



Municipal Property Tax Fairness in Saskatchewan

September 2024

CFIB

*In business
for your business.*

Table of Contents

- Key Takeaways 2
- Introduction..... 3
- The Impact of Property Taxes on Small Businesses 4
- Ranking Property Tax Burden and Fairness in Saskatchewan’s
Largest Municipalities 2
 - Tax Rate Ratio 6
 - Tax Fairness Ratio 7
- Shifting the Commercial Property Distribution 8
- Agriculture Brief..... 10
- Recommendations & Conclusion 11
- Appendix A: Sources 12
- Appendix B: Methodology 13
 - Assessed Municipalities 13
 - Calculations 14

Key Takeaways

- Saskatchewan businesses generally pay a significantly higher property tax rate than residents. On average, in Saskatchewan's 15 largest municipalities, businesses pay twice as much in property taxes as residential properties with equivalent assessment values.
- On average, despite accounting for less than a quarter (24%) of the total property assessment in Saskatchewan's 15 largest municipalities, businesses contribute over a third (37%) of property tax revenue.
- Rising property taxes are forcing Saskatchewan small businesses to raise their prices (64%) and forgo expansion (27%), with 36 per cent of small business owners unable to pay themselves.
- CFIB estimates that an annual 1 per cent property tax shift from residential to commercial properties over a period of five years (5% total) would result in commercial property tax increases of nearly \$1,500 in Saskatoon and almost \$2,000 in Regina during this time period.
- The property tax increases for commercial properties would be three times higher than the savings for residents in Saskatoon and nearly four times higher than those in Regina. The disparity arises because there are significantly more residential properties than businesses, allowing municipalities to distribute residential property taxes across a broader base.
- Weyburn has the worst tax fairness ratio at 2.47, indicating the most unfair distribution, while Warman has the best ratio at 0.99. Regina and Saskatoon have ratios of 1.25 and 1.35, respectively, indicating room for improvement.
- Agricultural properties, while sometimes exempt from harsh property tax structures, are not immune to rising property taxes. Increased taxes could exacerbate financial pressure on producers, especially those operating small to medium-sized farms.



Introduction

Small businesses in Saskatchewan are the backbone of their communities, fostering local connections and driving economic growth. A recent study by the Canadian Federation of Independent Business (CFIB) found that, 66 cents of every dollar spent at a small Canadian business stays in the local economy.¹

Despite their vital role, small businesses face significant challenges that hinder their ability to thrive. One of the most pressing issues is the rising burden of property taxes, which stifles business investment, limits job creation, and reduces the ability to serve their communities. CFIB has long monitored municipal property tax fairness across Western Canada, and this report marks the first in-depth exploration in Saskatchewan.

In this report, we examine the disparity between commercial and residential property taxes among Saskatchewan’s 15 largest municipalities, highlighting the adverse impact on the province’s small businesses. Additionally, we provide scenarios that simulate potential tax shifts currently under consideration by some municipalities, illustrating their potentially detrimental effects on small businesses.

Municipal property taxes in Saskatchewan are determined using the ad valorem² method of taxation:

- Properties are assessed by a municipal assessment service provider, Saskatchewan Assessment Management Agency (SAMA), to determine the assessment value of each property
- A provincially determined percentage, varied by property class, is applied to this assessment value, called the taxable assessment
- The municipal council adopts a budget outlining expenditures and revenues, including the amount set to be generated by property taxation
- The municipal council establishes the municipal tax rate and mill rate factor, which is a tax requirement relative to property value
- A tax rate is calculated by dividing the mill rate by 1,000 and multiplying that number by the mill rate factor

$$Tax Rate = \frac{Mill Rate}{1,000} \times Mill Rate Factor$$

¹ CFIB (2023), Small Business, Big Impact: Small Retailers Local Contributions

² An ad valorem tax means that taxes are proportional to the value of the asset, unlike a specific tax that remains constant regardless of the underlying asset's value

The Impact of Property Taxes on Small Businesses

Municipal property tax increases are placing significant strain on small businesses across Saskatchewan. As municipalities seek to offset financial shortfalls, many have turned to property tax increases - a strategy that disproportionately impacts small businesses in almost all municipalities explored, with the exception of Warman.

