Complaint ID 0056 2263
Roll No. 11308.000

LOCAL ASSESSMENT REVIEW BOARD DECISION
HEARING DATE: Tuesday, September 8, 2026

PRESIDING OFFICER: K. Shannon
BOARD MEMBER: M. James
BOARD MEMBER: D. Wielinga

BETWEEN:

Dale Kelly

Complainant

-and-

Municipal Assessment Services Group Inc.
For the Town of Carstairs

Respondent

This decision pertains to a complaint submitted to the Central Alberta Regional Assessment Review Board in respect of a property assessment prepared by an Assessor of The Town of Carstairs as follows:

ROLL NUMBER:	11308.000
MUNICIPAL ADDRESS:	57 Mackenzie Way, Carstairs, AB
ASSESSMENT AMOUNT:	$666 000

The complaint was heard by the Local Assessment Review Board on the 8th day of September 2026, via video conferencing.

The Board derives its authority from the Municipal Government Act, R.S.A 2000, Chapter M-26 (the MGA) and related legislation as set out in Appendix "B".

Appeared on behalf of the Complainant: Dale Kelly, Property Owner

Appeared on behalf of the Respondent: Travis Horne, Municipal Assessment Services Group Inc.

DECISION: The assessed value of the subject property requires No Change.

JURISDICTION

[1] The Central Alberta Regional Assessment Review Board ["the Board"] has been established in accordance with section 455 of the *Municipal Government Act,* RSA 2000, c M-26 ["*MGA*"].

PROPERTY DESCRIPTION AND BACKGROUND

[2] The subject property is located at 57 Mackenzie Way in the Town of Carstairs, Alberta. The assessment record describes a 5,741 square foot lot improved with a 1,504 square foot one storey dwelling with a basement built in 2022 and a 573 sq ft attached garage.

[3] The complainant purchased the property in approximately March 2024 for $560,000 and identifies subsequent air conditioning and wheelchair lift work.

[4] The complainant requests an assessment $587,500.

PRELIMINARY MATTERS

[5] The Presiding Officer confirmed that no Board Member raised any conflicts of interest with regard to matters before them.

[6] Neither party raised any objection to the panel hearing the complaint.

[7] One preliminary matter was raised by the Board. Document A1, Page 3 "Assessment Review Board Complaint" form was cut off near the bottom and missing a signature from the Complainant.

[8] The Board asked if the Complainant had completed and signed the form prior to submitting it to the Town of Carstairs office and confirmed it had been signed. The submission was reviewed and accepted by administration of the Town of Carstairs, and the Complainant was given a receipt for paying the fee and submitting the documents.

[9] When asked to produce a copy to the Board, the Complainant stated he did not retain the original, which was left with the Town, or a copy of same.

[10] The Board requested the Complainant submit a signed copy of the document by 4 PM of the date of hearing, September 8th 2026, if possible.

[11] The Board Clerk reached out to the Town office to see if they retained the original copy or could submit one that was complete and not cut off. The Town replied that they did not have a copy to produce.

[12] The Board determined that all required details were provided on the form and appeared likely to have been signed upon submission to the Town. The copy of the form submitted to the Board was more likely than not simply cut off due to a clerical error.

[13] The Board accepts the form was completed properly and signed when submitted.

[14] The Board determined it still had jurisdiction to proceed with the hearing as all requirements were met.

[15] The Respondent did not raise any issues in regard to proceeding with the hearing.

POSITION OF THE PARTIES

Position of the Complainant

[16] The Complainant's main issue was that the value of the assessment was not reflective of the market value for the subject property. He asked the Board to reduce the assessed value to $587,500, a value that was the midpoint of the assessments provided by a real estate agent.

[17] In late spring 2026, the Complainant obtained 3 independent sales appraisals of the subject that ranged from low $575,000 to $600,000. The sales appraisals indicated that the sales in excess of $600,000 for like bungalows were the exception.

[18] The Complainant stated that there were a couple factors he believed to have a limiting effect on the potential for the value of the subject increasing significantly: in the rear yard a drainage swale and slope limit its usability and all the homes across from the subject do not have front drive garages and are smaller lots.

[19] The Complainant felt that with the limited market in the Town of Carstairs, sales of exceptional homes may have the ability to distort overall values but could not find a basis for 20% increase for the year in question from limited statistical information for the overall real estate sales in Carstairs.

[20] It was noted by the Complainant that there was a sizeable difference to the increased value in 2026 assessments between two storey homes and bungalows. It appeared that 2 storey homes were adjusted by approximately 10% while bungalows by 20%.

[21] The Complainant argued that the comparable properties produced by the Respondent were not comparable as they were not in the general area and were of superior quality compared to the subject. The properties provided by the Respondent had walkout basements and looked onto or backed on to the pond or field/had no development behind them. The two properties on Bishop Circle are unique, being large homes on pie shaped lots with walkouts at the end of cul-de-sacs, thus commanding a premium not reflected in the general market.

