

# Property Assessment and Tax System

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Municipal and Stakeholder Relations

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MUNICIPAL  
PROPERTY  
ASSESSMENT  
CORPORATION

Township of Huron - Kinloss



# Ontario's Property Assessment and Taxation System



## Government of Ontario

Establishes the province's assessment and taxation laws and determines the education tax rates.



## MPAC

Determines property classifications and assessments for all properties in Ontario, in accordance with legislation set by the Ontario Government.



## Municipalities

Determine revenue requirements, set municipal tax rates and collect property taxes to pay for municipal services.\*



## Property owners

Pay property taxes that fund community services and education taxes that fund public schools.

\*Provincial Land Tax and levies by local boards are collected in unincorporated areas and contribute toward important services.



# Maintaining Ontario's Property Database



Provincial, Municipal and  
Property Owner Support  
& Guidance



New Assessment  
Forecasting & Market  
Analysis/Trends



Municipal Financial  
Planning & Insights



Vacancy and Tax  
Applications for  
Commercial, Business  
& Residential



Requests for  
Reconsideration &  
Appeal Processing



Processing Severances  
and Consolidations








MPAC conducts property valuation updates, referred to as **reassessments**.



Property values continue  
to be based on the market  
at **January 1, 2016**,  
which is our current  
valuation date.





An aerial photograph of a suburban neighborhood with many houses, trees, and a few commercial buildings. In the background, a large body of water and a distant city skyline are visible under a clear sky. A large blue circle is overlaid on the right side of the image, containing white text.

## What is Current Value Assessment? (CVA)

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



# The **Three** Approaches to Value



**Direct  
Comparison**

**FOR**



**Income**



**Cost**

# The five major factors when assessing residential properties



Age of  
buildings



Location of  
property



Quality of  
construction



Exterior square footage



Lot dimensions

Based on sales information, there are five major factors that generally account for your property's assessed value.





# Let's Talk Property Tax.

Each year, municipalities decide how much money they need to raise from property taxes to pay for services and determine tax rates based on that amount.



A property's  
assessed value,  
provided by MPAC.

x



Municipal and  
education tax rates\* for  
your property type.

\*Education tax rates are set by the  
provincial government.

=



Property taxes paid  
by a homeowner.



# How property tax is calculated.



Educational  
videos

Watch the video to **learn more.**





# MPAC's Role in The **Building Permit** Process



Municipalities rely on MPAC to take their building permits and plans and **turn them into assessment.**



Municipalities tax property owners **based on those assessments.**



The sooner MPAC delivers assessments, the faster municipalities realize **new revenue.**



# Building Permit Process Flow.



## A property owner may receive a Property Assessment Change Notice if:

- There was a change to the property, such as an addition, new construction, or renovation.
- A structure on the property was assessed for the first time.
- There was a change to the property's classification.
- All or part of the property no longer qualifies as farmland, conservation land or managed forests.
- All or part of the property no longer qualifies to be tax-exempt.



## Property Assessment Change Notice (PACN).





# Resolving Assessment Concerns

1



Reflect on the  
Current Value  
Assessment

2



Visit MPAC's  
[AboutMyProperty.ca](http://AboutMyProperty.ca)  
to confirm details