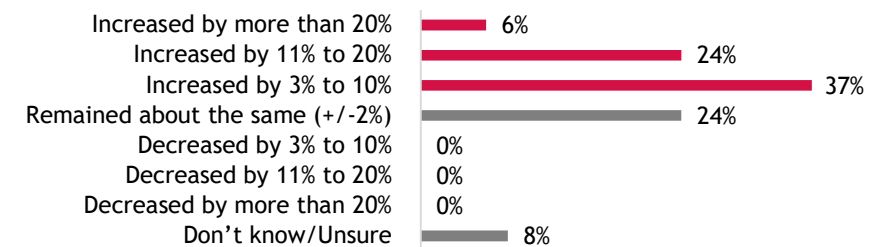
In a recent CFIB survey, over half (52%) of Saskatchewan businesses identified business property taxes as one of the most harmful costs to their operations.³ The burden of property taxes is particularly challenging for small businesses, as they must pay these taxes regardless of their levels of revenue. Among small businesses that directly pay property taxes, 67 per cent reported an increase in property taxes in the past year (Figure 1). Notably, almost a third (30%) of small businesses saw an increase of more than 11 per cent.

The impact of property tax hikes is more severe for businesses than for residents. For instance, a 3 per cent increase in property taxes would increase the tax bill of the average commercial property in Regina and Saskatoon by an average of \$88 - five times higher than the \$18 increase for the average residential property (see Figure 2). This disparity exists because there are more residential properties than commercial, so the cost increase can be spread across far more residential properties than commercial properties.

Additionally, it is important to note that while almost half (42%) of small businesses are leasing their property, 12 per cent are directly responsible for paying property taxes, and 30 per cent have these taxes included in their rent.⁴ As a result, even businesses that do not own their property are indirectly impacted by property tax increases. Rising property taxes are forcing small businesses to make difficult decisions, such as forgoing their own pay, or halting expansion plans. In fact, over half (64%) of Saskatchewan small businesses have had to increase prices to offset the higher property taxes (see Figure 3).

Figure 1

Over the last year, how has your business's property tax or lease/rent bill changed? (Select one)



Source: CFIB, Your Voice Final Results, June 2024, SK breakout n = 49.

³ CFIB, Your Voice Survey - June 2024, Final Results

⁴ CFIB, Your Voice Survey - June 2024, Final Results

“It’s getting harder to justify being an entrepreneur with all these tax increases.”

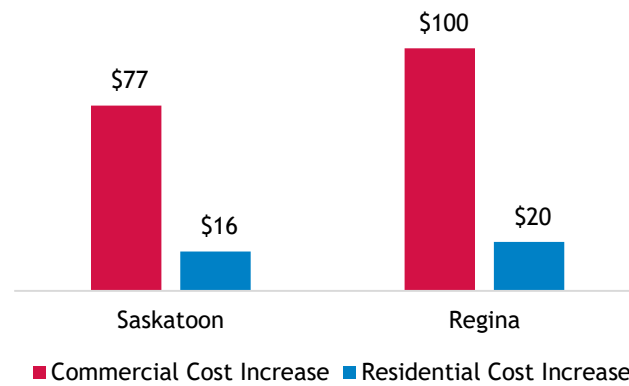
- Small Enterprise, SK



Most concerning is that more than a third of small business owners (36%) are unable to pay themselves, highlighting a critical issue where running a small business no longer guarantees a sustainable livelihood. This financial strain ultimately discourages the creation of new businesses. As small businesses continue to face mounting challenges, it is imperative for municipalities to consider offering cost relief and reducing the property tax burden to support their survival and growth, which would by in large grow the municipal tax base.

