	\$2,074	\$10,000	\$11,623	\$11,783	\$11,103
Event Booth Rentals	\$227,500	\$194,101	\$221,325	\$192,607	\$176,790	\$163,819
Corporate Suite Ticket Revenues	\$227,650	\$162,626	\$189,867	\$118,280	\$249,692	\$369,346
Parking Revenues	\$15,000	\$19,316	\$15,000	\$8,677	\$18,471	\$24,276
Event Ride Revenues	\$1,000	\$1,434	\$1,000	\$11,015	\$816	\$1,686
Ticket Service Charge Revenue	\$1,857,744	\$1,321,540	\$1,494,387	\$1,485,613	\$1,638,862	\$2,407,996
Ticket Sales Commission	\$1,000	\$19,439	\$1,000	\$3,094	\$4,438	\$3,746
Ticket System Event Set Up Fees	\$3,600	\$2,600	\$3,600	\$3,900	\$3,276	\$5,162
Concession	\$632,676	\$602,501	\$516,261	\$565,725	\$413,672	\$617,213
Concession Commission Karlo	\$0	\$0	\$0	\$0	\$236,922	\$81,746
Concession Revenue offsite	\$205,000	\$206,943	\$200,000	\$218,130	\$230,832	\$207,117
Catering Commission	\$83,742	\$59,190	\$65,000	\$49,499	\$56,255	\$86,162
Corporate Suite Concession Sales	\$49,620	\$51,620	\$65,800	\$39,112	\$37,485	\$42,022
Alcohol Sales	\$1,728,764	\$1,603,938	\$1,226,876	\$1,548,092	\$1,878,362	\$2,228,238
Lounge Alcohol	\$0	\$70,761	\$0	\$69,603	\$38,936	\$47,537
Corporate Suite Alcohol Sales	\$223,660	\$220,148	\$246,288	\$169,872	\$175,526	\$200,646
Alcohol Sales Offsite	\$113,208	\$144,143	\$60,000	\$135,010	\$108,576	\$123,217
Ancillary	\$42,500	\$70,358	\$35,825	\$72,111	\$47,824	\$123,774
Recovery	\$637,120	\$470,904	\$465,100	\$488,658	\$571,692	\$675,081
Merchandise Commission	\$228,650	\$245,941	\$248,800	\$266,094	\$346,895	\$380,819
Nevada Ticket Income	\$0	\$1,789	\$2,700	\$4,493	\$4,005	\$4,488
Lottery Income	\$0	\$27,615	\$0	\$0	\$0	\$0
Corporate Suite Rentals	\$3,200	\$2,800	\$0	\$3,200	\$800	\$1,800
	\$16,723,494	\$13,719,350	\$15,299,797	\$13,014,166	\$16,126,658	\$26,936,728
Cost of sales:						
Print Advertising	\$158,000	\$67,453	\$100,000	\$90,649	\$140,090	\$161,449
Advertising	\$260,000	\$99,782	\$253,800	\$201,449	\$183,645	\$218,673
Television Advertising	\$125,250	\$97,815	\$125,000	\$63,480	\$127,383	\$120,975
Other Advertising	\$45,000	\$24,399	\$45,000	\$33,907	\$40,089	\$40,862
Artist Costs	\$6,997,216	\$5,033,917	\$6,703,378	\$5,213,328	\$6,066,780	\$13,434,259
Credit Cards	\$383,187	\$292,634	\$290,399	\$275,374	\$353,380	\$485,847
Box Office Charge & TM Fees	\$256,741	\$224,017	\$260,702	\$260,882	\$235,271	\$277,000
Event Production Costs	\$1,749,304	\$1,724,399	\$1,620,100	\$1,309,619	\$1,950,538	\$3,463,925
Promoter Rebate	\$0	\$0	\$0	\$0	\$3,006	\$0
Parking Attendants	\$91,530	\$148,568	\$57,512	\$68,916	\$78,558	\$110,439
Ticket Takers	\$44,688	\$48,056	\$40,116	\$42,100	\$43,170	\$46,506
Ushers	\$53,665	\$51,997	\$40,700	\$56,763	\$64,132	\$80,476
Security Services	\$262,545	\$243,671	\$179,685	\$214,607	\$273,632	\$308,913
Pass Gate Attendant	\$58,455	\$87,867	\$64,977	\$54,951	\$65,624	\$72,231
Sound Technician	\$0	\$0	\$0	\$0	\$0	\$0
Merchandisers	\$91,565	\$79,898	\$101,450	\$68,972	\$86,678	\$89,728
Suite Attendant	\$76,712	\$91,344	\$50,710	\$54,883	\$68,021	\$73,849
Scorekeeper/Referee	\$67,700	\$67,700	\$67,700	\$67,666	\$54,016	\$52,075
Medical	\$18,225	\$20,598	\$14,700	\$24,606	\$20,135	\$20,058
Sponsor Ticket Cost****	\$387,200	\$209,827	\$431,610	\$205,563	\$181,812	\$169,362
Event Cleaning Costs	\$339,865	\$365,043	\$332,907	\$234,265	\$323,255	\$386,866
Shuttle Service	\$56,000	\$48,098	\$50,000	\$2,215	\$116,158	\$106,462
Event Travel Costs	\$0	\$0	\$0	\$0	\$0	\$4,665
Alcohol Product Costs	\$637,276	\$608,791	\$325,122	\$517,533	\$539,873	\$747,766
Alcohol Labour Costs	\$155,589	\$119,940	\$110,419	\$109,904	\$141,209	\$164,776
Alcohol Management Costs	\$81,062	\$112,211	\$92,016	\$88,418	\$154,902	\$201,694
Cost of Goods Corp. Suites	\$85,064	\$78,889	\$104,672	\$60,413	\$52,484	\$61,037
Corp. Suite Management Fee	\$16,776	\$20,876	\$18,472	\$11,217	\$16,489	\$19,153
Marketing Levy	\$395,600	\$164,323	\$367,300	\$289,872	\$188,744	\$451,861
	\$12,894,816	\$10,132,113	\$11,908,347	\$9,601,242	\$11,548,593	\$21,360,618
Gross profit	\$3,828,678	\$3,587,237	\$3,391,450	\$3,412,924	\$3,678,065	\$4,576,110
Other Income and expenses:						
	2013 Budget	2012 Forecast	2012 Budget	2011 Actual	2010 Actual	2009 Actual
Sponsorship Title & Sign	\$834,924	\$812,423	\$810,823	\$803,816	\$793,479	\$786,664
Corporate Suite Rentals	\$1,372,700	\$1,344,587	\$1,319,800	\$1,282,647	\$1,099,287	\$889,665
Non event Sponsorship costs	(\$19,202)	(\$19,202)	(\$19,202)	(\$19,202)	(\$19,202)	(\$19,202)
Ticket Distribution Fees	\$105,000	\$160,000	\$150,000	\$443,437	\$306,022	\$603,173
Ticket Distribution Fees-Non Venue	\$65,000	\$100,000	\$100,000			
Offsite Ticket Service Fees	\$42,000	\$140,000	\$140,000	\$208,505	\$213,585	\$212,178
Gold Card Revenue	\$20,000	\$23,427	\$20,000	\$23,353	\$16,215	\$67,729
Service Charge revenue-future events	\$175,000	\$360,000	\$250,000	\$651,712	\$568,822	\$648,132
Box Office Staff Costs	(\$328,867)	(\$336,805)	(\$277,815)	(\$301,553)	(\$263,310)	(\$335,608)
Remote Service Charge Expense	(\$9,600)	(\$8,008)	(\$9,600)	(\$11,946)	(\$5,375)	(\$18,811)
Box Office Shortages Overages	\$0	(\$2,180)	\$0	(\$8,348)	(\$5,332)	(\$1,322)
Box Office Communication Costs	(\$78,600)	(\$85,753)	(\$88,600)	(\$99,426)	(\$87,338)	(\$183,364)
Credit Card	(\$36,000)	(\$36,000)	(\$36,000)	(\$42,519)	(\$24,091)	(\$101,332)
TM Costs	(\$114,286)	(\$136,000)	(\$145,714)	(\$107,764)	(\$123,023)	(\$267,727)
Credit Card Costs-Non Venue	(\$6,000)	(\$14,000)	(\$18,000)	\$0		
TM Fees-Non Venue	(\$27,000)	(\$10,533)	(\$90,000)	\$0		
Box Office Charge & TM Fees Event non specific	(\$6,000)	(\$20,000)	(\$20,000)	\$0	(\$13,459)	(\$11,163)
Hourly Ice Rental	\$10,000	\$10,167	\$10,000	\$11,373	\$18,738	\$5,054
Rental other eg Parking Lot	\$30,000	\$40,000	\$10,000	\$39,425	\$22,867	\$14,497
ATM Revenue	\$60,000	\$58,285	\$70,000	\$71,849	\$79,551	\$64,027
Interest Income	\$60,000	\$55,749	\$40,000	\$51,789	\$38,067	\$48,788
Facility Fee	\$478,581	\$461,651	\$509,524	\$295,387	\$505,312	\$670,731
Revenue Gov't Grants & Other	\$0	\$0	\$0	\$0	\$0	\$721,154
Gain/Loss on Disposal	\$0	\$0	\$0	\$0	(\$88,844)	\$52,163
Sundry Income	\$10,000	\$35,000	\$5,000	\$17,543	\$10,657	\$15,602
Total Other Income and Expenses	\$2,638,650	\$2,922,718	\$2,710,916	\$3,310,078	\$3,042,626	\$3,861,036
Overhead Expenses:						
Advertising	\$72,840	\$81,069	\$71,700	\$88,648	\$94,410	\$101,091
Entertainment & Promotion	\$49,600	\$38,580	\$43,800	\$51,041	\$79,027	\$61,165

Benefits	\$358,622	\$318,405	\$355,916	\$309,516	\$260,844	\$272,403
P/T Clerical/Parking Management	\$7,200	\$7,616	\$0	\$0	\$1,493	\$8,422
Parttime Set Up/Take Down Event Attendants	\$290,299	\$240,291	\$205,491	\$274,661	\$268,838	\$336,305
Staff Training & Uniforms	\$86,575	\$85,000	\$37,325	\$18,715	\$11,373	\$26,901
Wages	\$1,620,740	\$1,427,581	\$1,541,584	\$1,488,066	\$1,323,852	\$1,355,188
Bank charges	\$23,100	\$26,379	\$19,800	\$22,429	\$30,833	\$41,865
Bad Debt Expense	\$0	\$111	\$0	\$6,060	\$45,327	\$12,461
Communications	\$84,200	\$55,219	\$55,200	\$53,031	\$51,452	\$46,180
Foreign Exchange Gain/Loss		\$1,009				
Courier/Delivery	\$21,600	\$25,000	\$21,600	\$20,395	\$19,403	\$28,613
Insurance	\$72,000	\$70,999	\$74,000	\$69,400	\$68,900	\$69,726
Memberships Licenses	\$36,350	\$26,297	\$29,600	\$30,066	\$29,135	\$49,839
Office Expenses	\$44,800	\$40,000	\$32,400	\$35,709	\$34,290	\$41,879
Professional Fees	\$88,220	\$81,720	\$36,720	\$75,838	\$118,026	\$54,301
Travel	\$59,360	\$30,000	\$48,660	\$60,984	\$48,047	\$44,198
Building Maintenance	\$199,000	\$150,000	\$174,000	\$135,256	\$157,198	\$217,282
Cleaning Supplies	\$48,000	\$47,205	\$40,000	\$38,922	\$40,651	\$59,788
Computer Services	\$71,700	\$73,180	\$60,400	\$63,515	\$38,219	\$61,498
Equipment Maintenance	\$147,420	\$162,213	\$91,200	\$115,407	\$187,688	\$167,633
Equipment Purchases	\$122,600	\$125,000	\$163,800	\$100,083	\$106,982	\$147,646
Equipment Rental	\$12,000	\$13,000	\$13,200	\$17,744	\$14,378	\$13,719
Fuel	\$14,400	\$11,545	\$14,400	\$14,484	\$14,653	\$17,294
Garbage Collection	\$65,760	\$55,000	\$46,800	\$53,587	\$40,814	\$48,521
Grounds Maintenance	\$38,900	\$34,037	\$40,000	\$40,845	\$67,387	\$45,020
House Electrical	\$144,000	\$107,480	\$150,000	\$98,194	\$108,560	\$89,280
Ice Making Supplies	\$30,200	\$25,000	\$12,700	\$14,629	\$26,538	\$27,349
Ice Plant Maintenance	\$36,240	\$29,271	\$18,000	\$15,852	\$30,060	\$14,852
In House Cleaning	\$73,942	\$46,700	\$44,365	\$42,201	\$61,965	\$57,929
Maintenance Contract Services	\$3,600	\$3,600	\$3,600	\$2,271	\$1,254	\$1,013
Signage	\$60,000	\$40,000	\$30,000	\$27,977	\$33,231	\$65,320
Snow Removal	\$77,500	\$53,657	\$52,000	\$35,119	\$28,121	\$48,528
Washroom Supplies	\$29,800	\$29,329	\$29,800	\$28,922	\$37,416	\$44,237
Offsite Storage	\$26,400	\$33,400	\$26,400	\$30,000	\$65,000	\$35,000
Utilities Electrical	\$294,486	\$282,891	\$300,000	\$301,759	\$311,702	\$307,577
Utilities Gas	\$89,861	\$61,828	\$86,000	\$88,447	\$101,169	\$160,171
Utilities sign power & phone	\$2,073	\$2,233	\$2,000	\$1,713	\$2,192	\$1,638
Utilities Water	\$87,053	\$98,256	\$81,000	\$84,483	\$72,762	\$72,695
Land Lease	\$120,000	\$120,000	\$120,000	\$0		
Depreciation Expense C O S Thresholds	\$348,846	\$348,459	\$348,459	\$348,460	\$267,254	\$339,676
Depreciation Expense CUC Thresholds	\$111,264	\$116,933	\$105,032	\$113,085	\$197,119	\$107,840
CBCM Reserves Allocation	\$250,000	\$250,000	\$250,000	\$250,000	\$193,800	\$143,800
Interest Long Term Liability	\$84,618	\$112,059	\$112,059	\$120,193	\$138,423	\$158,607
Total Overhead Expenses	\$5,464,989	\$4,955,562	\$4,968,911	\$4,776,707	\$4,826,784	\$4,592,362
Contribution to City of Saskatoon		\$45,780		\$385,485		
Net earnings (loss) for period	\$1,002,260	\$1,608,613	\$1,122,455	\$1,561,811	\$1,792,835	\$3,444,784

**SASKATCHEWAN PLACE ASSOCIATION INC.
INCOME STATEMENT SUMMARY**

	2013	2012	2012	2011	2010	2009
	Budget	Forecast	Budget	Actual	Actual	Actual
EVENT REVENUES						
FACILITY RENT	\$637,400	\$800,651	\$543,469	\$646,821	\$670,278	\$656,582
EVENT ADMISSION & SPONSORSHIP REVENUES	\$10,068,040	\$7,634,043	\$9,934,825	\$7,136,169	\$8,512,228	\$17,876,050
BOX OFFICE REVENUES	\$1,862,344	\$1,343,479	\$1,488,987	\$1,492,507	\$1,546,876	\$2,416,893
ASSOCIATED EVENT REVENUES	\$549,058	\$545,916	\$462,687	\$479,113	\$583,906	\$705,968
CONCESSION REVENUES	\$682,196	\$654,021	\$582,061	\$604,837	\$687,079	\$740,980
ALCOHOL REVENUES	\$1,952,444	\$1,894,847	\$1,473,163	\$1,778,467	\$2,092,824	\$2,474,421
CATERING	\$63,742	\$59,190	\$65,000	\$49,499	\$56,265	\$86,162
MERCHANDISE REVENUES	\$228,850	\$245,941	\$248,800	\$266,094	\$346,895	\$380,819
EVENT EXPENSE RECOVERY	\$879,620	\$541,262	\$500,925	\$560,689	\$619,516	\$798,855
TOTAL EVENT REVENUES	\$16,723,494	\$13,719,350	\$16,299,797	\$13,014,166	\$16,126,656	\$25,936,728
EVENT EXPENSES						
EVENT ADVERTISING	\$678,260	\$289,449	\$583,800	\$389,485	\$491,706	\$541,760
EVENT PRODUCTION COSTS	\$9,188,020	\$6,970,737	\$8,740,778	\$8,815,134	\$8,305,226	\$17,461,073
EVENT STAFF COSTS	\$764,985	\$839,699	\$617,550	\$843,264	\$763,966	\$854,275
EVENT MODE EXPENSES	\$727,065	\$574,870	\$784,417	\$439,818	\$505,087	\$556,228
EVENT BOX OFFICE EXPENSES	\$639,928	\$516,651	\$551,101	\$526,056	\$588,631	\$762,848
ALCOHOL SERVICE EXPENSES	\$986,567	\$940,707	\$650,701	\$787,485	\$903,967	\$1,184,415
TOTAL EVENT EXPENSES	\$12,894,816	\$10,132,113	\$11,908,347	\$9,601,242	\$11,648,563	\$21,360,618
EVENT GROSS MARGIN	\$3,828,679	\$3,587,237	\$3,391,450	\$3,412,924	\$3,576,993	\$4,576,110
OTHER REVENUES						
SPONSORSHIP & CORPORATE SUITES	\$2,188,422	\$2,137,808	\$2,111,121	\$2,067,260	\$1,873,563	\$1,657,126
MISCELLANEOUS REVENUES	\$450,128	\$784,910	\$608,795	\$1,242,818	\$1,169,063	\$2,203,910
TOTAL OPERATING REVENUES	\$6,467,229	\$6,609,955	\$8,111,366	\$6,723,002	\$8,619,619	\$6,437,146
OPERATING EXPENSES						
ADVERTISING AND PROMOTION	\$182,440	\$159,649	\$145,500	\$185,668	\$206,668	\$227,577
GENERAL AND ADMINISTRATION	\$407,630	\$335,734	\$317,880	\$363,912	\$443,413	\$387,063
WAGES & BENEFITS	\$2,344,436	\$2,078,893	\$2,140,316	\$2,090,958	\$1,886,399	\$1,998,220
BUILDING & EQUIPMENT MAINTENANCE	\$1,261,262	\$1,109,627	\$1,100,665	\$847,031	\$1,005,883	\$1,097,693
UTILITIES	\$473,473	\$445,208	\$469,000	\$476,402	\$487,826	\$532,081
TOTAL OPERATING EXPENSES	\$4,669,241	\$4,129,111	\$4,173,361	\$3,943,969	\$4,030,189	\$4,242,638
NET INCOME FROM OPERATIONS	\$1,797,988	\$2,380,844	\$1,938,005	\$2,779,033	\$2,589,431	\$4,194,508
CBCM RESERVE ALLOCATION	\$250,000	\$250,000	\$250,000	\$250,000	\$193,800	\$143,800
DEPRECIATION EXPENSE	\$461,110	\$484,392	\$453,491	\$461,545	\$464,373	\$447,317
INTEREST-LONG TERM LIABILITY	\$84,618	\$112,059	\$112,059	\$120,193	\$138,423	\$158,607
TOTAL OTHER EXPENDITURES	\$795,728	\$826,451	\$815,550	\$831,738	\$796,596	\$749,724
Less: Contribution to City of Saskatoon-Asset Improvement		\$45,780		\$385,485		
NET SURPLUS	\$1,002,260	\$1,608,613	\$1,122,455	\$1,561,811	\$1,792,835	\$3,444,784

2013 CAPITAL BUDGET

2013 Facility Enhancement from Reserve

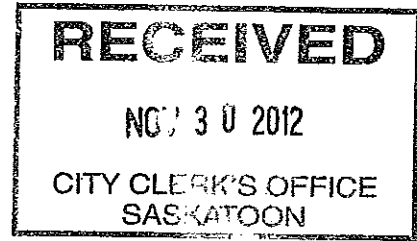
Forecasted 2012 Beginning Balance	\$1,154,337.00
Forecasted Operational Surplus	\$1,508,610.00
Less Contribution to Equipment Reserve	-\$230,000.00
Less Approved 2012 Expenditures	-\$881,880.00
Forecasted 2013 Beginning Balance	\$1,551,067.00
Expenditures for 2013	
Sidewalks	\$120,000.00
Storage Space on site	\$850,000.00
Ladders for Rigging	\$132,000.00
Suites reno's	\$113,600.00
Digital Marquees	\$200,000.00
Permanent Lights in Lot D	\$200,000.00
Fencing/Gates	\$50,000.00
2013 Expenditures	\$1,665,600.00
Budgeted 2013 Operational Surplus (Less Equip Reserve Allocation)	\$772,261.00
Forecasted 2013 Ending Balance	\$657,728.00

** Possible 3.4 million to add here from accumulated surplus

2013 Equipment Purchases from Reserve

Forecasted 2013 Beginning Balance	\$697,329.00
2013 Contribution from Operations	\$230,000.00
Expenditures:	
Staging/Decking Replacements and Additions	\$30,000.00
Second Truck	\$15,000.00
Radios	\$25,000.00
Audio/Visual Equipment	\$50,000.00
Forklift (6000 size)	\$55,000.00
Racking for new storage building	\$50,000.00
Transformer and 1000 ft feeder cable	\$50,000.00
Custodial Equipment (Buffers, etc)	\$10,000.00
Forklift - to replace our large one	\$175,000.00 estimate
2013 Expenditures	\$460,000.00
Balance End of 2013	\$467,329.00

17645.



MendelArtGallery

2013 GRANT APPLICATION

SUPPLEMENTARY BUDGET INFORMATION

December 4th and 5th 2012

MENDEL ART GALLERY
2013
City Of Saskatoon Grant Application Notes

- ◆ For 2013, the Mendel is requesting \$2,776,800 from the City of Saskatoon, an increase of \$269,800 over the total 2012 approved grant.

