

Tax Year 2026 Valuation Results

MNL Municipal Symposium
Gander – May 2, 2025

DON HEARN, CEO



Municipal
Assessment
Agency Inc.



Municipal
Assessment
Agency Inc.

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Annual Property Assessment Notice



Annual Property Assessment Notice

2026 Tax Year



Municipal
Assessment
Agency Inc.

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 0H0

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.

January 1, 2025

Base Date

June 2, 2025

Notice Mail
Date

August 1, 2025

Appeal
Deadline

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.

5

QR CODE

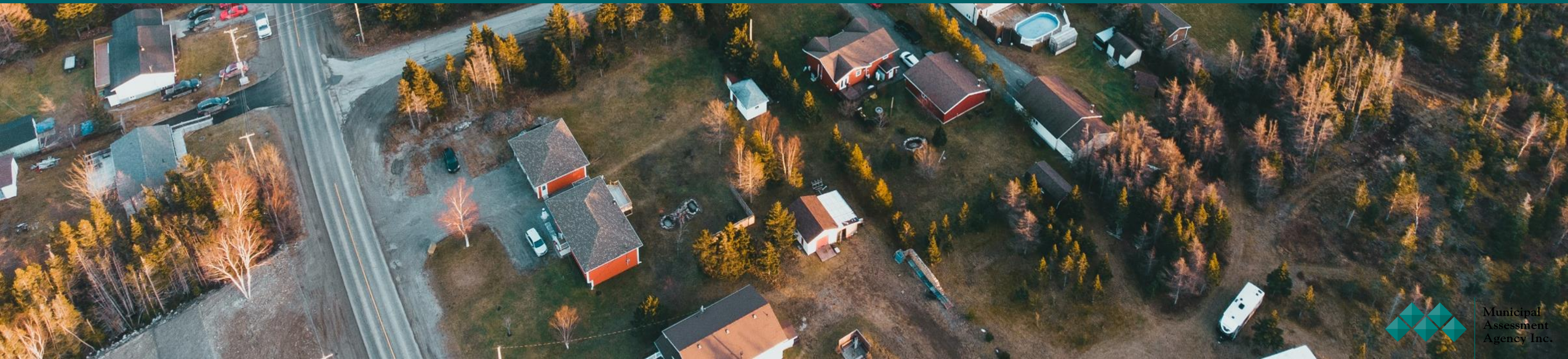
You can scan this QR code using the camera on your smart phone to access the Municipal Assessment Agency website directly.



