

2025 Property Tax Update

The Township of Cavan Monaghan has approved a 3.4% municipal tax increase for 2025 to support its Operating & Capital Budgets. Peterborough County has approved an 8.4% tax levy increase to the county tax levy. Provincial education tax rates remain unchanged.

Residents will receive one final property tax bill that includes:

- Municipal taxes (Cavan Monaghan)
- County taxes (Peterborough County)
- Education taxes (Province of Ontario)

	Municipal	County	Education	Total Tax Rate
2025	0.00802867	0.00441128	0.00153000	0.01396995
2024	0.00778570	0.00404756	0.00153000	0.01336326



For full details and past rates, visit: www.cavanmonaghan.net/taxrates

2025 Final Taxes

A residential property in Cavan Monaghan assessed at \$100,000 CVA will receive a final property tax bill of \$1,397.00, which is \$60.67 more than in 2024. This reflects the overall 4.54% residential tax rate increase, which includes changes to municipal, environmental, and county tax rates, with no change to the education tax rate.

Property taxes are billed twice a year. The Interim Tax bill you receive in late January is estimated based on 50% of the previous year's taxes. The Final Tax bill you receive in early July is calculated using the MPAC CVA and the current tax rate, minus interim taxes that were billed in January.

The residential tax rate increase is illustrated (table below) to provide a comparison between 2024 and 2025 Property Taxation. This illustration does not include changes to your property's CVA or classification changes due to improvements to the property or a change in its use as issued by MPAC (Municipal Property Assessment Corporation).

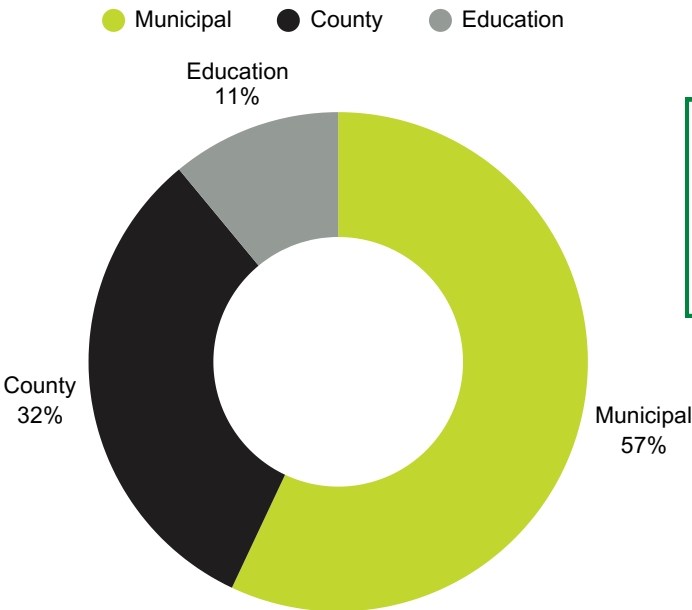
Property Tax Bill (\$ Value)

Current Value Assessment	Municipal	County	Education	Total
2025 RT 100,000	\$802.87	\$441.13	\$153.00	\$1,397.00
2024 RT 100,000	\$778.57	\$404.76	\$153.00	\$1,336.33
Difference	\$24.30	\$36.37	\$0.00	\$60.67

2025 RT 450,000	\$3,612.90	\$1,985.08	\$688.50	\$6,286.48
2024 RT 450,000	\$3,503.57	\$1,821.40	\$688.50	\$6,013.47
Difference	\$109.34	\$163.67	\$0.00	\$273.01

In Cavan Monaghan, a typical residential property assessed at \$450,000, will result in a 2025 Property Tax Bill of \$6,286.48, which is \$273.01 higher than the previous year.

Your 2025 Final Tax Bill includes three levy components:



Low-income seniors and individuals with disabilities may qualify for a tax rebate of up to \$200 annually. For more details, visit www.cavanmonaghan.net/rebates

Avoid late payment charges!

