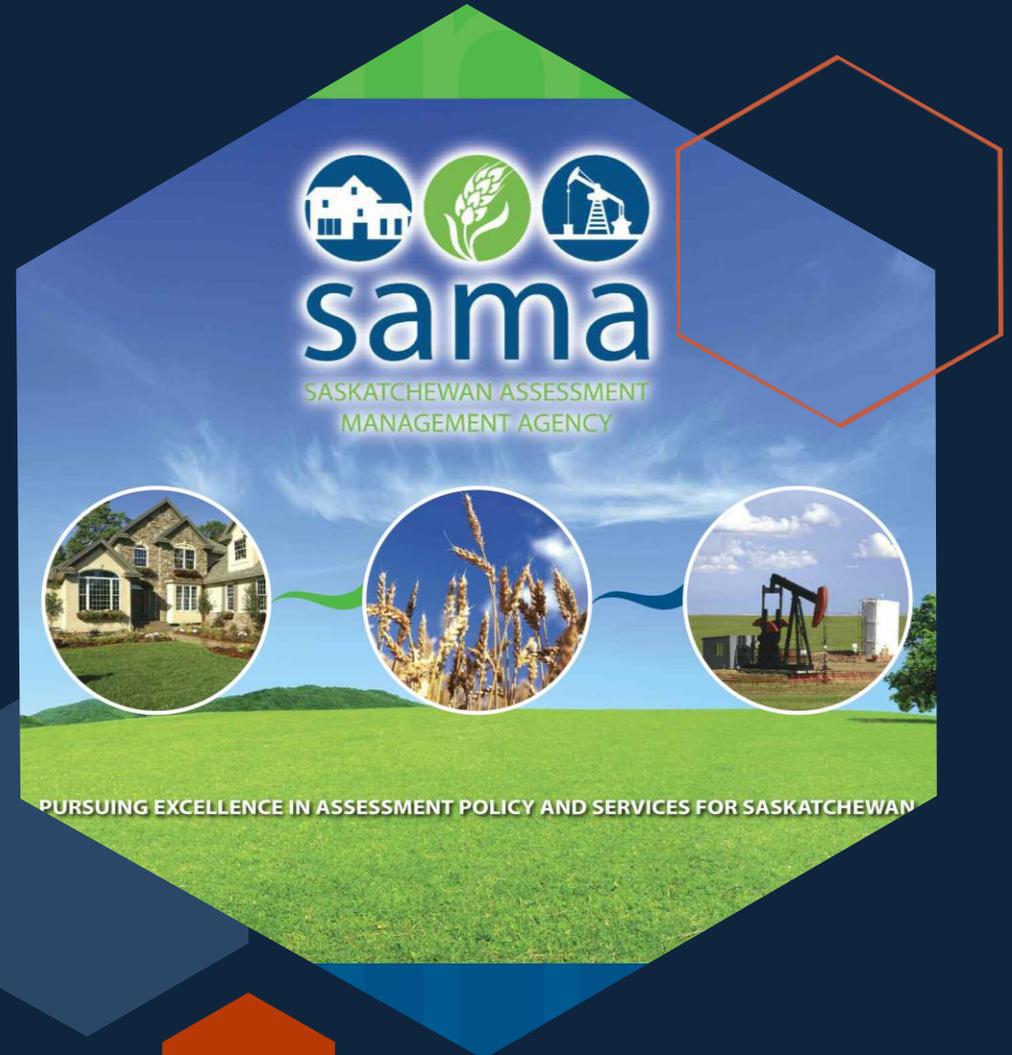


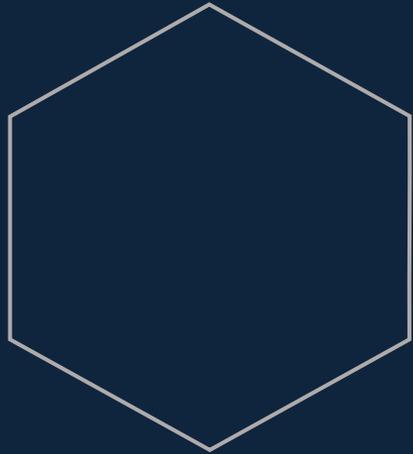
# 2023 SUMA Annual Convention

## April 16, 2023

### *On the Same Wave:* Understanding Your Role in Property Assessment

SAMA Presenters—  
Todd Treslan / Shaun Cooney





# Agenda

**On the Same Wave:  
Understanding Your Role in  
Assessment**

***Saskatchewan Assessment  
Management Agency (SAMA)***

1. Introduction  
and SAMA  
Overview

2. Assessment  
Basics

3. SAMA Serving  
Municipalities

4. Revaluations –  
Understanding  
Your Role

5. Questions and  
Answers

# Purpose of the Assessment System

We develop, implement and support property assessments which are the financial foundation for the property tax system

Assessment governance for \$265 Billion in property assessment base

The property tax base provides over \$2.32B in revenues for municipalities and the education sector

- \$1.4B for municipalities (up to 85% of municipal revenue)
- \$735M for education

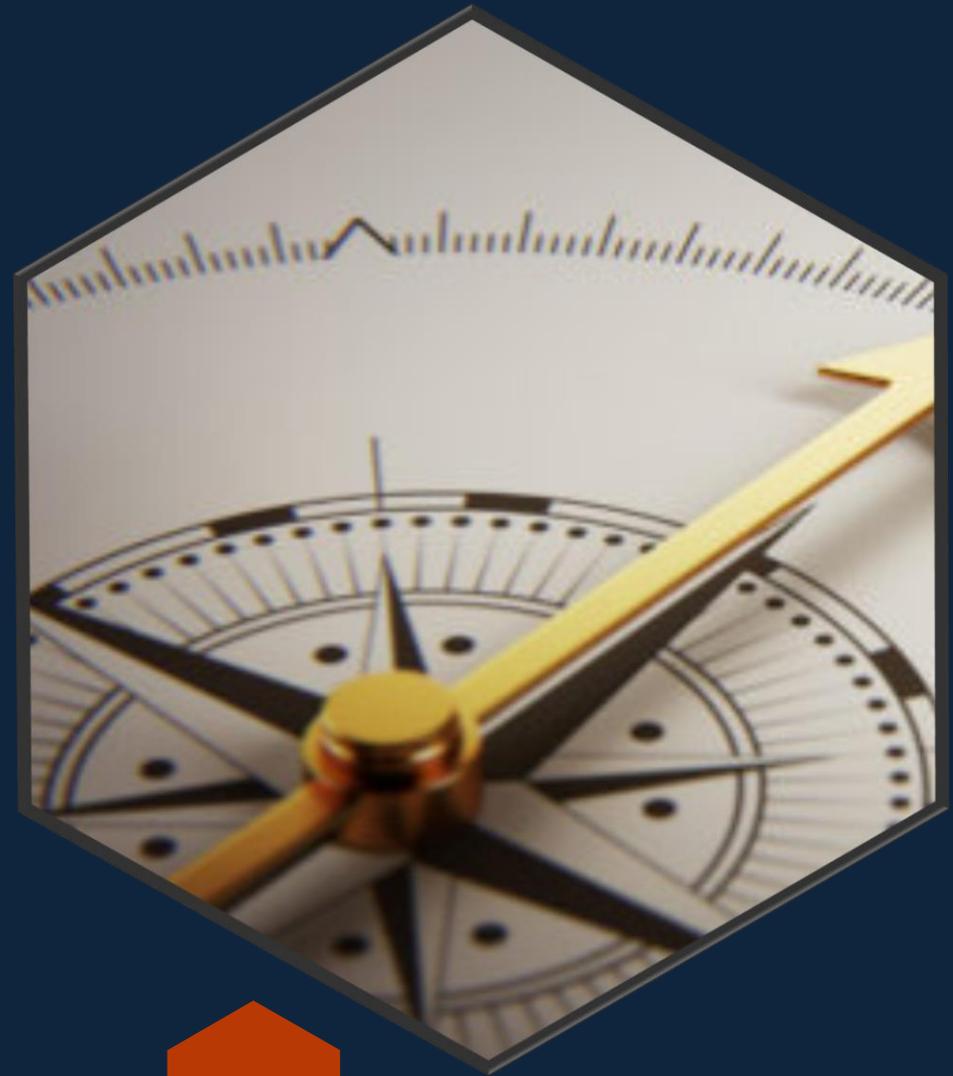


# Our Mission Statement

SAMA develops, regulates and delivers a stable, cost-effective assessment system that is accurate, up-to-date, universal, equitable and understandable.

