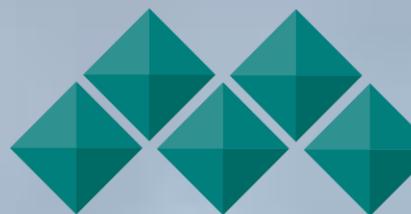


# Tax Year 2026 Valuation Results

MNL Municipal Symposium  
Gander – May 2, 2025

**DON HEARN, CEO**



Municipal  
Assessment  
Agency Inc.



Municipal  
Assessment  
Agency Inc.

# Agenda

01

Annual Property Assessment Notice for 2026 Tax Year

02

Provincial and Regional Overview of Residential Property Values

03

Property Assessment and Taxation System in NL

04

Property Assessment Appeals

05

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06

Introductory Training Course

07

Q & A Session



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# Annual Property Assessment Notice



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Assessment  
Agency Inc.

# Annual Property Assessment Notice

## 2026 Tax Year

January 1, 2025

Base Date

June 2, 2025

Notice Mail Date

August 1, 2025

Appeal Deadline



### Property Assessment Notice

June 2, 2025

#### 2026 Tax Year

In accordance with the Assessment Act, 2006, this assessment notice is an estimate of the actual value of the real property as of January 1, 2025.

9999  
DOE, JOHN  
10 SOME ROAD  
SOMETOWN NL H0H 0HO

999901

#### Name/Address Correction

If the name or address on this notice is incorrect, it is important that you contact your municipality to update your information.

Your municipality will notify the Municipal Assessment Agency who will make the necessary changes to your property record.

1 Parcel ID: 999901  
Property Address: 7 SOME ROAD  
Municipality: SOMETOWN

THIS IS NOT A TAX BILL  
Tax Bills are issued by your Municipality

2 2026 Assessed Value  
NON-TAXABLE \$0  
TAXABLE \$160,600  
BUSINESS TENANT \$0

The 2026 assessment is based on the values as of January 1, 2025. This is the value your municipality will use to calculate your 2026 property taxes.

3 APPEAL DEADLINE  
If you wish to appeal your assessment, your appeal must include the appeal fee of \$25 and be received or postmarked no later than August 1, 2025. The appeal process and form is on the reverse side.

4 QUESTIONS  
Call us at 1-877-777-2807 or visit our website at [www.maa.ca](http://www.maa.ca).

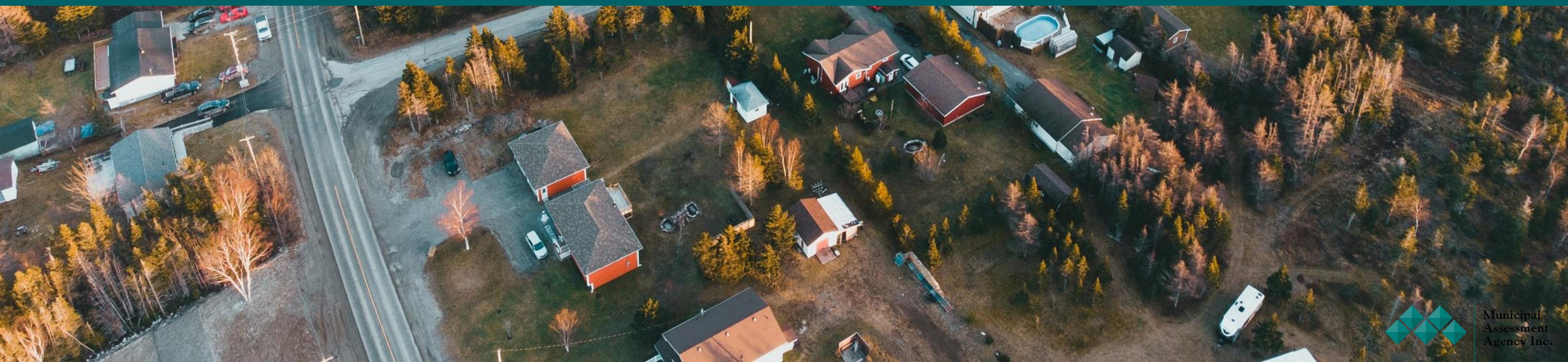
5 QR CODE  
You can scan this QR code using the camera on your smart phone to access the Municipal Assessment Agency website directly.



