

2026 Business Plan

*People Using Technology to
Improve Assessment*



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People Using Technology to Improve Assessment

May 2025

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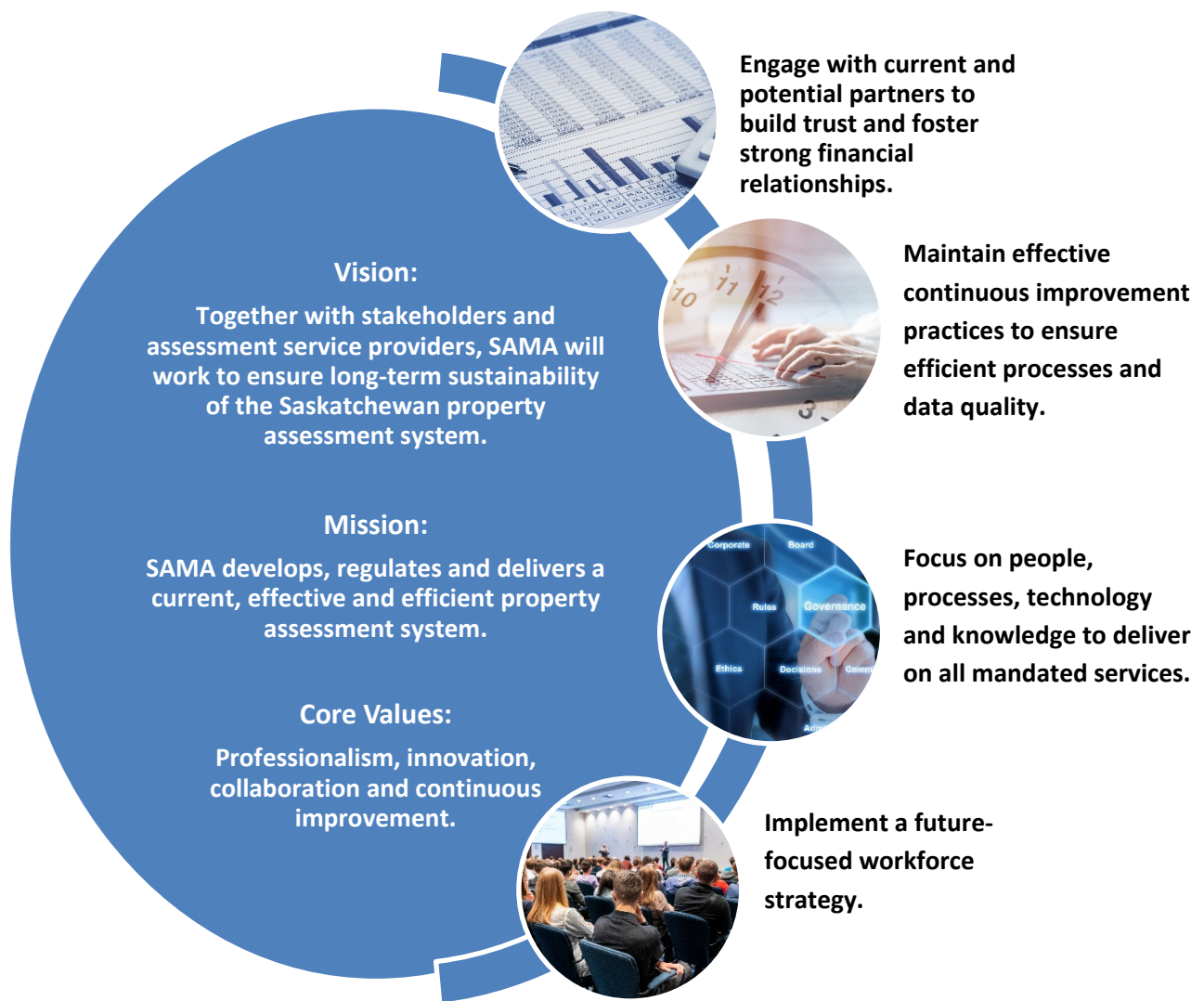
Saskatchewan's Vision and Growth Plan Goals

"...to build a better quality of life for Saskatchewan people – to build strong communities and strong families – and grow a stronger Saskatchewan now, and for the next decade".

SAMA Supports Saskatchewan's Growth Plan

Through both property maintenance and the enhanced reinspection program, municipalities, schools and libraries all benefit from an increased tax base that generates new tax revenues. Over \$10.1B in taxable assessment and \$195M in annually recurring property tax revenues have been captured by SAMA's work since 2014 and is projected to continue.

