

2018 ANNUAL REPORT



MUNICIPAL
PROPERTY
ASSESSMENT
CORPORATION





We are the people behind property assessment.

We are professional assessment experts who understand local communities. We are neighbours, taxpayers and property owners too.

We take pride in working with you to build the communities we live in.

2018 ANNUAL REPORT

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COMPLIANCE STATEMENT

In keeping with the reporting requirements under the Municipal Property Assessment Corporation Act, the Corporation has complied with any policies, procedures and standards established by the Minister under Section 10, and with the process established regarding the development and implementation of quality service standards by the Quality Service Commissioner.

Ontario's Property Assessment and **Taxation System**





MPAC: Provides property assessments for all properties in Ontario.



MUNICIPALITIES: Determine revenue requirements, set municipal tax rates and collect property taxes to pay for municipal services.*



Police & fire protection



Waste management



Roads, sidewalks & public transit



Municipal parks & recreational facilities



Education taxes are also collected for school boards

GOVERNMENT OF ONTARIO: Establishes the province's assessment and taxation laws and determines the education tax rates.

PROPERTY OWNERS: Pay property taxes which pay for services in the community. You also pay education taxes that help fund elementary and secondary schools in Ontario.



*Provincial Land Tax and levies by local boards are collected in unincorporated areas and contribute toward important services.

About Us

MPAC stands for Municipal Property Assessment Corporation, and our assessments provide the foundation that municipalities use to base the property taxes needed to pay for the services we use every day.

As an independent, not for profit corporation, our assessments follow the Assessment Act and other legislation and regulations set by the Government of Ontario. We have a Board of Directors made up of provincial, municipal and taxpayer representatives.

We take our role seriously because we are neighbours, taxpayers and property owners too.



We are 1,700+ employees across Ontario

Responsible for assessing more than 5 million properties in Ontario



Our Role

MPAC is responsible for assessing more than 5 million properties in Ontario, representing \$2.78 trillion in property value.

We assess all types of property, including residential, business and farms. Our MPAC team is made up of assessment experts who understand local communities and use approaches that meet international appraisal standards for accuracy.

In addition to our assessment services, we are responsible for providing municipalities with a Preliminary List of Electors, which is used by municipal clerks to finalize the Voters' List for municipal and school board elections.

We are the largest assessment jurisdiction in North America and a leader in the assessment industry.



Providing transparent insights and responsive services helps municipalities and property owners understand their assessed values.

Message from the President and Chief Administrative Officer



Nicole McNeill

've been honoured to serve as MPAC's President and Chief Administrative Officer for the greater part of 2018, and lead the organization through a foundational phase of our Strategic Plan.

Municipalities, property owners and the Province use our assessment data in a number of ways. For example, property taxes that fund local priorities and education are based on MPAC assessments. In support of tax bases in 2018 we captured \$38.4 billion in new assessment, a new record for MPAC and an increase of more than 50% since 2009.

We want communities to have confidence in the quality of our property assessments. This involves providing transparent insights and responsive services that help municipalities and property owners understand their assessed values.

Our assessments continue to meet assessment-industry standards. Where there are questions or issues with an assessment, we want those to be identified and corrected as efficiently as possible. In 2018, less than 1% of property owners in the province appealed their assessment.

So that we can continue to increase the quality and responsiveness of our services, during the year we

completed key frameworks from our Strategic Plan in the areas of human resources, learning and development, stakeholder engagement and information technology. These frameworks support our staff in delivering on our goal to be a trusted partner and service provider.

Looking ahead, preparations for the 2020 Assessment Update are well underway. With the valuation date of January 1, 2019 now behind us, I look forward to sharing preliminary market insights and further details on our plans to engage stakeholders during the development of assessments for the 2021-2024 taxation years.



It's the dedication, professionalism and expertise of our people that makes us a leader in the assessment industry.

Message from the Board Chair



Dan Mathieson

t's been an exciting year of transformation at MPAC. In 2018, we welcomed Nicole McNeill as President and Chief Administrative Officer. We negotiated a new collective agreement and launched a comprehensive human resources plan. We also implemented an appeals strategy to manage the transition to new Assessment Review Board rules

Through this period of positive change, the 2017–2020 Strategic Plan guided our decisions, helping us map the most direct path towards our strategic outcomes. We have made significant progress and now that we're at the

midpoint of the Strategic Plan, we will review what we've accomplished, what's left to do, and whether we need to finetune our approach.