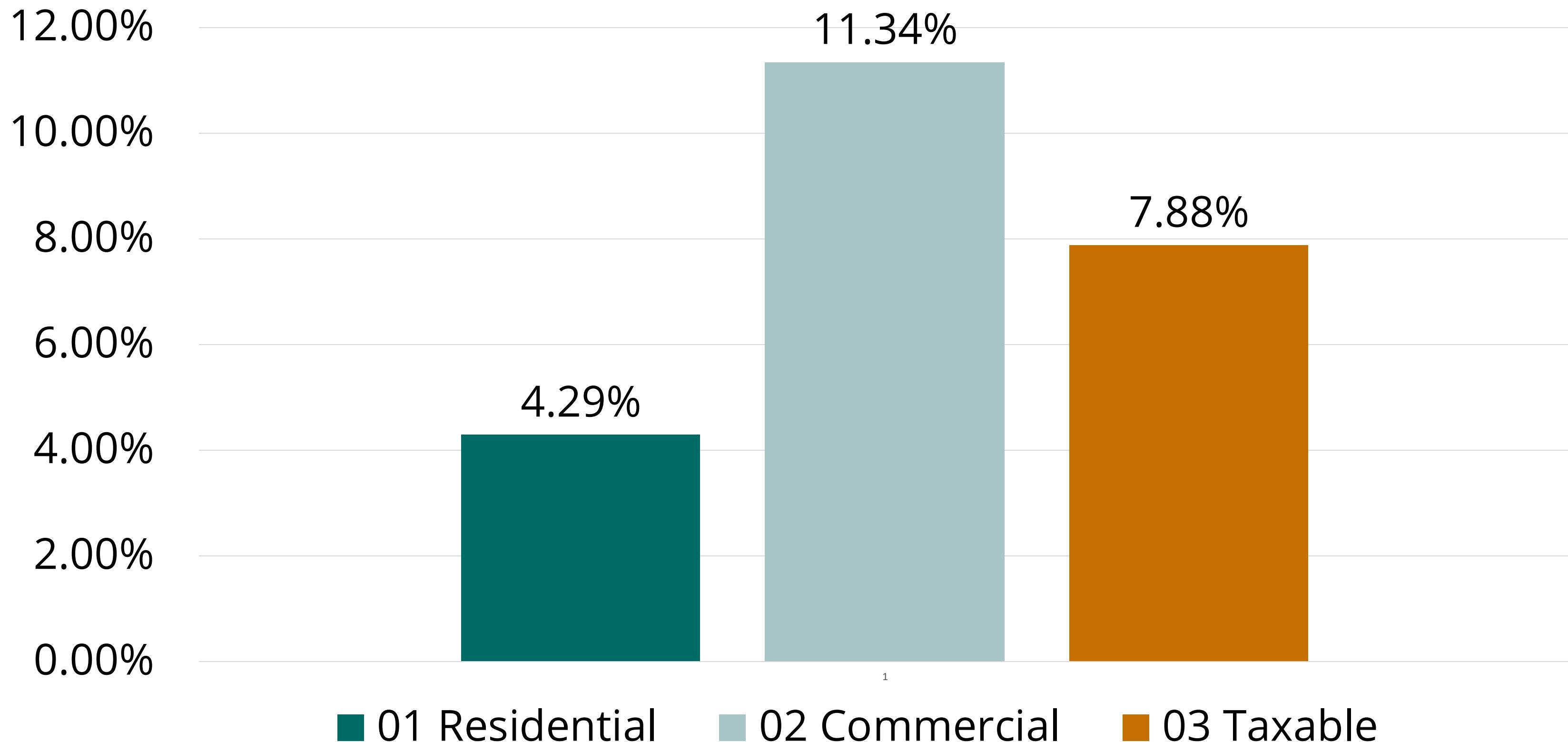
Municipal Assessment Agency Inc.



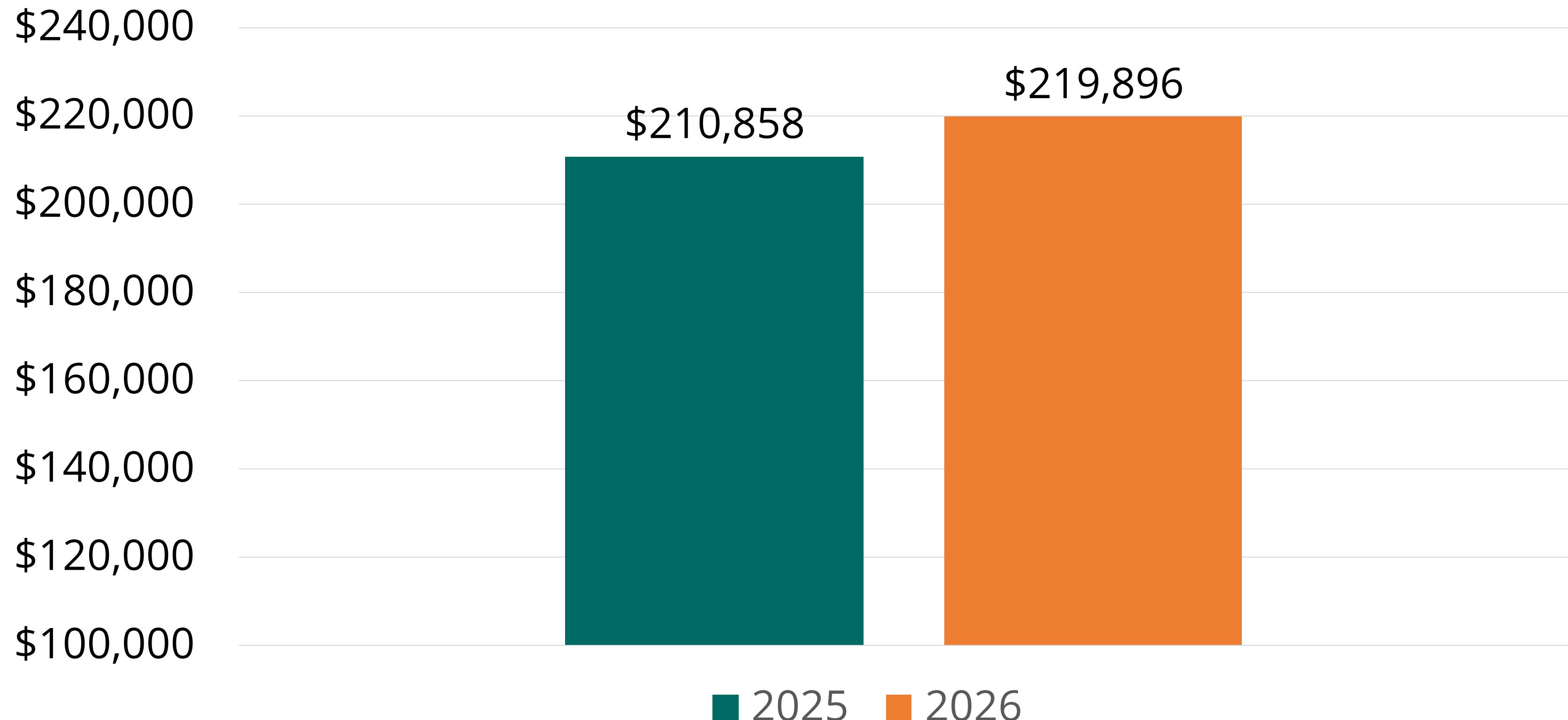
# Provincial and Regional Overview of Residential Property Values



