When will I know how much I am paying in taxes?

You will receive your 2021 annual tax bill after Council determines the final tax rates. Your tax bill represents your share of the muncipality's revenue requirement and your share of the provincial education tax.

When must I pay my taxes?

It is important to note that your 2021 taxes cover the period of January 1, 2021 to December 31, 2021. This means a couple of different payment options are available to you:

1. You may take advantage of the municipality's monthly payment plan that spreads the tax payment out over the year.* The monthly payments for the first half of 2021 are based on 2020 taxes. The installments for the balance of the 2021 calendar year are adjusted to reflect the finalized tax bill mailed to you. If you wish to sign up now for the Monthly Tax Payment Plan and pay your 2021 taxes in monthly installments by automatic bank withdrawal, contact your municipality.
2. Alternatively, you can wait for your final tax bill to come and choose to pay your property taxes in a lump sum by the date specified on your tax notice.

* *Please contact your municipal office to determine if a monthly payment option is available in your community.*

Capital Region Assessment Services Commission
11810 Kingsway Avenue
Edmonton, Alberta T5G 0X5
Website: www.crasc.ca
Email: info@crasc.ca

Assessment Contacts

Alberta Beach
(780) 924-3181

Argentia Beach
(780) 586-2494

Barrhead (County)
(780) 674-3331

Barrhead (Town)
(780) 674-3301

Betula Beach
(780) 797-3863

Birch Cove
(780) 446-1426

Bon Accord
(780) 921-3550

Burnstick Lake
(403) 304-5391

Cremona
(403) 637-3762

Crystal Springs
(780) 586-2494

Devon
(780) 987-8304

Fort Saskatchewan
(780) 992-6200

Golden Days
(780) 586-2494

Grandview
(780) 586-2494

Gull Lake
(403) 748-2966

Island Lake South
(780) 609-0053

Itaska Beach
(780) 312-0928

Kapasiwin
(780) 914-0097

Lac Ste. Anne County
(780) 785-3411

Lakeview
(780) 797-3863

Lamont (County)
(780) 895-2233

Lamont (Town)
(780) 895-2010

Larkspur
(780) 609-0053

Legal
(780) 961-3773

Lesser Slave River
(780) 849-4888

Ma-Me-O Beach
(780) 586-2494

Mayerthorpe
(780) 786-2416

Mewatha Beach
(780) 609-0053

Millet
(780) 387-4554

Nakamun Park
(780) 967-0271

Norris Beach
(780) 586-2494

Onoway
(780) 967-5338

Parkland Beach
(403) 843-2055

Parkland County
(780) 968-8888

Poplar Bay
(780) 586-2494

Redwater
(780) 942-3519

Ross Haven
(780) 999-6654

Seba Beach
(780) 797-3863

Silver Beach
(780) 389-4409

Silver Sands
(587) 873-5765

Slave Lake
(780) 849-8000

Smoky Lake
(780) 656-3674

South View
(587) 873-5765

Spring Lake
(780) 963-4211

Spruce Grove
(780) 962-2611

Stony Plain
(780) 963-8582

Sundance Beach
(780) 389-4409

Sunrise Beach
(780) 967-0271

Sunset Beach
(780) 239-7323

Sunset Point
(780) 665-5866

Swan Hills
(780) 333-4477

Val Quentin
(780) 446-1426

Vilna
(780) 636-3620

Waskatenau
(780) 358-2208

West Cove
(780) 967-0271

Westlock
(780) 349-4444

Whispering Hills
(780) 609-0053

Whitecourt
(780) 778-2273

Woodlands County
(780) 778-8400

Yellowstone
(587) 873-5765

Assessment Information for Residential Property Owners 2021

C.R.A.S.C.



What is market value assessment?

Market value is the amount that a property might be expected to realize if sold on the open market by a willing seller to a willing buyer.

The Alberta government requires all Alberta municipalities to update property values annually to reflect the **market value on 1 July of the previous year**, based on its **condition on 31 December of that previous year**.

Your assessment notice for 2021 shows the market value assessment of your property at July 1, 2020, based on its condition on December 31, 2020.

How is my property's market value determined?

Your property's assessed value is determined using similar criteria to those used by real estate agents, e.g.:

- Location
- Lot size
- Building size
- Age and condition of building
- Selling prices of similar properties in similar areas.

In order to maintain equity, similar properties should have similar assessed values.

If your building was only partially completed on December 31, 2020, your assessment reflects the value of the lot and the value of the building based on the percentage completed.

If you have any questions or concerns about your property assessment, please contact your municipal office.