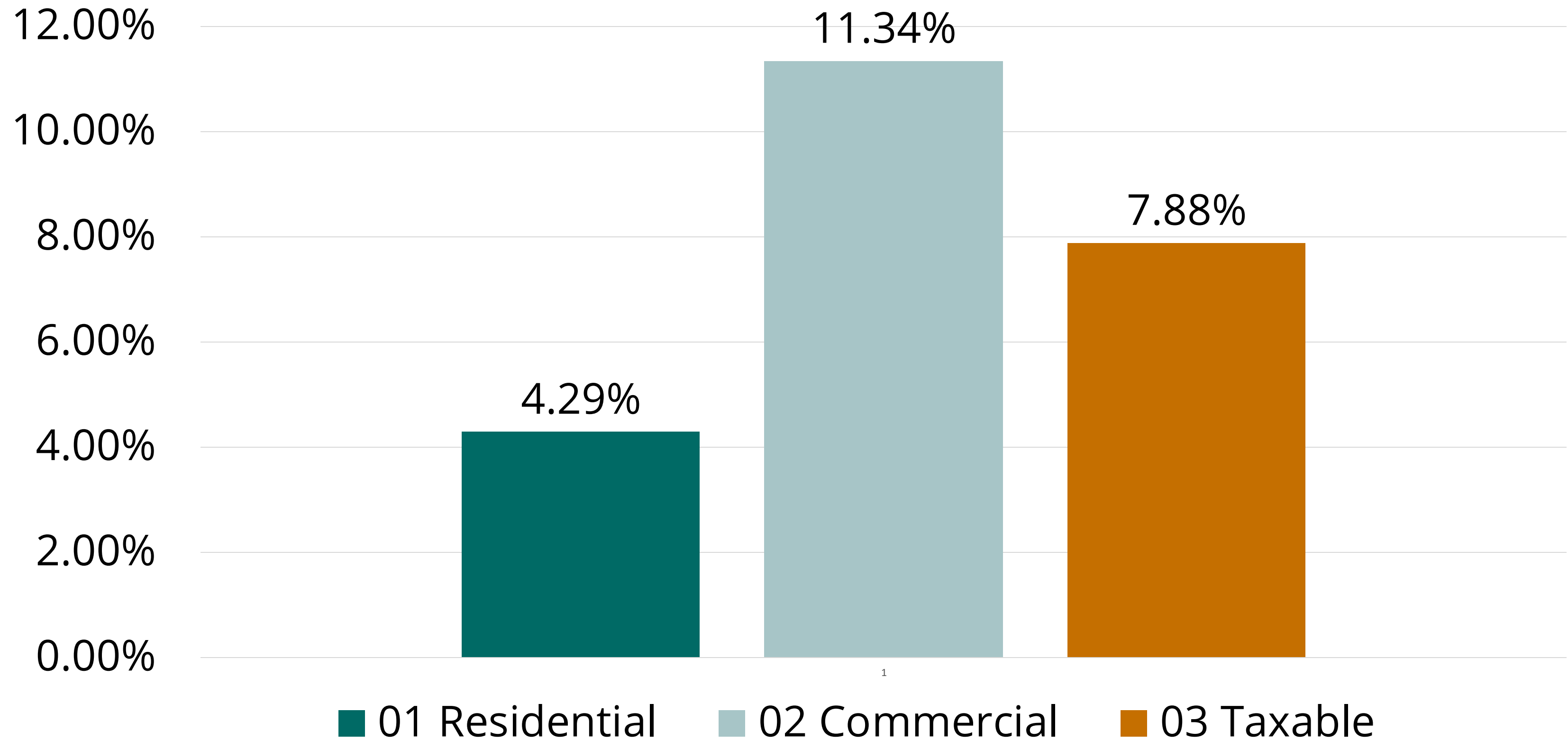
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