This helps build strong communities and grow a stronger Saskatchewan now and in the future.



EXECUTIVE SUMMARY

The Saskatchewan Assessment Management Agency is responsible for Saskatchewan's property assessment base with a value of over \$270 billion. This property assessment base is the foundation for fairly distributing just over \$2.63 billion of property taxes levied annually by municipalities and the Province. This funding makes up a large majority of revenue for municipalities and a significant portion of the funding for both primary and secondary education.

The agency has a two-fold responsibility to the Province and municipalities. Its governance responsibilities for the property assessment system include property assessment research and policy development, maintaining a central database of property assessments, providing assessment information to the Province and assuring the quality of assessments. In addition, the agency provides assessment valuation services to 761 client municipalities and to the Province for the education sector.

The agency maintains the assessment valuations for client municipalities on over 867,000 properties. Assessment valuation services include annual maintenance reviews, periodic property reinspections, complete revaluations every four years and support of value services.

2026 BUDGET OVERVIEW

SAMA'S 2026 budget request is needed to continue providing a return to municipalities and the Education sector on the dollars invested in SAMA.

The agency's budget for 2026 is being established in accordance with SAMA's 2026-29 Strategic Plan. SAMA's 2026 budget accomplishes three key things: allowing SAMA to sustain its current level of service to the Province of Saskatchewan and its municipal clients, taking advantage of emerging opportunities in the area of technology to enhance services and mitigate risks and remaining fiscally responsible to the Agency's funding stakeholders. Additionally, SAMA must have the capacity to conduct enough property reviews to maintain the integrity and reliability of the assessment system, be able to support values on behalf of clients throughout the appeals process and provide an effective property assessment governance function for the entire province. SAMA's annual budget of \$26.1M continues to represent under 1% of the tax revenues raised via property taxes in Saskatchewan (\$2.63B).

Operational priorities in 2026:

- to conduct **100,000 property reviews** (combined property maintenance and reinspection reviews). The reviews provide new tax revenues to municipalities and the education sector, as well as providing fairness within the overall property taxation system.
- to represent SAMA's clients in approximately 1,000 property appeals throughout the **support of value** process at the Board of Revision, Saskatchewan Municipal Board and Saskatchewan Court of Appeal levels.
- To continue towards the completion of a provincial reinspection (since 2018) and shift towards an increased focus on the reinspection of high-value commercial and industrial properties.
- To increase both stakeholder and the public's understanding and trust of the assessment system through communication initiatives.

Capital priorities in 2026:

- To enhance SAMA's CAMA system to allow for GIS (Geographical Information System) upgrades that will expand SAMA's product offerings and make property reviews more efficient.
- To enhance SAMA's CAMA system to allow for the addition of third-party municipalities as users of the system.
- To enhance SAMA's CAMA system to optimize its speed and security.
- To enhance SAMA's CAMA system to make data collection and entry more efficient and accurate.
- Overall, begin work on a capital project that will have a positive return for stakeholders by increasing SAMA's output and lessening SAMA's funding increase requirements within four years.

