CALGARY INSIGHT

What Calgarians pay: the proposed budget, and Calgary against seven Canadian cities

City property tax and utility bills for a typical home, 2026 to 2030

Calgary · November 10, 2026 · Rates and budgets published to November 10, 2026

QUESTION

What would the proposed 2027 to 2030 budget cost a typical Calgary household compared with 2026, and do Calgarians pay more, less or the same as people in other large Canadian cities?

Key findings

1. In 2026 a typical Calgary home pays **$369 a month** to the City: $229 in property tax and $140 for water, wastewater, stormwater and waste. Of eight large Canadian cities, that is the **lowest**; the other seven average $467, and Saskatoon ($378) and Winnipeg ($388) are close.

2. Calgary's City property tax on a typical home ($2,752 a year) is the third lowest of the eight, and its City utility bill at the same water use ($140 a month) is also the third lowest. Measured against median household income (2021 Census, 2020 incomes), Calgarians pay the smallest share of the eight (4.5%), partly because Calgary incomes are among the highest. That share is a rough affordability guide, not the burden on homeowners: it sets a homeowner's bill against the income of all households, renters included.

3 The proposed 2027 budget adds about **$53 a month** ($632 a year) for a typical home: $37 in property tax and $16 for water and waste. The 15% is the increase in the property tax the City collects from existing properties, not the change on every bill: on the City's typical home, whose assessment falls 2.5%, the tax rises about 16%, and other homes will see more or less. Using the 2027 figures other cities have published so far, Calgary would be the **third lowest** of the eight, about $57 a month below the others' average instead of $98. Toronto, Ottawa and Vancouver have not yet published 2027 figures, and Edmonton's and Regina's are still proposals, so this will change.

4 A scenario, not a bill anyone has set: if the property tax increases reported for 2028 to 2030 pass, water bills rise as Council approved in October (to $206.94 a month by 2030) and cart fees rise as the City proposed in October (to $26.31), a typical home would pay about **$567 a month in 2030**, 54% more than in 2026 ($2,379 a year more, before inflation). The tax on a typical home would rise about 46% over four years; Edmonton's proposed path for its tax increases is about 19%.

5 In short: today Calgarians pay **less** to their City than people in the other seven cities. The proposed budget would narrow that difference in 2027, and the full four-year path would narrow it much further; how Calgary compares by 2030 depends on decisions the other cities have not yet made.

1 What this study asks, and how it answers

The City of Calgary released its proposed 2027 to 2030 budget on November 10, 2026. It asks for a 15% increase in property tax revenue from existing properties in 2027, alongside water rates Council approved in October. This study asks two plain questions: what would this cost a typical Calgary household compared with 2026, and do Calgarians pay more, less or the same as people in other large Canadian cities?

It compares eight cities: Calgary, Edmonton, Vancouver, Toronto, Ottawa, Winnipeg, Saskatoon and Regina. For each it takes the **City property tax** on the typical home the city itself reports on, and the **City utility bill** for a single-family home: water, wastewater, stormwater and waste collection, at the same water use everywhere (19 cubic metres a month, the City of Calgary's typical customer and the water use of its own Residential Property Taxes and Utility Charges Survey). These are the charges a council sets directly. Provincial school tax is left out, and so are electricity and natural gas, which councils do not set (although some, Calgary included, add franchise fees to those bills).

Every figure comes from the cities' own budgets, rate schedules and tax notices, or from the City of Winnipeg's published 2026 comparison of tax bills; where a city has only published a percentage, from news reports of its budget. Each is labelled, and figures derived from what a city published are marked.

One choice matters: this study compares what an ordinary homeowner in each city pays on that city's typical home. The City of Calgary's own survey instead prices one identical house in every city. On that basis its last edition (2023) put Calgary 7th of 14 cities for City tax on a bungalow and 9th of 14 for tax and utilities together, though lowest of 10 for a two-storey house. The two methods answer different questions and cover different sets of cities, so their rankings differ; both are worth reading.

2 What the proposed budget would cost a typical Calgary home

The City's own estimate, for a home assessed at the median ($706,000 in 2026, $688,000 in 2027): property tax rises from **$229 to $266 a month** and the water, wastewater, stormwater and waste bill from **$140 to $156**, a combined **$53 a month**, or about $632 a year. The City's 2026 utility figure is $139.72: $119.21 for water, wastewater and stormwater and $20.51 for the black, blue and green carts. Its 2027 figure of $156 is rounded: $133.71 for water, wastewater and stormwater and $21.96 for the carts at the rate the City proposed in October 2026 ($155.67).