Figure 2

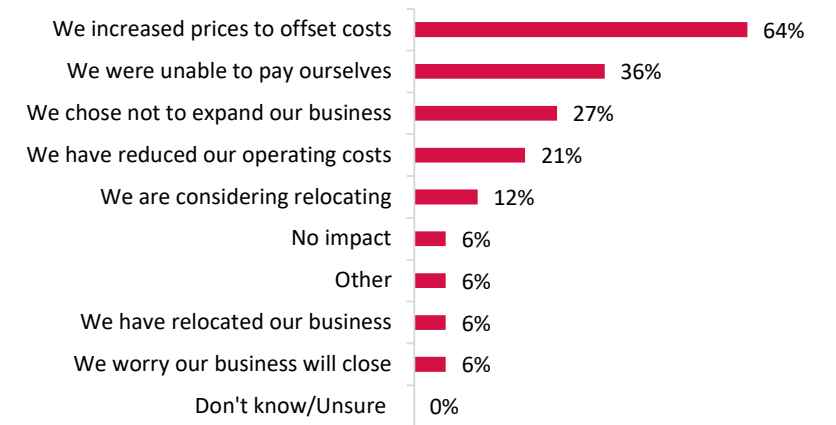
A 3% increase in property taxes will disproportionately burden commercial properties compared to residential properties.



Source: Own calculations, see Appendix for more detail.

Figure 3

How have rising property taxes impacted your business? (Select all that apply)



Source: CFIB, Your Voice Final Results, June 2024, SK breakout n =33*.

*Small sample size.

“We have to adjust our pricing due to increases in shipment costs, fuel charges, and now property taxes.”

- Small Service, SK





Ranking Property Tax Burden and Fairness in Saskatchewan’s Largest Municipalities

To evaluate the property tax burden on small business, CFIB analyzed the tax rate ratio and tax fairness ratio for Saskatchewan’s 15 largest municipalities. These rankings provide insights into the extent of the tax burden and fairness between different municipalities.

Tax Rate Ratio

The tax rate ratio is a key metric that compares the tax rates of commercial properties to those of residential properties, offering a clear measure of the property tax burden on businesses. For example, a tax ratio of 2:1 indicates that commercial properties are taxed at a rate two times higher than residential properties. This ratio is calculated as follows:

$$\text{Tax Rate Ratio} = \frac{\text{Commercial Tax Rate}}{\text{Residential Tax Rate}}$$

The 2023 findings indicate that in all but one of the 15 municipalities, the commercial property tax rate exceeds the residential rate. On average, businesses pay twice as much in property taxes as residential properties with equivalent assessment values in the same municipality. This difference underscores the significant tax burden placed on businesses.

Regina and Saskatoon both ranked in the middle, with ratios of 1.37 and 1.52, respectively. Warman stands out as having the fairest property tax system, with both residents and commercial properties paying the same rate. Conversely, Weyburn ranks the worst, with businesses facing a tax rate nearly four times higher (3.83) than that of residential properties.

Table 1

On average, businesses pay a property tax rate that is two times higher than residents in Saskatchewan’s 15 largest municipalities.

Municipality	Residential Tax Rate	Commercial Tax Rate	Tax Rate Ratio
Weyburn	0.41%	1.59%	3.83
North Battleford	0.62%	2.01%	3.25
Yorkton	0.75%	2.21%	2.96
Estevan	1.07%	2.29%	2.14
Prince Albert	1.06%	2.20%	2.08
Melfort	0.92%	1.80%	1.95
Humboldt (City)	0.74%	1.35%	1.81
Lloydminster (SK Only)	0.72%	1.29%	1.80
Moose Jaw	0.90%	1.61%	1.79
Swift Current	0.38%	0.59%	1.53
Saskatoon	0.76%	1.15%	1.52
Corman Park	2.45%	3.41%	1.39
Regina	0.93%	1.28%	1.37
Martensville	0.57%	0.60%	1.07
Warman	0.60%	0.60%	0.99

Source: CFIB calculations, see Appendix for more details.