We focus on six key responsibilities:

1. Governance
2. Assessment Services
3. Information
4. Quality
5. Communications
6. Innovation



# SAMA Statistics

- Agency established by the AMA Act and governed by a seven-person Board of Directors
- Assessment services for 751 municipalities (Annual Maintenance, Reinspections, Revaluations and Support of Value)
- Approximately 875,000 assessed properties
- 8 regional offices, Industrial Unit (located in Regina) and a Revaluation Unit
  - 163 permanent staff
  - 118 in Assessment Services



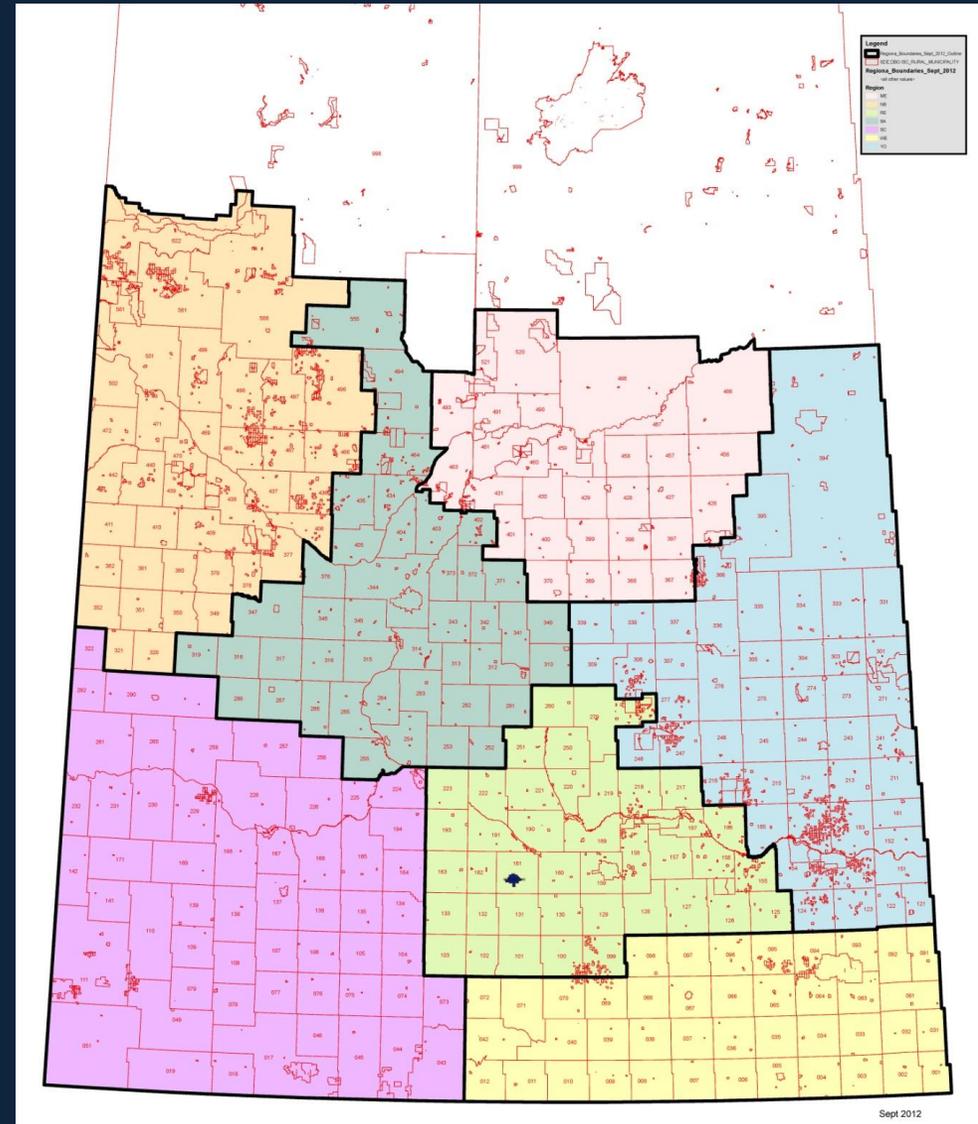
# Assessment Service Providers

## SAMA Regions

- Melfort
- Moose Jaw (City)
- North Battleford
- Regina (region and industrial)
- Saskatoon
- Swift Current
- Weyburn
- Yorkton

## Independent Jurisdictions

- City of Prince Albert
- City of Regina
- City of Saskatoon
- City of Swift Current



# Assessment Basics



# Basic Property Tax System

Commonly Accepted Ad Valorem Property Tax Formula



# Saskatchewan Property Tax System



# Mill Rates and Tax tools

- Education mill rates set provincially by tax class each year
- Municipal mill rates and tax tool choices determined by council
  - Uniform mill rate and potential local mill rate factors (commercial, residential, agricultural, seasonal)
  - Minimum tax or base tax options
  - Local exemptions and abatements
- Cities get all of the above plus:
  - Ability to phase in tax changes by class (2 to 4 years)
  - Ability to define and establish mill rate factor subclasses

# Assessment Principles Ad Valorem System

Key Features: Mass Appraisal and  
Equity

**PROPERTY  
VALUES**



**PROPERTY  
ASSESSMENTS**

Values updated by:  
Annual Maintenance, General  
Reinspections and  
Four Year Revaluation Cycle



# SAMA's Assessment Policy Governance Role

- SAMA's goal = stable, cost-effective assessment system
- Policy objectives: Accurate, up to date, universal, equitable and understandable
- SAMA Board approves all assessment policy. Minister approves regulated policy



# Two Valuation Standards AND Equity

## Regulated Property Assessment Valuation Standard

- Achieved by application of standard (Manual) uniformly and fairly
  - Railways, Pipelines, Oil and Gas, Heavy Industrial, Agricultural Land fall under this standard

## Market Valuation Standard

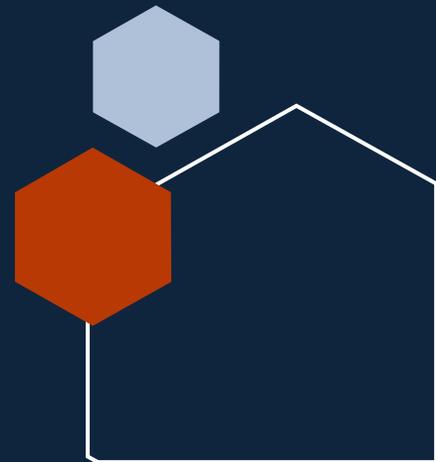
- Achieved by application of standard so that assessments bear a fair and just proportion to the market value of similar properties as of the base date
  - Commercial, Light Industrial, Residential, Multi-Unit Residential, Seasonal Residential properties fall under this standard

# Market Valuation Standard

Mass Appraisal- Standard methods, common data, statistical testing, as of base date

Market Value- means the amount that a property should be expected to realize if:

- ▶ the estate in fee simple in the property is sold in a competitive and open market;
- ▶ by a willing seller to a willing buyer;
- ▶ each acting prudently and knowledgeably; and,
- ▶ assuming that the amount is not affected by undue stimuli.



## SAMA's Policy Consultations:

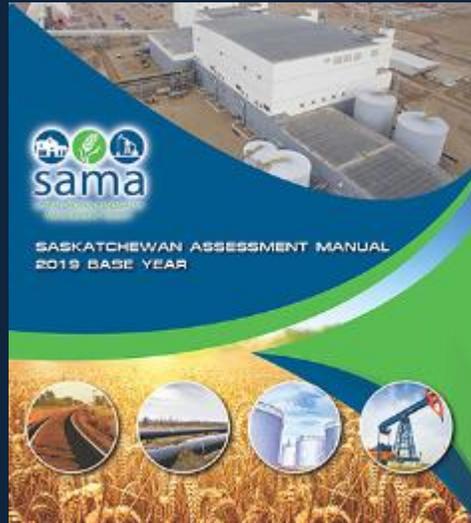
- ✓ TS&P has a liaison role
- ✓ Consultation is the basis for assessment policy
- ✓ SAMA values stakeholder input
- ✓ SAMA Consultation Committees



# 2025 Revaluation Board Orders

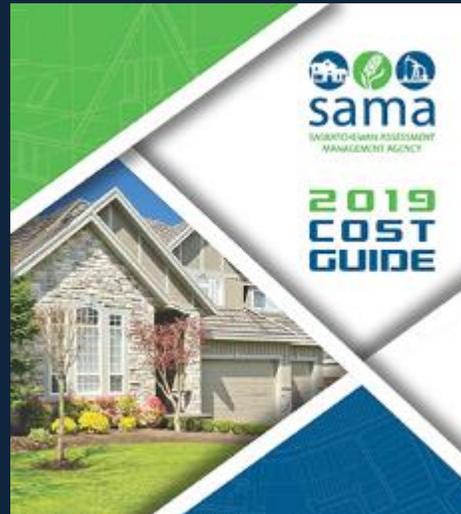
<b>Revaluation Base Date</b>	<b>Market Value Evidence</b>	<b>Quality Assurance Standards</b>	<b>Saskatchewan Assessment Manual</b>
<p>Establishes the point in time that assessment values relate to.</p> <p>January 1, 2023 for 2025 Revaluation</p>	<p>Determines the market evidence cut-off.</p> <p>Market data up to January 1, 2023</p>	<p>High level quality standards for all municipalities.</p> <p>Overall residential and Other SAR of 0.95 to 1.05</p>	<p>Board Order approved by Minister</p> <p>Gives force of law to Regulated Manual</p>

# Assessment Publications



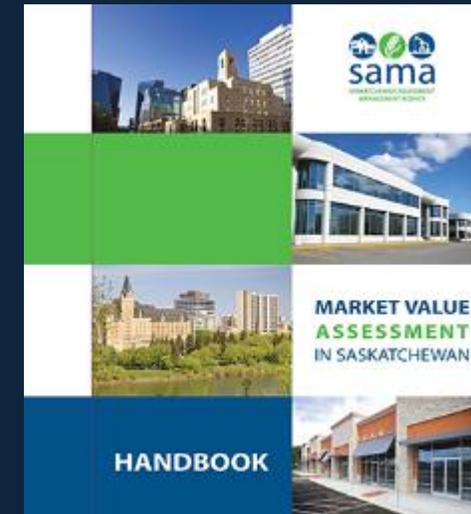
## “Provincial Manual”