[22] The Complainant provided a redacted copy of a CMA report (Comparative Market Analysis) dated May 3, 2026, with properties he felt were comparable to establish a market value for the subject. The report included:

I. 26 Mackenzie Way: A one storey 1,413 Square foot Bungalow built in 2015. It was sold 03/03/2026 for $530,000.

II. 6 Garneau Gate: A one storey 1,200 Square foot Bungalow built in 2008. It was sold 04/13/2026 for $587,500.

III. 1447 Aldrich Place: A two storey 2,295 Square foot house built in 2016. It was sold 03/04/2026 for $630,000.

IV. 651 West Highland Crescent: A two storey 1,459 Square foot house built in 2013. It was sold 11/04/2026 for $642,500.

V. The Subject: 57 Mackenzie Way: A one storey 1,504 Square foot Bungalow built in 2023.

[23] The Realtor providing the information on the CMA report was redacted. When the Respondent questioned why the report was redacted the Complainant stated he had likely scribbled it out as it was created for the purpose of assessing the potential sale price of the subject property, and he did not have permission to use the document as it was not prepared for the purpose of this hearing, but felt it could serve dual purpose, nonetheless.

[24] The Complainant explained to the Respondent the assessed value he felt was fair was the midpoint of the sales appraisals he obtained and the equivalent to the adjusted sale price of 6 Garneau Gate at $587,500.

[25] In questioning the Complainant by the Respondent about why all the comparables he provided were post facto sales, the Complainant stated it was because he was relying on realtor and third-party information. He had not asked or instructed the realtors to provide sales of houses prior to July 1, 2025.

[26] The Complainant confirmed, in response to the Respondent's questions, that he understood the relevant sales should have occurred before the July 1, 2025, valuation date. However, he argued that his comparable sales, although occurring after the valuation date, were temporally closer to July 1, 2025, than the Respondent's comparable sales, which occurred before but further removed from the valuation date.

[27] When the Complainant was questioned by the Respondent about the comparables provided, it was noted that 6 Garneau Gate corners the same pond as some of the comparables provided by the Respondent and is slightly higher in elevation.

[28] The Complainant advised the Board that the subject property is currently pending sale and had one more issue to fix before it is a confirmed sale.

[29] The Complainant directed the Board to page 33 of Exhibit R.1, stating it appeared to form the basis for increasing property values in Havenfield. The price escalation shown covers 2023 to early 2024 and appears to reflect a post pandemic adjustment. The Complainant submitted that the 2022 to 2024 period used to develop the 2025 values may not accurately reflect the properties purchased later in that period. The subject property was purchased after the adjustment shown on page 33, and the Complainant surmised the escalation trend was not maintained.

[30] The Board asked the Complainant if there was evidence that the Carstairs market did not significantly change during these years. The Complainant explained that the value of the subject was projected to be $666,000 at the July 1, 2025, model, however in August of 2026 the confirmed market value is $585,000.

[31] The Complainant further explained that the assessment model failed. Arguing that the primary test of any forecasting tool is its ability to accurately predict results. The Complainant questioned how the subject could have an assessed value of $666,000 as of July 1, 2025, and then decline by approximately 14% the following year. The Complainant questioned whether the Carstairs market

was sufficiently volatile to support an increase of approximately 20% in one year, followed by a decline of approximately 14% the next, and submitted that these significant year-over-year fluctuations called into the question the reliability of the assessment model.

[32] The Complainant suggested that the income approach for the assessment rather than the mass market approach for the subject property is more appropriate especially considering the relatively short time frames between purchase and assessment date and the period between assessment date and subsequent sale. Several factors were noted as affecting the projected values and were not adequately considered.

[33] The Complainant went on to explain the income approach is summarized as follows: the purchase price was $560,000 improvements would be installation of A/C $5,000 and a wheelchair lift of $10,000. The wheelchair lift would not necessarily have added value due to its limited applicability; accordingly, the adjusted cost base should be about $565,000 in end of March 2024. The value in August 2026 is $585,000 resulting in an appreciation of $20,000. The historical data and the indicated stable market would indicate a value of approximately $575,000 at a halfway point of July 2025 based on actual market values of a purchase and sale price.

[34] The Complainant explained that, when listing the subject property in 2026, the listing price was based on the sale appraisals and their own observations in the market. Despite several properties in the area remaining on the market for prolonged periods without selling, the subject attracted a purchaser. The Complainant submitted that this demonstrated a price conscious market, where special circumstances or property specific factors would generally be required to support a value outside the market range. The Complainant stated the realtors involved indicated that there has been little increase in the applicable price range over the preceding couple of years.

