

A light blue silhouette of the province of Ontario is centered on a dark blue background. A white dashed rectangular border frames the map. The text 'MPAC' is prominently displayed in the center of the map.

# MPAC

Property Assessment  
in Ontario

# Ontario's Property Experts



**5.5**

**MILLION**

MPAC's database hosts information for over 5.5 million properties across Ontario.

**37**

**BILLION**

There was more than \$37 billion of new assessment captured in 2022.

**3**

**TRILLION**

Ontario's total property value exceeds \$3 trillion.



## Ontario Government

Establishes the province's assessment and taxation laws, sets the valuation date and determines education tax rates.



## MPAC

Calculates, captures and distributes assessments for all properties and buildings across Ontario.



## Municipalities

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



## Property Owners

Pay property taxes for community services and education taxes to help fund elementary and secondary schools in Ontario.



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.





## What is Current Value Assessment? (CVA)

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

# Assessment Update

Property values for the **2023 and 2024 Tax Years** continue to be based on a **January 1, 2016 valuation date.**



# The **Three** Approaches to Value



**Direct  
Comparison**



**Income**



**Cost**

**FOR**




# 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.**



# 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



# Data Sharing and Services Agreement (DSSA).

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MUNICIPAL  
PROPERTY  
ASSESSMENT  
CORPORATION

# What is the Data Sharing and Services Agreement (DSSA)?

- The DSSA reflects the evolving relationship between MPAC and municipalities.
- It consolidates 6 dated MPAC agreements governing data sharing and services into a single document that is easier to understand:
  - Municipal License Agreement
  - Product Use Sheets (relating to use at kiosks, tax calculators and websites)
  - Municipal Connect Terms & Conditions of Use
  - Ontario Parcel Master Agreement
  - MPAC Terms & Conditions
  - Service Level Agreement (SLA)
- It provides a flexible framework which can accommodate future data products and services.

# Key DSSA Highlights.

- Addresses concerns over data sharing, municipal document protection, and obligations.
- Clarifies the use of MPAC data by municipalities, and the use of Municipal data by MPAC.
- Scopes the use of MPAC Data Products and custom data for internal planning, internal operations, and external distribution in accordance with each product's permitted uses.
- Provides definitions for “internal planning” and “internal operations”.
- Makes it easier for municipalities and municipal entities to access MPAC data and clarifies MPAC's use of municipal data.



# Key Dates & Facts.

- The DSSA was sent to all CFO's/Treasurers and Clerks on May 3, 2023.
- The deadline for signing the DSSA is **December 2023**. The DSSA will come into effect on January 1, 2024.
- The DSSA requires the signature of any municipal representative that can bind the municipality – not necessarily Council approval.
- The term of the DSSA is four years, following which the DSSA will auto-renew each year thereafter.
- Not signing the DSSA could result in eventual restrictions to Municipal Connect and other MPAC products, but MPAC's statutory services would not be affected.
- The DSSA is a standardized document for all municipalities.



# 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

# Let's Talk **Property Taxes**

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.



Your property's assessed value, provided by MPAC.



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



Property taxes you pay.

\*Education tax rates are set by the provincial government



# Ready with Resources for You



MYTH	FACT
<p>My property value has doubled.</p> <p>My property taxes will double.</p> <p><b>X</b></p>	<p>There is <b>no 1:1 relationship</b> between the change in your assessed value and change in taxation.</p> <p><b>✓</b></p>