- ◆ The following list of additional expenditures are included in the \$269,800 increase:
 - Phased in operational expenses for the new Remai Art Gallery of Saskatchewan for 2.0 FTE's in 2013 180,000
 - increase assessed facilities energy management 3,600
 - increase assessed for *Comprehensive Building Replacement Reserve* 16,600
 - Operating cost increase to cover operating expense which includes Salary and payroll costs and increment increases 69,600

This budget includes a \$269,800 increase to the City's grant subsidy contribution. This increase includes \$180,000 for 2.0 new FTE's in 2013; a Fundraising Manager and an Accounting Coordinator. Recognizing that the Mendel's budget and the complexity of its operations has increased, it is recommended an Accounting Coordinator position be hired in 2013. During 2013 and 2014 the Mendel Gallery will require additional accounting expertise to set up and manage the financial records for two essentially different operations. During this time and during the transition into the new facility, adequate capacity to support day-to-day accounting functions is important. In addition, there are increased audit functions required for federal grants and more accountability with the additional requirements of all levels of government and private sector stakeholders. This new support position will enable the Director, Finance and Operations to provide essential strategic and analytical support to the CEO/Executive Director and Board of Trustees in the implementation of the new business plan for The Remai Gallery.

The synergy of the Capital Campaign for The Remai Gallery has created opportunities to increase the level of membership, donations and sponsorship income. Currently, the position accountable for these outcomes - Manager, Resource Development - is also responsible for marketing and communications. Given the increase focus required to achieve the Gallery's financial goals, it is prudent to separate these responsibilities. Therefore, it is recommended that an out-of-scope Manager, Fundraising be hired in 2013. As a senior member of the management team, this position will focus solely on providing leadership and direction to stewardship and solicitation of donations, major gifts, sponsorships and memberships. In addition, the Manager will begin the development of an ongoing planned giving program. Over the last number of years the Mendel Art Gallery has been able to solicit approximately \$100,000 annually through donations, memberships and sponsorships. This was done through the existing staff who have many shared operational roles. With increased resources and strategies, it is anticipated these areas of funding will see considerable increases in donations, major gifts and sponsorships.

The remainder of the increase to the budget is for operating costs with an increase of \$89,800 to cover expenses which include salary costs, facility and increased reserve contribution.

MENDEL ART GALLERY OPERATING BUDGET FUND 2013

REVENUE

	2013	2012	Variance 2012-2013
Grant Revenue			
City of Saskatoon	2,776,706	2,507,028	269,678
Federal Government Grants/The Canada Council for the Arts	160,000	160,000	0
Provincial Government Grants/Sask Arts Board and Sask Lotteries	315,500	301,000	14,500
Total Grant Revenue	3,252,206	2,968,028	284,178
Other Revenue Sources			
Exhibition and Public Program Revenue	140,409	140,300	109
Gallery Shop Revenue	349,800	330,000	19,800
Development and Membership Revenue	63,000	63,000	0
Museum Assistance Program (MAP) Revenue	160,200	240,296	-80,096
Cafe, Facility and donation box Revenue	33,461	29,230	4,231
Total Other Revenue	746,870	802,826	-55,956
TOTAL REVENUE	3,999,076	3,770,854	228,222
EXPENDITURES			
Exhibitions and Programs Expenditures	504,054	470,740	33,314
Facilities, Salaries, Office Expenditures	2,870,789	2,657,795	212,993
MAP Project expense	160,200	205,094	35,202
Gallery Shop Expenditures	224,232	211,530	12,702
Development & Membership and Marketing Expend.	90,301	92,795	-2,493
TOTAL EXPENSES	3,849,576	3,637,954	291,718
REVENUE LESS EXPENSES (Before allocations)	149,500	132,900	-63,496
Allocation to other funds Permanent Collection/Capital Replacement Fund (City Building Reserve)	-149,500	-132,900	-16,600
Surplus (Deficit) After Application of allocation to other funds/reserves	0	0	0

December 4, 2012

Re: City of Saskatoon's Proposed 2013 Operating Budget

Dear Mayor Atchison and Councillors:

On behalf of the Canadian Federation of Independent Business (CFIB) and our Saskatoon members, we would like to extend our congratulations on your recent victory. CFIB looks forward to working with your Council in the years ahead on issues of concern to Saskatoon's small business community. We would also like to provide you with our views on the City of Saskatoon's proposed 2013 Operating Budget.

According to CFIB's fifth annual report in October 2012, *Communities in Boom: Canada's Top Entrepreneurial Cities*, which measures Canadian municipalities' business-friendliness, the City of Saskatoon ranked as the 2nd most entrepreneurial city in the country. CFIB congratulates the City of Saskatoon on achieving this top 5 ranking. However, the results of this study demonstrate how challenging a good entrepreneurial performance rating can be to achieve and that there is still room for significant improvement even for those municipalities in the top 5. **We worry another year of tax hikes could further jeopardize this ranking and the City of Saskatoon's performance in the 2013 ranking of Canada's most entrepreneurial cities.**

We also want to provide Council with a copy of CFIB's latest research report, *WANTED: Property Tax Fairness*, which is the fifth in a series of CFIB reports on municipal property taxes in Saskatchewan. We believe this report is very timely and we hope you find it helpful as you work to finalize the City of Saskatoon's 2013 Operating Budget in the coming days.

WANTED: Property Tax Fairness provides a summary of the municipal tax gap and total tax gap for 63 municipalities across Saskatchewan. As you know, the property tax gap measures the difference between commercial and residential tax rates applied to commercial and residential properties of the same value. We recognize the City of Saskatoon has worked hard to reduce its property tax gap and achieved its ten year strategic plan to reduce the property tax ratio to 1.75; however, being competitive is a moving target. CFIB encourages the City to continue to narrow this ratio by implementing many of CFIB's recommendations contained in this latest report.

Given Saskatoon small business owners currently pay 1.78 times the property taxes of residential property owners, our members are concerned the City of Saskatoon is considering another property tax hike for 2013 of 5.17 per cent, following the 4 per cent increase in 2012. It is our understanding that Civic Administration is proposing operating expenditures of \$386.5 million, up from \$344.4 million (Source: 2012 Operating Budget online) or 12 per cent over 2012 expenditures. This is unsustainable.

As stated in previous pre-budget submissions, we are also very concerned that the City of Saskatoon's property tax hikes eat into provincial education property tax relief. While the Province of Saskatchewan has taken important steps forward toward reforming education financing, we worry those education property tax savings delivered in recent years are quickly being eroded by Saskatchewan municipalities introducing property tax hikes.

In 2012-13, the Government of Saskatchewan committed one full point of the Provincial Sales Tax (PST) or \$237.4 million up from \$216.8 million in 2011-12 to municipalities through the Municipal Operating Grant (MOG). This is an increase of 87 per cent from 2007-2008 levels. As Saskatchewan's economy grows, so too will the revenue share to municipalities. In fact, as stated in the City of Saskatoon's operating budget, the City will receive a record \$46.9 million from the Government of Saskatchewan in 2013, up by \$5.443 million in 2012. This is up from \$17.7 million in 2007-08, or 165% more. With the province providing this long-term, sustainable and predictable revenue sharing, CFIB believes the City of Saskatoon should use this revenue prudently and work to avoid a property tax hike in 2013.

We understand City Administration chose not to use all of the extra \$6 million from provincial PST revenue-sharing money toward the mill rate. CFIB read with interest an article in the Nov 29th StarPhoenix that: *"The idea is to protect against fluctuations in the PST that would force the City to make up for a reduction in future years."* Mayor Atchison said: *"There's no guarantee the PST is going to climb every year. We need to take a long-term view. We don't need to take a roller-coaster ride."* However, CFIB reminds the City that Saskatchewan is among the few provinces in Canada poised to grow in the coming years. We urge Council to review the provinces' 2012-13 Mid-Year report, which states Saskatchewan will remain the only province with a balanced budget. In fact, the Mid-year report states: *"Private sector forecasts of the Saskatchewan economy in 2012 and in 2013 remain upbeat. Real GDP growth of 3.1 per cent is expected this year (revised up from previous forecast of 2.8 per cent). For 2013, the private sector expects Saskatchewan's economy to lead the nation, posting growth of 3.1 per cent."* This certainly paints the picture of a growing economy, not a shrinking one. Given Saskatchewan's strong economy and outlook, we urge Council members to use the PST money provided by the province towards the mill rate.

We recognize the drivers of the proposed 5.17% property tax increase are Saskatoon Police Service (1.55%), Civic Services (2.22%) including Capital Contributions of 2.54%, Saskatoon Fire & Protective Services (0.41%) and Dedicated to Property tax roads (1.00%). However, we are pleased to learn a number of Saskatoon Councillors share CFIB's concern with the proposed property tax increase.

We therefore recommend the City of Saskatoon act on the following to avoid a property tax hike and ensure sustainable spending:

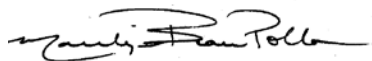
1. **Use PST revenue sharing money towards the mill rate.** With the province providing this long-term, sustainable and predictable revenue sharing, CFIB believes the City of Saskatoon should use this revenue prudently.
2. **Continue to reduce the commercial- to- residential property tax gap.**
3. **Limit year- over- year spending growth to a maximum of inflation plus population growth and ensure the funds from the Province's Municipal Operating Grant are used prudently.** CFIB believes the 12% increase in operational spending is unsustainable and even above the City's Municipal Operating Grant (MOG).
4. **Continue to 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.** While we commend the City of Saskatoon for finding savings through its service review, small business owners believe that more can be done and that the City should focus more on core services.
5. **Introduce a plan to reduce the size and cost of the municipal civil service (primarily through attrition).** 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. The provincial government is urging all

governments and third party partners to also do more with less and find efficiencies. Now entering the final phase of this plan there have been no indications that this reduction has compromised the quality of service provided by the government. CFIB believes municipalities could also achieve this by reducing the size of their civil service. A recent CFIB survey revealed 60 per cent of Saskatchewan respondents agreed Saskatchewan municipalities should introduce a plan to reduce the size of their civil service. Supporters say it would result in smaller, more effective and efficient municipal governments. Only 16 per cent disagreed, 24 per cent were undecided on the issue.

6. **Work towards additional revenue sharing, rather than new taxing authority or provincial tax increases to finance municipal infrastructure (e.g. province wide property tax levy on business & residential properties, vehicle registration tax).** Small business owners believe new taxes are unnecessary and have called on the Government of Saskatchewan to reject calls for such tax increases.
7. **Consider the introduction of a base tax for all homeowners.** When surveyed, 70 per cent of small business owners agreed a base tax for basic core services should be implemented for all homeowners. CFIB believes that local government services are enjoyed by all taxpayers and the costs must be shared by all taxpayers.

We thank you for considering the views of the Saskatoon small business community as you deliberate and work to finalize the 2013 Operating Budget. As you know, small businesses are the backbone of the City and the local economy and municipal decisions impact a business' ability to grow and create jobs. If you have any questions please do not hesitate in calling our office at 306-757-0000.

Respectfully submitted by,



Marilyn Braun-Pollon
Vice President, Prairie and Agri-Business

Enclosure

WANTED: Property Tax Fairness in Saskatchewan

A small business perspective on commercial- to- residential property tax inequities in Saskatchewan

Brett Goldhawk, Public Policy and Entrepreneurship Intern, Prairie

Commercial property owners in Saskatchewan continued to pay more than their fair share of property taxes in 2011. On average, commercial property owners paid more than two times the amount of property taxes paid by residents. While important steps have been taken by the province toward reforming education financing, the inequalities presented in this report show more work needs to be done by municipal governments. If Saskatchewan plans on maintaining its recent economic momentum, it is important that governments work toward a more fair and equitable balance between commercial and residential property taxes.

Introduction

Small business owners in Saskatchewan bore a greater property tax burden than their residential counterparts in 2011. On average, businesses in Saskatchewan municipalities with over 1,000 residents paid 2.18 times (down from 2.22 in 2010) the amount of property taxes paid by residents on an equally valued property. This difference in property taxes is referred to as the “*property tax gap*”. This inequality is present in every Saskatchewan municipality. Most troubling is there is no relationship between taxes paid and services received.

This is the fifth in a series of CFIB reports on property taxes in Saskatchewan, which examines municipal and total property tax gaps for 63 municipalities across the province. Unfortunately for small business owners, findings indicate that there has been very little progress in narrowing property tax gaps in Saskatchewan from 2010 levels. In fact, the majority of the province’s municipalities (37) saw their municipal property tax gaps either worsen or stay the same from 2010 to 2011. For example, North Battleford saw its

municipal property tax gap rise from 2.99 to 3.32, which is unsustainable and hurts the local business environment. In addition, 51 of the province's municipalities saw their total property tax gaps worsen from 2010 to 2011.

While the majority of municipalities did not progress toward a more fair tax structure, some have taken action and narrowed the tax gap. The greatest improvement from 2010 to 2011 was in Swift Current, where the municipal tax gap decreased from 4.04 to 2.60, but it is still worse than the average.

CFIB believes this report is crucial to enlightening municipalities and the province on the important issue of commercial-to-residential property tax inequities in Saskatchewan. This report will analyze the municipal and total property tax gaps across Saskatchewan municipalities and also provide recommendations for creating a more equitable property tax system.

Small Business in Saskatchewan

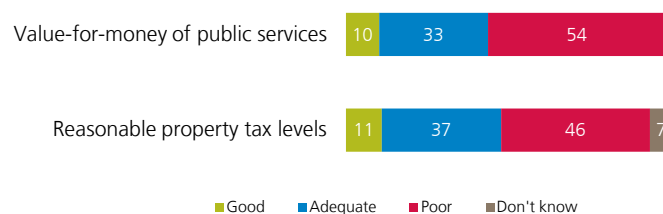
Small businesses are an invaluable part of the economy, and it is important that governments recognize their contribution. In Saskatchewan, 98.5 per cent of businesses are small¹ (less than 100 employees) and contribute 35 per cent of Saskatchewan's total GDP, the greatest percentage within any Canadian province².

With Saskatchewan small business owners currently among the most optimistic in Canada as found by CFIB's Business Barometer®, CFIB believes it is critical all levels of government (federal, provincial, and municipal) ensure their policies help fuel optimism, not dampen it.

A recent CFIB survey finds local governments have room for improvement on some key business issues. Figure 1 reveals nearly half of Saskatchewan small business owners rate their local government as “poor” on delivering reasonable property tax levels. It is concerning that only a small percentage of business owners (11 per cent), rate their government as “good”.

Figure 1:

How do you rate the local government where your business is situated on the following business issues?



Source: CFIB, *Our Members' Opinion Survey, June 2012- Saskatchewan results.*

The same survey also finds that a mere 10 per cent of business owners believe local governments are good at providing value-for-money of public services, while 54 per cent rate them as “poor” (see Figure 1). Business owners understand that property taxes are needed to fund government services, but clearly do not believe they are receiving sufficient

¹ Statistics Canada, Business Register, December 2010

² British Columbia's Statistical Service

value for their tax dollars. Business owners work hard to deliver value to their customers, local governments must do the same.

When one considers the importance of small business to the Saskatchewan and local economies, we cannot afford to continually over-burden entrepreneurs with property taxes because it hinders growth. Policy makers need to recognize the consequences of shifting property taxes from residents to businesses, and work towards more fair and equitable taxation.

Understanding 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 things like 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.

Every year, local governments vary tax rates in relation to the total assessed values of the properties in their jurisdiction in order to ensure they generate sufficient revenues. Property values, therefore, do not necessarily determine the amount of taxes paid by a property owner; rather they indicate how much one property will pay in relation to another (see Table 1).

CFIB's report leads the way toward better understanding 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).³

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

Table 1:

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)	75%

Source: SAMA, *How Property Assessment Works in Saskatchewan*, 2011.

³ In Saskatoon, Regina and Regina Beach, library boards also generate revenue through property taxes.

percentages of value to apply to those property taxes. The percentages of value are applied to the assessed value of properties, resulting in the taxable assessments for each property class. Table 1 shows the percentage of value applied to each property class.

Any property owner knows that in addition to municipal taxes, they are also responsible for paying education property taxes. In 2009 the provincial government assumed more control over Saskatchewan's education property tax system. 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, under the new system, commercial property has a higher mill 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 will be discussed later in the report.

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 municipalities⁴.

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 2009⁵, 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.⁶

⁴ Saskatoon, Regina, Prince Albert, Swift Current, and 14 other urban municipalities across Saskatchewan have opted out of SAMA's assessment valuations. (Source: SAMA, *2010 Annual Report*, 15.)

⁵ SAMA, *Revaluation 2009: Overview*.

⁶ SAMA, *The Income Approach to Value*.

SAMA co-ordinates a full revaluation of properties in the province every four years to coincide with a new base date. The last revaluation of 2009 used June 30, 2006 as the base date and the upcoming revaluation in 2013 will update assessed values to reflect a new base date of January 1, 2011. Based on the strength of the real estate market between the 2006 and 2011 base dates, SAMA anticipates that assessment shifts will be higher than any revaluation since 1997⁷.

Local Governments

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. 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"

Municipal Mill Rate and Mill Rate Factors

The mill rates are uniformly applied to all properties, therefore, they do not directly contribute to variation between property classes. However, local governments also have *mill rate factors* at their disposal, which allow them to vary the mill rates 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, municipalities are able to shift a greater share of local revenue requirements onto businesses. Municipalities that opt to vary mill rate factors by property class have unanimously chosen to place a greater burden on business compared to residential property.

In 2011, all 14 of Saskatchewan's cities⁸ imposed higher municipal mill rate factors on commercial properties compared to residential properties. In addition, of 49 municipalities with population greater than 1,000, 35 had higher municipal mill rate factors on commercial properties. The remaining 14 treated both classes of property equally.

⁷ SAMA, 2011 Annual Report, 13.

⁸ The city of Lloydminster moved to Alberta assessment procedures starting on January 1, 2005. As a result it has been excluded from the current survey.

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. In 2011, 45 of the 63 municipalities studied applied a base tax to residential and/or commercial property.
- ▶ **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**⁹ – 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 these local property tax classes further if so desired. For example, Moose Jaw has a golf course property subclass.

⁹ In 2004, the provincial government removed the authority of towns, villages, resort villages, rural municipalities and Northern municipalities to phase in property taxes.

Municipal Property Taxes across the Province

Calculating the Municipal Property Tax Gap

The tax tools implemented 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. The resulting ratio represents the amount of property taxes paid by a commercial property owner per dollar paid by a residential property owner. The calculation of municipal property taxes is as follows:

$$\text{Municipal Property Taxes} = \text{Assessed Value} \times \text{Provincial Percentage} \times \text{Mill Rate} \times \text{Mill Rate Factor} + \text{Base Tax}$$

Source: Government of Saskatchewan, Ministry of Government Relations

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 2011 was 30.4 per \$1,000 of taxable property and the mill rate factors on residential and commercial property were 0.4821 and 1.2512, respectively. Melville also applied a \$500 base tax to both residential and commercial properties (see Table 2).

The resulting municipal tax gap for the city of Melville is 3.18. Thus, commercial property owners paid \$5,555 more in municipal property taxes than residential property owners in Melville for the 2011 tax year.

Municipal Property Tax Provincial Highlights

A comparison of commercial municipal property tax bills provides evidence of the inequalities businesses face around the province. In 2011, Saskatchewan commercial property owners paid anywhere from \$1.18 to \$4.67 for every dollar of municipal property taxes paid by homeowners.

On average, business owners in Saskatchewan paid 2.18 times the amount of municipal property taxes paid by residents, down slightly from 2.22 in 2010. While CFIB is pleased the average did not increase since 2010, of the 63 municipalities examined in this study, only

Table 2:

Calculating the municipal property tax gap in Melville

	<i>Residential</i>	<i>Commercial</i>
Assessed Value	\$200,000	\$200,000
X Provincial percentages	0.7	1.0
= Taxable property	\$140,000	\$200,000
X Mill rate (per \$1,000)	30.4000	30.4000
=	\$4,256	\$6,080
X Mill rate factor	0.4821	1.2512
=	\$2,052	\$7,607
+ Base tax	\$500	\$500
Total tax bill	\$2,552	\$8,107
Municipal tax gap		3.18

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

26 improved their municipal tax gap. For an overall province-wide ranking of the municipalities, refer to Appendix A.

White City has lowest municipal property tax gap, Kamsack the highest

Across municipalities in this study, White City had the lowest municipal property tax gap at 1.18, an improvement from second place in 2010, followed closely by Dalmeny at 1.20 and Watrous at 1.30 (see Appendix A). On the other hand, the municipal property tax gap in Kamsack was the highest in the province at 4.67 for the second year in a row. Rounding out the bottom of the list are Yorkton and Weyburn with municipal property tax gaps of 3.79 and 3.47 respectively.

Swift Current boasts most improved municipal property tax gap, North Battleford sees largest increase

The city of Swift Current made the most progress in lowering its gap from 4.04 in 2010 to 2.60 in 2011, reducing it by 1.44 (see Appendix C). However, it is important to note that it is still worse than the average. Also making significant improvements to their municipal property tax gaps were Outlook and Eston, who improved by 0.62 and 0.40 respectively. Unfortunately for Saskatchewan business owners in North Battleford, the municipal property tax gap increased from 2.99 in 2010 to 3.32 in 2011 – or 0.33 – the largest jump in the province. Also worth noting are Yorkton and Gull Lake, which both increased their gaps by 0.22 and 0.21, respectively.