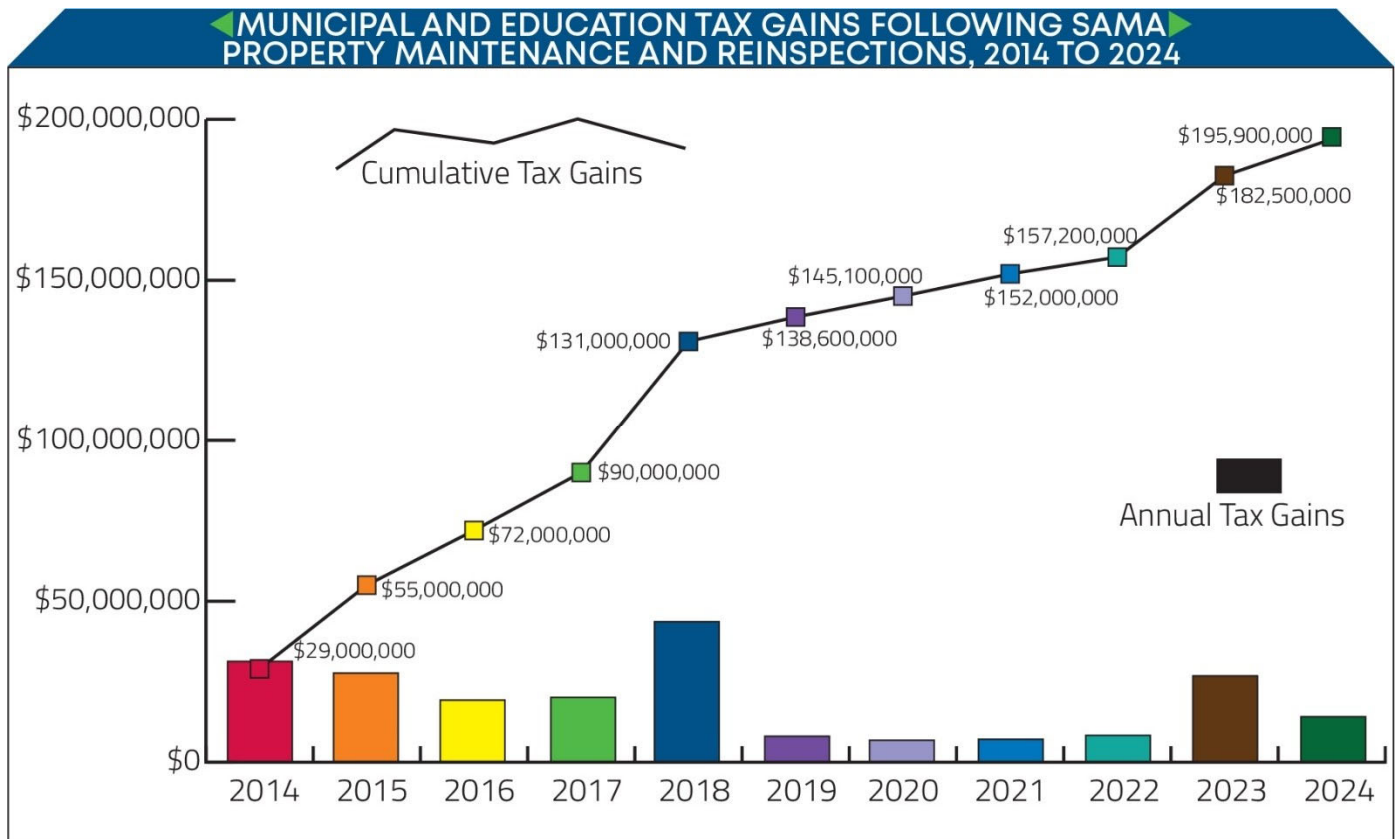
AGENCY PERFORMANCE AND OUTCOMES

Starting in 2018, SAMA has been on track to fulfill an objective of reinspecting all properties in Saskatchewan on an approximately 12-year reinspection cycle. A doubling of SAMA's output has been accomplished via investment in technology, business process improvement and policy / procedure simplification:



SAMA's goal of completing a provincial reinspection is now approximately 60% complete (SAMA is currently behind on completing a complete reinspection of rural municipalities but is ahead of schedule on industrial and commercial properties). Looking ahead, this review is on track to be completed in the early 2030s. The agency has completed over 741,000 property reviews in the previous seven years (a mix of both property maintenance reviews and property reinspection reviews). These reviews provide a strong return on investment for both municipalities and the Province in terms of new taxable assessment but are also vital to maintaining public confidence in SAMA's assessment system.

Through both property maintenance and the enhanced reinspection program, municipalities, schools and libraries all benefit from an increased tax base that generates new tax revenues. SAMA began tracking this in 2014 and estimates that in addition to enhanced fairness and system integrity, **\$10.1B in taxable assessment and \$196M in annually recurring property tax revenues** have been captured by SAMA's work during those years and is projected to continue as shown below provided SAMA can maintain the targeted number of property inspections:



STRATEGIC ACTIVITIES

MISSION, STRATEGIES AND ACTIONS

Mission Statement

SAMA develops, regulates and delivers a current, effective and efficient property assessment system.

Agency Strategy

SAMA plans its objectives and actions within its three key responsibilities: Governance, Valuation Services and Quality Assurance / Audit.

The Agency has four strategic directions for 2026:

- 1. Engage with current and potential partners to build trust and foster strong financial relationships.**
- 2. Maintain effective continuous improvement practices to ensure efficient processes and data quality.**
- 3. Focus on people, processes, technology and knowledge to deliver on all mandated services.**
- 4. Implement a future-focused workforce strategy.**

