

What are my property taxes paying for and what portion is paid to the CVRD?

Property tax notices are issued by the Province of BC and include your portion of property taxes required by the Cowichan Valley Regional District (CVRD) as well as taxes collected for other agencies. Taxes included on your property tax assessment that are not from the CVRD include the following:

- Provincial School Tax
- Provincial Rural Tax
- Police tax

Depending on your Electoral Area or Municipality, there may be more taxes collected from other agencies. Please see your tax insert for additional common agencies that may show on your tax notice. Please note that the Cowichan Valley Regional Hospital District (CVRHD) is a separate entity from the CVRD. The sole purpose of the CVRHD is to provide funding for Hospital Capital equipment which includes the land and physical structure of a new hospital. Therefore, taxes paid for the Cowichan Valley Hospital are not related to your CVRD property taxes. The services provided for the property taxes collected for the CVRD are outlined on the tax insert for your Electoral Area under the heading “Your Electoral Area taxes per \$100,000 assessed residential value”.

This information can also be found under this year’s Budget section of the [Finance webpage](#) on the [CVRD](#) website. [Schedule E](#) gives a breakdown of what your Electoral Area or Municipality pays in taxes for the services it subscribes to. Schedule E also shows in which areas these contributions have increased or decreased for the current budget year. The information is expressed as tax impact (dollars) per average home.

If my BC Assessment value has increased or decreased – how will this affect my taxes?

In general, if your assessment is lower than average (for your area and property class), your property tax increase will be lower. If your assessment is higher than average, your property tax increase will be higher. So, the most important factor is not how much your assessed value has changed, but how it has changed compared to the average change in your property class as per the below infographic:



I calculated how much my property taxes should be based on the initial publications of the CVRD budget figures (and tax inserts) and this does not agree to my property tax assessment. Why not?

The initial budget publications are based on the budget while it is still in a draft state and subject to change. Based on any changes that occur during this draft state, property taxes can still go up or down. In addition, the initial budget publications, as well as the average tax for your Electoral Area or Municipality stated in the tax inserts, are based on the Completed Roll property tax values. The Completed Roll is a listing of property tax values provided by BC Assessment based on property values as initially assessed. Later in the year, a Revised Roll is released where many property values are different than the Completed Roll due to various reasons, such as the result of an appeal or a change in property class. The changes in property values can change how the tax is distributed to taxpayers as it may change how your property tax assessment value compares to the average.

The pie chart on my tax insert shows that almost a quarter of the CVRD's money is spent on Sewer & Water Utilities. Are my taxes paying for Sewer & Water Utilities?

Only if you are connected to or have the ability to connect to one of the CVRD's water or sewer systems. The pie chart shown on the tax insert shows the funding and spending for the entire CVRD and not just your area. The CVRD operates 15 sewer systems and 19 water systems. Funding for the ongoing operation and maintenance of each utility system is generated exclusively by the customers of that particular system. If you are a customer of one of these systems, you will see a parcel tax for that particular system showing separately on your property tax assessment. Please note that as parcel taxes are specific to the users of the systems, they are not included in the calculation of taxes for the average home in your Area as outlined on the tax insert and would be in addition to that.

It looks like a lot of my tax increase this year is due to Regional Recreation. Why am I paying so much more than I used to?

In October 2022, in conjunction with local government elections, a referendum vote resulted in CVRD residents choosing a new funding model based on facility usage, for 9 regionally significant recreation facilities. The new funding model is being phased in over 3 years (2023-2025). Depending on what areas had historically been paying for those facilities, some areas will experience increases and others will experience decreases. Still others may experience a tax transfer – where taxes associated with recreation facilities will be reduced in some areas of their tax bill (i.e. their municipal tax bill, or the taxes for a facility located in their area) but increased on their regional tax bill (or the taxes associated with a facility outside of their area or municipality). The usage study will be conducted every 5 years to keep the contribution data current. More information on this referendum and how the changes affect taxes can be found on the CVRD website: <https://www.cvrld.ca/2926/Regional-Recreation-Planning> and on Plan Your Cowichan: <https://www.planyourcowichan.ca/recfund>.

Is there a place to get the break down on the different sections on my Rural Property Tax Notice?

Visit the Province's website for descriptions of the different sections on a rural tax notice: <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/tax-notice/sample>.