

2027 Business Plan

Shaping the Future of
Assessment Through Innovation



sama

SASKATCHEWAN ASSESSMENT
MANAGEMENT AGENCY

2027 Business Plan (2027 Budget)

Shaping the Future of Assessment Through Innovation

May 2026

TABLE OF CONTENTS

Saskatchewan's Vision and Growth Plan Goals	1
Executive Summary.....	3
2027 Budget Overview.....	3
Agency Performance and Outcomes	5
Agency Performance and Outcomes Continued	6
Strategic Activities	7
MISSION, STRATEGIES AND ACTIONS 2026-2029	7
Client municipality services	8
Provincial governance services.....	8
PEOPLE, PROCESS, TECHNOLOGY & KNOWLEDGE	9
FINANCIAL ESTIMATES - 2027 Budget (in thousands).....	11
Operating Budget	11
2027 OPERATING and CAPITAL Funding Request	12
How Resources Will Be Used:	12
How Funding Will Be Shared	12
Appendix A	13
2027 Budget by Major Category (000's)	13

SASKATCHEWAN'S VISION AND GROWTH PLAN GOALS

"A Strong Economy is Leading to Better Quality of Life for all Residents."

SAMA Supports Saskatchewan's Growth Plan

In 2024, the Province of Saskatchewan released an update on its 2019 *Saskatchewan's Growth Plan: The Next Decade of Growth*. Below are some of the key highlights of the report, and how SAMA's efforts support this important work in Saskatchewan.

Growing Saskatchewan's Population to 1.4 million People by 2030

"With affordable, vibrant communities and a high quality of life, Saskatchewan continues to be the best place in Canada to live, work and raise a family."

SAMA supports the province's increased population goal by providing municipalities with an up-to-date assessment base to capture growth. Municipalities depend on the assessment system to generate the revenue needed to fund services for growing communities, including growth in the residential, commercial, agricultural, and industrial sectors.

Transforming Saskatchewan's Economy Through Innovation and Technology

"Saskatchewan's growing technology sector is strengthening Saskatchewan's economy."

SAMA is committed to using innovation and technology to strengthen its work. The Agency's Assessment Innovation Program is central to its future direction, supported by forward-looking strategic planning, continuous improvement initiatives, and new technologies. This provides the greatest possible return for the provincial economy by ensuring greater efficiency and quality in the assessment process.

Keeping Saskatchewan's Economy Competitive

SAMA helps keep Saskatchewan's economy competitive by maintaining a transparent, consultative assessment system. Through its Advisory Committees, SAMA shares research, welcomes stakeholder input, and communicates the effects of assessment model and rate changes across all sectors including industrial property types. This helps ensure investors and new businesses benefit from fair and equitable assessments when they invest in Saskatchewan.

Delivering on the Purpose of Growth: Securing a Better Quality of Life for Saskatchewan's Families and Communities

"The purpose of growth is to build strong families, strong communities, a better quality of life and a bright future for everyone in Saskatchewan."

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 new taxable assessment and \$210M in annually recurring property tax revenues have been captured by SAMA's work since we began tracking assessment growth in 2014. This trend is projected to continue going forward.

SAMA Overview

The Saskatchewan Assessment Management Agency is responsible for Saskatchewan's property assessment base with a value of over \$278 billion. This property assessment base is the foundation for fairly distributing just over \$2.64 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 760 client municipalities and to the Province for the education sector.

The agency maintains the assessment valuations for client municipalities on over 865,000 properties. Assessment valuation services include annual maintenance reviews, periodic property reinspections, complete revaluations every four years and support of value services.

SAMA

Saskatchewan Assessment Management Agency

Vision, Mission & Core Values

VISION

Together with stakeholders and assessment service providers, SAMA will work to ensure long-term sustainability of the Saskatchewan property assessment system.

MISSION

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

CORE VALUES

Our values guide everything we do and shape how we serve Saskatchewan communities.

