646 Route 281

Saint-Raphaël

Home file — MonRôle, November 21, 2026
monrole.ca/en/p/2928028

The assessment on the roll in force

Assessed value	**$278,700**
Land	**$54,800**
Building	**$223,900**

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

What does 646 Route 281 cost each year?

- Municipal tax: about $2,649 a year (estimate). The roll value times 0.9506 per $100: the town's 2024 global effective tax rate (1.2044), lowered for the 27% 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, 2024 (https://www.donneesquebec.ca/recherche/dataset/rapport-financier-des-organismes-municipaux-et-autres-documents)
- School tax 2026-2027: about $198 (estimate). Worked out as the roll value × 0.99 (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 $2,445 if the property were sold in 2026. Worked out as the roll value × 0.99 (the town's 2026 comparative factor) = $275,913, 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).
  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)
- This home's value rose 9.3 points more than the Saint-Raphaël average on the new roll (average computed by MonRôle over single-dwelling homes: 23.2%; this home: 32.5%). If the owner is 65 or older and meets the income, occupancy and ownership (15 years) conditions, they may be entitled to Quebec's grant for seniors to offset a municipal tax increase (up to $500); the official amount is on the document the municipality sends. The conditions.
  Source: Revenu Québec, form TP-1029.TM (2025-11); assessment roll in force (MAMH), 2025-11 (https://www.revenuquebec.ca/en/citizens/tax-credits/grant-for-seniors-to-offset-a-municipal-tax-increase/)

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 646 Route 281?

- Nearest schools, as the crow flies: École de la Source (public, primary) 3.7 km away; Centre de formation en entreprise et récupération de Bellechasse (public, secondary) 3.9 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 56%; the median for residential properties in Saint-Raphaël on both rolls: 48%.
  Source: Rôles d'évaluation foncière, MAMH (MonRôle calculation), 2026 (https://www.donneesquebec.ca/recherche/dataset/roles-d-evaluation-fonciere-du-quebec)

Public data compiled by MonRôle; MonRôle is not affiliated with any municipality. This document is not an appraisal.