

Tax Year 2027 Valuation Results

MNL Municipal Symposium
Gander – May 7, 2026

DON HEARN, CEO



Agenda

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Annual Property Assessment Notice



Annual Property Assessment Notice

2027 Tax Year



Property Assessment Notice

June 1, 2026

2027 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, 2026.

9999
DOE, JOHN
7 SOME ROAD
SOMETOWN NL R0B 0R0

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, 2026

Base Date

June 1, 2026

Notice Mail Date

July 31, 2026

Appeal Deadline

1	Parcel ID:	999901 Property	THIS IS NOT A TAX BILL Tax Bills are issued by your Municipality
	Address:	7 SOME ROAD	
	Municipality:	SOMETOWN	

2	2027 Assessed Value	
	NON-TAXABLE	\$0
	TAXABLE	\$160,600
	BUSINESS TENANT	\$0
The 2027 assessment is based on the values as of January 1, 2026. This is the value your municipality will use to calculate your 2027 property taxes.		

3	APPEAL DEADLINE
	If you wish to appeal your assessment, your appeal must be submitted online and include the \$25 appeal fee. A valid credit card is required to complete the online appeal. Appeals must be submitted no later than July 31, 2026 . The appeal process is outlined on the reverse side.

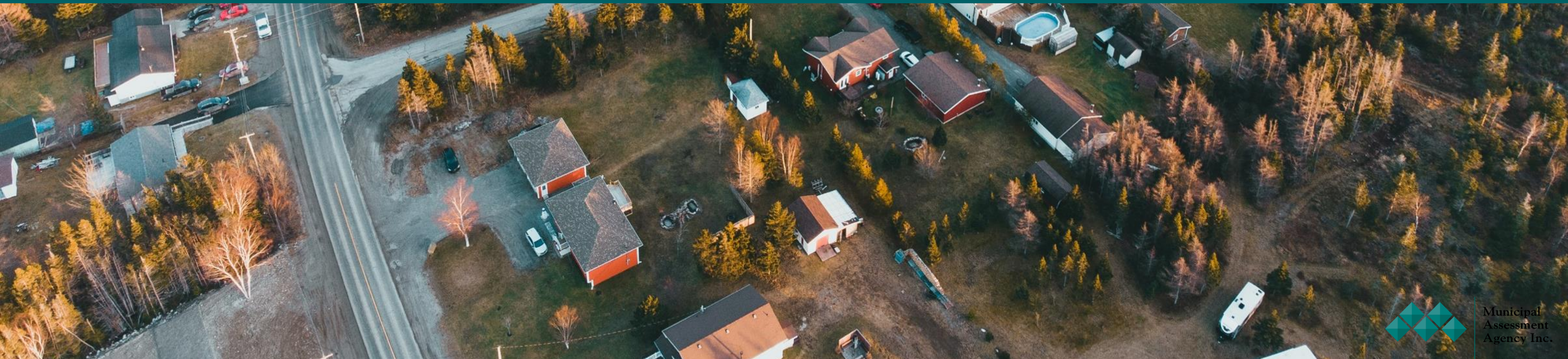
4	QUESTIONS
	Call us at 1-877-777-2807 or visit our website at www.maa.ca .

