



# MEMBER FORUM 4

October 28<sup>th</sup> 2018

# TODAY'S TOPICS

- **Property Taxes 2019**
- **Hydro Rates**
- **Winter Maintenance**
- **Odds & Ends**

# PROPERTY TAXES

- **We have had a much larger number of queries than usual this year following the annual adjustment notices; especially since the increases for 2019 are higher than usual**
- **In particular there are some anomalies that needed explanation.**
- **We have therefore had discussion with both Parkbridge & the Municipal Property Tax Assessment Corporation [MPAC] who are responsible for assessing the value of homes for taxation**

# HOW ARE THE PROPERTY TAXES CALCULATED

- The Town of Innisfil sets a property tax rate based on \$1000 of the total MPAC assessment for each class of property. The following is from the town's web site:

Town of Innisfil 2018 Combined Tax Rates

	County	General	Police	Capital	Subtotal	Education	Total
Residential	0.285019%	0.383032%	0.140009%	0.079561%	0.602602%	0.170000%	1.057621%
Farmland Awaiting Development	0.213764%	0.287274%	0.105007%	0.059671%	0.451952%	0.127500%	0.793216%
Multi-Residential	0.361760%	0.486173%	0.177706%	0.100985%	0.764864%	0.170000%	1.296624%
Commercial - Occupied	0.356872%	0.479594%	0.175305%	0.099618%	0.754517%	1.090000%	2.201389%
Commercial - Vacant	0.249811%	0.335716%	0.122718%	0.069735%	0.528169%	0.763000%	1.540980%
Industrial - Occupied	0.411292%	0.552715%	0.202038%	0.114807%	0.869560%	1.340000%	2.620852%
Industrial - Vacant	0.287904%	0.386901%	0.141426%	0.080365%	0.608692%	0.871000%	1.767596%
Pipelines	0.369556%	0.496639%	0.181536%	0.103159%	0.781334%	1.301304%	2.452194%
Farm	0.071255%	0.095758%	0.035002%	0.019890%	0.150650%	0.042500%	0.264405%
Managed Forests	0.071255%	0.095758%	0.035002%	0.019890%	0.150650%	0.042500%	0.264405%
New Construction - Industrial Occupied	0.411292%					1.090000%	
New Construction - Industrial Vacant/Excess	0.287904%					0.708500%	

# HOW ARE THE PROPERTY TAXES CALCULATED

- This number is converted to a “MILL” rate – that is it is divided by 100. This is multiplied by the individual MPAC assessments to calculate the tax for each property. From the previous slide the 2018 Tax Rate for residential property was 1.057621%

## 2018 FINAL PROPERTY TAX CALCULATION

2018 Assessment (from MPAC)	\$ 96,900.00
2018 Final Tax rate (from the Town of Innisfil)	<u>.01057621</u>
Property taxes due for 2018 (Total Assessment x Tax Rate)	\$ 1,024.83





# HOW ARE THE PROPERTY TAXES CALCULATED

- The MPAC assessment is outside of the control of both the Town & Parkbridge. It is up to each resident to query this with MPAC if they so wish. MPAC will not discuss individual cases with the Association for privacy reasons
- **IMPORTANT:** As at January 1<sup>st</sup> each year the tax rate is an estimate. This is why we get an adjustment for the last 4 months each year

# HOW DOES THE MPAC ASSESSMENT WORK?


- MPAC **NORMALLY** carry out an on-site review every four years using various factors – see their web site if interested
- This creates the new values that will be used for the succeeding four years
- This is then used by the Town as follows:

# HOW DOES THE MPAC ASSESSMENT WORK?

- If we assume the 2016 assessment was \$160,000 & the previous [2012] assessment was \$140,000
- The difference - \$20,000 – is divided by four. That amount is applied in each of the following four years – **WE ARE NOT HIT WITH THE INCREASE all at once. If there is a decreased assessment it is applied IMMEDIATELY**
- So the assessments would be;
  - 2017 - \$145,000
  - 2018 - \$150,000
  - 2019 - \$155,000
  - 2020 - \$160,00



# DID IT WORK THIS WAY?



September 15, 2017

John Bicknell  
7 Lilac Court  
Lot 591  
Sandycove Acres  
Innisfil, ON

Roll # 43 16 010 46 00100

We have received the 2017 final property tax invoice from the Town of Innisfil for your home. The first calculation below details the final 2017 property tax reconciliation. The second calculation is the revised monthly payments due from January 1, 2018 until the release of the final tax bill, around this time next year.

