

# Understanding MPAC and our role in the Property Assessment and Taxation System

Lynne Cunningham, Account Manager, Municipal and Stakeholder Relations

November 4, 2019



Your MPAC  
Municipal and Valuation  
experts working together  
locally to understand your  
community and its needs.

We are the people behind property assessment.

### Zone 2 – M&SR Team



**We are the stakeholder experts!**

From left to right: Sharon Moran, ASC; Vanessa Hague, ASC; Lynne Cunningham, AM; Lou Castellani, AM; Brian Gordon, RM; Kirsten Uhl, ASC; Ron Etchen, AM.



# Property Assessment in Ontario



MUNICIPAL  
PROPERTY  
ASSESSMENT  
CORPORATION

# Ontario's Property Assessment and Taxation System



MPAC



GOVERNMENT  
OF ONTARIO



MUNICIPALITIES



PROPERTY  
OWNERS

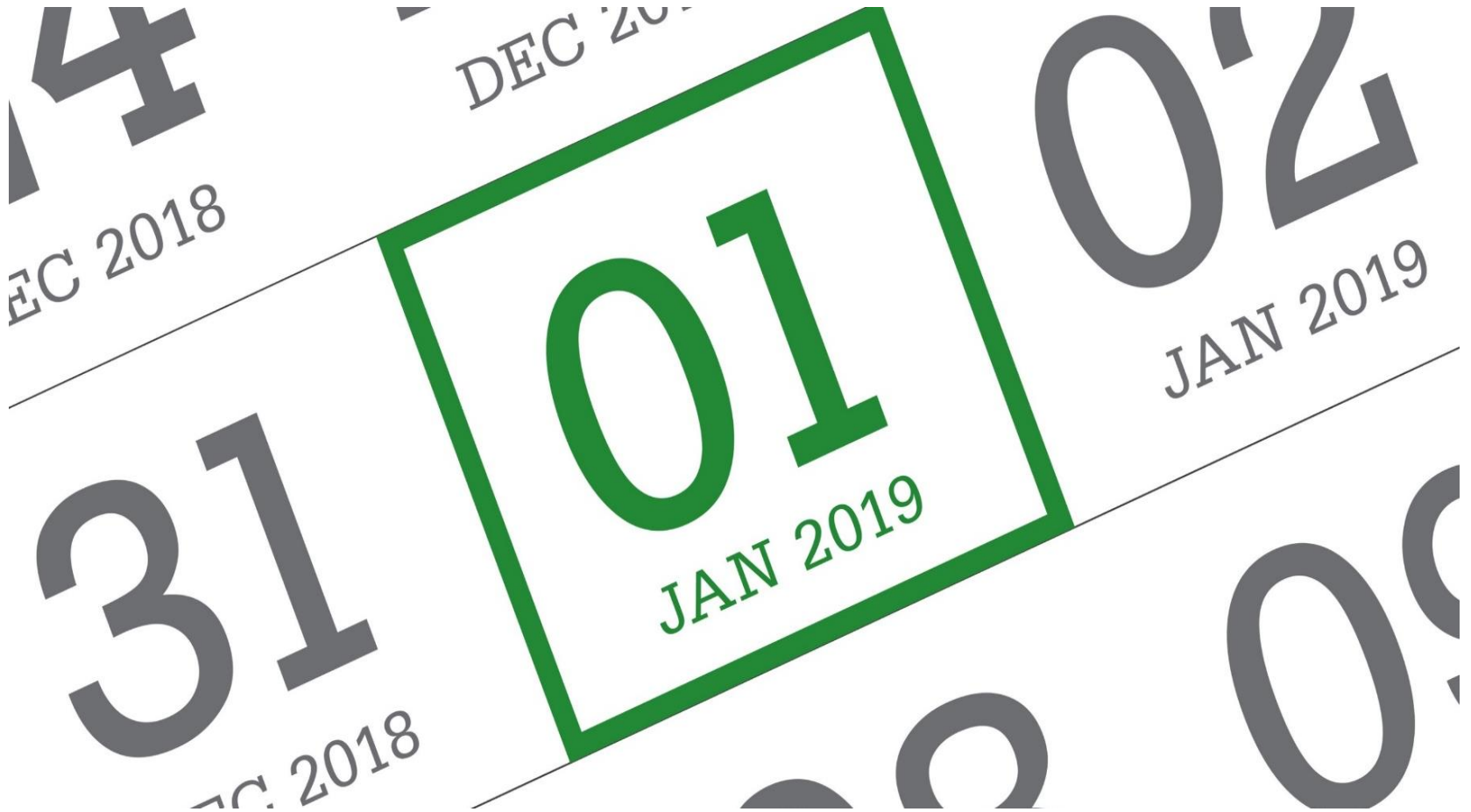


# Property Assessment Update Cycle

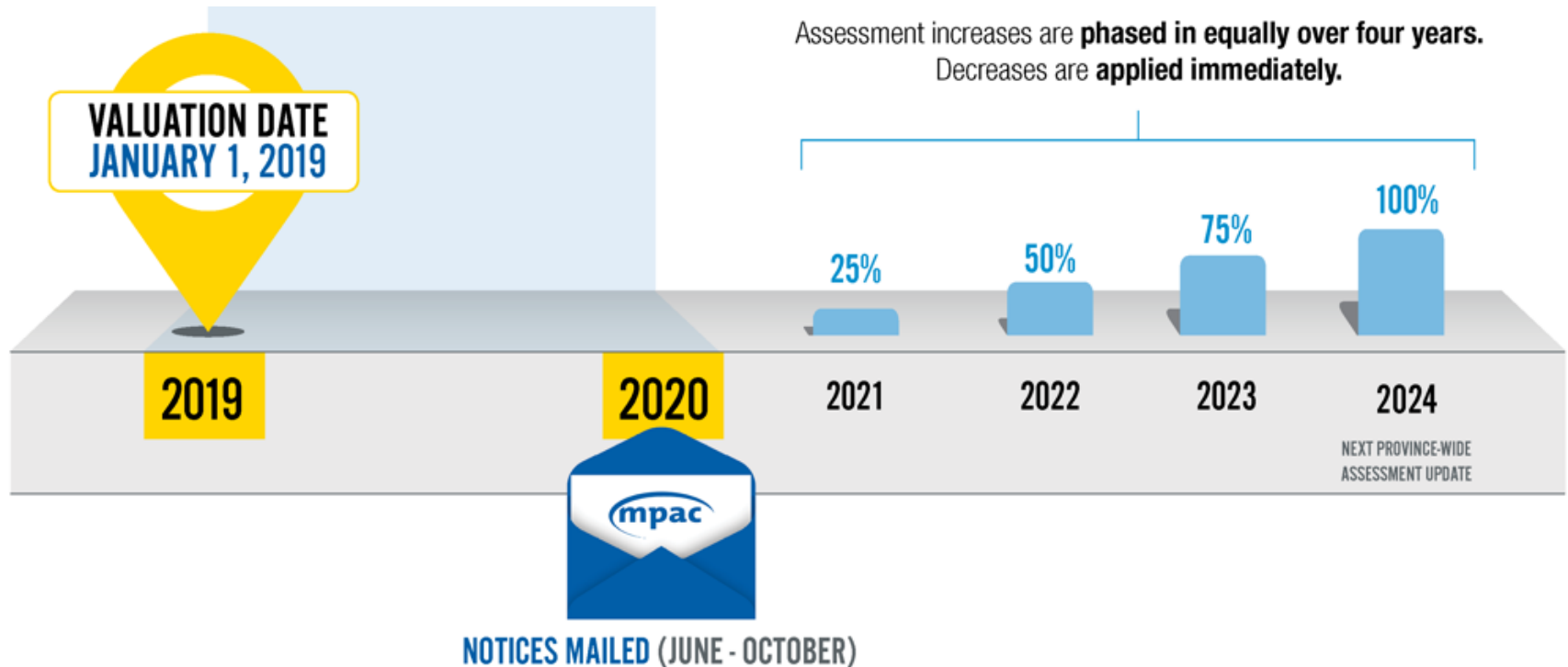


# Legislated Valuation Date

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# 2020 Property Assessment Cycle

