



LADYSMITH PROPERTY TAXES 2025

PROPERTY TAXES ARE DUE July 2, 2025

Property owners are encouraged to pay their property taxes and claim their Home Owner Grant by the July 2, 2025 due date to avoid a 2% penalty. Please note that an additional penalty of 8% will be applied to unpaid property taxes and/or unclaimed Home Owner Grants at 4:00 pm on September 9, 2025.

PAYING YOUR PROPERTY TAXES

We encourage you to make your tax payments online. Visit: www.ladysmith.ca/our-services/taxes-payments for details.

Payments are due, and Home Owner Grants must be claimed by 4:00 pm on Tuesday, July 2, 2025.

If you can't pay online, here are other options:

- In person at City Hall (*cash, cheque or debit card*)
- In the after-hours drop box at City Hall (*beside the front doors*)
- At your bank, with your Property Tax Notice
- Through your mortgage lender
- By mail (*must be received at City Hall by 4:00 pm on Tuesday, July 2, 2025*).

2025 HOME OWNER GRANT

Residential property owners are reminded that the Town is no longer processing Home Owner Grants (HOG).

To claim your Home Owner Grant, visit: <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/home-owner-grant/apply> or phone 1.888.355.2700.

You will need your enclosed Property Tax Notice, with Jurisdiction Number (usually 445), Roll Number and Social Insurance Number.

RESIDENTIAL TAX DEFERMENT

Tax deferment is a low interest loan program that helps qualified B.C. homeowners pay the annual property taxes on their principal residence.

To find out if you are eligible to defer your property taxes, please visit the Province of BC Property Tax Deferment Program <https://www2.gov.bc.ca/gov/content/taxes/property-taxes/annual-property-tax/defer-taxes> or call 1.888.355.2700.

2025 BUDGET HIGHLIGHTS

Ladysmith Council is continuing to prioritize projects that renew aging infrastructure, upgrade public facilities and improve the high level of service delivery that property owners have come to expect.

The Town's and Policing taxes will rise 3.1 per cent for an average residential property, based on the assessed value of your property as determined by BC Assessment.

The Town does not have control over tax rates set by other jurisdictions such as Vancouver Island Regional Library, School District 68, Cowichan Valley Regional District (CVRD), or the Cowichan Valley Regional Hospital.

The Town is also one of nine regionally significant facilities in the CVRD regional recreation funding model. Taxpayers contribute to the CVRD for the nine facilities and receive user fees for the region. The CVRD compiles the budgets for these facilities and determines the requisition amount for each based on usage.

The capital projects to be completed this year align with Council's Strategic Priorities for Core Infrastructure, Official Community Plan Implementation, Waterfront Area Plan, Economy and Leadership. A number of the significant projects are within our water utility and include:

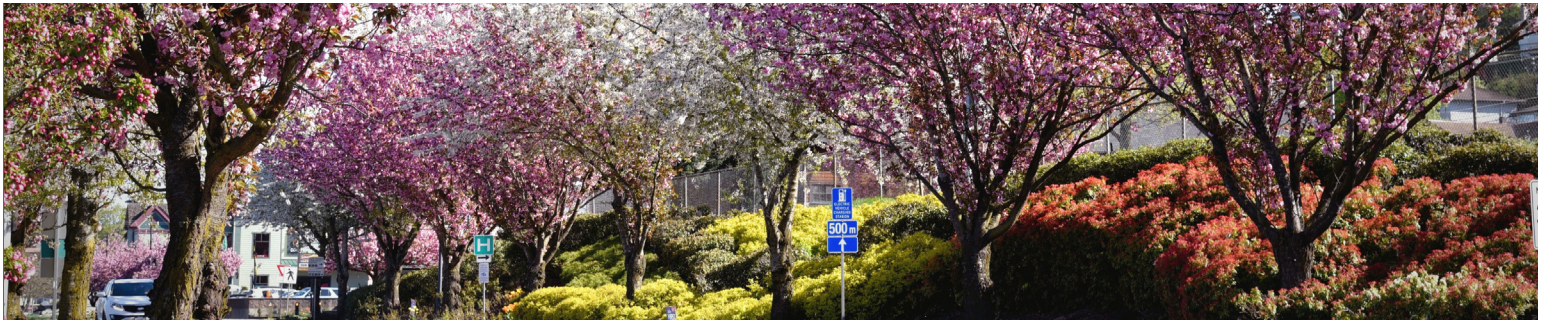
- 6th Ave design for reconstruction
- Symonds Street - Road & drainage upgrade
- Sewer main upgrade 4th Ave extension
- Stocking Lake Dam replacement preparation