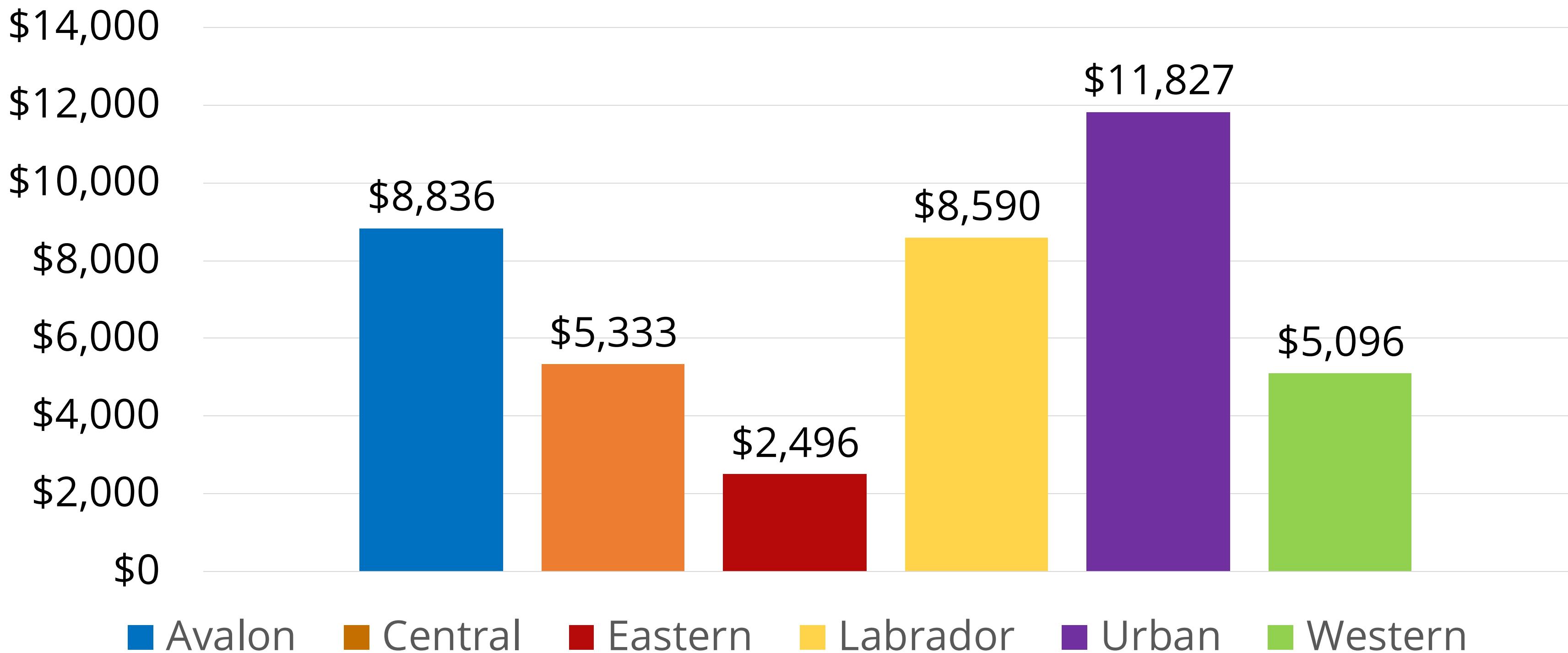
# 2026 Tax Year Provincial Results



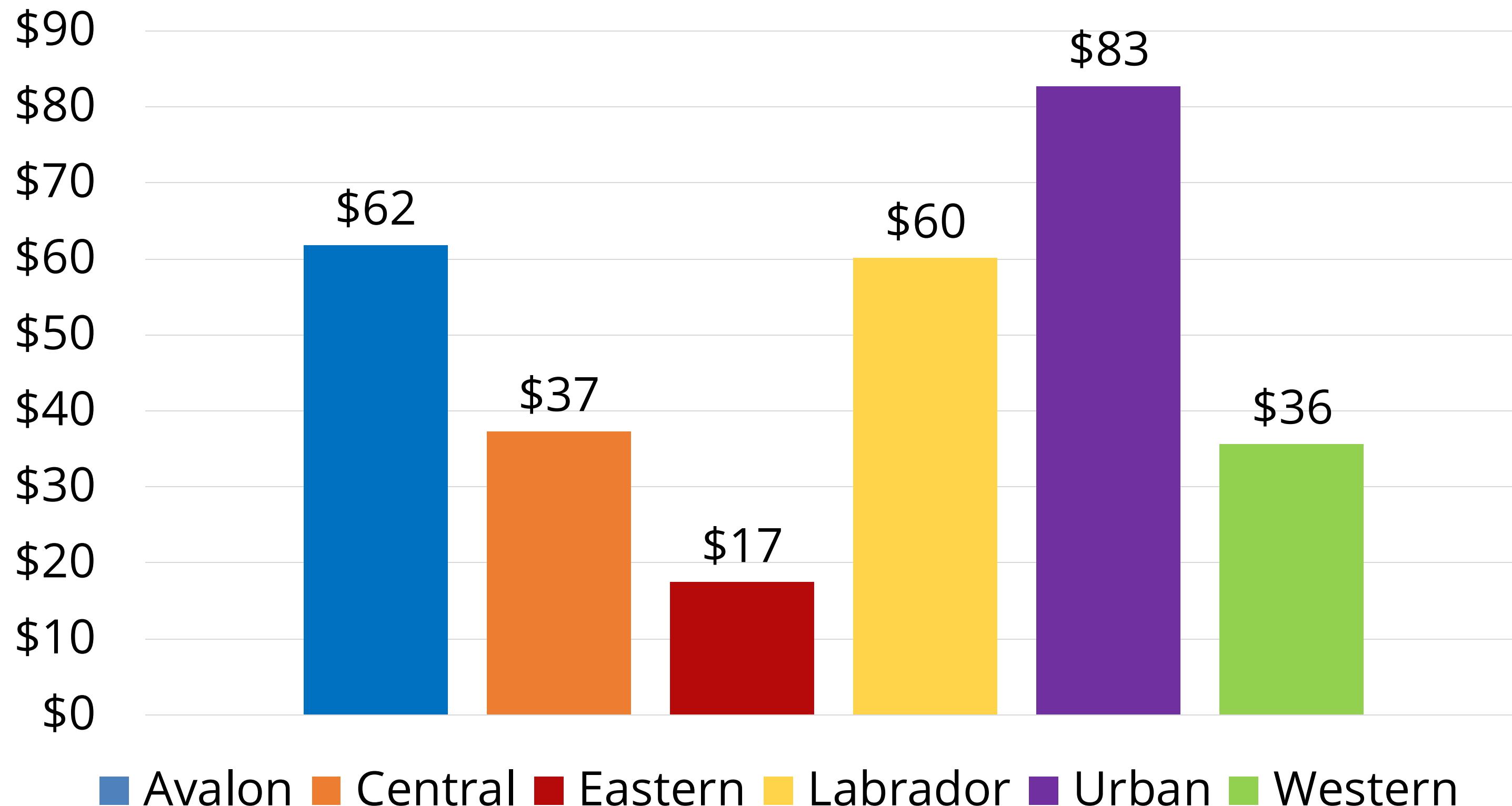
# Average Residential Value



# Residential Value Change (\$)



# Tax Impact (7 mils)



# Property Assessment and Taxation System in NL



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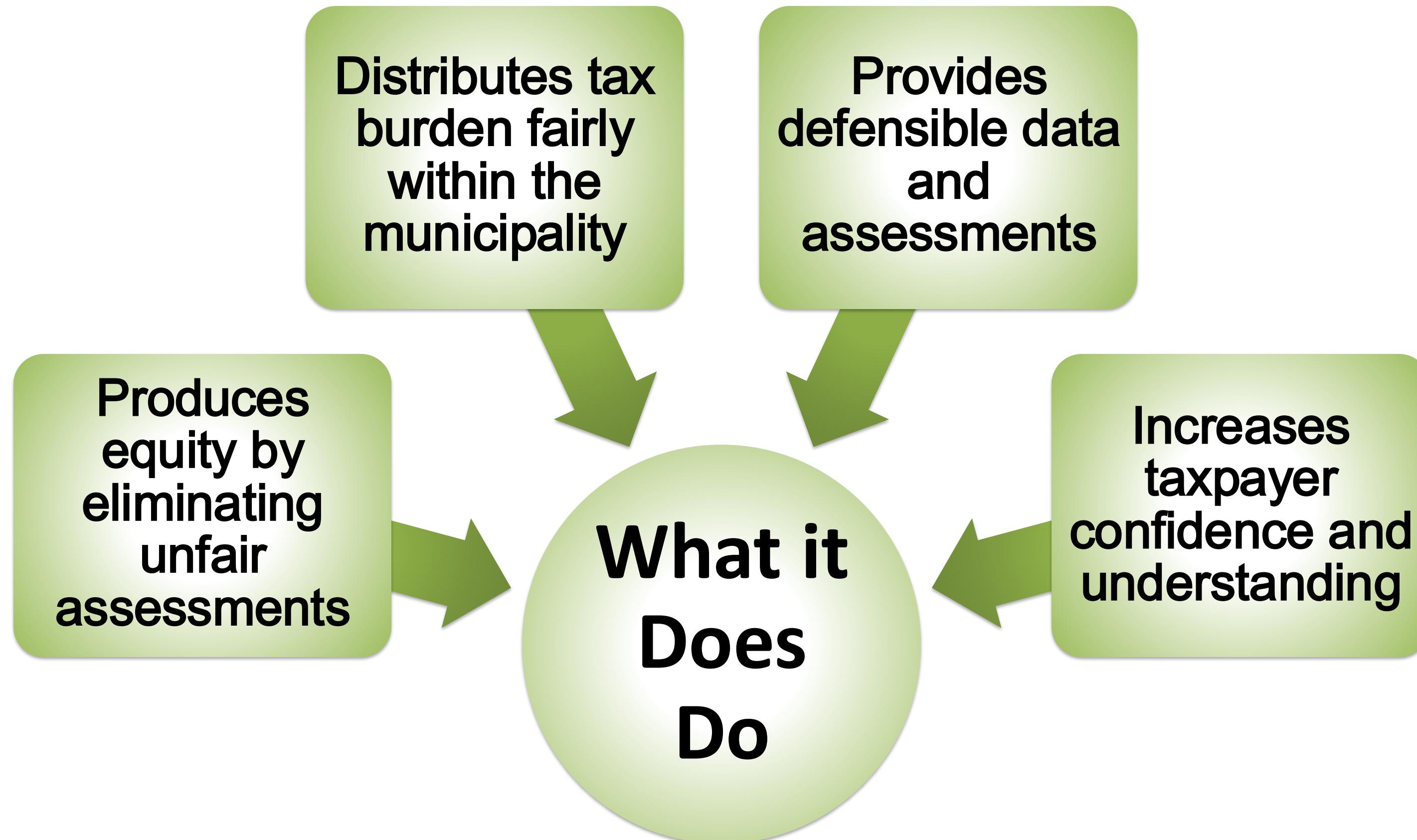