3



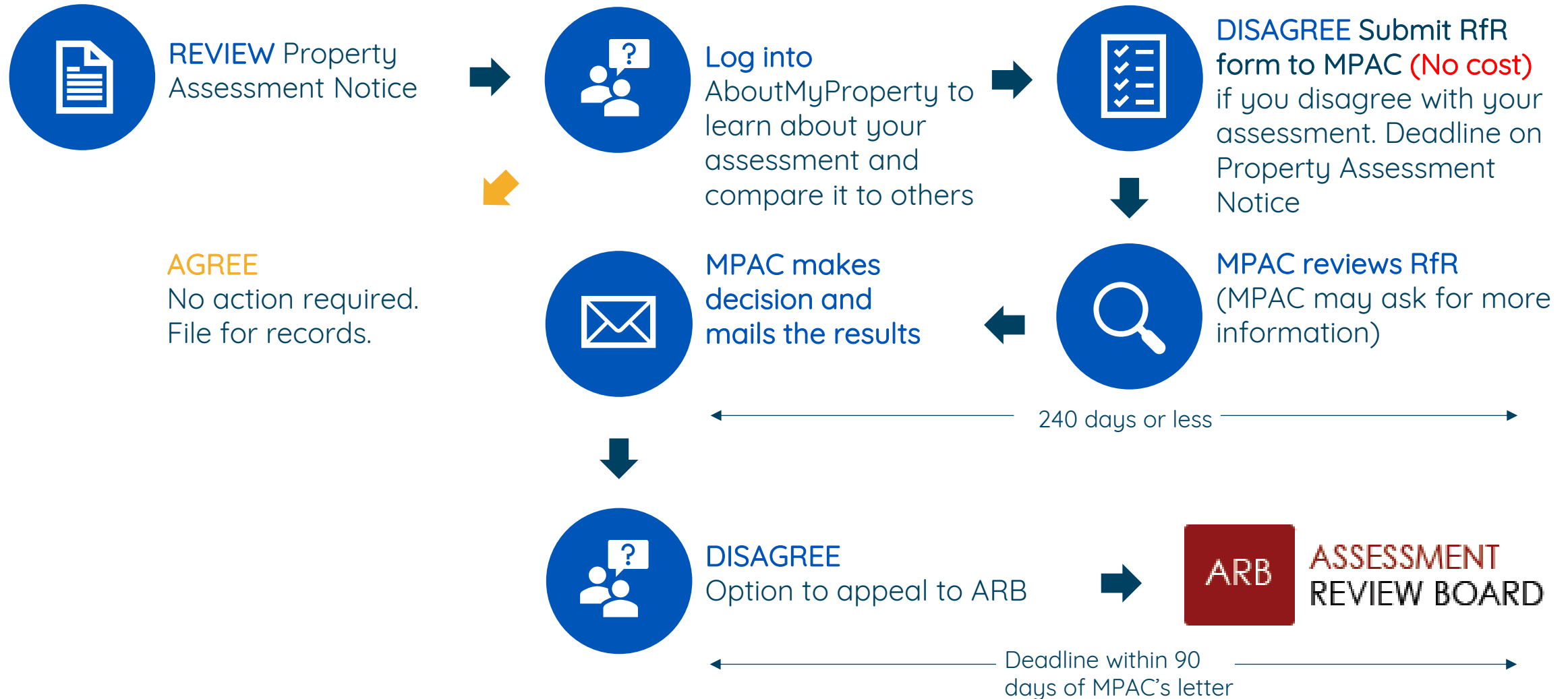
View similar  
properties and  
their assessed  
values