CLIENT MUNICIPALITY SERVICES

- **Conduct maintenance and reinspection reviews of at least 400,000 properties during the 2026 to 2029 period.**
 - **During 2026, the agency's plan is to conduct 100,000 property reviews and to provide the taxable assessment basis for approximately \$9M in new revenues for municipalities and schools, continuing the trend of taxable assessment growing faster than the costs of Saskatchewan's assessment system.**
 - **SAMA plans for 35,000 property maintenance reviews in 2026**
 - **SAMA plans for 65,000 property reinspection reviews in 2026. These reinspections represent the inspection of 39 urban municipalities and 19 rural municipalities and include 27,000 agricultural properties, 19,000 residential properties and 19,000 industrial properties.**
 - **Deliver assessment maintenance data to municipalities by the specified date to 85% of municipalities and to 95% of municipalities within three weeks of the specified date (date requested by the municipality).**
 - **Update approximately 85,000 oil and gas well assessments annually via standardization in addition to the overall 100,000 property inspections target and collect current data on all commercial and industrial properties in the province.**
- **Continue towards a 12 to 15-year provincial reinspection cycle. This adds assessment / tax revenue sources to municipalities and the education sector (stay on target for a full provincial reinspection by the end of 2032).**

- Provide support of value services to client municipalities for an estimated 1,000 appeals in 2026 (6,000 appeals in the 2022-25 period) with appropriate levels of legal support as required:
 - Provide trusted professional management of property assessment appeals, one-on-one assessment reviews with property owners, and attendance to appeals filed with local boards of revision, the Saskatchewan Municipal Board and the Saskatchewan Court of Appeal.
 - Provide quality assessed values that can be depended on by municipalities and the Province.
- Maintain positive relationships with client municipalities.

PROVINCIAL GOVERNANCE SERVICES

- Confirm municipal assessment rolls that are accurate and have been completed in 100% accordance with the municipal acts.
- When resources are available, provide assessment services / consultation to First Nations communities upon request.
- Maintain the current fleet of remote data collection devices (handheld computers) that appraisers use in the field and optimize usage via technological enhancement.
- Respond to all Provincial requests for information in a timely and accurate manner.
- Prepare new assessment policy for any emerging issues.
- Develop and maintain computer-assisted technologies that optimize the Agency's business operations and stability of the assessment system. SAMA will further research new technologies such as GIS mapping (to increase the accuracy and efficiency of agricultural assessments).
- Maintain positive relationships with the Ministry of Government Relations, SARM, SUMA, RMAA, UMAAS, stakeholders, industry/business organizations and property owners. SAMA will provide all parties with reliable and timely access to property assessment records, confirmed municipal assessment totals, information on property value trends in Saskatchewan and will provide further information and or training upon request.
- Review and/or audit municipal assessment rolls as required.
- Review and/or audit SAMA's mass appraisal system.
- Review SAMA's revaluation process and make recommendations for improvements ahead of the 2029 revaluation.

PEOPLE, PROCESS, TECHNOLOGY & KNOWLEDGE

- Maintain an organizational culture and compensation package that supports a voluntary turnover rate that is under 5% annually.
- Invest appropriately into staff training and development to maintain the current level of professionalism and expertise.
- Ensure all SAMA appraisers are maintaining or enhancing their skill sets and for SAMA to continue to strive to have employees professionally designated by the International Association of Assessing Officers (IAAO).
- Continue to enable every SAMA appraiser to have functional expertise on all three approaches to value (cost, sales and income).
- Maintain a positive relationship between SAMA management and staff, while continually reviewing employee engagement levels.
- Implement the necessary succession plans and training programs to ensure key positions are staffed appropriately currently and in future.
- Enhance the current funding model and ensure that funding shares are up-to-date, and match actual costs and benefits received by adjusting fees for service and matching component charges per property to SAMA costs. SAMA will further revise the requisition formula by shifting costs to property types which have been identified as not representing an appropriate portion of the current model (commercial and industrial properties).
- Receive a clean financial audit report and effectively manage the Agency's financial resources in accordance with plans approved by stakeholders.
- Optimizing revenues for SAMAView and assessment data licensed to other parties while also effectively managing third party assessment contracts.
- Continue to track and communicate to stakeholders the increases in taxable assessment and tax revenues due to SAMA property reviews.
- Monitor costs of other assessment jurisdictions via the Canadian Property Assessment Network (CPAN) and ensure SAMA provides value relative to its cost of service.
- Conduct competitive public tenders for all major purchases.

FINANCIAL ESTIMATES - 2026 BUDGET (IN THOUSANDS)

<u>Revenues</u>		<u>2025</u>		<u>2026</u>	<u>% change</u>	<u>\$ change</u>
Province of Saskatchewan	\$	12,758	\$	13,384	4.9%	\$ 626
Province - Capital Project	\$	-		500	-	500
Municipalities		11,083		11,633	4.9%	550
Other Revenues		<u>480</u>		<u>550</u>	<u>14.6%</u>	<u>70</u>
	\$	24,321	\$	26,067	7.2%	\$ 1,746

Expenditures

Salaries and Benefits	\$	17,785	\$	18,863	6.1%	\$ 1,078
Other Expenditures		6,536		6,704	2.6%	168
Capital Project	-	<u> </u>		<u>500</u>	=	<u>500</u>
	\$	24,321	\$	26,067	7.2%	\$ 1,746

2026 FUNDING REQUEST

Province of Saskatchewan: \$13.884 million.