Tax Fairness Ratio

The tax fairness ratio measures the difference between the overall assessed value of commercial properties compared to the share of property taxes they pay. This ratio serves as a fairness indicator of the tax burden on businesses. For example, a tax fairness ratio of 2:1 would imply that commercial properties pay twice the proportion of property taxes relative to their share of property assessments. A higher ratio suggests a more disproportionate tax burden on commercial properties.

$$\text{Tax Fairness Ratio} = \frac{\text{Commercial Share of Tax Revenue (\%)}}{\text{Commercial Share of Property Assessment (\%)}}$$

On average, businesses in Saskatchewan’s 15 largest municipalities contribute over a third (37%) of property tax revenues despite representing only 24 per cent of total assessments (see Table 2). In Regina, commercial properties pay more than their share with a 1.25 fairness ratio, where commercial properties account for 26 per cent of the total assessment but contribute 33 per cent of property tax revenues. Saskatoon follows a similar pattern with a ratio of 1.35, with commercial properties paying 32 per cent while accounting for 24 per cent of the total assessment. Weyburn ranks the worst with a ratio of 2.47, indicating that businesses are contributing nearly 2.5 times their share of the municipality’s assessment.

Table 2 - Source: Own calculations, see Appendix for more details.

Municipality	Share of Assessment (%)		Share of Tax Revenue (%)		Tax Fairness Ratio
	Residential	Commercial	Residential	Commercial	
Weyburn	81%	19%	52%	48%	2.47
North Battleford	70%	30%	42%	58%	1.94
Yorkton	70%	30%	44%	56%	1.86
Prince Albert	77%	23%	61%	39%	1.66
Estevan	73%	27%	56%	44%	1.64
Humboldt	79%	21%	67%	33%	1.55
Moose Jaw	77%	23%	65%	35%	1.52
Lloydminster	76%	23%	64%	35%	1.52
Melfort	69%	31%	53%	46%	1.51
Swift Current	83%	16%	77%	23%	1.41
Saskatoon	76%	24%	68%	32%	1.35
Regina	74%	26%	67%	33%	1.25
Corman Park	57%	34%	47%	39%	1.16
Martensville	88%	12%	87%	13%	1.06
Warman	86%	14%	86%	14%	0.99

Shifting the Commercial Property Distribution

Some municipalities have suggested increasing the share of property tax revenue commercial properties contribute to municipal budgets. To assess the impact of such a policy, we simulated a 1 per cent annual shift in property tax contribution from residential to commercial properties over five years.

In Saskatoon, commercial properties make up just 24 per cent of overall assessment value but contribute almost a third (32%) of all property tax revenue (Table 2). If the City were to increase this tax burden by 1 per cent each year for the next five years (and therefore lower it by the same amount for residential properties), the tax fairness ratio would jump from 1.35 to 1.59. As a result, additional business costs for the average property valued at over \$222,000 would increase to almost \$1,500, while residential properties would save only \$475 over the same period (Table 5).

Regina follows a similar pattern. Commercial properties make up just 26 per cent of overall assessment value but contribute a third (33%) of all property tax revenue (Table 2). With a 1 per cent tax shift over the next five years, the tax fairness ratio would increase from 1.25 to 1.40. As a result, business costs would increase to nearly \$2,000, while residential properties would save only \$186 over the same period (Table 6).

Table 3

Saskatoon Simulation	Tax Fairness Ratios	
	Without Shift	With Shift
2023	1.35	1.35
2024	1.35	1.40
2025	1.36	1.44
2026	1.37	1.49
2027	1.37	1.54
2028	1.38	1.59

Source: Own calculations, see Appendix for more details.

Table 4

Regina Simulation	Tax Fairness Ratios	
	Without Shift	With Shift
2023	1.25	1.25
2024	1.24	1.28
2025	1.24	1.31
2026	1.23	1.34
2027	1.22	1.37
2028	1.22	1.40

Source: Own calculations, see Appendix for more details

Case Study: Moose Jaw

The City of Moose Jaw has recently made some progress towards easing the burden of property taxes for local small businesses.

In 2018, the City began implementing a “tax sharing” policy - which aims to achieve greater fairness between commercial and residential property owners when it comes to splitting the burden of property taxes.