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

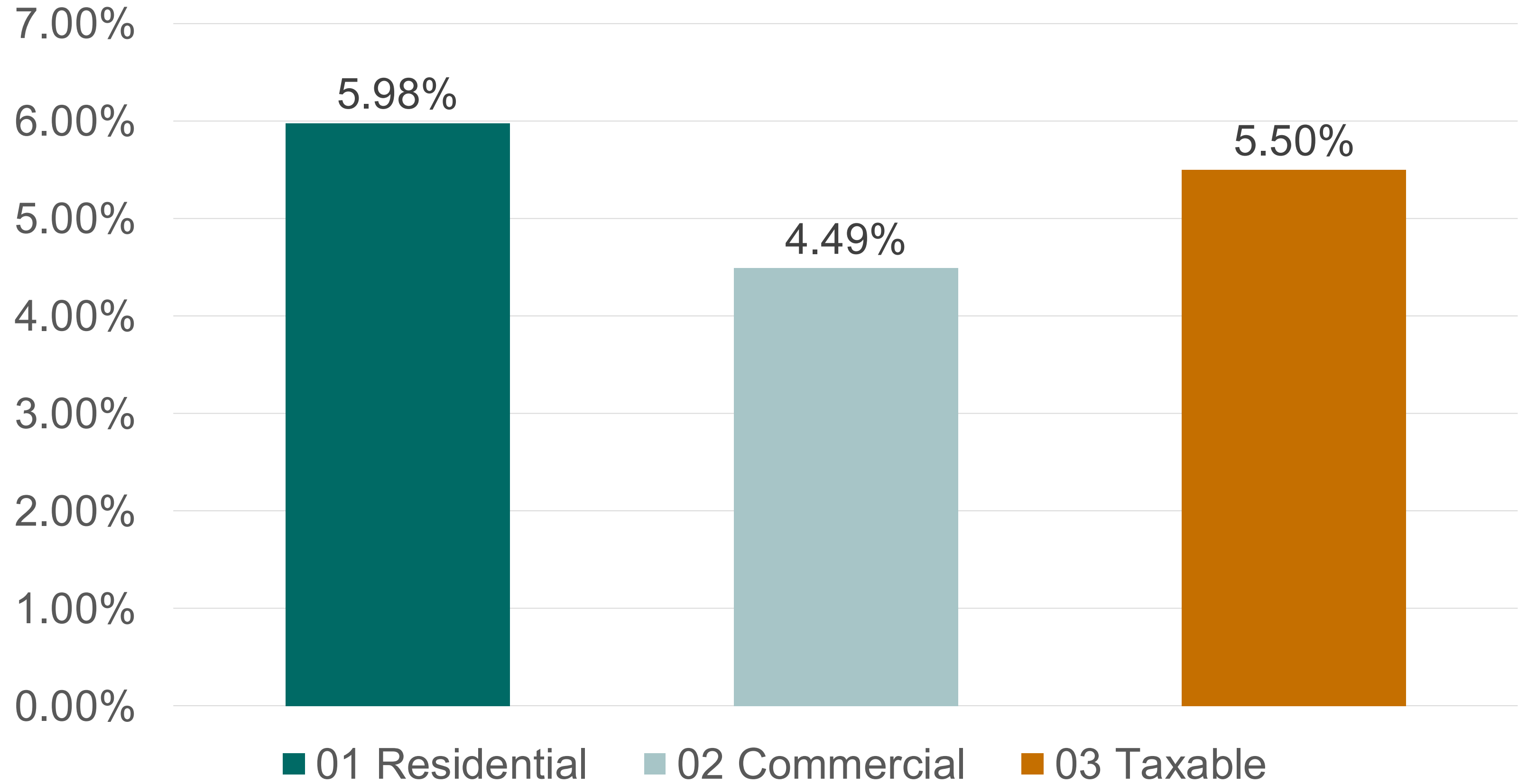




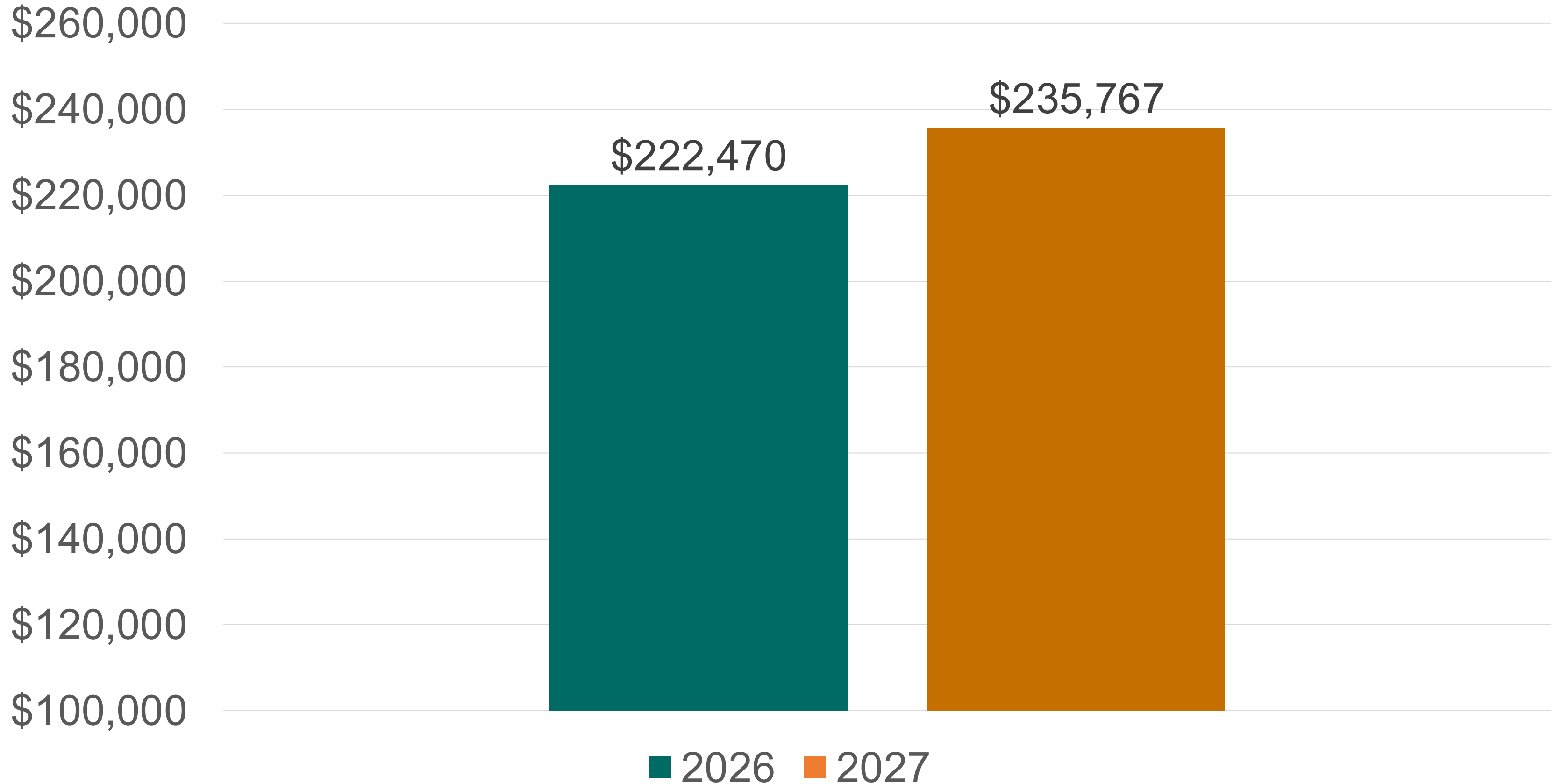
Provincial and Regional Overview of Residential Property Values