- Regulated Standard Property
- Formulas, Rules and Principles



## “Cost Guide”

- Market Standard Property
- Cost Approach



## “Handbook”

- Market Standard Property
- Income Approach

# Three Approaches to Value

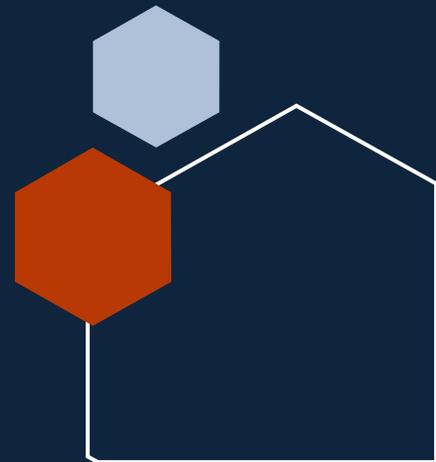


- Cost Approach
- Sales Comparison approach
- (Rental) Income Approach

Each approach can be used to meet the market valuation assessment standard

## Essential ingredients

Validated sales, up to date property data, property income and expense data



# Assessment Model Building and Testing



Compare Model to Population



Conduct Quality Checks:  
Test Level (ASR) and Accuracy  
(COD) and seek feedback on new  
values.

- Acceptable municipal ASR levels are required to pass quality assurance standards and confirmation audits



# Assessment Policy – Looking Ahead

## Assessment Appeals Stabilizing

- Milestone Court Precedents (Affinity/Southland)
- Court of Appeal Decisions = Better Guidance
- Fewer Leave Applications Granted this Cycle

## International Property Tax Institute (IPTI) Report

- SUMA “IPTI” Assessment and Tax System Review
- SUMA Working Group Reviewing Options for Change
- Potential System Changes after 2025 Revaluation



# SAMA Serving Municipalities

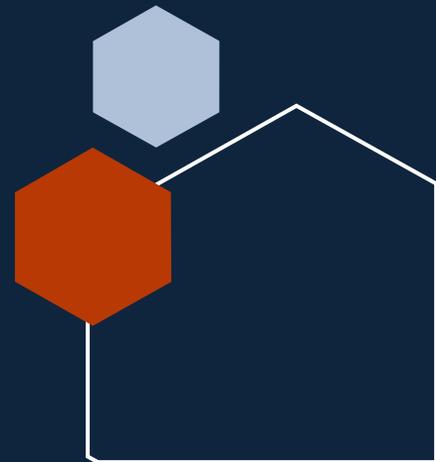


# Working together to meet your assessment needs...

SAMA has two main functions: Property assessment governance and provision of assessment services

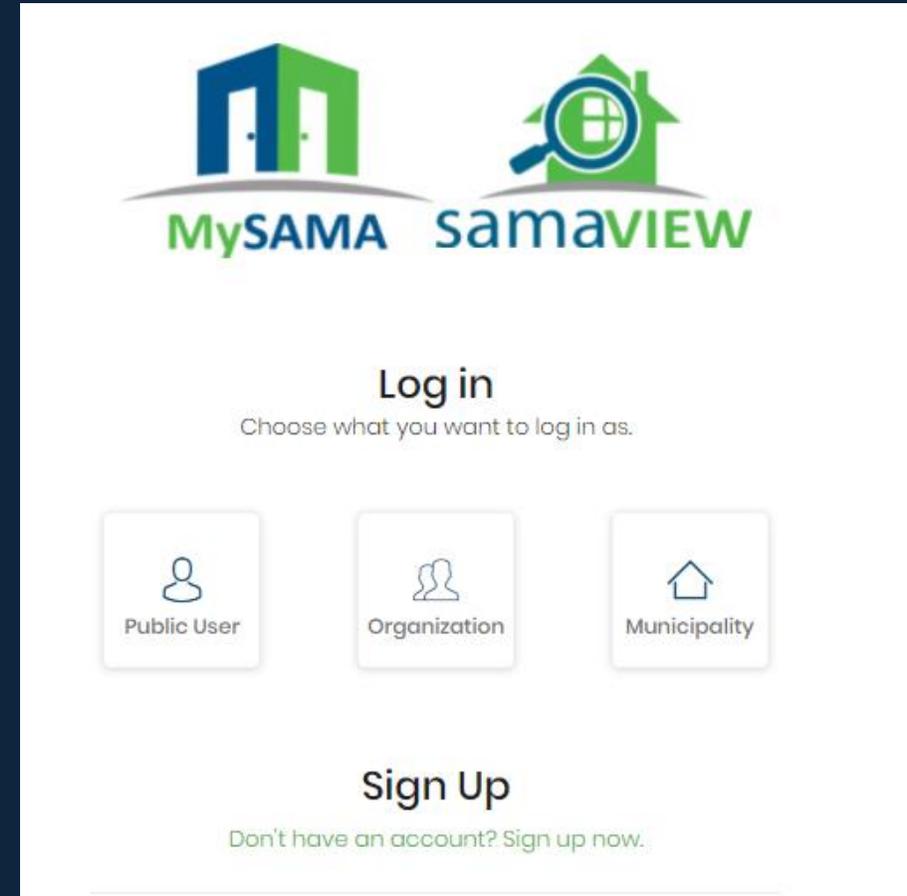
Focus today is on assessment services to municipalities:

- Annual assessment maintenance
- General re-inspections
- Provincial revaluations
- Assessment inquiries and appeals
- Communications and general assessment support



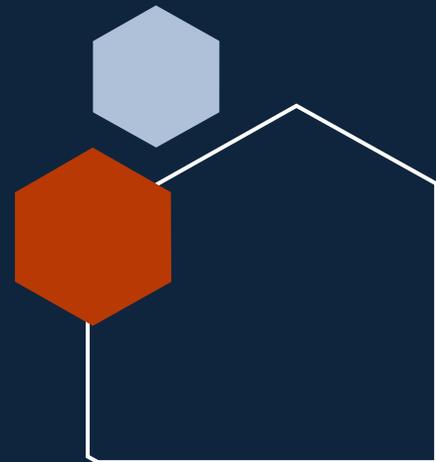
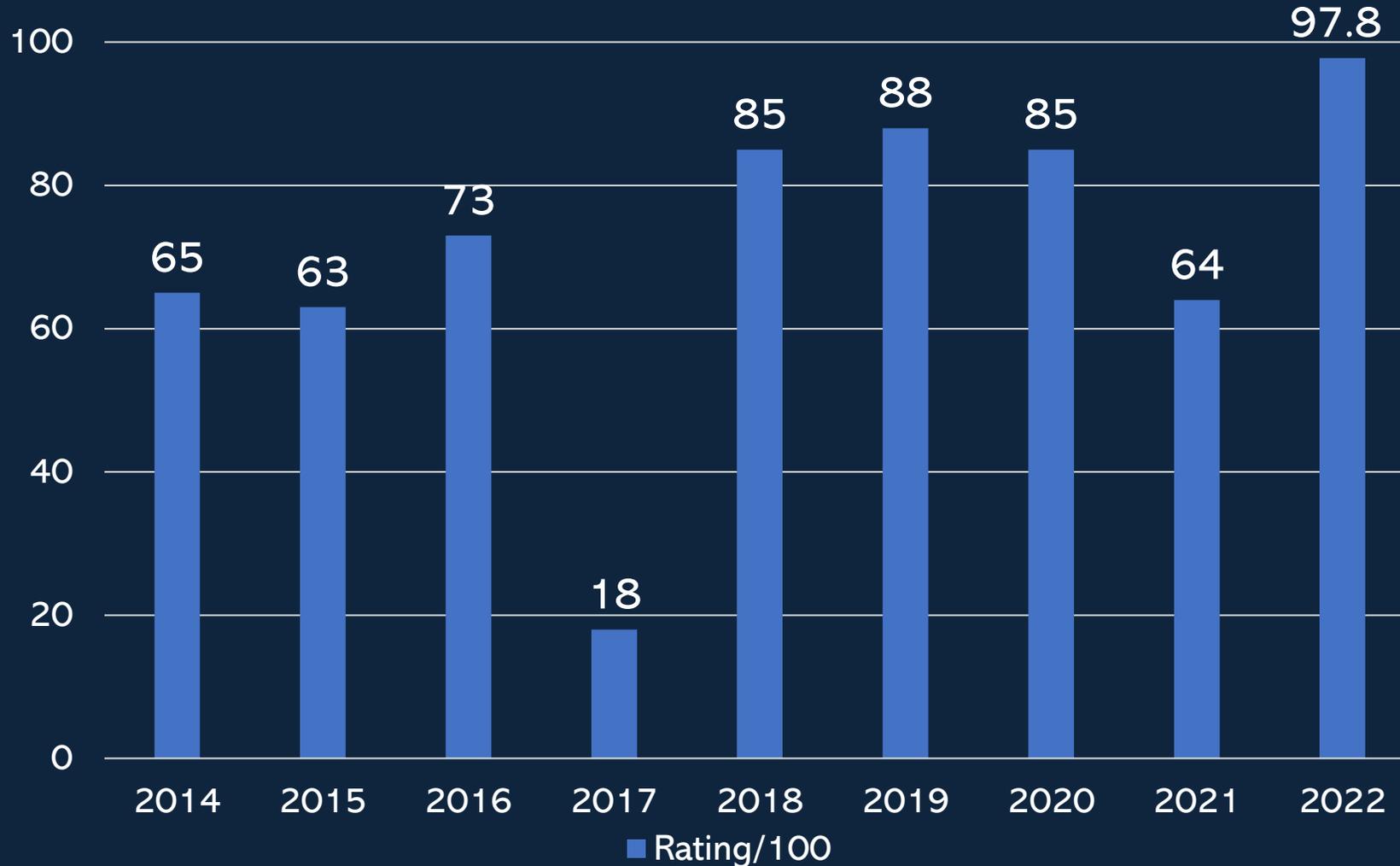
# Annual Maintenance Process

