

MPAC Property Assessment and Taxation toolkit:

Frequently Asked Questions

About MPAC

What does MPAC do?

MPAC (Municipal Property Assessment Corporation) assesses and classifies more than 5.7 million properties across Ontario. MPAC provides municipalities with property assessments that support Ontario's property tax system.

Is MPAC part of the Ontario Government?

No. MPAC is an independent, not-for-profit corporation established through provincial legislation to assess and classify properties across Ontario.

Property assessment and property taxes

What's MPAC's role in Ontario's property assessment and taxation system?

Ontario's property assessment and taxation system is a shared responsibility. MPAC determines property values and classifications and provides that information to municipalities. Municipalities use MPAC's property assessments and classifications, together with municipal and provincial tax rates, to calculate property taxes.

Municipalities set local tax rates, collect property taxes, and decide how much revenue is needed to fund local services. The provincial government establishes the legislative framework for assessment and taxation and sets education tax rates.

What do property taxes pay for?

Property taxes help fund the local services municipalities provide to their communities, such as roads, parks, libraries, fire services, recreation programs, and other municipal services. A portion of property taxes also funds education as determined by the provincial government.

Does MPAC decide how much property tax I pay?

No. MPAC determines a property's assessed value and classification. Municipalities set tax rates and determine the amount of property tax needed to fund local programs and services.

How does my property assessment affect my property taxes?

Your property's assessed value and classification helps determine its share of municipal taxes. Property assessments do not determine how much tax revenue a municipality collects.

Why did my property taxes change if there hasn't been an Assessment Update?

Property taxes can change even when there hasn't been a province-wide Assessment Update. This may happen because:

- Your property's assessed value changed due to new construction, renovations, or other changes.
- Your municipality changed its budget or tax rates.

Why doesn't my property's assessed value match its sale price?

A property's sale price reflects market conditions at the time it was bought or sold. Its assessed value reflects what the property would have been worth on Ontario's current valuation date of January 1, 2016.

How does MPAC determine my property's assessed value?

MPAC analyzes sales of similar properties in the area and considers key property characteristics, including location, lot dimensions, exterior square footage, building age (adjusted for renovations), and construction quality. Other features, such as a finished basement, garage, secondary suite, or pool may also influence value.

What types of property changes can affect my assessment?

New construction, additions, renovations, secondary suites, and other significant property changes may affect your assessed value. Cosmetic improvements, such as painting or replacing flooring, typically do not.

Do newly built homes pay higher taxes?

Not necessarily. New homes are assessed using the same valuation date and methodology as all other residential properties. Their assessment reflects what the property would have been worth on January 1, 2016, so being newly built does not automatically mean higher property taxes.

What can I do if I disagree with my assessment?

You can review your property's information and submit a Request for Reconsideration through MPAC AboutMyProperty™, a free online tool, at no cost. If you still disagree after MPAC's review, you may appeal to the Assessment Review Board.

Assessment Updates

What is an Assessment Update?

An Assessment Update is the process of updating assessed values for all properties in Ontario using a new valuation date established by the provincial government.

Who determines when an Assessment Update happens?

The Government of Ontario determines when an Assessment Update will occur by establishing the valuation date and implementation timeline through legislation. MPAC carries out the Assessment Update once those dates are established.

If my property's assessed value increases during an Assessment Update, will my property taxes increase by the same amount?

No. A change in assessed value does not automatically result in the same change in property taxes. What matters most is how your property's value changes relative to similar properties in your municipality.

MPAC AboutMyProperty™

What is MPAC AboutMyProperty™?

MPAC AboutMyProperty™ is a free online tool where property owners can view their assessment information, compare their property with others in their neighbourhood, access Property Assessment Notices, and submit a Request for Reconsideration.

To register, property owners need their Roll Number and Access Key, which can be found on their Property Assessment Notice. Property owners who do not have their Property Assessment Notice can contact MPAC at 1-866-296-6722 to obtain their access details.