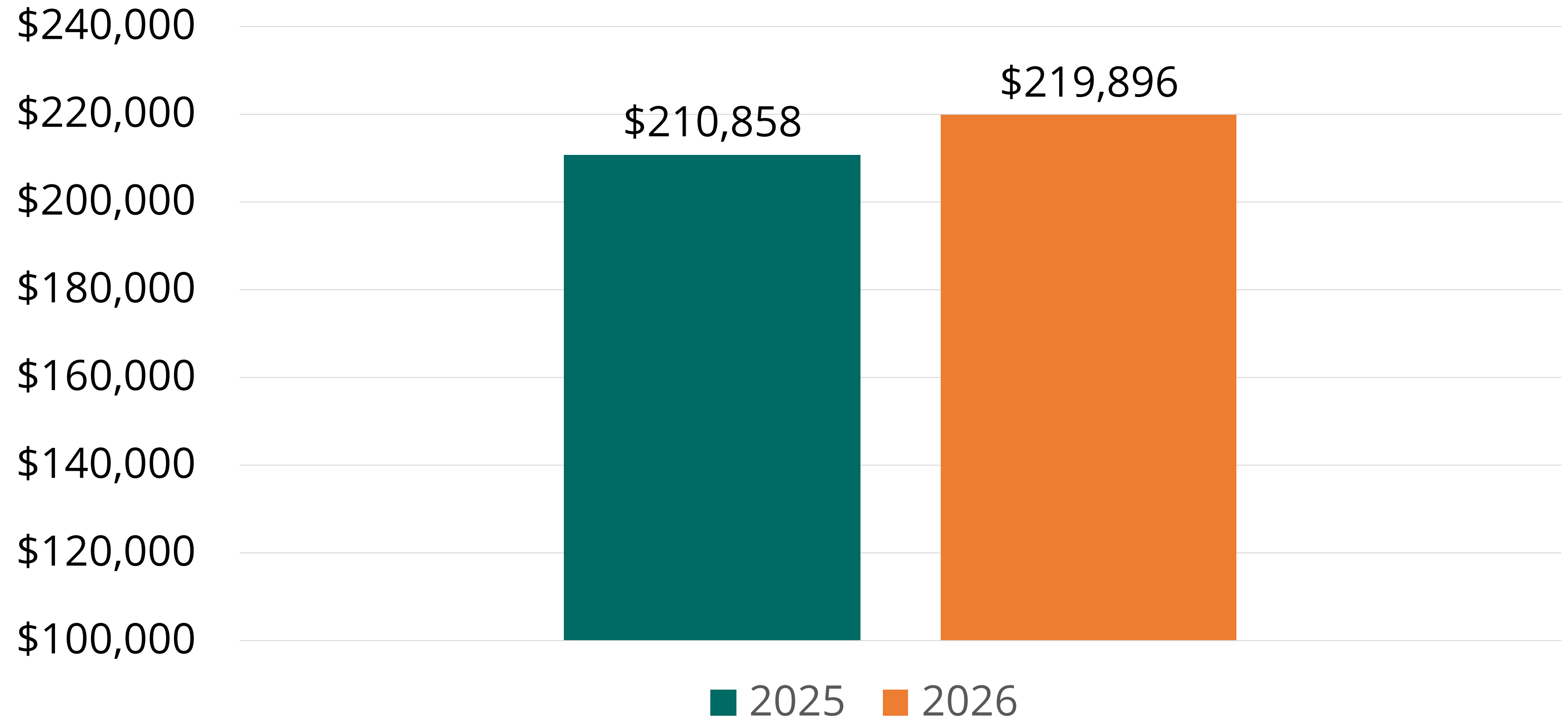
Provincial and Regional Overview of Residential Property Values