- 30,000-40,000 requests received per year
- **Use MySAMA**
  - Start process by establishing your preferred delivery date
  - Minimum 60 day turnaround
  - Enter maintenance as property changes occur during the year or all at once using individual property search function, the Munisoft export function or by importing an Excel spreadsheet.
  - Maintenance submitted by early October has best chance of timely completion
  - Remember to review/approve any “callbacks” each year
- **Questions:** Contact your SAMA regional support person



# On-Time Maintenance Delivery

2023 objectives – 85%+ by date requested /95%+ within 3 weeks

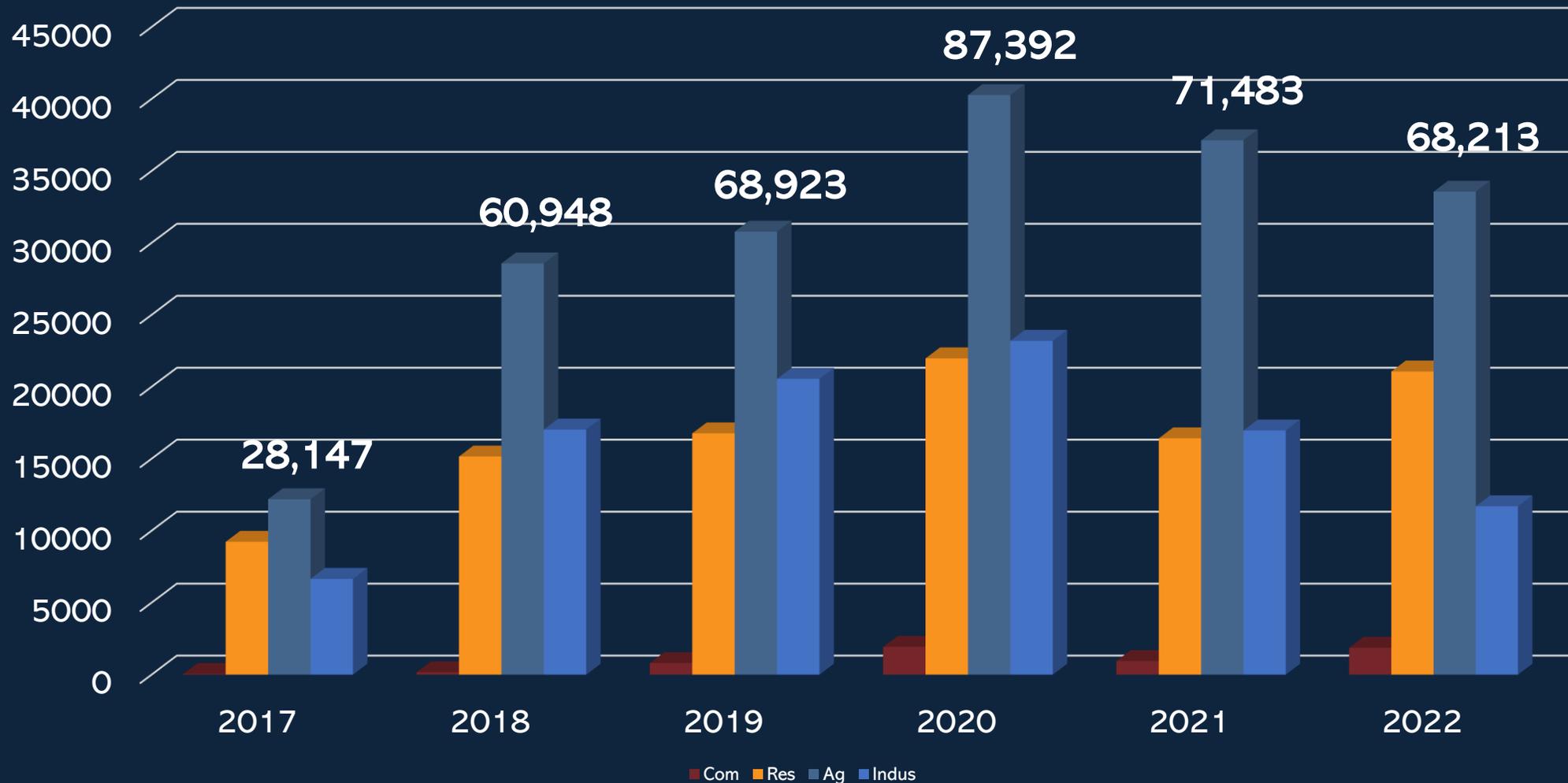


# General Reinspections

- Opportunity to ensure all property physical data is brought up to date for a municipality
- Primary objective is to improve fairness and equity in the assessments of all properties in a municipality
  - Often also discover previously missed taxable assessments
- Currently 6 years into a 12 year cycle
- Primary selection criteria is time since last general inspection



# Reinspection Counts



# Understanding Revaluations



Property values change over time

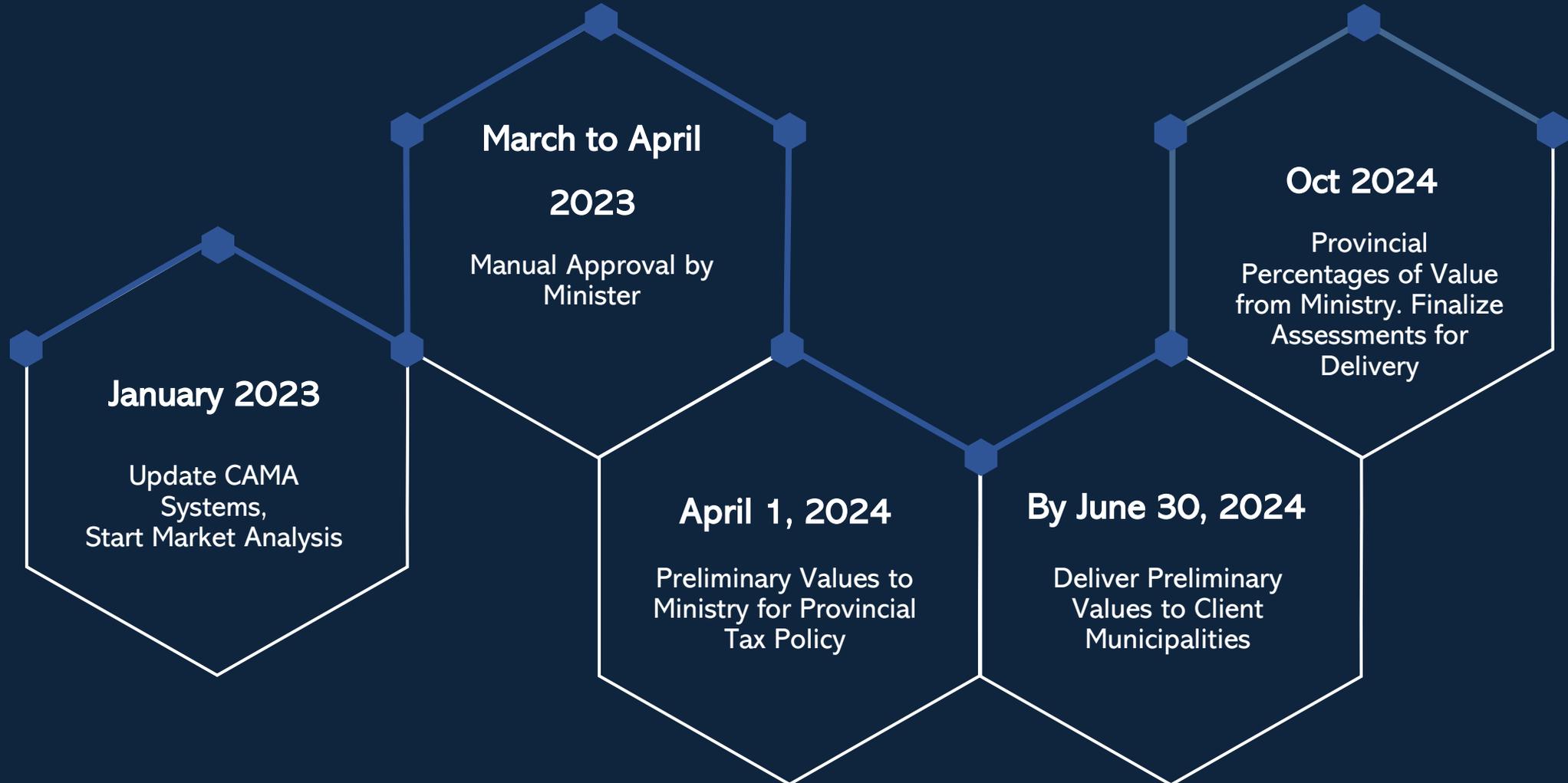
- All Canadian jurisdictions update assessments every one to four years