Kelvington has lowest municipal property tax bill, Eston the highest

Across Saskatchewan, municipal property taxes on a commercial property with an assessed value of \$200,000 ranged from as low as \$2,350 in Kelvington to \$13,125 in Eston, and the provincial average was \$5,212, up from the 2010 average of \$4,940 (see Appendix B). In comparison, municipal residential property tax bills across the province ranged from \$1,333 to \$5,600 and the provincial average was \$2,461. Lumsden, Regina Beach and White City also all had commercial property taxes below \$2,500. However, commercial property owners in Kamsack and Foam Lake were footing large municipal property tax bills at \$12,630 and \$11,440 respectively.

The following section compares the municipal property tax gaps of Saskatchewan's cities and towns with population over 1,000 by economic region¹⁰.

Cities¹¹

In all Saskatchewan cities commercial property owners subsidized residential property owners by paying between 1.57 and 3.79 times the amount of municipal taxes on properties of the same value. On average, commercial property owners paid \$2.56 in municipal

¹⁰ Based on 2006 Statistics Canada Census

¹¹ The city of Lloydminster moved to Alberta assessment procedures starting on January 1, 2005. As a result it has been excluded from the current survey.

property taxes for every dollar paid by residential property owners in 2011 (see Table 3). Fortunately, progress has been made, as the gap fell from the 2010 value of 2.66.

A majority of Saskatchewan cities (8) improved their municipal property tax gaps in 2011, with only 6 of the 14 cities seeing their gap worsen or remain the same. The biggest increase was in North Battleford, where the gap grew from 2.99 in 2010 to 3.32 in 2011. This is the result of the city decreasing its residential base tax from \$765 to \$559 while

Table 3:

Cities: Municipal property tax gap ratios and municipal taxes per \$200,000 of assessed value

Municipality	Total municipal commercial taxes per \$200,000	Total municipal residential taxes per \$200,000	2011 Municipal Tax Gap	2010 Municipal tax Gap	2010 to 2011
Yorkton	\$5,950	\$1,568	3.79	3.57	*
Weyburn	\$5,482	\$1,581	3.47	3.47	=
North Battleford	\$6,596	\$1,984	3.32	2.99	*
Melville	\$8,107	\$2,552	3.18	3.37	✓
Humboldt	\$6,084	\$2,064	2.95	3.22	✓
Swift Current	\$3,471	\$1,334	2.60	4.04	✓
Prince Albert	\$6,162	\$2,394	2.57	2.37	*
Estevan	\$3,416	\$1,523	2.24	2.27	✓
Meadow Lake	\$5,365	\$2,396	2.24	2.30	✓
Melfort	\$5,946	\$2,801	2.12	2.18	✓
Moose Jaw	\$3,836	\$1,840	2.08	2.11	✓
Regina	\$3,575	\$1,833	1.95	1.95	=
Saskatoon	\$2,715	\$1,526	1.78	1.75	*
Martensville	\$2,642	\$1,681	1.57	1.59	✓
Average	\$4,953	\$1,934	2.56	2.66	✓
* gap worsened ✓ gap improved = gap same					

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

commercial properties saw no tax savings. Yorkton, which boasted the greatest municipal property tax gap improvement from 2009 to 2010, erased most of those gains in 2011, as its gap grew to 3.79 from 3.57 in 2010.

Making up for last year's distinction of having the highest municipal property tax gap amongst Saskatchewan cities, Swift Current can now claim the greatest improvement in its gap from 2010 to 2011. While Swift Current was able to reduce its 2011 municipal property tax gap to 2.60 from 4.04 in 2010, its municipal property tax gap still remains above the provincial average of 2.18 (see Appendix H-1).

Yorkton has distinction of highest municipal property tax gap

Of Saskatchewan's 14 cities, Yorkton had the most unbalanced municipal property tax system with commercial property owners paying \$3.79 for every dollar paid by residential property owners. Yorkton's sizeable gap can be attributed to it having the lowest residential mill rate factor of 0.22, providing residents with a sizeable tax break

Melville has highest municipal property tax bill - 2nd year in a row

For the second year in a row, Melville had the highest commercial municipal property tax bill amongst Saskatchewan cities, costing business owners \$8,107 per \$200,000 of assessed

property value. This is because Melville utilized the highest municipal mill rate of all cities, 30.4, while employing a sizeable commercial mill rate factor of 1.2512. Other Saskatchewan cities with high commercial municipal property tax bills included North Battleford, Prince Albert, Humboldt, Yorkton, Melfort, Weyburn and Meadow Lake, all of which had commercial property owners paying greater than the average municipal property bill of \$4,953 (see Table 3).

Martensville boasts lowest municipal property tax gap- 2nd year in a row

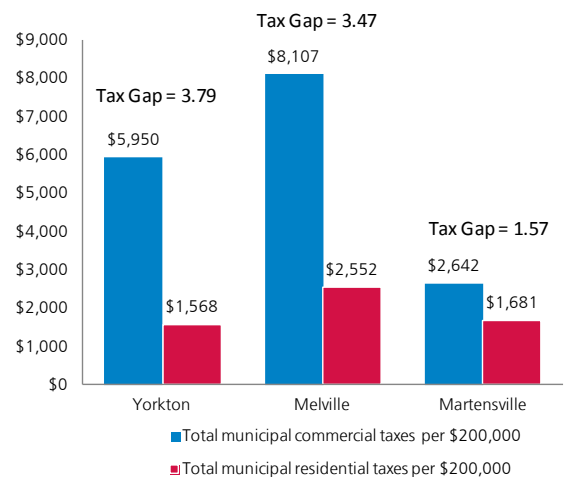
Martensville can pride itself on having the lowest municipal tax gap of all Saskatchewan cities for the second year in a row at 1.57, a drop from 1.59 in 2010. Saskatoon had a municipal property tax gap of 1.78, continuing to be among the fairest cities. It is important to note that in the year 2000 Saskatoon took decisive action towards reducing the commercial-to-residential tax gap, which included implementing a 10-year plan that reduced their tax gap to 1.75 in 2010. However, now that the 10-year plan has expired, Saskatoon's gap has increased slightly - proving that there is still work to be done in creating a long term solution to property tax inequality. The province's other major centre, Regina, had the third lowest municipal tax gap of Saskatchewan cities at 1.95. Moose Jaw and Melfort trailed close behind with the next lowest municipal tax gaps of 2.08 and 2.12, respectively.

Martensville has lowest municipal property tax bill - 2nd year in a row

In addition to having the lowest municipal property tax gap across Saskatchewan cities, Martensville also had 2011's lowest commercial property tax bill at \$2,642. This is due to the municipality using the lowest municipal mill rate in the region (6.65) and also using relatively equitable residential and commercial mill rate factors of 1.0 and 1.42 respectively. Saskatoon had the second lowest commercial property tax bill at \$2,715 in 2011.

As can be seen in Figure 2, Saskatchewan cities display a wide variation of municipal property tax gaps and bills. Martensville outperformed other Saskatchewan cities by having the lowest municipal tax bill in the region and boasting a modest municipal tax gap of 1.57. Saskatoon followed closely behind with a property tax gap of 1.78 and a commercial municipal tax bill of \$2,715.

Figure 2:
Cities: Commercial vs. residential municipal property taxes per \$200,000 of assessed value



Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

South West

Although this region’s average municipal tax gap of 2.28 was generally in line with the provincial average of 2.18 (see Appendix A), municipal taxation varied across the five towns in this region. This is evident from municipal property tax gaps ranging from a high of 2.84 in Maple Creek to a comparatively low ratio of 1.32 in Gravelbourg, which was tied for the fifth lowest of the 63 municipalities examined in this report (see Table 4 and Figure 3).

There were only two municipalities (Shaunavon and Assiniboia) that improved their municipal tax gaps in the South West from 2010 to 2011. Three of the five municipalities increased their tax gap; with Gull Lake’s tax gap increasing the most by 0.21 (see Appendix H-2).

Maple Creek has highest municipal property tax gap and property tax bill

In 2011 Maple Creek emerged with the highest municipal property tax gap in the region at 2.84, and continued to have the highest commercial property tax bill for the second year in a row at \$6,600, up from \$6,090 in 2010. This large municipal property tax bill was the result of a fairly high mill rate of 25.0 coupled with a commercial mill rate factor of 1.15. Shaunavon had both the second highest tax gap at 2.79 and municipal property tax bill at \$6,420. While Shaunavon’s tax gap experienced the greatest decline in the region from 2010 to 2011, its commercial property tax bill increased by \$640 – the largest increase in the South West.

Gravelbourg has lowest municipal property tax gap and property tax bill - 2nd year in a row

A positive highlight was Gravelbourg, which displayed both the lowest municipal tax gap (1.32) and tax bill (\$4,450) in the South West region. Correspondingly, the town utilized the

Table 4:

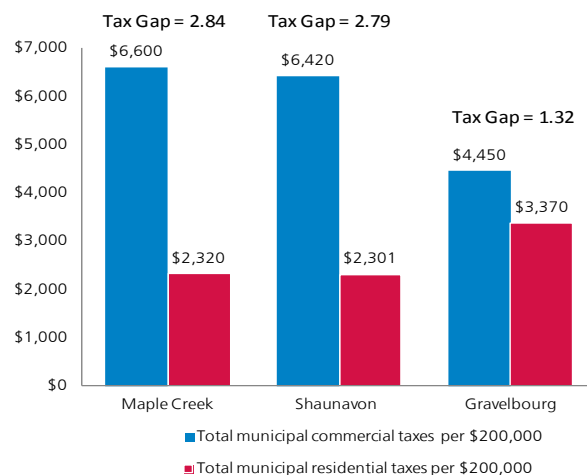
South West: Municipal property tax gap ratios and municipal taxes per \$200,000 of assessed value

Municipality	Total municipal commercial taxes per \$200,000	Total municipal residential taxes per \$200,000	2011 Municipal Tax Gap	2010 Municipal tax Gap	2010 to 2011
Maple Creek	\$6,600	\$2,320	2.84	2.83	*
Shaunavon	\$6,420	\$2,301	2.79	3.06	✓
Gull Lake	\$6,280	\$2,351	2.67	2.46	*
Assiniboia	\$6,262	\$3,566	1.76	1.83	✓
Gravelbourg	\$4,450	\$3,370	1.32	1.31	*
Average	\$6,002	\$2,782	2.28	2.30	✓
* gap worsened ✓ gap improved = gap same					

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Figure 3:

South West: Commercial vs. residential municipal property taxes per \$200,000 of assessed value



Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

lowest mill rate in the region and also did not apply mill rate factors. The limited use of municipal tax tools was responsible for keeping the tax gap low. Gravelbourg was also the only municipality in the region whose commercial municipal property tax bill was below the provincial average of \$5,210 (see Table 4).

South East

Saskatchewan's South East corner has fourteen urban municipalities with more than one thousand people. In 2011, the average municipal tax gap for the region was 1.77; the lowest among all the regions and well below the provincial average of 2.18 (see Appendix A). However, commercial property owners still paid more than their fair share in municipal taxes. Figure 4 displays the variation in municipal property tax gaps and bills that exists in the South East region. In addition to this, almost no progress was made in lowering municipal tax gaps between 2010 and 2011 - the tax gap for 9 of the 14 stayed the same or worsened (see Table 5).

Moosomin has highest municipal property tax gap - 2nd year in a row

In 2011 Moosomin had the largest municipal tax gap in the region at 2.61. The large gap can be attributed to Moosomin having the highest commercial mill rate factor in the region at 1.55. Pilot Butte and Carlyle were close behind with municipal tax gaps of 2.50 and 2.39 respectively.

Davidson has highest municipal property tax bill

Davidson had the region's highest commercial tax bill at \$6,729 which is nearly three times Lumsden's commercial property tax bill of \$2,369. Close behind Davidson was Moosomin, where commercial property owners paid \$6,520 in municipal property taxes per \$200,000 assessed value - well above the regional average of \$3,994.

White City has lowest municipal property tax gap in South East and the entire province

Eleven of the fourteen municipalities had municipal tax gaps below the provincial average, ranging from 1.18 to 2.09. White City not only had the lowest municipal property tax gap in the region, but in the entire province at 1.18 (see Appendix A). White City achieves a small gap by not using mill rate factors to overburden businesses. Grenfell, Indian Head, Kipling

Table 5:

South East: Municipal property tax gap ratios and municipal taxes per \$200,000 of assessed value

Municipality	Total municipal commercial taxes per \$200,000	Total municipal residential taxes per \$200,000	2011 Municipal Tax Gap	2010 Municipal tax Gap	2010 to 2011
Moosomin	\$6,520	\$2,499	2.61	2.61	=
Pilot Butte	\$3,850	\$1,540	2.50	2.60	✓
Carlyle	\$4,290	\$1,794	2.39	2.30	✗
Oxbow	\$4,980	\$2,385	2.09	2.06	✗
Davidson	\$6,729	\$3,232	2.08	2.09	✓
Carnduff	\$4,796	\$2,514	1.91	1.93	✓
Kipling	\$3,200	\$2,080	1.54	1.52	✗
Fort Qu'Appelle	\$4,200	\$2,772	1.52	1.50	✗
Balgonie	\$2,822	\$1,974	1.43	1.44	✓
Indian Head	\$3,700	\$2,590	1.43	1.43	=
Lumsden	\$2,369	\$1,658	1.43	1.43	=
Regina Beach	\$2,373	\$1,796	1.32	1.31	✗
Grenfell	\$3,600	\$2,730	1.32	1.32	=
White City	\$2,480	\$2,108	1.18	1.25	✓
Average	\$3,994	\$2,262	1.77	1.77	=
✗ gap worsened ✓ gap improved = gap same					

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

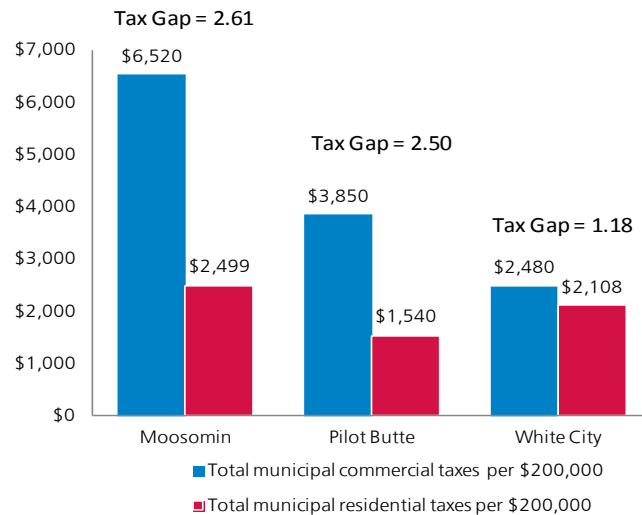
and Lumsden also chose not to apply mill rate factors and all had property tax gaps less than 1.60.

Lumsden has lowest municipal property tax bill

Another measure on which the South East region performed exceptionally well was the value of their municipal commercial property tax bill. Twelve of the fourteen urban municipalities were below the provincial average of \$5,210. These low bills are due to a below average mill rate of 14.21 compared to the provincial average of 17.45, and also a relatively small average commercial mill rate factor of 1.24. Lumsden just edged out Regina Beach for the region's lowest municipal commercial tax bill, with bills valued at \$2,369 and \$2,373 respectively.

Figure 4:

South East: Commercial vs. residential municipal property taxes per \$200,000 of assessed value



Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Central West

The Central West region, which includes fifteen municipalities, is the largest in CFIB's study. From 2010 to 2011, CFIB's research showed that the Central West region made little progress on the reduction of municipal tax gaps, with only five municipalities improving their gap. However, from 2010 to 2011, the average for the region fell from 2.00 to 1.94. Although this is an improvement over 2010, the majority of municipalities still worsened or made no improvements to their tax gap.

The greatest improvements were Outlook and Eston, which improved their gap by 0.62 and 0.40 respectively (see Table 6). Macklin and Langham, whose commercial mill rate factors are among the highest in the province, both worsened their gap by 0.10 and 0.05 respectively. The property tax gaps in the Central West region are extremely variable among municipalities as can be seen in Figure 5.

Eston has highest municipal tax gap and highest municipal tax bill - 2nd year in a row

In the Central West region, Eston displayed the highest municipal tax gap for the second year in a row with businesses paying \$3.03 in municipal taxes for every dollar paid by residents per \$200,000 of assessed value. Outlook trailed close behind Eston with a municipal property tax gap of 2.71. Eston also has the highest commercial municipal tax bill in both the region and the province at \$13,125. Rosetown had the second highest

municipal property tax bill of \$7,240 per \$200,000 of assessed value, followed by Wilkie at \$7,157 (see Table 6), well above the regional average of \$5,122.

Dalmeny has lowest tax gap and Warman has lowest commercial municipal tax bill – 2nd year in a row

Dalmeny has the distinction of having the lowest tax gap in the region at 1.20, which is also the second lowest gap in the province. Three towns, Watrous, Lanigan and Biggar followed closely with tax gaps of 1.30, 1.33 and 1.43, respectively (see Table 6). These lower municipal property tax gaps can be attributed to the absence of mill rate factors. Warman had the lowest commercial municipal tax bill at \$2,778.

Table 6:

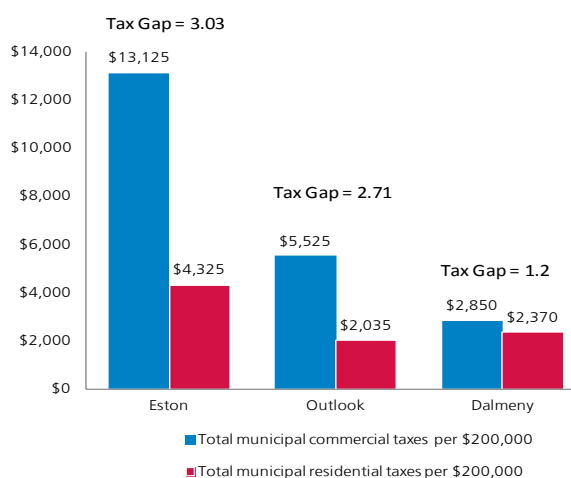
Central West: Municipal property tax gap ratios and municipal taxes per \$200,000 of assessed value

Municipality	Total municipal commercial taxes per \$200,000	Total municipal residential taxes per \$200,000	2011 Municipal Tax Gap	2010 Municipal tax Gap	2010 to 2011
Eston	\$13,125	\$4,325	3.03	3.43	✓
Outlook	\$5,525	\$2,035	2.71	3.33	✓
Macklin	\$4,600	\$1,840	2.50	2.40	✗
Rosetown	\$7,240	\$3,001	2.41	2.46	✓
Wilkie	\$7,157	\$3,068	2.33	2.33	=
Kerrobert	\$5,571	\$2,665	2.09	2.06	✗
Kindersley	\$5,267	\$2,779	1.89	1.88	✗
Rosthern	\$4,582	\$2,466	1.86	1.85	✗
Langham	\$3,125	\$1,805	1.73	1.68	✗
Unity	\$4,290	\$2,607	1.65	1.65	=
Warman	\$2,778	\$1,714	1.62	1.70	✓
Biggar	\$4,000	\$2,800	1.43	1.43	=
Lanigan	\$4,000	\$3,010	1.33	1.33	=
Watrous	\$2,875	\$2,215	1.30	1.29	✗
Dalmeny	\$2,850	\$2,370	1.20	1.21	✓
Average	\$5,132	\$2,580	1.94	2.00	✓
✗ gap worsened ✓ gap improved = gap same					

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Figure 5:

Central West: Commercial vs. residential municipal property taxes per \$200,000 of assessed value



Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Central East

On average, business owners in the Central East region of the province paid more than double (2.37) the amount of municipal property taxes paid by residential property owners in 2011 (see Table 7). Municipal property tax gaps in the region improved in only three municipalities with the remaining staying the same or worsening. Despite no change in the average gap, municipal tax bills grew in eight of the nine towns due to municipal governments increasing their mill rates and/or mill rate factors. The region’s average

Table 7:

Central East: Municipal property tax gap ratios and municipal taxes per \$200,000 of assessed value

Municipality	Total municipal commercial taxes per \$200,000	Total municipal residential taxes per \$200,000	2011 Municipal Tax Gap	2010 Municipal tax Gap	2010 to 2011
Kamsack	\$12,630	\$2,703	4.67	4.67	=
Wadena	\$7,146	\$2,214	3.23	3.26	✓
Wynyard	\$5,400	\$1,890	2.86	2.86	=
Esterhazy	\$7,600	\$3,505	2.17	2.16	*
Foam Lake	\$11,440	\$5,600	2.04	2.04	=
Preeceville	\$4,417	\$2,232	1.98	1.99	✓
Kelvington	\$2,350	\$1,450	1.62	1.63	✓
Canora	\$5,400	\$3,780	1.43	1.43	=
Langenburg	\$3,300	\$2,520	1.31	1.31	=
Average	\$6,631	\$2,877	2.37	2.37	=
* gap worsened ✓ gap improved = gap same					

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

In Foam Lake, which had a relatively low municipal tax gap of 2.04, both commercial and residential property owners paid high municipal property taxes. In fact, a business owner in Foam Lake paid \$11,440 per \$200,000 of assessed value, which was double the amount paid by a resident. Only three municipalities in the Central East (Preeceville, Langenburg and Kelvington) fell below the provincial average municipal property tax bill of \$5,210 (see Appendix H-5).

Langenburg has lowest municipal property tax gap and Kelvington has lowest commercial municipal property tax bill

As can be seen in Figure 6, Langenburg had the lowest municipal property tax gap in 2011 at 1.31. Langenburg achieves such a low property tax gap by not using mill rate

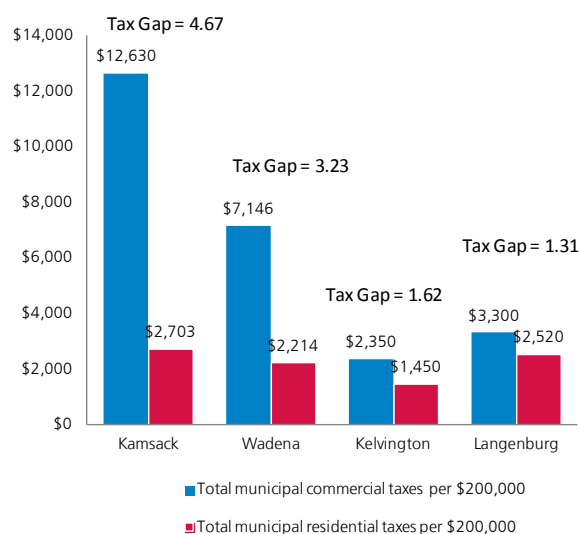
municipal property tax gap of 2.37, which is above the provincial average of 2.18, indicates commercial property owners are still paying more than their fair share (see Figure 6).

