

Quick Guide to Understanding Property Assessment in Ontario

Property assessment and taxation

A property's assessment and property taxes paid are not the same thing. The Municipal Property Assessment Corporation (MPAC) determines property assessments to share with municipalities. Municipalities determine the investments required to build thriving communities.



Learn more: mpac.ca/facts

The four stakeholders in assessment/taxation – Who is responsible for what?

1. Ontario Government
2. MPAC
3. Municipalities
4. Property Owners



Learn more about the role of each of these stakeholders in the assessment and taxation process: mpac.ca/facts

How does MPAC determine a property's assessed value?

Property assessments are the foundation on which municipalities base the property taxes needed to pay for the services we use every day. To establish a property's assessed value, MPAC analyzes sales of comparable properties in the area. In addition, we look at all the key features that affect market value.



Learn more: mpac.ca/howsalesaffectpropertyassessment

Property Assessment Notice

A Property Assessment Notice (PAN) shows the assessed value and classification of a property as of a legislated valuation date. A Property Assessment Change Notice (PACN) is sent throughout the year as changes to a property occur (such as new construction or major renovation).



Learn more about assessment notices: mpac.ca/notices

Logging in and using AboutMyProperty™

Register for [AboutMyProperty™](#) with the Roll Number and Access Key found on your Property Assessment Notice, or if you have already registered, log in using your email address and chosen password. On the platform, you can learn how assessment works, view your property details, browse your neighbourhood, or file a Request for Reconsideration.



Learn more: mpac.ca/OurServices/AboutMyPropertytm

The RfR/appeals process

Every property owner has the option to file a Request for Reconsideration (RfR), free of charge if they disagree with their assessment. The deadline to file an RfR for each property tax year is stated on the notice. You can file an RfR through AboutMyProperty™ at mpac.ca, submit an RfR form by mail or send a letter to MPAC.



Learn more: mpac.ca/RfR

First-Time Homeowners Hub

MPAC has created a hub of information for first-time homeowners to help them navigate property assessment and taxation for the first time. On the page, first-time homeowners can learn how property assessment relates to their taxes, and access resources and answers to some of the top questions MPAC receives from homeowners.



Learn more: mpac.ca/newhomeowners

Research and Insights

MPAC is committed to providing value-added insights by leveraging its property expertise to undertake independent research. We develop tools and analysis to communicate key information about Ontario's property landscape, including building permits, roll return, housing inventory, etc.



Learn more: mpac.ca/researchandinsights