**2017 FINAL PROPERTY TAX CALCULATION**

2017 Assessment (from MPAC)	\$ 76,790
2017 Final Tax rate (from the Town of Innisfil)	<u>.0109416</u>
Property taxes due for 2017 (Total Assessment x Tax Rate)	\$ 840.20
Less monthly taxes charged to date	\$ 630.82
Balance to be charged for 2017	\$ 209.38

This balance is divided out over the next 3 months as follows:

Revised monthly tax payment (October 1 – December 1, 2017)	\$ 69.79
Therefore, with your current rent of	\$ 585.21*
<b>your new monthly payment amount starting October 1/17 is</b>	<b>\$ 655.50</b>


\*will change as per your rent increase notification. If you are affected, this amount includes the approved guideline increase (AGI) as per the enclosed letter.

**2018 ESTIMATED MONTHLY TAX CALCULATION**

2018 Assessment (from MPAC)	\$ 86,352
Estimated 2018 Tax Rate (2017 Tax Rate x 3%)	<u>.011769848</u>
Total estimated taxes	\$ 973.17

Revised monthly installments starting January 2018 until the final 2018 tax invoice has been received \$81.10.

For those of you on pre-authorized payments, the amounts will automatically be adjusted as of October 1, 2017 and January 1, 2018.  
Please let me know if you have any questions about this notice. If you have any questions regarding PAP or your monthly charges please contact Sue at 705-436-1571.



August 16, 2018

John Bicknell  
Lot 591, 7 Lilac Court  
Sandycove Acres  
Innisfil, ON

Roll # 43 16 010 046 00100

We have received the 2018 final property tax invoice from the Town of Innisfil for your home. The first calculation below details the final 2018 property tax reconciliation. The second calculation is the revised monthly payments due from January 1, 2019 until the release of the final tax bill, around this time next year.

**2018 FINAL PROPERTY TAX CALCULATION**

2018 Assessment (from MPAC)	\$ 96,900.00
2018 Final Tax rate (from the Town of Innisfil)	<u>.01057621</u>
Property taxes due for 2018 (Total Assessment x Tax Rate)	\$ 1,024.83
Less monthly taxes charged to date	<u>648.79</u>
Balance to be charged for 2018	\$ 376.04

This balance is divided out over the next 4 months as follows:

Revised monthly tax payment (September 1 – December 1, 2018)	\$ 94.01
Therefore, with your current rent of	\$ 596.26*
<b>your new monthly payment amount starting September 1/18 is</b>	<b>\$ 690.27</b>

\*will change as per your rent increase notification.

**2019 ESTIMATED MONTHLY TAX CALCULATION**

2019 Assessment (from MPAC)	\$ 111,736.50
Estimated 2019 Tax Rate (2018 Tax Rate x 3%)	<u>.010893496</u>
Total estimated taxes	\$ 1,217.20

Revised monthly installments starting January 2019 until the final 2019 tax invoice has been received \$101.43.

For those of you on pre-authorized payments, the amounts will automatically be adjusted as of September 1, 2018 and January 1, 2019.  
If you have any questions regarding your monthly charges please contact Sue at 705-436-1571 x 6234.

