11 Real Estate/Taxation/Licensing

11.1 Automobile Licensing/Insurance

Licensing:

Insurance Associates – SGI Agent 507 Main Street Humboldt, SK S0K 2A0 Phone: 306-682-4343 Fax: 306-682-5650 Toll-Free: 1-877-470-4343

Insurance:

 Conexus Insurance

 507 Main Street

 Humboldt, SK
 S0K 2A0

 Phone:
 306-682-4343

 Fax:
 306-682-5650

 Toll-Free:
 1-877-470-4343

Co-Operators

512 – 7th Street Humboldt, SK S0K 2A0 Phone: 306-682-3434 Fax: 306-682-2954

11.2 Business Registration & Licensing Requirements

Business Name Registration:Saskatchewan JusticeCorporations Branch2nd Floor, 1871 Smith StreetRegina, SKS4P 3V7Phone:306-787-2962Fax:306-787-8999E-Mail:corporations@justice.gov.sk.ca

Education and Health Tax License (PST)

Department of Finance Education and Health Tax 2350 Albert Street Regina, SK S4P 4A6 Phone: 306-787-6645 Toll-Free: 1-800-667-6102

Good and Services Tax Registration (GST)

Regina Tax Services OfficeGoods and Services Tax1955 Smith Street, P.O. Box 557Regina, SKS4P 2N9Phone:306-780-7279Toll-Free:1-800-667-7554

Employer Registration Number (required by all employers who make deductions for Income Tax, Unemployment Insurance, Canada Pension) Regina Tax Services Office 1955 Smith Street, P.O. Box 557 Regina, SK S4P 2N9 Phone: 306-780-7279 Toll-Free: 1-800-667-2083

Workers Compensation Coverage (required by most employers)

Worker's Compensation Board 200 – 1881 Scarth Street Regina, SK S4P 4L1 Phone: 306-787-4370

11.3 Development & Building Permits

Building Permits are required for all construction activity occurring within the City of Humboldt and the cost is based on the estimated value of the construction to take place. You can purchase your building permit at:

City Hall 715 Main Street Humboldt, SK S0K 2A0 Phone: 306-682-2221 Contact Person: Mr. Lloyd Weyland

The value and number of building permits issued by type in Humboldt for the 2001 - 2005 period are presented in the accompanying table.

Total Building Permit Values		2001		2002		2003		2004		2005
	#	\$ Value								
Residential	42	2,589,330	48	2,490,291	47	1,719,138	41	2,029,735	47	2,095,865
Commercial	21	836,398	14	799,100	12	867,080	6	405,320	5	249,085
Institutional	0		2	255,800	2	358,900	2	1,376,800	10	669,000
Industrial	3	96,500	3	21,577	3	130,000	1	4,534		
Demolitions							16		9	
TOTAL (excluding demolition)		3,523,728		3,566,768		3,075,118		3,816,389		3,013,950

11.4 Housing

Humboldt offers a wide variety of housing styles from one bedroom apartments to single family dwellings. The average price for a townhouse or apartment style condo is shown in the chart below.

AVERAGE HOUSE PRICE (IN DOLLARS)

Year of House	Cost of Home (approximate costs)
50 years or older	\$30,000 - \$69,000
30 - 50 years	\$70,000 - \$99,000
20 years - brand new	\$100,000 - \$240,000

Please note: prices will vary depending on improvements to the home

Source: Economic Development and Tourism Department, City of Humboldt & Local Humboldt Real Estate Brokerages

AVERA	(ARS)	
One Bedroom	Two Bedroom	Three Bedroom
\$350	\$450	\$550

Source: Economic Development and Tourism Department, City of Humboldt & Local Humboldt Real Estate Brokerages

Other Services and Accommodations

Residential Lots -- The City of Humboldt and Private Developers have various sized, fully serviced lots available for purchase. The City also has mobile home lots for sale on 13th & 14th Street South.

For more information on lot prices contact City Hall at 306-682-2525.

Rental Units -- Apartment Blocks, Duplexes and Single Family Houses available for rent in Humboldt.

Trailer Park -- Humboldt has one (1) Trailer Park located at 10th Street and Saskatchewan Avenue.

Condominiums -- Available in the City of Humboldt.

Humboldt Housing Authority

Low Rental Units -- In 2000 there were a total of 164 low rental units consisting of: one (1) bedroom - 119, two (2) bedroom - 11, three (3) bedroom 20, and four (4) bedroom - 14. The units are situated in various locations in the City of Humboldt.

Middle Income Rental Housing -- There are a total of 12 units consisting of: 4 - three (3) bedroom semi-detached bungalows and 8 - three (3) bedroom semi-detached bi-levels.

Senior Citizen Housing -- There are 130 senior citizen units, 34 low rental units and 12 middle income units located in various areas of the City.

Characteristics	Humboldt
Selected Household Characteristics	
Total - All private households	2,200
Number of rented dwellings	485
Average gross monthly payments for rented dwellings (\$)	517
Number of owner-occupied dwellings	1,710
Average monthly payments for owner-occupied dwellings (\$)	566
Selected Occupied Private Dwelling Characteristics	
Total number of dwellings	2,195
Number of owned dwellings	1,710
Number of rented dwellings	485
Number of dwellings constructed before 1991	1,915
Number of dwellings constructed between 1991 and 2001	285
Average value of dwelling (\$)	90,093

Source: Statistics Canada, 2001 Census

11.5 Municipal Taxation

The City of Humboldt has implemented a \$200 base tax for all improved residential property except for apartments. A \$500 minimum tax has also been implemented for commercial property with improvements. To obtain more information about the base tax for residential property and the minimum tax for commercial property, call City Hall at 306-682-2525.

