



Oct. 19, 2005. 01:00 AM

Premier to await assessment probe

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Premier Dalton McGuinty says the Ontario government will await an independent probe of the province's controversial property-tax assessment before making any reforms.

He told reporters yesterday that he does not want to prejudge an investigation by ombudsman André Marin into the Municipal Property Assessment Corp.

"As you know, the ombudsman has indicated he's going to take a good look at it, and so we support him in that regard and very much look forward to any recommendations he might have for bringing about some kind of improvement," McGuinty said.

Marin is expected to report back within the next six months.

McGuinty tried to deflect some of the blame on to municipal governments for the spike in some property-tax rates due to an increase in real estate values.

"In fairness, municipalities set the tax rates. MPAC is determining the assessment. It takes two to tango and what you end up paying is a function of the two, not just the one," he said.

Q: What is property assessment?

A: The Municipal Property Assessment Corp., a non-profit agency funded by municipalities, regularly assesses the value of all properties in Ontario. The latest assessment is based on the value of houses and condominiums as of Jan. 1, 2005. The previous assessment was done as of June 30, 2003.

Q: Why is property assessed?

A: Homeowners pay a percentage of their property's assessed value to help fund city operations and schools.

Q: How is property assessed?

A: MPAC assessors track property sales and use such factors as a home's age, size, location, construction and amenities to estimate market value, which is defined as the amount of money a buyer would pay a seller.

Q: How does this affect my property taxes?

A: The average assessment on a single-family home in Toronto has risen nearly 12 per cent over 18 months. So if your assessment rose 12 per cent, there should be no change in your taxes — not counting any increase to the city budget in 2006. If it went up by more, you'll likely face a tax hike,

based on assessment alone, and if it was less, you'll likely see a drop in taxes.

Q: What else will affect my 2006 property taxes?

A: City council will likely determine next March whether to impose a general tax hike on homeowners to cover budgetary costs. In each of the last three years, Toronto homeowners have faced a 3 per cent property-tax increase.

Q: What if I think my assessment is wrong?

A: Homeowners can file a "request for reconsideration," where MPAC officials will review the case and consider adjusting the assessment. A request form is available online at <http://www.mpac.ca> or by calling toll-free at 1-866-296-6722.

Q: Can I appeal?

A: For a fee, an appeal can be filed with the province's Assessment Review Board. The deadline is March 31, 2006.

Robert Benzie and John Spears

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