Municipal clients of SAMA: \$11.633 million (including the City of Moose Jaw).

The 2026 request includes a provincial funding request of \$13.384 million for operations and \$0.500 million for capital investments. The municipal funding of \$11.633 million is entirely for operations. Municipal funding is used solely for the provision of assessment services while provincial funding is used for both governance costs as well as assessment services in recognition of the \$783 million that is generated for the Education sector via property taxes annually.

HOW RESOURCES WILL BE USED:

Operational expenditures have a budgeted increase of 5.1% in 2026 (over the 2025 budget).

- Employee salaries and benefits are estimated to increase 6.1%.
- Other expenses have a budgeted increase of 2.6%.

SAMA Municipal Requisition

- In 2026, no increase to the per property fee for service charged to municipalities of \$25 is budgeted. However, the total budgeted amount for these fees is budgeted to decrease by \$13,000 based upon the prior two years experience (demand for property reviews by municipalities had been lower than anticipated in 2023-24).
- SAMA plans to increase the \$25 fee to \$50 per review in 2027. This fee is based upon 2026 reviews and SAMA will communicate this change to municipalities in late 2025.
- The \$483,000 (4.9%) increase to the requisition base charges will be generated by increases to the per property charge portion of the formula (4.6%) and anticipated growth in property counts (0.3%). SAMA's goal will continue to be matching the requisition formula and charges to SAMA's costs of providing service.

HOW FUNDING WILL BE SHARED

- 100% of governance (assessment research and policy development, maintaining a central database, providing assessment information to the government and assuring the quality of assessments/provincial consistency) to the province.
- 32.50% of assessment valuation services to the Province and 67.5% to client municipalities. 2024 property tax levies for education/libraries and municipalities were split approximately 32.5%/67.5% respectively.
- SAMA's budget of \$26.067M continues to represent around 1% of the total property tax revenues generated by the assessment system. In 2024, municipal property taxes were \$1.624B and education property taxes were \$0.783B.

APPENDIX A

2026 Budget by Major Category (000's)

	2026	% of	2025	Budget	Budget
	Budget	Budget	Budget	\$ Var	% Var
<u>REVENUES</u>					
Provincial: operating	\$ 13,384	51.34%	\$ 12,758	\$ 625	4.90%
Provincial: capital	500	1.92%	0	500	-
Municipal:					
Base and technology fee	10,336	39.65%	9,853	483	4.90%
Service fees	477	1.83%	490	(13)	-2.65%
Moose Jaw contract	820	3.15%	740	80	10.81%
Other revenue	550	2.11%	480	70	14.58%
	<u>\$ 26,067</u>	<u>100%</u>	<u>\$ 24,321</u>	<u>\$ 1,746</u>	<u>7.18%</u>
<u>EXPENDITURES</u>					
Salaries and benefits	\$ 18,863	72.36%	\$ 17,785	\$ 1,078	6.06%
Technology	2,020	7.75%	1,865	155	8.31%
Office leases	1,480	5.68%	1,452	28	1.93%
Travel	850	3.26%	870	- 20	-2.30%
Capital expenditures	735	2.82%	212	523	346.70%
Legal expenses	570	2.19%	570	-	0.00%
Staff training	350	1.34%	350	-	0.00%
Land Titles	180	0.69%	195	- 15	-7.69%
Board of directors	150	0.58%	150	-	0.00%
Telephone and communications	130	0.50%	125	5	4.00%
Professional services	90	0.35%	110	- 20	-18.18%
Postage	95	0.36%	87	8	9.20%
Communications	80	0.31%	80	-	0.00%
Office supplies	70	0.27%	75	- 5	-6.67%
Geospatial imagery	60	0.23%	60	-	0.00%
Insurance	32	0.12%	32	-	0.00%
Other expenses	312	1.20%	303	8	2.64%
	<u>\$ 26,067</u>	<u>100%</u>	<u>\$ 24,321</u>	<u>\$ 1,746</u>	<u>7.18%</u>
Transfer from (to) reserves	\$ -		\$ -	0	0.00%
Surplus (Deficit)	<u>\$ 0</u>		<u>\$ 0</u>		<u>0.00%</u>

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