# Assessment of Real Property

Under the **Assessment Act, 2006**, the assessor's job is to:

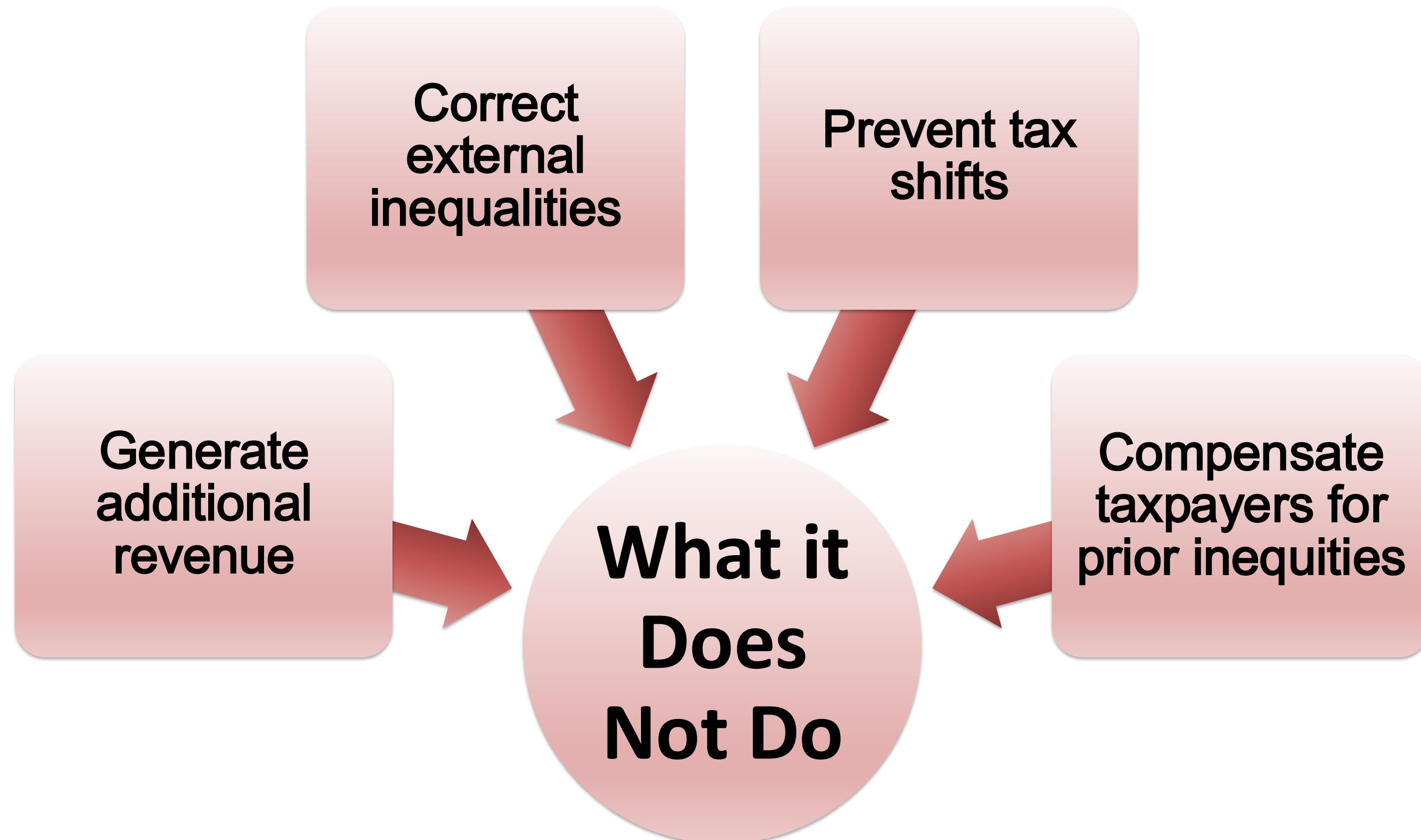
- ❖ Provide **fair assessments** by determining the market value of each property. Assessors do not create the value for the properties but simply discover it as it exists. The people in a community create the value of property based on their transactions in the marketplace.
- ❖ Maintain property records to ensure property information is current and accurate.
- ❖ Gather and analyze valuation data, verify and record sales information, and identify sales of similar market influence in the municipality.
- ❖ Help property owners understand assessments.
- ❖ Attend appeal hearings to defend assessments.



