

Frequently Asked Questions

What is MPAC's role?

MPAC determines property assessments for all properties in Ontario. Municipalities determine revenue requirements, set municipal tax rates and collect property taxes to pay for municipal services. The Government of Ontario establishes the province's assessment and taxation laws and determines education tax rates.

When is the next province-wide Assessment Update?

The Ontario government postponed the 2020 Assessment Update due to the pandemic. Property assessments for the 2022 and 2023 property tax years will continue to be based on the January 1, 2016 current values. This means your property assessment for the 2022 property tax year will be the same as the 2021 tax year, unless there have been changes to your property.

Why did I receive a 2022 Property Assessment Notice from MPAC?

We are continuously reviewing properties. You may have received a Notice for one of the following reasons:

- change to property ownership, legal description, or school support;
 - change to the property's value resulting from a Request for Reconsideration, an Assessment Review Board decision, or ongoing property reviews;
 - property value increase/decrease reflecting a change to the property; for example, a new structure, addition, or removal of an old structure; or
 - change in the classification or tax liability of the property.
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How can I learn more about my assessment? What if I disagree with my assessed value?

You can visit mpac.ca and log into [AboutMyProperty](#) to see the information we have on file for your property and compare it to others in your neighbourhood.

If after reviewing this information, you have concerns with your assessment, you can file a Request for Reconsideration within the prescribed deadline, free of charge, through [AboutMyProperty](#). During the review, you may be able to provide new information or correct information that has played a part in the assessment.

How is my residential property assessed?

To establish your residential property's assessed value, we analyze property sales in your area. Based on the sales information, there are five major factors that generally account for your property's assessed value:

- Location
- Lot Dimensions

- Exterior square footage
 - Age of the building, adjusted for any major renovations and additions
 - Quality of construction.
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Why is my MPAC assessment based on its 2016 value?

Because the 2020 province-wide Assessment Update was postponed due to the pandemic, January 1, 2016 continues to be the fixed date set by the Government of Ontario for MPAC to determine assessed values.

The fixed date is uniform across the province ensures a level playing field with all municipalities working from the same point for budget decisions such as property tax rates.

How does MPAC assess new homes or improvements that have taken place since 2016?

When determining the assessed value, MPAC considers what a property, in its current state, would have sold for on the fixed date.

If upgrades to the property (such as adding a swimming pool or a major renovation) have been made since then, those upgrades are taken into account as if they had been in place on January 1, 2016.

How does my property assessment affect my taxes?

As a property owner, if your property assessment increases, it does not automatically equate to an increase in your property taxes. Tax implications for an individual property owner varies depending on how their property relates to others around them.

You can see the financial impact of any assessment changes in the Explanation of Changes on your Final Tax bill.

Learn more at mpac.ca/facts.

I recently purchased a newly built home. When will I receive a Notice from MPAC?

MPAC aims to assess all new residential buildings and additions within a year of occupancy. If your new home is not assessed during the year that you took ownership, you will still be responsible for the taxes from the date you purchased the property.