In the midst of growing public blooncern at rising assessment values and expected property tax bill increases, Mr. Rinaldi readily acknowledged MPAC's rules for assessing are mandated by the province. But, he notes, the tax

rates are determined by the individual municipal councils based on their budget needs.

In fact, he adds, municipal representatives hold the majority of the seats on board MPAC's directors and can make changes there, he said.

municipal government

politicians can alter the relationships between tax classes like residential and industrial, he said.

In this county, like many across Ontario, residential taxation subsidizes the industrial class because of the tax shift parameters adopted by Northumberland County. The council, dominated by rural municipalities, has opted for taxation rules which ultimately put more of a financial -burden on Cobourg and Port Hope.)

areas these Despite discretion, the overall policy assessment framework is set by the province for both MPAC and municipalities, Mr. Rinaldi concedes.

Yet he is under no illusion that things are perfect. Nor is he deaf to the cries for change from property owners and groups like the Canadian Advocates for Tax Awareness (CAFTA), which held an anti-assessment rally in Campbellford this week and is planning others in his riding.

"There are challenges. Make no bones about it," Mr. Rinaldi said.

But there won't be any system change by the provincial government - "not in the 21 foreseeable future," he added.

The MPP, however, was enunaware the Office of the

Ombudsman in Ontario is considering an investigation into the provincial assessment system.

The province takes such recommendations "very, very seriously," he said after hearing the news.

People might have to rethink home ownership

Whether people put their money into the bank or buy which property

appreciates over the both years, investment options, says Mr. Rinaldi.

"I don't want to see anybody lose their home over taxes," he said.

"I'd like to (keep) living in my own house, too."

But if people are on a In addition, upper-tier MPP Lou Rinaldi fixed income and property tax bills keep rising, the

> choice might be to sell, downsize and live on the difference, he suggested.

> "It's a tough choice," the MPP acknowledged, since the goal of most people is to own their home, pay off the mortgage and be able to afford retirement.

Take the burden off property taxpayers

Municipalities must raise money from other sources than assessment, Mr. Rinaldi says.

In Detroit, for example, some municipal tax is paid straight out of people's pay cheques just like it's done with provincial and federal taxes here in Ontario, he

explained. The province is negotiating a "new deal" with the City of for less." Toronto to create new ways to raise money and create new "tools" to generate income to take the burden off assessment-based property taxes, Mr. Rinaldi said. Once that model is in place, it can be adopted elsewhere in Ontario.

In the meantime, should his constituents need help, they are encouraged to call his office (905-372-4000) where staff have assessment comparisons and MPAC applications for property assessment appeals are available.

Abolish MPAC Cobourg property owner Joe Sherman lives in a condominium

unit in the former Chapel Street library. Two years ago he questioned his assessment set by MPAC — and got it reduced for his unit and those of his neighbours. Now the assessment is up to the same level again, even though there have been no sales and no other similar properties for comparison.

To add insult to injury, within the condominium building, two identical units are \$20,000 apart in assessment, he said.

"They (MPAC) screw up the assessment right within the building."

Get rid of MPAC and the current market-based assessment and save \$140-million annually, Mr. Sherman suggests.

After MPAC has set the assessments, shift its operations to municipalities and let computers do the work, he says.

The assessments should remain constant from year to year, he says, except for two things:

 a property sale which will set its new assessment rate; and

 a cost-of-living increase (of 1 to 3 per cent annually) added to every municipal property.

Cobourg council should take a leadership role in changing the assessment system, he stresses.

What people should do Cobourg Councillor Bill MacDonald's assessment went up almost 50 per cent on his King Street West waterfront home. It is now valued at \$469,000.

Will he ask for a review from MPAC?

No, responds the councillor. "I'll say this. I wouldn't sell it

That's the question people have to ask themselves. If they'd sell for less, then they should contact MPAC to review the assessed value, he advised.

Town councillors, the deputy mayor and the mayor have lobbied local MPP Lou Rinaldi, the provincial government and discussed the public's concerns over the assessment at the Association of Municipalities of Ontario, Mr. MacDonald says.

"We've tried in the past." But the provincial government seems to think it's working and has, therefore, only "tinkered"

## **DEATH NOTICES**

Dainard, Mabel Ruth (Simpson)

At the Northumberland Hills

Hospital on Saturday, October 22, 2005, age 83 years. Mabel Dainard of RR 5, Colborne, daughter of the late Earl Simpson and the late Gladys (Puffer). Beloved wife of the late Frank Dainard. Loving mother of Gladys and her husband Cal Donnely of Midland, Ronald MacDonald Woodstock, Maurice MacDonald and his wife Bonnie of Brighton, and Scott MacDonald and his wife Shelley of Brighton. Step-mother of Violet and her husband Larry Bone of Port Hope, Roselea and her husband Pete Reid of Brighton, and Laurie Anne Dainard and Ed McCormack of Nova Scotia. Sadly missed by her seventeen grandchildren and ten great grandchildren. Dear sister of Eric Simpson and his wife June of Brighton. Special cousin of Marg Dumont of Kingston. The family received friends at the Walas Funeral Home, 130 Main Street, Brighton, on Tuesday from 7 - 9 p.m. Service in the funeral home on Wednesday, October 26th at 1 o'clock. Interment Woods Cemetery, Brighton. As an expression of sympathy, donations to the Heart and Stroke Foundation or the Canadian Diabetes Association, care of Box 96, Brighton, Ontario, KOK 1HO, would be appreciated by the family. www.walasfuneralhome.com

## Ombudsman

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went further, calling for a public a investigation through the Ombudsman's office to check out the "inequities in the property tax system" in Ontario. 126

Northumberland County was among the first in the province to receive new property assessment notices from MPAC this fall, with huge assessment increases for some lakefront, specialty and farming properties.





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