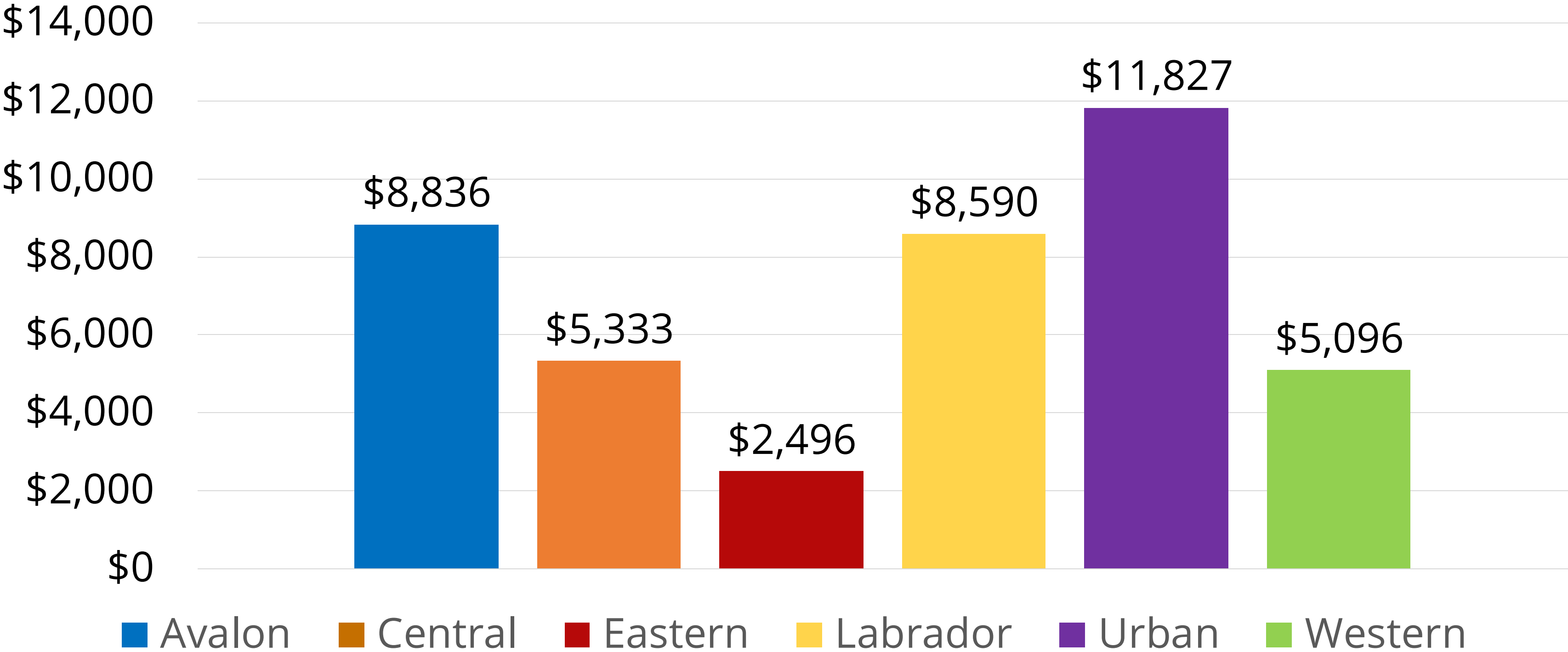
2026 Tax Year Provincial Results



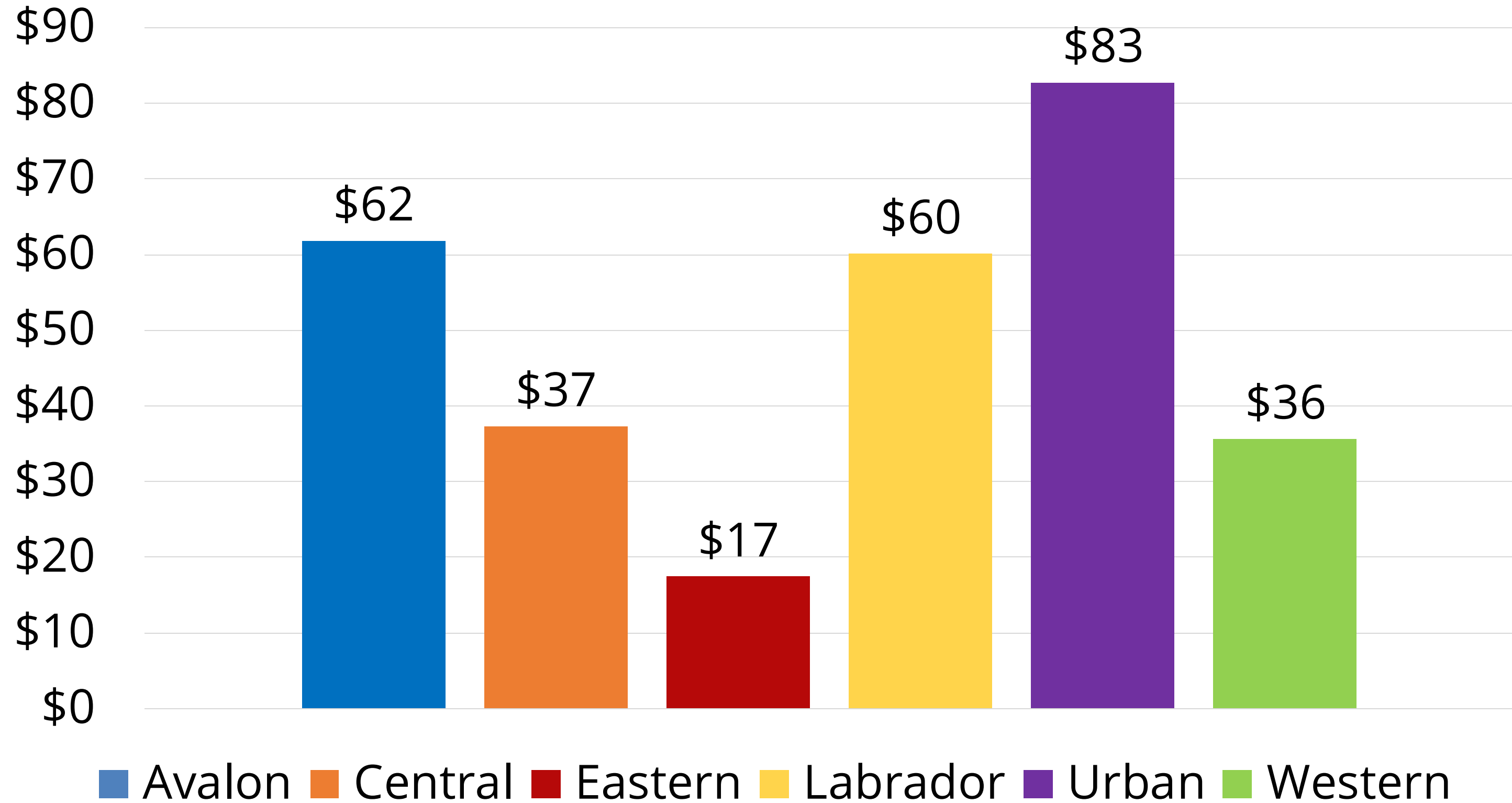
Average Residential Value



Residential Value Change (\$)