Why the typical home sees about 16%, not 15%. These are two different measures: the 15% is a citywide revenue figure, and about 16% is the City's estimate for its typical home. The 15% is the increase in the property tax the City collects from existing properties: about $384 million, as each 1% raises about $25.6 million. It is not the increase on every bill. A home's City tax is its assessed value times the tax rate, and Council sets the 2027 rate in spring 2027, once the value of all property is known. The rate is set so that existing property together pays 15% more; each home then pays according to its own assessment.

For its typical home the City gives $229.32 a month in 2026 (its estimate when the 2026 budget was approved) and about $266 in 2027: about 16% more (15.8% to 16.2%, as $266 is rounded to the dollar). That home's assessment falls 2.5%, from $706,000 to $688,000, so the City's figure implies a 2027 residential rate about 19% above 2026 (about 0.464% of value, against 0.389%): the rate rises more than 15% because the City expects assessments to fall (the typical home's by 2.5%). A home whose assessment falls less than the typical home's will see more than 16%, and one that falls more will see less. The City has not yet published the 2027 assessment roll or tax rates, so this study does not break the 16% down further; the calculator with this study, and the calculation workbook, show it for any home.

LiveWire Calgary, reporting on the budget, describes the 15% as the largest yearly increase since 1996, after increases that averaged 3.28% over the previous five years, the second lowest among large Canadian municipalities.

Water is the second part. In 2027 the typical water bill rises 12.2% (+$14.50), most of it wastewater (+15.9%); the budget includes upgrades to the Pine Creek and Fish Creek wastewater treatment plants and new feedermains to increase drinking water capacity. A homeowner's actual change depends on how their assessment moves against the median and how much water they use; the calculator with this study shows it for any home.

A typical Calgary home, each month (City of Calgary estimate)

	2026	2027 proposed	Change
City property tax	$229	$266	+$37
Water, wastewater, stormwater and waste	$140	$156	+$16
Total	$369	$422	+$53

Calgary water bill in 2027, 19 cubic metres a month

Service	2026	2027	Change
Water treatment and supply	$46.91	$51.65	+10.1%
Wastewater collection and treatment	$55.30	$64.07	+15.9%
Stormwater	$17.00	$17.99	+5.8%
Typical bill	$119.21	$133.71	+12.2%

Totals are calculated from unrounded source figures; displayed parts may differ from displayed totals by $1 because of rounding.

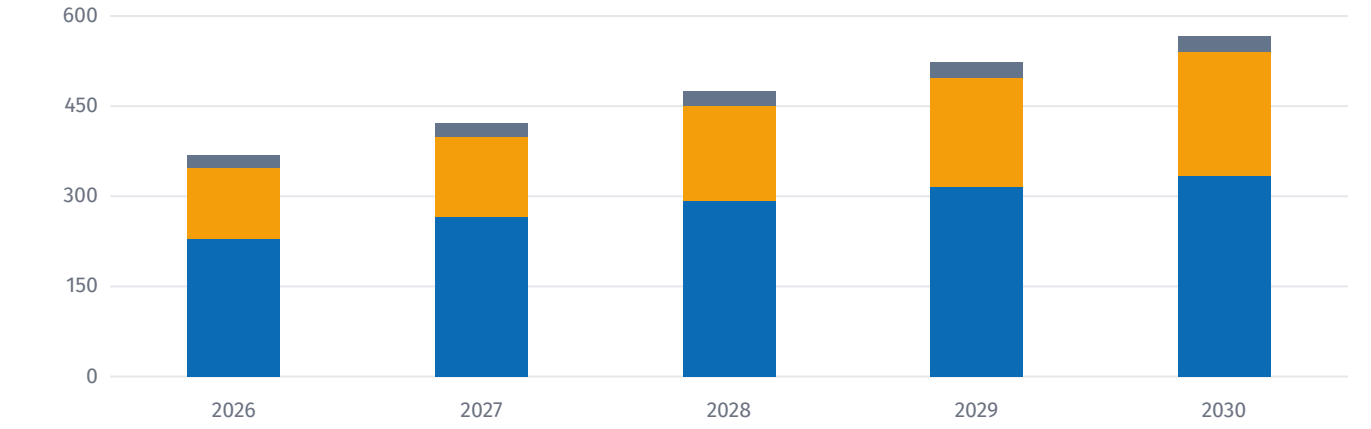
3 The four years to 2030

The City's budget page gives the household figure for 2027 only. News reports of the budget presented to Council give the later property tax increases as 10% in 2028, 7.7% in 2029 and 6% in 2030, the water rates Council approved in October take the typical water bill from $119.21 to $206.94 a month by 2030 (nearly 74%), and the cart fees the City proposed in October rise $1.45 a year, from $20.51 to $26.31 a month. Applied to the typical home, this scenario gives:

- property tax would rise from $229 a month in 2026 to about **$334** in 2030 (+46%);
- the water bill from $119 to about **$207**;
- cart fees from $20.51 to **$26.31**;
- together, from $369 to about **$567 a month**, $2,379 more a year (+54%).