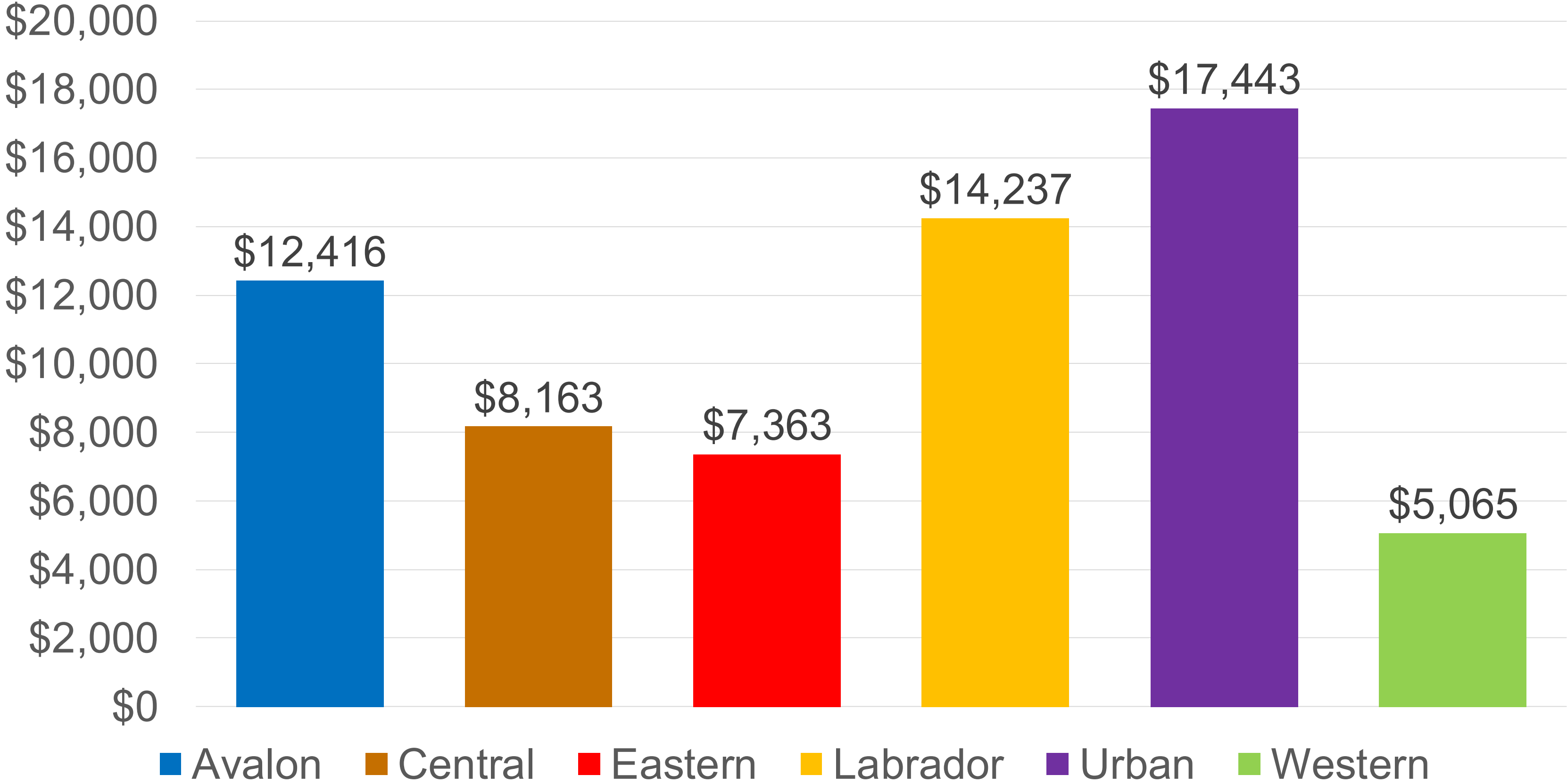
2027 Tax Year Provincial Results



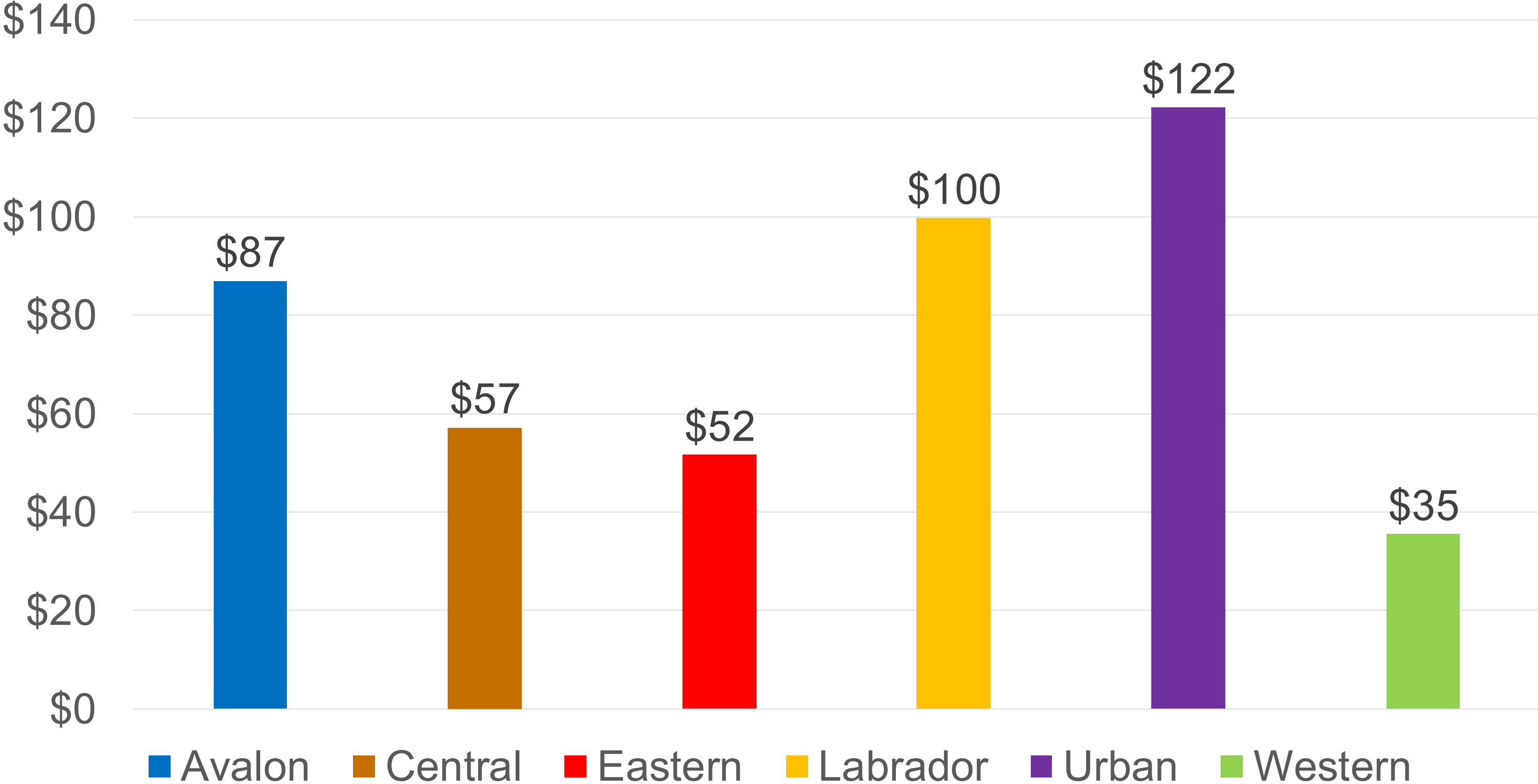
Average Residential Value



Residential Value Change (\$)



Tax Impact (7 mils)



Sample Communication



Municipal
Assessment
Agency Inc.

