

Understanding Your Property Taxes

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

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.

Property tax calculations are based on the assessed value and classes for all properties in Maple Ridge. This data is prepared every year by BC Assessment, a provincial agency.

The City receives that data in January and then calculates the budget required for infrastructure and services needed to support residents. That leads to the calculation of the City's property tax rate.

Council determines that rate increase and then the rate increase is applied to the assessed value to calculate the property tax owing on a given property.

Property Taxes are due on the first business day in July, which for 2026 is July 2nd.

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

If the taxable assessment increases more than the city average the property tax owing will likely be higher than the average.

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

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

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

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.

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

And as you can see, the 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 calculation.

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

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

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

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

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

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

Unlike some other cities, we bill taxes and utilities for a flat rate utility customers at the same time because there is an administrative saving.

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

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

This money does not come to the City of Maple Ridge, it goes directly to Metro Vancouver, Trans Link, etc and the largest portion of these is usually the school tax.

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

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

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

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

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

This section is the summary of those taxes we collect on behalf of other taxation authorities, and again, this money does not come to the City of Maple Ridge, it goes to TransLink, Metro Vancouver and School District and those other taxation authorities.

The fourth section and the most important section is this is where your property tax amount owing is described. So this is where the municipal property taxes based on the taxable portion of the assessed value is calculated.

If you're a flat rate utility customer, you will also see your utility rates here. But if you are a metered utility customer, you will see that on a quarterly billing cycle.

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

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.

Don't forget to apply for your home owner grant before the deadline to avoid penalties.

There are many ways for you to pay your taxes.

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

Remember to allow two to three business days for any online banking transactions to make their way to the City.

The tax payment is dated when we receive it, not on the date you completed your online banking transaction at your end, so we do encourage you to make time for this. It's a safe and effective way to pay your taxes.

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

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

Starting this year, the City adds a 2% merchant fee for those paying by credit card in our system. We have to pass this fee on as we are charged fees by our financial institution for credit card transactions.

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

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

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

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

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

Finally, you can come in person at City Hall with your cash, credit card, cheque, 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 payment deadline of July 2, 2026.

You do have some other options for paying your taxes.

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

You can visit mapleridge.ca to download the application form at this address.

You can e-mail us at Prepayment@mapleridge.ca or call us at 604-467-7316 to ask us any questions about the Prepayment setup plan.

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

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.

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

If you have previously deferred 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.

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

The important due date to remember is July 2nd, 2026.

Starting July 3rd at 12:01am, the 5% late penalty starts to apply.

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

However, the City late penalty is 5% up until September 1st, 2026. Starting on September 2 2026 an additional 5% late penalty applies to any unpaid balance.

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

And if you missed that date, make sure you get the tax payments in by September 1st 2026 to avoid the additional 5% late penalty.

You can find out more at our website & sign up for your My City account at 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.

Payment of your property taxes is a challenge for many residents

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.

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

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