- 1 Professionalism
- 2 Innovation
- 3 Collaboration
- 4 Continuous Improvement

STRATEGIC DIRECTIONS

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.

3

Focus on people, processes, technology and knowledge to deliver on all mandated services.

4

Implement a future-focused workforce strategy.

EXECUTIVE SUMMARY

2027 BUDGET OVERVIEW

SAMA'S 2027 budget request is a needed investment for the Agency to continue providing a stable assessment base and source of property tax funding for municipalities and the provincial education sector.

The agency's budget for 2027 is being established in accordance with SAMA's 2026-29 Strategic Plan. SAMA's 2027 budget accomplishes three key things:

- Allows SAMA to sustain its current level of service to the Province of Saskatchewan and its municipal clients,
- Takes advantage of emerging opportunities in technology to enhance services and mitigate risks, and,
- Maintains SAMA's fiscal responsibility 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 operating budget of \$26.6M continues to represent around 1% of the tax revenues raised via property taxes in Saskatchewan (\$2.64B).

Operational priorities in 2027:

- to conduct **73,000 property reviews** (combined property maintenance and reinspection reviews). This is in line with SAMA's current revenues and capacity. With increased capacity and stable funding, SAMA could reestablish the 100,000/year property review benchmark. These reviews provide new tax revenues to municipalities and the education sector, as well as providing fairness and equity within the overall property taxation system.
- to represent SAMA's clients in approximately 800 property appeals throughout the **support of value** process at the Board of Revision, Saskatchewan Municipal Board and Saskatchewan Court of Appeal levels.
- An increased focus on reestablishing the revaluation as the primary foundation of the assessment system in Saskatchewan, by examining current processes, rebalancing resources, and looking for efficiencies and ways to improve quality.
- SAMA has implemented an Assessment Innovation Program which helps to align SAMA's strategic planning with the work we are doing in continuous improvement, implementing new technologies and quality coordination, with the overarching goal to improve the Agency's efficiency and make us a future-ready organization.