Back in 2017, commercial property owners in Moose Jaw were paying almost 2.5 times more in property taxes than residential owners would have paid for properties with the same assessed value.

In 2024, because of the City’s tax sharing policy, a small business is now paying 1.8 times more than a residential property owner.



Table 5

A 1% increase in the commercial property tax burden would result in nearly \$1,500 in additional property taxes for the average commercial property in Saskatoon

Saskatoon Simulation	Business Cost Increase	Residential Savings
2023	\$ -	\$ -
2024	\$84	\$27
2025	\$178	\$57
2026	\$284	\$91
2027	\$402	\$129
2028	\$534	\$171

Source: Own calculations, see Appendix for more details.

Table 6

A 1% increase in the commercial property tax burden would result in just almost \$2,000 in additional property taxes for the average commercial property in Regina

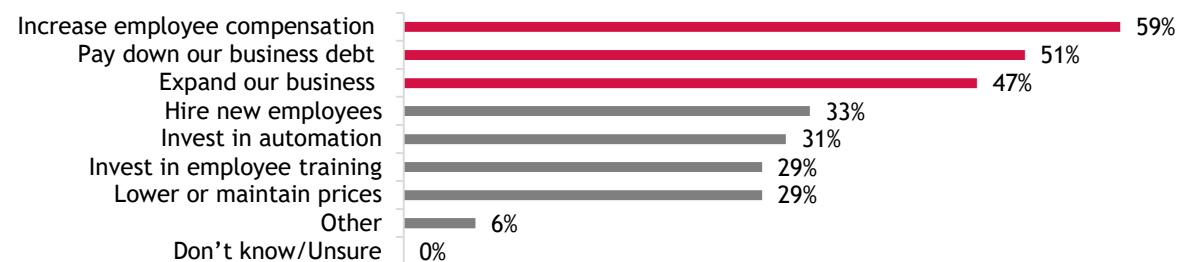
Regina Simulation	Business Cost Increase	Residential Savings
2023	\$ -	\$ -
2024	\$108	\$30
2025	\$230	\$63
2026	\$365	\$100
2027	\$516	\$142
2028	\$684	\$188

Source: Own calculations, see Appendix for more details.

A potential tax shift is a significant concern for many small businesses, as it could hinder their ability to thrive and contribute to their communities. When asked what they would do if governments were to reduce the overall burden of taxes, many small businesses said they would increase employee compensation (59%), pay off debt (51%), and expand their operations (47%) (Figure 4). A higher property tax burden would limit their ability to do this.

Figure 4

If governments at any level were to reduce the overall burden of taxes and fees, what would your business do with the savings? (Select all that apply)



Source: CFIB, Your Voice Final Results, June 2024, SK breakout n = 51

“We want no further changes to tax laws unless it is to simplify the calculations of taxes, rather than complicate them further.”

- Small Service, SK



Agriculture Brief

While agricultural properties are sometimes exempt from harsh property tax structures, they are not immune to rising property taxes. Like all business, increasing property taxes could exacerbate financial pressure on producers, especially those operating smaller-sized farms. This could potentially lead to reduced investment in farm operations, harming Canada’s food supply, and add to the growing financial burden of Saskatchewan’s rural economy. The agriculture tax fairness ratio measures the difference between what agricultural properties are assessed at compared to the share of property taxes they pay. A higher ratio suggests a more disproportionate tax burden on commercial properties.

$$\text{Agriculture Tax Fairness Ratio} = \frac{\text{Agriculture Share of Tax Revenue (\%)}}{\text{Agriculture Share of Property Assessment (\%)}}$$

Upon analyzing property taxes for agricultural properties, it was found that most of the examined municipalities strive to maintain fair tax ratios. However, North Battleford has the highest tax fairness ratio at nearly 2 (1.78), indicating a significant imbalance. Estevan, Swift Current, Regina, Saskatoon, and Corman Park also have fairness ratios above 1. In contrast, other municipalities exhibit ratios below 1, meaning agricultural properties in these regions are contributing below their assessment contribution.

