

# Understanding Your Property Taxes

0:00

Hello and welcome to this brief video prepared by the City of Mayhill Ridge to help you understand your property taxes and how they're administered here at the City.

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This overview will cover how your property tax is calculated, what the City's proposed 2026 property tax increase is, how to read your tax notice, what your options are for paying your taxes, and when your taxes are due.

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Property tax relies heavily on the assessed value and classes for all properties in Maple Ridge.

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This data is prepared every year by BC Assessment, a provincial agency.

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The city receives that data in January and then calculates the budget required for infrastructure and services needed to support residents.

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That leads to the calculation of our property tax rate.

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Council determines that rate increase and they these calculations are added together to calculate your specific property taxes.

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They're due on the first business day in July, which for 2026 is July 2nd.

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So each person's property tax rate will be slightly different based on whether their assessment in the given year rises more or decreases less than the city average.

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If that's the case, your tax increase will likely be higher than the average.

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If, however, your assessment rose less or decreased more than the city average, your tax increases will be lower than the average rate for other residents.

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Each property is different, but this gives you a simple guide to how your property tax will be calculated.

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Council has determined that in 2026, the proposed property tax increase is 3.5%.

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When we look at the table for an average property valued at \$1.04 million in Maple Ridge, this represents about a \$101.00 increase from last year.

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We also bill for our flat rate customers for utilities, water and sewer on our tax notice.

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And as you can see, the rate increase there is slightly higher, reflecting that we now have a seasonal approach to billing in line with Metro Vancouver and we have rising costs to deliver our utility services that are not covered by the base property tax value.

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It's important to understand where Maple Ridge sits relative to other similar cities.

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When we compare to similar municipalities by total population, Maple Ridge is in the lower third of municipal tax rate increases in 2026.

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At 3.5%, we are below the 4.92% average.

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However, it's very important to understand that each municipality has different cross structures, infrastructure needs and geography, which might determine how much they require from property taxes to fund their annual budget.

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So it's very difficult to compare one city to the other, but generally speaking, we are similar to or lower than most municipalities in this area.

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One thing to remember is that your tax notice is actually made-up of three separate parts.

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Unlike other cities, we build taxes and utilities for a flat rate utility customers at the same time because there is an administrative cost saving of over \$10,000 for us sending out separate billing.

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So the tax notice is made-up of your municipal property taxes calculated how we just described the city utility levies for water and sewer services for our flat rate customers.

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And then almost one quarter or 24% of the property tax cost on your tax notice is actually collections on behalf of other agencies.

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This money does not come to the City of Maple Ridge, it goes directly to Metro Vancouver, Trans Lincoln, these other agencies to deliver services, the largest portion of which is usually the school tax.

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Having a clear understanding of how your tax notice is written is important.

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First, you want to pay attention to the property identification details.

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You'll need your folio slash roll number and your property identification number to pay your taxes.

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You should also always check that the property address details are correct and advise the city if there are any errors.

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The next section to pay attention to is the assessed value for taxation.

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This is the calculation from that BC assessment data from the province that will determine the assessed value of your property on which the calculation for your taxes is based.

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This section is the summary of those levies and taxes we collect on behalf of other agencies.

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And again, this money does not come to the City of Maple Ridge, it goes to Trans Lake, Metro Vancouver and School District and those other agencies.

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The fourth section and the most important section is this is where your property taxes are described.

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So this is where the municipal property taxes based on the assessed value is calculated.

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If you're a flat rate utility customer, you will also see your utility rates here.

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But if you are a metered utility customer, you will see that on a quarterly billing cycle.

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The final and most important section perhaps is whether or not you have applied or eligible for a home owner grant.

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So you will select the total to be paid based on which column applies to you, whether you have no grant, whether you're eligible for the basic grant, or whether you're eligible for the additional grant.

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Don't forget to apply for your home owner grant before the deadline to be eligible to receive the lower tax note.

6:00

There are many ways for you to pay your taxes.

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We strongly encourage you to use online banking or go in person to your financial institution to pay your property taxes.

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Remember to allow two to three business days for any online banking transactions to make their way to the City because the city calculates whether or not the fee is.

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The tax payment is late based on when we receive it, not when you completed your online banking transaction at your end, so we do encourage this.

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It's a safe and effective way to to pay your taxes.

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However, build in some extra time before the July 2nd deadline to complete your online banking transactions.

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You can also pay online directly to us by with your credit card through your Mycity account or at the Maple Ridge E Services portal.

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You can go to the website to sign up for a Mycity account if you don't have 1 already.

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We do charge a 2% merchant fee which we have to pass on as we are charged fees for credit card transactions here at the City at any time before the deadline.

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You can also drop in our 24 hour drop box at City Hall or by mail using check, money order or bank draft.

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We do not recommend you provide us with cash payments through the drop box or through mail.

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To find the City Hall drop box, go to the Dooney Trunk side of City Hall entrance and you'll notice this blue box here.

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Drop your sealed envelope with your check, money order, bank draft, and your property tax details here.

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We don't recommend cash.

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Even though this is a secure slot, we do not recommend you do cash payments this way.

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Finally, you can come in person at City Hall with your cash, credit card, check, money order or bank draft, but bear in mind you may want to come a little early as there may be line UPS in the days leading up to the property tax deadline.

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You do have some other options for paying your taxes.

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If a lump sum payment once a year is challenging, you can opt to prepaid your taxes through the Tax Instalment Prepayment Plan.

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You can visit [mapleridge.ca](http://mapleridge.ca) to download the application form at this address.

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You can e-mail us at Prepayment at [mapleridge.ca](http://mapleridge.ca) or call us at 604-467-7316 to ask us any questions about the Prepayment setup plan.

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You can also defer your property taxes through the Provincial BC program.

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However, you must still pay your city utility charges at the time your tax notice is due, and you should still claim your home owner grant before deferring your taxes.

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Please note that in 2026, under Budget 2026, the Province changed the interest calculation for property tax deferrals, introducing a compounding interest rate.

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If you have previously deferred, deferred rather your property taxes in prior years, the interest calculation will be different, but in 2026 or in subsequent tax years, the interest calculation will be at compounding rate.

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So we suggest you visit the provincial website for details as this is not administered by the City.

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The important due dates to remember are July 2nd, 2026.

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After July 3rd, the 5% late penalty starts to apply and that starts to apply at 12 O 1:00 AM on July 3rd, 2026.

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Some municipalities immediately start charging a 10% late fee after that first day that the payment has been missed.

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However, the city offers a 5% rate up until September 2nd, 2020.

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Two, 2026, Excuse me?

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And at that time an additional 5% late penalty applies.

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So your best bet is to get your taxes in well before the July 2nd deadline.

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And if you missed that date, by all means make sure you get the tax payments in by September 2nd 2026 to avoid the additional 5% late penalty.

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You can find out more at our website & Up for your Mycity account at [mapleridge.ca](http://mapleridge.ca) or by contacting our staff at any time who will be happy to answer any questions or support you through the process to either defer your taxes or set up your prepayments.

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Payment of your property taxes is a challenge for many residents.

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However, the resources the city gets through the property tax process, they are vital to providing the infrastructure and services that our residents need and ask us for every day.

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These are the payments that help keep your city moving and serving you and maintain our quality of life in Maple Ridge.

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So we hope that hope this has been helpful to enable you to understand the little better the process for calculating and paying your property taxes.