At MPAC we are accountable to our stakeholders and we take this responsibility seriously. Achieving the service levels our municipal partners identified for our Service Level Agreement (SLA) is one of our highest priorities. In 2018, the first full year of SLA reporting, we met 91% of service levels. We also launched an SLA reporting tool in Municipal Connect to further support collaboration with municipalities.

As we begin 2019, MPAC is stronger than ever. We continue to enhance our operational efficiency so we can deliver even better value for money to the municipalities and property owners who count on our assessments. In that effort, I would like to thank our employees. It's the dedication, professionalism and expertise of our people that makes us a leader in the assessment industry. They are the reason we can create value together.

Property Assessment Update Cycle

Every four years, the MPAC team updates the assessment for every property in the province. The last time we did a province-wide assessment update in Ontario was in 2016. The next time will be in 2020.

In between Assessment Updates, we are responsible for maintaining our records. That means we will update your assessment if there is a physical change to the property, ownership changes, and/or a classification change. When it's complete we will send you a copy of your assessment and we will share the changes with your municipality.

Your municipality receives an updated assessment roll at the end of each year which is used to help calculate property taxes.

If your property value increased, the increase is phased in within the four-year cycle. Any decrease in value is applied immediately.



2012

2013-2016 **Tax Years** January 1, 2012 (Valuation date)



2016

2017-2020 **Tax Years** January 1, 2016 (Valuation date)



2020 2021-2024

Tax Years January 1, 2019 (Valuation date)



Board of Directors

MPAC is directly accountable to the public through its 13-member Board of Directors appointed by the Minister of Finance.

MUNICIPAL REPRESENTATIVES



Janice Baker City Manager and Chief Administrative Officer, City of Mississauga



Keith Hobbs Mayor, City of Thunder Bay



Ken Hughes Auditor General, City of Ottawa



Dan Mathieson (Chair) Mayor, City of Stratford



Roberto Rossini (Retired) Deputy City Manager & Chief Financial Officer, City of Toronto



Walter Sendzik Mayor, City of St. Catharines



Mary Smith Mayor, Township of Selwyn and Deputy Warden, County of Peterborough

TAXPAYER REPRESENTATIVES



Alf Chaiton President, Tweedsmuir Green Power Group



Lesley Gallinger Vice-President of Corporate Services and Chief Financial Officer, Electrical Safety Authority



Bev Hodgson Barrister and Solicitor, Owner, Bev Hodgson Law



Don Redmond Sales Representative, Royal LePage In Touch Realty Inc.

PROVINCIAL REPRESENTATIVES



Roozbeh Farhadi Project Manager, Design and Implementation, Scotiabank



David P. Setterington (Vice-Chair) Member of Chartered Professional Accountants. (CPA) Ontario and CPA Canada

Board Committees

Our Board of Directors provides governance and organizational oversight to ensure MPAC's overall direction, accountability and efficiency.

AUDIT COMMITTEE

The Audit Committee oversees MPAC's financial statements and financial reporting processes. The Committee also ensures the integrity of MPAC's internal control framework and information systems, internal and external auditor performance, enterprise risk assessment and critical legal and litigation activity.

CHAIR:

David P. Setterington

MEMBERS:

Lesley Gallinger Ken Hughes Dan Mathieson Roberto Rossini Walter Sendzik

GOVERNANCE AND HUMAN RESOURCES COMMITTEE

The Governance and Human Resources Committee oversees governance issues that affect MPAC. The Committee ensures the organization has appropriate governance processes, Board and Committee structures and the information required for effective oversight and direction.

CHAIR:

Mary Smith

MEMBERS:

Alf Chaiton Keith Hobbs Bev Hodgson Dan Mathieson David P. Setterington

The Board of Directors thanks Alf Chaiton, Keith Hobbs and Mary Smith whose terms ended in 2018.

