

Understanding Your Property Taxes May 2026

0:00

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 by the City.

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This overview will cover how your property tax is calculated, what the City's proposed 2026 tax increases, 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 calculations are based 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 of 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 the city's property tax rate.

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

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

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

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

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

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Each property is different, but this gives you a simple guide to understand how your property tax will be calculated in 2026.

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

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When we look at the table for an average property valued at one point O \$4 million in Maple Ridge, this represents about a \$101.00 increase from last year.

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

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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 amount.

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

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When we compare to some of the municipalities by total population size, Maple Ridge is in the lower third of the municipal tax rate increases in 2026 at 3.5%, we are below the average of 4.92%.

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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.

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It's hard to compare one city to another, 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 some other cities, we build taxes and utility fees for flat rate utility customers at the same time because there's an administrative cost saving.

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So the tax notice is made-up of your municipal property tax amount owing calculated how we just described the city utility fees 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 taxation authorities.

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This money does not come to the City of Maple Ridge.

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It goes directly to Metro Vancouver, Translink, and others, and the largest portion of these is usually the school tax.

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Having a clear understanding of how your tax notice is written is also 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 and roll number and your property identification number to pay your taxes.

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It's always a good idea to check that the property tax address details are correct and advise the city if there are any errors.

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You can see the next section to pay attention to is the assessed value for taxation.

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

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This section is the summary of those fees and taxes we collect on behalf of other taxation authorities.

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And again, this money does not come to the city of Maple Ridge.

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It goes to Trans Lake, Metro Vancouver and the school district and others.

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The fourth section and most important section is where your property tax amount owing is described.

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This is where the municipal property taxes based on the taxable portion of your assessed value is calculated.

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If you're a flat rate utility customer, you'll see your utility rate fees here.

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If you're a metered utility customer, you'll see that on your quarterly billing cycle.

5:02

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

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You will see 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 an additional grant.

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

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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.

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Your tax payment is dated when we receive it from your financial institution, not the date you completed your online banking transaction at your end.

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So we do encourage you to leave some extra time.

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It is the most safe and effective way to pay your taxes.

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

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

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Starting this year, the City will be adding a 2% merchant fee for those using the convenience of credit card payments.

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In our system we have to pass this fee on as we are charged fees by our financial institution for credit card transactions.

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You can also use our 24 hour drop in box at City Hall 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 drop box, go to the Doob D trunk side of City Hall's entrance and you'll notice this blue box here.

6:49

Even though this is a secure slot, we do not recommend you put your cash payments through here.

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Finally, you can come in person to City Hall with your cash, credit card, check, money order, or bank draft.

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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 2nd.

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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 Installment Prepayment Plan.

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You can visit mapleridge.ca to download the application form.

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e-mail us at mapleridge.ca or call us at 604-467-7316 to ask us any questions about the prepayment set up 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 fees 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 did change the interest calculation for property tax deferment, introducing a compounding tax rate if you previously deferred your property taxes.

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In other years, the interest calculation will be different, but in 2026 or in subsequent years, the interest calculation will be at a compounding rate.

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

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

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Starting on July 3rd at 12 O1 AMA 5% late penalty starts to apply.

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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 late penalty is 5% up until September 1st, 2026.

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Starting on September 2nd, an additional late penalty applies to any unpaid balance.

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

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If you missed that first deadline, make sure you at least get the tax payment in by September 1st to avoid the additional 5% late penalty.

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You can find out more on our website & up for your My City account at mapleridge.ca or by contacting our staff at any time who are happy to answer any questions or support you through the process to either defer your taxes or set up prepayments.

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We understand that property taxes are a challenge for many residents.

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However, the resources the city gets through the property tax process 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 serve you and maintain our quality of life in Maple Ridge.

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