

CNCL-25-77

From: puopolod <M.F.I.P.P.A Sec. 14(1)>

Sent: Wednesday, October 22, 2025 7:58 AM

To: clerks <clerks@oshawa.ca>

Subject: Request for Property Tax Relief and Fiscal Reform in the 2026 Budget

You don't often get email from M.F.I.P.P.A Sec. 14(1). [Learn why this is important](#)

Dear Mayor and Members of Council,

I am writing to express my serious concern regarding the escalating property tax burden on Oshawa homeowners and to respectfully urge Council to take decisive action during the upcoming 2026 budget deliberations.

The financial strain on residents has become unsustainable. Oshawa has experienced significant growth, with average home values more than doubling since the 2016 assessment cycle. My own property tax bill now exceeds \$11,000 and continues to rise. This hardship is the result of multiple compounding factors: high annual levy increases, market-driven assessment growth that outpaced the city-wide average, and additional taxation tied to home improvements.

It is fundamentally unfair that after saving for years, paying substantial municipal permit fees, and completing a renovation to accommodate my growing family, I am effectively penalized with a steep, permanent tax increase. This compounded burden demands immediate attention and a more balanced fiscal approach.

To that end, I respectfully propose that the City adopt a two-pronged strategy:

1. Diversify Revenue and Control Spending

- **Undertake a Zero-Based Budget Review:** Conduct a comprehensive, line-by-line review of all departmental spending to identify efficiencies and eliminate non-essential expenditures.
- **Implement Spending Controls and a Salary Freeze:** To demonstrate shared responsibility, impose a salary freeze for the Mayor and Members of Council for the upcoming term.
- **Increase Development Charges and Growth-Related Fees:** Ensure new growth fully covers the cost of new infrastructure and services by significantly increasing development charges, parkland dedication fees, and other growth-related levies.
- **Review and Adjust User Fees:** Align fees for services such as transit, recreation, and facility rentals with the true cost of delivery to reduce pressure on the residential tax base.

2. Strengthen Intergovernmental Advocacy

The City must take a stronger, more coordinated approach in lobbying the Federal and Provincial governments for fairer municipal funding frameworks. Oshawa deserves its equitable share of grants and infrastructure funding to directly offset the residential tax levy.

Additionally, I encourage Oshawa's representatives on Durham Regional Council to align their efforts to ensure the City's fiscal priorities are consistently advanced at both the local and regional levels.

I respectfully request that Council take these recommendations under serious consideration during the 2026 budget process. Oshawa residents deserve a budget that demonstrates fiscal responsibility, diversifies revenue streams, and provides meaningful tax relief for long-standing homeowners who have invested in this community.

Thank you for your attention and for your continued service to the citizens of Oshawa.

Respectfully submitted,

Darryl Puopolo

I request that this correspondence be included in the public record for the 2026 Budget deliberations.

M.F.I.P.P.A Sec. 14(1)
Oshawa, ON

November 10, 2025

To: City of Oshawa Council

Re: Special Property Tax Budgeting Meeting November 14, 2026

Good morning Mr. Mayor, Regional Councilors, and Councilors. My name is Charles Benton, and my wife and I have lived in the City of Oshawa for slightly more than seventeen (17) years. I am writing today to speak about the high taxes in Oshawa and the threat of further huge tax hikes in coming years. It is a known fact that the City of Oshawa is one of the highest taxed municipalities in the Province of Ontario particularly on the residential tax class.

Currently, we live in the Kedron Park area on a ravine lot on the Oshawa Creek. The homes in this area are not those of the rich and famous but rather are comfortable family-oriented homes. To demonstrate my thoughts on the high taxes I completed a study of the 2025 residential property taxes on ravine lots on both sides of the Oshawa Creek and located north of Conlin Road and east of the University (see Schedule A). These neighborhoods included Kedron Park and Windfield Farms, and the lots included in the study were all in close proximity one to the another. The average property taxes for 2025 on ravine lots in Kedron Park are approximately \$10,400 and in Windfield's Farms it is \$10,430. Our lot at 2348 Pindar Cres has 2025 taxes of \$11,007 based on an assessed value of \$722,000.

In comparison to other municipalities these taxes are excessive, and it all has to do with the current residential tax rate for 2025 at 1.524475%. I have also reviewed the 2025 residential tax rates on municipalities in close proximity to the City of Oshawa which are as follows:

Municipality Name	2025 Residential Tax Rate	Taxes Based on Assessment of \$722,000
Town of Whitby	1.332163%	\$9,618
Town of Ajax	1.335694%	\$9,644
Town of Clarington	1.365020%	\$9,855
City of Pickering	1.288240%	\$9,301
Town of Port Perry	1.333447%	\$9,627
Town of Uxbridge	1.245497%	\$8,992
City of Oshawa	1.524475%	\$11,007

In comparison to the surrounding municipalities in the Region of Durham, the City of Oshawa residential property taxes are approximately 15% higher, assuming an assessed value of \$722,000. The surrounding municipalities receive the same regional services as the City of Oshawa, so the problem appears to lie in the tax rate for the Municipal portion as indicated in the following chart.