2026 Valuation Results

TAXID	NAME	Area	2025 Taxable	2025 Avg Res	2026 Taxable	2026 Avg Res	2025 Value	2026 Value	Value Change	Change %	2025 Avg Change	2026 Avg Change	2025 Total Taxable	2026 Total Taxable	2025 Total Taxable Change	2026 Total Taxable Change %
0020	ADMIRAL'S BEACH	E4	\$5,704,900	\$72,214	\$6,120,500	\$77,475	\$415,600	\$415,600	7.28%	\$5,261	\$62,000	\$63,700	\$5,766,900	\$6,184,200	\$417,300	7.24%
0065	ANCHOR POINT	W5	\$11,305,900	\$83,747	\$11,645,000	\$86,259	\$339,100	\$339,100	3.00%	\$2,512	\$1,087,000	\$1,190,500	\$12,392,900	\$12,835,500	\$442,600	3.57%
0085	APPLETON	C1	\$56,120,300	\$199,716	\$61,440,300	\$218,649	\$5,320,000	\$5,320,000	9.48%	\$18,932	\$3,000,500	\$3,292,200	\$59,120,800	\$64,732,500	\$5,611,700	9.49%
0110	ARNOLD'S COVE	C5	\$60,154,700	\$138,287	\$63,666,500	\$146,360	\$3,511,800	\$3,511,800	5.84%	\$8,073	\$91,322,300	\$93,080,100	\$151,477,000	\$156,746,600	\$5,269,600	3.48%
0125	AVONDALE	C5	\$65,034,400	\$192,409	\$66,309,700	\$196,183	\$1,275,300	\$1,275,300	1.96%	\$3,773	\$3,497,000	\$2,720,200	\$68,531,400	\$69,029,900	\$498,500	0.73%
0155	BADGER	C1	\$42,391,200	\$127,684	\$41,973,200	\$126,425	-\$418,000	-\$418,000	-0.99%	-\$1,259	\$2,119,300	\$2,393,300	\$44,510,500	\$44,366,500	-\$144,000	-0.32%
0165	NEW-WES-VALLEY	C4	\$103,722,000	\$102,593	\$108,426,100	\$107,246	\$4,704,100	\$4,704,100	4.54%	\$4,653	\$12,090,700	\$13,507,200	\$115,812,700	\$121,933,300	\$6,120,600	5.28%
0170	BAIE VERTE	W1	\$58,247,100	\$125,263	\$58,357,900	\$125,501	\$110,800	\$110,800	0.19%	\$238	\$17,765,600	\$20,192,800	\$76,012,700	\$78,550,700	\$2,538,000	3.34%
0180	BAINE HARBOUR	C6	\$3,959,600	\$52,795	\$4,541,900	\$60,559	\$582,300	\$582,300	14.71%	\$7,764	\$492,700	\$543,100	\$4,452,300	\$5,085,000	\$632,700	14.21%
0240	BAULINE	E1	\$46,630,600	\$269,541	\$50,207,700	\$290,218	\$3,577,100	\$3,577,100	7.67%	\$20,677	\$1,128,700	\$1,096,600	\$47,759,300	\$51,304,300	\$3,545,000	7.42%
0245	BAY BULLS	E4	\$176,636,500	\$288,622	\$189,890,100	\$310,278	\$13,253,600	\$13,253,600	7.50%	\$21,656	\$26,782,200	\$29,668,300	\$203,418,700	\$219,558,400	\$16,139,700	7.93%
0251	BAY DE VERDE	E3	\$11,896,700	\$55,333	\$12,265,700	\$57,050	\$369,000	\$369,000	3.10%	\$1,716	\$4,677,100	\$4,926,900	\$16,573,800	\$17,192,600	\$618,800	3.73%
0260	BAY L'ARGENT	C6	\$5,277,900	\$40,914	\$6,141,900	\$47,612	\$864,000	\$864,000	16.37%	\$6,698	\$250,800	\$269,700	\$5,528,700	\$6,411,600	\$882,900	15.97%
0265	BAY ROBERTS	E3	\$578,206,700	\$225,862	\$643,101,000	\$251,211	\$64,894,300	\$64,894,300	11.22%	\$25,349	\$98,656,700	\$110,890,000	\$676,863,400	\$753,991,000	\$77,127,600	11.39%
0272	BEACHSIDE	W1	\$4,604,900	\$59,037	\$4,770,000	\$61,154	\$165,100	\$165,100	3.59%	\$2,117	\$3,500	\$3,600	\$4,608,400	\$4,773,600	\$165,200	3.58%
0315	BELLEORAM	C6	\$5,252,500	\$32,624	\$5,416,900	\$33,645	\$164,400	\$164,400	3.13%	\$1,021	\$797,700	\$883,400	\$6,050,200	\$6,300,300	\$250,100	4.13%
0375	BIRCHY BAY	C4	\$33,839,000	\$132,702	\$34,774,600	\$136,371	\$935,600	\$935,600	2.76%	\$3,669	\$537,100	\$594,900	\$34,376,100	\$35,369,500	\$993,400	2.89%
0390	BIRD COVE	W5	\$4,488,900	\$49,877	\$5,323,200	\$59,147	\$834,300	\$834,300	18.59%	\$9,270	\$243,500	\$273,700	\$4,732,400	\$5,596,900	\$864,500	18.27%