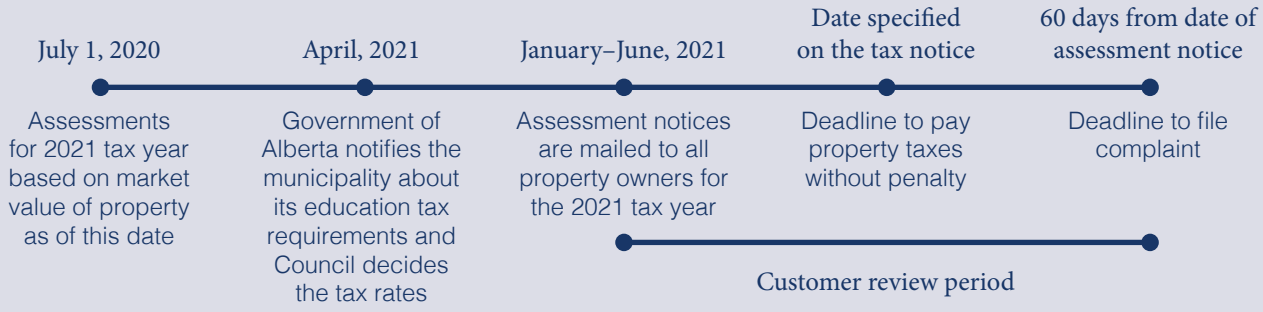
What if I don't agree with this assessment?

You may make a formal complaint about your assessment. The deadline date for submitting your complaint is noted on your assessment notice.

Use this time to talk to your assessor about your questions and concerns (contact details available from your municipal office). If there is an error in the assessment, assessors are able to make changes to your assessment without your need to file a formal complaint.

It is important to talk to your assessor or visit **www.crasc.ca** before filing a complaint. Most concerns are resolved before complaints reach the Assessment Review Board.

Assessment/Tax Process



How do I make a complaint?

Important information for filing a complaint:

1. There is a standard complaint form. It is available at the municipal office or at **crasc.ca**.
2. If you **hire** someone to represent you, you must also complete an agent authorization form.
3. You must fully provide all information requested by these forms. **An Assessment Review Board cannot hear any matters that are not listed on your complaint form**.
4. Your municipality likely charges a fee to file a complaint. You must pay this fee at the time of filing your complaint.
5. One original of your completed complaint form, agent authorization form if required, any other supporting documentation, and the applicable complaint fee must be filed with the Assessment Review Board at your municipal office no later than the time on the deadline date as shown on your assessment notice.
6. Each assessment roll number in dispute requires a separate fully completed set of complaint forms and fee.
7. Please thoroughly review the instructions on your complaint form.

How are my property taxes calculated?

Your property taxes are calculated by multiplying your assessed value by the "tax rate".

How your property assessment changed from the previous year compared to the average assessment change on all properties in the municipality **determines the change in the share you will pay of the municipality's property tax requirement**.

The "tax rate" is determined annually by your municipality's council. It includes the provincial education tax that the council has no control over.

Alberta Government

Assessment Review Board Complaint

The personal information on this form is being collected under the authority of the *Municipal Government Act*, section 460, as well as the *Freedom of Information and Protection of Privacy Act*, section 33(c). The information will be used for administrative purposes and to process your complaint. For further information, contact your local Assessment Review Board.

Municipality Name (as shown on your assessment notice or tax notice)	Tax Year

Section 1 - Notice Type

Assessment Notice:
- ☐ Annual Assessment
- ☐ Amended Annual Assessment
- ☐ Supplementary Assessment
- ☐ Amended Supplementary Assessment

Tax Notice:
- ☐ Business Tax
- ☐ Other Tax (excluding property tax and business tax)

Name of Other Tax: _____

Section 2 - Property Information

Assessment Roll or Tax Roll Number: _____

Property Address

Legal Land Description (i.e. Plan, Block, Lot or ATS 1/4 Sec-Twp-Rng-Mer)

Property Type *(check all that apply)*
- ☐ Residential property with 3 or fewer dwelling units
- ☐ Residential property with 4 or more dwelling units
- ☐ Farm land
- ☐ Non-residential property
- ☐ Machinery and equipment

Business Name (if pertaining to business tax)	Business Owner(s)

Section 3 - Complainant Information

Is the complainant the assessed person or taxpayer for the property under complaint? ☐ Yes ☐ No

Note: If this complaint is being filed on behalf of the assessed person or taxpayer by an agent for a fee, or a potential fee, the Assessment Complaints Agent Authorization form must be completed by the assessed person or taxpayer of the property and must be submitted with this complaint form.

Complainant Name (if the complainant, assessed person, or taxpayer is a company, enter the complete legal name of the company)

Mailing Address (if different from above) | City/Town | Province | Postal Code

Telephone Number *(include area code)*	Fax Number *(include area code)*	Email Address

If applicable, please indicate any date(s) that you are not available for hearing

Section 4 - Complaint Information

Check the matter(s) that apply to the complaint (see reverse for coding)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5 ☐ 6 ☐ 7 ☐ 8 ☐ 9 ☐ 10 ☐ 11 ☐ 12 ☐ 13

Note: Some matters or information may be corrected by contacting the municipal assessor prior to filing a formal complaint.

Section 5 - Reason(s) for Complaint

Note: An assessment review board panel must not hear any matter in support of an issue that is not identified on the complaint form

A complainant must
- indicate what information shown on an assessment notice or tax notice is incorrect,
- explain in what respect that information is incorrect,
- indicate what the correct information is, and
- identify the requested assessed value, if the complaint relates to an assessment.