Municipality Name	2025 Municipal Portion of Tax Rate	Taxes Based on Assessment of \$722,000
Town of Whitby	.452584%	\$3,268
Town of Ajax	.454078%	\$3,278
Town of Clarington	.467151%	\$3,373
City of Pickering	.390371%	\$2,818
Town of Port Perry	.435578%	\$3,145
Town of Uxbridge	.347628%	\$2,510
City of Oshawa	.643120%	\$4,643

The above chart indicates that on average the Municipal Portion of the 2025 residential tax rate for the City of Oshawa is approximately 34% higher than other surrounding municipalities. This is an incredibly significant difference and needs to be addressed by Council. It certainly is an indication of why our taxes are so high in comparison to other surrounding municipalities. If these other municipalities can operate on 34% lower tax rates, then why can't the City of Oshawa?

Certainly, as residents of the City of Oshawa we would anticipate changes in annual tax rates, however, not like what was authorized for the 2025 taxation year by both the Region and the City for proposed rates going forward. For 2025, the City tax rate increase was 6.7% and the Region tax rate increase, 7.7%. The Education rate remained constant with no increase. Tax rates should be tied to inflation to the extent that they can. The Bank of Canada has determined that the rate of inflation for 2025 will be 2.0% to 2.1%. Tax rate increases as seen in 2025 for both the Region of Durham and the City of Oshawa, in my opinion, simply cannot be sustained going forward in an already overtaxed municipality.

There are a few things about the current assessment and tax system in the City of Oshawa that bother us at this time as we are sure bothers others as well.

1. As you are no doubt aware, there has not been a general reassessment of properties in Ontario since properties were last valued on the basis of a valuation date of January 1, 2016. This of course creates inequities amongst various neighborhoods throughout the City. I do not blame the City for this but rather a weak Provincial Conservative Government which will not allow the Municipal Property Assessment Corporation (MPAC) to complete a reassessment on more up to date values thus providing equity amongst residential neighborhoods based on more realistic values. The City should push the Provincial Government to move forward with an updated reassessment of all properties. However, I note that in the Province's latest Financial Plan and Forecast, nothing was mentioned again about an annual reassessment of properties. We have always been of the

opinion that the houses in our neighborhood have been over assessed from day one as MPAC added a 25% market adjustment factor to all of our homes when they were first built with no justification (built in 2008/2009). We are also aware that assessments can be appealed to the Assessment Review Board. However, there is not much sense as MPAC relies on comparables within a homogeneous neighborhood which it insists is Kedron Park, where of course all homes are overvalued based on that 25% adjustment factor. The only potential remedy is a class action appeal of the entire neighborhood which would be costly at best. Having worked in property taxes for some 45 years representing large commercial and industrial users and appearing before the Assessment Tribunals on many occasions, it frustrates me and I am sure others that this issue exists.

2. A taxation system simply based on the value of a home (wealth value) rather than the services that each home receives is simply not equitable. To apply a tax percentage increase each year to the assessed value of homes based on previous year's taxes is simply inequitable. By example, a house assessed at \$300,000, which 2025 taxes are currently approximately \$5,335, would see an increase in 2026 based on an overall tax increase of 5% or \$266.75. However, a house assessed at \$700,000 with 2025 current taxes of \$10,670 would see its taxes increase by \$533 based on the same 5% increase. Both of these houses receive the same services from the City and Region. This situation will continue to escalate each year based on percentages.
3. Based on the current 2025 taxes and the overly high residential tax rate of 1.524475% in the City of Oshawa and further anticipated tax increases, there will come a point particularly for retired seniors and lower income families, that they can no longer afford to pay these exorbitant taxes and will be forced to move from their home which they have probably been in for years. Two of those people will be my wife and I who live on a fixed income and have no company pension plans. There already is an affordable housing shortage, so not sure where we will all go.
4. The taxes on our home are currently \$11,007. In 2025 our taxes increased by \$670. In 2024 they increased by \$401. We understand that the Region is currently proposing a 6.5% overall increase for 2026 and the City of Oshawa a 4.68% increase. Not certain about the Education Rate. Based on these proposed increases the Region tax rate would be a 3.5% increase and the City of Oshawa tax rate increase, 1.97%. Assuming the Education Rate remains constant, the overall tax increase for 2026 would be 5.47%, well above the rate of inflation. That means our taxes would increase by an additional \$602 bringing our total taxes to \$11,609. Each time taxes increase the value of a property decreases.
5. Over the course of the last 5 years in the City of Oshawa there has been a significant increase in new residential developments. We don't know the exact number of new homes created, however, it is in the thousands. This in turn would create a new significant source of taxation to the City of Oshawa. We do

understand that new development also creates additional infrastructure costs. However, having lived in this general area for the last several years, we see little in terms of new roads, road lane expansion, or overall infrastructure changes. So, it puzzles us why the City requires these significant increases in residential taxes over the last few years as its tax base escalates.

Conclusion

It is an obvious conclusion that residential taxes in the City of Oshawa have increased significantly over the last few years and in comparison to surrounding municipalities in the Region of Durham, are no longer comparable or competitive.