OUALITY ASSURANCE COMMITTEE

The Quality Assurance Committee oversees MPAC's operations to promote a culture of quality throughout the organization. The Committee advises the Board of Directors of any concerns related to MPAC's core business of assessment, qualityrelated risks and internal controls. The Committee also provides oversight to the Quality Service Commissioner.

CHAIR:

Bev Hodgson

MEMBERS: Alf Chaiton

Roozbeh Farhadi **Lesley Gallinger** Keith Hobbs Dan Mathieson Don Redmond Walter Sendzik David P. Setterington Mary Smith



Funding

We are funded by municipalities. The amounts collected are invested into our operations so we can provide quality services now and in the future.

To help deliver on the 2017-2020 strategic outcomes, our Board of Directors approved a 2.65% municipal levy in 2018. We invested in the talent, staffing and operations required to deliver the new Service Level Agreement (SLA), support the new Assessment Review Board (ARB) appeals process, and improve the products and services we provide to our municipal partners and property owners of Ontario everyday.

KEY AREAS OF FOCUS:



Invest in our core operations to deliver the new SLA. The jointly developed SLA establishes fair, meaningful and achievable performance standards for the assessment services that municipalities and taxpayers rely on most.



Support the new ARB process, including a strategy to eliminate backlogs and complete appeals within the assessment cycle.



Deliver ongoing disclosure initiatives. pre-roll discussions and engagement activities.



Optimize our assessment programs and platforms to provide consistent and quality data.



Continue to build our pool of accredited valuation professionals.



FUNDING FORMULA

The levy amount for each municipality is determined by the levy formula in the Municipal Property Assessment Corporation Act. MPAC's funding is divided among municipalities and taxing authorities to reflect their proportionate share of the total assessed values and property counts in the province.

To calculate the required payment for MPAC's services, we take into consideration things like the cost of operations, capital spending and reserve requirements, and offset these costs with other sources of funding, such as revenue from business development and investment income. The net amount is the municipal levy. To read more about business development, go to page 20.

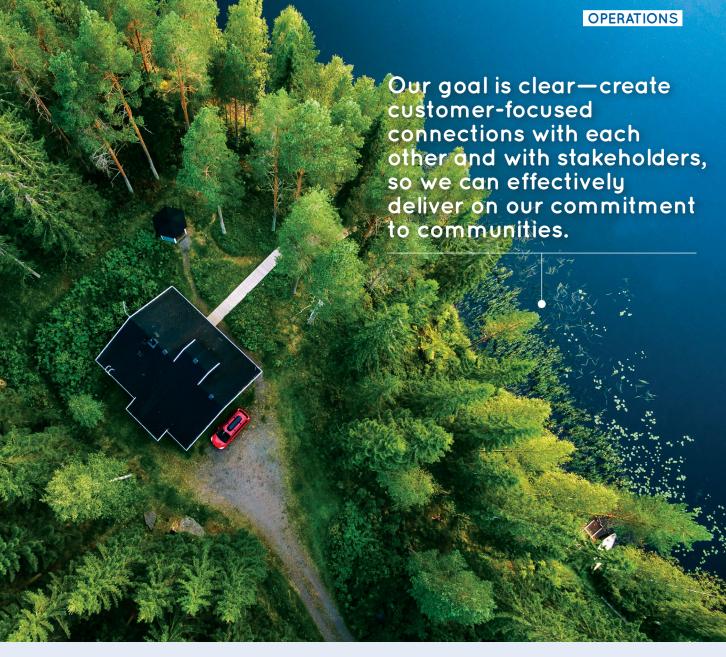
2017-2020 Strategic Plan

MPAC's 2017-2020 Strategic Plan was approved by our Board of Directors in 2017.

The plan outlines five strategic outcomes that build on the success of the 2016 Assessment Update and the transformative change the organization made over the last four years. The plan also reflects feedback from property owners, municipal partners, industry groups and employees.

Our goal is clear—create customerfocused connections with each other and with stakeholders, so we can effectively deliver on our commitment to communities.

THE 2017-2020 STRATEGIC PLAN WILL HELP US GET THERE.





