5 Bernache

Charlevoix

Home file — MonRôle, November 25, 2026
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The assessment on the roll in force

Assessed value	**$14,600**
Land	—
Building	**$14,600**

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

What does 5 Bernache cost each year?

- Municipal tax: about $73 a year (estimate). The roll value times the town's 2025 global effective tax rate (0.5000 per $100). 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 $0 (estimate). Worked out as the roll value × 1.15 (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 $84 if the property were sold in 2026. Worked out as the roll value × 1.15 (the town's 2026 comparative factor) = $16,790, 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)

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)

The history

- Since 2022, this property's assessment has risen 2%; the median for residential properties in Charlevoix on both rolls: 25%.
  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.