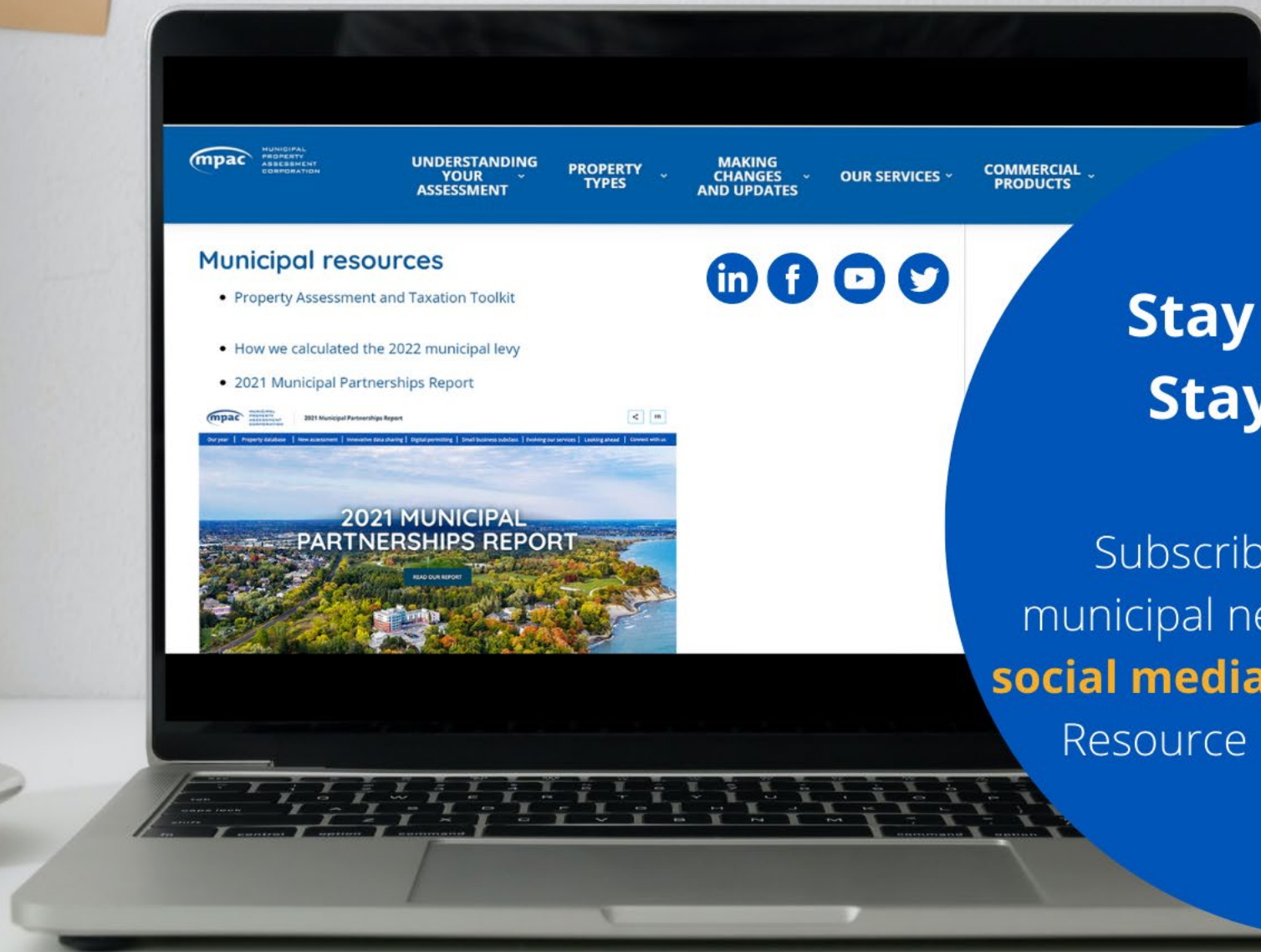
# How will my Property Assessment Impact my Taxes?

The video thumbnail features the 'mpac' logo and the title 'How Your Property Tax is Calculated'. It displays three scenarios of property value increases and their corresponding tax calculations. A red play button is centered over the middle scenario, and a yellow circle highlights the 15% increase in the third scenario. The video also includes 'Watch Later' and 'Share' icons.

Property Value	Assessment Increase	Rate	Tax Amount
\$240,000	↑ 5%	0.125%	\$300
\$300,000	↑ 5%	0.125%	\$375
\$420,000	↑ 15%	0.125%	\$525

Watch on YouTube

Watch the video to **learn more.**



## Stay Connected, Stay Informed

Subscribe to **InTouch**, our municipal newsletter, follow us on **social media**, and visit our Municipal Resource Library on **mpac.ca**.



# Your Municipal Contacts

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