

Property taxes | What you need to know for 2026

Based on public input and strategic priorities, Courtenay Council reduced the 2026 property tax increase from the originally recommended 9% to 6%. This was achieved by adjusting operating spending and increasing draws from reserves, while maintaining service levels that are a priority for residents.

Courtenay's taxes continue to remain lower compared to other communities with similar populations across B.C.

Property taxes due by 4:30 p.m. on July 2, 2026

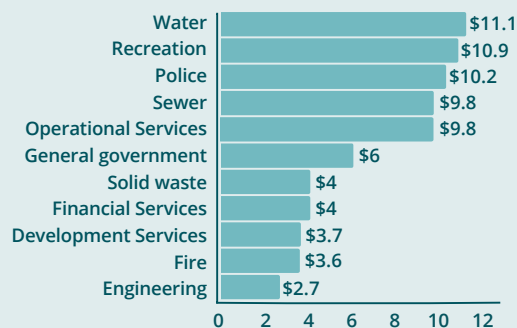
Please note: The home owner grant is **not** the same as the speculation and vacancy tax.

Operating budget allocation

Courtenay's budget maintains current service levels despite some of the highest inflation seen in years. It funds the wide range of essential services residents rely on, as well as important quality-of-life services such as parks, playgrounds, culture and recreation.

The largest operating expense is water services, followed by Recreation, Culture and Community Services, then Operational Services — which includes transportation, parks, property maintenance, cemetery services and stormwater management.

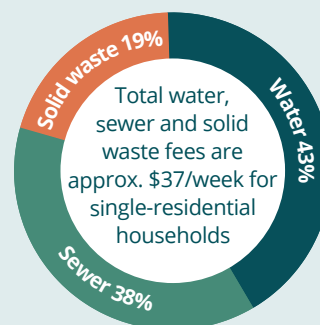
2026 general operating budget (\$ millions)



Residential user and frontage fees

Courtenay's residential user and frontage fees appear on your annual tax notice rather than as a separate bill. These fees are the main source of funding for water, sewer and solid waste collection services. Frontage fees help cover the cost of replacing water and sewer infrastructure, such as mains, lift stations and pumping stations.

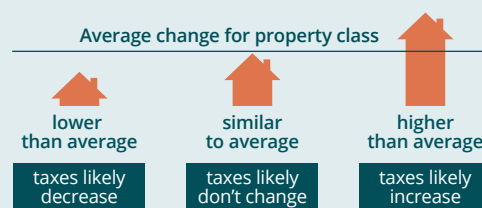
60% of total utility operating costs are paid to the Comox Valley Regional District for services provided on behalf of the City. This includes landfill tipping fees, sewage treatment and bulk purchases of drinking water.



Property assessments and your taxes

In Courtenay, the average residential property value increased by 1.3% this year. A property assessment increase doesn't necessarily mean a significant increase to property taxes. What matters is how your assessment changed compared to the average.

Learn more at courtenay.ca/assessments



Stay connected with the City of Courtenay

Get updates straight to your inbox. The City's monthly e-newsletter features updates on services, programs, projects, recreation, community events, Council highlights and more. Stay informed and see how City initiatives support life in Courtenay. Sign up at courtenay.ca/subscribe



City of Courtenay

courtenay.ca/tax

How to pay your property taxes

You can pay your property taxes online, by cheque or in person. We don't accept e-transfers.



Pay online

Pay online by credit card or through online banking

For guidance, visit courtenay.ca/bill-payments. Allow up to five days for bank processing to avoid late payment penalties. Payments are posted to accounts on the day they're received — not the date sent by your financial institution.



Pay by cheque

Mail your cheque or use our secure drop-off

By mail: Courtenay, 830 Cliffe Avenue, Courtenay, BC, V9N 2J7

By secure drop-off: A drop box is available to the right of the main entrance of City Hall, accessible 24 hours a day.

Note: Make cheques payable to City of Courtenay. Post-dated cheques are accepted. Payments are posted on the date they are received, not the postmark date. Payments received after 4:30 p.m. on the due date are considered late. Do not mail cash.



Pay in person

Pay in person at City Hall (830 Cliffe Avenue)

Hours: Monday to Friday, 8:30 a.m. to 4:30 p.m. (except for statutory holidays)

Payment methods: Cash, cheque and debit (check your daily withdrawal limit)

Property tax deferment

Important update for 2026: There has been a significant change to the interest charged on tax deferment amounts — both a rate increase and a change from simple to compounding interest.

The Province of British Columbia offers a loan program to eligible B.C. homeowners. It allows you to defer your current year property taxes on your primary residence. Property tax deferment or renewal applications must be submitted directly to the province.

For program eligibility, visit gov.bc.ca/propertytaxdeferment

Only the current year's property taxes qualify for deferment. If your application is withdrawn or denied after the property tax due date, a 10% penalty applies to any outstanding balance.

Additional steps needed:

- 1 Pay any outstanding prior year taxes
- 2 Claim your home owner grant
- 3 Pay any user fees shown in the middle of your tax notice (water, sewer and garbage user fees) to the City of Courtenay

Questions about deferment? Contact the province directly.
Email: TaxDeferment@gov.bc.ca Phone: 1-888-355-2700

Home owner grant

The home owner grant is a provincial program that helps reduce the property taxes you pay on your principal residence.

Home owner grant applications must be sent directly to the Province of British Columbia. The City does not accept applications.

For more information on eligibility, visit gov.bc.ca/homeownergrant

How to apply

All applications must be submitted directly to the province.

Apply online or call 1-888-355-2700 (24/7 automated service).

When applying, you'll need:

- Your social insurance number (to verify eligibility)
- Your property jurisdiction (204 for Courtenay)
- Your roll/account number (found on your tax notice).
Leave out the first zero. For example 001234.567 becomes 01234.567

To avoid penalties, apply before the property tax due date.

Keep your mailing address up-to-date

The City receives owner address information from B.C. Assessment.

If you've recently moved, update your address at bcassessment.ca/update

Need more information?

Find everything you need to know about your property taxes at courtenay.ca/tax

Need help?

Phone: 250-334-4441

Email: finance@courtenay.ca



**City of
Courtenay**

courtenay.ca/tax