0405	BISHOP'S FALLS	C1	\$227,400,000	\$169,575	\$229,885,900	\$171,429	\$2,485,900	\$2,485,900	1.09%	\$1,854	\$17,862,000	\$20,135,800	\$245,262,000	\$250,021,700	\$4,759,700	1.94%
0525	BONAVISTA	C6	\$190,525,400	\$119,677	\$202,353,500	\$127,106	\$11,828,100	\$11,828,100	6.21%	\$7,430	\$28,005,400	\$31,715,100	\$218,530,800	\$234,068,600	\$15,537,800	7.11%
0550	BOTWOOD	C1	\$164,201,400	\$136,949	\$182,628,300	\$152,317	\$18,426,900	\$18,426,900	11.22%	\$15,369	\$17,457,100	\$20,145,200	\$181,658,500	\$202,773,500	\$21,115,000	11.62%
0580	BRENT'S COVE	W1	\$2,409,600	\$30,501	\$2,496,800	\$31,605	\$87,200	\$87,200	3.62%	\$1,104	\$43,400	\$51,100	\$2,453,000	\$2,547,900	\$94,900	3.87%
0610	BRIGHTON	C1	\$7,229,800	\$73,773	\$8,191,300	\$83,585	\$961,500	\$961,500	13.30%	\$9,811	\$133,600	\$146,500	\$7,363,400	\$8,337,800	\$974,400	13.23%
0615	BRIGUS	C5	\$104,603,800	\$208,374	\$107,291,500	\$213,728	\$2,687,700	\$2,687,700	2.57%	\$5,354	\$4,725,100	\$5,206,800	\$109,328,900	\$112,498,300	\$3,169,400	2.90%
0680	BRYANT'S COVE	E3	\$23,542,800	\$134,530	\$27,746,700	\$158,553	\$4,203,900	\$4,203,900	17.86%	\$24,022	\$200,600	\$211,600	\$23,743,400	\$27,958,300	\$4,214,900	17.75%
0685	BUCHANS	C1	\$18,862,700	\$45,895	\$20,690,500	\$50,342	\$1,827,800	\$1,827,800	9.69%	\$4,447	\$1,544,700	\$1,780,600	\$20,407,400	\$22,471,100	\$2,063,700	10.11%
0715	BURGED	W3	\$38,573,500	\$59,253	\$42,888,700	\$65,881	\$4,315,200	\$4,315,200	11.19%	\$6,629	\$3,916,800	\$4,475,800	\$42,490,300	\$47,364,500	\$4,874,200	11.47%
0725	BURIN	C6	\$142,907,700	\$137,809	\$146,992,800	\$141,748	\$4,085,100	\$4,085,100	2.86%	\$3,939	\$18,623,800	\$21,231,600	\$161,531,500	\$168,224,400	\$6,692,900	4.14%
0740	BURLINGTON	W1	\$4,471,800	\$31,054	\$4,629,900	\$32,152	\$158,100	\$158,100	3.54%	\$1,098	\$271,500	\$305,100	\$4,743,300	\$4,935,000	\$191,700	4.04%
0775	BURNT ISLANDS	W3	\$15,675,500	\$64,244	\$16,546,600	\$67,814	\$871,100	\$871,100	5.56%	\$3,570	\$742,600	\$801,200	\$16,418,100	\$17,347,800	\$929,700	5.66%
0830	CAMPBELLTON	C1	\$30,342,800	\$104,271	\$33,057,500	\$113,600	\$2,714,700	\$2,714,700	8.95%	\$9,329	\$667,100	\$751,000	\$31,009,900	\$33,808,500	\$2,798,600	9.02%
0950	CARBONAR	E3	\$363,003,700	\$190,254	\$404,561,600	\$212,034	\$41,557,900	\$41,557,900	11.45%	\$21,781	\$87,003,900	\$97,943,200	\$450,007,600	\$502,504,800	\$52,497,200	11.67%
0960	CARMANVILLE	C4	\$25,163,000	\$73,792	\$31,401,500	\$92,087	\$6,238,500	\$6,238,500	24.79%	\$18,295	\$2,462,100	\$2,907,200	\$27,625,100	\$34,308,700	\$6,683,600	24.19%
0970	CARTWRIGHT	W5	\$9,422,700	\$41,879	\$10,207,600	\$45,367	\$784,900	\$784,900	8.33%	\$3,488	\$2,096,600	\$2,338,800	\$11,519,300	\$12,546,400	\$1,027,100	8.92%
0993	CENTREVILLE - TRINITY - WAREHAM	C4	\$62,215,700	\$113,532	\$71,640,100	\$130,730	\$9,424,400	\$9,424,400	15.15%	\$17,198	\$3,008,600	\$3,413,100	\$65,224,300	\$75,053,200	\$9,828,900	15.07%
1020	CHANGE ISLANDS	C4	\$13,116,400	\$66,581	\$13,960,300	\$70,864	\$843,900	\$843,900	6.43%	\$4,284	\$376,500	\$418,100	\$13,492,900	\$14,378,400	\$885,500	6.56%
1025	CHANNEL - PORT AUX BASQUES	W3	\$200,047,900	\$131,958	\$212,180,700	\$139,961	\$12,132,800	\$12,132,800	6.06%	\$8,003	\$48,769,000	\$55,533,400	\$248,816,900	\$267,714,100	\$18,897,200	7.59%