4



Submit a Request  
for Reconsideration  
if you disagree

# Requests for Reconsideration (RfRs)

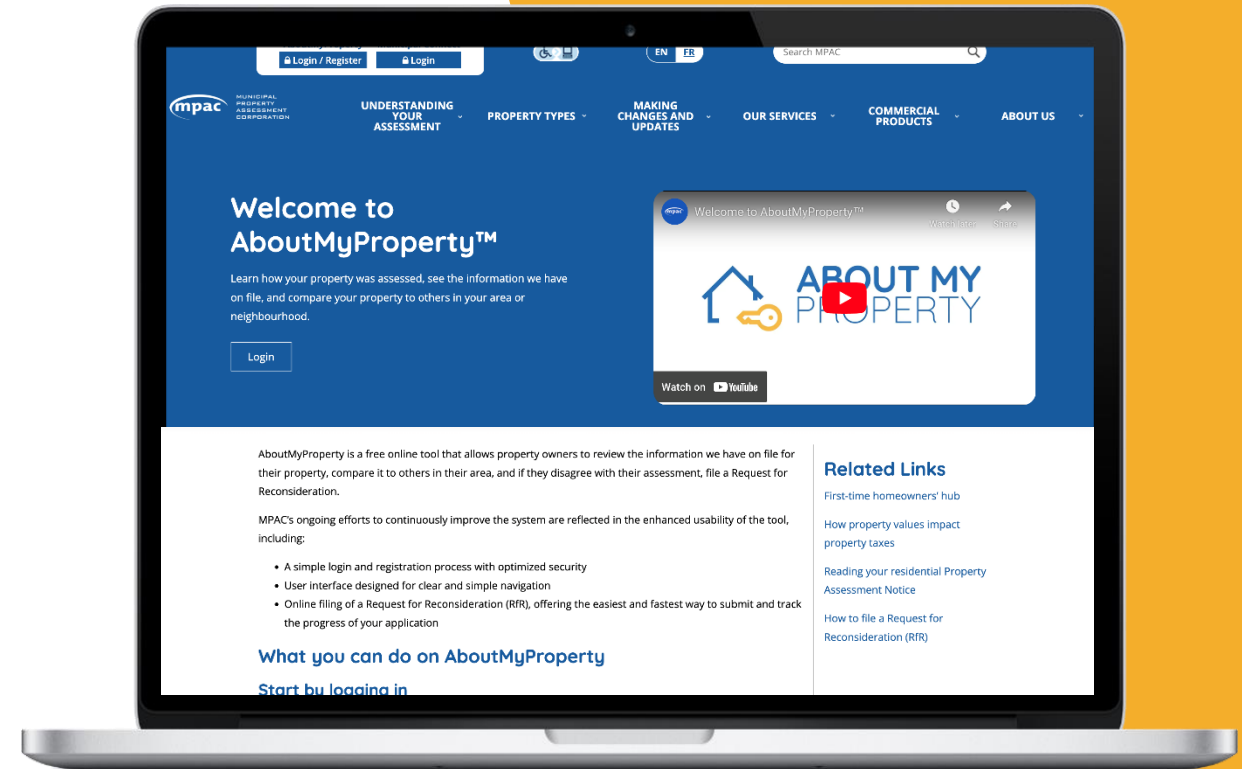




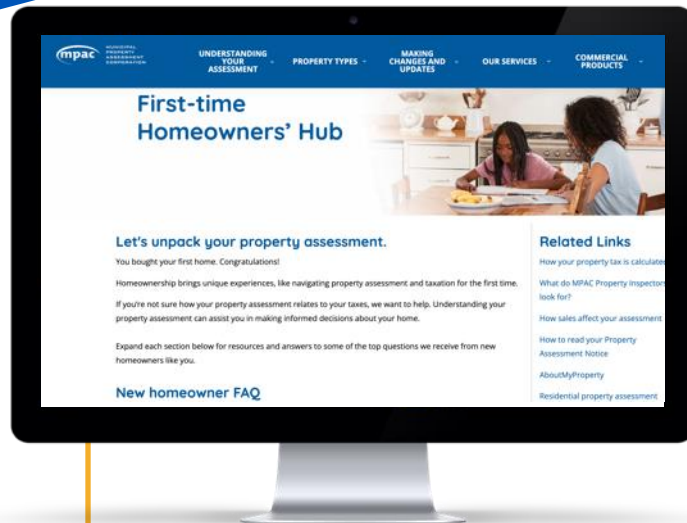
# AboutMyProperty™

A free online tool to learn more about how your property was assessed:

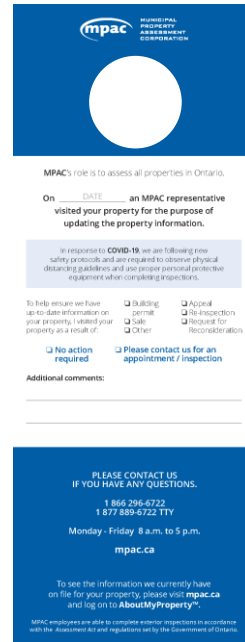
- View your property information to ensure it is accurate.
- Compare your assessment to up to 100 properties in your neighbourhood.
- File a Request for Reconsideration if you have concerns with your assessed value.
- View and update your school support designation.