Other significant projects include:

- Various new sidewalks
- Various paving projects
- Machine Shop artist studios
- Forrest Field phase II including fitness equipment, pickleball courts, and other amenities
- Zoning changes to implement Provincial Small-Scale Multi-Unit Housing (SSMUH) legislation, allowing some property owners to build up to four units on single-family or duplex zoned properties

Federal and Provincial grants also help to offset some of our capital costs and reduce the burden on our tax payers. We will continue to apply for various opportunities that align with Council's strategic priorities.

Information about the 2025 budget is available on our website at www.ladysmith.ca. We encourage you to participate in the budget discussions that are held annually in the fall and direct comments or questions to Council or staff.



WHAT SERVICES DO YOUR PROPERTY TAXES PAY FOR?

Each dollar that you pay in property taxes funds a variety of programs and services. These include:

- Maintaining 223 acres of park land and 26 kilometres of trails
- Caring for 40.8 kilometres of Ladysmith sidewalks
- Placing approximately 250-300 tons of salt and 200 tons of sand on roads each winter
- Cleaning and repairing 88.7 kilometres of sanitary sewer lines
- Maintaining a system that treats 1,491,884,000L of drinking water and 1,210,687,000L of wastewater
- Maintaining 68.1 kilometres of roads and 58 municipally owned buildings and structures

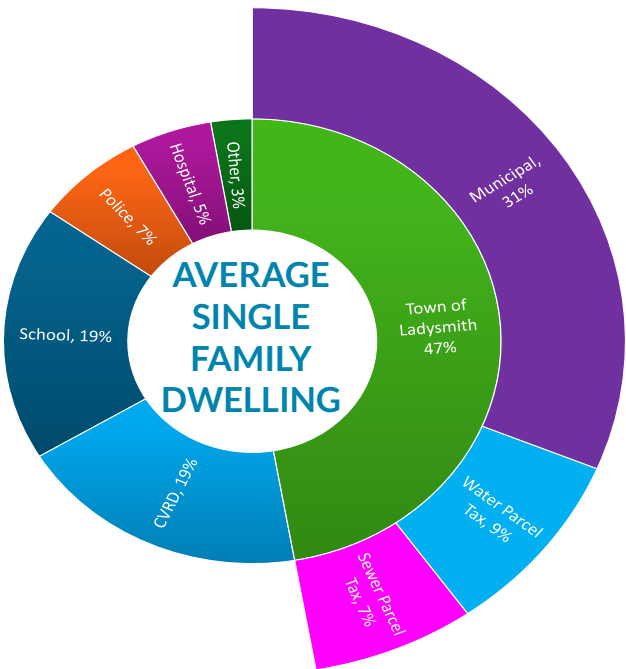
The chart below shows how one dollar of your property taxes is spent. In addition to the amounts we’ve listed, property owners also pay water and sewer parcel taxes to help fund upgrades to our water supply system, including the Waste Water Treatment Plant, the Bio-solids Composting Facility, and our Water Filtration Plant.

THE IMPACT OF A MUNICIPAL TAX DOLLAR



DID YOU KNOW?

The Town of Ladysmith is only responsible for determining a portion of your overall property taxes. Altogether, 53 per cent of your bill is set by other agencies like Nanaimo-Ladysmith Public Schools, Vancouver Island Regional Library, and Cowichan Valley Regional District. Sewer and water parcel taxes make up 16 per cent of taxes we collect and help to ensure the Town’s infrastructure is properly maintained.



WE VALUE YOUR FEEDBACK

If you have comments, questions or suggestions, or you just want to know what’s going on, there are many ways to get in touch.

WE WANT TO HEAR WHAT YOU HAVE TO SAY. CONNECT WITH US:

- Send an E-mail to info@ladysmith.ca
- Mail a Note to Town of Ladysmith City Hall, 410 Esplanade, Box 220, Ladysmith, B.C. V9G 1A2
- Follow us on Facebook www.facebook.com/LadysmithBC
- Follow us on Instagram [@ladysmithbc](https://www.instagram.com/ladysmithbc)
- Call City Hall 250.245.6400