Municipal
Assessment
Agency Inc.

Property Assessment and Taxation System in NL



Assessment of Real Property

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

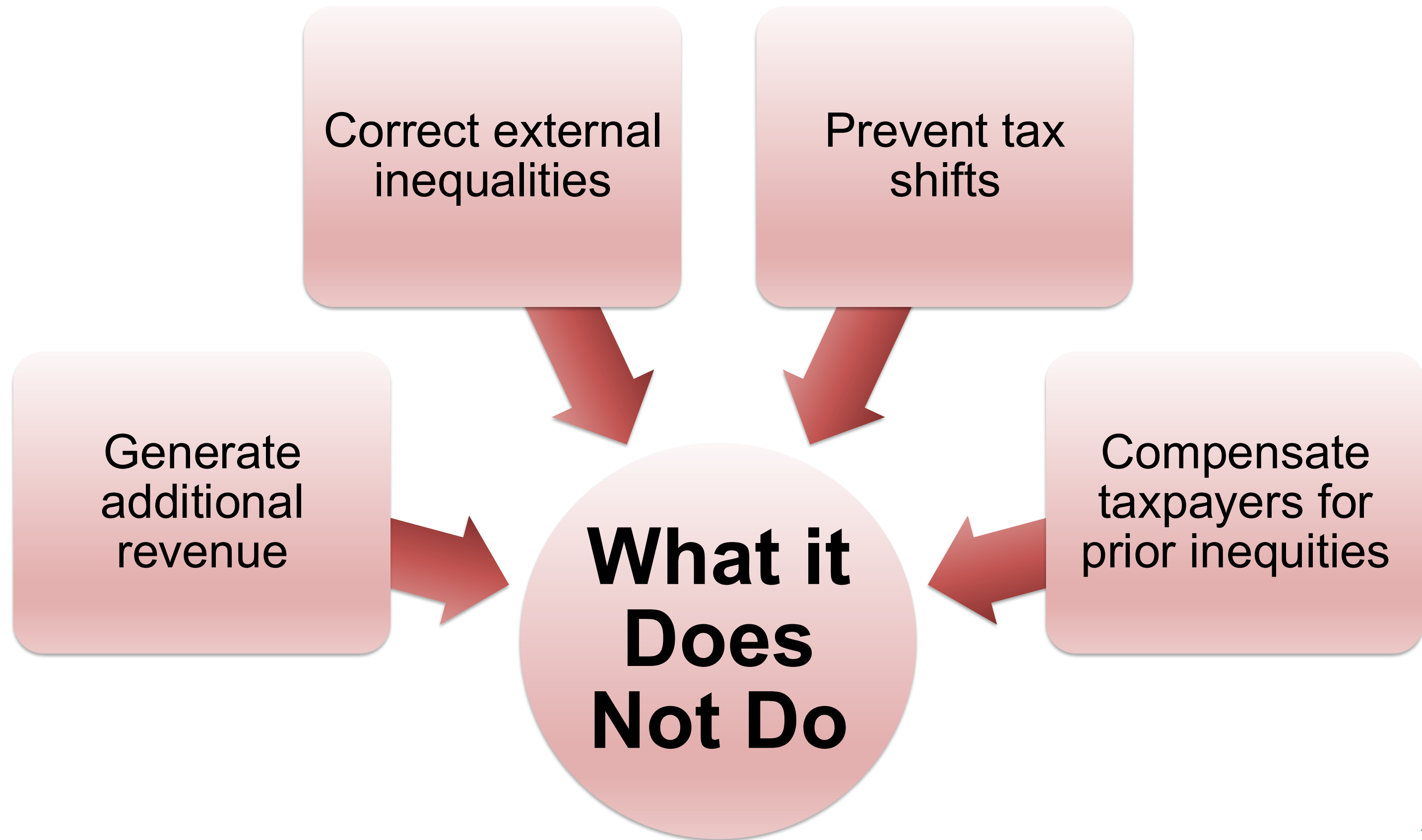
- ❖ Provide **fair assessments** by determining the market value of each property. Assessors do not create the value for the properties but simply discover it as it exists. The people in a community create the value of property based on their transactions in the marketplace.
- ❖ Maintain property records 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).
- ❑ How to file an appeal:
 - Electronically (www.maa.ca/appeals)
 - Late appeals will not be accepted.
 - No other methods of payment will be accepted.
- ❑ Appeal Fees:
 - \$25 filing fee for residential
 - \$100 filing fee for commercial

FAQ's

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, field visits are typically determined by property sales, newly-built properties, planned inspections, and physical changes reported by your municipality. Existing properties are also reviewed periodically to ensure assessment information is fair, accurate, and up-to-date. Verifying details in person enables the assessor to base the property's value on the most precise and reliable information.