Join our monthly pre-authorized payment program

www.cavanmonaghan.net/paymentoptions

Tax Due Dates

February 28

May 31

August 31

October 31

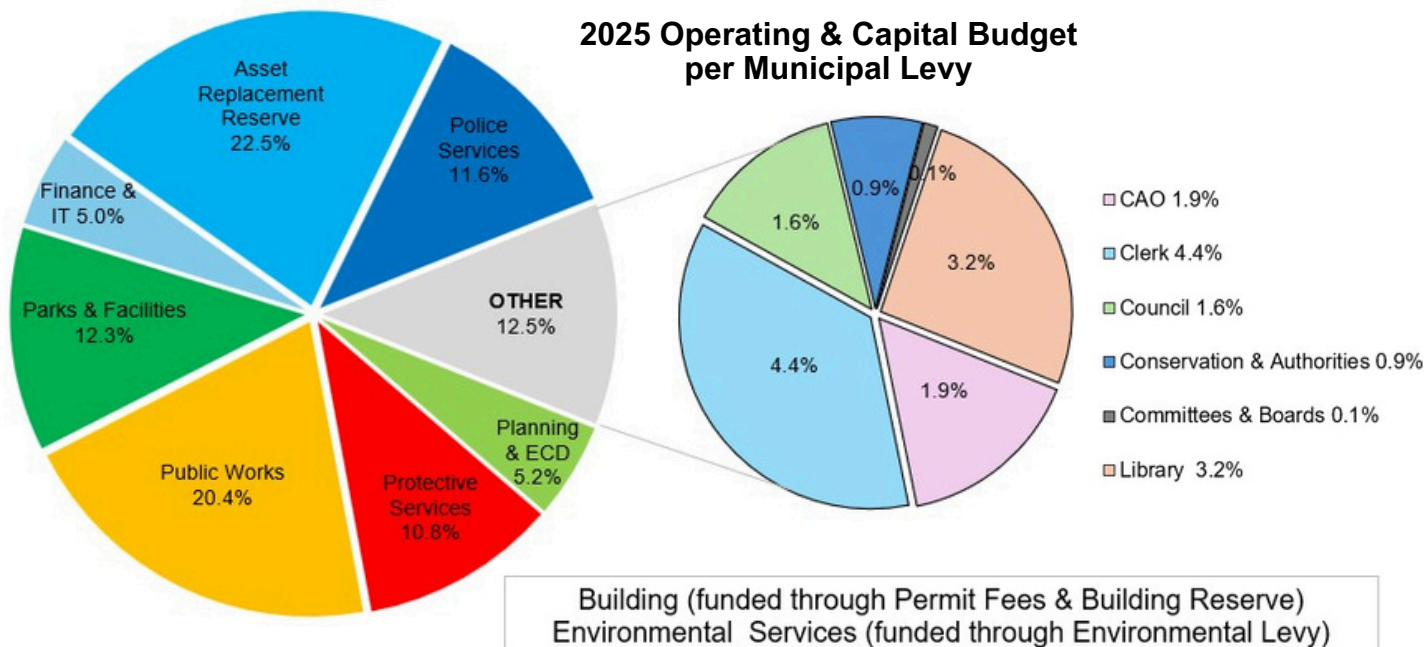
The Current Value Assessment (CVA) of your property, as assessed by the Municipal Property Assessment Corporation (MPAC). Additional information is available on the MPAC website or by calling 1-866-296-6722

For a full breakdown of
your tax notice visit:

Calculation of Property Taxes

1. Current Value Assessment (CVA) of your property determined by the Municipal Property Assessment Corporation (MPAC)
2. The tax class of your property (e.g. residential / farm / commercial / industrial)
3. The total tax rate (municipal, county and education) of your tax class

MPAC property assessments for the 2025 taxation year will continue to use the fully phased-in January 1, 2016 values, unchanged from 2020 to 2024, due to the Ontario government's postponement of the 2020 Assessment Update because of the Covid-19 pandemic. Your MPAC CVA value remains the same as in 2024 unless there are changes to your property.



In the Township of Cavan Monaghan, all dogs must have a dog tag, with annual license fees that do not require reapplication. Tags must be purchased once your pet is 6 months old and can be purchased online or at the Municipal Office. Dog tags are valid for life. For more information, visit www.cavanmonaghan.net/dogtag.



Join us Saturday, July 26, 2025, from 4:00 p.m. to 10:00 p.m. at Kawartha Downs, Fraserville. Tickets are \$50 each, \$180 for a table of four, and \$240 for a table of six. Visit www.cavanmonaghan.net/thederby for more details.



All open air burning within the Township requires a Burn Permit. Permits are valid for one year from the date of purchase. Purchase one in person at the Fire Hall or the Municipal Office or online at: [www.cavanmonaghan.net/burn permit](http://www.cavanmonaghan.net/burn%20permit)

FINAL	20XX
Billing Date	June XX, 20XX
Customer ID.	ABCC0001

Roll No. 15-09-000-000-00000-0000					Customer ID. ABCCO001	
Mortgage Company				Mortgage No.		
Name and Address				Property Address/Legal Description		
ABC Company 123 East Avenue Millbrook ON L0A 1G0				Property Address LEGAL DESCRIPTION		
Assessment				Municipal		County
Class	Value	Class/Education Support	Tax Rate	Amount	Tax Rate	Amount
CTN	\$66,500	Comm-Full-No Supp	0.00829082	\$551.34	0.00423480	\$281.62
TEP	\$71,500	Res/Farm-Full-Eng Public	0.00754672	\$539.59	0.00385473	\$275.62
Sub Totals			Municipal	\$1,090.93	County	\$557.24
Special Charges			Installments		Summary	
B/Law #	Description	Amt	Due Date	Amount		
B/LA LEVY	Millbrook Business Improvement	\$318.18	8/31/2023	\$792.95	Sub-Total - Tax Levy	
				\$791.00	Special Charges/Credits	
					\$2,342.77	
					\$318.18	