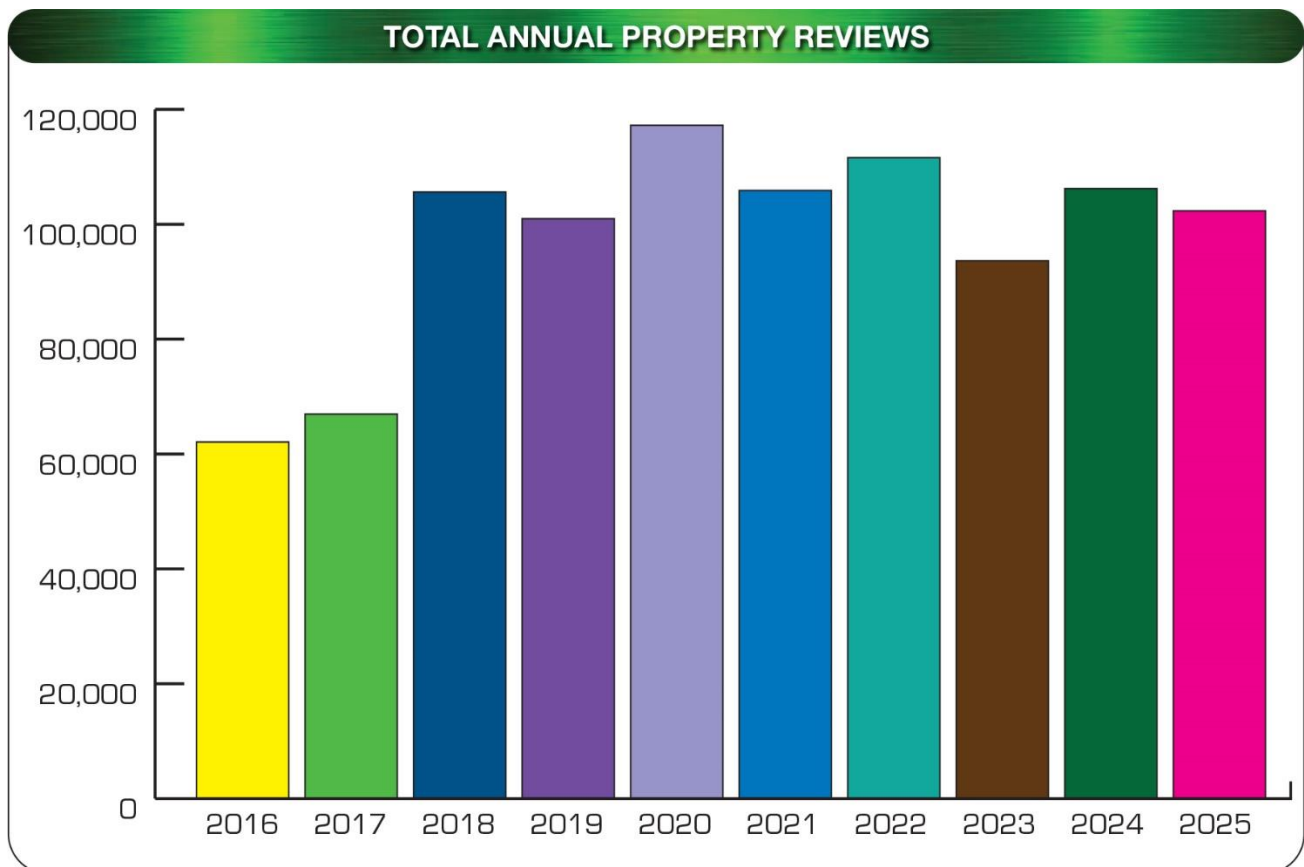
- To continue towards the completion of a provincial reinspection (since 2018) and shift towards an increased focus on the reinspection of high-value commercial and industrial properties.
- To increase both stakeholder and the public's understanding and trust of the assessment system through communication initiatives.

Capital priorities in 2027:

- SAMA is looking to enhance the Agency's Govern Computer Assisted Mass Appraisal (CAMA) system to allow for the following improvements:
 - GIS (Geographical Information System) upgrades that will expand SAMA's product offerings and make property reviews more efficient.
 - Optimizing the speed and security of the system.
 - Making data collection and entry more efficient and accurate (including AI enabled voice to text data entry).
- SAMA is also developing the capability to add third-party municipalities as users of the CAMA system. This will enable municipalities with unsupported, end-of-life CAMA systems to transition to a stable, up-to-date provincial system, further improving the reliability of assessment records for province-wide reporting.
- SAMA has identified the need to continue upgrading and improving its client facing systems, including the MySAMA and SAMAView applications. Modernizing these core systems and planning for their long-term sustainability are capital priorities. This work will improve system resilience and supportability, helping SAMA meet its long-term operational goals while continuing to deliver assessment information and greater transparency to property owners and stakeholders across the province.
- 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

Since 2018, SAMA has advanced a province-wide objective to reinspect all properties in Saskatchewan. Investments in technology, business process improvements and streamlined policies and procedures have doubled inspection capacity. This increased inspection activity strengthens the fairness, quality and consistency of assessments across the province and supports a more current assessment system.