These are dollars of each year, before inflation; if prices rise 2% a year, the Bank of Canada's target, they rise about 8% over the same four years. The later years are a scenario built on reported figures, not bills Council has set: Council can change each year and assessments shift. The 2030 water bill ($206.94) comes from the rates Council approved, as reported; the cart fees are the City's October 2026 proposal, which its $156 estimate for 2027 already reflects; the water bill in 2028 and 2029 is spread in equal dollar steps between 2027 and 2030 ($24.41 a year, so $158.12 and $182.53) because this study did not find the yearly figures.

A typical Calgary home, City charges each month, 2026 to 2030



dollars a month · 2026 and 2027: City of Calgary. 2028 to 2030: estimate from reported tax increases and the approved four-year water increase

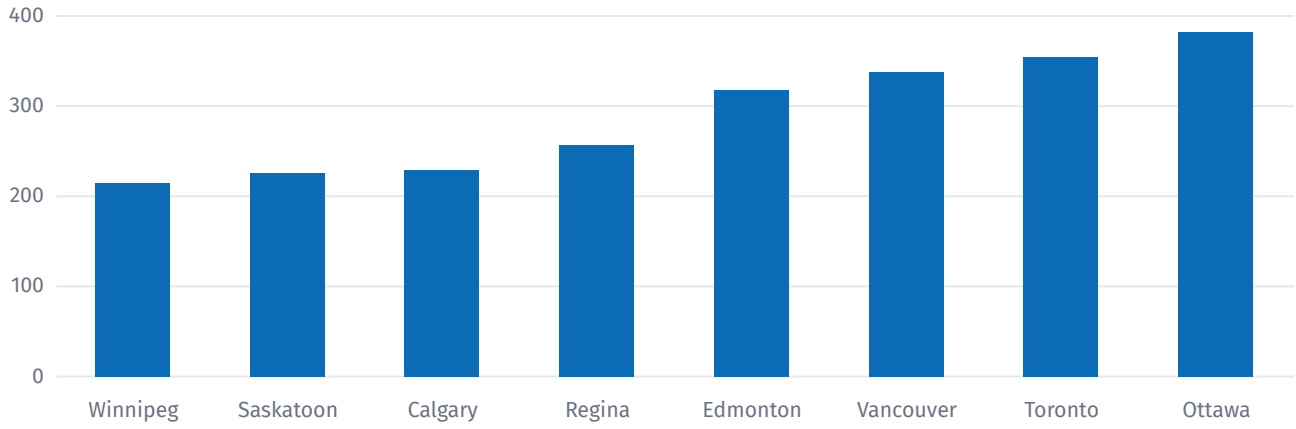
4 City property tax on a typical home, eight cities in 2026

Calgary's City property tax on its median home is **$2,752 a year** ($229 a month), the third lowest of the eight, close to Winnipeg ($2,581) and Saskatoon ($2,716). Regina is about $337 a year higher; Edmonton, Vancouver, Toronto and Ottawa are $1,061 to $1,841 a year higher. The City of Winnipeg's own 2026 comparison gives Calgary $2,741, within $11 of this study's figure.

A typical home is not the same house everywhere: Vancouver's median single-family home is assessed at about $2.1 million, Regina's average home at about $324,000. Toronto's average home includes condominiums; Toronto and Ottawa still assess homes at 2016 values. Saskatoon and Regina include their separate library levies, and Winnipeg its street renewal frontage levy, so that each figure covers what the other cities fund from City tax.

City tax also pays for different things in different provinces. Ontario cities fund some services that the province pays for in Alberta, and Vancouver homeowners pay TransLink separately for transit. For Vancouver this study counts the general purpose levy the City sets ($4,048); the same tax bill also carries TransLink, BC Assessment and Municipal Finance Authority levies, which some comparisons add in. Adding them would raise Vancouver's figure and would not change Calgary's position. Calgary's tax rate for business property is about 4.6 times its residential rate, which keeps the home share of City tax lower than it would otherwise be.