As properties in Ontario have not been reassessed since 2016 it has created inequities in the residential tax class to the point that we are now being asked to pay taxes based on a completely out of date tax base on assessed values that bear little semblance to the market value of these properties. Both the Region and the City of Oshawa need to take a position with the Province that a reassessment is critically required at this time.

Based on the information I have provided, I would request each of you on City Council to carefully review the proposed tax increase for 2026. As the City of Oshawa portion is already 33% higher than other municipalities each member of council should attempt to bring the City portion of the taxes more in line with other surrounding municipalities and cut out any redundancies in the overall budget.

Thank you for your consideration in this matter.

Sincerely,

Charles and Ellen Benton

M.F.I.P.P.A. Sec. 14(1)

A large black rectangular redaction box covering the signature area of the letter.

SCHEDULE A

**STUDY OF RESIDENTIAL PROPERTY TAXES
KEDRON PARK AND SURROUNDING AREA**

Street #	Property Address Street name	2025 Property Taxes	
Kedron Park Area			
2300	Pindar Cres	\$10,213.98	
2310	Pindar Cres	\$12,287.27	
2314	Pindar Cres	\$10,305.45	
2318	Pindar Cres	\$10,549.37	
2322	Pindar Cres	\$10,442.65	
2326	Pindar Cres	\$9,466.99	
2330	Pindar Cres	\$10,244.48	
2334	Pindar Cres	\$10,351.18	
2338	Pindar Cres	\$10,640.84	
2342	Pindar Cres	\$12,973.28	
2348	Pindar Cres	\$11,006.71	
2354	Pindar Cres	\$10,839.01	
2360	Pindar Cres	\$10,213.98	
2364	Pindar Cres	\$11,418.32	
2368	Pindar Cres	\$10,229.23	
2374	Pindar Cres	\$10,717.06	
2378	Pindar Cres	\$9,970.06	
2382	Pindar Cres	\$9,040.14	
2386	Pindar Cres	\$10,549.37	
2390	Pindar Cres	\$10,335.94	
2394	Pindar Cres	\$9,497.48	
2398	Pindar Cres	\$9,756.64	
2402	Pindar Cres	\$9,848.11	
2406	Pindar Cres	\$8,872.45	\$10,415.48 Ravine lots
2112	Avalon Crt	\$10,107.27	
2116	Avalon Crt	\$10,442.65	
2120	Avalon Crt	\$10,290.21	
2124	Avalon Crt	\$10,656.08	
2128	Avalon Crt	\$11,189.65	
2132	Avalon Crt	\$10,793.28	
2136	Avalon Crt	\$9,985.32	
2140	Avalon Crt	\$10,092.02	
2144	Avalon Crt	\$9,131.61	
2148	Avalon Crt	\$10,473.14	
2152	Avalon Crt	\$11,494.54	
2156	Avalon Crt	\$9,512.73	
2160	Avalon Crt	\$10,427.41	\$10,353.53 Ravine Lots
	Average Taxes	\$10,388.27	

SCHEDULE A

**STUDY OF RESIDENTIAL PROPERTY TAXES
KEDRON PARK AND SURROUNDING AREA**

Street #	Property Address Street name	2025 Property Taxes	
Windfields Area			
2247	Secreto Drive	\$11,235.38	
2251	Secreto Drive	\$11,037.20	
2255	Secreto Drive	\$10,442.65	
2263	Secreto Drive	\$10,595.10	
2267	Secreto Drive	\$9,299.30	
2271	Secreto Drive	\$9,726.15	\$10,389.30 Ravine Lots
2159	Hackett pLace	\$9,787.13	
2167	Hackett pLace	\$10,945.73	
2175	Hackett pLace	\$9,390.77	
2183	Hackett pLace	\$10,778.04	
2191	Hackett pLace	\$12,546.43	
2199	Hackett pLace	\$9,421.25	\$10,478.23 Ravine Lots
	Average Taxes	\$10,433.76	

I'm contacting you regarding the high increase in property taxes this year, which I believe was 7.87%. That is a huge increase and for a city that is already faced with one of the highest property rates and are unsustainable. Our property taxes have now exceeded \$10,000, which is almost \$1000/month. At this rate, we will not be able to retire in our own home. Many people are in the same situation. At a time where people are facing economic uncertainty, more and more of our incomes are being consumed by these and other companies increases. We are not receiving wage increases, and as a small business, are facing cuts. More and more, people cannot see any optimism in sustaining their residences. Expenses continue to exceed any gains families can make. I strongly believe that another tax increase of almost 5 % will drive many others to question whether they can afford to stay in their own homes. It seems like the only thing we're gaining is a huge influx of crime, which is also at an unsustainable rate, where we no longer feel safe. The increase of high density housing, such as North Simcoe St. Is not bringing affordable housing, instead, the crime rate in that area specific is terrifying. The rate of property tax increases has to slow down significantly. I realize there are many people out of work, but penalizing home owners to this extent is not a sustainable answer because there will be more and more people not being able to afford to stay in their own homes.

Submitted by Tracey Podlowski

M.F.I.P.P.A. Sec. 14(1)