Kamsack has highest municipal property tax gap and highest commercial municipal property tax bill - 2nd year in a row

The greatest difference in municipal taxes paid by commercial and residential property owners was in Kamsack where the municipal tax gap was 4.67. This also represents the highest tax gap in the province, with the second highest being Yorkton at a distant 3.79. In addition to a high tax gap, Kamsack also had the distinction of having the highest commercial municipal tax bill in the region at \$12,630 per \$200,000 of assessed value, which is 90 per cent higher than the regional average of \$6,631. Wadena's sizable tax gap of 3.23 is also worth noting, as the second highest in the Central East region and sixth highest in the province (see Table 7).

Figure 6:

Central East: Commercial vs. residential municipal property taxes per \$200,000 of assessed value



Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

factors. The lowest municipal tax bill in the region belonged to Kelvington with a value of \$2,350. There is a great deal of variation between tax schemes in the Central East. With municipal property tax gaps set aside, commercial property owners in Kamsack are paying over five times the amount of property taxes as business owners in Kelvington per \$200,000 of assessed value.

North

On average, businesses owners in the North paid two and a half times more municipal property taxes than residents, well above the average municipal tax gap of 2.18 in 2011. In 2011, Tisdale, Nipawin and Hudson Bay were the only municipalities to narrow their municipal property tax gap and the region saw its average gap fall from 2.58 in 2010 to 2.50 in 2011. Some good news for the other three communities in the region is that all of them held their gaps constant from 2010. This made the Northern region the only one to boast no increases to the municipal property tax gap in any of its communities (see Table 8).

Shellbrook has highest municipal property tax gap and property tax bill

Shellbrook had the highest municipal property tax gap in the region at 3.24 and the highest commercial property tax bill of \$9,990. Contributing to Shellbrook’s high municipal tax bill was a mill rate of 37, the third highest in the province. Carrot River also had a sizeable municipal property tax bill of \$7,920 per \$200,000 of assessed value. Tisdale, which claimed the highest municipal property tax gap in 2010 at 3.46, lowered its gap to 3.22, putting it slightly ahead of Shellbrook’s

Table 8:

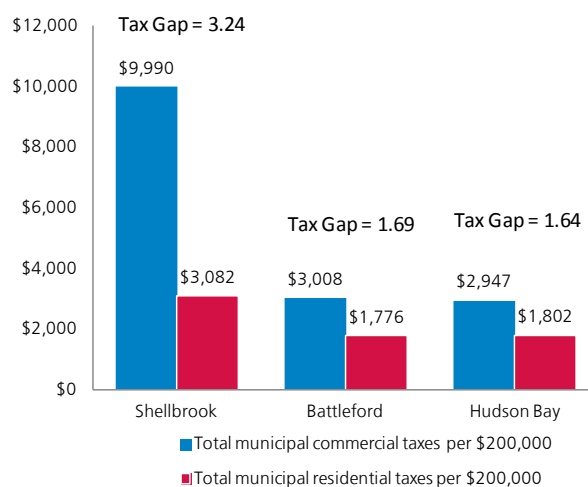
North: Municipal property tax gap ratios and municipal taxes per \$200,000 of assessed value

Municipality	Total municipal commercial taxes per \$200,000	Total municipal residential taxes per \$200,000	2011 Municipal Tax Gap	2010 Municipal tax Gap	2010 to 2011
Shellbrook	\$9,990	\$3,082	3.24	3.24	=
Tisdale	\$7,597	\$2,359	3.22	3.46	✓
Nipawin	\$4,960	\$1,901	2.61	2.80	✓
Carrot River	\$7,920	\$3,080	2.57	2.57	=
Battleford	\$3,008	\$1,776	1.69	1.69	=
Hudson Bay	\$2,947	\$1,802	1.64	1.71	✓
Average	\$6,070	\$2,333	2.50	2.58	✓
* gap worsened ✓ gap improved = gap same					

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Figure 7:

North: Commercial vs. residential municipal property taxes per \$200,000 of assessed value



Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

gap of 3.24 in 2011.

Hudson Bay has lowest municipal property tax gap and lowest commercial municipal property tax bill

Hudson Bay not only had the lowest municipal property tax gap in the region at 1.64, but it also had the lowest municipal property tax bill at \$2,947, well below the region's average tax bill of \$6,070. Not far behind Hudson Bay was Battleford, which had the second lowest municipal property tax gap and commercial tax bill at 1.69 and \$3,008 respectively. Figure 7 displays the contrast in municipal property taxes applied by different Northern municipalities and shows that, with respect to commercial property taxes, Battleford and Hudson Bay are the most affordable places for commercial property owners to locate in the region.

No appetite for Municipal Property Tax Hikes

Small business owners work hard to live within their means and count on their local governments to do the same. CFIB is concerned many Saskatchewan municipalities will continue on the path of unsustainable spending and introduce property tax hikes in 2013 to cover their costs. Such tax hikes continue to erode the savings from the education property tax relief delivered by the Province to small business owners and their customers.

In 2012-2013 the Government of Saskatchewan committed one full point of the Provincial Sales Tax (PST) or \$237.4 million to municipalities through the Municipal Operating Grant (MOG). This is an increase of 9.5 per cent from the previous year and **87 per cent** from 2007-2008 levels (see Table 9).

With the province providing this long-term, sustainable and predictable revenue sharing, municipalities should use this new revenue prudently and avoid property tax hikes in 2013.

In total, the 63 municipalities CFIB studied in this report saw municipal revenue sharing to their communities increase by 131 per cent since 2007-2008 (Table 10). Regionally, Saskatchewan cities received the largest increase at 134 per cent, followed by the Central West and South East regions at 124 per cent and 118 per cent respectively. While municipal revenue sharing has increased significantly, CFIB is concerned that many municipalities across Saskatchewan continue to hike property taxes - which eats into provincial education property tax relief. CFIB is worried those education property tax savings delivered in recent years are quickly being eroded by municipalities introducing property tax hikes.

Table 9:

Provincial-municipal revenue sharing commitments for the past five years

Saskatchewan Municipalities	2007-08 Municipal Operating Grant	2012-13 Revenue Sharing Estimate	% Increase in Revenue Sharing
Urban	\$67.4 M	\$151.9M	125%
Rural	\$49.6 M	\$68.9M	39%
Northern	\$10.2 M	\$16.6M	63%
Total	\$127.3 M	\$237.4M	87%

Source: Government of Saskatchewan, Ministry of Government Relations.

Table 10:

Municipal revenue sharing by region

Region	2007-2008 Municipal Operating Grant	2012-13 Revenue Sharing Estimate	Overall Increase in Revenue Sharing	% Increase in Revenue Sharing
Cities	\$47,817,640	\$111,759,236	\$63,941,596	134%
South West	\$852,408	\$1,701,063	\$848,655	100%
South East	\$1,979,590	\$4,306,192	\$2,326,602	118%
Central West	\$3,014,239	\$6,741,528	\$3,727,289	124%
Central East	\$1,369,399	\$2,781,925	\$1,412,526	103%
North	\$1,520,330	\$3,096,037	\$1,575,707	104%
Total	\$56,553,606	\$130,385,981	\$73,832,375	131%

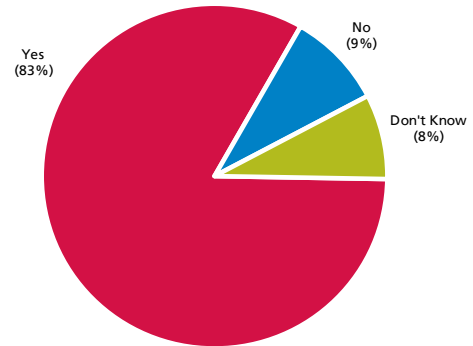
Source: Government of Saskatchewan, Ministry of Government Relations.

A recent CFIB survey found 83 per cent of Regina small business owners say given this additional revenue, municipalities should avoid a property tax increase in 2011 (see Figure 8). There currently is not the appetite among small business owners to take another hit to their bottom line when the province has provided long-term, sustainable and predictable revenue sharing with municipalities.

A National Post column by Kevin Libin also outlines further details as to why there is no appetite: *Why a backward approach makes city taxes go higher.*

Figure 8:

The provincial government has committed one per cent of the PST to Saskatchewan municipalities in 2011. Given this additional revenue, should municipalities avoid a property tax increase in 2011?



Source: CFIB Focus on Saskatchewan, October 2010

“Federal and provincial politicians would be mad to think taxpayers would shrug at a raise in income or corporate taxes by several percentage points year after year. Only, it seems, in our cities – where the average family drops roughly 10% of its tax dollars – do we take a bigger yearly grab for granted.”

-Kevin Libin, National Post

How should municipalities ensure sustainable spending?

When asked how Saskatchewan municipalities could ensure sustainable spending, 64 per cent of Saskatchewan small business owners say municipalities should focus on core municipal services (e.g. roads, sewers etc). Another 58 per cent say municipal compensation should be brought in line with similar occupations in the private sector. Fifty-seven per cent of business owners say a wide range of city services should be put out for competitive bidding and 31 per cent say municipalities should impose hiring freezes in non-core areas. Only 10 per cent of respondents believe no spending restraint is needed (see Figure 9).

Figure 9:

How should municipalities reduce spending?



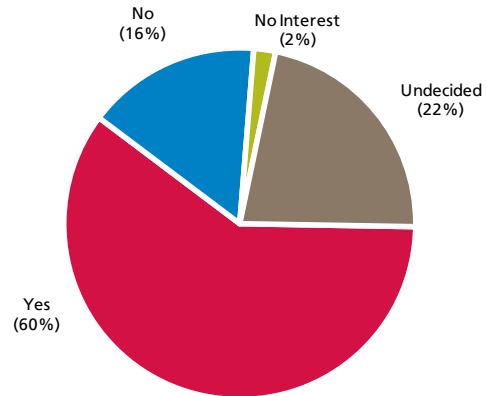
Source: CFIB Focus on Saskatchewan, October 2010

A plan to reduce the size and cost of the municipal civil service

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. The provincial government is urging all governments and third party partners to do more with less and find efficiencies as well. CFIB believes municipalities can most effectively achieve this by reducing the size of their civil service. A recent CFIB survey reveals 60 per cent of Saskatchewan respondents agree Saskatchewan municipalities should introduce a plan to reduce the size of their civil service. Supporters say it would result in smaller, more effective and efficient municipal governments. Only 16 per cent disagree, while 24 per cent are undecided on the issue (see Figure 10).

Figure 10:

Should Saskatchewan municipalities introduce a plan to reduce the size of their civil service?



Source: CFIB Mandate 239, July 2010

CFIB also believes municipalities should develop a long-term strategy to narrow the wages/benefits disparity (21 per cent) between public and private sector employees. It is a fiscally worthwhile goal. Some will say that every efficiency has been identified and that every stone has been turned. However, one missing part of the debate is the costs associated with public sector wages and benefits. CFIB's *Wage Watch* report, which is based on census data, shows that there is a large disparity in wages and benefits in favour of the public sector when comparing similar jobs in the private sector. The results show, on average, municipal government workers in Saskatchewan earn 21 per cent more than their private sector counterparts in the same job, when pensions and benefits are added.

This is an important issue CFIB continues to raise at the federal, provincial and municipal levels across the country. In fact, CFIB's pre-budget submissions to both the federal and provincial governments include a recommendation to commit to bringing their public sector wages and benefits more in line with their private-sector counterparts.

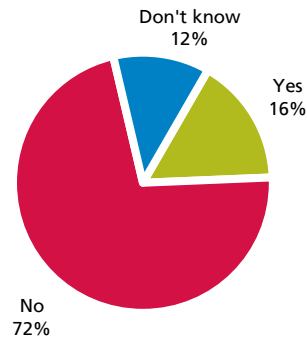
Until governments at all levels get serious about tackling this key component of their budgets, we fear we will continue to see unsustainable levels of spending.

Saskatchewan business owners say ‘no’ to expanding taxing authority or new provincial taxes to fund infrastructure

While we recognize the fiscal pressures Canadian municipalities face, we are opposed to municipalities gaining authority for new sources of revenue such as a municipal fuel or hotel tax, a local vehicle registration surcharge, a land transfer tax, or even a sales or income tax.

In fact, a “penny tax’ to fund infrastructure demands has been floated by some Saskatchewan municipalities as a tax that would allow them to add one percentage point to either the provincial or federal sales tax locally. When CFIB surveyed its members on whether municipalities should have the authority to levy a range of new taxes in addition to property taxes, a strong 72 per cent disagree and only 16 per cent agree. Another 12 per cent do not know (see Figure 11).

Figure 11:
Should Saskatchewan municipalities be given the authority to levy new taxes?

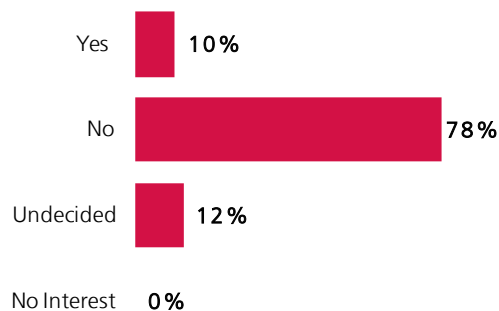


Source: CFIB Mandate #227, August 2007

We understand governments in Saskatchewan are facing increasing demands to fix roads, bridges, sewer and water facilities. It has been suggested that a new provincial property tax be levied on business and residential properties. The revenues from this tax would be used only towards infrastructure expenditures.

CFIB recently surveyed its members on whether the government of Saskatchewan should introduce a province wide property tax levy on business and residential properties to fund infrastructure. A strong majority (78 per cent) of Saskatchewan respondents oppose a province wide property tax levy to fund infrastructure, as it would increase the overall tax burden on businesses and residents. They also believe an additional tax is unnecessary; government should use existing funds more efficiently and effectively. Only 10 per cent of respondents support such a policy

Figure 12:
Should the government of Saskatchewan introduce a province wide property tax levy on business and residential properties to fund infrastructure?



Source: CFIB Mandate #245 survey – July 2012

and believe it would provide a new revenue stream to invest in ageing road and infrastructure. They also believe it would result in better infrastructure which in turn supports business development (see Figure 12).

As Saskatchewan's economy grows, so too will the revenue share to municipalities. Therefore it is not acceptable for municipalities to continually increase taxes. It must be remembered that while there are three levels of government, there is only one taxpayer

Recommendations for sustainable municipal spending:

With the province providing long-term, sustainable and predictable revenue sharing, CFIB believes municipalities should use this revenue prudently and work to avoid property tax hikes by acting on a number of the following key recommendations to further contain costs:

1. **Develop and implement a plan over time to reduce the commercial- to- residential property tax gap.**
2. **Limit year- over- year spending growth to a maximum of inflation plus population growth and ensure the funds from the Province's Municipal Operating Grant are used prudently.**
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.** CFIB commends those municipalities that have conducted Core Services Review. CFIB believes the municipalities should focus on delivering core services (roads, sewers) and continue to look for ways to deliver these services more efficiently and effectively.
4. **Introduce a plan to reduce the size and cost of the municipal civil service.**
 - ▶ Introduce a plan to reduce the size of the civil service (primarily through attrition).
 - ▶ Develop a long-term strategy to narrow the wages/benefits disparity (21.0 per cent) between public and private sector employees.
5. **Work toward additional revenue sharing, rather than new taxing authority or provincial tax increases to finance municipal infrastructure (e.g. penny tax, vehicle tax).** CFIB is concerned some municipal leaders continue to call for new taxing authority for alternative revenue sources such as a penny tax, local fuel tax, a local vehicle registration surcharge, a share land transfer tax, a hotel tax and/or a local sales tax. Small business owners also believe a provincial tax increase such as a Vehicle Tax or a provincial property tax levy is unnecessary and has called on the Government of Saskatchewan to reject calls for such tax increases.
6. **Consider the introduction of a base tax for all homeowners.** Currently 45 of the 65 municipalities studied in this report have a base tax. When surveyed, 70 per cent of small business owners agreed a base tax for basic core services should be implemented for all homeowners. CFIB believes that local government services are enjoyed by all taxpayers and the costs must be shared by all taxpayers.

Education Property Taxes

For years, small business owners have raised their concerns with the high property taxes in Saskatchewan – particularly, high education 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. This resulted in Saskatchewan's education system being increasingly funded by property taxes and the proportion of education funding generated from property taxes being among the highest in Canada. The legal authority to levy property taxes by setting mill rates and applying mill rate factors complicated the province's education property tax system and created disparities between the amount paid by commercial and residential property owners across the province.

CFIB is pleased the Province of Saskatchewan took important steps toward reforming education financing in 2009. As of April 1, 2009, the provincial government assumed the responsibility of setting province-wide education property tax mill rates for each of the three major property classes; residential, commercial, and agricultural. The residential and agricultural property classes use fixed rates; while the commercial property class consists of three tiers related to assessed property value (see Table 11).

Table 11:

Saskatchewan education mill rates, 2009-2012

Property Class	2009	2010	2011	2012
Agricultural	7.08	7.08	3.91	3.91
Residential	10.08	10.08	9.51	9.51
Commercial Tier 1 (< \$500,000)	12.25	12.25	12.25	12.25
Commercial Tier 2 (\$500,000 to \$5,999,999)	15.75	15.75	14.75	14.75
Commercial Tier 3 (> \$6,000,000)	18.55	18.55	18.55	18.55

Source: Government of Saskatchewan, 2012.

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. In 2011, the amount of tax savings increased by \$55.6 million because of mill rate reductions¹². Unfortunately the reductions did not apply to Commercial Tier 1, meaning many small businesses saw no decrease in education property taxes.

In conjunction with setting universal education mill rates, the provincial government also increased education funding. In 2009, the Province boosted education financing by \$241 million, funding 63 per cent of the operating costs for Pre-kindergarten to Grade 12 education¹³, and in 2011, 65 per cent of Saskatchewan's education system was funded by

¹² Saskatchewan Provincial Budget Summary 2011- 2012.

¹³ Saskatchewan Provincial Budget Summary 2009- 2010.

the Province¹⁴. In the 2012-2013 budget, the Saskatchewan government committed an additional \$82 million toward education operating costs¹⁵.

As always, CFIB will continue to lobby on behalf of our members to raise the thresholds and lower the commercial mill rates, just as CFIB successfully has with corporate and other forms of taxation. Raising the threshold means raising the level before which businesses have to pay higher taxes at a certain assessment level.

Total Property Taxes (Municipal + Education) Across the Province

Calculating the Education Property Tax Gap

The education property tax gap for each municipality is calculated as the total education property tax bill for a commercial property divided by the bill for a residential property. The basic calculation of education property taxes is as follows:

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

Consider two properties valued equally at \$200,000 in the city of Melville, one being residential and the other being commercial. In 2011, the provincially-set education mill rate for residential property was 9.51 per \$1,000 of taxable property. The commercial education mill rate for properties with a taxable assessment of less than \$500,000 was 12.25.

Thus, the resulting education tax gap for the city of Melville is 1.84 (see Table 12). Commercial property owners paid \$1,119 more in education property taxes than residential property owners in Melville for the 2011 tax year.

Education property tax bills of \$1,331 (residential) and \$2,450 (commercial) are applicable to all municipalities because the education mill rate does not change across Saskatchewan.

Table 12:

Calculating the education property tax gap in Melville

	<i>Residential</i>	<i>Commercial</i>
Assessed Value	\$200,000	\$200,000
X Provincial percentages	0.7	1.0
Taxable property	\$140,000	\$200,000
X Education Mill rate (per \$1,000)	9.51	12.25
=	\$1,331	\$2,450
Total education tax bill	\$1,331	\$2,450
Education property tax gap		1.84

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

¹⁴ Saskatchewan Provincial Budget Summary 2011- 2012.

¹⁵ Saskatchewan Provincial Budget Summary 2012- 2013.

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. The total property tax gap for each municipality is the total property tax bill for a commercial property divided by the bill for a residential property.

Consider, yet again, a commercial and residential property valued at \$200,000 in Melville. When combining municipal and education property taxes, residential property owners in Melville paid a total tax bill of \$3,883 while commercial property owners paid \$10,557 in taxes for a property of the same value (see Table 13). The resulting total property tax gap for the city of Melville is 2.72, therefore, commercial property owners pay \$2.72 for every \$1.00 paid by residential property owners.

Table 13:

Calculating the total property tax gap in Melville

	<i>Residential</i>	<i>Commercial</i>
Municipal Property Tax Bill	\$2,552	\$8,107
Education Property Tax Bill	\$1,331	\$2,450
=	\$3,883	\$10,557
Total Property Tax Bill	\$3,883	\$10,557
Total property tax gap		2.72

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Total Property Tax Highlights

In 2011 all commercial properties in Commercial Tier 1 (< \$500,000) had an education mill rate of 12.25 applied, while residential mill rates were set at 9.51. This results in consistent residential and commercial education tax bills of \$1,331 and \$2,450, respectively, and a constant education property tax gap of 1.84.

It is important to note that in 2010, the education property tax gap was 1.74. The gap increased in 2011 as a result of the province lowering residential education mill rates to 9.51 from 10.08 in 2010, while leaving Commercial rates for Tier 1 constant (see Table 11). Also receiving significant education property tax relief was the agricultural property class, where mill rates dropped from 7.08 to 3.91 and Commercial Tier 2 where mill rates fell from 15.75 to 14.75.