Table 6

Municipality	Share of Assessment (%)	Share of Tax Revenue (%)	Tax Fairness Ratio	Municipality	Share of Assessment (%)	Share of Tax Revenue (%)	Tax Fairness Ratio
North Battleford	0.08%	0.14%	1.78	Prince Albert	0.17%	0.13%	0.73
Corman Park	9.41%	13.77%	1.46	Melfort	0.43%	0.29%	0.67
Saskatoon	0.03%	0.04%	1.29	Yorkton	0.18%	0.12%	0.64
Regina	0.14%	0.17%	1.25	Warman	0.06%	0.03%	0.48
Swift Current	0.54%	0.62%	1.14	Moose Jaw	0.28%	0.07%	0.24
Estevan	0.02%	0.02%	1.06	Martensville	0.11%	0.02%	0.15
Weyburn	0.03%	0.03%	0.90	Humboldt	0.36%	0.04%	0.10
Lloydminster	0.13%	0.11%	0.84				

Source: Own calculations, see Appendix for more details.

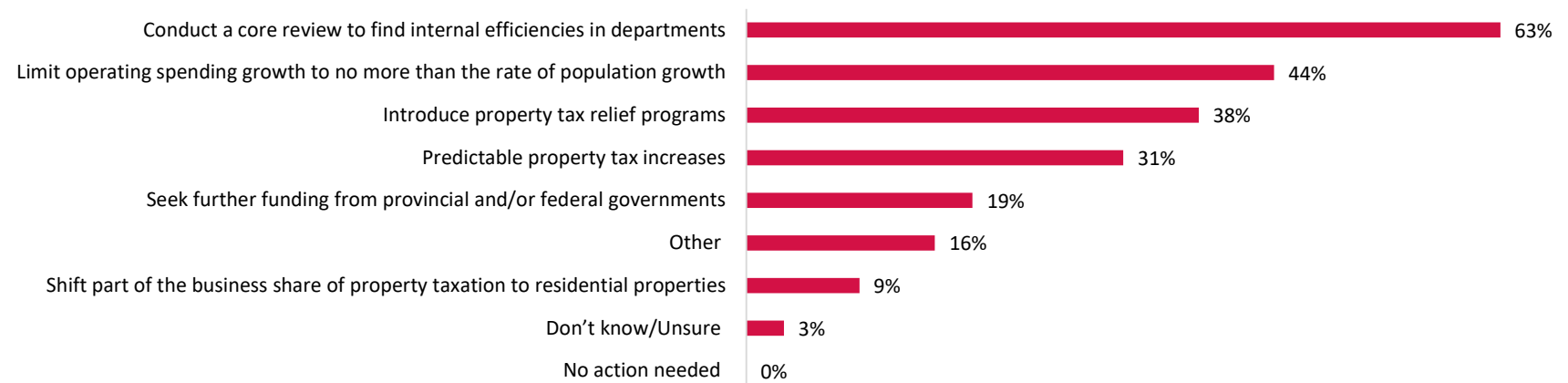
Recommendations & Conclusion

In addition to rising property taxes, small businesses are struggling with substantial pandemic-related debt, inflationary pressures, high interest rates, and lower consumer spending. Governments need to provide cost relief for businesses and not increase costs. Furthermore, the inequity of municipal property taxes places a disproportionate burden on business properties, exacerbating their challenges. Municipalities must take steps to resolve both these issues (Figure 5). CFIB recommends:

1. Finding internal efficiencies in municipal operational costs. This would reduce the need for higher property tax revenue, which ultimately falls on small businesses.
2. Avoiding increasing the share of property tax revenue paid by commercial properties. For those municipalities with higher tax fairness ratios, reduce the share paid by commercial properties.
3. Limiting spending to no more than the rate of inflation and population growth. This may guarantee that small businesses are not burdened by excessive property taxes required to cover higher spending.
4. Introducing property tax relief programs that would mitigate the negative unintended consequences of rising property taxes.

Figure 5

How should your municipal government mitigate the impacts of business property taxes? (Select all that apply)



Source: CFIB, *Your Voice Final Results, June 2024*, SK breakout n = 32.