The mill rates, by type, are presented in the accompanying chart for 2001 - 2005. In 2004 all property owners pay the municipal rate and either the public or separate school mill rates.

Year	Municipal	Public School	Separate School
2001	20.55	19.6	19.8
2002	20.55	20.45	20.00
2003	20.55	21.95	21.00
2004	18.69	21.95	21.50
2005	18.23	21.71	21.80

Mill Rate Factors:

Residential 0.871

Commercial 1.484

Agricultural 0.871

Source: Administration Department, City of Humboldt

The City of Humboldt has the following tax incentive policies available for commercial and residential property owners:

- 1. Centennial Builds Policy
- 2. Industrial Park Policy
- 3. Urban Renewal Policy

Please contact City Hall for details regarding these programs.

11.6 Property Value Estimates

Available Residential Lots

Heidgerken Subdivision				*Denotes irregular shaped lot, estimated square meter			
	Lot Block Plan		Plan	Civic Address	Square Meters	Price	
	7	302	88H03470	1314 Heidgerken Crescent	729	\$21,279.53	
	22	301	88H03470	1313 Heidgerken Crescent	750*	\$21,475.20	
	25	301	88H03470	1319 Heidgerken Crescent	750*	\$18,555.07	
	26	301	88H03470	1321 Heidgerken Crescent	715*	\$20,658.84	
	29	301	88H03470	1327 Heidgerken Crescent	715*	\$20,658.84	
	30	301	88H03470	1329 Heidgerken Crescent	700*	\$18,555.07	

3030188H034701329 Heidgerken Crescent700*Prices include: sidewalk, curbing, pavement, survey fee, pre-service connection and offsite charges

Laskin Subdivision

Lot	Block	Plan	Civic Address	Square Meters	Price	
25	90	96H05390	103 Laskin Crescent	586	\$15,382.45	
28	90	96H05390	97 Laskin Crescent	1000*	\$23,412.17	
29	90	96H05390	95 Laskin Crescent	800*	\$22,377.29	
 • 1	1 1 11	1 *		1 66 1 1		

Prices include: sidewalk, curbing, pavement, survey fee, pre-service connection and offsite charges

Lot	Block	Plan	Civic Address	Square Meters	Price
10	92	96H05390	82 Laskin Crescent	561.74	\$12,000.00
11	92	96H05390	84 Laskin Crescent	561.74	\$12,000.00
12	92	96H05390	86 Laskin Crescent	561.74	\$12,000.00

13	92	96H05390	88 Laskin Crescent	561.74	\$12,000.00
14	92	96H05390	90 Laskin Crescent	561.74	\$12,000.00
31	90	96H05390	91 Laskin Crescent	562.05	\$12,000.00
32	90	96H05390	89 Laskin Crescent	562.05	\$12,000.00
33	90	96H05390	87 Laskin Crescent	562.05	\$12,000.00
34	90	96H05390	85 Laskin Crescent	562.05	\$12,000.00
30	90	96H05390	93 Laskin Crescent	600*	\$15,000.00
1	91	96H05390	208 Ecker Avenue	672.84	\$15,300.00

Prices include: sidewalk, curb, gutter, survey fee, a pre-serviced connection fee and offsite service charges

Trailer Lots

Lot	Block	Plan	Civic Address	Square Meters	Price
12		7577H09292	202 - 14th Street	539.29	\$ 8,000.00
13		7577H09292	206 - 14th Street	539.29	\$ 8,000.00
17		7577H09292	222 - 14th Street	539.29	\$ 8,000.00
19		7577H09292	230 - 14th Street	539.29	\$ 8,000.00
В		7577H09292	208 - 14th Street	800*	\$11,900.00

Prices include: sidewalk, curb, gutter, survey fee and off-site service charge

Residential Acreage

SE1/4 Section 20-73-22-W2M

The City of Humboldt currently has two residential acreage parcels available for purchase.

Both sites are over 1 acre in size and are located on the periphery of the City.

New Lot Development

The City of Humboldt will be further developing 16 residential lots in the Heidgerken Subdivision in 2006.

Partial infrastructure services have been put in place with the remainder to be completed in 2006. Watch City News page for updates on the Subdivision.

11.7 Municipal Assessment

Assessment

Property tax in Humboldt is determined by the assessed value placed on land and buildings and the millrate as determined by City Council and the Humboldt City School Systems.

	Taxable Assessment (in Donars) – Humbolut						
Year	Land	Building	Railway Mileage	TOTAL			
2001	27,443,855	120,855,450	141,000	148,440,305			
2002	27,639,640	122,194,370	141,000	149,975,010			
2003	27,697,795	123,669,490	149,250	151,516,535			
2004	27,692,645	124,645,540	180,000	152,518,185			
2005	29,893,734	121,154,426	183,375	151,231,535			

11.8 Zoning

All new development within the City of Humboldt is required to have a development permit. Upon receipt of a development permit in the prescribed form, administration will determine if the proposal satisfies the criteria within the City zoning bylaw. If the proposal is deemed acceptable, a building permit will be issued and construction may commence.