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, 2026. 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.

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

²Fee 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).

What is the Assessment Base Date?

January 1 every year is the official base date – the point in time when property values are "set" for the upcoming tax year. This date is set by the province of Newfoundland and Labrador in accordance with the Assessment Act, 2006. Example: for the 2027 tax year, property values are based on the market as of **January 1, 2026**.

How long do I have to appeal?

You have 60 days from the date on your notice (**Box 3**) to file an appeal. After 60 days, you cannot appeal – even if you just opened the notice.

Should I Appeal?

- **Can I speak to someone about my assessment?** Call 1-877-777-2807 to discuss your file with an assessor and how the value was determined. Often we can resolve concerns without a formal appeal.
- **Can I obtain information on file regarding my property?** You can obtain a Property Summary Report by calling 1-877-777-2807 or by emailing info@maa.ca.
- **Can I view property assessment values on other properties in my neighbourhood?** Yes, values only. Visit our website at www.maa.ca/assessments/assessment-search/.
- **What if I still wish to appeal?**
 - The appeal must be submitted no later than July 31, 2026. Late appeals will not be accepted.
 - Visit maa.ca/propertyappeal to submit your appeal. A valid credit card is required to pay the \$25 appeal fee. **No other methods of payment will be accepted.**
 - To start your appeal, you will need the following information (please refer to **Box 1**).
 - Parcel ID
 - Owner
 - Property Address
- **What happens after I appeal?** Upon receipt of your appeal, an assessor will review the property records along with any additional information presented. The assessor may contact you to discuss. A property inspection may also be required. The review results will be communicated to you by email. If you are still dissatisfied, instructions will be included on how to request a hearing.

For more frequently-asked questions, please visit <https://maa.ca/faqs/>.

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

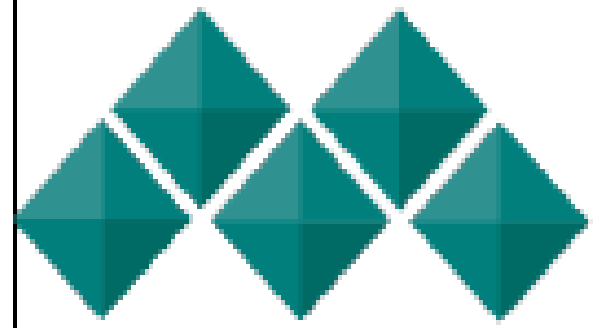
AN ACT RESPECTING THE ASSESSMENT OF REAL PROPERTY FOR THE
PURPOSE OF THE IMPOSITION OF REAL PROPERTY TAXES

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 2026



**Municipal
Assessment
Agency Inc.**

Municipal Assessment Agency
St. John's | Gander | Corner Brook
Phone: 1-877-777-2807
Email: customerservice@maa.ca

TAX YEAR 2026 SUPPLEMENTAL SCHEDULE	REQUEST DATE 6-week prior to keying cut off	Keying Cut Off	Mail Date	Appeal Deadline
All Municipalities Tax Year 2026	Mar 10, 2026	Apr 21, 2026	May 11, 2026	Jul 10, 2026
2027 Annual		Apr 24, 2026	Jun 1, 2026	Jul 31, 2026
All Municipalities Tax Years 2026 and 2027	Oct 6, 2026	Nov 17, 2026	Dec 7, 2026	Feb 5, 2027



Collaborative Initiative Fund (CIF) Program

What is the CIF?

- ❖ Supports municipalities in funding innovative projects – **oblique aerial imagery** – to enhance property assessment accuracy, fairness, and municipal planning.
- ❖ CIF has been enhanced to encourage greater participation and to provide increased value to municipalities. **Key updates:**
 - The program is no longer a one-time grant.
 - Municipalities that have previously accessed the CIF may reapply for funding every four (4) years. Municipalities reapplying are eligible for up to \$2 per assessed parcel.
 - Municipalities that have not previously participated may now access up to \$4 per assessed parcel.
 - If funding requests exceed the annual allocation, eligible applications will be deferred to the following fiscal year.



Collaborative Initiative Fund (CIF) Program

Why It Matters

Oblique aerial imagery projects provide municipalities with valuable tools to:

- ✓ Enhance property assessment accuracy and fairness
- ✓ Support asset management and infrastructure planning
- ✓ Improve development planning and permit processes
- ✓ Identify unrecorded property changes
- ✓ Strengthen client service and communications with residents

Important Application Deadline – 2027 Funding

- ❑ Deadline to submit applications for the 2027 CIF funding year is **May 31, 2026**.
- ❑ We strongly encourage municipalities to begin the application process early to ensure sufficient time for review and consideration.



Collaborative Initiative Fund (CIF) Program

How to Apply

Getting started is simple:

- **Obtain a quote** from a qualified provider for 7.5 cm oblique aerial imagery.
- **Submit a formal request** (letter or email) addressed to the CEO of the MAA indicating your interest in accessing CIF funding.
- **Include the project quote** as part of your submission.