City property tax on a typical home, 2026, dollars a month



dollars a month · Each city's budget and tax figures; see Data sources

City property tax on a typical home, 2026

City	Typical home	Tax a year	A month	How it is set
Winnipeg	$371,100	$2,581	$215	the City's sample single-family home assessed at $371,100: municipal tax $2,233 (mill rate 13.372 on 45% of value) plus the street renewal frontage levy, about $348 for a 50-foot lot
Saskatoon	$394,200	$2,716	$226	average home assessed at $394,200; City and library levies, $2,716 as compiled in the City of Winnipeg's 2026 Adopted Budget (the City's own figures imply about $2,520 for the City levy alone) (derived)
Calgary	$706,000	$2,752	$229	typical single residential property; the City gives $229.32 a month for 2026
Regina	$324,000	$3,089	$257	average home valued at $324,000; City and library levies, $3,089 as compiled in the City of Winnipeg's 2026 Adopted Budget (the City's 5.81% = $162.72 implies $2,801 for the City levy alone) (derived)
Edmonton	$492,500	$3,813	$318	typical household assessed at the median, $492,500; $64.52 a month per $100,000
Vancouver	$2,093,000	$4,048	$337	median single-family home assessed at $2,093,000; general purpose levy at 1.93406 per $1,000 (the median strata unit, $770,000, pays $1,489)
Toronto	$692,140	$4,252	$354	average home (MPAC current value, $692,140) times the 2026 municipal rate 0.605295% plus the City Building Fund 0.009016%
Ottawa	not published	$4,593	$383	average urban home; derived from the City's figure that the 3.75% increase adds $166 a year (derived)

Totals are calculated from unrounded source figures; displayed parts may differ from displayed totals by $1 because of rounding.

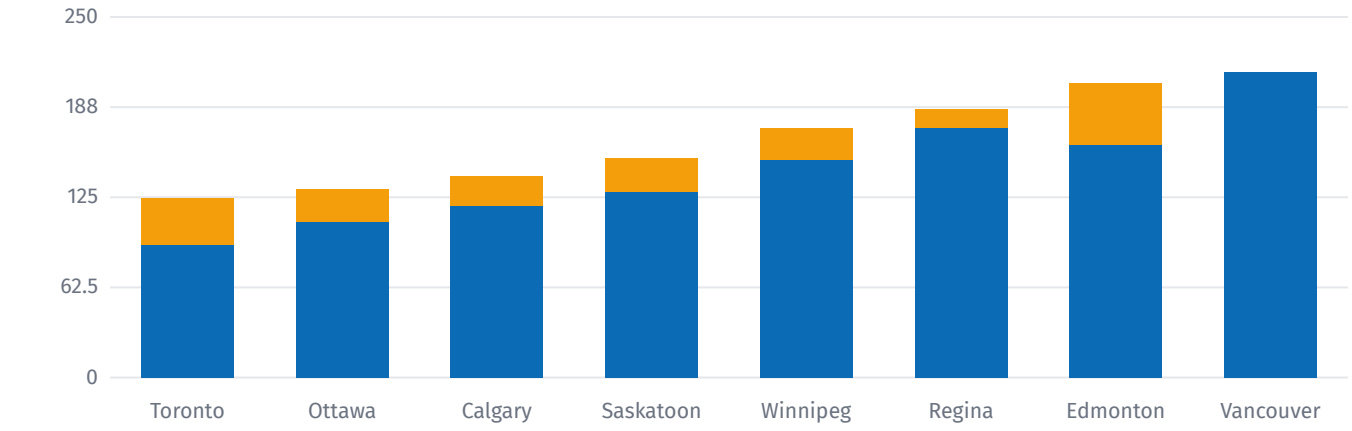
5 City water, wastewater, stormwater and waste bills

At the same water use, Calgary's City utility bill is **$140 a month**, the third lowest of the eight; the others average $169. Toronto and Ottawa are lower, Saskatoon about $12 higher, and Winnipeg, Regina, Edmonton and Vancouver $33 to $72 higher.

Cities split these costs differently. Vancouver charges single-family homes flat fees that do not depend on use, and Metro Vancouver bills part of the water and sewer cost separately; Edmonton's waste service is paid entirely by its utility fee; Toronto's one water rate covers wastewater and stormwater too. Garbage cart sizes also differ (120 litres in Toronto, 240 in Edmonton, Saskatoon and Regina). That is why the next section adds tax and utilities together, which is the fairest single comparison.

Two figures are estimates: Edmonton's stormwater charge depends on lot size and runoff, and is estimated for a 6,000 square foot lot ($24.92 a month, close to the $24.62 Saskatoon's own comparison gave Edmonton for 2025); Saskatoon's storm water charge is its 2025 rate. Calgary's rates are per 30 days; the others are worked out for a 30.4-day month.