Appendix A: Sources

Data used to calculate property tax impact indicators (tax rate ratio and tax fairness ratio), and assessment data is provided by the government of Saskatchewan and Statistics Canada.

- Saskatchewan Government (2023), Municipal Mill Rate Survey Results, <https://publications.saskatchewan.ca/api/v1/products/72573/formats/144017/download>
- Saskatchewan Government (2022), Saskatchewan Small Business Profile, <https://www.saskatchewan.ca/-/media/news-release-backgrounders/2022/oct/final-saskatchewan-small-business-profile-2022.pdf>
- Statistics Canada (2022), Population and dwelling counts: Canada, provinces and territories, and census subdivisions (municipalities), <https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810000202&pickMembers%5B0%5D=1.3155>
- CFIB (2023), Small Business, Big Impact: Small Retailers' Local Contributions, <https://www.cfib-fcei.ca/en/research-economic-analysis/small-retailers-local-contributions>
- CFIB (2023), Your Voice Survey, <https://www.cfib-fcei.ca/en/research-economic-analysis/your-voice-omnibus-survey-on-small-business-issues>
- CFIB (2024), Moose Jaw City Council needs to keep their foot on the gas with property tax shift, <https://www.mj-independent.com/opinion/2024/6/5/guest-opinion-moose-jaw-city-council-needs-to-keep-their-foot-on-the-gas-with-property-tax-shift-RtnoB>

Appendix B: Methodology

Assessed Municipalities

The (i) tax rate ratio and the (ii) tax fairness ratio was measured and ranked for the following 15 largest municipalities in Saskatchewan, listed by population (largest to smallest). Various aspects of the property tax system with and without a tax shift were simulated over the next four years (2024 -2028) for the largest two municipalities (Regina and Saskatoon).

- | | | |
|------------------|---------------------|------------------|
| 1. Saskatoon | 6. Yorkton | 11. Estevan |
| 2. Regina | 7. North Battleford | 12. Martensville |
| 3. Prince Albert | 8. Warman | 13. Corman Park |
| 4. Moose Jaw | 9. Lloydminster | 14. Humboldt |
| 5. Swift Current | 10. Weyburn | 15. Melfort |

Data Projections

To estimate how property assessments will change in the future, the average yearly growth over the last ten years (2013 - 2023) has been calculated, then projected into the next five years (2024 - 2028). Municipal spending and property taxation has been averaged over the next five years to calculate the expected average growth of yearly spending and the property levy. This simulates how much residential and commercial properties will be expected to pay in the near future, with and without a tax shift. Exponents in the averages are divided by the number of years being measured to find an estimated yearly change. For example, since business assessment is being averaged over a period of 10 years (2013 - 2023), the exponent is divided by 10.

- Average yearly growth in commercial assessment: $\left(\frac{2023 \text{ Commercial Assessment}}{2013 \text{ Commercial Assessment}}\right)^{\frac{1}{10}} - 1$
- Average yearly growth in residential assessment: $\left(\frac{2023 \text{ Residential Assessment}}{2013 \text{ Residential Assessment}}\right)^{\frac{1}{10}} - 1$
- Average yearly growth in total assessment: $\left(\frac{2023 \text{ Total Assessment}}{2013 \text{ Total Assessment}}\right)^{\frac{1}{10}} - 1$
- Average yearly growth in property tax levy: $\left(\frac{2023 \text{ Tax Levy}}{2013 \text{ Tax Levy}}\right)^{\frac{1}{10}} - 1$

Calculations

Tables 5 to 8 serve as templates for each municipality, using equations and variables such as tax rates, assessments, and growth rates to simulate the tax shift in Saskatoon and Regina. The variable T in each equation denotes the year that the result is being calculated with T - 1 representing the previous year.

Calculations for business savings and residential cost increases from the tax shift are outlined in table 5. To calculate business savings and residential cost increases from a tax shift, current and future tax rates from both property classes (i.e., residential, commercial) are needed. The methodology for calculating this can be found in table 6 which draws property tax revenue data from table 7.