Requested assessed value: _____

Section 6 - Complaint Filing Fee

If the municipality has set filing fees payable by persons wishing to make a complaint, the filing fee must accompany the complaint form, or the complaint will be invalid and returned to the person making the complaint.

If the assessment review board panel makes a decision in favour of the complainant, or if all the issues under complaint are corrected by agreement between the complainant and the assessor, and the complaint is withdrawn prior to the hearing, the filing fee will be refunded.

Section 7 - Complainant Signature

Date *(mm/dd/yyyy)* | Printed Name of Signatory Person and Title | Signature

Important Notice: Your completed complaint form and any supporting attachments, the agent authorization form, and the prescribed filing fee must be submitted to the person and address with whom a complaint must be filed as shown on the assessment notice or tax notice prior to the deadline indicated on the assessment notice or tax notice. Complaints with an incomplete complaint form, complaints submitted after the filing deadline, or complaints without the required filing fee, are invalid.

Assessment Review Board Clerk Use Only

Was the complaint filed on time?	☐ Yes	☐ No		
Is the required information included on or with the complaint form?	☐ Yes	☐ No		
Was the required filing fee included?	☐ Yes	☐ No	☐ N/A	Date received _____
Was a properly completed agent authorization form attached?	☐ Yes	☐ No	☐ N/A	
Complaint to be heard by:	☐ LARB Panel	☐ CARB Panel		

MATTERS FOR A COMPLAINT

A complaint to the assessment review board panel may be about any of the following matters, as shown on an assessment notice or on a tax notice:

1 the description of the property or business
2 the name or mailing address of an assessed person or taxpayer
3 an assessment amount
4 an assessment class
5 an assessment sub-class
6 the type of property
7 the type of improvement
8 school support
9 whether the property or business is assessable
10 whether the property or business is exempt from taxation under Part 10, but not if the exemption is given by an agreement under section 364.1(11) that does not expressly provide for the right to make the complaint
11 any extent to which the property is exempt from taxation under a bylaw under section 364.1 of the Act
12 whether the collection of tax on the property is deferred under a bylaw under section 364.1 of the Act
13 a designated officer's refusal to grant an exemption or deferral under a bylaw under section 364.1 of the Act

Note: To eliminate the need to file a complaint, some matters or information shown on an assessment notice or tax notice may be corrected by contacting the municipal assessor. It is advised to discuss any concerns about the matters with the municipal assessor prior to filing this complaint.
If a complaint fee is required by the municipality, it will be indicated on the assessment notice. Your complaint form will not be filed and will be returned to you unless the required complaint fee indicated on your assessment notice is enclosed.

ASSESSMENT REVIEW BOARD PANELS

A local assessment review board panel will hear complaints about residential property with 3 or fewer dwelling units, farm land or matters shown on a tax notice (other than a property tax notice).
A composite assessment review board panel will hear complaints about residential property with 4 or more dwelling units or non-residential property.

DISCLOSURE

Disclosure must include:

All relevant facts supporting the matters of complaint described on this complaint form.
All documentary evidence to be presented at the hearing.
A list of witnesses who will give evidence at the hearing.
A summary of testimonial evidence.
The legislative grounds and reason for the complaint.
Relevant case law and any other information that the complainant considers relevant.

Disclosure timelines:

For a complaint about any matter other than an assessment, the parties must provide full disclosure at least 7 days before the scheduled hearing date.
For a complaint about an assessment - local assessment review board panel:
Complainant must provide full disclosure at least 21 days before the scheduled hearing date.
Respondent must provide full disclosure at least 7 days before the scheduled hearing date.
Complainant must provide rebuttal at least 3 days before the scheduled hearing date.
For a complaint about an assessment - composite assessment review board panel:
Complainant must provide full disclosure at least 42 days before the scheduled hearing date.
Respondent must provide full disclosure at least 14 days before the scheduled hearing date.
Complainant must provide rebuttal at least 7 days before the scheduled hearing date.

DISCLOSURE RULES

Timelines for disclosure must be followed;
Information that has not been disclosed will not be heard by an assessment review board panel.
Disclosure timelines can be reduced if the disclosure information is provided at the time the complaint form is filed. Both the complainant and the assessor must agree to reduce the timelines.

PENALTIES

A Composite Assessment Review Board Panel may award costs against any party to a complaint that has not provided full disclosure in accordance with the regulations.

IMPORTANT NOTICES

Your completed complaint form and any supporting attachments, the agent authorization form and the prescribed filing fee must be submitted to the person and address with whom a complaint must be filed as shown on the assessment notice or tax notice, prior to the deadline indicated on the assessment notice or tax notice. Complaints with an incomplete complaint form, complaints submitted after the filing deadline, or complaints without the required filing fee are invalid.

An assessment review board panel must not hear any matter in support of an issue that is not identified on the complaint form.
The clerk will notify all parties of the hearing date and location.
For more details about disclosure please see the *Matters Relating to Assessment Complaints Regulation*.
To avoid penalties, taxes must be paid on or before the deadline specified on the tax notice even if a complaint is filed.