City utility bill for a single-family home, 2026, 19 cubic metres a month



What is in each utility bill

City	A month	What it includes
Toronto	$124.55	$4.8629 per m³ for water, wastewater and stormwater, paid on time ($92.40); medium (120 L) garbage bin $385.86 a year
Ottawa	$130.60	use $60.16, fixed water, wastewater and fire supply $27.11, stormwater $21.08; curbside solid waste fee $267 a year
Calgary	$139.72	water $119.21 (water, wastewater and stormwater at 19 m³); black, blue and green carts $20.51 per 30 days

City	A month	What it includes
Saskatoon	$151.76	water, wastewater and infrastructure use $91.13, service charge $28.64, storm water $8.90 (2025 rate; 2026 not found); black (240 L), green and blue carts $23.09
Winnipeg	$172.97	water and sewer use $127.30 (land drainage is in the sewer rate), daily basic charge $23.67; waste management fee $66 a quarter (all garbage and recycling)
Regina	$186.13	water $86.41, sewer $63.85, storm drainage $23.41; daily waste charge for the 240-litre garbage cart $12.46
Edmonton	$203.71	water $69.31, wastewater treatment $31.64, sanitary sewer $35.21, stormwater about $24.92 (estimate: 557 m² lot, runoff 0.45); 240-litre garbage cart $42.63
Vancouver	$211.67	flat fees for water, sewer and solid waste for the median single-family home, $2,540 a year (the City's $6,588 for City taxes and utility fees less the $4,048 levy); not tied to use. Metro Vancouver bills part of water and sewer costs separately

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6 Tax and utilities together, and against income

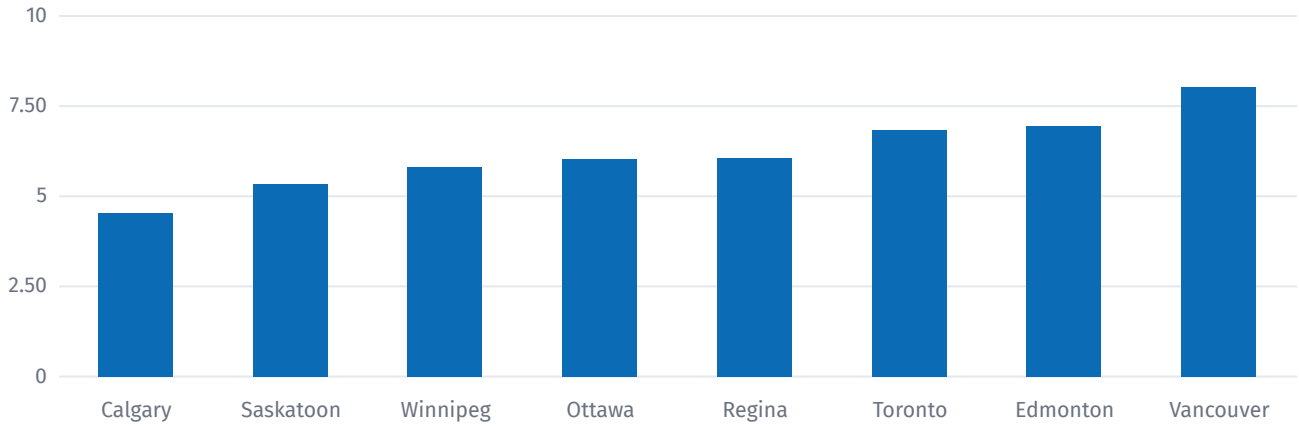
Together, a typical Calgary home pays the City **$369 a month**, the lowest of the eight, just below Saskatoon ($378) and Winnipeg ($388). Vancouver ($549), Edmonton ($521) and Ottawa ($513) are the highest. Of Calgary's $98 a month below the others' average, about $69 is property tax and the rest utilities.

Against what households earn, Calgary is also the lowest: tax and utilities take 4.5% of the median household's income, against 7.0% in Edmonton and 8.0% in Vancouver. This share is a rough guide only: Census incomes are for 2020, a pandemic year; they include renters, who do not pay property tax directly; and in Vancouver a single-family owner's bill is set against all households' income.