As a result of the growing education tax gap, Saskatchewan saw its total property tax gap grow from an average of 2.03 in 2010 to 2.05 in 2011. Only 10 of the 63 urban municipalities with population over 1,000 saw their total property tax gap improve in 2011 (see Appendix F).

Dalmeny and White City have lowest total property tax gaps, Kamsack the highest

In all of Saskatchewan, Dalmeny and White City top the list with the lowest total property tax gaps at 1.43 followed closely by Gravelbourg at 1.47 (see Appendix D). On the other hand, the total property tax gap in Kamsack is the highest in the province at 3.74. Rounding out the bottom of the list are Yorkton and Shellbrook with total property tax gaps of 2.90 and 2.82 respectively.

Swift Current boasts most improved total property tax gap, North Battleford sees largest increase

The city of Swift Current was the most improved, reducing its gap by 0.35 from 2.57 in 2010 to 2.22 in 2011 (see Appendix F). Also making significant improvements to their total property tax gaps were Outlook and Eston, which improved by 0.26 and 0.20 respectively. Unfortunately for business owners in North Battleford, the total property tax gap increased by 0.24 – the largest jump in the province, going from 2.49 in 2010 to 2.73 in 2011. Also worth noting are Yorkton, and Prince Albert, which both increased their gaps by 0.18.

Kelvington has lowest total property tax bill, Eston the highest

Across Saskatchewan, total property taxes on a commercial property with an assessed value of \$200,000 ranged from as low as \$4,800 in Kelvington to \$15,575 in Eston, and the provincial average was \$7,660 (see Appendix E). In comparison, total residential property tax bills across the province ranged from \$2,203 to \$6,801 and the provincial average was \$3,793. Lumsden, Regina Beach and White City all had commercial property taxes below \$5,000. However, commercial property owners in Kamsack and Foam Lake were footing large total property tax bills at \$15,080 and \$13,890 respectively.

The following section compares the total property tax gaps of Saskatchewan's cities and towns over 1,000 by economic region.

Cities¹⁶

When including education taxes, commercial property owners in Saskatchewan's cities are still subsidizing residential property owners by paying considerably more taxes. On average, businesses in Saskatchewan cities are paying 2.26 times more total property taxes than residents (see Table 14). This is a slight increase from the 2010 average total property tax gap of 2.23. While Saskatchewan cities had 8 of the 14 cities improving their municipal property tax gap, the total property tax gap increased in all but three cities. The limited gains made at improving the gap at the municipal level were not enough to offset the widening gap created by unbalanced education taxes.

Yorkton has highest total property tax gap, Martensville the lowest

Yorkton tops the list as the worst offender in the region for 2011 with a total property tax gap of 2.90. However, North Battleford, Weyburn, Melville and Humboldt followed close behind by all having total tax gaps above 2.50; well above the provincial average of 2.05. Martensville leads the region with the lowest total tax gap of 1.69 while other municipalities including Saskatoon, Regina, and Moose Jaw all had gaps below 2.00. Meanwhile, businesses in the remaining five municipalities were paying between two and two and a half times the amount of property taxes paid by residents.

¹⁶ The city of Lloydminster moved to Alberta assessment procedures starting on January 1, 2005. As a result it has been excluded from the current calculations

Melville has highest total commercial tax bill, Martensville the lowest – 2nd year in a row

Wide variations in total tax bills also existed among Saskatchewan cities. In Melville, a commercial property owner paid \$10,557 in total property taxes per \$200,000 of assessed value while a residential property owner paid only \$3,883. The next highest total commercial tax bills belonged to North Battleford, Prince Albert, Humboldt, Yorkton, and Melfort, ranging from \$8,396 to \$9,046 (see Table 14). Martensville stood on the opposite spectrum with the lowest total commercial property tax bill at \$5,092, and Saskatoon with the next best at \$5,165.

South West

Since 2010 there has been little progress in narrowing total property tax gaps in South West Saskatchewan. In fact, three of five municipalities widened their total property tax gaps in 2011 while the remaining two towns improved their tax ratios (see Table 15). This resulted in the average total property tax gap increasing from 2.06 to 2.11 which is just above the provincial average of 2.05 (see Appendix D).

Table 14:

Cities: Total property tax gap ratios with municipal, education, and total taxes per \$200,000 of assessed value

Municipality	Property Class	2011 Municipal Taxes	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 Total Tax Gap	2010 - 2011
Yorkton	Residential	\$1,568	\$1,331	\$2,900	2.90	2.72	*
	Commercial	\$5,950	\$2,450	\$8,400			
North Battleford	Residential	\$1,984	\$1,331	\$3,316	2.73	2.49	*
	Commercial	\$6,596	\$2,450	\$9,046			
Weyburn	Residential	\$1,581	\$1,331	\$2,912	2.72	2.65	*
	Commercial	\$5,482	\$2,450	\$7,932			
Melville	Residential	\$2,552	\$1,331	\$3,883	2.72	2.77	✓
	Commercial	\$8,107	\$2,450	\$10,557			
Humboldt	Residential	\$2,064	\$1,331	\$3,396	2.51	2.58	✓
	Commercial	\$6,084	\$2,450	\$8,534			
Prince Albert	Residential	\$2,394	\$1,331	\$3,725	2.31	2.13	*
	Commercial	\$6,162	\$2,450	\$8,612			
Swift Current	Residential	\$1,334	\$1,331	\$2,665	2.22	2.57	✓
	Commercial	\$3,471	\$2,450	\$5,921			
Meadow Lake	Residential	\$2,396	\$1,331	\$3,727	2.10	2.08	*
	Commercial	\$5,365	\$2,450	\$7,815			
Estevan	Residential	\$1,523	\$1,331	\$2,855	2.05	2.01	*
	Commercial	\$3,416	\$2,450	\$5,866			
Melfort	Residential	\$2,801	\$1,331	\$4,133	2.03	2.02	*
	Commercial	\$5,946	\$2,450	\$8,396			
Moose Jaw	Residential	\$1,840	\$1,331	\$3,171	1.98	1.94	*
	Commercial	\$3,836	\$2,450	\$6,286			
Regina	Residential	\$1,833	\$1,331	\$3,165	1.90	1.86	*
	Commercial	\$3,575	\$2,450	\$6,025			
Saskatoon	Residential	\$1,526	\$1,331	\$2,858	1.81	1.75	*
	Commercial	\$2,715	\$2,450	\$5,165			
Martensville	Residential	\$1,681	\$1,331	\$3,012	1.69	1.66	*
	Commercial	\$2,642	\$2,450	\$5,092			
Average	Residential	\$1,934	\$1,331	\$3,265	2.26	2.23	*
	Commercial	\$4,953	\$2,450	\$7,403			

* gap worsened ✓ gap improved = gap same

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Maple Creek has highest total property tax gap, Gravelbourg the lowest

With only five municipalities, the South West is the smallest region in CFIB's review, but is still home to unequal taxation schemes. In 2011, Maple Creek commercial property owners paid 2.48 times the amount of total property taxes paid by residential property owners. Shaunavon and Gull Lake also had total property tax gaps well above 2.00. Assiniboia and Gravelbourg had lower total property tax gaps of 1.78 and 1.47, respectively; however businesses are still paying considerably more property taxes than residents.

Maple Creek has highest commercial total property tax bill, Gravelbourg the lowest – 2nd year in a row

All but one of the total commercial property tax bills of South West municipalities were above the provincial average of \$7,660 (see Appendix E), which contributed to a high regional average of \$8,452. Maple Creek had the highest commercial total tax bill per \$200,000 assessed value at \$9,050. Shaunavon, Gull Lake and Assiniboia were not far behind with commercial total tax bills ranging between \$8,712 and \$8,870. Meanwhile, Gravelbourg had the lowest commercial total property tax bill in the region at \$6,900. Although the lowest in the region, Gravelbourg's total tax bill only placed 29th out of 63 municipalities on the provincial ranking (see Appendix E).

Table 15:

South West: Total property tax gap ratios with municipal, education, and total taxes per \$200,000 of assessed value

Municipality	Property Class	2011 Municipal Taxes	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 Total Tax Gap	2010 - 2011
Maple Creek	Residential	\$2,320	\$1,331	\$3,651	2.48	2.40	*
	Commercial	\$6,600	\$2,450	\$9,050			
Shaunavon	Residential	\$2,301	\$1,331	\$3,633	2.44	2.49	✓
	Commercial	\$6,420	\$2,450	\$8,870			
Gull Lake	Residential	\$2,351	\$1,331	\$3,682	2.37	2.19	*
	Commercial	\$6,280	\$2,450	\$8,730			
Assiniboia	Residential	\$3,566	\$1,331	\$4,897	1.78	1.80	✓
	Commercial	\$6,262	\$2,450	\$8,712			
Gravelbourg	Residential	\$3,370	\$1,331	\$4,701	1.47	1.44	*
	Commercial	\$4,450	\$2,450	\$6,900			
Average	Residential	\$2,782	\$1,331	\$4,113	2.11	2.06	*
	Commercial	\$6,002	\$2,450	\$8,452			
* gap worsened ✓ gap improved = gap same							

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

South East

The South East region had the lowest average total property tax gap at 1.79, although it was a slight increase from 2010 (see Table 16). This falls below the provincial average of 2.05, but inequality is still prevalent. Total property tax gaps worsened in 13 of the 14 municipalities, with Carlyle's increase being the most significant from 2.04 in 2010 to 2.16 in 2011. White City was the only South East municipality where the total property tax gap improved, going from 1.48 in 2010 to 1.43 in 2011.

Moosomin has highest total property tax gap, White City the lowest

Moosomin had the highest total property tax gap in the region at 2.34 with Pilot Butte trailing close behind at 2.19. Both Moosomin and Pilot Butte worsened their total property tax gap in 2011, by 0.05 and 0.04 respectively. In nine of the fourteen South East municipalities, total property tax gaps were below 2.00. The lowest gaps were in White City (1.43), Grenfell (1.49) and Regina Beach (1.54).

Davidson has highest total tax bill, Lumsden the 2nd lowest in the province

The South East region had both high and low property tax bills in 2011. For commercial property owners, total property tax bills for an assessed value of \$200,000 ranged from \$9,179 in Davidson to \$4,819 in Lumsden. Lumsden also displayed the second lowest commercial total property tax bill in the province (see Appendix E). In comparison, residential property owners paid a maximum of \$4,563 in Davidson and a minimum of \$2,871 in Pilot Butte.

Central West

On average, businesses in the Central West were paying 1.91 times the amount of total property taxes paid by residents, representing no change from the average total tax gap in 2010 (see Table 17). In 12 of the region's 15 municipalities, total property tax gaps worsened, largely due to the widening education property tax gap. Only Outlook and Eston improved their gaps in 2011.

Eston has highest total property tax gap; Dalmeny has lowest gap in the province

Eston had the greatest total property tax gap in the region at 2.75, while Outlook followed close behind at 2.37. However, both gaps improved from 2010 by 0.20 and 0.26, respectively. Rosetown, Macklin, Wilkie and Kerrobert had the next highest total property tax gaps, all above 2.00. The remaining nine municipalities had total property tax gaps below 2.00, with the lowest being Dalmeny at 1.43 - which is tied with White City for the lowest in the province.

Table 16:

South East: Total property tax gap ratios with municipal, education, and total taxes per \$200,000 of assessed value

Municipality	Property Class	2011 Municipal Taxes	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 Total Tax Gap	2010 - 2011
Moosomin	Residential	\$2,499	\$1,331	\$3,830	2.34	2.29	x
	Commercial	\$6,520	\$2,450	\$8,970			
Pilot Butte	Residential	\$1,540	\$1,331	\$2,871	2.19	2.15	x
	Commercial	\$3,850	\$2,450	\$6,300			
Carlyle	Residential	\$1,794	\$1,331	\$3,125	2.16	2.04	x
	Commercial	\$4,290	\$2,450	\$6,740			
Davidson	Residential	\$3,232	\$1,331	\$4,563	2.01	1.97	x
	Commercial	\$6,729	\$2,450	\$9,179			
Oxbow	Residential	\$2,385	\$1,331	\$3,716	2.00	1.93	x
	Commercial	\$4,980	\$2,450	\$7,430			
Carnduff	Residential	\$2,514	\$1,331	\$3,846	1.88	1.85	x
	Commercial	\$4,796	\$2,450	\$7,246			
Kipling	Residential	\$2,080	\$1,331	\$3,411	1.66	1.63	x
	Commercial	\$3,200	\$2,450	\$5,650			
Fort Qu'Appelle	Residential	\$2,772	\$1,331	\$4,103	1.62	1.59	x
	Commercial	\$4,200	\$2,450	\$6,650			
Lumsden	Residential	\$1,658	\$1,331	\$2,990	1.61	1.58	x
	Commercial	\$2,369	\$2,450	\$4,819			
Balgonie	Residential	\$1,974	\$1,331	\$3,306	1.59	1.57	x
	Commercial	\$2,822	\$2,450	\$5,272			
Indian Head	Residential	\$2,590	\$1,331	\$3,921	1.57	1.54	x
	Commercial	\$3,700	\$2,450	\$6,150			
Regina Beach	Residential	\$1,796	\$1,331	\$3,128	1.54	1.50	x
	Commercial	\$2,373	\$2,450	\$4,823			
Grenfell	Residential	\$2,730	\$1,331	\$4,061	1.49	1.47	x
	Commercial	\$3,600	\$2,450	\$6,050			
White City	Residential	\$2,108	\$1,331	\$3,439	1.43	1.48	✓
	Commercial	\$2,480	\$2,450	\$4,930			
Average	Residential	\$2,262	\$1,331	\$3,594	1.79	1.76	x
	Commercial	\$3,994	\$2,450	\$6,444			

x gap worsened ✓ gap improved = gap same

Source: CFB calculations based on 2011 property tax data from Government

Table 17:

Central West: Total property tax gap ratios with municipal, education, and total taxes per \$200,000 of assessed value

Municipality	Property Class	2011 Municipal Taxes	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 Total Tax Gap	2010 - 2011
Eston	Residential	\$4,325	\$1,331	\$5,656	2.75	2.95	✓
	Commercial	\$13,125	\$2,450	\$15,575			
Outlook	Residential	\$2,035	\$1,331	\$3,366	2.37	2.63	✓
	Commercial	\$5,525	\$2,450	\$7,975			
Rosetown	Residential	\$3,001	\$1,331	\$4,333	2.24	2.22	✗
	Commercial	\$7,240	\$2,450	\$9,690			
Macklin	Residential	\$1,840	\$1,331	\$3,171	2.22	2.10	✗
	Commercial	\$4,600	\$2,450	\$7,050			
Wilkie	Residential	\$3,068	\$1,331	\$4,399	2.18	2.14	✗
	Commercial	\$7,157	\$2,450	\$9,607			
Kerrobert	Residential	\$2,665	\$1,331	\$3,996	2.01	1.94	✗
	Commercial	\$5,571	\$2,450	\$8,021			
Kindersley	Residential	\$2,779	\$1,331	\$4,111	1.88	1.83	✗
	Commercial	\$5,267	\$2,450	\$7,717			
Rosthern	Residential	\$2,466	\$1,331	\$3,797	1.85	1.81	✗
	Commercial	\$4,582	\$2,450	\$7,032			
Langham	Residential	\$1,805	\$1,331	\$3,136	1.78	1.70	✗
	Commercial	\$3,125	\$2,450	\$5,575			
Warman	Residential	\$1,714	\$1,331	\$3,045	1.72	1.72	=
	Commercial	\$2,778	\$2,450	\$5,228			
Unity	Residential	\$2,607	\$1,331	\$3,939	1.71	1.68	✗
	Commercial	\$4,290	\$2,450	\$6,740			
Biggar	Residential	\$2,800	\$1,331	\$4,131	1.56	1.53	✗
	Commercial	\$4,000	\$2,450	\$6,450			
Watrous	Residential	\$2,215	\$1,331	\$3,546	1.50	1.47	✗
	Commercial	\$2,875	\$2,450	\$5,325			
Lanigan	Residential	\$3,010	\$1,331	\$4,341	1.49	1.47	✗
	Commercial	\$4,000	\$2,450	\$6,450			
Dalmeny	Residential	\$2,370	\$1,331	\$3,701	1.43	1.41	✗
	Commercial	\$2,850	\$2,450	\$5,300			
Average	Residential	\$2,580	\$1,331	\$3,911	1.91	1.91	=
	Commercial	\$5,132	\$2,450	\$7,582			
✗ gap worsened ✓ gap improved = gap same							

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Eston has highest total commercial property tax bill, Warman the lowest - 2nd year in a row

Eston had the highest commercial total property tax bill in both the Central West region and the entire province at \$15,575 per \$200,000 of assessed value (see Appendix E). In comparison, a residential property owner in Eston paid \$5,656 in total property taxes for a property of the same value. Other high property tax bills were found in Rosetown, Wilkie and Kerrobert, all of which charged businesses over \$8,000 in total property taxes (see Table 17). In contrast, commercial property owners in Warman paid only \$5,228, which was among the 10 lowest total property tax bills in the province (see Appendix E).

Central East

On average, business owners in the Central East paid more than double the amount of total property taxes that residents paid. The average total property tax gap in the region was 2.18 (see Table 18), which is above the provincial average of 2.05 (see Appendix E). While the municipal tax gap grew in only one Central East town since 2010, the total property tax gap widened in all nine communities. The widening education tax gap in 2011 was responsible for the growing total tax gap in the region.

Kamsack has largest total property tax gap, Langenburg has lowest - 2nd year in a row

With a total property tax gap of 3.74, Kamsack had the most unequal property tax system in not only the region but the entire province (see Appendix D). Wadena, Wynyard and Esterhazy had the next highest total property tax gaps in the region at 2.71, 2.44 and 2.08, respectively. Foam Lake businesses paid two times the total property taxes paid by

Table 18:

Central East: Total property tax gap ratios with municipal, education, and total taxes per \$200,000 of assessed value

Municipality	Property Class	2011 Municipal Taxes	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 Total Tax Gap	2010 - 2011
Kamsack	Residential	\$2,703	\$1,331	\$4,034	3.74	3.67	*
	Commercial	\$12,630	\$2,450	\$15,080			
Wadena	Residential	\$2,214	\$1,331	\$3,545	2.71	2.65	*
	Commercial	\$7,146	\$2,450	\$9,596			
Wynyard	Residential	\$1,890	\$1,331	\$3,221	2.44	2.36	*
	Commercial	\$5,400	\$2,450	\$7,850			
Esterhazy	Residential	\$3,505	\$1,331	\$4,836	2.08	2.03	*
	Commercial	\$7,600	\$2,450	\$10,050			
Foam Lake	Residential	\$5,600	\$1,331	\$6,931	2.00	1.98	*
	Commercial	\$11,440	\$2,450	\$13,890			
Preeceville	Residential	\$2,232	\$1,331	\$3,564	1.93	1.89	*
	Commercial	\$4,417	\$2,450	\$6,867			
Kelvington	Residential	\$1,450	\$1,331	\$2,781	1.73	1.68	*
	Commercial	\$2,350	\$2,450	\$4,800			
Canora	Residential	\$3,780	\$1,331	\$5,111	1.54	1.51	*
	Commercial	\$5,400	\$2,450	\$7,850			
Langenburg	Residential	\$2,520	\$1,331	\$3,851	1.49	1.47	*
	Commercial	\$3,300	\$2,450	\$5,750			
Average	Residential	\$2,877	\$1,331	\$4,209	2.18	2.14	*
	Commercial	\$6,631	\$2,450	\$9,081			
* gap worsened ✓ gap improved = gap same							

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

residents, while the total property tax gaps in Preeceville, Kelvington, Canora, and Langenburg were below 2.0.

Kamsack has highest total tax bill, Kelvington the lowest - 2nd year in a row

In addition to having the highest total property tax gap in the province, Kamsack commercial property owners were paying \$15,080 in total property taxes - the highest tax bill in the region and second highest in the province (see Appendix E). Foam Lake businesses paid the third highest total property tax bill in the province at \$13,890. Six of the nine towns had a total property tax bill greater than \$7,500 per \$200,000 of assessed value, contributing to the Central East's average property tax bill of \$9,081 being the highest in Saskatchewan. Despite the region's high average, Kelvington's total commercial tax bill of \$4,800 was the lowest in the province (see Appendix E).

North

Businesses in the North were generally paying 2.28 times the amount of total property taxes paid by residents (see Table 19), which was higher than the provincial average of 2.05 (see Appendix D). With the exception of Nipawin and Tisdale, total tax gaps among Northern municipalities either worsened or stayed the same. Shellbrook, Battleford and Carrot River saw their total property tax gaps widen in 2011 due to the increasing gap in education property taxes.

Shellbrook has highest total property tax gap - 2nd year in a row, Hudson Bay the lowest

Shellbrook had the highest total property tax gap in the region at 2.82 with Tisdale trailing close behind at 2.72. Carrot River and Nipawin had the next widest total tax gaps at 2.35 and 2.29 respectively. Battleford and Hudson Bay had the lowest total tax gaps of 1.76 and 1.72.

Shellbrook has highest total tax bill, Hudson Bay the lowest - 2nd year in a row

The North, with an average total commercial property tax bill of \$8,520, was above the provincial average of \$7,660 (see Appendix E). This is due to municipalities with high commercial property tax bills such as Shellbrook at \$12,440, Carrot River at \$10,370 and Tisdale at \$10,047. Commercial property owners in Hudson Bay paid the lowest total property tax bill in the region at \$5,397 per \$200,000 of assessed value. In comparison, residential property owners in the North paid anywhere from \$3,107 in Battleford to \$4,414 in Shellbrook in total property taxes for a property valued at \$200,000.

