# 443-445 Rue Seraphin

Sainte-Adèle

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## The assessment on the roll in force

| | |
|---|---|
| Assessed value | **$593,100** |
| Land | **$80,900** |
| Building | **$512,200** |

Source: the municipality's property assessment roll, published by the Ministère des Affaires municipales et de l'Habitation (MAMH).

## What does 443-445 Rue Seraphin cost each year?

- Municipal tax: about $4,250 a year (estimate). The roll value times 0.7166 per $100: the town's 2025 global effective tax rate (0.7747), lowered for the 8% rise in all values in town since then. That rate is an average over every kind of property, not the residential rate on your bill; fixed fees and the school tax are not included.
  Source: Rapport financier des organismes municipaux, MAMH, 2025 (https://www.donneesquebec.ca/recherche/dataset/rapport-financier-des-organismes-municipaux-et-autres-documents)
- School tax 2026-2027: about $505 (estimate). Worked out as the roll value × 1.12 (the factor the MAMH published for 2026), less the first $25,000, at 0.07899 per $100, the single rate set by the Government of Québec. The real bill starts from the “adjusted” uniformized value: when a new roll takes effect, the rise or fall is phased in over a few years, so the bill can differ from this estimate.
  Source: School tax rate 2026-2027 (set by the Government of Québec), Centre de services scolaire des Premières-Seigneuries, 2026-08 (https://www.cssps.gouv.qc.ca/fileadmin/user_upload/Feuillet_taxe_scolaire_2026-2027.pdf)
- Transfer duties (“welcome tax”): at least $8,075 if the property were sold in 2026. Worked out as the roll value × 1.12 (the town's 2026 comparative factor) = $664,272, at the 2026 provincial brackets (0.5% up to $62,900, 1% up to $315,000, 1.5% above). The real base is the higher of the price and this amount; some transfers are exempt (for example between spouses or parent and child). A town may set a higher rate on the part above $500,000, in which case the real amount is higher.
  Source: Duties on transfers of immovables, Government of Québec, 2026-02-17 (https://www.quebec.ca/gouvernement/gestion-municipale/finances-fiscalite-municipales/fiscalite/droits-mutations-immobilieres)

## What is on and around the lot?

- The Government of Québec’s Contaminated Land Register lists no site within 250 m of this property’s point.
  Source: Contaminated Land Register, Government of Québec, 2026-11-10 (https://www.donneesquebec.ca/recherche/dataset/repertoire-des-terrains-contamines-gtc)
- This lot is outside the agricultural zone on the CPTAQ map.
  Source: CPTAQ — Zone agricole transposée au Cadastre du Québec, 2026-05-01 (https://www.donneesquebec.ca/recherche/dataset/zone-agricole-transposee-au-cadastre-du-quebec)

## What is near 443-445 Rue Seraphin?

- Nearest schools, as the crow flies: École primaire de Sainte-Adèle (public, primary) 3.1 km away; École Saint-Joseph (public, primary) 3.3 km away; École secondaire Augustin-Norbert-Morin (public, secondary) 4.7 km away. School catchment maps are not published: the neighbourhood school is set by the school service centre (or school board).
  Source: Location of educational institutions in Quebec's school network, Ministère de l'Éducation, 2026-11-09 (https://www.donneesquebec.ca/recherche/dataset/localisation-des-etablissements-d-enseignement-du-reseau-scolaire-au-quebec)

## The history

- Since 2022, this property's assessment has risen 55%; the median for residential properties in Sainte-Adèle on both rolls: 71%.
  Source: Rôles d'évaluation foncière, MAMH (MonRôle calculation), 2026 (https://www.donneesquebec.ca/recherche/dataset/roles-d-evaluation-fonciere-du-quebec)

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