# Property Assessments



# Property Assessments



# Municipal Government

- ❖ Property taxes are the municipality's biggest source of revenue.
- ❖ During their annual budgetary process, council sets their municipal tax (mil) rate based on the total value of property within its jurisdiction to provide the necessary tax revenue to cover projected expenses – roads, water and sewer, emergency services, etc.
- ❖ The mil rate must be applied uniformly throughout the community, although certain properties, such as churches and schools, are exempt from real property tax. Council may exempt certain property owners from paying property tax. That is why the mil rate is calculated on the total taxable assessment.



# Value Changes to Property Assessments

- ❖ An increase in property assessments does not necessarily mean property taxes will increase.
- ❖ When properties are revalued, the most important factor is not how much your assessed value has increased or decreased, but how your assessed market value has changed within your municipality.
- ❖ The assessor establishes the actual value from an analysis of the market as of the base date NOT the amount of increase or decrease from year to year.



# What Affects the Market?

Factors such as your property's size, construction type, age, condition of home, and location can affect your property assessment.

Some locations are more desirable than others. To some, scenic and waterfront property is highly desirable.

## Market

Other factors can include economic influences, interest rates, availability of amenities and jobs.

These among other factors may influence property values.



# Property Owner Responsibilities

The burden of proof is on the property owner. Homeowners must present convincing evidence that assessor's judgement was incorrect.

Property owners should review all information on the Assessment Notice to ensure correctness.

Property owners dissatisfied with their assessment may file an appeal to have the assessment reviewed.



# PROPERTY ASSESSMENT APPEALS



Municipal  
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# Assessment Appeals

## Appeal Processing

- ❑ Deadline to file appeal is within 60 days from the date of the Notice of Assessment (actual date in **Box 3** of the assessment notice).
- ❑ Two ways to file an appeal:
  - Electronically ([www.maa.ca/appeals](http://www.maa.ca/appeals))
  - Complete and mail the Notice of Appeal Form
- ❑ Appeal Fees:
  - \$25 filing fee for residential
  - \$100 filing fee for commercial

## Factsheet

### Understanding your Assessment



#### Who does the Assessment?

Your property assessment is completed by the Municipal Assessment Agency who provides professional, independent property assessments throughout Newfoundland and Labrador in accordance with the Assessment Act, 2006.

#### Should I Appeal?

- Do you feel the value of your property is assessed fairly?
- Most concerns are resolved without a hearing.
- Discuss your concerns with an assessor. If you call 1-877-777-2807, one of our assessors can discuss your file and how the value was determined.
- Visit our website at [www.maa.ca/search](http://www.maa.ca/search) to obtain assessment information on properties in your area to compare properties of similar value.
- You can obtain a parcel summary report of your property by calling 1-877-777-2807.
- The deadline for appeal is August 1, 2025. Late appeals cannot be accepted.

#### Does the Agency visit every property?

No. Our schedule of field visits is determined by property sales, physical changes, requests for visits and planned property inspections. To request a property visit, please contact the Agency by telephone at 1-877-777-2807.

#### How is property assessed?

Property is assessed at actual value<sup>1</sup> in accordance with the **Assessment Act, 2006**. Your assessment is determined by the market value as of the base date, January 1, 2025. When estimating the market value, the assessor analyzes property sales in the area and characteristics such as size, age, quality, condition, and location that vendors and purchasers consider when establishing a sale price.

<sup>1</sup> Actual value means that being the market value of the fee simple<sup>2</sup> interest in the real property.

<sup>2</sup> Fee simple is absolute ownership unencumbered by any other interest or estate, subject only to limitations imposed by the governmental powers of taxation eminent domain, police power, and escheat (reference: Appraisal Institute of Canada).