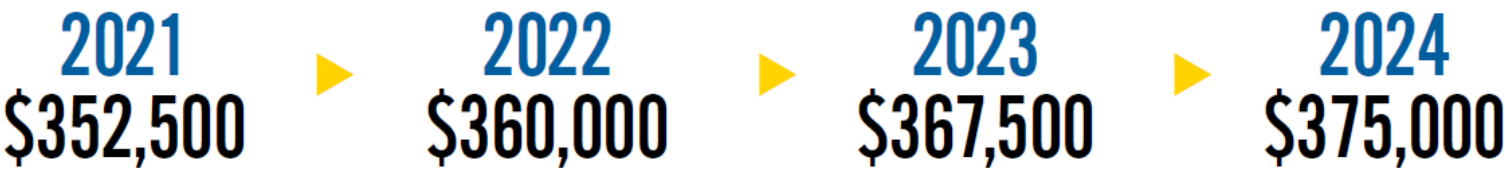


# Phase-in Program for Increases Only

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Your property's value on <b>January 1, 2016:</b>	<b>\$345,000</b>
Your property's value on <b>January 1, 2019:</b>	<b>\$375,000</b>
Over this four-year period, your property value changed by:	<b>\$30,000</b>

Assuming property characteristics stay the same,  
the property assessment will increase by \$7,500 each year





## About MPAC



MUNICIPAL  
PROPERTY  
ASSESSMENT  
CORPORATION

# Our Role

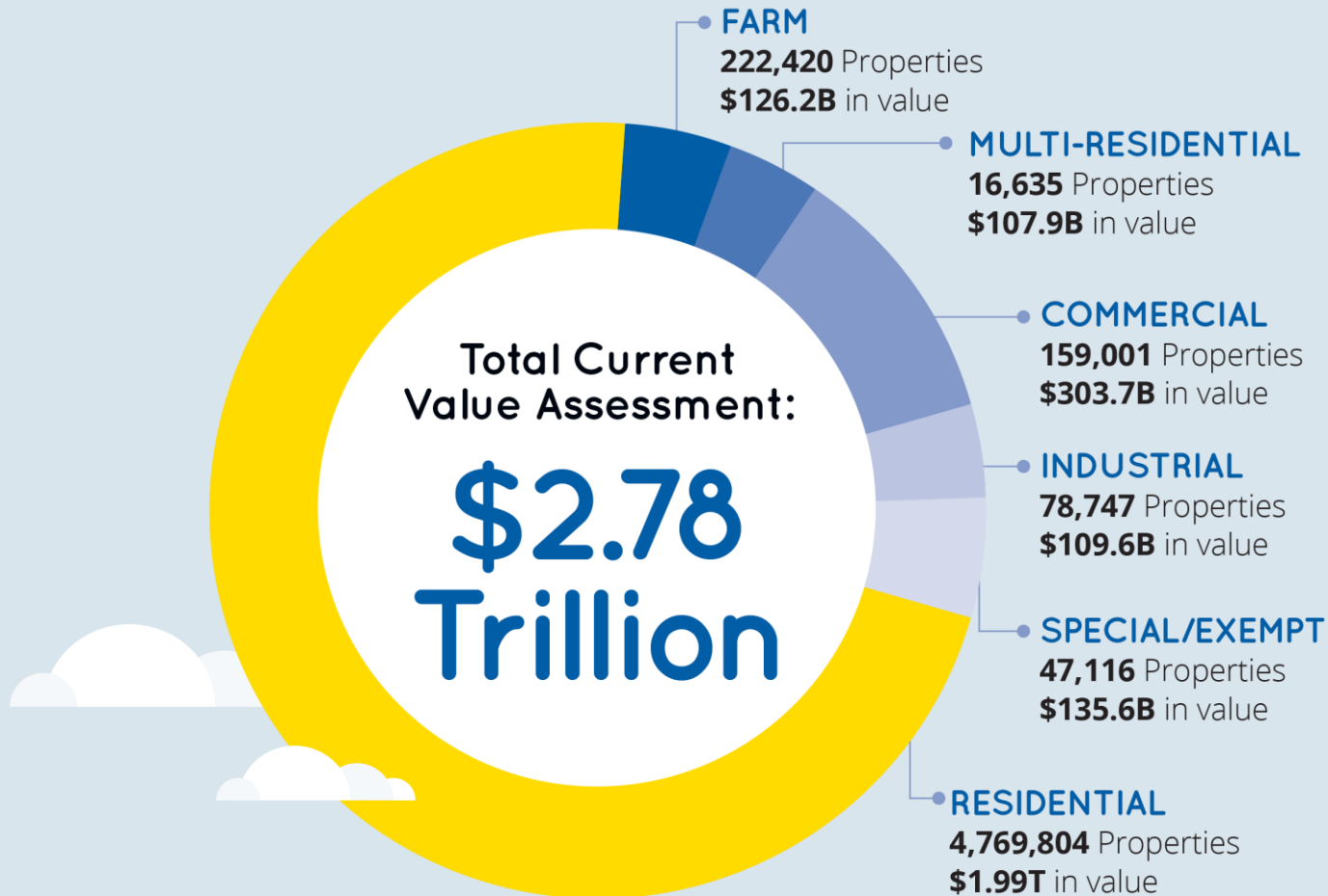
We are  
1,700+ employees  
across Ontario

