4640 Rue des Carouges

Saguenay

Home file — MonRôle, November 23, 2026
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The assessment on the roll in force

Assessed value	**$508,000**
Land	**$96,400**
Building	**$411,600**

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

What does 4640 Rue des Carouges cost each year?

- Municipal tax: about $5,926 a year (estimate). The roll value times 1.1666 per $100: the town's 2024 global effective tax rate (1.5570), lowered for the 33% 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 $418 (estimate). Worked out as the roll value × 1.09 (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 $6,416 if the property were sold in 2026. Worked out as the roll value × 1.09 (the town's 2026 comparative factor) = $553,720, 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)
- Municipal zone 24500. No link to this zone's rules: ask the town for its “grille des spécifications”. For reference only: the town's bylaw is what counts.
  Source: Ville de Saguenay, 2026-09-13 (https://www.donneesquebec.ca/recherche/dataset/sag_zonage)
- 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)

The history

- Since 2022, this property's assessment has risen 37%; the median for residential properties in Saguenay on both rolls: 38%.
  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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