Tax and utilities together, 2026

City	Property tax a month	Utilities a month	Together	Median household income (2020)	Share of income
Calgary	$229	$140	$369	$98,000	4.5%
Saskatoon	$226	$152	$378	$85,000	5.3%
Winnipeg	$215	$173	$388	$80,000	5.8%
Regina	$257	$186	$444	$88,000	6.0%
Toronto	$354	$125	$479	$84,000	6.8%
Ottawa	$383	$131	$513	$102,000	6.0%
Edmonton	$318	$204	$521	$90,000	7.0%
Vancouver	$337	$212	$549	$82,000	8.0%

City tax and utilities as a share of median household income, 2026



% of income · Calculated from the figures above and the 2021 Census

Totals are calculated from unrounded source figures; displayed parts may differ from displayed totals by $1 because of rounding.

7 Why tax rates alone mislead

Comparing tax rates on their own suggests Vancouver is the cheapest city and Regina among the dearest. A rate is set so that the city raises the money it needs from the total value of its property: where homes are worth more, the rate is lower. Calgary's 2026 City rate works out to about $3.90 for every $1,000 of a home's value, against $7.74 in Edmonton and $1.93 in Vancouver. What matters to a household is the dollars it pays, which is why this study compares dollars on a typical home.

A change in the tax rate also does not equal a change in a bill. Calgary's 15% is the increase in what the City collects; a home whose assessment falls less than the median will see more, and one that falls more will see less.

City property tax for every $1,000 of a typical home's value, 2026

City	Per $1,000 of value	Typical home
Vancouver	$1.93	$2,093,000
Calgary	$3.90	$706,000
Toronto	$6.14	$692,140
Saskatoon	$6.89	$394,200
Winnipeg	$6.95	$371,100
Edmonton	$7.74	$492,500
Regina	$9.53	$324,000
Ottawa	Not calculated	No typical value published

Totals are calculated from unrounded source figures; displayed parts may differ from displayed totals by $1 because of rounding.

8 Where other cities are heading in 2027

Other cities are setting their 2027 budgets at the same time. Edmonton proposes a 4.9% property tax increase (about $18 a month on its median home), Regina 5.81% with a 10.27% utility rate increase, Saskatoon approved 5.8% for 2027 a year ago, and Winnipeg's multi-year budget plans 3.5%, with its 2027 water and sewer rates approved. Toronto, Ottawa and Vancouver have not yet published their 2027 figures.

Putting the 2027 figures that exist beside the 2026 figures for the rest, Calgary's typical home would pay **$422 a month**, the **third lowest** of the eight and $57 below the others' average (against $98 in 2026). Because Toronto's, Ottawa's and Vancouver's 2027 figures are missing entirely, and Edmonton's and Saskatoon's 2027 utility rates too, those totals are understated, and Calgary's real position is likely to be somewhat better than shown.

Over four years the difference grows. The tax on a typical Calgary home would rise about 46% by 2030 on the reported path; Edmonton's proposed increases (4.9%, 4.7%, 4.5% and 3.9%) compound to about 19%. Comparing Calgary in 2030 with other cities needs their 2028 to 2030 decisions, which most have not made.

Provisional: a typical home, City tax and utilities a month, 2027 where published (2026 figures otherwise)

City	Property tax	Utilities	Together	2027 status
Saskatoon	$239	$152 (2026)	$390	approved in the 2026/27 budget
Winnipeg	$222	$180	$402	water and sewer rates approved; 3.5% tax planned in the multi-year budget
Calgary	$266	$156	$422	proposed (City)
Regina	$272	$204	$476	proposed
Toronto	$354 (2026)	$125 (2026)	$479	2027 not yet published
Ottawa	$383 (2026)	$131 (2026)	$513	2027 not yet published
Edmonton	$335	$204 (2026)	$539	proposed
Vancouver	$337 (2026)	$212 (2026)	$549	2027 not yet published

Totals are calculated from unrounded source figures; displayed parts may differ from displayed totals by $1 because of rounding.

9 What the money would buy

The budget is the City's plan for services and infrastructure, not only a bill. The City's highlights include $1.7 billion to upgrade the Pine Creek and Fish Creek wastewater treatment plants and $616 million for water feedermains, $420 million for pavement rehabilitation, $300 million for buses, $192 million for Calgary Police Service facilities and equipment, $102 million for new fire stations, $284 million for recreation facilities and $109 million for housing partners. The City says Calgary's growth, ageing infrastructure and rising costs drive the increase.

This study does not judge whether these investments are worth their cost; that is for Council and Calgarians to weigh. It sets out what the proposed budget would cost a household and how that compares, so that the

debate can start from the same numbers. The full list of requests, with each business case, is on the City's budget page.