#### Appeal Process

If you wish to appeal this assessment, follow these steps:

1. Visit us online at [maa.ca/propertyappeal](http://maa.ca/propertyappeal). You will need a valid credit card for the online option; OR
2. Mail this form. You will need to include a cheque, payable to **Municipal Assessment Agency**, for the appeal fee of \$25. Mail the Notice of Appeal to:  
**MUNICIPAL ASSESSMENT AGENCY**  
75 O'LEARY AVENUE  
ST. JOHN'S NL A1B 2C9
3. Appeals must be received or postmarked no later than **August 1, 2025**.
4. Upon receipt of your appeal, an assessor will review the property file and may contact you to discuss. A property inspection may also be required.
5. The review results will be communicated to you by mail/email and will include instructions if you wish to request a hearing. More information can be found on our website [www.maa.ca](http://www.maa.ca).

This appeal is made on the following grounds:

Signature: \_\_\_\_\_ Date: \_\_\_\_\_  
Phone (Res): \_\_\_\_\_ (Bus): \_\_\_\_\_  
Cell: \_\_\_\_\_ Email: \_\_\_\_\_

#### Notice of Appeal Form

Appeal Deadline Date: August 1, 2025  
I hereby appeal against the 2026 Tax Year Assessment of:  
Parcel ID: 999901  
Owner: DOE, JOHN  
Property Address: 7 SOME ROAD  
Municipality: SOMETOWN  
Municipality Number: 9999  
Non-Taxable: \$0  
Taxable: \$160,600  
Business Tenant: \$0  
Property Code: 1001

# Assessment Appeals

- ❖ Fee is fully refundable to property owner:
  - Appellant may withdraw appeal at any time but fee paid may only be refunded where the appeal has been withdrawn at least 10 days before the hearing.
  - If appeal is resolved prior to fees being forwarded to the municipality, MAA will credit the municipality.
  - If appeal is resolved after fees have been forwarded to the municipality, the municipality is responsible for refunding fees.
- ❖ Appeal fees for appeals not resolved during the review process are sent to municipalities to offset the cost of the Assessment Review Commission.



# Assessment Act, 2006

## AN ACT RESPECTING THE ASSESSMENT OF REAL PROPERTY FOR THE PURPOSE OF THE IMPOSITION OF REAL PROPERTY TAXES

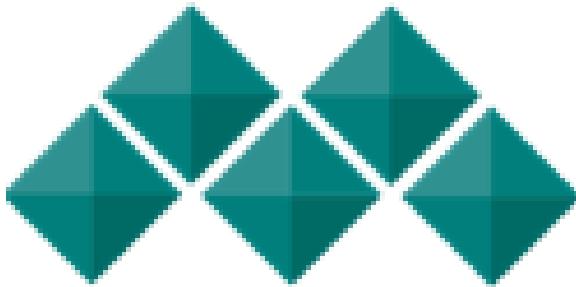
### Sittings of Commissioner



34. (3) A commissioner may grant an adjournment or postponement of an appeal hearing but all appeals filed under section 30 shall be decided on or before March 15 in the year following delivery of the original assessment notice, except with the agreement of all parties.



# Supplementary Schedule for Tax Year 2025



Municipal  
Assessment  
Agency Inc.

**Municipal Assessment Agency**

St. John's | Gander | Corner Brook

Phone: 1-877-777-2807

Email: [customerservice@maa.ca](mailto:customerservice@maa.ca)

<b>TAX YEAR 2025 SUPPLEMENTAL SCHEDULE</b>	<b>REQUEST DATE</b> 6-week prior to keying cut off	<b>Keying Cut Off</b>	<b>Mail Date</b>	<b>Appeal Deadline</b>
All Municipalities Tax Year 2025	Mar 12, 2025	Apr 23, 2025	May 12, 2025	Jul 11, 2025
2026 Annual		Apr 25, 2025	Jun 2, 2025	Aug 1, 2025
All Municipalities Tax Years 2025 and 2026	Oct 1, 2025	Nov 12, 2025	Dec 1, 2025	Jan 30, 2026



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# Procedure for Assessments Based on Supplemental Requests for Properties with Improvements Not Started or Under Construction

Not Started

If the assessor visits a property and finds that the improvement has not yet started, the supplementary request will be marked as “completed”. A note will be added indicating that the municipality should resubmit the request once construction has been completed.

Under Construction

If the improvement is found to be under construction, the assessor will **flag** the property for a revisit **six months** after the initial assessment. During the second visit, if the improvement is still under construction, the supplementary request will be marked as “completed” with a note to the municipality to resubmit once construction has been completed.