Need Help?

- Review the full document available in your Client Portal account.
- Contact Dylan Sweetland (GIS Manager) at 709-682-3288 or dsweetland@maa.ca.



Online Client Portal

- ❖ Valuable tool for both our municipal clients and MAA.
- ❖ Provides a secure, user-friendly platform that streamlines information sharing and enables users to complete tasks efficiently and with ease.
- ❖ Enhances accessibility, improves turnaround times, strengthens service delivery, and fosters more effective collaboration between municipalities and the Agency.

HOME > MY ACCOUNT

My Account

Manage and Update

Edit Login

Update your email and password and help keep your account secure.

UPDATE

Edit Profile

Keep your profile up to date with your latest information.

UPDATE

Assessment Roll Management

Supplementary Requests

Use this form to submit a supplementary request for any property that meets the criteria listed in Section 24(1) of the Assessment Act, 2006. Examples could include a land subdivide or a building that has been altered, erected, constructed, extended, enlarged, or had a change in use.

[View Form >](#)

Ownership Updates

Use this form to submit Sales or current ownership updates such as name and/or mailing address changes.

[View Form >](#)

In This Section

[Edit Login](#)
[Edit Profile](#)
[Municipal News](#)
[Supplementary Requests](#)
[Ownership Updates](#)
[Municipal Documents](#)

My Account

Hello Catherine
Account: Administrator

[Manage Account](#)

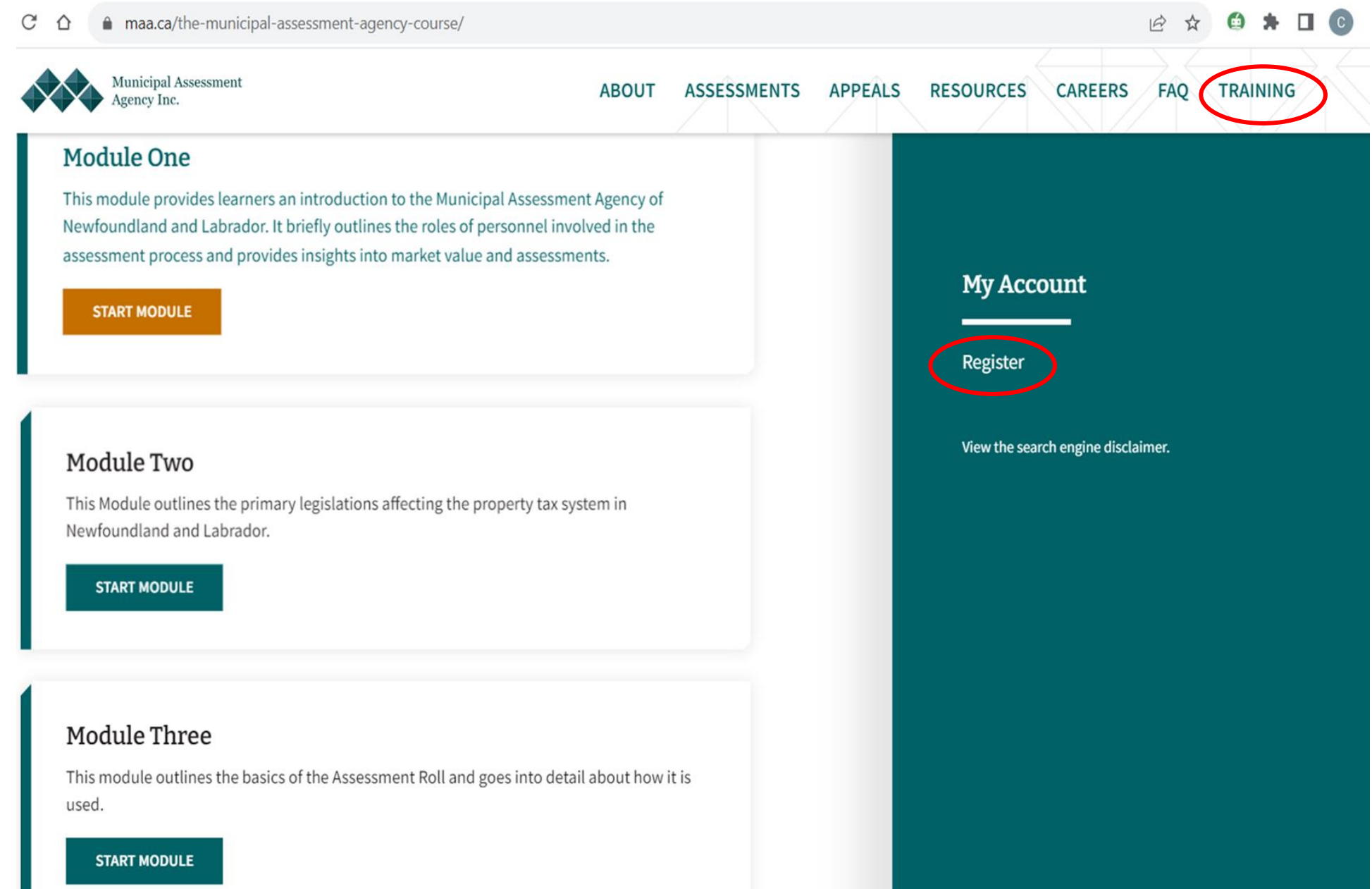
[View the search engine disclaimer.](#)

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 core modules; each module takes 20-30 minutes to complete.
- ❖ Fourth module – Client Portal User Guide for municipal staff accessing the portal
- ❖ 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



Municipal
Assessment
Agency Inc.