Tax Impact (7 mils)



Property Assessment and Taxation System in NL



Assessment of Real Property

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

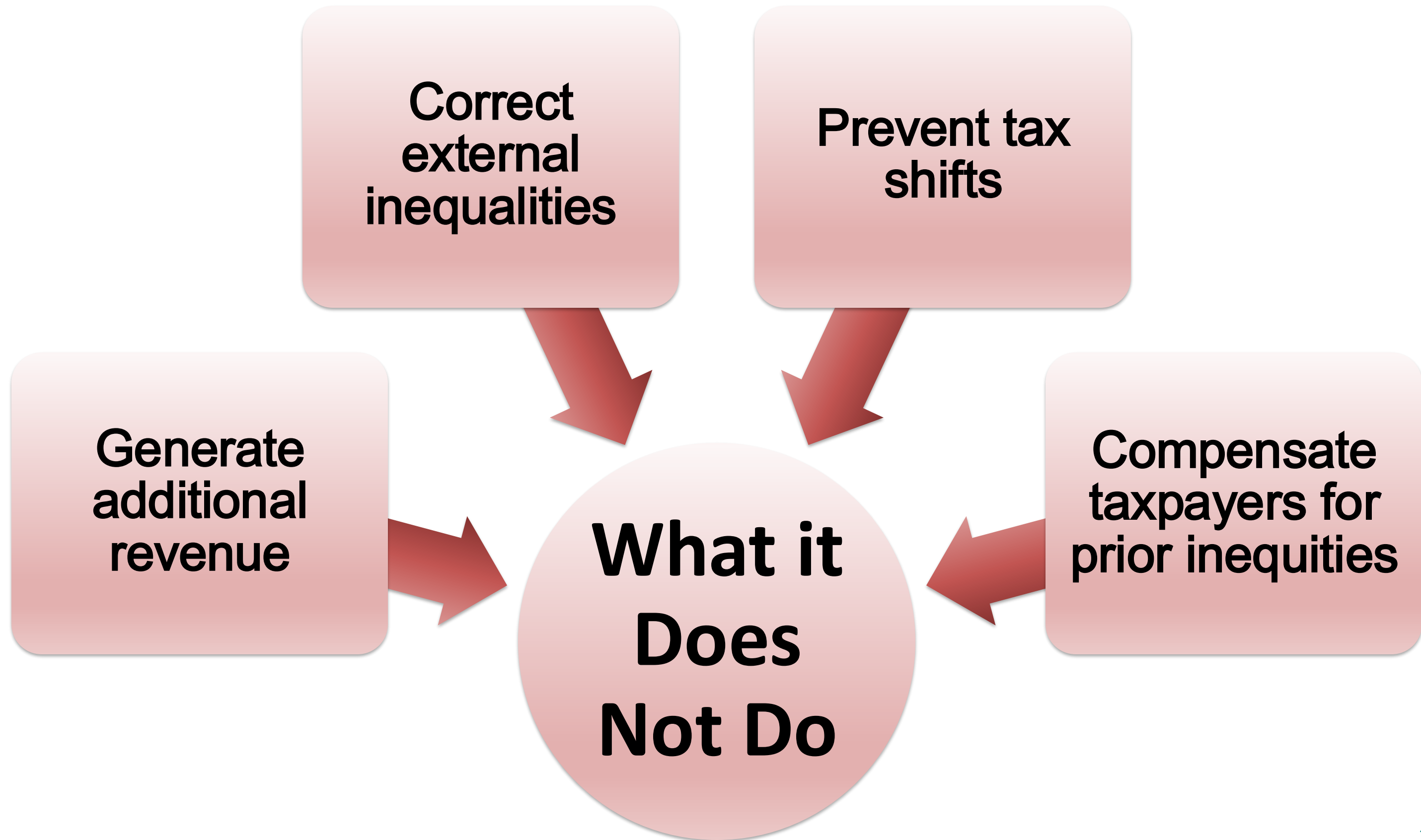
- ❖ Provide **fair assessments** by determining the market value of each property. Assessors do not create the value for the properties but simply discover it as it exists. The people in a community create the value of property based on their transactions in the marketplace.
- ❖ Maintain property records 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



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)
 - 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.

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.

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 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.