Table 19:

North: Total property tax gap ratios with municipal, education, and total taxes per \$200,000 of assessed value

Municipality	Property Class	2011 Municipal Taxes	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 Total Tax Gap	2010 - 2011
Shellbrook	Residential	\$3,082	\$1,331	\$4,414	2.82	2.77	*
	Commercial	\$9,990	\$2,450	\$12,440			
Tisdale	Residential	\$2,359	\$1,331	\$3,690	2.72	2.76	✓
	Commercial	\$7,597	\$2,450	\$10,047			
Carrot River	Residential	\$3,080	\$1,331	\$4,411	2.35	2.31	*
	Commercial	\$7,920	\$2,450	\$10,370			
Nipawin	Residential	\$1,901	\$1,331	\$3,233	2.29	2.32	✓
	Commercial	\$4,960	\$2,450	\$7,410			
Battleford	Residential	\$1,776	\$1,331	\$3,107	1.76	1.71	*
	Commercial	\$3,008	\$2,450	\$5,458			
Hudson Bay	Residential	\$1,802	\$1,331	\$3,133	1.72	1.72	=
	Commercial	\$2,947	\$2,450	\$5,397			
Average	Residential	\$2,333	\$1,331	\$3,665	2.28	2.27	*
	Commercial	\$6,070	\$2,450	\$8,520			
		* gap worsened	✓ gap improved	= gap same			

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

There is no justification for comparatively high taxation of businesses

Many people believe businesses should pay higher property taxes than residents and that the tax gap is warranted. It has been argued that businesses are more reliant on municipal services than residents; therefore, higher taxes on business are justified. It is also a commonly held view that businesses should pay more because they have a greater ability to pay and are able to deduct property taxes from income taxes. Unfortunately, these notions are false. It is important that CFIB sets the record straight, and lays out the facts:

Businesses do not consume more public services than residents

Businesses, especially small ones, actually use fewer services than homeowners. For example, a study done by MMK Consulting for the City of Vancouver shows non-residential taxpayers pay 55 per cent of property-based taxes, but consumed 24 per cent of local tax-supported services.¹⁷ While residential properties pay \$0.56 in property taxes for every dollar of tax-supported services consumed, non-residential properties pay approximately \$2.42 in taxes for each dollar of service they consume.

The report's analysis on the consumption of municipal services shows Vancouver residential properties consumed 73 per cent of police services (such as the work of the traffic, patrol and major crimes divisions) while businesses consumed 27 per cent of police services. It is reasonable to assume these ratios would be similar in Saskatchewan, particularly in major centers.

Not all businesses have a greater capacity to pay – especially small business

A lasting, but inaccurate justification for imposing higher property taxes on businesses has been that they are better able to afford it. In reality, however, the business sector is not so easily characterized. Most Saskatchewan businesses are small businesses: 98.5 per cent of businesses are small¹⁸ (less than 100 employees) and contribute 35 per cent of Saskatchewan's total GDP. Many small firms operate on very tight profit margins and when high property taxes squeeze these margins further, they have fewer resources to put back in the business. While businesses can affect profitability by changing product prices, most businesses do not have much control over price levels because they have to set them according to market conditions—often competing against products produced in lower taxed jurisdictions.

The tax deductibility of property taxes does not level the playing field

To argue that the deductibility of property taxes justifies higher taxation assumes that all businesses are able to benefit from tax deductions. Businesses that are struggling, just breaking even, or losing money do not receive a deductibility “benefit.” Even if we assume

¹⁷ MMK Consulting, *Consumption of Tax-Supported Municipal Services*, January 2007

¹⁸ Statistics Canada, *Business Register*, December 2010

that the ability to deduct property tax expenses gives business properties an advantage, it still does not account for the inequity between residential and business properties.

Consider a commercial property located in Swift Current worth \$200,000. The owner would have paid \$3,471 in taxes in 2011. Assuming the business earns less than \$450,000 for the year (which most small businesses do), the effective income tax rate on this amount would be 13 per cent.¹⁹ The tax deduction on the \$3,471 would be \$451.23. Subtracting this from the property tax payable, the business owner is left paying \$3,019.77. An equally valued residential property in Swift Current, without access to the deduction, pays \$1,334 in property taxes. When the deduction is taken into account, commercial property owners are still paying 2.26 times more in property taxes than on a residential property, compared to 2.60 if the deduction is not taken into account.

¹⁹ Tax rate based on the Saskatchewan small business rate of 2 per cent and the federal small business rate of 11 per cent in 2011.

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 and education mill rate, and municipal governments are in control of the 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:

Provincial Government Should:

1. **Continue to finance a greater portion of education through general revenues** by raising the commercial thresholds and lowering the commercial mill rates.
2. **“Cap the Gap”** – Because the property tax gap continues to exist without much concern by municipalities, the province must step in and show leadership. The province should cap the difference in the mill rate factor between residential and commercial properties and introduce a long-term strategy to phase out the use of mill rate factors all together.
3. **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.
4. **Reject calls for provincial tax increases to finance municipal infrastructure** (e.g. Vehicle tax, province wide property tax levy on business and residential properties). An additional tax is unnecessary and governments should use the existing funds more efficiently and effectively.

Local Governments Should:

1. **Develop and implement a plan over time to reduce the commercial- to- residential property tax gap.**
2. **Limit year- over- year spending growth to a maximum of inflation plus population growth** and ensure the funds from the Province's Municipal Operating Grant are used prudently. Recent spending by municipalities has exceeded levels necessary to keep pace with population and inflation growth. 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. **Introduce a plan to reduce the size and cost of the municipal civil service:**
 - ▶ Introduce a plan to reduce the size of the civil service (primarily through attrition).
 - ▶ Develop a long-term strategy to narrow the wages/benefits disparity (21 per cent) between public and private sector employees.
5. **Work toward additional revenue sharing, rather than new taxing authority or provincial tax increases to finance municipal infrastructure.**
6. **Consider the introduction of a base tax for all homeowners.** Currently 45 of the 63 municipalities studied in this report have a base tax. 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.

Feedback on CFIB's approach

CFIB's property tax report puts a spotlight on property tax fairness, always garnering a great deal of attention from media outlets and municipal leaders across Saskatchewan. The feedback CFIB's research has received makes it evident that the report is making a difference and having an impact on policy makers.

Following the release of both the 2009 and 2010 property tax reports, several municipal officials complimented CFIB for its research, citing the importance of fair taxation:

- ▶ **The Mayor of Battleford made big changes in response to CFIB's report:** The report ranked Battleford as 63rd out of 67 communities in the province in Saskatchewan for taxes unfair to business. *"I took that to heart,"* said Mayor Odishaw. He said he is determined to turn it around, saying *"I never aspired to be 63rd out of 67."*... He noted the CFIB now ranks Battleford as 15 out of 63 reporting communities and the town is now considered one of the most business-friendly municipalities. The Battleford's News-Optimist, May 11, 2012 *City and town on a roll: mayors*
- ▶ **The Mayor of Estevan was pleased his town had improved their property tax gap:** *"That is one of the things we wanted to do is make the ratio better,"* said Mayor St. Onge. *"We wanted to lower it and we have gotten it down. Two times at least we raised residential and didn't raise commercial to try and get the ratio better."* Estevan Mercury, Nov 23, 2011 *Estevan taxes among provinces fairest: CFIB report*
- ▶ **Melville reduces commercial taxes because of CFIB's report:** *"We attacked the commercial tax because of CFIB's annual report in 2011 which stated Melville had the highest commercial municipal tax bill. The CFIB does this report every year, and every year Melville has the highest commercial taxes,"* said Shannon Bell, Assistant City Treasurer. Melville Mayor Walter Streelasky also noted, *"The CFIB report was a concern of ours. We don't like that reputation."*, Melville Advance, January 25, 2012 *Slight hike in Taxes*

With each edition of the property tax report CFIB seeks to improve its methodology using feedback from the Ministry of Government Relations and municipal leaders:

- ▶ **The Mayor of Swift Current defends his city's taxation policy:** *"There's more to the taxation picture for commercial business and residential taxation in communities than just the tax gap,"* he emphasized. *"One of the most important things whether it be a person or a corporation is the amount of tax they are paying, not necessarily so much the tax gap that exists."* Prairie Post, Nov 18, 2011 City of Swift Current disagrees with CFIB's tax findings

CFIB's property tax report highlights both property tax gaps and property tax bills, stressing the importance of both fairness and affordability. Other improvements include the independent analysis of municipal taxes and total taxes better highlights the separation between taxes imposed by the province and those by municipalities. Further strengthening the report was the inclusion of base taxes in calculating the municipal and total tax loads -

which has been included since the 2009 property tax report. To ensure the accuracy of tax data, CFIB gathers information directly from municipal offices and cross references these numbers with the *Mill Rate Survey* collected by the Ministry of Government Relations. With each iteration of the property tax report, CFIB's approach has been to address various feedback raised in the past.

Appendix A: Overall Municipal Property Tax Gap Ranking (Best to Worst) (per \$200,000 of assessed value)

Municipality	2011 Municipal Tax Gap	Rank
White City	1.18	1
Dalmeny	1.20	2
Watrous	1.30	3
Langenburg	1.31	4
Grenfell	1.32	5
Gravelbourg	1.32	5
Regina Beach	1.32	5
Lanigan	1.33	8
Biggar	1.43	9
Indian Head	1.43	9
Lumsden	1.43	9
Canora	1.43	9
Balgonie	1.43	9
Fort Qu'Appelle	1.52	14
Kipling	1.54	15
Martensville	1.57	16
Kelvington	1.62	17
Warman	1.62	17
Hudson Bay	1.64	19
Unity	1.65	20
Battleford	1.69	21
Langham	1.73	22
Assiniboia	1.76	23
Saskatoon	1.78	24
Rosthern	1.86	25
Kindersley	1.89	26
Carnduff	1.91	27
Regina	1.95	28
Preeceville	1.98	29
Foam Lake	2.04	30
Davidson	2.08	31
Moose Jaw	2.08	31

Municipality	2011 Municipal Tax Gap	Rank
Oxbow	2.09	33
Kerrobert	2.09	33
Melfort	2.12	35
Esterhazy	2.17	36
Meadow Lake	2.24	37
Estevan	2.24	37
Wilkie	2.33	39
Carlyle	2.39	40
Rosetown	2.41	41
Pilot Butte	2.50	42
Macklin	2.50	42
Carrot River	2.57	44
Prince Albert	2.57	44
Swift Current	2.60	46
Nipawin	2.61	47
Moosomin	2.61	47
Gull Lake	2.67	49
Outlook	2.71	50
Shaunavon	2.79	51
Maple Creek	2.84	52
Wynyard	2.86	53
Humboldt	2.95	54
Eston	3.03	55
Melville	3.18	56
Tisdale	3.22	57
Wadena	3.23	58
Shellbrook	3.24	59
North Battleford	3.32	60
Weyburn	3.47	61
Yorkton	3.79	62
Kamsack	4.67	63
Average	2.18	
Total		63

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix B: Overall Municipal Commercial Property Tax Bill Ranking (Best to Worst) (per \$200,000 of assessed value)

Municipality	2011 Municipal Taxes -Commercial	Rank
Kelvington	\$2,350	1
Lumsden	\$2,369	2
Regina Beach	\$2,373	3
White City	\$2,480	4
Martensville	\$2,642	5
Saskatoon	\$2,715	6
Warman	\$2,778	7
Balgonie	\$2,822	8
Dalmeny	\$2,850	9
Watrous	\$2,875	10
Hudson Bay	\$2,947	11
Battleford	\$3,008	12
Langham	\$3,125	13
Kipling	\$3,200	14
Langenburg	\$3,300	15
Estevan	\$3,416	16
Swift Current	\$3,471	17
Regina	\$3,575	18
Grenfell	\$3,600	19
Indian Head	\$3,700	20
Moose Jaw	\$3,836	21
Pilot Butte	\$3,850	22
Lanigan	\$4,000	23
Biggar	\$4,000	23
Fort Qu'Appelle	\$4,200	25
Carlyle	\$4,290	26
Unity	\$4,290	26
Preeceville	\$4,417	28
Gravelbourg	\$4,450	29
Rosthern	\$4,582	30
Macklin	\$4,600	31
Carnduff	\$4,796	32

Municipality	2011 Municipal Taxes -Commercial	Rank
Nipawin	\$4,960	33
Oxbow	\$4,980	34
Kindersley	\$5,267	35
Meadow Lake	\$5,365	36
Canora	\$5,400	37
Wynyard	\$5,400	37
Weyburn	\$5,482	39
Outlook	\$5,525	40
Kerrobert	\$5,571	41
Melfort	\$5,946	42
Yorkton	\$5,950	43
Humboldt	\$6,084	44
Prince Albert	\$6,162	45
Assiniboia	\$6,262	46
Gull Lake	\$6,280	47
Shaunavon	\$6,420	48
Moosomin	\$6,520	49
North Battleford	\$6,596	50
Maple Creek	\$6,600	51
Davidson	\$6,729	52
Wadena	\$7,146	53
Wilkie	\$7,157	54
Rosetown	\$7,240	55
Tisdale	\$7,597	56
Esterhazy	\$7,600	57
Carrot River	\$7,920	58
Melville	\$8,107	59
Shellbrook	\$9,990	60
Foam Lake	\$11,440	61
Kamsack	\$12,630	62
Eston	\$13,125	63
Average	\$5,212	
Total		63

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix C: Overall Municipal Property Tax Gap Change 2010 to 2011 (Best to Worst) (per \$200,000 of assessed value)

Municipality	2010-2011 Municipal Tax Gap Change	Rank
Swift Current	-1.44	1
Outlook	-0.62	2
Eston	-0.40	3
Humboldt	-0.27	4
Shaunavon	-0.27	4
Tisdale	-0.24	6
Nipawin	-0.19	7
Melville	-0.19	7
Pilot Butte	-0.10	9
Warman	-0.08	10
Hudson Bay	-0.07	11
Assiniboia	-0.07	11
White City	-0.07	11
Meadow Lake	-0.06	14
Melfort	-0.06	14
Rosetown	-0.05	16
Wadena	-0.03	17
Estevan	-0.03	17
Moose Jaw	-0.03	17
Carnduff	-0.02	20
Martensville	-0.02	20
Kelvington	-0.01	22
Balgonie	-0.01	22
Preeceville	-0.01	22
Davidson	-0.01	22
Dalmeny	-0.01	22
Lanigan	0.00	27
Biggar	0.00	27
Indian Head	0.00	27
Lumsden	0.00	27
Moosomin	0.00	27
Unity	0.00	27

Municipality	2010-2011 Municipal Tax Gap Change	Rank
Wilkie	0.00	27
Canora	0.00	27
Foam Lake	0.00	27
Kamsack	0.00	27
Wynyard	0.00	27
Battleford	0.00	27
Carrot River	0.00	27
Shellbrook	0.00	27
Regina	0.00	27
Weyburn	0.00	27
Langenburg	0.00	27
Grenfell	0.00	27
Rosthern	0.01	45
Watrous	0.01	45
Gravelbourg	0.01	45
Kindersley	0.01	45
Esterhazy	0.01	45
Regina Beach	0.01	45
Maple Creek	0.01	45
Fort Qu'Appelle	0.02	52
Kipling	0.02	52
Saskatoon	0.03	54
Oxbow	0.03	54
Kerrobert	0.03	54
Langham	0.05	57
Carlyle	0.09	58
Macklin	0.10	59
Prince Albert	0.20	60
Gull Lake	0.21	61
Yorkton	0.22	62
North Battleford	0.33	63
Average	-0.05	
Total		63

Source: CFB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix D: Overall Total Property Tax Gap Ranking (Best to Worst) (per \$200,000 of assessed value)

Municipality	2011 Total Tax Gap	Rank
Dalmeny	1.43	1
White City	1.43	1
Gravelbourg	1.47	3
Lanigan	1.49	4
Grenfell	1.49	4
Langenburg	1.49	4
Watrous	1.50	7
Canora	1.54	8
Regina Beach	1.54	8
Biggar	1.56	10
Indian Head	1.57	11
Balgonie	1.59	12
Lumsden	1.61	13
Fort Qu'Appelle	1.62	14
Kipling	1.66	15
Martensville	1.69	16
Unity	1.71	17
Hudson Bay	1.72	18
Warman	1.72	18
Kelvington	1.73	20
Battleford	1.76	21
Langham	1.78	22
Assiniboia	1.78	22
Saskatoon	1.81	24
Rosthern	1.85	25
Kindersley	1.88	26
Carnduff	1.88	26
Regina	1.90	28
Preeceville	1.93	29
Moose Jaw	1.98	30
Oxbow	2.00	31
Foam Lake	2.00	31

Municipality	2011 Total Tax Gap	Rank
Kerrobert	2.01	33
Davidson	2.01	33
Melfort	2.03	35
Estevan	2.05	36
Esterhazy	2.08	37
Meadow Lake	2.10	38
Carlyle	2.16	39
Wilkie	2.18	40
Pilot Butte	2.19	41
Swift Current	2.22	42
Macklin	2.22	42
Rosetown	2.24	44
Nipawin	2.29	45
Prince Albert	2.31	46
Moosomin	2.34	47
Carrot River	2.35	48
Outlook	2.37	49
Gull Lake	2.37	49
Wynyard	2.44	51
Shaunavon	2.44	51
Maple Creek	2.48	53
Humboldt	2.51	54
Wadena	2.71	55
Melville	2.72	56
Tisdale	2.72	56
Weyburn	2.72	56
North Battleford	2.73	59
Eston	2.75	60
Shellbrook	2.82	61
Yorkton	2.90	62
Kamsack	3.74	63
Average	2.05	
Total		63

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix E: Overall Total Commercial Property Tax Bill Ranking (Best to Worst) (per \$200,000 of assessed value)

Municipality	2011 Total Taxes - Commercial	Rank
Kelvington	\$4,800	1
Lumsden	\$4,819	2
Regina Beach	\$4,823	3
White City	\$4,930	4
Martensville	\$5,092	5
Saskatoon	\$5,165	6
Warman	\$5,228	7
Balgonie	\$5,272	8
Dalmeny	\$5,300	9
Watrous	\$5,325	10
Hudson Bay	\$5,397	11
Battleford	\$5,458	12
Langham	\$5,575	13
Kipling	\$5,650	14
Langenburg	\$5,750	15
Estevan	\$5,866	16
Swift Current	\$5,921	17
Regina	\$6,025	18
Grenfell	\$6,050	19
Indian Head	\$6,150	20
Moose Jaw	\$6,286	21
Pilot Butte	\$6,300	22
Lanigan	\$6,450	23
Biggar	\$6,450	23
Fort Qu'Appelle	\$6,650	25
Carlyle	\$6,740	26
Unity	\$6,740	26
Preeceville	\$6,867	28
Gravelbourg	\$6,900	29
Rosthern	\$7,032	30
Macklin	\$7,050	31
Carnduff	\$7,246	32

Municipality	2011 Total Taxes - Commercial	Rank
Nipawin	\$7,410	33
Oxbow	\$7,430	34
Kindersley	\$7,717	35
Meadow Lake	\$7,815	36
Canora	\$7,850	37
Wynyard	\$7,850	37
Weyburn	\$7,932	39
Outlook	\$7,975	40
Kerrobert	\$8,021	41
Melfort	\$8,396	42
Yorkton	\$8,400	43
Humboldt	\$8,534	44
Prince Albert	\$8,612	45
Assiniboia	\$8,712	46
Gull Lake	\$8,730	47
Shaunavon	\$8,870	48
Moosomin	\$8,970	49
North Battleford	\$9,046	50
Maple Creek	\$9,050	51
Davidson	\$9,179	52
Wadena	\$9,596	53
Wilkie	\$9,607	54
Rosetown	\$9,690	55
Tisdale	\$10,047	56
Esterhazy	\$10,050	57
Carrot River	\$10,370	58
Melville	\$10,557	59
Shellbrook	\$12,440	60
Foam Lake	\$13,890	61
Kamsack	\$15,080	62
Eston	\$15,575	63
Average	\$7,662	
Total		63

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix F: Overall Total Property Tax Gap Change 2010 to 2011 (Best to Worst) (per \$200,000 of assessed value)

Municipality	2010-2011 Total Tax Gap Change	Rank
Swift Current	-0.35	1
Outlook	-0.26	2
Eston	-0.20	3
Humboldt	-0.07	4
Melville	-0.05	5
Shaunavon	-0.05	5
White City	-0.05	5
Tisdale	-0.04	8
Nipawin	-0.03	9
Assiniboia	-0.02	10
Hudson Bay	0.00	11
Warman	0.00	11
Melfort	0.01	13
Rosetown	0.02	14
Meadow Lake	0.02	14
Lanigan	0.02	14
Dalmeny	0.02	14
Grenfell	0.02	14
Langenburg	0.02	14
Foam Lake	0.02	14
Balgonie	0.02	14
Gravelbourg	0.03	22
Kipling	0.03	22
Lumsden	0.03	22
Canora	0.03	22
Biggar	0.03	22
Carnduff	0.03	22
Indian Head	0.03	22
Martensville	0.03	22
Unity	0.03	22
Fort Qu'Appelle	0.03	22
Watrous	0.04	32

Municipality	2010-2011 Total Tax Gap Change	Rank
Preeceville	0.04	32
Davidson	0.04	32
Wilkie	0.04	32
Regina Beach	0.04	32
Rosthern	0.04	32
Carrot River	0.04	32
Moose Jaw	0.04	32
Pilot Butte	0.04	32
Estevan	0.04	32
Regina	0.04	32
Battleford	0.05	43
Esterhazy	0.05	43
Kindersley	0.05	43
Moosomin	0.05	43
Kelvington	0.05	43
Shellbrook	0.05	43
Wadena	0.06	49
Saskatoon	0.06	49
Oxbow	0.07	51
Kerrobert	0.07	51
Kamsack	0.07	51
Weyburn	0.07	51
Langham	0.08	55
Wynyard	0.08	55
Maple Creek	0.08	55
Carlyle	0.12	58
Macklin	0.12	58
Gull Lake	0.18	60
Prince Albert	0.18	60
Yorkton	0.18	60
North Battleford	0.24	63
Average	0.03	
Total		63