OUR PEOPLE

FOCUS ON **OPERATIONAL EXCELLENCE**, **EFFICIENCY AND OPERATIONS**

BUILD OUR CUSTOMER AND STAKEHOLDER **RELATIONSHIPS**

DELIVER QUALITY, **TRACEABLE ASSESSMENTS**

EXPAND **BUSINESS** DEVELOPMENT

2018 **Assessment Roll**

Every year we deliver an assessment roll to municipalities and the Province of Ontario to support the calculation of property and education taxes.

While 2018 is not a province-wide Assessment Update year, we continue to review properties and update property information on a regular basis to reflect changes that have occurred throughout the year in order to return an accurate assessment roll annually.

In November, we mailed more than 800,000 Property Assessment Notices to property owners reflecting changes in assessment that have taken place over the last year.

Total number of properties on the Assessment Roll: 5,293,723 - an increase of 58,699 from 2017.

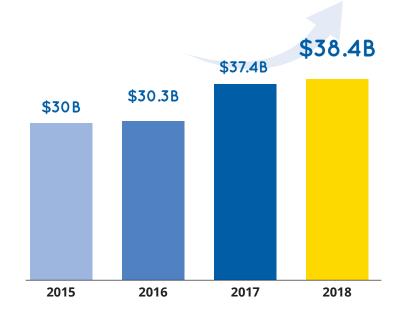


New Assessment

In 2018, we captured \$38.4 billion in new assessment.

New assessment refers to new construction and/or additions to existing property that have not been assessed by MPAC and it is a key source of revenue for municipalities. Year over year, the assessment base continues to grow for our municipalities.

In 2018, MPAC assessed approximately 44,000 new residential units, 2,000 new commercial buildings and 70 new industrial units across Ontario. Almost 70% of this new assessment was in the Greater Golden Horseshoe



\$38.4 Billion

Added in new assessment



Indicators of **Assessment Quality**

Requests for Reconsideration (RfR) and appeals are key indicators of assessment quality and property owners' acceptance of their assessment.

The chart shows the number of RfRs and appeals that were completed in each calendar year, regardless of the assessment roll(s) in question. In many cases when an appeal is complete, it addresses multiple tax years.

2018 MILESTONES



Over 209,300 sales investigations were completed



25.228 RfRs completed



53.9% of RfRs received a change resulting in a 0.05% reduction to the assessment base

Legislated Valuation Date	JANUARY 1, 2012			JANUARY 1, 2016						
Property Tax Year	20	14	20	15	20	16	20	17	20	18
	Properties	Reduction	Properties	Reduction	Properties	Reduction	Properties	Reduction	Properties	Reduction
Requests for Reconsideration	33,867	\$2.02B	29,331	\$1.4B	41,003	\$1.93B	78,293	\$4.28B	25,228	\$1.27B
Appeals	23,038	\$6.97B	38,532	\$12.1B	45,960	\$17.89B	24,106	\$17.74B	17,978	\$5.26B
TOTAL	56,905	\$8.99B	51,212	\$13.5B	86,963	\$19.83B	102,399	\$22.02B	43,206	\$6.53B
Percentage of all Properties	1.14%		1.0%		1.70%		1.98%		0.83%	
Percentage of Total Investment		0.41%		0.60%		0.87%		0.91%		0.25%

^{*}Every property taxpayer in the province received an updated property assessment from MPAC in 2016. The subsequent RfRs and ARB appeals for the 2018 property tax year were submitted based on these province-wide Assessment Updates. In between province-wide updates, MPAC sends Notices to property taxpayers to reflect changes within the four-year assessment cycle.

Enumeration

The work done in support of the 2018 municipal and school board elections exemplifies our commitment to improving the products and services delivered to stakeholders and demonstrates the progress made to transform relationships into partnerships.

Throughout the year, we partnered with a variety of stakeholders using all available resources to ensure the Preliminary List of Electors was as up-to-date and accurate as possible.

Promotional materials were shared with our municipal and school board partners to build awareness of voterlookup.ca. MPAC, Elections Canada and Elections Ontario engaged in three-way cross-promotion of each level of government's online elector services. We launched an extensive social media campaign targeted at first time voters, millennials, tenants, retirees and professionals. Voterlookup.ca inserts were also included in over 70,000 Property Assessment Notices and shared at property inspections from May to August.