Revaluations involve updating values to be more current and understandable with improved fairness and equity

Mass appraisal based assessments are as of the base date and use sales from the years leading up to the new base date

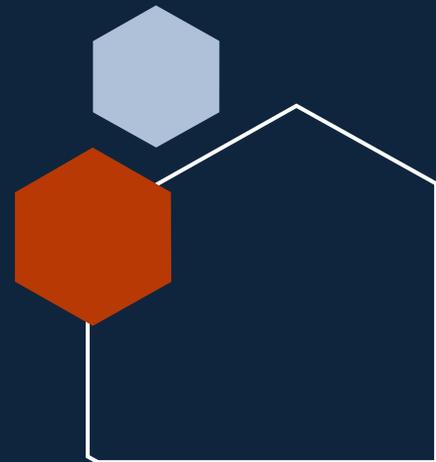
Ask your SAMA representative to explain the new values sooner rather than later!

# 2025 Revaluation Timeline



# Preliminary Reports

- **Municipal Assessed Value Trend Report**
- **Municipal Taxable Value Trend Report**
- **Preliminary Value Detail Report**



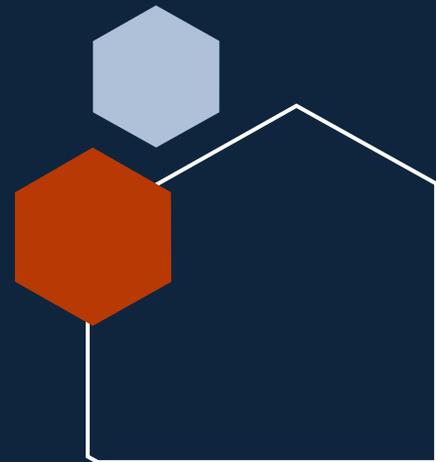
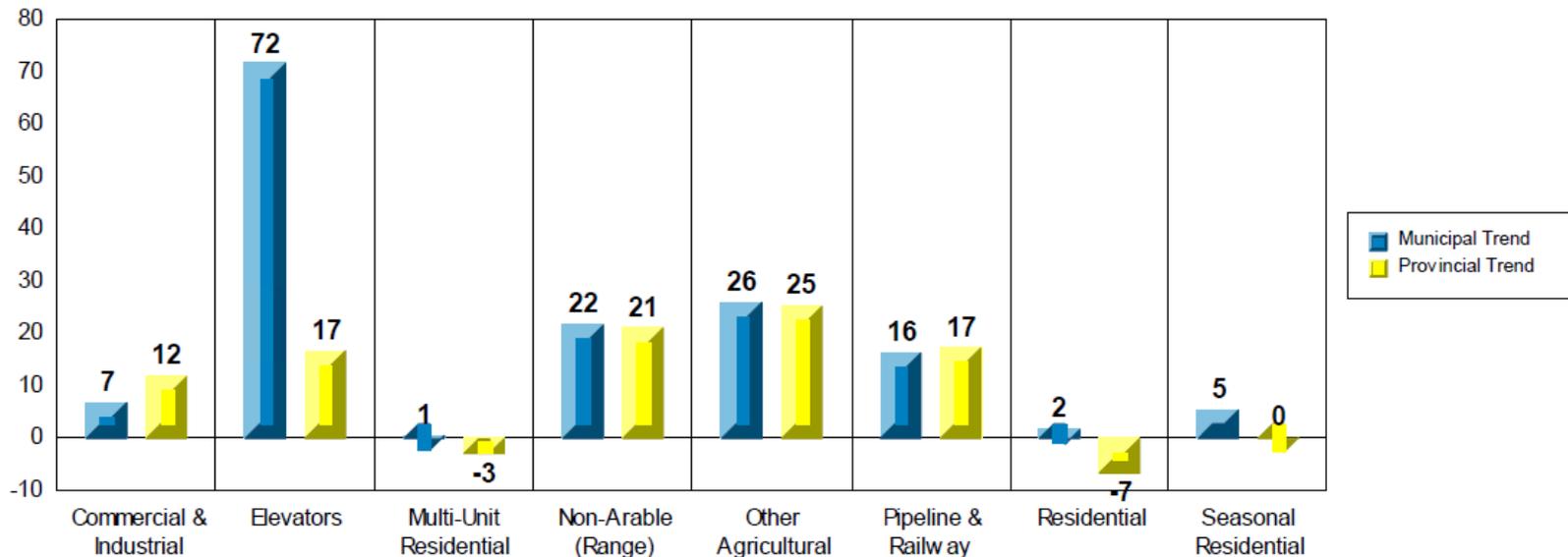


# 2021 Revaluation Assessed Value Trend Report (100% Value) for

July 27, 2020

Tax Class (as defined in Regulations)

Tax Class (as defined in Regulations)	2020 Municipal Assessed Value	2021 Municipal Assessed Value	Municipal Trend	Provincial Trend
Commercial & Industrial	\$267,283,550	\$285,618,950	7%	12%
Elevators	\$207,500	\$356,100	72%	17%
Multi-Unit Residential	\$735,200	\$739,400	1%	-3%
Non-Arable (Range)	\$94,196,900	\$114,573,900	22%	21%
Other Agricultural	\$199,440,200	\$251,286,200	26%	25%
Pipeline & Railway	\$10,987,600	\$12,780,500	16%	17%
Residential	\$125,647,400	\$127,757,000	2%	-7%
Seasonal Residential	\$26,195,300	\$27,618,700	5%	0%
<b>Total</b>	<b>\$724,693,650</b>	<b>\$820,730,750</b>	<b>13%</b>	<b>7%</b>



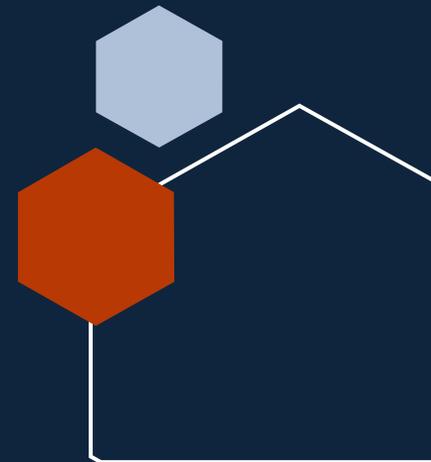
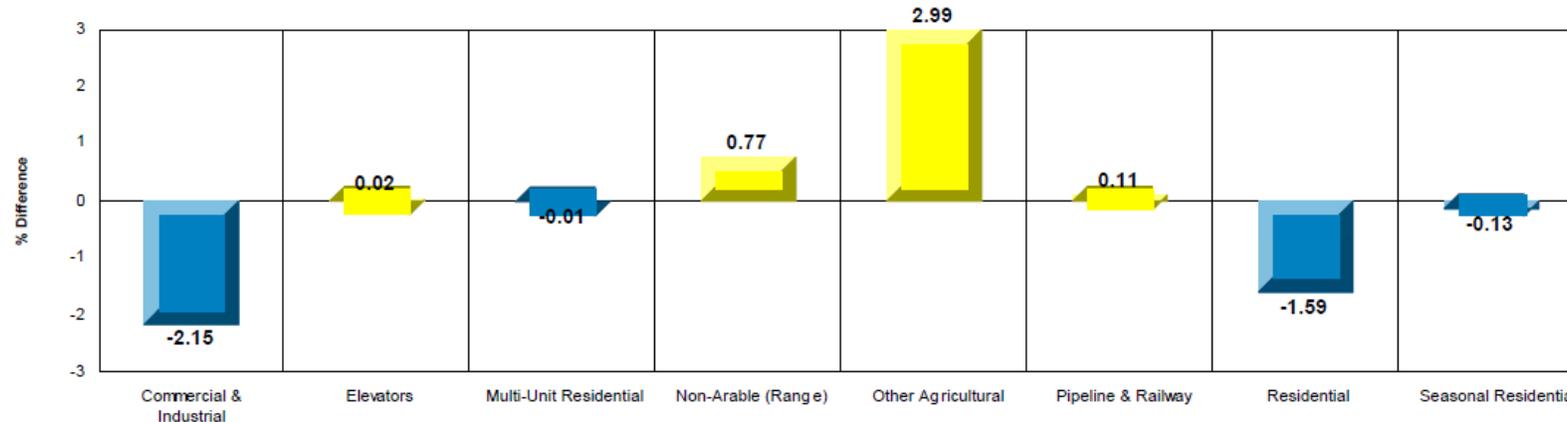