Conclusion

In 2026 a typical Calgary home pays its City $369 a month for property tax and utilities, the lowest of eight large Canadian cities and the smallest share of household income, though Saskatoon and Winnipeg are close. The proposed 2027 budget would add $53 a month and narrow Calgary's difference from the other cities, from about $98 to about $57 a month below their average on the figures published so far. If the later increases pass as reported, a typical home would pay about $567 a month by 2030, 54% more than in 2026, with water a large part of the rise. Where that leaves Calgary against other cities depends on their own decisions for 2028 to 2030.

Options to consider

	Option
1	**Publish the household cost for every year of the budget** The City gives the monthly cost of the budget for 2027 only. Publishing it for 2028 to 2030, with tax and water together, would let Calgarians see the full four-year effect before Council decides. Based on: The four years to 2030
2	**Publish a 2026 edition of the tax and utility survey** The City's own comparison of property taxes and utility charges across Canadian cities was last published for 2023. A 2026 edition would give Council and Calgarians an official, identical-house comparison during the budget debate. Based on: What this study asks, and how it answers
3	**Show the water bill year by year beside the budget** Council approved water rates that raise the typical bill by nearly 74% by 2030; showing each year's bill beside the property tax figures would make the combined effect clear in one place. Based on: The four years to 2030

How this was worked out

1. Totals are calculated from unrounded source figures; displayed parts may differ from displayed totals by $1 because of rounding.
2. Eight cities: Calgary, Edmonton, Vancouver, Toronto, Ottawa, Winnipeg, Saskatoon and Regina, the largest cities of the four western provinces and Ontario's two largest.
3. Property tax: City (municipal) property tax for the typical home each city reports on (median or average, as the city defines it), including separate library levies (Saskatoon, Regina) and Winnipeg's street renewal frontage levy; provincial school tax is left out. Saskatoon's and Regina's figures are those compiled in the City of Winnipeg's 2026 Adopted Budget, which agrees with this study's own figures for Calgary, Toronto and Ottawa to within $11. For each city the tax counted is the levy its council sets; levies collected on the same bill for other bodies (in Vancouver, TransLink, BC Assessment and the Municipal Finance Authority) are left out.
4. Utilities: water, wastewater, stormwater and waste collection for a single-family home, from each city's 2026 rate schedule, at 19 cubic metres of water a month, the water use of the City of Calgary's typical customer and of its survey. Vancouver's single-family homes pay flat fees, taken from the City's 2026 taxation report.

5. Share of income: tax and utilities for a year divided by the median household total income in 2020 from the 2021 Census (Statistics Canada 98-10-0057), the latest available by city.
6. Calgary 2028 to 2030: the reported property tax increases (10%, 7.7%, 6%) applied to the City's 2027 figure for the typical home; the water bill rising to the City's $206.94 for 2030 in three equal dollar steps after 2027 ($24.41 a year); cart fees as the City proposed in October 2026 ($21.96, $23.41, $24.86, $26.31). A scenario in dollars of each year, not adjusted for inflation.
7. This is an independent analysis of publicly available information. Calgary Insight does not represent The City of Calgary or any other city. Every calculation is reproduced, with its inputs, sources and live formulas, in the calculation workbook published with this study (what-calgarians-pay-calculations.xlsx). All calculations were made from the published rates and checked against published examples where one exists (Calgary's $119.21 water bill; Winnipeg's household water bill; Vancouver's $6,588; Winnipeg's comparison of tax bills). The study was checked by an independent reviewer before publication, and corrected.

Data sources

Source	Publisher	Period used	Notes
The City of Calgary, 2027 Budget: financial impact on Calgarians (Nov. 10, 2026) https://www.calgary.ca/our-finances/2027-budget.html	The City of Calgary	2026	
The City of Calgary, 2026 budget adjustments: monthly cost for a typical single residential property ($229.32 tax, $139.72 utilities, $369.04) https://www.calgary.ca/adjustments	The City of Calgary	2026	
The City of Calgary, 2026 and 2027 water rates https://www.calgary.ca/water/water-utility/2027-water-rates-and-billing.html	The City of Calgary	2026	
The City of Calgary, residential waste rates (2026) https://www.calgary.ca/waste/residential/rates.html	The City of Calgary	2026	
The City of Calgary, Residential Property Taxes and Utility Charges Survey 2023 https://www.calgary.ca/content/dam/www/cfod/finance/documents/corporate-economics/other-reports/Residential-Property-Taxes-and-Utility-Charges-Survey-2023.pdf	The City of Calgary	2023	
LiveWire Calgary, budget breakdown (Nov. 10, 2026), for 2028 to 2030 tax increases https://livewirecalgary.com/2026/11/10/calgary-four-year-budget-breakdown-money-spent/	News or business report	November 10, 2026	
CTV News, typical Calgary water bill could rise nearly 74% by 2030 https://www.ctvnews.ca/calgary/article/typical-calgary-water-bill-could-rise-nearly-74-by-2030/	News or business report	October 2026	
LiveWire Calgary, committee recommends near 75 per cent increase to water rates ($119.21 to $206.94 a month) (Oct. 6, 2026) https://livewirecalgary.com/2026/10/06/calgary-committee-recommends-near-75-per-cent-increase-to-water-rates/	News or business report	October 2026	
The City of Calgary, Report on Waste & Recycling Rates and Charges, to Executive Committee (October 2026): cart fees +$1.45 a year to $26.31 a month in 2030 https://pub-calgary.escribemeetings.com/filestream.ashx?DocumentId=374196	The City of Calgary	October 2026	