In 2018 we launched voterlookup.ca, an online self-service enumeration tool where potential electors could confirm and/or update their information.

IMPROVING ENUMERATION DATA

More than **235.500** voterlookup.ca searches/ confirmations, including over **45.400** elector updates.



Over 700.000 changes through data-matching with the National Register of Electors and Permanent Register of Electors for Ontario.



Over 176,000 deceased persons suppressed based on the Ministry of Government Services data.





Over **833,700** duplicate elector names suppressed





3,000 visits per month on **Municipal Connect**



88% of municipalities accessed the SLA Reporting Tool



409 municipal training sessions were held in 2018



total users on **Municipal Connect** since its launch in 2016

Strengthening Relationships

We provide more than just assessments. We also provide a range of services and opportunities to help municipalities and property owners understand their assessments.

ENHANCING THE MUNICIPAL EXPERIENCE

Since its launch, Municipal Connect has become the primary source of assessment-related information. With added functionality and access to assessment products and people data, Municipal Connect is a one-stop shop for all municipalities in Ontario.

SERVICE LEVEL AGREEMENT

The Service Level Agreement (SLA) is a two-way promise that clearly outlines our accountability framework and partnership with municipalities.

The agreement was implemented in 2017, and the end of 2018 marked a full year of measuring against our service levels

In 2018, we also launched the SLA Reporting Tool in Municipal Connect to offer an at-a-glance snapshot to guide discussions around SLA objectives, help improve service delivery and promote shared accountability.

At the end of our first year, MPAC is happy to report that we have met 91% of all service levels and worked closely with municipalities to resolve issues when service levels were not met

INDUSTRY AND MUNICIPAL LIAISON GROUPS

Our liaison groups bring municipalities, key industry representatives and MPAC together, setting the foundation for greater engagement and partnership.

Our approach helps facilitate open and ongoing discussions about specific issues of interest pertaining to property assessment in Ontario

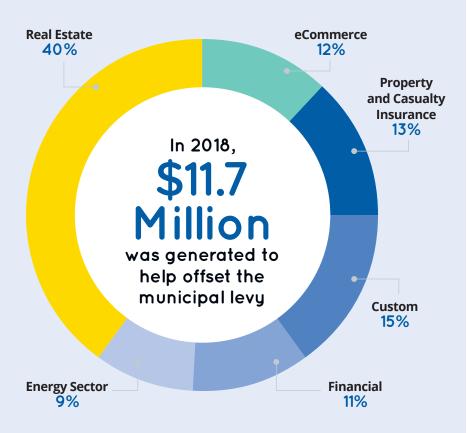
Each meeting includes dialogue about topics of common interest that help improve assessment update activities, products and services, as well as policy and legislative changes. We continue to partner with municipalities and industry groups to deliver value and improved service to all of our stakeholders



At the end of our first year, MPAC is happy to report that we have met 91% of all service levels

Business Development

The data we collect from our assessments helps more than just property owners and municipalities. It's also used by banks, insurance companies, the real estate industru and other jurisdictions across Canada. The revenue generated from this line of business, helps offset municipal funding.



Since 2001, more than \$100 million in revenue has been generated, reducing costs for assessment services to municipalities across Ontario.

First Nations: Property assessment from the ground up

In 2016, MPAC partnered with the Chippewas of Kettle and Stonu Point First Nation and the First Nations Tax Commission (FNTC) to build a property assessment and taxation system from the ground up – a first for Ontario. Powered by MPAC's proprietary, cloud-based valuation engine known as VaaS (Valuation as a Service) and the hands-on support of our assessment experts, the delivery of a first-ever assessment roll to an Ontario First Nation marked an important milestone for the local community and for MPAC.

NEW PARTNERSHIPS IN 2018

Based on the success of Kettle and Stony Point and continued work with the FNTC, we were offered the opportunity to expand our valuation services, under fee-for-service agreements, to other communities including, Wasauksing First Nation and the Chippewas of Georgina Island First Nation

BENEFITS BEYOND THE ROLL

Similar to the rest of Ontario, these First Nations communities now have a revenue model that promotes the fair distribution of property taxes. Through property taxes, they have the ability to provide improved water and sewer services, fire and police protection, waste management, road and

lighting maintenance, and recreational and cultural facilities.