# 2021 Revaluation Taxable Assessed Value Trend Report for

July 27, 2020

Tax Class (as defined in Regulations)	2020 Taxable Assessed Value	2020 293 Exempt Assessed Value	2020 Taxable % of Total Value	2021 Taxable Assessed Value	2021 Estimated 293 Exempt Assessed Value	2021 Adjusted Taxable Assessed Value	2021 Adjusted Taxable % of Total	See Chart Change of % 2020 to 2021
Commercial & Industrial	\$261,048,950		53.53%	\$278,347,250		\$278,347,250	51.38%	-2.15%
Elevators	\$207,500		0.04%	\$356,100		\$356,100	0.07%	0.02%
Multi-Unit Residential	\$588,160		0.12%	\$591,520		\$591,520	0.11%	-0.01%
Non-Arable (Range)	\$38,823,975		7.96%	\$47,283,210		\$47,283,210	8.73%	0.77%
Other Agricultural	\$109,307,165		22.41%	\$137,653,890		\$137,653,890	25.41%	2.99%
Pipeline & Railway	\$10,828,300		2.22%	\$12,618,000		\$12,618,000	2.33%	0.11%
Residential	\$48,930,642	\$48,788,718	10.03%	\$99,984,000	\$54,245,413	\$45,738,587	8.44%	-1.59%
Seasonal Residential	\$17,922,850	\$2,601,870	3.68%	\$21,743,200	\$2,549,857	\$19,193,343	3.54%	-0.13%
<b>Total</b>	<b>\$487,657,542</b>	<b>\$51,390,588</b>	<b>100.00%</b>	<b>\$598,577,170</b>	<b>\$56,795,270</b>	<b>\$541,781,900</b>	<b>100.00%</b>	

Change of % 2020 to 2021





**Preliminary Assessed Value Change Report**  
**(Not For Public Distribution)**

for

**2021 Preliminary Assessments for Discussion Only**  
**These values are not to be used for the 2021 Assessment Roll**

**July 27, 2020**

Page 1 of 337

Assessment ID	Legal Land Location	Liab Subd	Tax Class	2020				2021				Value Diff	% Diff
				Land	Improvement	Property	Total	Land	Improvement	Property	Total		
000101100	Qtr PT NE	1	N	\$12,900			\$12,900	\$15,400			\$15,400	\$2,500	19.4%
000111100	Qtr NE	1	N	\$48,200			\$48,200	\$57,800			\$57,800	\$9,600	19.9%
000111200	Qtr NW	1	N	\$26,600			\$26,600	\$31,900			\$31,900	\$5,300	19.9%
000111201	Qtr PT NW	1	N	\$1,700			\$1,700	\$2,100			\$2,100	\$400	23.5%
000111300	Qtr SE	1	N	\$15,600			\$15,600	\$18,700			\$18,700	\$3,100	19.9%
000111400	Qtr PT SW	1	N	\$400			\$400	\$500			\$500	\$100	25.0%
000112100	Qtr NE	1	A	\$159,200			\$159,200	\$201,000			\$201,000	\$41,800	26.3%
000112200	Qtr NW	1	A	\$140,800			\$140,800	\$176,800			\$176,800	\$36,000	25.6%
000112300	Qtr SE	1	A	\$108,700			\$108,700	\$137,100			\$137,100	\$28,400	26.1%
000112400	Qtr PT SW	1	N	\$59,600			\$59,600	\$73,600			\$73,600	\$14,000	23.5%
000113100	Qtr NE	1	N	\$87,200			\$87,200	\$104,600			\$104,600	\$17,400	20.0%
000113200	Qtr NW	1	N	\$99,100			\$99,100	\$120,600			\$120,600	\$21,500	21.7%
000113300	Qtr SE	1	N	\$103,700			\$103,700	\$127,200			\$127,200	\$23,500	22.7%
000113400	Qtr SW	1	N	\$130,800			\$130,800	\$162,500			\$162,500	\$31,700	24.2%

# Assessment Changes $\neq$ Tax Changes

## Before Revaluation

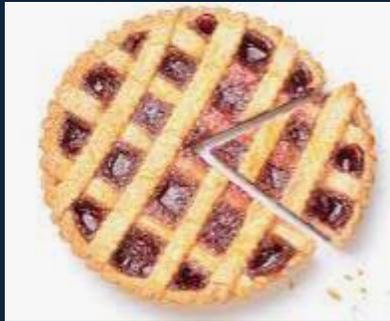


## After Revaluation

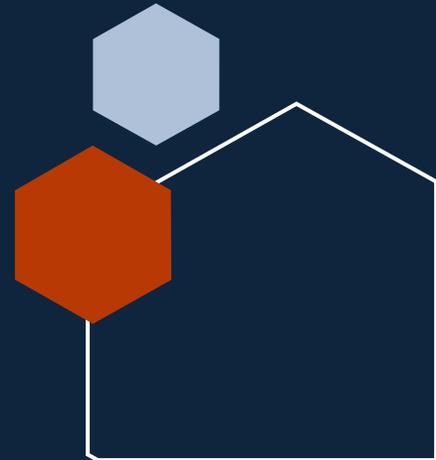
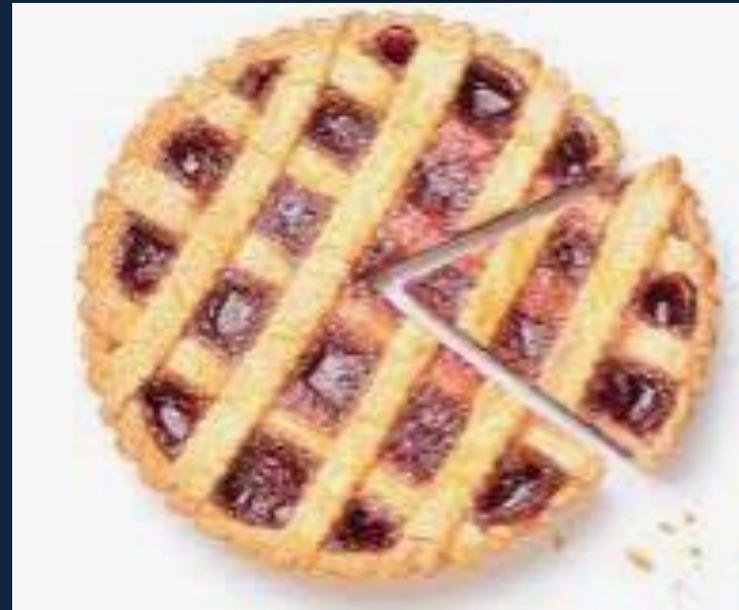