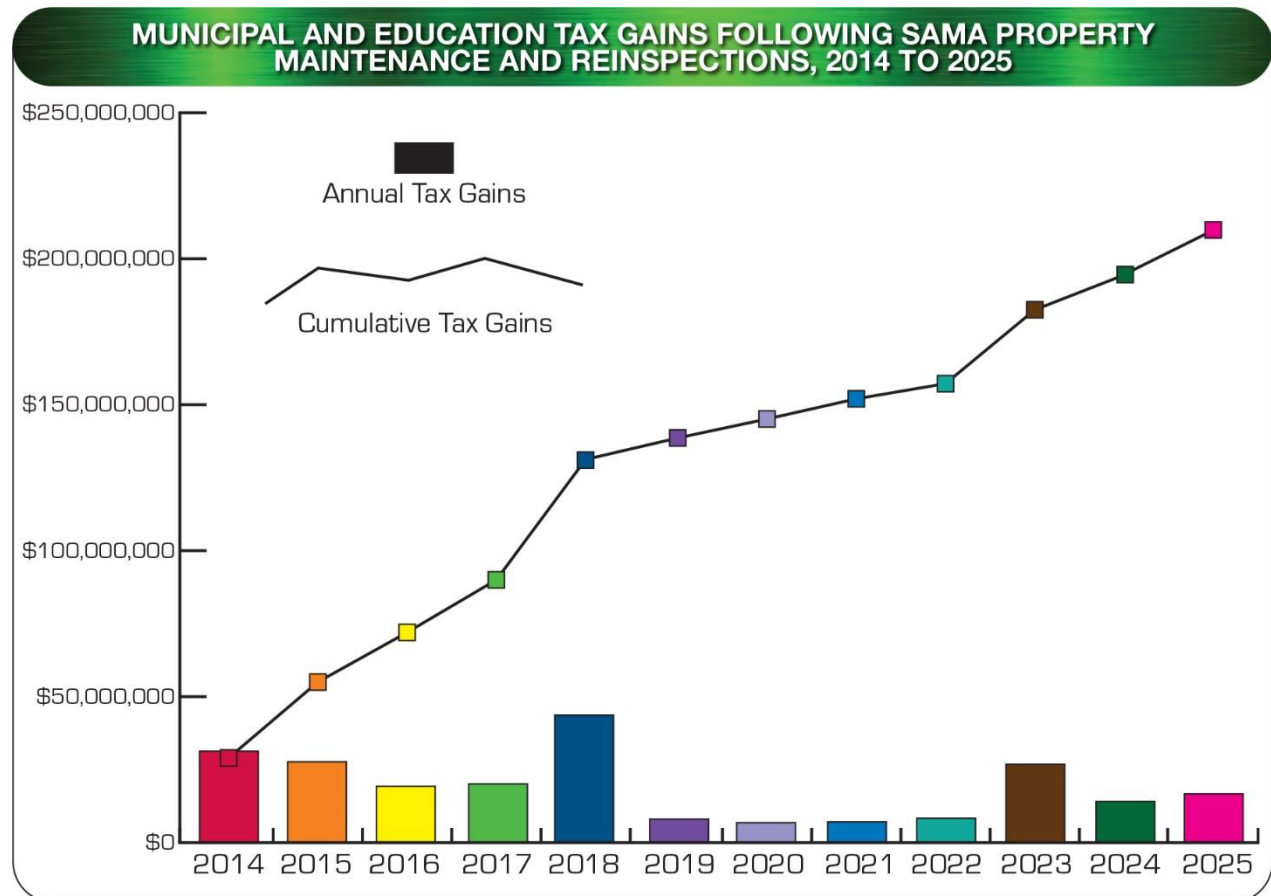


The reinspection program is now approximately 65% complete. From 2018 to 2025, SAMA completed over 843,500 property reviews, exceeding the eight-year target by approximately 3,500 reviews.

In 2026, SAMA plans to complete 73,000 property reviews. While this is below the original projection of 100,000 inspections, it represents a realistic and responsible service level based on available revenue and operational capacity, particularly as reserve funding is no longer available to support property review activities in the event of a revenue shortfall.

AGENCY PERFORMANCE AND OUTCOMES CONTINUED

SAMA's property maintenance and reinspection activities deliver measurable value to municipalities, schools and libraries by supporting a broader, more accurate tax base. Since 2014, the Agency estimates that this work has captured **\$10.1 billion in new taxable assessment**, and **\$210 million in annual recurring property tax revenue to the end of 2025**. Continued investment in inspection activity will help sustain these fiscal benefits while further improving the fairness and quality of assessments across Saskatchewan. The following table summarizes program performance and resulting tax revenue impacts.