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix G: Regional Property Tax Rankings (per \$200,000 of assessed value)

Region	Municipal						Municipal + Education					
	2011 Municipal Gap			2011 Municipal Taxes - Commercial			2011 Total Tax Gap			2011 Total Taxes - Commercial		
	Municipality	2011 Municipal Tax Gap	Regional Rank	Municipality	2011 Municipal Taxes - Commercial	Regional Rank	Municipality	2011 Total Tax Gap	Regional Rank	Municipality	2011 Total Taxes - Commercial	Regional Rank
Cities (14)	Martensville	1.57	1	Martensville	\$2,642.46	1	Martensville	1.69	1	Martensville	\$5,092.46	1
	Saskatoon	1.78	2	Saskatoon	\$2,714.65	2	Saskatoon	1.81	2	Saskatoon	\$5,164.65	2
	Regina	1.95	3	Estevan	\$3,416.20	3	Regina	1.90	3	Estevan	\$5,866.20	3
	Moose Jaw	2.08	4	Swift Current	\$3,470.65	4	Moose Jaw	1.98	4	Swift Current	\$5,920.65	4
	Melfort	2.12	5	Regina	\$3,574.97	5	Melfort	2.03	5	Regina	\$6,024.97	5
	Meadow Lake	2.24	6	Moose Jaw	\$3,835.95	6	Estevan	2.05	6	Moose Jaw	\$6,285.95	6
	Estevan	2.24	6	Meadow Lake	\$5,365.00	7	Meadow Lake	2.10	7	Meadow Lake	\$7,815.00	7
	Prince Albert	2.57	8	Weyburn	\$5,481.95	8	Swift Current	2.22	8	Weyburn	\$7,931.95	8
	Swift Current	2.60	9	Melfort	\$5,945.86	9	Prince Albert	2.31	9	Melfort	\$8,395.86	9
	Humboldt	2.95	10	Yorkton	\$5,949.94	10	Humboldt	2.51	10	Yorkton	\$8,399.94	10
	Melville	3.18	11	Humboldt	\$6,084.00	11	Melville	2.72	11	Humboldt	\$8,534.00	11
	North Battleford	3.32	12	Prince Albert	\$6,162.16	12	Weyburn	2.72	11	Prince Albert	\$8,612.16	12
	Weyburn	3.47	13	North Battleford	\$6,595.70	13	North Battleford	2.73	13	North Battleford	\$9,045.70	13
	Yorkton	3.79	14	Melville	\$8,107.30	14	Yorkton	2.90	14	Melville	\$10,557.30	14
	Average	2.56			\$4,953.34			2.26			\$7,403.34	
South West (5)	Gravelbourg	1.32	1	Gravelbourg	\$4,450.00	1	Gravelbourg	1.47	1	Gravelbourg	\$6,900.00	1
	Assiniboia	1.76	2	Assiniboia	\$6,261.60	2	Assiniboia	1.78	2	Assiniboia	\$8,711.60	2
	Gull Lake	2.67	3	Gull Lake	\$6,279.69	3	Gull Lake	2.37	3	Gull Lake	\$8,729.69	3
	Shaunavon	2.79	4	Shaunavon	\$6,420.00	4	Shaunavon	2.44	4	Shaunavon	\$8,870.00	4
	Maple Creek	2.84	5	Maple Creek	\$6,600.00	5	Maple Creek	2.48	5	Maple Creek	\$9,050.00	5
		Average	2.28			\$6,002.26		2.11			\$8,452.26	
South East (14)	White City	1.18	1	Lumsden	\$2,368.74	1	White City	1.43	1	Lumsden	\$4,818.74	1
	Grenfell	1.32	2	Regina Beach	\$2,372.80	2	Grenfell	1.49	2	Regina Beach	\$4,822.80	2
	Regina Beach	1.32	2	White City	\$2,480.00	3	Regina Beach	1.54	3	White City	\$4,930.00	3
	Indian Head	1.43	4	Balgonie	\$2,822.43	4	Indian Head	1.57	4	Balgonie	\$5,272.43	4
	Lumsden	1.43	4	Kipling	\$3,200.00	5	Balgonie	1.59	5	Kipling	\$5,650.00	5
	Balgonie	1.43	4	Grenfell	\$3,600.00	6	Lumsden	1.61	6	Grenfell	\$6,050.00	6
	Fort Qu'Appelle	1.52	7	Indian Head	\$3,700.00	7	Fort Qu'Appelle	1.62	7	Indian Head	\$6,150.00	7
	Kipling	1.54	8	Pilot Butte	\$3,850.00	8	Kipling	1.66	8	Pilot Butte	\$6,300.00	8
	Carnduff	1.91	9	Fort Qu'Appelle	\$4,200.10	9	Carnduff	1.88	9	Fort Qu'Appelle	\$6,650.10	9
	Davidson	2.08	10	Carlyle	\$4,290.00	10	Oxbow	2.00	10	Carlyle	\$6,740.00	10
	Oxbow	2.09	11	Carnduff	\$4,796.00	11	Davidson	2.01	11	Carnduff	\$7,246.00	11
	Carlyle	2.39	12	Oxbow	\$4,980.00	12	Carlyle	2.16	12	Oxbow	\$7,430.00	12
	Pilot Butte	2.50	13	Moosomin	\$6,520.08	13	Pilot Butte	2.19	13	Moosomin	\$8,970.08	13
	Moosomin	2.61	14	Davidson	\$6,729.00	14	Moosomin	2.34	14	Davidson	\$9,179.00	14
	Average	1.77			\$3,993.51		1.79			\$6,443.51		

Source: CFB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix G: Regional Property Tax Rankings (per \$200,000 of assessed value) (Continued)

Region	Municipal						Municipal + Education					
	2011 Municipal Gap			2011 Municipal Taxes - Commercial			2011 Total Tax Gap			2011 Total Taxes - Commercial		
	Municipality	2011 Municipal Tax Gap	Regional Rank	Municipality	2011 Municipal Taxes - Commercial	Regional Rank	Municipality	2011 Total Tax Gap	Regional Rank	Municipality	2011 Total Taxes - Commercial	Regional Rank
Central West (15)	Dalmeny	1.20	1	Warman	\$2,778.00	1	Dalmeny	1.43	1	Warman	\$5,228.00	1
	Watrous	1.30	2	Dalmeny	\$2,850.00	2	Lanigan	1.49	2	Dalmeny	\$5,300.00	2
	Lanigan	1.33	3	Watrous	\$2,875.00	3	Watrous	1.50	3	Watrous	\$5,325.00	3
	Biggar	1.43	4	Langham	\$3,125.00	4	Biggar	1.56	4	Langham	\$5,575.00	4
	Warman	1.62	5	Lanigan	\$4,000.00	5	Unity	1.71	5	Biggar	\$6,450.00	5
	Unity	1.65	6	Biggar	\$4,000.00	5	Warman	1.72	6	Lanigan	\$6,450.00	5
	Langham	1.73	7	Unity	\$4,290.00	7	Langham	1.78	7	Unity	\$6,740.00	7
	Rosthern	1.86	8	Rosthern	\$4,582.00	8	Rosthern	1.85	8	Rosthern	\$7,032.00	8
	Kindersley	1.89	9	Macklin	\$4,600.00	9	Kindersley	1.88	9	Macklin	\$7,050.00	9
	Kerrobert	2.09	10	Kindersley	\$5,266.50	10	Kerrobert	2.01	10	Kindersley	\$7,716.50	10
	Wilkie	2.33	11	Outlook	\$5,525.00	11	Wilkie	2.18	11	Outlook	\$7,975.00	11
	Rosetown	2.41	12	Kerrobert	\$5,571.42	12	Macklin	2.22	12	Kerrobert	\$8,021.42	12
	Macklin	2.50	13	Wilkie	\$7,156.80	13	Rosetown	2.24	13	Wilkie	\$9,606.80	13
	Outlook	2.71	14	Rosetown	\$7,240.32	14	Outlook	2.37	14	Rosetown	\$9,690.32	14
Eston	3.03	15	Eston	\$13,125.00	15	Eston	2.75	15	Eston	\$15,575.00	15	
	Average	1.94		\$5,132.34		1.91			\$7,582.34			
Central East (9)	Langenburg	1.31	1	Kelvington	\$2,350.00	1	Langenburg	1.49	1	Kelvington	\$4,800.00	1
	Canora	1.43	2	Langenburg	\$3,300.00	2	Canora	1.54	2	Langenburg	\$5,750.00	2
	Kelvington	1.62	3	Preeceville	\$4,416.56	3	Kelvington	1.73	3	Preeceville	\$6,866.56	3
	Preeceville	1.98	4	Canora	\$5,400.00	4	Preeceville	1.93	4	Canora	\$7,850.00	4
	Foam Lake	2.04	5	Wynyard	\$5,400.00	4	Foam Lake	2.00	5	Wynyard	\$7,850.00	4
	Esterhazy	2.17	6	Wadena	\$7,145.60	6	Esterhazy	2.08	6	Wadena	\$9,595.60	6
	Wynyard	2.86	7	Esterhazy	\$7,600.00	7	Wynyard	2.44	7	Esterhazy	\$10,050.00	7
	Wadena	3.23	8	Foam Lake	\$11,440.00	8	Wadena	2.71	8	Foam Lake	\$13,890.00	8
	Kamsack	4.67	9	Kamsack	\$12,630.00	9	Kamsack	3.74	9	Kamsack	\$15,080.00	9
	Average	2.37		\$6,631.35		2.18			\$9,081.35			
North (6)	Hudson Bay	1.64	1	Hudson Bay	\$2,947.23	1	Hudson Bay	1.72	1	Hudson Bay	\$5,397.23	1
	Battleford	1.69	2	Battleford	\$3,008.00	2	Battleford	1.76	2	Battleford	\$5,458.00	2
	Carrot River	2.57	3	Nipawin	\$4,960.00	3	Nipawin	2.29	3	Nipawin	\$7,410.00	3
	Nipawin	2.61	4	Tisdale	\$7,597.40	4	Carrot River	2.35	4	Tisdale	\$10,047.40	4
	Tisdale	3.22	5	Carrot River	\$7,920.00	5	Tisdale	2.72	5	Carrot River	\$10,370.00	5
	Shellbrook	3.24	6	Shellbrook	\$9,990.00	6	Shellbrook	2.82	6	Shellbrook	\$12,440.00	6
		Average	2.50		\$6,070.44		2.28			\$8,520.44		

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix H-1: Municipal and Total Property Tax Bill (Sorted by Total Gap) – Cities

City	Property Class	Provincial Percentage	2011 Municipal mill rate	2011 Municipal Mill Rate Factor	2011 Base Tax	2011 Municipal Taxes	2011 Municipal Tax Gap	2010 to 2011	2010 to 2011	2011 Education Mill Rate	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 to 2011	2010 to 2011																																																																																																																																																																																																																																																																																																																														
Yorkton	Residential	0.7	23.2500	0.2237	\$840	\$1,568	3.79	0.22	*	9.51	\$1,331	\$2,900	2.90	0.18	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	23.2500	1.2559	\$110	\$5,950				12.25	\$2,450	\$8,400				North Battleford	Residential	0.7	18.1800	0.5600	\$559	\$1,984	3.32	0.33	*	9.51	\$1,331	\$3,316	2.73	0.24	*	Commercial	1	18.1800	1.8140	\$0	\$6,596	12.25	\$2,450	\$9,046	Weyburn	Residential	0.7	18.6480	0.4120	\$505	\$1,581	3.47	0.00	=	9.51	\$1,331	\$2,912	2.72	0.07	*	Commercial	1	18.6480	1.4699	\$0	\$5,482	12.25	\$2,450	\$7,932	Melville	Residential	0.7	30.4000	0.4821	\$500	\$2,552	3.18	-0.19	✓	9.51	\$1,331	\$3,883	2.72	-0.05	✓	Commercial	1	30.4000	1.2512	\$500	\$8,107	12.25	\$2,450	\$10,557	Humboldt	Residential	0.7	23.4000	0.5050	\$410	\$2,064	2.95	-0.27	✓	9.51	\$1,331	\$3,396	2.51	-0.07	✓	Commercial	1	23.4000	1.3000	\$0	\$6,084	12.25	\$2,450	\$8,534	Prince Albert	Residential	0.7	19.7520	0.8440	\$60	\$2,394	2.57	0.20	*	9.51	\$1,331	\$3,725	2.31	0.18	*	Commercial	1	19.7520	1.4080	\$600	\$6,162	12.25	\$2,450	\$8,612	Swift Current	Residential	0.7	9.6300	0.7330	\$346	\$1,334	2.60	-1.44	✓	9.51	\$1,331	\$2,665	2.22	-0.34	✓	Commercial	1	9.6300	1.8020	\$0	\$3,471	12.25	\$2,450	\$5,921	Meadow Lake	Residential	0.7	18.5000	0.9250	\$0	\$2,396	2.24	-0.06	✓	9.51	\$1,331	\$3,727	2.10	0.02	*	Commercial	1	18.5000	1.4500	\$0	\$5,365	12.25	\$2,450	\$7,815	Estevan	Residential	0.7	18.4500	0.5898	\$0	\$1,523	2.24	-0.03	✓	9.51	\$1,331	\$2,855	2.05	0.04	*	Commercial	1	18.4500	0.9258	\$0	\$3,416	12.25	\$2,450	\$5,866	Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*	Commercial	1	16.4300	1.5100	\$984	\$5,946	12.25	\$2,450	\$8,396	Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1
North Battleford	Residential	0.7	18.1800	0.5600	\$559	\$1,984	3.32	0.33	*	9.51	\$1,331	\$3,316	2.73	0.24	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	18.1800	1.8140	\$0	\$6,596				12.25	\$2,450	\$9,046				Weyburn	Residential	0.7	18.6480	0.4120	\$505	\$1,581	3.47	0.00	=	9.51	\$1,331	\$2,912	2.72	0.07	*	Commercial	1	18.6480	1.4699	\$0	\$5,482	12.25	\$2,450	\$7,932	Melville	Residential	0.7	30.4000	0.4821	\$500	\$2,552	3.18	-0.19	✓	9.51	\$1,331	\$3,883	2.72	-0.05	✓	Commercial	1	30.4000	1.2512	\$500	\$8,107	12.25	\$2,450	\$10,557	Humboldt	Residential	0.7	23.4000	0.5050	\$410	\$2,064	2.95	-0.27	✓	9.51	\$1,331	\$3,396	2.51	-0.07	✓	Commercial	1	23.4000	1.3000	\$0	\$6,084	12.25	\$2,450	\$8,534	Prince Albert	Residential	0.7	19.7520	0.8440	\$60	\$2,394	2.57	0.20	*	9.51	\$1,331	\$3,725	2.31	0.18	*	Commercial	1	19.7520	1.4080	\$600	\$6,162	12.25	\$2,450	\$8,612	Swift Current	Residential	0.7	9.6300	0.7330	\$346	\$1,334	2.60	-1.44	✓	9.51	\$1,331	\$2,665	2.22	-0.34	✓	Commercial	1	9.6300	1.8020	\$0	\$3,471	12.25	\$2,450	\$5,921	Meadow Lake	Residential	0.7	18.5000	0.9250	\$0	\$2,396	2.24	-0.06	✓	9.51	\$1,331	\$3,727	2.10	0.02	*	Commercial	1	18.5000	1.4500	\$0	\$5,365	12.25	\$2,450	\$7,815	Estevan	Residential	0.7	18.4500	0.5898	\$0	\$1,523	2.24	-0.03	✓	9.51	\$1,331	\$2,855	2.05	0.04	*	Commercial	1	18.4500	0.9258	\$0	\$3,416	12.25	\$2,450	\$5,866	Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*	Commercial	1	16.4300	1.5100	\$984	\$5,946	12.25	\$2,450	\$8,396	Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																		
Weyburn	Residential	0.7	18.6480	0.4120	\$505	\$1,581	3.47	0.00	=	9.51	\$1,331	\$2,912	2.72	0.07	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	18.6480	1.4699	\$0	\$5,482				12.25	\$2,450	\$7,932				Melville	Residential	0.7	30.4000	0.4821	\$500	\$2,552	3.18	-0.19	✓	9.51	\$1,331	\$3,883	2.72	-0.05	✓	Commercial	1	30.4000	1.2512	\$500	\$8,107	12.25	\$2,450	\$10,557	Humboldt	Residential	0.7	23.4000	0.5050	\$410	\$2,064	2.95	-0.27	✓	9.51	\$1,331	\$3,396	2.51	-0.07	✓	Commercial	1	23.4000	1.3000	\$0	\$6,084	12.25	\$2,450	\$8,534	Prince Albert	Residential	0.7	19.7520	0.8440	\$60	\$2,394	2.57	0.20	*	9.51	\$1,331	\$3,725	2.31	0.18	*	Commercial	1	19.7520	1.4080	\$600	\$6,162	12.25	\$2,450	\$8,612	Swift Current	Residential	0.7	9.6300	0.7330	\$346	\$1,334	2.60	-1.44	✓	9.51	\$1,331	\$2,665	2.22	-0.34	✓	Commercial	1	9.6300	1.8020	\$0	\$3,471	12.25	\$2,450	\$5,921	Meadow Lake	Residential	0.7	18.5000	0.9250	\$0	\$2,396	2.24	-0.06	✓	9.51	\$1,331	\$3,727	2.10	0.02	*	Commercial	1	18.5000	1.4500	\$0	\$5,365	12.25	\$2,450	\$7,815	Estevan	Residential	0.7	18.4500	0.5898	\$0	\$1,523	2.24	-0.03	✓	9.51	\$1,331	\$2,855	2.05	0.04	*	Commercial	1	18.4500	0.9258	\$0	\$3,416	12.25	\$2,450	\$5,866	Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*	Commercial	1	16.4300	1.5100	\$984	\$5,946	12.25	\$2,450	\$8,396	Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																											
Melville	Residential	0.7	30.4000	0.4821	\$500	\$2,552	3.18	-0.19	✓	9.51	\$1,331	\$3,883	2.72	-0.05	✓																																																																																																																																																																																																																																																																																																																														
	Commercial	1	30.4000	1.2512	\$500	\$8,107				12.25	\$2,450	\$10,557				Humboldt	Residential	0.7	23.4000	0.5050	\$410	\$2,064	2.95	-0.27	✓	9.51	\$1,331	\$3,396	2.51	-0.07	✓	Commercial	1	23.4000	1.3000	\$0	\$6,084	12.25	\$2,450	\$8,534	Prince Albert	Residential	0.7	19.7520	0.8440	\$60	\$2,394	2.57	0.20	*	9.51	\$1,331	\$3,725	2.31	0.18	*	Commercial	1	19.7520	1.4080	\$600	\$6,162	12.25	\$2,450	\$8,612	Swift Current	Residential	0.7	9.6300	0.7330	\$346	\$1,334	2.60	-1.44	✓	9.51	\$1,331	\$2,665	2.22	-0.34	✓	Commercial	1	9.6300	1.8020	\$0	\$3,471	12.25	\$2,450	\$5,921	Meadow Lake	Residential	0.7	18.5000	0.9250	\$0	\$2,396	2.24	-0.06	✓	9.51	\$1,331	\$3,727	2.10	0.02	*	Commercial	1	18.5000	1.4500	\$0	\$5,365	12.25	\$2,450	\$7,815	Estevan	Residential	0.7	18.4500	0.5898	\$0	\$1,523	2.24	-0.03	✓	9.51	\$1,331	\$2,855	2.05	0.04	*	Commercial	1	18.4500	0.9258	\$0	\$3,416	12.25	\$2,450	\$5,866	Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*	Commercial	1	16.4300	1.5100	\$984	\$5,946	12.25	\$2,450	\$8,396	Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																				
Humboldt	Residential	0.7	23.4000	0.5050	\$410	\$2,064	2.95	-0.27	✓	9.51	\$1,331	\$3,396	2.51	-0.07	✓																																																																																																																																																																																																																																																																																																																														
	Commercial	1	23.4000	1.3000	\$0	\$6,084				12.25	\$2,450	\$8,534				Prince Albert	Residential	0.7	19.7520	0.8440	\$60	\$2,394	2.57	0.20	*	9.51	\$1,331	\$3,725	2.31	0.18	*	Commercial	1	19.7520	1.4080	\$600	\$6,162	12.25	\$2,450	\$8,612	Swift Current	Residential	0.7	9.6300	0.7330	\$346	\$1,334	2.60	-1.44	✓	9.51	\$1,331	\$2,665	2.22	-0.34	✓	Commercial	1	9.6300	1.8020	\$0	\$3,471	12.25	\$2,450	\$5,921	Meadow Lake	Residential	0.7	18.5000	0.9250	\$0	\$2,396	2.24	-0.06	✓	9.51	\$1,331	\$3,727	2.10	0.02	*	Commercial	1	18.5000	1.4500	\$0	\$5,365	12.25	\$2,450	\$7,815	Estevan	Residential	0.7	18.4500	0.5898	\$0	\$1,523	2.24	-0.03	✓	9.51	\$1,331	\$2,855	2.05	0.04	*	Commercial	1	18.4500	0.9258	\$0	\$3,416	12.25	\$2,450	\$5,866	Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*	Commercial	1	16.4300	1.5100	\$984	\$5,946	12.25	\$2,450	\$8,396	Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																																													
Prince Albert	Residential	0.7	19.7520	0.8440	\$60	\$2,394	2.57	0.20	*	9.51	\$1,331	\$3,725	2.31	0.18	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	19.7520	1.4080	\$600	\$6,162				12.25	\$2,450	\$8,612				Swift Current	Residential	0.7	9.6300	0.7330	\$346	\$1,334	2.60	-1.44	✓	9.51	\$1,331	\$2,665	2.22	-0.34	✓	Commercial	1	9.6300	1.8020	\$0	\$3,471	12.25	\$2,450	\$5,921	Meadow Lake	Residential	0.7	18.5000	0.9250	\$0	\$2,396	2.24	-0.06	✓	9.51	\$1,331	\$3,727	2.10	0.02	*	Commercial	1	18.5000	1.4500	\$0	\$5,365	12.25	\$2,450	\$7,815	Estevan	Residential	0.7	18.4500	0.5898	\$0	\$1,523	2.24	-0.03	✓	9.51	\$1,331	\$2,855	2.05	0.04	*	Commercial	1	18.4500	0.9258	\$0	\$3,416	12.25	\$2,450	\$5,866	Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*	Commercial	1	16.4300	1.5100	\$984	\$5,946	12.25	\$2,450	\$8,396	Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																																																																						
Swift Current	Residential	0.7	9.6300	0.7330	\$346	\$1,334	2.60	-1.44	✓	9.51	\$1,331	\$2,665	2.22	-0.34	✓																																																																																																																																																																																																																																																																																																																														
	Commercial	1	9.6300	1.8020	\$0	\$3,471				12.25	\$2,450	\$5,921				Meadow Lake	Residential	0.7	18.5000	0.9250	\$0	\$2,396	2.24	-0.06	✓	9.51	\$1,331	\$3,727	2.10	0.02	*	Commercial	1	18.5000	1.4500	\$0	\$5,365	12.25	\$2,450	\$7,815	Estevan	Residential	0.7	18.4500	0.5898	\$0	\$1,523	2.24	-0.03	✓	9.51	\$1,331	\$2,855	2.05	0.04	*	Commercial	1	18.4500	0.9258	\$0	\$3,416	12.25	\$2,450	\$5,866	Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*	Commercial	1	16.4300	1.5100	\$984	\$5,946	12.25	\$2,450	\$8,396	Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																																																																																															
Meadow Lake	Residential	0.7	18.5000	0.9250	\$0	\$2,396	2.24	-0.06	✓	9.51	\$1,331	\$3,727	2.10	0.02	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	18.5000	1.4500	\$0	\$5,365				12.25	\$2,450	\$7,815				Estevan	Residential	0.7	18.4500	0.5898	\$0	\$1,523	2.24	-0.03	✓	9.51	\$1,331	\$2,855	2.05	0.04	*	Commercial	1	18.4500	0.9258	\$0	\$3,416	12.25	\$2,450	\$5,866	Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*	Commercial	1	16.4300	1.5100	\$984	\$5,946	12.25	\$2,450	\$8,396	Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																																																																																																																								
Estevan	Residential	0.7	18.4500	0.5898	\$0	\$1,523	2.24	-0.03	✓	9.51	\$1,331	\$2,855	2.05	0.04	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	18.4500	0.9258	\$0	\$3,416				12.25	\$2,450	\$5,866				Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*	Commercial	1	16.4300	1.5100	\$984	\$5,946	12.25	\$2,450	\$8,396	Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																																																																																																																																																	
Melfort	Residential	0.7	16.4300	0.7900	\$984	\$2,801	2.12	-0.06	✓	9.51	\$1,331	\$4,133	2.03	0.01	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	16.4300	1.5100	\$984	\$5,946				12.25	\$2,450	\$8,396				Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*	Commercial	1	16.1750	1.1734	\$40	\$3,836	12.25	\$2,450	\$6,286	Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																																																																																																																																																																										
Moose Jaw	Residential	0.7	16.1750	0.7948	\$40	\$1,840	2.08	-0.03	✓	9.51	\$1,331	\$3,171	1.98	0.04	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	16.1750	1.1734	\$40	\$3,836				12.25	\$2,450	\$6,286				Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*	Commercial	1	14.5389	1.2295	\$0	\$3,575	12.25	\$2,450	\$6,025	Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																																																																																																																																																																																																			
Regina	Residential	0.7	14.5389	0.9006	\$0	\$1,833	1.95	0.00	=	9.51	\$1,331	\$3,165	1.90	0.04	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	14.5389	1.2295	\$0	\$3,575				12.25	\$2,450	\$6,025				Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*	Commercial	1	11.5714	1.1730	\$0	\$2,715	12.25	\$2,450	\$5,165	Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																																																																																																																																																																																																																												
Saskatoon	Residential	0.7	11.5714	0.9421	\$0	\$1,526	1.78	0.03	*	9.51	\$1,331	\$2,858	1.81	0.06	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	11.5714	1.1730	\$0	\$2,715				12.25	\$2,450	\$5,165				Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*	Commercial	1	6.6500	1.4229	\$750	\$2,642	12.25	\$2,450	\$5,092																																																																																																																																																																																																																																																																																																					
Martensville	Residential	0.7	6.6500	1.0000	\$750	\$1,681	1.57	-0.02	✓	9.51	\$1,331	\$3,012	1.69	0.03	*																																																																																																																																																																																																																																																																																																																														
	Commercial	1	6.6500	1.4229	\$750	\$2,642				12.25	\$2,450	\$5,092																																																																																																																																																																																																																																																																																																																																	