Table 5

Business savings and residential cost increases from a tax shift

		Total assessment	Assessment for the average Commercial property	Average Commercial property saves	Assessment for the average residential property	Average residential property has payment increase of
Current	2023	Provided by the Saskatchewan government	Commercial assessment (2023) / Number of commercial properties (2023)	0	Residential assessment (2023) / Number of residential properties (2023)	0
Forecast (Simulation)	2024-2028	$(\text{Total assessment (T - 1)} \times \text{Average yearly growth in total assessment}) + \text{Total assessment (T - 1)}$	$(\text{Property assessment (T - 1)} \times \text{Average yearly growth of Commercial assessment}) + \text{Property assessment (T - 1)}$	$(\text{Commercial tax rate (with shift, T)} \times \text{Property assessment (T)}) - (\text{Commercial tax rate (without shift, T)} \times \text{Property assessment (T)})$	$(\text{Property assessment (T - 1)} \times \text{Average yearly growth of residential assessment}) + \text{Property assessment (T - 1)}$	$(\text{Residential tax rate (with shift, T)} \times \text{Property assessment (T)}) - (\text{Residential tax rate (without shift, T)} \times \text{Property assessment (T)})$

Table 6

Assessments and tax rates with and without a tax shift

		Tax paid by Residential properties (without shift)	Commercial assessment	Residential assessment	Commercial tax rate (with shift)	Commercial tax rate (without shift)	Residential tax rate (with shift)	Residential tax rate (without shift)
Current	2023	Residential tax rate (T) x Residential assessment (T)	Provided by the Saskatchewan government	Provided by the Saskatchewan government	Provided by the Saskatchewan government	Provided by the Saskatchewan government	Provided by the Saskatchewan government	Provided by the Saskatchewan government
Forecast (Simulation)	2024-2028	(Share of property tax borne by Residential properties (2022)) x Total property tax collected (T)	(Commercial assessment (T - 1) x Average yearly growth of Commercial assessment) + Commercial assessment (T - 1)	(Commercial assessment (T - 1) x Average yearly growth of Commercial assessment) + Commercial assessment (T - 1)	Tax paid by Commercial properties (with shift, T) / Commercial assessment (T)	Tax paid by Commercial properties (without shift, T) / Commercial assessment (T)	Tax paid by Residential properties (with shift, T) / Residential assessment (T)	Tax paid by Residential properties (without shift, T) / Residential assessment (T)

Table 7

Property tax revenues with and without a tax shift

		Commercial share of tax revenue	Residential share of tax revenue	Total property tax collected	Tax paid by Commercial properties (with shift)	Tax paid by Commercial properties (without shift)	Tax paid by residential properties (with shift)
Current	2023	Tax paid by Commercial properties (T) / total property tax collected (T)	Tax paid by residential properties (T) / total property tax collected (T)	Provided by the Saskatchewan government	Commercial tax rate (T) x Commercial assessment (T)	Commercial tax rate (T) x Commercial assessment (T)	Residential tax rate (T) x Residential assessment (T)
Forecast (Simulation)	2024-2028	Tax paid by Commercial properties (with shift, T) / total property tax collected (T)	Tax paid by residential properties (T) / total property tax collected (T)	(Total property tax collected (T - 1) x Average yearly growth in property taxation) + Total property tax collected (T - 1)	(Share of property tax borne by Commercial properties (T - 1) - 2%) x Total property tax collected (T)	(Share of property tax borne by Commercial properties (2022)) x Total property tax collected (T)	(Share of property tax borne by Residential properties (T - 1) + 2%) x Total property tax collected (T)

About CFIB

CFIB is a non-partisan organization exclusively representing the interests of 97,000 small and medium-sized businesses in Canada, including 4,000 in Saskatchewan. CFIB's research capacity is second-to-none because it is able to gather timely and concrete information from members about business issues that affect their day-to-day operation and bottom line. In this capacity, CFIB is an excellent source of up-to-date information for governments to consider when developing policies impacting Canada's small business community.

To learn more, visit cfib.ca.

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Additional resources

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