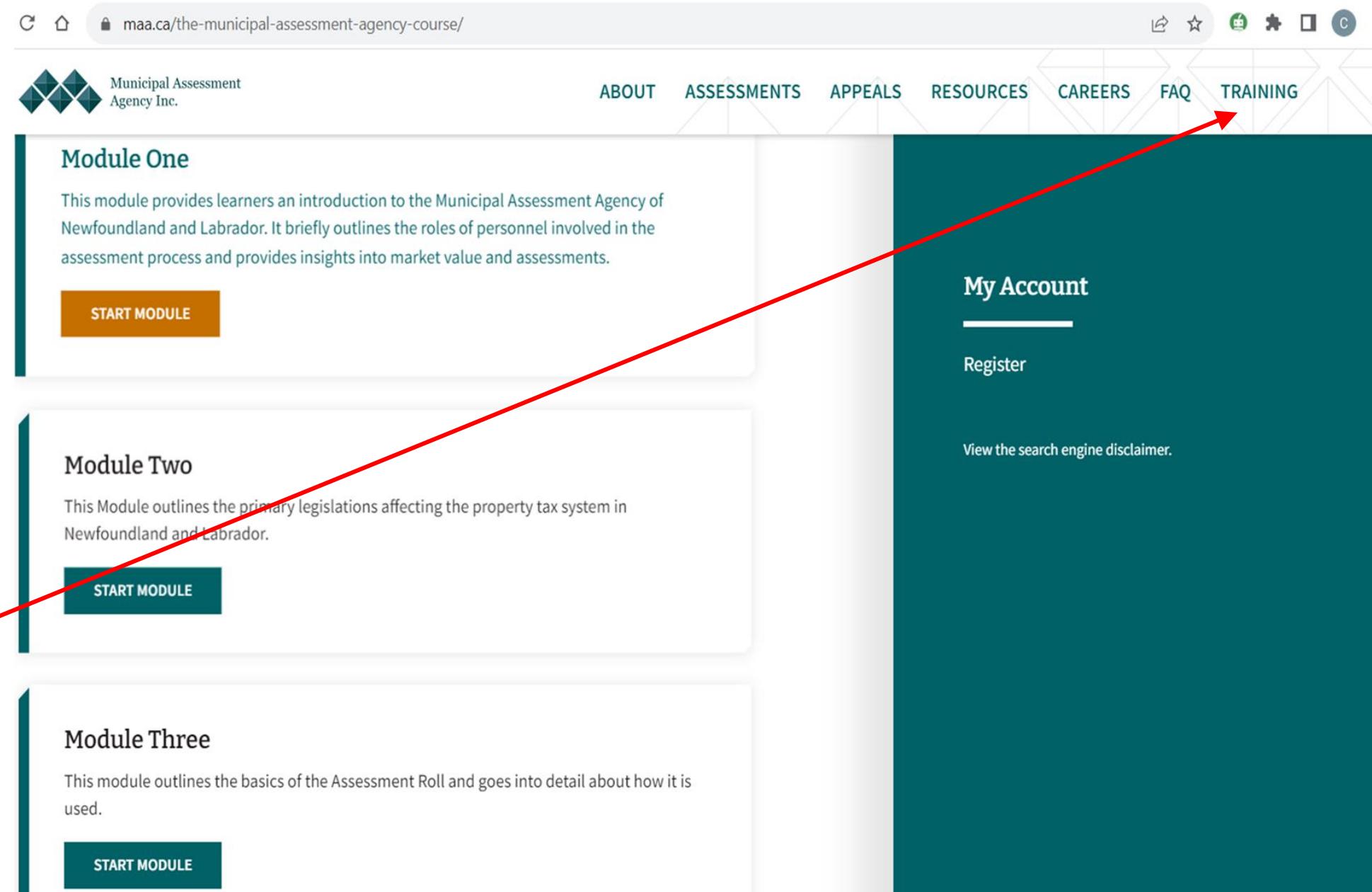
# Introductory Training Course: The Fundamentals of the Property Assessment Process in Newfoundland and Labrador



Municipal  
Assessment  
Agency Inc.

# MAA's Online Introductory Training Course

- ❖ Free online course: **The Fundamentals of Property Assessment in NL.**
- ❖ Self-paced learning that covers the fundamentals of property assessment and taxation.
- ❖ Designed for property owners, municipal staff, elected officials, and the public.
- ❖ Three modules; each module takes 20-30 minutes to complete.
- ❖ Register via Training Link on our homepage ([www.maa.ca/](http://www.maa.ca/)).



The screenshot shows the MAA website at [maa.ca/the-municipal-assessment-agency-course/](http://maa.ca/the-municipal-assessment-agency-course/). The top navigation bar includes links for ABOUT, ASSESSMENTS, APPEALS, RESOURCES, CAREERS, FAQ, and TRAINING. A red arrow points to the TRAINING link. The main content area displays three modules: Module One, Module Two, and Module Three, each with a 'START MODULE' button. The right sidebar features a 'My Account' section with a 'Register' link and a note about the search engine disclaimer.



# Online Training

- ❖ Free course designed to help clerks, municipal staff, elected officials, and the public understand the assessment process.
- ❖ Three modules; each module takes 20-30 minutes to complete; can be completed at own pace.
- ❖ Register via Training Link on our homepage ([www.maa.ca](http://www.maa.ca))

The screenshot shows the homepage of the Municipal Assessment Agency Inc. website at [maa.ca/the-municipal-assessment-agency-course/](http://maa.ca/the-municipal-assessment-agency-course/). The page features a navigation bar with links for ABOUT, ASSESSMENTS, APPEALS, RESOURCES, CAREERS, FAQ, and TRAINING. The TRAINING link is highlighted with a red arrow. The main content area displays three training modules: Module One, Module Two, and Module Three, each with a 'START MODULE' button. To the right, a teal sidebar contains 'My Account' and a 'Register' link, also marked with a red arrow. The bottom right of the sidebar includes a 'View the search engine disclaimer.' link. The Municipal Assessment Agency Inc. logo is visible in the top left corner of the page content.



# Thank You!

## QUESTIONS?



[customerservice@maa.ca](mailto:customerservice@maa.ca)



Toll Free:  
1-877-777-2807



[www.maa.ca](http://www.maa.ca)



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