

**A MESSAGE  
TO ALL HOME AND COTTAGE OWNERS IN ONTARIO  
FROM  
COALITION AFTER PROPERTY TAX REFORM  
AND  
WATERFRONT RATEPAYERS AFTER FAIR TAXATION**

September 30, 2008

Over the next few months, all Ontario property owners will receive their 2008 assessment notices.

The impact of any assessment-related increase or decrease in property tax will be reflected in the second half of your 2009 tax bill. When you open your assessment notice, you will learn what your increase is, and how it compares to the average increase for your municipality. If you want to find out when the assessments for your area will be mailed go to [http://www.mpac.ca/pages\\_english/municipalities/notice\\_schedule.asp](http://www.mpac.ca/pages_english/municipalities/notice_schedule.asp)

By going to the Municipal Property Assessment Corporation (MPAC) website, [www.mpac.ca](http://www.mpac.ca), you can now get a detailed profile report on your property as well as that of your neighbours. If there are errors in the profile report or if you simply believe your assessment is too high, you may want to file a Request for Reconsideration (RFR). This must be done by March 31, 2009. (The deadline is unfortunately before you know the tax impact of the new assessment.)

The deadlines for filing both RFRs and appeals have changed. Also you must file an RFR if you subsequently want to file an appeal to the Assessment Review Board. If you are unsatisfied with the response to the RFR and decide to appeal this must be done within 90 days of receiving MPAC's response to your RFR.

**How do you estimate the impact of the 2008 assessment on your 2009 taxes?** It's not easy. If you are in a single tier municipality and your increase exceeds the average municipal increase, you will have an assessment-related tax increase. If you are in a municipality which is part of an upper tier district or region you will not have the information available to determine the impact of the new assessment on your tax bill.

Also, remember that around one-third of your tax bill covers education. The impact on the education portion of your tax depends on how your assessment increase compares with the provincial average increase. Having said all of that, those on waterfront and in inner city areas, in most cases **will experience an assessment-related tax increase**

***as well as their share of the actual spending increase for their municipality.*** We know this because these are the areas which experienced the greatest jumps in real estate value over the past three years.

There is a bit of good news. Under the new provincial rules, the assessment increase you receive will be phased in over the next four years. As a result, the tax impact of the increase will, in effect, be paid in installments over the years 2009 through 2012. You will not be assessed again until 2011. This makes it essential that you make every effort to get your assessment reduced if you feel you have good cause to do so.

## **What lies ahead?**

**CAPTR and WRAFT continue to believe that the Ontario tax system is highly flawed and unfair to thousands of property owners who are victimized simply by the location on which their properties exist.**

We will continue to lobby for a limit to be placed on assessment increases in order to reduce the volatility and unpredictability inherent in the existing assessment/property tax regime in Ontario. This has consistently been our objective and while we have yet to achieve it we have made some tangible progress. We can take some credit, along with the Ombudsman, for the two year freeze in assessments in 2006 and 2007. That, combined with the new four year phase-in, will have saved an average of in excess of \$1000 for each waterfront property owner. The higher your assessment, the greater your probable saving. We do not have information available to make a similar calculation for urban dwellers.

**You can help us in our efforts to make the Ontario Government listen:**

- **sign our petition on [www.captr.org](http://www.captr.org) or [www.wraft.com](http://www.wraft.com). We'll take it to Queen's Park when we have sufficient numbers.**
- **visit your MPP and tell him or her that the system is broken. Show your MPP your new assessment.**
- **if you have received a major assessment hike, and you believe your taxes will be impacted, send us the details. We need examples of the hardship created by the present system in order to drive the message home with the present government.**



## WRAFT Annual Meeting

WRAFT will hold its Annual Meeting at 3:00 PM on November 22, 2008, at the Sheraton Parkway North Hotel (Highway 7 and 404) immediately following the FOCA Annual Meeting at the same location. You will have received your assessments by then. At the meeting, we plan to strongly express our views about the inequities in the system. **Please plan to attend.** All recipients of this report are invited to the meeting. We want to send the strongest possible message to Queens Park that the property tax system is broken and is creating financial stress for large numbers of Ontario property owners.

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