Government of Alberta ■

Assessment Complaints Agent Authorization

SECTION 1 - Assessed Person / Taxpayer Information

Tax Year

Assessed Person(s) or Taxpayer(s) *(if the assessed person or taxpayer is a company, enter the complete legal name of the company)*	
Business Name (if pertaining to business tax)	Business Owner(s)

SECTION 2 - Municipal and Property Information

(for designated industrial property go to Section 3)

Municipality Name (as shown on your assessment notice or tax notice)	Assessment Roll or Tax Roll Number
Property Address	Legal Land Description (i.e. Plan, Block, Lot or ATS 1/4 Sec-Twp-Rng-Mer)

Property Type *(check all that apply)*

- ☐ Residential property with 3 or less dwelling units
- ☐ Residential property with 4 or more dwelling units
- ☐ Farm land
- ☐ Non-residential property
- ☐ Machinery and equipment

SECTION 3 - Agent Information

Note: Agent means a person or company who for a fee or potential fee acts for an assessed person or taxpayer during the assessment complaint process or at a hearing before an assessment review board or the Municipal Government Board.

Agent Name		Contact Name (if different) and Position Held	
Mailing Address (if different from above)	City/Town	Province	Postal Code
Telephone Number *(include area code)*	Fax Number *(include area code)*	Email Address	

SECTION 4 - Acknowledgement and Certification

By signing below, I acknowledge and certify that:

1. I am the assessed person or taxpayer identified in section 1, or a legally authorized officer of the assessed person or taxpayer.
2. To initiate the processing of this agent authorization, I am attaching this agent authorization form to:
   (a) the complaint form if the agent is authorized to file the complaint on my behalf, or
   (b) a letter, signed by me on my personal or company letterhead, and the letter is submitted to the municipality's assessment review board clerk or to the Municipal Government Board administrator, as the case may be, before the hearing of the complaint.
3. I provide authority to the agent, as identified in section 3, to represent the assessed person or taxpayer, identified in section 1, to:
   (a) file a complaint on behalf of the assessed person or taxpayer for the property described on this form,
   (b) discuss the issues or matters of the complaint with the municipality's assessor (or the assessor designated by the Minister for linear property),
   (c) prepare and submit disclosure regarding the complaint,
   (d) represent the assessed person or taxpayer at hearings before the assessment review board (or before the Municipal Government Board for linear property),
   (e) reach an agreement with the assessor to correct a matter under complaint, and
   (f) to withdraw the complaint at any time.
4. I understand that the assessed person or taxpayer continues to be subject to all provisions required by the *Municipal Government Act* and its attendant regulations, and any authorization of agency is not a substitute for any of those provisions.
5. I understand that this document does not act as an authorization of agency for the purposes of Section 299 or Section 300 of the *Municipal Government Act.*
6. I understand that the assessed person or taxpayer is liable for any costs awarded against the agent by an assessment review board (or by the Municipal Government Board for linear property), or for any change in assessment that may result from a hearing.
7. I understand that this authorization is only applicable to the tax year entered on this form.
8. The agent has disclosed the qualifications, professional designations, certifications, or affiliations of the agent, if any, with respect to property assessment or appraisal.
9. I may revoke authorization at any time in writing to the assessment review board clerk, or the Municipal Government Board administrator.

Signature of the Assessed Person or Taxpayer	Printed Name of Signatory Person and Title	Date *(mm/dd/yyyy)*



Filing a property assessment complaint and preparing for your hearing

Alberta Municipal Affairs

Alberta's *Municipal Government Act*, the 2018 Matters Relating to Assessment Complaints Regulation, and the 2018 Matters Relating to Assessment and Taxation Regulation are the source for the information in this guide. If there are differences between the information in the Act and regulations, and what is presented in this guide, the legislation and regulations take precedence.

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Introduction

If you own a residence or business, this guide will help you understand the assessment complaint process in Alberta. This guide will assist you in filing a property assessment complaint and it offers ideas on how to prepare for your hearing with an assessment review board.

This is only a guide and is not mandatory to use when filing an assessment complaint. It may help you gather the information you need to determine if you will proceed with a complaint and to clarify in your own mind how best to present your case to the assessment review board.

You may also wish to get further help from a tax agent, appraiser, lawyer, or other persons experienced in assessment complaints. You may have one or more of these people present your case to the board.

This guide will be of help if your property has been assessed on the basis of its market value. Farmland and industrial machinery and equipment are assessed using a regulated process. For information on the assessment of these properties, contact your municipality's assessor.

Why are property assessments prepared?

The assessment process establishes the value of a property in relation to other similar properties. The purpose of property assessment is to distribute property tax fairly among property owners in a municipality.

The assessment of a property does not in itself generate property taxes. Property taxes are generated when the tax rate, established by your municipality, is applied to the assessed value of your property. Your municipality sets its tax rate based on the amount of revenue it needs for local programs and services.

Property tax dollars pay for municipal services such as police and fire protection, roads, waste management, parks and recreation, and capital projects.

Your property tax bill also includes a school tax, which is collected by your municipality and submitted to the province. The province uses the school tax to help pay for primary and secondary education programs. Your property tax bill may also include local improvement taxes or other municipal taxes.