# Relative assessment changes are more important than absolute value changes in a revaluation

Values before Revaluation



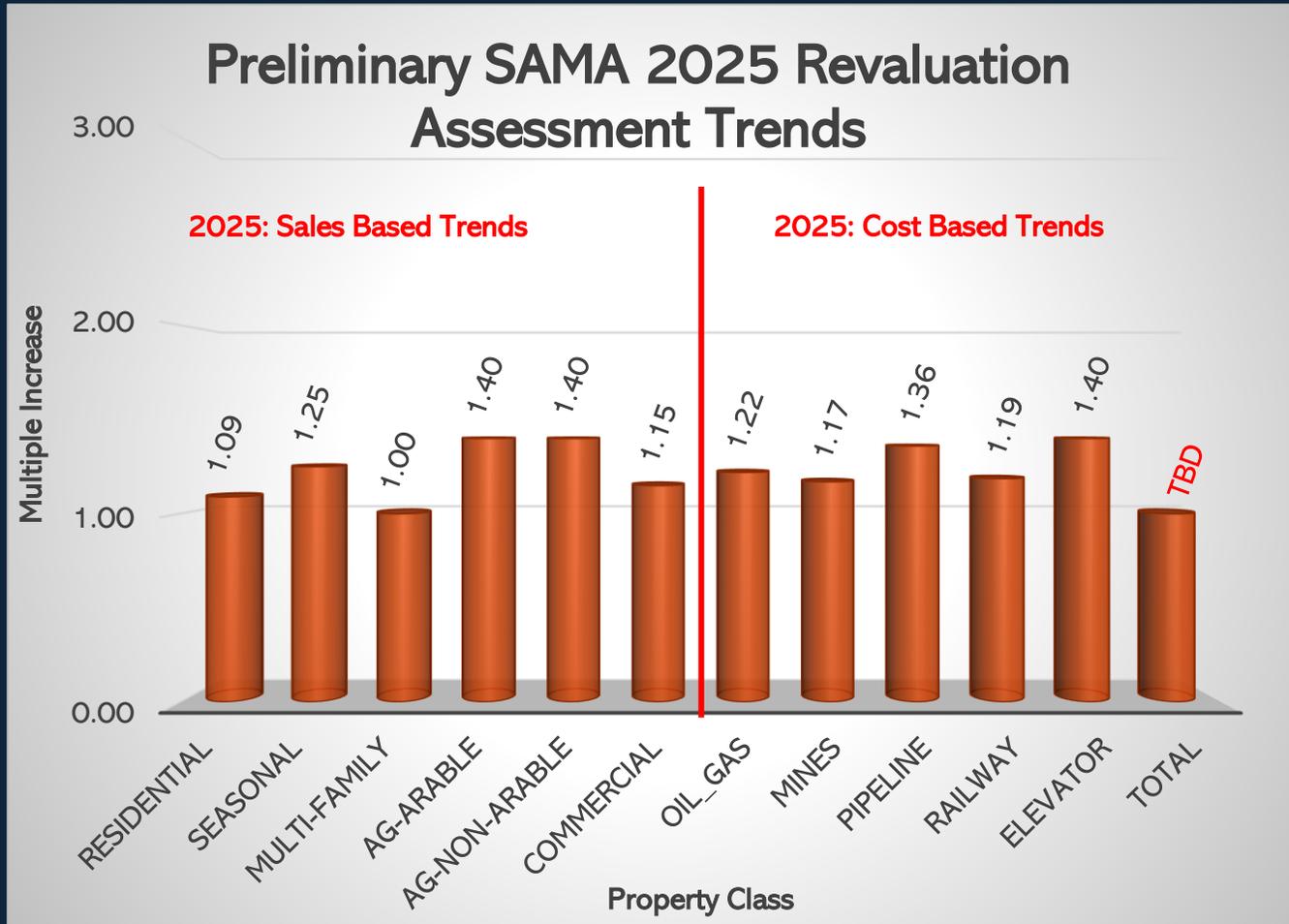
Values after Revaluation



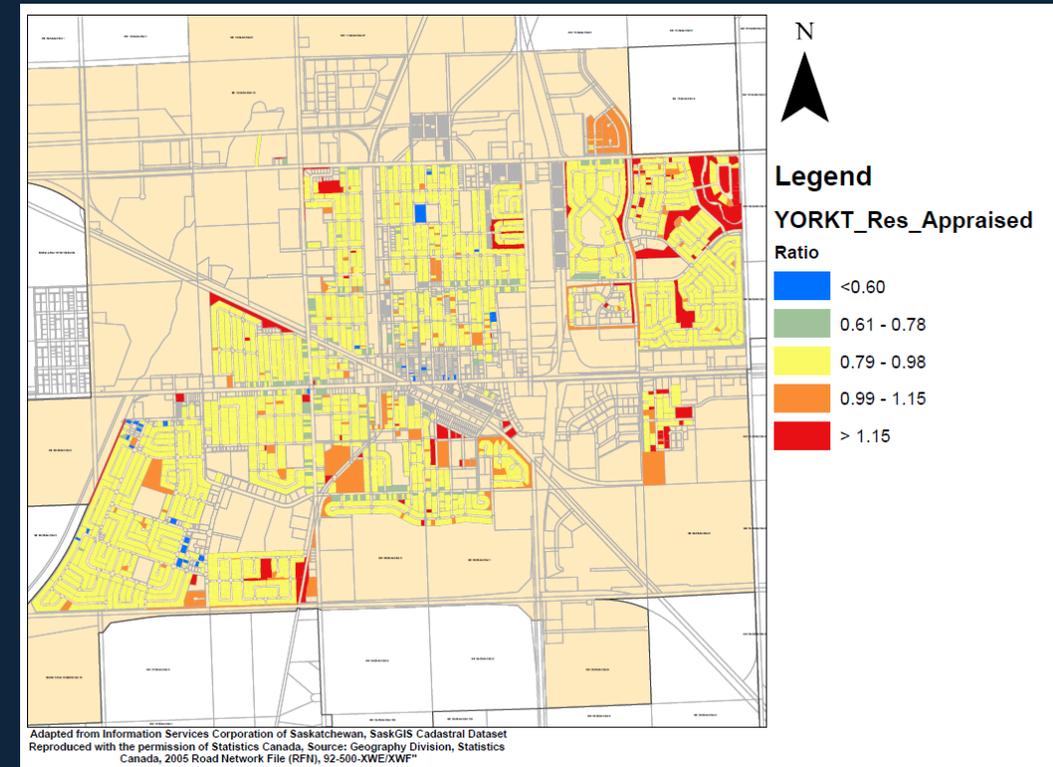
# Revaluation Helpful Hint:

Average changes are not the issue – the challenge will come from the outliers

- Provincial Average Assessment Trends



- Property Specific Changes



# Opportunities to Review and Challenge Assessments

- \*Preliminary value submission (3 – 9 months prior to final value submission) \*prior to revaluation years
- Contacting SAMA appraiser during open roll period (60/30 days)
- Agreements to Adjust
  1. Local Board of Revision
    - Assessment issues (SAMA)
    - Tax class or exemption (municipality)
    - New provincial BOR training program currently underway
  2. Saskatchewan Municipal Board
  3. Court of Appeal



# Support of Value – Historical Counts

Appeals to Board of Revision



# Annual Assessment Confirmation Process

## Quality assurance Division - SAMA

- Annual process intended to ensure that assessments placed on the assessment roll done in compliance with legislation
- Includes a roll balancing process and a number of quality assurance and confirmation process audits
- Complete and submit assessment return after BOR decisions rendered each year
- Confirmation required to enforce the collection of taxes
- Contact QAD if assistance required



# Quality Assurance/Confirmation Documents

RC\_\_2022\_Return\_0\_



**2022 ASSESSMENT RETURN**

**TOWN OF ANYWHERE**

---

The municipal Acts require that the assessor for the municipality report all changes made to the municipality's Assessment Roll to the Saskatchewan Assessment Management Agency's Quality Assurance Division (QAD) for confirmation.

*The Municipalities Act section 258; The Cities Act section 228; The Northern Municipalities Act, 2010 section 279:*  
 "(1) On or after January 1 of the year to which the assessment roll relates, the assessor shall make returns to the agency, in the forms and at times required by the agency, showing:  
 (a) the particulars of any alterations that have been made in the assessment roll since it was last confirmed by the agency; and  
 (b) any additional information related to the particulars mentioned in clause (a) that may be required by the agency."

Use this return to report any changes made to the municipality's assessment roll since the last confirmation.  
 Saskatchewan Assessment Management Agency  
 Quality Assurance Division  
 301 - 2201 11th Avenue  
 Regina, Saskatchewan S4P 0J8

**GENERAL INFORMATION**

1. **Assessment Notices:**  
 Date assessment roll prepared Apr. 3, 2022 Date assessment notices mailed Apr. 10, 2022  
 Dispensing with mailing of the notices: Bylaw # \_\_\_\_\_  
 Urban, Rural and Northern Municipalities:  
 Date notice published in The Saskatchewan Gazette Apr. 5, 2022  
**AND** Date notice published in the Local Paper / Other Apr. 5, 2022 Specify paper name  
 Cities: Date notice published in the Local Paper required by Cities Specify paper name  
DATES ARE REQUIRED TO BE ENTERED IN THE ABOVE FIELDS

2. **Board of Revision:**  
 Number of appeals received 5 Appeals Withdrawn/Include Agreements to Adjust 3 Appeals Heard 2  
 Last Hearing Date of Board of Revision July 1, 2022 Last Date decisions received Sept. 3, 2022  
NUMBER OF APPEALS AND DATES ARE REQUIRED TO BE ENTERED IN THE ABOVE FIELDS, IF NO APPEALS MARK NIL

3. **Agreement to Adjust Assessment: (Code C)**



**Quality Assurance Division**  
Confirmation, Primary and Secondary Audits, and providing Municipalities with Assessment Roll Assistance

**2022 Assessment Return - REMINDER Items and Check List**

Check	Did You Remember To:
<input type="checkbox"/>	Advertise in The Saskatchewan Gazette (excluding Cities) and record the publish date.
<input type="checkbox"/>	Submit all your Agreements to Adjust Assessment, Question 3, if applicable.
<input type="checkbox"/>	Submit all your Fixed Assessment Agreements (farmland), Question 4, and submit all related bylaws if applicable.
<input type="checkbox"/>	Complete, sign and date your Assessment Return form in <u>INK</u> .
<input type="checkbox"/>	Identify your Assessment Service Provider and Sign and Date on page 1b. for the Primary Audit.
<input type="checkbox"/>	Make a copy of your submitted Assessment Return and keep it on file for the municipal records. Mail the original Assessment Return back to us at : Quality Assurance Division - SAMA 301-2201 11th Avenue Regina, Saskatchewan S4P 0J8

We are always more than happy to provide you with any assistance you may need. However, you may find that reviewing the SAMPLE return form first to be beneficial.