# Supporting property owners.



Homeowners' Hub



Door hangers + letters



Social media campaigns



Educational videos





# Supporting property owners.



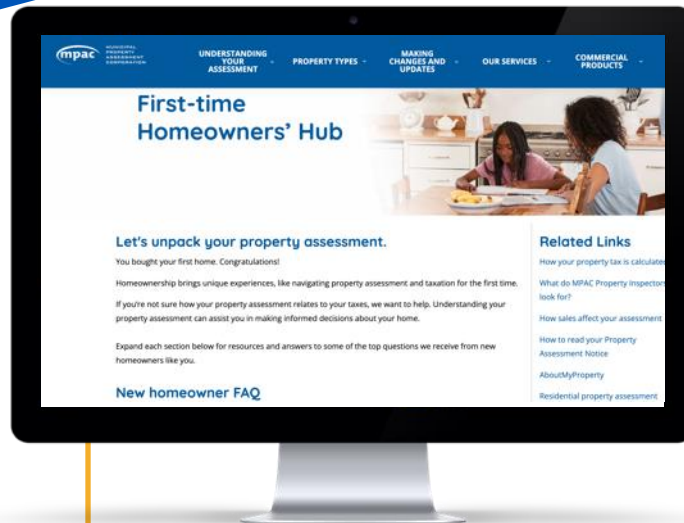
**First-time homeowner?**  
If you have questions about how your tax bill relates to your property assessment, visit MPAC's **First-time Homeowners' Hub** for answers!

You can also check out MPAC's **AboutMyProperty™** portal to review your property details and learn how MPAC valued your home.

**For concerns specific to your tax bill, please reach out to your municipality.**



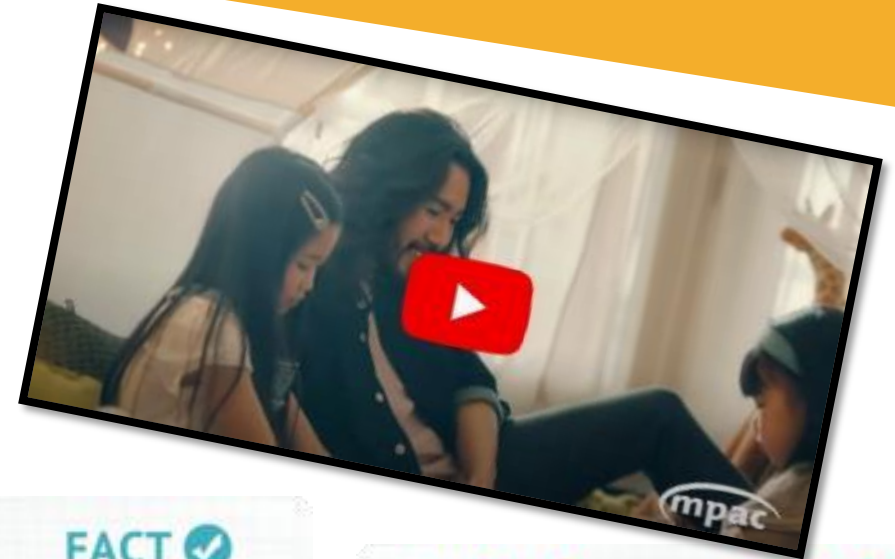
Start unpacking your property assessment on [mpac.ca](https://mpac.ca)



First-time Homeowners' Hub



# Supporting property owners.



MYTH ❌	FACT ✔️
I pay more taxes than my neighbours because I live in a house that was built this year.	Even if your home was built this year, MPAC sets the value as if it was sold on January 1, 2016.

MYTH ❌	FACT ✔️
My property value has doubled. My property taxes will double.	There is no 1:1 relationship between the change in your assessed value and change in taxation.