> **Note: You cannot file a complaint about the tax rate with an assessment review board, nor appeal it to the Court of Queen's Bench of Alberta. Neither of these can change tax rates or the services that are provided by a municipality.**
>
> **If you have specific concerns about these matters, you may wish to discuss them with the administration or council of your municipality.**

How is my property assessed?

In Alberta, residential and most commercial property is assessed on the basis of a property's market value.

Market value is defined as the price a property might reasonably sell for after adequate time and exposure to an open market when sold by a willing seller to a willing buyer.

Provincial regulation states that property assessments must reflect typical market conditions as of July 1 in the previous year.

To calculate your assessment, assessors look at property characteristics such as the size, type, and age of your property, as well as its location, style, condition, upgrades, and lot size. The selling prices of similar properties in the same neighbourhood or similar areas are also considered.

Mass appraisal

An appraisal is an estimate of value. Properties in Alberta are assessed using a method called mass appraisal. Mass appraisal is the process of valuing a group of properties as of a given date, using common data, mathematical models, and statistical tests. Mass appraisal techniques allow assessors to accurately value a large number of properties in a short period of time.

Valuation date

To ensure properties are assessed fairly, the province of Alberta sets a specific date to value all property for assessment purposes. The valuation date established by legislation is July 1 of the assessment year. In other words, the assessment you receive this year shows the estimated market value assessment of your property on July 1 in the previous calendar year.

Example: The assessed value of your property on your 2018 assessment notice is based on the estimated market value of your property on July 1, 2017.

Condition date

The second legislated date in the valuation process is the condition date. This is the date on which the characteristics and physical condition of the property is recorded for property assessment purposes. Under Alberta legislation, the condition date for property other than designated industrial property is December 31. For example, for the 2018 tax year, the condition date would be December 31, 2017. This means although the value of the property reflects the market conditions as of July 1, it must also reflect the physical condition of the property as of December 31.

*Example: If a garage has been added to the property during 2017, the property assessment for **2018** would be based on its market value as of July 1, 2017, including the garage.*

*The **2017** property assessment would not have included the garage because the garage was not built by the condition date (December 31, 2016).*

If I don't agree with my assessment, what can I do?

Review your property information to make sure the description of your property is accurate. This is an important step. If you believe information about your property is not correct, arrange a meeting with your municipality's assessor. Discuss any problems that might affect your property's value (for example, a major structural problem such as a cracked foundation).

Find out if these problems were taken into account when your assessment was prepared. The assessor can re-inspect your property and correct the information if necessary.

> **Note: It is your responsibility to contact your municipal office and check your property record to make sure the details are accurate.**

You can also compare your assessment with other assessments of similar properties in your neighbourhood. Talk with a professional appraiser, assessor, or realtor who can estimate your property's comparative value in the current market.

Remember the value shown on your assessment notice is based on the estimated value of your property on July 1 in the previous year.

How do I get information about my property?

You are entitled to receive all documents, records and other information in respect of your property that the assessor has in their possession at the time of the request, such as:

- information about the parcel of land including legal description, civic address, the use of the land, the size of the parcel of land, etc.
- information about the improvements including classification, type of improvement, and interior and exterior characteristics, such as number of rooms, quality, size or measurement of any improvements, physical condition, site improvements, etc.
- key factors, components and variables of the valuation model applied in preparing the assessment of property including site area, ancillary site improvements, location, physical condition, and adjustments for time.
- property related information including building permits, inspection reports, and sales information.

Alberta legislation requires that a municipality must provide this information to you within 15 days from the date of your request, or make reasonable arrangements for you to see the information at the municipality's office. For further information on this, you can refer to the information pamphlet "Access to Property Assessment Information" available on the Municipal Affairs website or from your municipality.

Tip: Your municipality may have your property information available online.

Tip: Free access to the Internet is available to library cardholders in most libraries.

Look for sales data on properties similar to yours (size, age, location) that sold close to July 1 in the assessment year. The data that you collect on these "comparison" properties will help you to estimate the market value of your property.

How do I get information about other comparable properties?

In addition to the above sources of information, you are entitled to receive from your municipality a summary of information on similar properties to yours such as:

- a description of the parcel of land and any improvements to identify the type and use of the property;
- the size and measurements of the parcel of land;
- the age and size or measurement of any improvements;
- the key attributes of any improvements to the parcel of land;
- the assessed value and any adjustments to the assessed value of the parcel of land; and
- the key factors, components and variables of the valuation model applied in preparing the assessment of property.

You may request summary information on up to five comparable properties. Alberta legislation requires that a municipality must provide this information to you within 15 days from the date you requested the information. For further information, please refer to the information pamphlet "Access to Property Assessment Information" available on Alberta Municipal Affairs' website or from your municipality.

Tip: Your municipality may have comparative value information available online.

If you believe a municipality has failed to comply with your information request under section 299 or 300 of the *Municipal Government Act*, you may write to the Minister of Municipal Affairs who will review whether the municipality provided the required information.