The SAMPLE return form can be found on the website at [www.sama.sk.ca](http://www.sama.sk.ca) under:  
**Document Library & News > Forms**  
 If you have any comments, feedback, or questions please contact the Quality Assurance Division and ask to speak to one of the Quality Assurance Roll Examiners Toll Free at 1-800-667-7262 or E-mail us at [roll.confm@sama.sk.ca](mailto:roll.confm@sama.sk.ca)




# SAMA Information Sources

## SAMA's Website ([www.sama.sk.ca](http://www.sama.sk.ca))

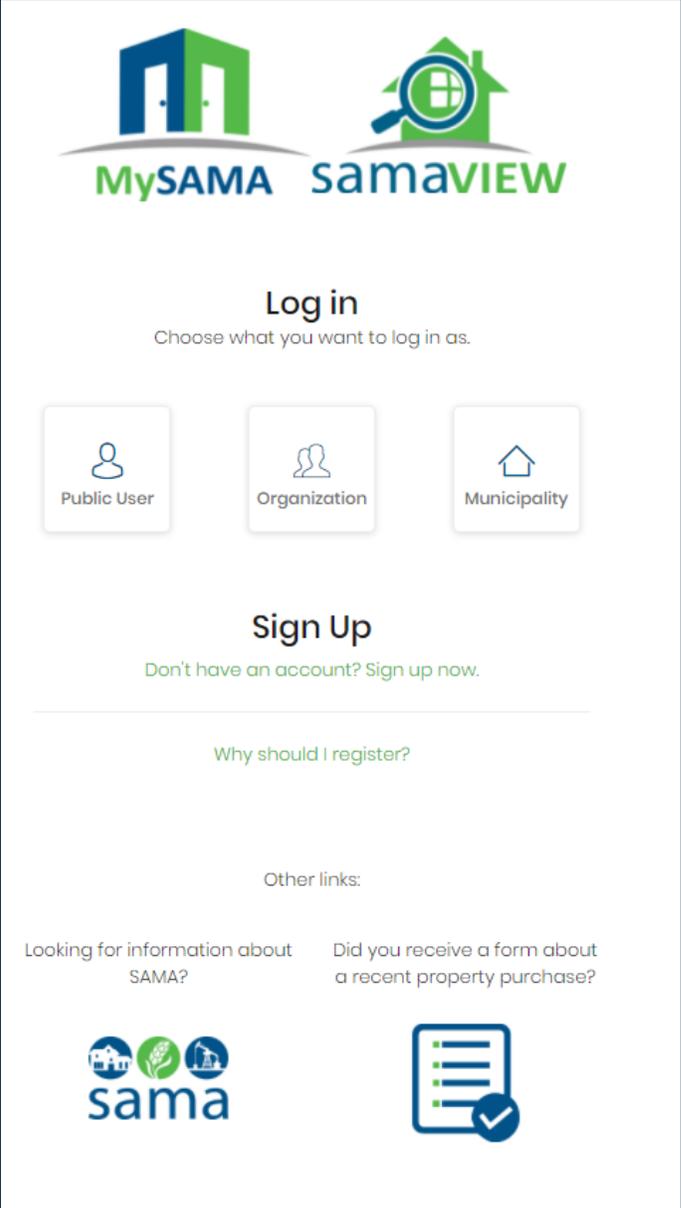
- On-line Manuals, Handbooks, FAQs, etc.
- Pamphlets and Fact Sheets
- Video on Property Assessment

<https://www.youtube.com/embed/aezCPeIB7NU>

## SAMAView

- GIS Based Assessment Information

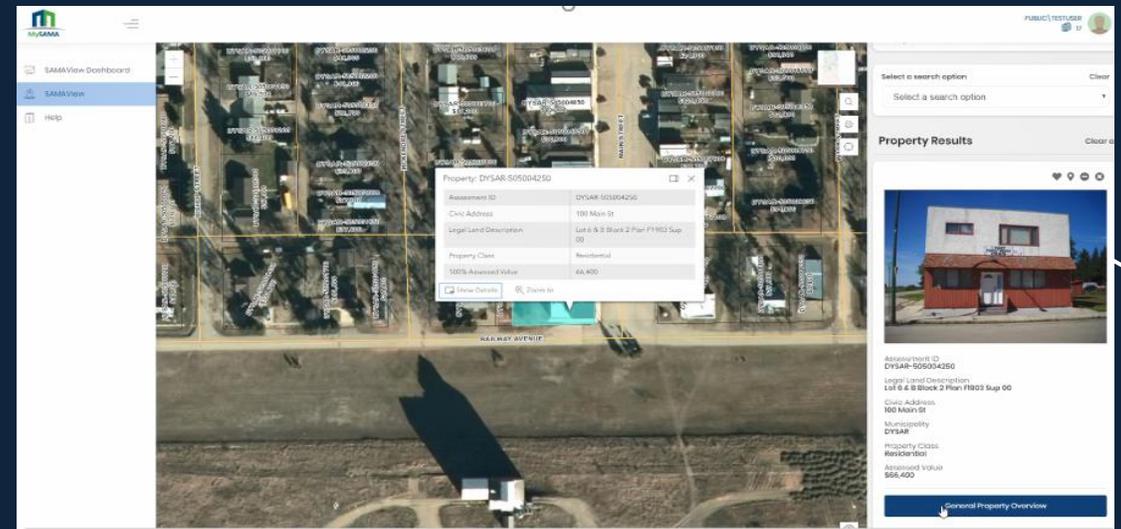
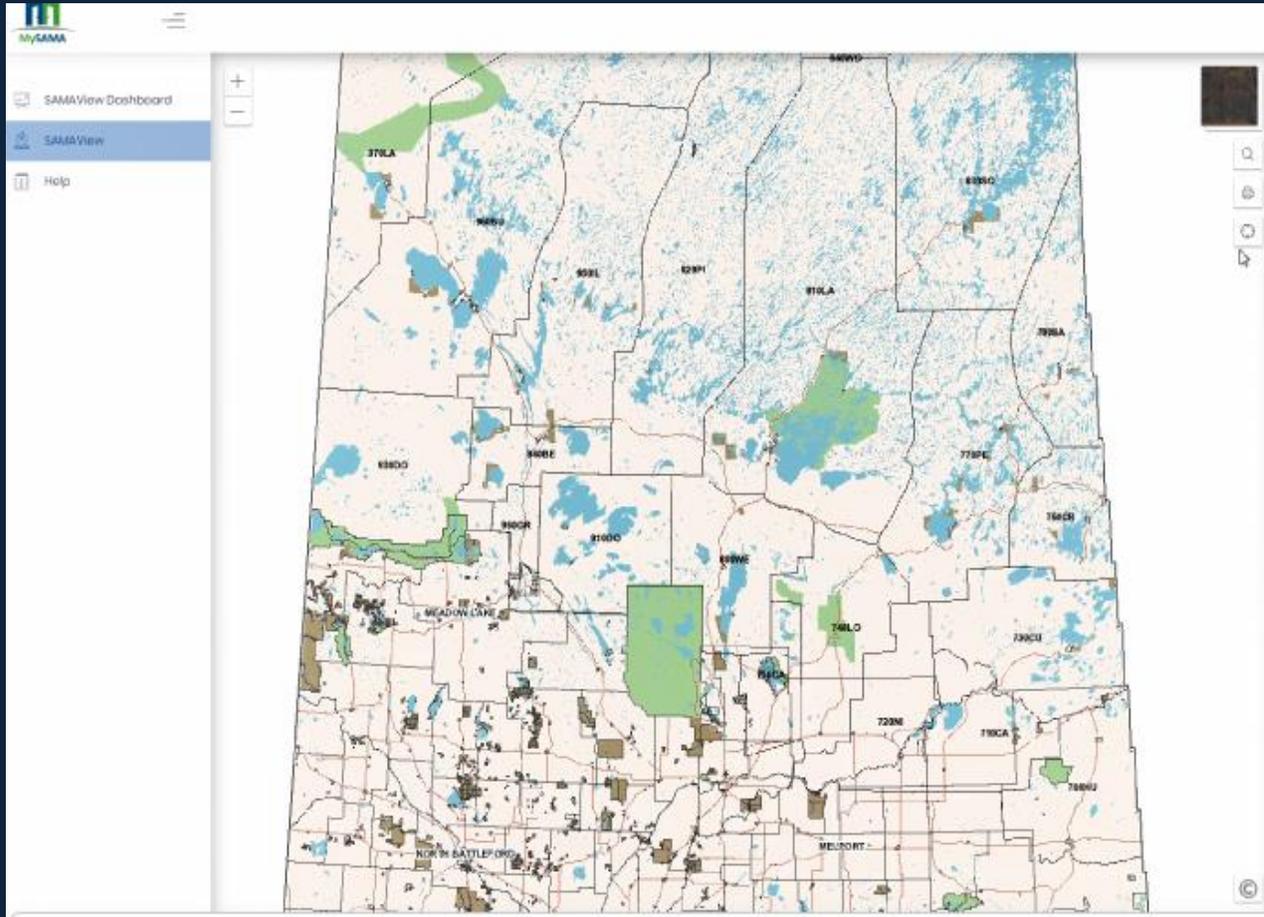
<https://mysama.ca/account/login>



The screenshot shows the login interface for MySAMA and samaview. At the top, there are two logos: MySAMA (a stylized house icon) and samaview (a house icon with a magnifying glass). Below the logos, the text "Log in" is displayed, followed by the instruction "Choose what you want to log in as." There are three buttons: "Public User" (with a person icon), "Organization" (with a group of people icon), and "Municipality" (with a house icon). Below these buttons, the text "Sign Up" is displayed, followed by the link "Don't have an account? Sign up now." A horizontal line separates the login section from the "Why should I register?" section. Below this line, the text "Other links:" is displayed. There are two links: "Looking for information about SAMA?" (with the MySAMA logo) and "Did you receive a form about a recent property purchase?" (with a document icon and a checkmark).

# Property Assessment Inquiries -

Please encourage the use of SAMAView



# Questions?

*On the Same Wave:*

Understanding Your Role  
in Property Assessment





# Thank you

Shaun Cooney

[shaun.cooney@sama.sk.ca](mailto:shaun.cooney@sama.sk.ca)

Todd Treslan

[todd.treslan@sama.sk.ca](mailto:todd.treslan@sama.sk.ca)