STRATEGIC ACTIVITIES

MISSION, STRATEGIES AND ACTIONS 2026-2029

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.

Assessment Innovation

In 2026, SAMA implemented an Assessment Innovation Program. The program uses careful strategic coordination to oversee four main pillars of the work SAMA does to create efficiencies and properly manage the assessment system in Saskatchewan. This includes:

1. Strategic Planning
2. Continuous Improvement
3. New Technology
4. Quality Coordination

The results of the Assessment Innovation Program will include:

Improving System Efficiency

Innovation reduces inefficiencies by streamlining repetitive tasks, improving data consistency, and eliminating waste.

Targeted Resource Allocation

Risk based focus improves accuracy while maintaining cost-effectiveness and efficient use of resources.

Valuation Model and Assessment Stability

Process improvement, technology gains, and a quality coordination focus helps drive a more reliable and stable assessment base.

Sustaining Long-Term Value

Continuous improvement protects the assessment base and delivers sustained value for money over time.

CLIENT MUNICIPALITY SERVICES

- Conduct maintenance and reinspection reviews for our 760 client municipalities.
 - During 2027, the agency's plan is to conduct 73,000 property reviews and to provide the taxable assessment basis for approximately \$7.8M 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 the reinspection of 35 municipalities. These reinspections represent the inspection of 26 urban municipalities and 9 rural municipalities.
 - 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 92,000 oil and gas well assessments annually via standardization in addition to the overall 73,000 property inspections target and collect current data on all commercial and industrial properties in the province.
- Continue our work towards a full reinspection of all properties in the province. Reinspections add assessment/tax revenue sources for municipalities and the education sector.
- Provide support of value services to client municipalities for an estimated 800 appeals in 2027 (there were 11,000 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. SAMA implemented a Continuous Improvement Manager to oversee this area for the Agency. The focus for our continuous improvement activity has been a full review of our revaluation procedures.
- 2027 is the base year for the next revaluation. This means significant resources (over 23 full time equivalent staff members) will be dedicated to building the models so that new preliminary assessed values can be provided to government and previewed by our stakeholders in 2028.

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 is at or near the top in terms of value provided relative to its cost of service.
- Conduct competitive public tenders for all major purchases.

FINANCIAL ESTIMATES - 2027 BUDGET (IN THOUSANDS)

Operating Budget

	Approved 2026 Budget	Adjusted 2026 Budget	2027 Budget	% of Budget	Budget \$ Var	Budget % Var	Adjusted % Var
<u>REVENUES</u>							
Provincial:							
Operational	\$ 13,384	\$ 12,890	\$ 13,785	50.74%	\$ 401	3.00%	6.94%
Capital*	\$ 500	\$ -	\$ 500	1.84%	0	0.00%	-
Municipal:							
Base and technology fee	10,336	10,336	10,541	38.80%	205	1.99%	1.99%
Service fees	477	433	866	3.19%	389	81.55%	100.00%
Moose Jaw contract	820	820	875	3.22%	55	6.71%	6.71%
Other revenue	551	550	600	2.21%	49	8.89%	9.09%
	<u>\$ 26,067</u>	<u>\$ 25,029</u>	<u>\$ 27,167</u>	<u>100%</u>	<u>\$ 1,100</u>	<u>4.22%</u>	<u>8.54%</u>
<u>EXPENDITURES</u>							
Salaries and benefits	\$ 18,863	\$ 18,820	\$ 19,685	72.46%	\$ 822	4.36%	4.60%
Other expenses	7,204	6,703	7,482	27.54%	278	3.86%	11.62%
	<u>\$ 26,067</u>	<u>\$ 25,523</u>	<u>\$ 27,167</u>	<u>100%</u>	<u>\$ 1,100</u>	<u>4.22%</u>	<u>6.44%</u>
Transfer from (to) reserves	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>		<u>0</u>	<u>0.00%</u>	
Surplus (Deficit)	<u>\$ 0</u>	<u>-\$ 494</u>	<u>\$ -</u>			<u>0.00%</u>	

*2027 is Year 2 of 2 of funding for current capital projects (SAMA received no funding for the year 1 request in 2026)

2027 OPERATING AND CAPITAL FUNDING REQUEST

Province of Saskatchewan: \$13.785 million in operating funding. \$0.500 million in capital funding.