Once you have filed an assessment complaint with the assessment review board, the municipality is no longer required to fulfill a section 299 or 300 request for information until after the complaint has been heard and decided upon.

Comparable features:

Look at the recent sale prices of properties that are comparable to yours in terms of the following characteristics or features:

- Location (neighbourhood, access to transportation, open space, etc.)
- Services (near schools, recreation facilities, shopping, etc.)
- Lot size
- House size
- Age of house
- Landscaping
- Number and size of bathrooms
- Basement (finished or unfinished)
- Fireplaces
- Garage/carport
- Outbuildings
- Major or minor repairs needed
- Environmental problems (odours, high traffic, loud noise, etc.)

Condominium units:

If you own a condominium unit, you might also want to compare features such as:

- What floor the unit is on
- View
- Location of the unit (corner, inside, or end unit)
- Floor plan
- Parking (underground, surface, or street)
- Elevators
- Other features (health club, party room, swimming pool, tennis court, etc.)

Rural areas:

If you live in a rural area, you may have to look further than your neighbours to find comparable properties. If this is the case, remember that market conditions and selling prices may vary significantly in different locations and regions. If you own property in a rural setting, consider the following when looking for properties that are comparable to yours:

- Land area or dimensions
- Site improvements
- Non-assessable improvements
- Services (garbage, water, sewer, etc.)
- Location

Building:

- General description
- Number of bedrooms
- Finished area
- Number of bathrooms
- Year built
- Basement
- Outbuildings
- Number of storeys

The following are a number of ways you can find sales information on properties comparable to your own:

Multiple Listing Service

Search the Multiple Listing Service database on the internet (at www.realtor.ca). This is a collection of properties listed for sale in your community through a real estate office. If you are using this service, search for properties with characteristics and in neighbourhoods that are similar to yours. When entering the features of your home for your search, be sure to specify a "minimum" and "maximum" that match your property. For example, if you own a three-bedroom house, search for comparison properties with a "minimum" and a "maximum" of three bedrooms.

> **Note: MLS listings are representative of current market conditions and may not reflect market value as of the July 1 valuation date or the December 31 condition date.**

Local Registry Office

Go to your local registry office to search for recent sale prices. There will likely be a fee for this service. To find the nearest registry office, look in the Yellow Pages under License and Registry Services. Get a computer printout of the search at the registry office. Make sure the "declared value" of the property (usually the same as the sale price) is on the computer printout. Keep copies of the search results to bring to your hearing.

> **Tip: You will need the legal land description of the properties you want to search for when you go to the registry office. You can find this information on the assessment roll at your municipal office by first looking up the street addresses of the properties. The legal land descriptions may also be available on your municipality's website.**

Develop a comparison chart

By now, you should have enough information to compare your assessment to assessments of similar properties. You should have an idea of whether your assessment is a fair estimate of the value of your property in comparison to other similar properties.

Look at the property characteristics and details that might affect the value or price of your property and the comparison properties. If you list these comparable properties in a chart, the assessor can review your evidence at a glance. If the assessor agrees the original assessment or tax notice is not accurate, a new assessment or tax notice can be issued.

> **Tip: All of the information gathered, including the chart, will be useful evidence at an assessment review board hearing.**

Here is an example of how the chart may look.

Sample Comparison Chart

	Sale price	Sale date	Feature 1	Feature 2	Feature 3	Feature 4	Feature 5
Property 1 (include address)							
Property 2 (include address)							
Property 3 (include address)							

Do the facts support your case?

Make sure you have enough information to demonstrate your property is similar to those you have selected as comparable properties and the assessed value of your property differs significantly from those properties.

Choose comparable properties located in your neighbourhood. Properties outside your neighbourhood may be affected by factors that may cause prices to differ significantly from those in your neighbourhood. If this is the case, it would not be feasible to use these properties to compare to your own.

If possible, take photographs of the outside of the compared properties and of your own. Contact your municipality to get a map of the neighbourhood and mark the locations of all the properties on a map of the area.

If after reviewing the information about your property and comparative properties, and if you are unable to come to an agreement about your assessment with the assessor, you can file a complaint with your municipality's assessment review board.

You have 60 days from the notice of assessment date on your assessment or tax notice to file a complaint with the clerk of the assessment review board.

An assessment complaint must be filed using the Government of Alberta "Assessment Review Board Complaint Form" (form number LGS1402). This form may be included with your assessment or tax notice, or provided by your municipality upon request. You can also download it from Municipal Affairs' website at: www.municipalaffairs.alberta.ca.

The Complaint Form

It is important to complete all fields on the complaint form that are relevant to your property. This will help the assessment review board clerk schedule the appropriate time for your hearing and allow the board members to familiarize themselves with your case prior to the hearing.

Section 1 – Notice Type

In this section you will indicate what type of assessment or tax notice you received. The type of notice you received will be indicated on the notice, for example, "Annual Assessment" or "Supplementary Assessment".