WHAT'S NEXT?

The successful delivery of a stable assessment roll to two more First Nations communities is an important achievement for Business Development. "It's been an honour to work in partnership with the FNTC and the First Nations," says Chris Fusco, Director of Real Estate and Strategic Accounts, Business Development. "The work being done on this project using VaaS is a catalyst for business development at MPAC – and our pursuit of new opportunities in other jurisdictions across Ontario "



I am pleased to see more First Nations in Ontario reassert their tax jurisdiction. In that regard, there is no question that MPAC has played a significant role. By instilling confidence and reliability in property assessments, theu have helped make the transition easier.

- Chief Commissioner **C.T. Manny Jules**, First Nations Tax Commission

Financial Highlights

STATEMENT OF FINANCIAL POSITION						
(in thousands of dollars)	2018	2017				
ASSETS	ASSETS					
Current Assets	19,802	25,663				
Non-Current Assets	98,490	87,185				
TOTAL ASSETS	118,292	112,848				
LIABILITIES						
Current Liabilities	27,401	26,068				
Non-Current Liabilities	36,741	38,788				
TOTAL LIABILITIES	64,142	64,856				
NET ASSETS						
Unrestricted Funds	5,272	6,230				
Reserve Funds	38,268	29,773				
Invested in Capital and Intangible Assets	10,610	11,989				
TOTAL NET ASSETS	54,150	47,992				
TOTAL LIABILITIES AND NET ASSETS	118,292	112,848				



Financial Highlights

STATEMENT OF OPERATIONS				
(in thousands of dollars)	2018	2017		
REVENUE				
Municipal	206,573	201,240		
Other Income	18,750	20,289		
Interest and Dividend Income	4,062	2,267		
TOTAL REVENUE	229,385	223,796		
EXPENSES				
Salaries and Benefits	173,647	163,188		
Professional Services	14,167	15,181		
Information Technology	11,464	10,168		
Facilities	9,708	10,207		
General and Administrative	6,798	7,131		
Amortization of Capital and Intangible Assets	4,131	5,638		
Royalties	3,220	6,594		
Gain on Disposal of Capital Assets	(484)	(49)		
TOTAL EXPENSES	222,651	218,058		
Excess of Revenue Over Expenses for the Year Before Changes in Fair Value of Investments	6,734	5,738		
Changes in Fair Value of Investments	(4,435)	946		
EXCESS (DEFICIENCY) OF REVENUE OVER EXPENSES FOR THE YEAR	2,299	6,684		

STATEMENT OF CHANGES IN NET ASSETS				
(in thousands of dollars)	2018	2017		
Net Assets - Beginning of Year	47,992	45,179		
Excess of Revenue Over Expenses for the Year	2,299	6,684		
Net Actuarial Gain (Loss) on Employee Future Benefits	3,859	(3,871)		
NET ASSETS - END OF YEAR	54,150	47,992		

NOTES FOR THE FINANCIAL SUMMARY

It is suggested the financial highlights be reviewed along with the 2018 Audited Financial Statements and Notes to the Statements, which have received an unqualified opinion from MPAC's external auditors. The financial statements are prepared in accordance with Canadian accounting standards for not-for-profit organizations.

Reserve Funds

The Reserve Funds consist of the Board Appropriated Working Fund, Reserve for Enumeration, and the Reserve for the Assessment Update.

The Board Appropriated Working Fund is set aside by the Board of Directors of MPAC, in accordance with MPAC's

reserve strategy for contingencies and funding for identified onetime expenditures. The Reserve for Enumeration was established to fund costs associated with the preparation of Preliminary List of Electors for municipal and school board elections. The Corporation will draw down the balance as expenses are incurred.

The Reserve for the Assessment Update was established to fund the costs associated with the Assessment Update. The Corporation contributes amounts to these reserves annually. The Reserve for the Assessment Update will draw down on the balance as expenses are incurred. The next province-wide Assessment Update will occur in 2020.