* gap worsened ✓ gap improved = gap same

Source: CFB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix H-2: Municipal and Total Property Tax Bill (Sorted by Total Gap) – South West

Municipality	Property Class	Provincial Percentage	2011 Municipal mill rate	2011 Municipal Mill Rate Factor	2011 Base Tax	2011 Municipal Taxes	2011 Municipal Tax Gap	2010 to 2011	2010 to 2011	2011 Education Mill Rate	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 to 2011	2010 to 2011
Maple Creek	Residential	0.7	25.0000	0.4200	\$850	\$2,320	2.84	0.01	✘	9.51	\$1,331	\$3,651	2.48	0.08	✘
	Commercial	1	25.0000	1.1500	\$850	\$6,600				12.25	\$2,450	\$9,050			
Shaunavon	Residential	0.7	18.0000	0.7941	\$300	\$2,301	2.79	-0.27	✓	9.51	\$1,331	\$3,633	2.44	-0.05	✓
	Commercial	1	18.0000	1.7000	\$300	\$6,420				12.25	\$2,450	\$8,870			
Gull Lake	Residential	0.7	20.6800	0.8120	\$0	\$2,351	2.67	0.21	✘	9.51	\$1,331	\$3,682	2.37	0.18	✘
	Commercial	1	20.6800	1.5183	\$0	\$6,280				12.25	\$2,450	\$8,730			
Assiniboia	Residential	0.7	25.9200	0.9000	\$300	\$3,566	1.76	-0.07	✓	9.51	\$1,331	\$4,897	1.78	-0.02	✓
	Commercial	1	25.9200	1.1500	\$300	\$6,262				12.25	\$2,450	\$8,712			
Gravelbourg	Residential	0.7	18.0000	1.0000	\$850	\$3,370	1.32	0.01	✘	9.51	\$1,331	\$4,701	1.47	0.03	✘
	Commercial	1	18.0000	1.0000	\$850	\$4,450				12.25	\$2,450	\$6,900			

✘ gap worsened ✓ gap improved = gap same

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix H-3: Municipal and Total Property Tax Bill (Sorted by Total Gap) – South East

Municipality	Property Class	Provincial Percentage	2011 Municipal mill rate	2011 Municipal Mill Rate Factor	2011 Base Tax	2011 Municipal Taxes	2011 Municipal Tax Gap	2010 to 2011	2010 to 2011	2011 Education Mill Rate	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 to 2011	2010 to 2011
Moosomin	Residential	0.7	21.0000	0.8499	\$0	\$2,499	2.61	0.00	=	9.51	\$1,331	\$3,830	2.34	0.05	*
	Commercial	1	21.0000	1.5524	\$0	\$6,520				12.25	\$2,450	\$8,970			
Pilot Butte	Residential	0.7	11.0000	1.0000	\$0	\$1,540	2.50	-0.10	✓	9.51	\$1,331	\$2,871	2.19	0.04	*
	Commercial	1	11.0000	1.7500	\$0	\$3,850				12.25	\$2,450	\$6,300			
Carlyle	Residential	0.7	16.5000	0.5600	\$500	\$1,794	2.39	0.09	*	9.51	\$1,331	\$3,125	2.16	0.12	*
	Commercial	1	16.5000	1.3000	\$0	\$4,290				12.25	\$2,450	\$6,740			
Davidson	Residential	0.7	23.0000	0.8639	\$450	\$3,232	2.08	-0.01	✓	9.51	\$1,331	\$4,563	2.01	0.04	*
	Commercial	1	23.0000	1.3650	\$450	\$6,729				12.25	\$2,450	\$9,179			
Oxbow	Residential	0.7	14.0000	1.0000	\$425	\$2,385	2.09	0.03	*	9.51	\$1,331	\$3,716	2.00	0.07	*
	Commercial	1	14.0000	1.6000	\$500	\$4,980				12.25	\$2,450	\$7,430			
Carnduff	Residential	0.7	21.4800	0.5700	\$800	\$2,514	1.91	-0.02	✓	9.51	\$1,331	\$3,846	1.88	0.03	*
	Commercial	1	21.4800	1.0000	\$500	\$4,796				12.25	\$2,450	\$7,246			
Kipling	Residential	0.7	7.0000	1.0000	\$1,100	\$2,080	1.54	0.02	*	9.51	\$1,331	\$3,411	1.66	0.03	*
	Commercial	1	7.0000	1.0000	\$1,800	\$3,200				12.25	\$2,450	\$5,650			
Fort Qu'Appelle	Residential	0.7	15.8700	1.0000	\$550	\$2,772	1.52	0.02	*	9.51	\$1,331	\$4,103	1.62	0.03	*
	Commercial	1	15.8700	1.1500	\$550	\$4,200				12.25	\$2,450	\$6,650			
Lumsden	Residential	0.7	11.8437	1.0000	\$0	\$1,658	1.43	0.00	=	9.51	\$1,331	\$2,990	1.61	0.03	*
	Commercial	1	11.8437	1.0000	\$0	\$2,369				12.25	\$2,450	\$4,819			
Balgonie	Residential	0.7	10.2500	0.9926	\$550	\$1,974	1.43	-0.01	✓	9.51	\$1,331	\$3,306	1.59	0.02	*
	Commercial	1	10.2500	1.1085	\$550	\$2,822				12.25	\$2,450	\$5,272			
Indian Head	Residential	0.7	18.5000	1.0000	\$0	\$2,590	1.43	0.00	=	9.51	\$1,331	\$3,921	1.57	0.03	*
	Commercial	1	18.5000	1.0000	\$0	\$3,700				12.25	\$2,450	\$6,150			
Regina Beach	Residential	0.7	7.8300	1.0000	\$700	\$1,796	1.32	0.01	*	9.51	\$1,331	\$3,128	1.54	0.04	*
	Commercial	1	7.8300	1.5152	\$0	\$2,373				12.25	\$2,450	\$4,823			
Grenfell	Residential	0.7	14.5000	1.0000	\$700	\$2,730	1.32	0.00	=	9.51	\$1,331	\$4,061	1.49	0.02	*
	Commercial	1	14.5000	1.0000	\$700	\$3,600				12.25	\$2,450	\$6,050			
White City	Residential	0.7	6.2000	1.0000	\$1,240	\$2,108	1.18	-0.07	✓	9.51	\$1,331	\$3,439	1.43	-0.05	✓
	Commercial	1	6.2000	1.0000	\$1,240	\$2,480				12.25	\$2,450	\$4,930			

* gap worsened ✓ gap improved = gap same

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix H-4: Municipal and Total Property Tax Bill (Sorted by Total Gap) – Central West

Municipality	Property Class	Provincial Percentage	2011 Municipal mill rate	2011 Municipal Mill Rate Factor	2011 Base Tax	2011 Municipal Taxes	2011 Municipal Tax Gap	2010 to 2011	2010 to 2011	2011 Education Mill Rate	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 to 2011	2010 to 2011
Eston	Residential	0.7	27.5000	1.0000	\$475	\$4,325	3.03	-0.40	✓	9.51	\$1,331	\$5,656	2.75	-0.20	✓
	Commercial	1	27.5000	2.3000	\$475	\$13,125				12.25	\$2,450	\$15,575			
Outlook	Residential	0.7	10.2500	1.0000	\$600	\$2,035	2.71	-0.62	✓	9.51	\$1,331	\$3,366	2.37	-0.26	✓
	Commercial	1	10.2500	2.5000	\$400	\$5,525				12.25	\$2,450	\$7,975			
Rosetown	Residential	0.7	27.0000	0.7940	\$0	\$3,001	2.41	-0.05	✓	9.51	\$1,331	\$4,333	2.24	0.02	✘
	Commercial	1	27.0000	1.3408	\$0	\$7,240				12.25	\$2,450	\$9,690			
Macklin	Residential	0.7	6.0000	1.0000	\$1,000	\$1,840	2.50	0.10	✘	9.51	\$1,331	\$3,171	2.22	0.12	✘
	Commercial	1	6.0000	3.0000	\$1,000	\$4,600				12.25	\$2,450	\$7,050			
Wilkie	Residential	0.7	26.4000	0.8300	\$0	\$3,068	2.33	0.00	=	9.51	\$1,331	\$4,399	2.18	0.04	✘
	Commercial	1	26.4000	1.1850	\$900	\$7,157				12.25	\$2,450	\$9,607			
Kerrobert	Residential	0.7	19.5000	0.7015	\$750	\$2,665	2.09	0.03	✘	9.51	\$1,331	\$3,996	2.01	0.07	✘
	Commercial	1	19.5000	1.1978	\$900	\$5,571				12.25	\$2,450	\$8,021			
Kindersley	Residential	0.7	19.2500	0.9200	\$300	\$2,779	1.89	0.01	✘	9.51	\$1,331	\$4,111	1.88	0.05	✘
	Commercial	1	19.2500	1.2900	\$300	\$5,267				12.25	\$2,450	\$7,717			
Rosthern	Residential	0.7	14.4000	1.0000	\$450	\$2,466	1.86	0.01	✘	9.51	\$1,331	\$3,797	1.85	0.04	✘
	Commercial	1	14.4000	1.4000	\$550	\$4,582				12.25	\$2,450	\$7,032			
Langham	Residential	0.7	6.0000	1.0000	\$965	\$1,805	1.73	0.05	✘	9.51	\$1,331	\$3,136	1.78	0.08	✘
	Commercial	1	6.0000	2.3000	\$365	\$3,125				12.25	\$2,450	\$5,575			
Warman	Residential	0.7	7.6000	1.0000	\$650	\$1,714	1.62	-0.08	✓	9.51	\$1,331	\$3,045	1.72	0.00	=
	Commercial	1	7.6000	1.4000	\$650	\$2,778				12.25	\$2,450	\$5,228			
Unity	Residential	0.7	19.5000	0.9550	\$0	\$2,607	1.65	0.00	=	9.51	\$1,331	\$3,939	1.71	0.03	✘
	Commercial	1	19.5000	1.1000	\$0	\$4,290				12.25	\$2,450	\$6,740			
Biggar	Residential	0.7	20.0000	1.0000	\$0	\$2,800	1.43	0.00	=	9.51	\$1,331	\$4,131	1.56	0.03	✘
	Commercial	1	20.0000	1.0000	\$0	\$4,000				12.25	\$2,450	\$6,450			
Watrous	Residential	0.7	11.0000	1.0000	\$675	\$2,215	1.30	0.01	✘	9.51	\$1,331	\$3,546	1.50	0.04	✘
	Commercial	1	11.0000	1.0000	\$675	\$2,875				12.25	\$2,450	\$5,325			
Lanigan	Residential	0.7	16.5000	1.0000	\$700	\$3,010	1.33	0.00	=	9.51	\$1,331	\$4,341	1.49	0.02	✘
	Commercial	1	16.5000	1.0000	\$700	\$4,000				12.25	\$2,450	\$6,450			
Dalmeny	Residential	0.7	8.0000	1.0000	\$1,250	\$2,370	1.20	-0.01	✓	9.51	\$1,331	\$3,701	1.43	0.02	✘
	Commercial	1	8.0000	1.0000	\$1,250	\$2,850				12.25	\$2,450	\$5,300			

✘ gap worsened ✓ gap improved = gap same

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix H-5: Municipal and Total Property Tax Bill (Sorted by Total Gap) – Central East

Municipality	Property Class	Provincial Percentage	2011 Municipal mill rate	2011 Municipal Mill Rate Factor	2011 Base Tax	2011 Municipal Taxes	2011 Municipal Tax Gap	2010 to 2011	2010 to 2011	2011 Education Mill Rate	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 to 2011	2010 to 2011
Kamsack	Residential	0.7	38.0000	0.4000	\$575	\$2,703	4.67	0.00	=	9.51	\$1,331	\$4,034	3.74	0.07	✘
	Commercial	1	38.0000	1.5500	\$850	\$12,630				12.25	\$2,450	\$15,080			
Wadena	Residential	0.7	29.0000	0.4098	\$550	\$2,214	3.23	-0.03	✓	9.51	\$1,331	\$3,545	2.71	0.06	✘
	Commercial	1	29.0000	1.1070	\$725	\$7,146				12.25	\$2,450	\$9,596			
Wynyard	Residential	0.7	18.0000	0.7500	\$0	\$1,890	2.86	0.00	=	9.51	\$1,331	\$3,221	2.44	0.08	✘
	Commercial	1	18.0000	1.5000	\$0	\$5,400				12.25	\$2,450	\$7,850			
Esterhazy	Residential	0.7	25.0000	0.8300	\$600	\$3,505	2.17	0.01	✘	9.51	\$1,331	\$4,836	2.08	0.05	✘
	Commercial	1	25.0000	1.4000	\$600	\$7,600				12.25	\$2,450	\$10,050			
Foam Lake	Residential	0.7	40.0000	1.0000	\$0	\$5,600	2.04	0.00	=	9.51	\$1,331	\$6,931	2.00	0.02	✘
	Commercial	1	40.0000	1.4300	\$0	\$11,440				12.25	\$2,450	\$13,890			
Preeceville	Residential	0.7	11.9802	1.0000	\$555	\$2,232	1.98	-0.01	✓	9.51	\$1,331	\$3,564	1.93	0.04	✘
	Commercial	1	11.9802	1.5000	\$823	\$4,417				12.25	\$2,450	\$6,867			
Kelvington	Residential	0.7	5.0000	1.0000	\$750	\$1,450	1.62	-0.01	✓	9.51	\$1,331	\$2,781	1.73	0.05	✘
	Commercial	1	5.0000	1.0000	\$1,350	\$2,350				12.25	\$2,450	\$4,800			
Canora	Residential	0.7	27.0000	1.0000	\$0	\$3,780	1.43	0.00	=	9.51	\$1,331	\$5,111	1.54	0.03	✘
	Commercial	1	27.0000	1.0000	\$0	\$5,400				12.25	\$2,450	\$7,850			
Langenburg	Residential	0.7	13.0000	1.0000	\$700	\$2,520	1.31	0.00	=	9.51	\$1,331	\$3,851	1.49	0.02	✘
	Commercial	1	13.0000	1.0000	\$700	\$3,300				12.25	\$2,450	\$5,750			

✘ gap worsened ✓ gap improved = gap same

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.

Appendix H-6: Municipal and Total Property Tax Bill (Sorted by Total Gap) – North

Municipality	Property Class	Provincial Percentage	2011 Municipal mill rate	2011 Municipal Mill Rate Factor	2011 Base Tax	2011 Municipal Taxes	2011 Municipal Tax Gap	2010 to 2011	2010 to 2011	2011 Education Mill Rate	2011 Education Taxes	2011 Total Taxes	2011 Total Tax Gap	2010 to 2011	2010 to 2011
Shellbrook	Residential	0.7	37.0000	0.5950	\$0	\$3,082	3.24	0.00	=	9.51	\$1,331	\$4,414	2.82	0.05	✘
	Commercial	1	37.0000	1.3500	\$0	\$9,990				12.25	\$2,450	\$12,440			
Tisdale	Residential	0.7	14.4000	0.6120	\$1,125	\$2,359	3.22	-0.24	✓	9.51	\$1,331	\$3,690	2.72	-0.04	✓
	Commercial	1	14.4000	2.2300	\$1,175	\$7,597				12.25	\$2,450	\$10,047			
Carrot River	Residential	0.7	22.0000	1.0000	\$0	\$3,080	2.57	0.00	=	9.51	\$1,331	\$4,411	2.35	0.04	✘
	Commercial	1	22.0000	1.8000	\$0	\$7,920				12.25	\$2,450	\$10,370			
Nipawin	Residential	0.7	8.1500	0.7900	\$1,000	\$1,901	2.61	-0.19	✓	9.51	\$1,331	\$3,233	2.29	-0.03	✓
	Commercial	1	8.1500	2.0000	\$1,700	\$4,960				12.25	\$2,450	\$7,410			
Battleford	Residential	0.7	6.7900	1.0000	\$825	\$1,776	1.69	0.00	=	9.51	\$1,331	\$3,107	1.76	0.05	✘
	Commercial	1	6.7900	1.0000	\$1,650	\$3,008				12.25	\$2,450	\$5,458			
Hudson Bay	Residential	0.7	12.8700	1.0000	\$0	\$1,802	1.64	-0.07	✓	9.51	\$1,331	\$3,133	1.72	0.00	=
	Commercial	1	12.8700	1.1450	\$0	\$2,947				12.25	\$2,450	\$5,397			

✘ gap worsened ✓ gap improved = gap same

Source: CFIB calculations based on 2011 property tax data from Government of Saskatchewan, Ministry of Government Relations.