Section 2 – Property Information

This section identifies your property within the municipality. The assessment roll or tax roll number is unique to your property and is indicated on your assessment notice or tax notice. The address or legal land description further verifies the property under complaint. It is important to identify your property type so the clerk of the assessment review board can schedule your hearing with the proper board. For example, if you own a house in the city, you would select the "Residential property with 3 or less dwelling units". If you own a residence that is located on a farm, you would select "Residential property with 3 or less dwelling units" and "Farm land".

Section 3 – Complainant Information

This is where you identify who is filing the complaint on the property described in section 2. For example, if you are going to have a family member or friend represent you at the hearing, you would identify them in this section. It is important for the municipality and the assessment review board to know who the complainant is because confidentiality could be an issue.

If you have hired someone to file the complaint and represent you at the hearing, you must identify them in this section and submit the Assessment Complaint Agent Authorization form along with the complaint form.

Section 4 – Complaint Information

This is where you identify the specific issues (matters) you are filing the complaint about. On the back of the complaint form you will find a list numbered 1 to 10 of the matters a complaint can be about. Check the corresponding box on the front of the complaint form. You can check more than one box if your complaint is about more than one matter.

Section 5 – Reason(s) for Complaint

In the previous section, you identified the matter(s) for complaint. This section is where you provide the details about the matter. For instance, you may be filing a complaint about matter number 3 (the assessment amount).

Here is where you state what information on the assessment notice is incorrect (in this case it would be the assessment amount). You need to explain why the information is incorrect (for example, the square footage on your property record is wrong), what the correct information should be (for example, the actual square footage), and what the requested assessed value is.

> **Note: An assessment review board must not hear any matter regarding an issue that is not identified on the complaint form. This means you cannot introduce new evidence or issues at the hearing that have not been disclosed.**

Section 6 – Complaint Filing Fee

If your municipality has set a filing fee payable by persons wishing to file a complaint, the filing fee must be submitted with the complaint form or the complaint will be invalid. If the assessment review board makes a decision in your favour, or you and the assessor have reached an agreement and your assessment has been corrected and your complaint is withdrawn prior to the hearing, the filing fee must be returned to you.

Section 7 – Complainant Signature

Be sure to sign, print your name, and date your complaint form, or have the family member or friend representing you sign, print their name, and date it.

> **Note: Your completed complaint form and any supporting attachments, including the agent authorization form and the prescribed filing fee, must be submitted together prior to the deadline indicated on your assessment notice or tax notice. Complaint forms that are incomplete, filed late, or without the required filing fee are invalid.**

Who do I send my complaint to?

All complaints are sent to the clerk of the assessment review board for your municipality. Your assessment notice or tax notice will indicate the address.

> **Tip: To avoid penalties, taxes must be paid on or before the deadline specified on the tax notice even if a complaint is filed.**

What happens next?

The clerk of the assessment review board will review the complaint to ensure required information, proper attachments, and the filing fees have been provided. If there are no problems, the clerk will determine what type of assessment review board will hear your complaint. There are two types of assessment review boards that hear complaints depending on the type of property:

- Local Assessment Review Board (LARB) – Members of this board are appointed by the municipality to hear assessment complaints about farmland and residential property with up to three dwelling units.
- Composite Assessment Review Board (CARB) – Two members of this board are appointed by the municipality and one member is appointed by the Municipal Government Board. This board hears complaints about residential property with four or more dwelling units and non-residential property.

Once the clerk determines which board will hear your complaint, you will be notified of the hearing date and location. If your hearing is scheduled with a LARB, you will receive notice at least 35 days prior to the hearing date. If your hearing is scheduled to be heard by a CARB, you will receive notice at least 70 days prior to the hearing date.

Disclosure timelines

Once the date of your hearing has been set, you need to be aware of the following critical dates:

*For a complaint about an assessment to be heard by a **LARB:***

*Complainant must provide full disclosure at least **21** days before the scheduled hearing date.*
*Respondent must provide full disclosure at least **7** days before the scheduled hearing date.*
*Complainant must provide rebuttal at least **3** days before the scheduled hearing date.*

*For a complaint about an assessment to be heard by a **CARB**:*

*Complainant must provide full disclosure at least **42** days before the scheduled hearing date*
*Respondent must provide full disclosure at least **14** days before the scheduled hearing date.*
*Complainant must provide rebuttal at least **7** days before the scheduled hearing date.*

For a complaint about any matter other than an assessment, the parties must provide full disclosure at least 7 days before the scheduled hearing date. An example of a non-assessment matter would be the name or mailing address of an assessed person or taxpayer being incorrect.

Disclosure of evidence

As the complainant, you are obligated to provide the assessor with the information you will be presenting at the hearing. This is referred to as disclosure. Disclosure must include:

- All relevant facts supporting the matters of complaint described on the complaint form.
- All documentary evidence to be presented at the hearing.
- A list of witnesses who will give evidence at the hearing.
- A summary of testimonial evidence.
- The legislative grounds and reason for the complaint.
- Relevant case law and any other information that the complainant considers relevant.

Note: The timelines for disclosure must be followed. Any information that has not been disclosed will not be heard by the assessment review board. The disclosure timelines can be reduced if the disclosure information is provided at the time the complaint is filed, and only if agreed to by both parties.