How is property assessed?

Property is assessed at actual value¹ 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.

¹ Actual value means that being the market value of the fee simple² interest in the real property.

² 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. 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.

This appeal is made on the following grounds:

Signature: _____

Phone (Res): _____

Cell: _____

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

Date: _____

(Bus): _____

Email: _____

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

TAX YEAR 2025 SUPPLEMENTAL SCHEDULE	REQUEST DATE 6-week prior to keying cut off	Keying Cut Off	Mail Date	Appeal Deadline
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.

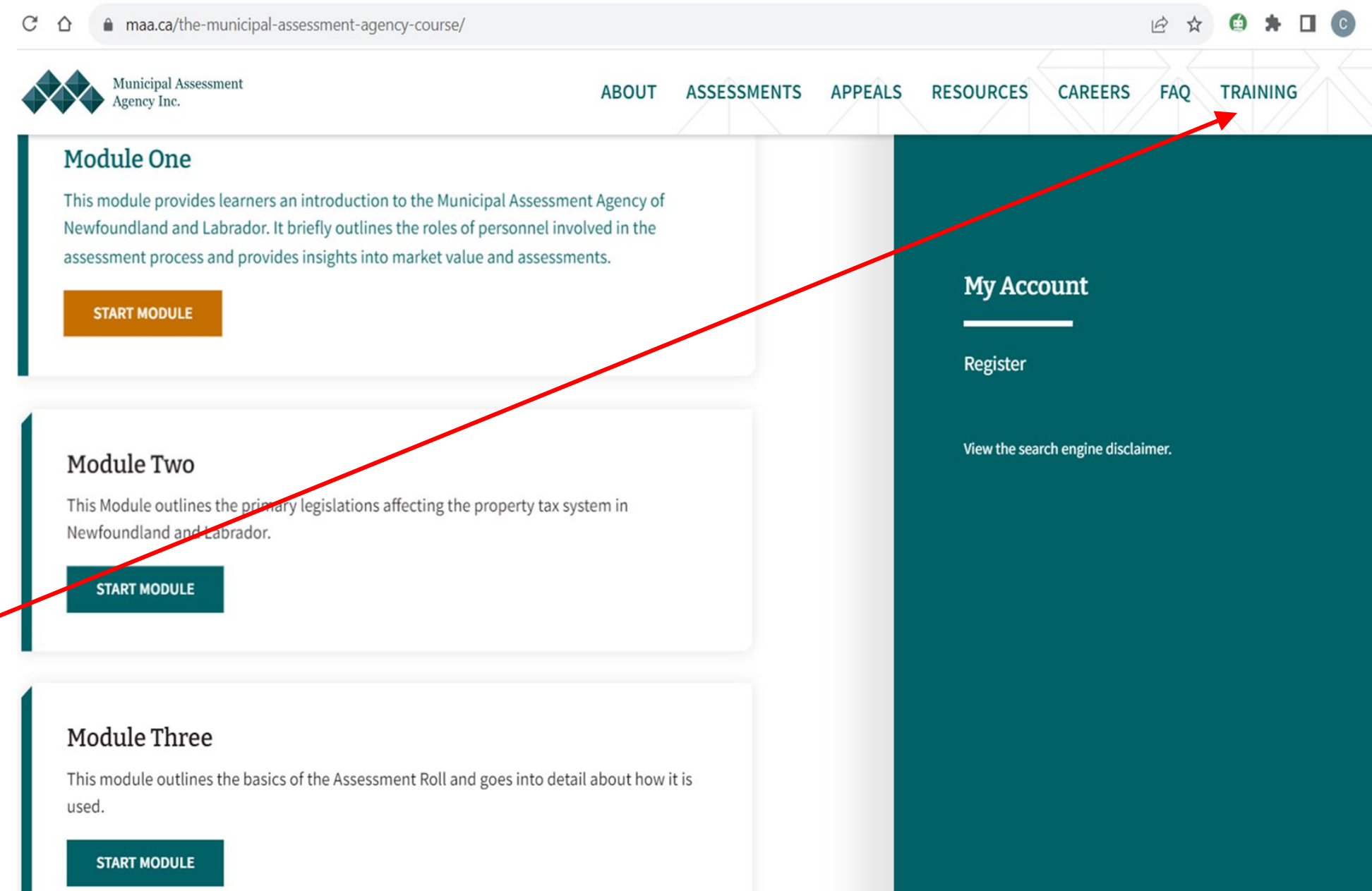


Introductory Training Course: The Fundamentals of the Property Assessment Process in Newfoundland and Labrador



