

# Reduce Your Property Taxes Let's Get Started!

## Property Taxes and You

Do you think your property taxes are too high? You could be right.

The amount of property taxes you pay is determined by two factors: a property assessment and a tax rate. The higher your assessment, the more property taxes you will pay.

The Province, through the Municipal Property Assessment Corporation (MPAC), determines the assessment of each property. All properties in Ontario have recently been reassessed. The new assessments will affect property taxes for the 2013 to 2016 tax years.

## Your Right to Fair Taxes

It is your right to pay no more than your fair share of property taxes. All property owners in Ontario have the right to have their assessments independently reviewed and to appeal their property taxes under the Assessment Act. A review may lead to an appeal, which can result in a reduction of your property taxes.

## The Appeal Process

Your right to fair taxes is granted under the Assessment Act. Appeals are filed with the Assessment Review Board (ARB) of the Ministry of the Attorney General. Requests for Reconsideration (RfR) are filed with MPAC. The onus is on MPAC to prove that the assessment is correct. MPAC will defend the assessment and you have the right to obtain professional legal representation to argue that the assessment has been inaccurately calculated.

## Our Team Approach

As one of Ontario's leading independent professional real estate companies, our team of certified professionals have been able to reduce taxes in more than 85% of our cases. Our team of preferred partners will provide the specialized knowledge of property valuation and assessment law in conjunction with our extensive property databank and personalized service to achieve the best possible result. While there are no guarantees, large property tax savings are not uncommon for over-assessed properties.

## How to Reduce Your Property Taxes

It's simple. Complete and return the attached forms to our office as soon as possible. Everything else will be taken care of for you. The first step will be to complete a review of your property. If it shows an error in the assessment, the second step will be to file a Request for Reconsideration with MPAC as well as an appeal with the ARB if needed. There is a deadline to start the appeal process, and if it's missed, you will not be eligible for a tax decrease and refund of taxes.

## Our Team Provides Representation, Advice, and Advocacy in the Areas of:

- Property assessment appeals
- Expert evidence and testimony
- Property assessment valuation
- Negotiation with MPAC, Tax Office, and government agencies
- Municipal tax management
- Residential Properties, including apartment buildings and recreational
- Commercial properties
- Industrial properties
- Farm properties, including properties owned by non-farmers
- Vacant land, including development land regardless of zoning
- Managed forest properties, preparation and registration of MF plans

## Property Tax Review

A periodic review of your assessment can help identify errors and minimize the property taxes you pay. A review of your property assessment will be completed to help determine if an appeal should be filed for the 2013-2016 tax years.

## Fee Schedule

The fee you pay is simply 50% of the tax savings. No fee is payable unless there is a reduction in your assessment. There is a \$75 ARB appeal filing fee for residential property, and \$150 for commercial property. This will be paid by you only if the review shows that an appeal should be filed and you decide to proceed with the appeal. If we are successful, the fee will only be 50% of your property tax savings resulting from a decrease in your assessment (plus HST). This fee is payable only when you receive official notification verifying the reduction of the assessed value of your property. There are no other up-front fees or hidden costs.

## Let's Get Started!

Just follow these simple steps:

1. Carefully read the attached documents
2. Complete and sign the included forms
3. Send us the forms by email, fax or regular mail

Fax: 905-333-0613 Email: [mail@tag-solutions.ca](mailto:mail@tag-solutions.ca)

Once all forms are received, our team will take care of the rest and provide updates directly to you.



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1-800-701-4442



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## **Can I have my property taxes checked to see if they are fair?**

Yes. We recommend that a review of your assessment be completed before filing an appeal. A review saves you time and money and most importantly takes the risk out of the process for you. A review can ensure that an overassessment will not cause your taxes to be too high in the years to come.

## **I think my assessment may be fair - should I still start the process?**

Yes. Many property owners may think their assessments are fair, when in fact, they can be reduced. A review will give you the peace of mind that you are paying no more than your fair share. There is no risk to you whatsoever to start the process.

## **Why can my taxes be lowered?**

Under the new system of property assessments, a mass appraisal approach is used to determine your property assessment value. This method may lead to errors because it does not take in to account all of the unique attributes of each individual property. Also, property values fluctuate over time, both within and between neighbourhoods and these changes can lead to errors in the assessment.

## **What is involved with a property assessment review?**

Our objective is to establish and maintain your taxation equity through in-depth analysis, monitoring of market trends and creative problem solving to ultimately provide you with a lower tax position resulting in tax savings. We have sophisticated in-house research capabilities, and by using the most up-to-date equipment and software, we keep track of the latest market trends that may influence your assessment and realty tax position. We provide individual portfolios covering the commercial, industrial, and multi-residential sectors across Ontario. We also use comparability and feasibility studies, and have access to real estate listings/sales and land registry information.

## **How long does the appeal process take?**

The process can take more than one year to complete an appeal. The good news is that the tax saving will be retroactive to the start of the appeal year. The sooner you begin the appeal process, the sooner you will receive your tax refund after our successful appeal.

## **What happens if I miss the appeal deadline?**

The opportunity to lower your taxes only comes once a year. An appeal must be filed by the government filing deadline for each tax year. If the deadline is missed, you will have to wait one year. It is very important to start the appeal process as early as possible after you receive your Notice of Assessment from MPAC, as our team will have more time before the official filing deadline to prepare a thorough analysis of your property and tax assessment.

## **Will you attend the hearings for me?**

Yes. If, following a review, an appeal is filed, you will receive a copy of the Notice of Hearing. One of our team members will prepare the evidence, attend all hearings and manage all negotiations and exchange of information with MPAC and ARB for you.

## **How will home renovations affect my appeal?**

Most homeowners make minor improvements to their home over time and these have little or no impact on the tax assessment. Major renovations do have an affect on taxes, but even so, we are often able to obtain a reduction. As your representative we assess how the changes to your property will impact the assessment and manage these changes in your favour. Please let us know if there have been any major improvements so we can factor these improvements in to our analysis.

## **How will you reduce my property taxes?**

Simply mail, email, drop off, or fax your forms to us to initiate a review of your assessment. Additional forms are readily available on our website. If the review shows an error in the assessment, a Request for Reconsideration or an appeal may be registered to reduce your property taxes.

Your assessment will be analyzed in the context of both market value and relative equity with respect to similar properties in the vicinity. A reduction in the assessment will lead to a refund and reduction in your property taxes.

For more information, please contact



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