Responsible for  
assessing more than  
5 million properties in Ontario

Representing  
\$2.78 trillion in  
property value

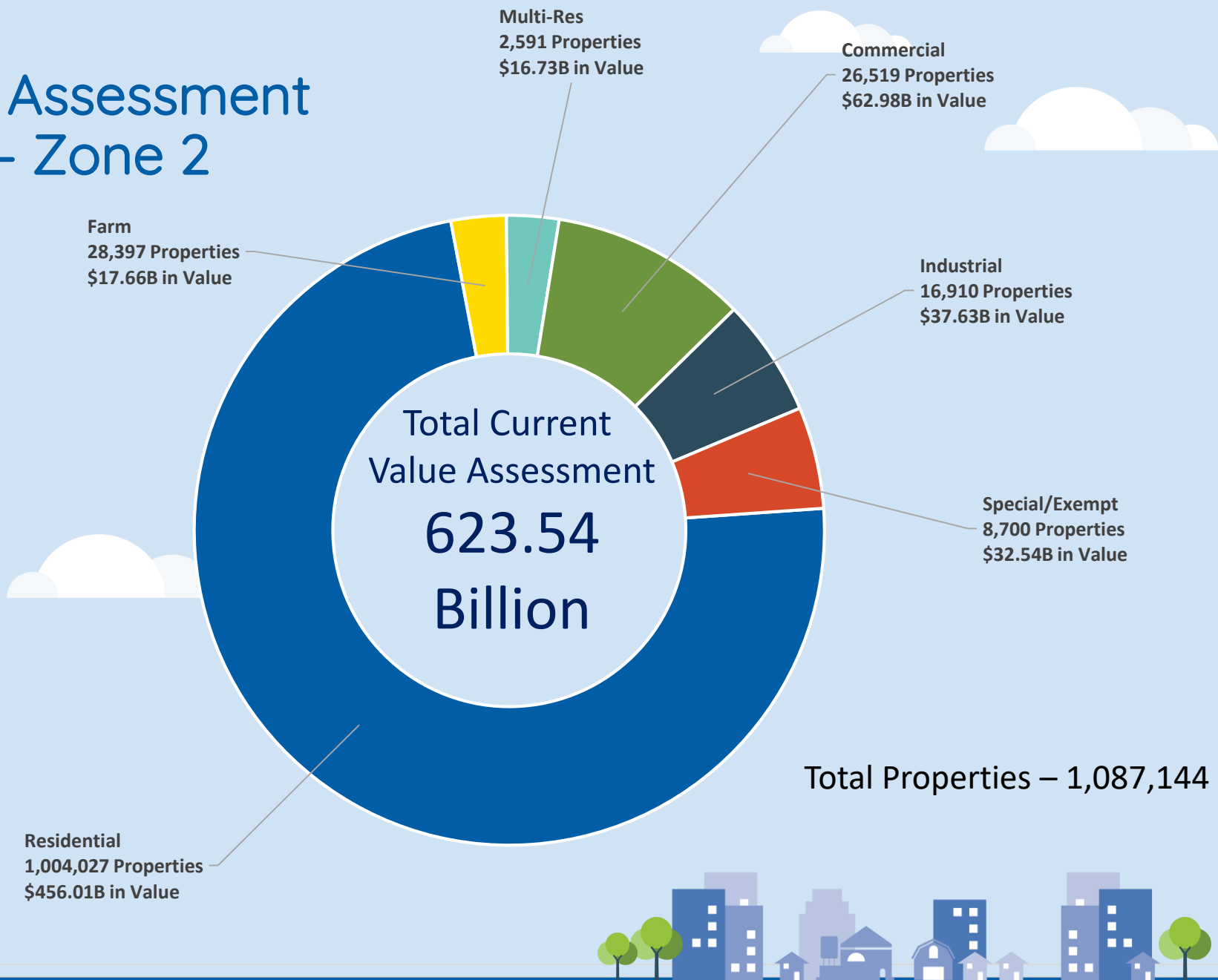
Source: 2018 Annual Report

# 2018 Assessment Roll

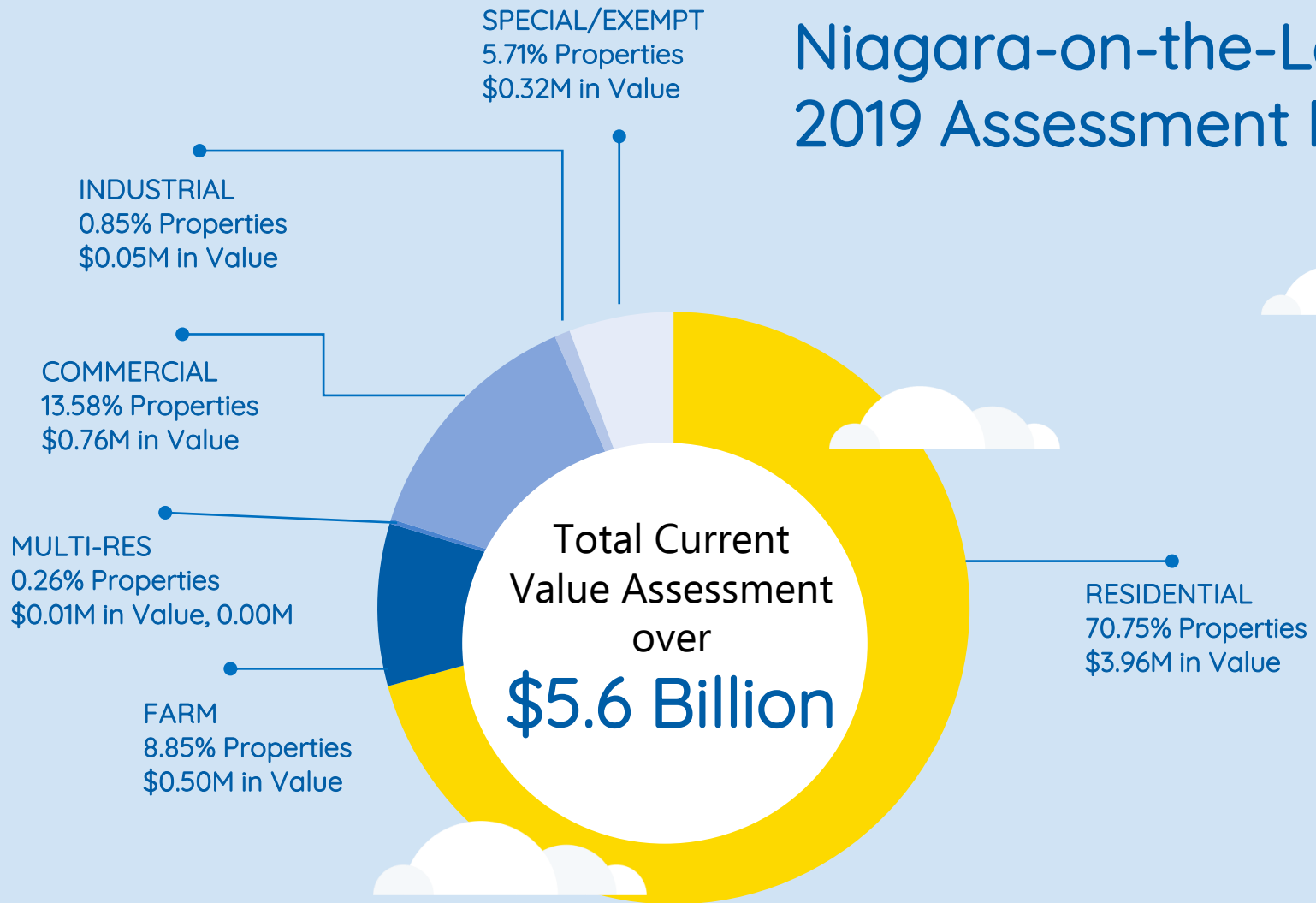


Source: 2018 Annual Report

# 2018 Assessment Roll – Zone 2

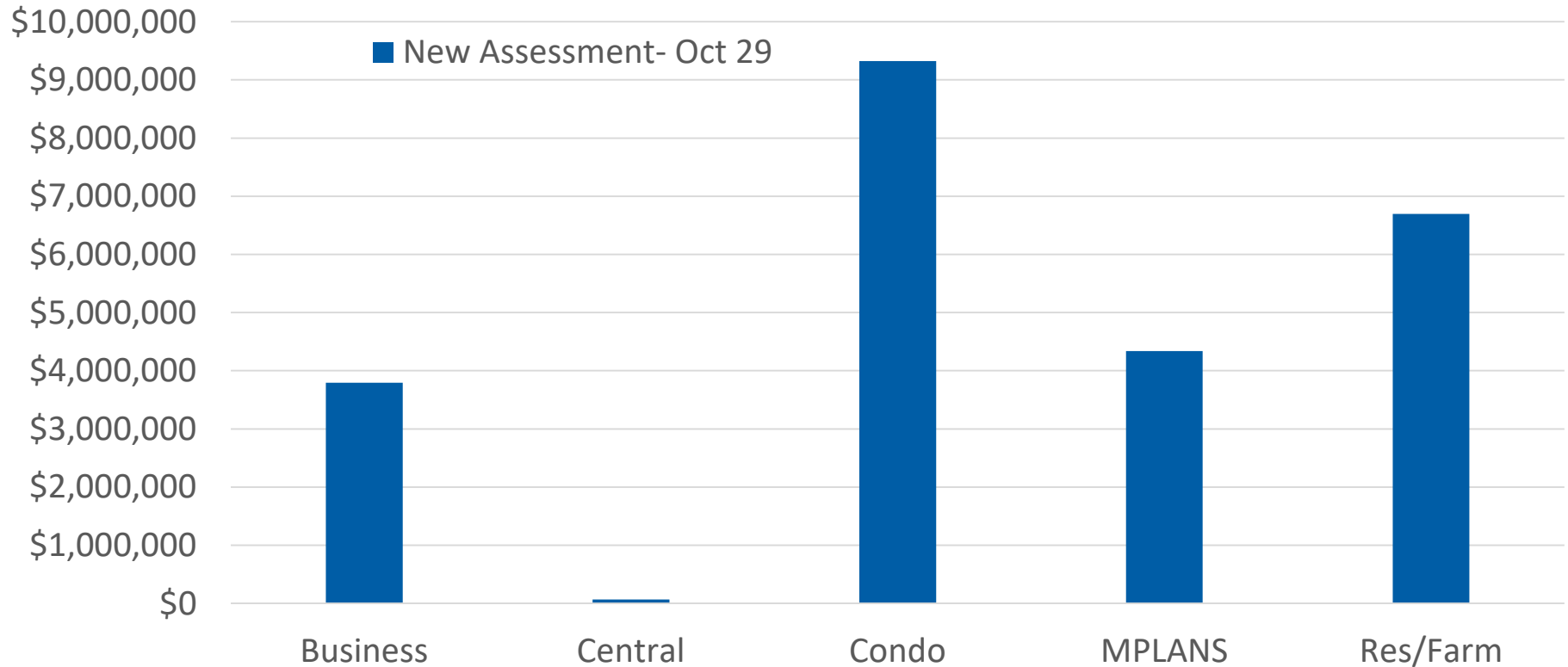


# Niagara-on-the-Lake 2019 Assessment Roll



# New Assessment

**New Assessment as of Oct 29: \$75,214,242**



# Ongoing Data Review

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**Sales Investigations**

**Building Permits**

**Requests for Reconsideration/Appeals**

**MPAC-Initiated Reviews**

**Neighbourhood Realignments**

**Financials & Financial Returns**

**Planning Services**



# How We Assess Properties



MUNICIPAL  
PROPERTY  
ASSESSMENT  
CORPORATION

# Current Value Assessment (CVA)

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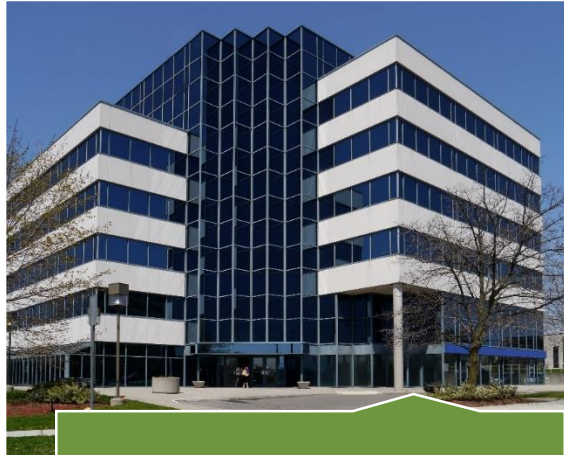
***Current value*** is market value at a point in time (the legislated valuation date)

# Approaches to Value

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Direct Comparison  