# Supporting property owners.

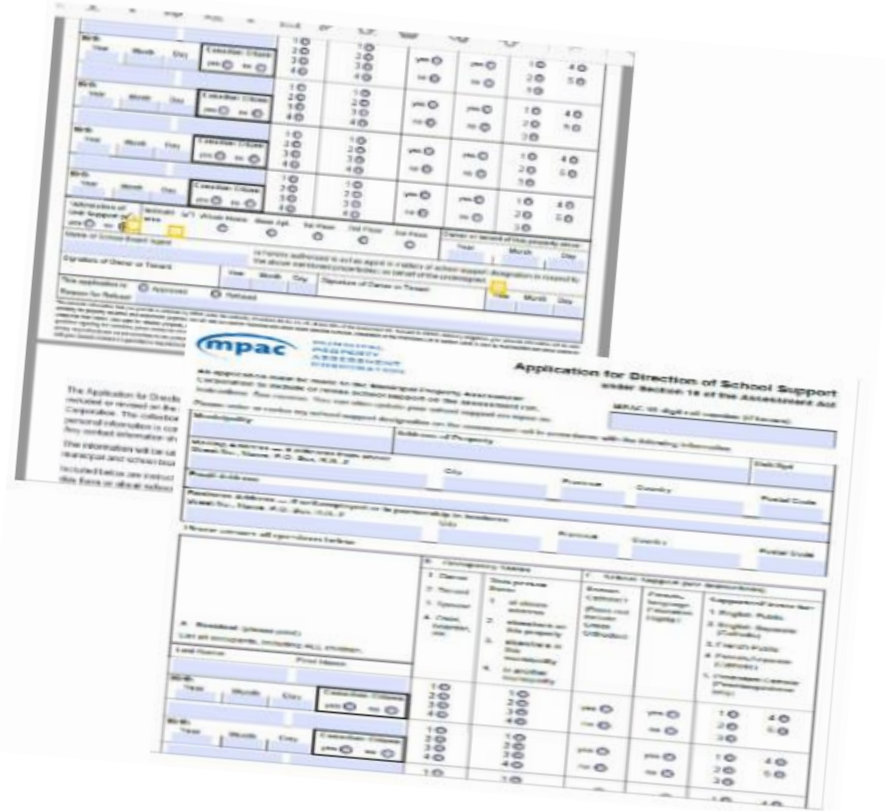


**School Support Designation**

Now available online  
at [mpac.ca/schoolsupport](https://mpac.ca/schoolsupport)