# WHAT HAPPENED?

- **MPAC interact continually with Real Estate & Insurance companies to review property values**
- **If there is a significant change in values – as happened in 2017 – a reassessment may be made before the normal four year period**
- **This happened in Sandycove**
- **These increased values are then used by Innisfil for the remainder of the four year period - this is why taxes increased significantly**

# WHY DIDN'T WE GET THE NEW MPAC ASSESSMENT WITH THE 2018 FINAL NOTICE FROM PARKBRIDGE?

- MPAC say they sent it to Parkbridge & Parkbridge say MPAC sent the 2016 one again
- We have asked Parkbridge to get the new assessment and distribute it BUT we have had no response
- **We will keep asking!**

# HOUSE TAX AND LAND TAX

- All residents pay the house tax
- “OLD” residents do not pay the land tax BUT it is available for Ontario tax credits even though paid by Parkbridge which is why it is shown on the tax receipts.
- “NEW” residents pay both house and land tax.
- The land tax is as assessed by MPAC – **each lot is assessed as an equal amount** – it is slightly different for the North & South sides

# HYDRO RATES

- **Most of you will have seen or become aware of an article in local media stating that Innpower is increasing rates in a way that will affect Seniors the most**
- **This article was correct but misleading in the sense that it gave the impression that this was of Innpower's choosing**
- **The increase is in the charge for delivery. This charge is set by the Ontario Energy Board & applies to ALL utilities in Ontario**

# **HYDRO RATES – CAN WE DO ANYTHING ABOUT THIS INCREASE?**

- **Since this is a provincially legislated increase our only course of action is to lobby for change or exemption**
- **There is always strength in numbers – we have therefore brought this issue to the Parkbridge Umbrella Group. This represents 8 Parkbridge Communities with 2000+ homes & 3000+ residents**
- **It was unanimously agreed that joint lobbying of the Premier, MPP's & the various Hydro officials would be undertaken**
- **Your Association has accepted to be the lead in this effort**



# HYDRO RATES – IS THERE ANY OTHER HELP?

- Those of you who attended the Innpower presentation hosted by the Association earlier this month will be aware that there are several programs available for those struggling with increased hydro costs
- These are NOT just for the lowest income brackets although they are all income related
- You can get more information from Innpower and they will help with applications to the various programs

**WHO CALLED IT  
A WINTER  
WONDERLAND?**



# WINTER MAINTENANCE

- In August we held a first meeting with Mirka Rollason to discuss the issues we feel need improvement for the 2018/19 winter. The following are the 8 major issues we discussed – **you may have noticed that a number of them were mentioned at the September “Coffee Chat”**
- Operation sequence i.e. main streets – other streets & courts – driveways. Specific attention re driveway priority for special needs
- Sanding/De-icing. Failure/Timeliness, Inadequate application
- Fire Hydrants, AED access [Wood Shop], Mail Boxes

# WINTER MAINTENANCE (2)

- **Coordination of street & driveway clearing including more attention by operators to actual “open” driveways**
- **Windrows – timeliness of removal**
- **Blocking resident access to homes inc. 2<sup>nd</sup> exits**
- **Snow build up on lots**
- **Intersection sight lines**

# **THIS WINTER'S PLAN**

- **Earlier this month we met with both Parkbridge & the owners of Babcock – who are once again the contractor for the 2018/19 winter - to discuss the plan.**
- **We first discussed the issues noted in the previous slides. Babcock will review our concerns with all the operators with special emphasis on residents access to homes and proper sanding/de-icing**
- **It was agreed that all three parties [HOA, Parkbridge, Babcock] should meet on a regular basis throughout the winter to review progress and suggestions**



# SOME SPECIFIC POINTS

- Babcock will have mostly the same crew as last year so there should be a good level of experience of our needs
- They have acquired new equipment for both roads & driveways to improve performance.
- For driveways a second “pass” will be made when time permits for any that could not be cleared initially
- Staking will take place as usual but colour coding will not be used EXCEPT for residents with special needs. Operators will use maps instead. **Stakes from last year are being re-used as far as possible but the colours should be ignored**



# SOME SPECIFIC POINTS

- Residents with special needs can get priority for driveway clearing
- Application for this will have to be made to the Office - watch for notice as to when to apply – **VALIDATION OF THE SPECIAL NEED WILL BE REQUIRED**
- If you have retaining walls in areas to be plowed you are asked to mark them if possible to avoid damage
- **NEED A CONTRACTOR?** There have been some unscrupulous operators about in previous years. Parkbridge have a list of contractors considered honest & reliable – ask at the Office