Approach



Income Approach



Cost Approach

# Valuing Residential Properties

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- Five major factors account for 85% of a home's value:
  - Age of property, adjusted for any major renovations or additions
  - Living area
  - Location
  - Lot dimensions
  - Quality of construction

# Valuing Residential Properties

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- The **Assessment Act** is the main legislative framework used in determining how a property is valued.
  - Section 19.(5): Farmland & Farm Outbuildings
    - “consideration shall be given to the current value of the lands and buildings for farming purposes only, and in determining the current value, consideration shall not be given to sales of lands and buildings to persons whose principle occupation is other than farming”
  - Section 19.(1): Assessment based on Current Value
- 220,000+ farmland properties in the province
- Over \$100 billion total CVA



# Ongoing Market Reviews

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# Municipal Outreach

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- AMO (municipal elected officials and leaders)
- OMTRA (tax and revenue officers)
- MFOA (treasurers and CFOs)
- OMAA (CAOs)
- OEMC (eastern Ontario municipal elected officials and leaders)

# Webinars and Stakeholder Relations

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# Supporting you

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# Supporting You

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# A Tool for Property Owners

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## QUESTIONS ABOUT PROPERTY ASSESSMENT?

[LEARN MORE](#)



### Login to AboutMyProperty™

You can find your Roll Number and Access Key on your Property Assessment Notice.

User ID [?](#)

[Forgot User ID](#)

Password

[Forgot Your Password](#)

[Register](#)

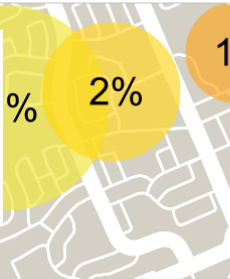
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[Need Help?](#)

### MARKET TRENDS

Learn more about the market trends in your neighbourhood through MarketSnapshot. This report provides information on residential sale prices trends in neighbourhoods and municipalities across Ontario.

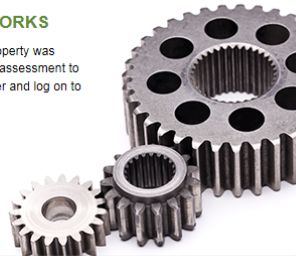
[READ MORE](#)



### HOW ASSESSMENT WORKS

Interested in learning how your property was assessed? Want to compare your assessment to others in your community? Register and log on to learn more...

[READ MORE](#)



- Visit [AboutMyProperty.ca](#) to review property details
- Contact MPAC by phone toll free 1 866 296-6722
- Visit [MPAC.ca](#) for more information

# Our Commitment

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Listening to  
your needs.

Connecting our core  
business of property  
assessment with our  
municipal partners.

Collaborating to  
strengthen Ontario's  
communities.

## Zone 2 – M&SR Team



**We are the stakeholder experts!**

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# Connect with us

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## ONLINE

[mpac.ca](http://mpac.ca)

[aboutmyproperty.ca](http://aboutmyproperty.ca)

[propertyline.ca](http://propertyline.ca)

## CUSTOMER CONTACT CENTRE

Toll Free 1 866 296-6722

TTY 1 877 889-6722

# Questions?