Preparing for your hearing

When you are preparing for your hearing, it is important to remember you are responsible for gathering information proving your assessment is unfair or inaccurate. Your goal is to demonstrate the assessment on your property is not a fair estimate of the market value of your property in comparison to other similar properties in your neighbourhood.

Think about how you want to present your comparison information to the board. You could describe your property and explain how each of your comparable properties is similar to or different from your property. Use the sale prices or assessments of your comparison properties to show how the assessment of your property is inaccurate or unfair.

Bring your comparison chart to the hearing along with other information you have gathered including:

- The notes you took when you reviewed the assessment roll.
- Copies of the registry searches.
- Any other material you have gathered, such as photographs and maps.

This information will help you to answer questions about the accuracy of your comparisons.

If you say there is a physical problem with your property that affects its value, bring to the hearing:

- Written confirmation that the problem exists and a repair estimate from at least

one reputable contractor.

- Photographs of the problem area.
- The written opinion of a realtor or appraiser saying how this might affect the value of your property in the current market. This opinion may or may not be accepted as evidence.

Tip: Make copies of all your material (including photographs) to take to the hearing for yourself, the board members, and the assessor. Contact the assessment review board to confirm the number of copies you will need to provide.

Note: Information that has not been disclosed prior to the hearing will not be heard by an assessment review board.

At the hearing

The following is a typical sequence of events at an assessment review board hearing:

- The hearing is called to order and board members are introduced.
- The clerk reads the assessment complaint.
- You and the assessor introduce yourselves.
- The presiding officer outlines the hearing process.
- You and the assessor summarize your presentations.
- You present your case.
- The assessor and board members may ask you questions.
- The assessor presents his or her case.
- You and the board members may ask questions.
- You may offer evidence regarding the assessor's case.
- You summarize your case and state your argument.
- The assessor summarizes his or her case and states an argument.
- The board considers the information presented.
- The board must complete a written decision within 30 days; the clerk will send that decision to you within 7 days of receiving it.

An assessment review board may make any of the following decisions:

- Dismiss the complaint if it was not made within the proper time.
- Dismiss the complaint if you have not explained why you think information in the assessment or tax notice is incorrect or unfair.
- Change the assessment; the description of your property or business; the name and mailing address on the assessment notice; an assessment class; an assessment subclass; the type of property; the type of improvement; the school support; whether the property is assessable; and whether the business or property is exempt from taxation.
- Decide no change is required.

If you believe the assessment review board made an error in its decision, you may file an application for judicial review with the Court of Queen's Bench of Alberta.

You have 60 days from the date of the written decision of the assessment review board to file your application.

Notice of an application for judicial review must be given to:

a) the assessment review board that made the decision;

b) the complainant, other than an applicant for the judicial review;

c) an assessed person who is directly affected by the decision, other than the complainant;

d) a municipality, if the decision that is the subject of the judicial review relates to property within the boundaries of that municipality; and

e) the Minister.

If an applicant for judicial review makes a written request for materials to the assessment review board for the purposes of the application, the assessment review board must provide the materials within 14 days from the date on which the written request is served.

Judicial Review

Judicial review is the process whereby a judge of the Alberta Court of Queen's Bench reviews the decision of the assessment review board. Judicial review is not the same as an appeal. Among other things, it has two important differences:

1. **Remedies** - A judicial review is not a re-hearing of a case. Rather, the decision of the assessment review board is reviewed to determine whether it has acted in a fair, reasonable, and lawful manner. The most common remedy is to refer the matter back to the board with instructions to re-hear the complaint.
2. **Standard of Review** - The standard of review refers to how closely a judge will review a board's decision.

   There are two standards of review:

   a. Reasonableness – if this approach is adopted, a judge will simply consider whether the board's decision falls within the wide and flexible range of reasonable outcomes. As such, the judge is more likely to respect the board's ruling and allow it to stand.

   b. Correctness – under the correctness standard, a judge will review the decision to determine if it is correct. It is more likely that a decision will be overturned or altered if the court adopts the correctness approach.

For further information

To obtain information on your property assessment or on filing a complaint, contact your municipality at the address or telephone number printed on your assessment notice or tax notice. Your municipality may also provide detailed information on their website.

Contact Alberta Municipal Affairs:
Alberta Municipal Affairs Assessment Services Branch
15th Floor, Commerce Place 10155 - 102 Street Edmonton, Alberta T5J 4L4
Phone: 780 422-1377 (To call toll free, dial 310-0000 first) Fax: 780 422-3110
Website: http://municipalaffairs.alberta.ca/

You can view the *Municipal Government Act*, the Matters Relating to Assessment Complaints Regulation, and the Matters Relating to Assessment and Taxation Regulation on the Municipal Affairs Website.

You can also purchase copies of the above Acts from the Queen's Printer:
Queen's Printer Bookstore Location: Main Floor, Park Plaza
10611 - 98 Avenue
Edmonton, Alberta T5K 2P7
Phone: 780 427-4952 (To call toll free, dial 310-0000 first) Fax: 780 427-4952
Website: www.qp.alberta.ca

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