# GOT A PROBLEM?

- If you have a problem it is VITAL that you address it the right way - **CONTACT PARKBRIDGE FIRST!!!!**
- The BEST way is by email to [sandycove@parkbridge.com](mailto:sandycove@parkbridge.com)
- WHY? Because such emails are automatically distributed to both Mirka Rollason & Harmony Wilcox [to their cell phones] immediately. This will ensure the best response time
- If you don't have email then a phone call to the office will also be distributed to Mirka and Harmony – leave a message if necessary

# GOT A PROBLEM?

- We want to know what you are experiencing so that we get an idea of the overall picture & can work with both Parkbridge & Babcock as necessary
- We have set up a special email address for this – [scasnow@outlook.com](mailto:scasnow@outlook.com) PLEASE USE IT ONLY FOR SNOW RELATED ISSUES!
- PLEASE: For faster response make Parkbridge the “To” address and “C.c.” the above
- Of course, you can use this special address if you want to advise us if needed as to RESULTS
- PICTURES ARE ALWAYS GOOD!



**GOT A PROBLEM?**

**PLEASE**

**Use the “out of hours” number only for  
a genuine emergency**

# THE RUMOUR MILL

- **Contrary to the story going around, the Association has NOT engaged in a class action lawsuit – successful or unsuccessful – with Parkbridge about water meters. More about this on the next slide**
- **IF YOU HEAR THIS STORY PLEASE TAKE A MOMENT TO CORRECT IT**

# ODDS & ENDS [1]

- **CONFUSION ABOUT WATER & SEWER BILLING:**
- Water & Sewer Billing applies ONLY to **NEW** leases.
- New leases means both new residents and anyone who moves within the park
- The issue that has received a lot of publicity concerned ONLY a specific group [62 residents] that had a certain clause in their lease that the Association was able to successfully challenge as to its legal validity
- Other new leases contain a revised clause that eliminates this legal question



# ODDS & ENDS [2]

- **LEASE ASSIGNMENT:**

- Leases are being assigned BUT you must [a] have a firm offer and [b] apply to Parkbridge – put it in writing and keep a copy; make a note of the date & the person you gave it to
- **A SPECIAL PROBLEM:** It appears that when the buyer needs a mortgage it is being refused by lenders when it is an assigned lease. We are trying to find out why and if there is an alternative
- If this happens Parkbridge are under no obligation to offer a new lease on the same terms as the old & it is extremely unlikely they would do so

# ODDS & ENDS [3]

- **REAL ESTATE AGENTS:**
- Residents selling their homes using “outside” realtors are frequently running into problems
- Many realtors are not familiar with the special concerns with Land Lease – Assignment, Right of First Refusal, the Residential Tenancies Act etc.
- This leads to incorrect information being given to both residents and buyers that can lead to delays and even lost sales
- **IT IS VITAL TO MAKE SURE ANY AGENT YOU ENGAGE IS FULLY AWARE OF ALL OF THE IMPLICATIONS OF BUYING & SELLING IN SANDYCOVE!**

# **HEALTH & WELLNESS FAIR**

**SATURDAY NOVEMBER 3<sup>rd</sup>**

**AT THE WHEEL**

**9.00am – 12.00pm**

# **THE CANDY CANE EXPRESS IS COMING**

- **Sandycove has supported the Innisfil Food Bank through visits from the Innisfil Rotary Club's train for the last 8 years**
- **2017 set a new record for both food & cash donations - so let's do it again!**
- **Dates are December 10<sup>th</sup> & 11<sup>th</sup> – see the Newsletter for full details**

# CHRISTMAS LIGHTS COMPETITION

- We are holding the competition once again this year
- Judging is on December 12<sup>th</sup> - please make sure your lights are on by 6.30pm
- Our thanks to Parkbridge who, as usual, are providing the prizes

# **MEMBER FORUM 5**

**WILL BE HELD ON  
SUNDAY FEBRUARY 24<sup>TH</sup>  
2.00 PM AT THE WHEEL**