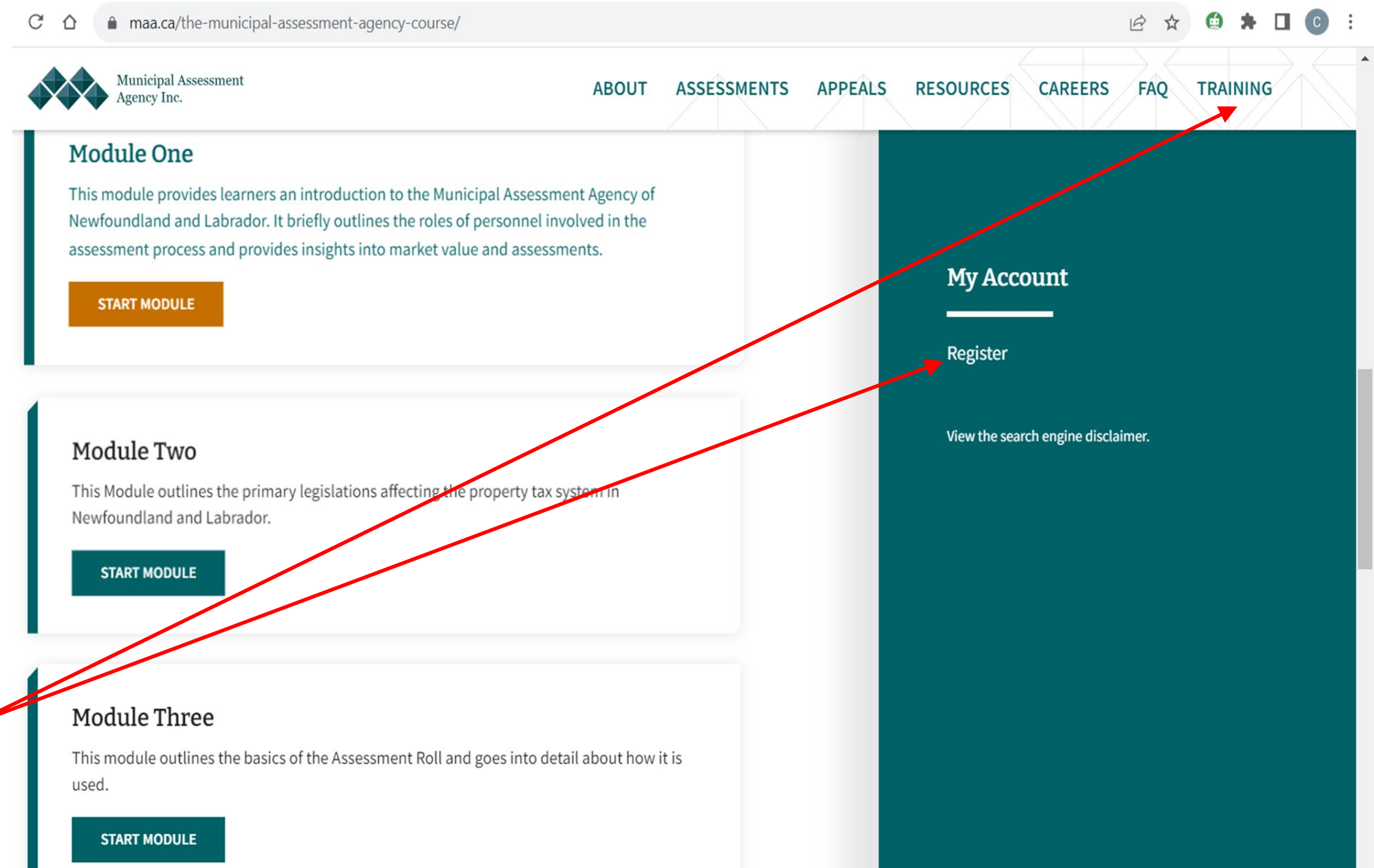
MAA's Online Introductory Training Course

- ❖ 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/).



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)



Thank You!

QUESTIONS?



customerservice@maa.ca



Toll Free:
1-877-777-2807



www.maa.ca



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