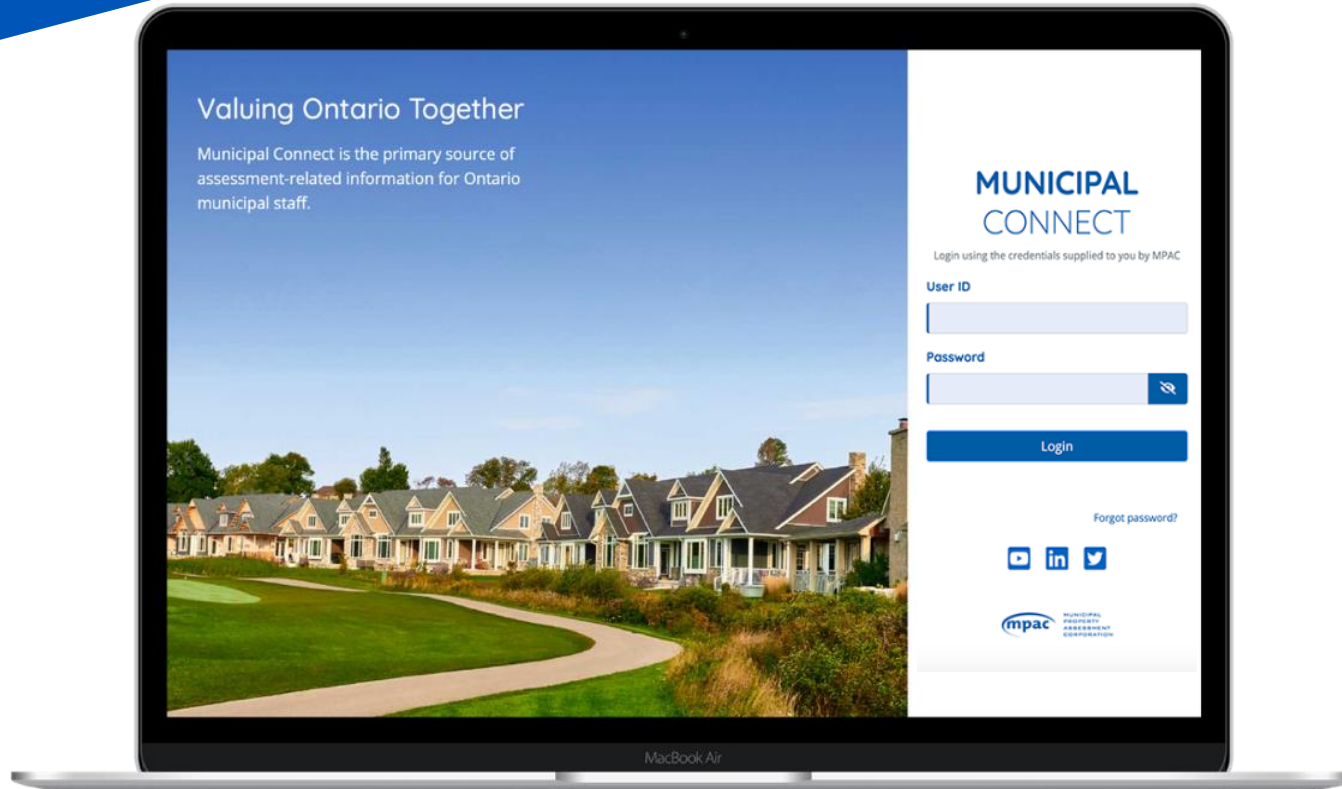
MPAC's School Support Portal



The form is titled "Application for Direction of School Support under Section 18 of the Assessment Act". It includes sections for "Municipality", "Address of Property", "Municipal Code", "School Code", and "School Name". There are also sections for "Designation of School Support" and "Designation of School Support". The form includes a table for "Designation of School Support" with columns for "Year", "Month", "Day", "Designation", "Value", and "Total". The table is divided into two parts: "Designation of School Support" and "Designation of School Support". The form also includes a section for "Designation of School Support" with a table for "Designation of School Support" and a section for "Designation of School Support" with a table for "Designation of School Support".