Corporate focus, local effort

We are committed to building communities across Ontario and giving back through both environmental and social responsibility initiatives. From green buildings and eco-friendly vehicles to fundraising and community involvement, MPAC's assessment professionals are dedicated to making a positive difference in the communities where we live and work.

IN 2018, MPAC EMPLOYEES:

Raised over **\$14,000** and collected over **10,000** items for donation to food banks across the province.



Through Jeans Day collections, local office donations and more, we sponsored local initiatives across Ontario resulting in over \$12,500 raised for various community-based causes and charities.



In 2018, we raised over \$14,000 and collected 10,000 items for food bank donations.



WE ARE ALL ONE TEAM #HumboldtStrong

MPAC joined thousands across the country to participate in Jersey Day on April 12, 2018. Employees across the province hosted potluck lunches and collected over \$700 in donations in support of the victims and families impacted by the tragedy in Humboldt, Saskatchewan.

Environmental Responsibility

REDUCING OUR CARBON FOOTPRINT

Diverting waste: We work with partners on environmentallyresponsible decommissioning projects and paper shredding programs that help save landfill space and preserve valuable resources. In 2018, MPAC securely shredded and recycled **57.534** kilos of paper, saving:

> close to 144,000 Kilowatt hours of electricity

> 1.064 trees

> 242 cubic metres of landfill space





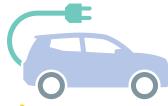
Reducing waste: We continue to transform our business processes to focus on waste reduction and environmental performance. This year, we introduced a centralized waste program to our Pickering office which will also be implemented in all of our other new office spaces that we are converting to Workplace 2.0.



DRIVING TOWARDS A CLEANER FUTURE

→ 196 fuel-efficient vehicles with **35** additional hybrid vehicles added to our fleet in 2018

 For the sixth consecutive year MPAC was recognized for providing greener commuting options to employees. In 2018, we received the Smart Commute Workplace Gold designation.



LOOKING AHEAD:

Hubrid vehicles will comprise 55% of our corporate vehicle fleet by December 2019.



Employees hit the streets for a quick spring cleanup in communities across the province. The team in Thunder Bay (pictured) collected eight bags of garbage and one bag of recycling in only 20 minutes!

Since 2012, 30% of office space has been converted to Workplace 2.0. In 2018, our Trenton office was converted to align with federal Workplace 2.0 standards:

- ➤ flexible workspaces
- >mobile technology
- better use of space
- > sustainable design principles

MPAC's Facilities Renewal Plan remains on track through ongoing review of space requirements across the province. We continue to uncover opportunities to reduce costs while improving service delivery. The nature of work is changing and through new space design, mobile technology

and adoption of alternate work arrangements, MPAC continues to be a leader in providing flexible workspaces.

Benefits:

- >improved employee engagement
- increased productivity
- > optimized real estate footprint

In 2018, we realized over 3,956 square feet in space-savings

Total number of **MPAC** locations converted to Workplace 2.0 Standards: 13

Executive Management Group

Nicole McNeill

President and Chief Administrative Officer

Carmelo Lipsi, M.I.M.A.

Vice-President, Valuation & Customer Relations and Chief Operating Officer

Greg Martino, M.I.M.A.

Vice-President, Valuation & Assessment Standards and Chief Valuation and Standards Officer

Carla Y. Nell, A.I.M.A.

Vice-President, Municipal & Stakeholder Relations

Mary Meffe

Vice-President, Corporate & Information Services and Chief Financial Officer

Don Leblond

Vice-President and Chief Strategy Officer, Governance and Strategy

Linda Hall

Vice-President, Strategic Communications & Marketing

Rose McLean, M.I.M.A.

Vice-President, Legal, Policy & Compliance

Sujit Jagdev

Vice-President and Chief Information and Technology Officer

Lucy Foster

Executive Director, **Board Governance**

Antoni Wisniowski

President. **Business Development**

Lee Taylor

Vice-President, Canadian Business Development

Zahir Manek

Vice-President, International Business Development



CUSTOMER CONTACT CENTRE

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Owen Sound

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Thunder Bay

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Timmins

11 Rea Street North Timmins ON P4N 4Z5

Toronto

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Trenton

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Windsor-Essex

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If you have accessibility needs, please let our representatives know how we can assist you.