Municipal clients of SAMA: \$12.282 million (including the City of Moose Jaw).

The 2027 request includes a provincial funding request of \$13.785 million for operations and \$0.500 million for capital investments. The municipal funding of \$12.282 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 \$848 million that is generated for the Education sector via property taxes annually.

HOW RESOURCES WILL BE USED:

Operational expenditures have a budgeted increase of 4.22% in 2027 (over the 2026 budget).

- Employee salaries and benefits are estimated to increase 4.36%.
- Other expenses have a budgeted increase of 3.87%.

SAMA Municipal Requisition

- In 2027, an increase to the per property fee for service charged to municipalities of \$25 is budgeted, increasing the price per property from \$25 to \$50.
- The \$205,000 (1.99%) increase to the requisition base charges will be generated by increases to the per property charge portion of the formula (1.50%) and anticipated growth in property counts (0.49%). 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% of assessment valuation services to the province and 68% to client municipalities. 2025 property tax levies for education/libraries and municipalities were split approximately 32%/68% respectively.
- SAMA's operating budget of \$26.667M continues to represent around 1% of the total property tax revenues generated by the assessment system. In 2025, municipal property taxes were \$1.804B and education/library property taxes were \$0.848B.

APPENDIX A

2027 Budget by Major Category (000's)

	2027	% of	2026	Budget	Budget
<u>REVENUES</u>	Budget	Budget	Budget	\$ Var	% Var
Provincial: operating	\$ 13,785	50.74%	\$ 13,384	\$ 401	3.00%
Provincial: capital	500	1.84%	500	0	0.00%
Municipal:					
Base and technology fee	10,541	38.80%	10,336	205	1.99%
Service fees	866	3.19%	477	389	81.55%
Moose Jaw contract	875	3.22%	820	55	6.71%
Other revenue	600	2.21%	550	50	9.09%
	<u>\$ 27,167</u>	<u>100%</u>	<u>\$ 26,067</u>	<u>\$ 1,102</u>	<u>4.22%</u>
 <u>EXPENDITURES</u>					
Salaries and benefits	\$ 19,685	72.46%	\$ 18,863	\$ 822	4.36%
Technology	2,100	7.73%	2,020	80	3.96%
Office leases	1,485	5.47%	1,480	5	0.34%
Travel	870	3.20%	850	20	2.35%
Capital expenditures	805	2.96%	735	70	9.52%
Legal expenses	575	2.12%	570	5	0.88%
Staff training	365	1.34%	350	15	4.29%
Land Titles	185	0.68%	180	5	2.78%
Board of directors	165	0.61%	150	15	10.00%
Telephone and communications	132	0.49%	130	2	1.54%
Professional services	100	0.37%	90	10	11.11%
Postage	100	0.37%	95	5	5.26%
Communications	85	0.31%	80	5	6.25%
Office supplies	75	0.28%	70	5	7.14%
Geospatial imagery	60	0.22%	60	-	0.00%
Insurance	30	0.11%	32	- 2	-6.25%
Other expenses	350	1.29%	312	38	12.18%
	<u>\$ 27,167</u>	<u>100%</u>	<u>\$ 26,067</u>	<u>\$ 1,100</u>	<u>4.22%</u>
Transfer from (to) reserves	\$ -		\$ -	0	0.00%
Surplus (Deficit)	<u>\$ 0</u>		<u>\$ 0</u>		<u>0.00%</u>

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