# Strengthening municipal relationships.

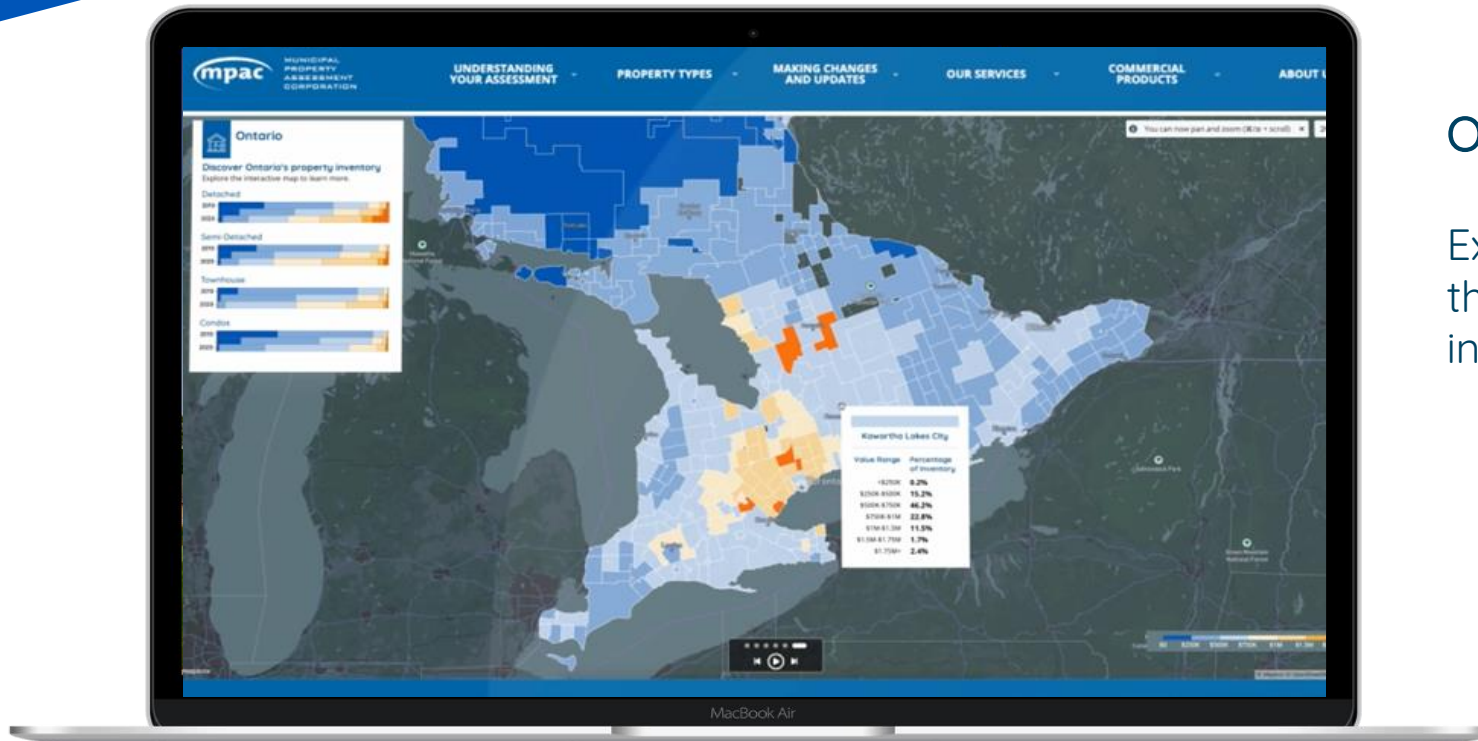


- Orientation Sessions
- Conferences
- Municipal Resources + Property Assessment Toolkit
- Municipal Connect
- InTouch Newsletter





# NEW – Insights that are important to your communities.



## Ontario's residential property landscape

Explore our interactive map and uncover the change in Ontario's residential property inventory over the last ten years.

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



Stronger together:

# The power of collaboration

Municipal Partnerships Report 2024

READ OUR REPORT



Now Available!  
2024 Municipal Partnerships Report.

Belleville, Ontario

[news.mpac.ca/2024-municipal-partnerships-report](https://news.mpac.ca/2024-municipal-partnerships-report)



# 2024 Property Assessment Highlights.

## Township of Huron - Kinloss



**5,498**  
properties



**\$27,550,000**  
in new assessment



**\$2,107,509,900**  
total property value

# Your Local Assessment Base



MUNICIPAL  
PROPERTY  
ASSESSMENT  
CORPORATION

## Assessment Change Summary

### Township of Huron-Kinloss

The following chart provides a snapshot comparing the assessed value at the beginning of one taxation year (2024), to the assessed value at the beginning of the next taxation year (2025).

		Based on 2016 Current Value Assessment (CVA)			
Property Tax Class (RTC) Description	RTC	Destination CVA at time of roll return for 2024 Tax Year	Destination CVA at time of roll return for 2025 Tax Year	Percent Change 2024 – 2025 Tax Year	Percent of Total CVA Distribution of CVA between classes for 2025 Tax Year
Residential	R	1,232,317,882	1,251,262,412	1.54%	59.37%
Multi-Residential	M	7,600,000	7,600,000	0.00%	0.36%
New Multi-Residential	N	-	881,000	0.00%	0.04%
Commercial	C	31,900,604	32,671,303	2.42%	1.55%
Industrial	I	11,552,000	8,420,600	-27.11%	0.40%
Pipeline	P	8,670,000	9,124,000	5.24%	0.43%
Farm	F	735,352,914	740,143,758	0.65%	35.12%
Managed Forests	T	3,430,600	3,430,600	0.00%	0.16%
Aggregate Extraction	V	-	3,142,900	0.00%	0.15%
PIL - Residential	R	181,400	181,400	0.00%	0.01%
PIL - Commercial	C	2,339,200	2,360,400	0.91%	0.11%
PIL - Landfill	H	429,900	429,900	0.00%	0.02%
Exempt	E	46,185,400	47,861,627	3.63%	2.27%
<b>TOTAL</b>		<b>2,079,959,900</b>	<b>2,107,509,900</b>	<b>1.32%</b>	<b>100.00%</b>



# We invite you to reach out!

Contact your local Municipal and Stakeholder Relations team with questions or to learn more.

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# Questions?

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