Source	Publisher	Period used	Notes
Yahoo News Canada, Residential waste collection fees could go up nearly $6 by 2030: report (Oct. 2, 2026), reporting the figures of that City report https://ca.news.yahoo.com/residential-waste-collection-fees-could-180635918.html	News or business report	October 2026	
City of Edmonton, 2026 Budget Highlights and Where your taxes go https://www.edmonton.ca/city_government/budget_finances/where-taxes-go	City of Edmonton / EPCOR	2026	
CBC News, proposed Edmonton operating budget (Nov. 2026) https://www.cbc.ca/news/canada/edmonton/proposed-edmonton-operating-budget-calls-for-property-tax-hikes-between-3-9-and-4-9-9.7406008	News or business report	November 2026	
EPCOR, Edmonton water and wastewater rates (April 1, 2026) https://www.epcor.com/ca/en/ab/edmonton/account/rates/current-and-historical-rates/water-and-wastewater.html	City of Edmonton / EPCOR	2026	
City of Edmonton, monthly waste utility rates (January 1, 2026) https://www.edmonton.ca/programs_services/garbage_waste/rates-fees	City of Edmonton / EPCOR	2026	
City of Toronto, 2026 property tax rates; 2026 Budget final (average home $692,140) https://www.toronto.ca/services-payments/property-taxes-utilities/property-tax/property-tax-rates-and-fees/	City of Toronto	2026	
City of Toronto, 2026 water and solid waste rates report https://www.toronto.ca/legdocs/mmis/2025/ex/bgrd/backgroundfile-260473.pdf	City of Toronto	2026	
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Source	Publisher	Period used	Notes
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City of Winnipeg, frontage levies (street renewal) https://assessment.winnipeg.ca/AsmtTax/English/Property/FrontLevies.stm	City of Winnipeg	2026	
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City of Regina, utility rates (2026) https://www.regina.ca/home-property/water/utility-account/rates/	City of Regina	2026	
CBC News, Regina proposed 2027 budget (Nov. 2026) https://www.cbc.ca/news/canada/saskatchewan/regina-2027-budget-proposal-9.7410732	News or business report	November 2026	

Source	Publisher	Period used	Notes
Statistics Canada, 2021 Census, median household total income in 2020 (table 98-10-0057) https://www150.statcan.gc.ca/t1/tbl1/en/tv.action?pid=9810005701	Statistics Canada	2021 Census (2020 incomes)	

What this cannot tell you

- A typical home differs from city to city in value, age and size, and each city defines it differently (median or average; single-family homes or all homes, as in Toronto). The comparison is of what an ordinary homeowner pays, not the tax on one identical house; on an identical house the City's 2023 survey put Calgary in the middle of 14 cities.
- Ottawa's 2026 tax is derived from the City's statement that its 3.75% increase adds $166 a year; it matches the City of Winnipeg's compiled $4,593. Saskatoon's and Regina's come from that compilation.
- Edmonton's stormwater charge depends on lot area and a runoff factor; it is estimated for a 557 square metre lot with an assumed factor of 0.45. Saskatoon's storm water charge is its 2025 rate. Winnipeg's frontage levy uses the published $6.95 a foot and a 50-foot lot.
- Calgary's 2028 to 2030 property tax increases are as reported in the news; the City's budget page gives 2027 only. Assessments, Council amendments and other cities' decisions will change every later year.
- Census incomes are for 2020, a pandemic year, and include renters. They show relative burden between cities, not an exact share for homeowners today.
- Electricity and natural gas are left out because councils do not set their prices, although councils add franchise fees to those bills (3% of Calgary's 2027 revenue) and Calgary's City-owned ENMAX pays the City a dividend (5%).
- City tax pays for different things in different provinces (for example, transit in Vancouver is paid to TransLink, and Ontario cities fund some social services). The comparison is of what homeowners pay their city, not of value for money.