[35] In Rebuttal, the Complainant submitted and relied on an AI internet review of values for the past couple of years to demonstrate the Carstairs market. The AI review stated:

I. The general market for similar properties trended between $400,000 and $600,000.

II. The Carstairs market experienced a post-pandemic growth boom to 2024 when values then stabilized then moved through mild contraction. The Complainant purchased the subject in 2024 when the market stabilized and do not feel that market has shown rapid growth since.

III. The Complainant submitted that a limiting factor on price escalation in Carstairs is that prices remaining significantly lower than Calgary or Airdrie. A rapid price increase could deter buyers from traveling further afield, as buyers in Carstairs are largely retirees and first time home buyers.

There was also a Carstairs market report by OVLIX provided information on prices over the period going back to April 2024. The report indicated extreme price volatility over time; however, the average prices are little changed over the long haul.

- The Complainant interpreted that the same is true for median pricing as well; it showed less volatility and was generally flat or indicating a gradual decline. The indicated average price and median price are within the stated market value of $400,000 to $600,000 for the entire period from 2024 to 2026. It was noted that a 2-bedroom bungalow in Carstairs was the exception, with one search indicating only one sale in the past year, which would have been the subject.

[36] The Complainant argued that the Respondent's comparables would appear to provide a "sample" for the community of Havenfield and be representative of the general properties in the area, but the sample does not represent the average price of Carstairs. As noted, in the AI report and Realtor reports, the price range for similar properties is up to $600,000; the majority of the Respondent's comparables are outside that range and the Complainant felt would not be appropriate sales to project the value of the community.

[37] The Complainant stated, when asked by the Respondent, that no evidence was provided for time adjustments in his evidence.

[38] In closing, the Complainant summarized that the assessment should be validated and confirmed by accuracy. In this case, the subject is selling for considerably less than the assessed value. If the assessment is not accurate, the value should be determined on a cost approach.

[39] The Complainant stated there were no improvements made to the subject other than the wheelchair lift in the garage which would not have added value as it had specific use.

[40] The Complainant's calculations indicated a value in the range of $575,000 to $587,500. Independent information on sales, including median and average price, indicated a stable market and the price increase factor was prior to the purchase of the subject property. There was no indication from the appraisal that the price trends realized prior to February 2024 continued after.

Position of the Respondent

[41] The Respondent opened the presentation by asking the Board to confirm the current assessed value on the subject at $666,000.

[42] The Respondent had one correction to make to Exhibit R.1 document, page 12. The ***Issues*** portion was brought forward from another case, and the Board was asked to disregard.

[43] The Respondent stated the Complainant is relying on four comparable properties that are all post facto sales, occurring after the July 1, 2025, valuation date. There were additional concerns that the CMA report was not created for assessment, but for the purpose of sale of the subject and questioned the source as that information was redacted.

[44] The Respondent noted that half of the Complainant's comparables were 2 storey homes, not bungalows.

[45] The Respondent directed the Board and Complainant to Exhibit R1, page 3: "**Important Terms, Dates and Definitions**," highlighting the use of mass appraisal and the July 1 valuation date to determine assessed property values. The Respondent explained that assessors are required to apply the July 1, 2025, valuation date and that this requirement applies not only to assessments prepared by the Town of Carstairs, but throughout the Province of Alberta, thereby providing consistency in the assessment process. The Respondent submitted that, as a result, sales occurring after July 1, 2025, could not be considered in determining the assessed value, including the post July 1 sales presented by the Complainant.

[46] The Respondent reinforced that the goal is to estimate the market value, not reflect the sale value.

[47] The Respondent provided four pre-July 1, 2025, properties as comparables:

I. 9 Bishop Circle: A one storey 1,625 Square foot Bungalow built in 2021. It was sold in June 2024 for $780,000 and had an adjusted sale price of $844,000. The garage square footage was 730, higher than the subject. The cost per square foot was $519.

II. 8 Bishop Circle: A one storey 1,489 Square foot Bungalow built in 2021. It was noted on the chart; there was an error listing it as a two-storey home incorrectly and it should be listed as a one-storey home. It was sold in August 2024 for $800,000 and had an adjusted sale price of $854,800. The garage square footage was 731, higher than the subject. The cost per square foot was $574.

III. 28 Havenfield Drive: A one storey 1,489 Square foot Bungalow built in 2020. It was sold in February 2024 for $695,000 and had an adjusted sale price of $771,500. The garage square footage was 781, higher than the subject. The cost per square foot was $518.

IV. 31 Mackenzie Way: A one storey 1,252 Square foot Bungalow built in 2009. It was sold in August 2024 for $520,000 and had an adjusted sale price of $555,600. The garage square footage was 483, smaller than the subject. The cost per square foot was $444. This property was considered the most comparable despite being more than 10 years older, less square footage of the home and a smaller garage than the subject.

V. The Subject: 57 Mackenzie Way: A one storey 1,504 Square foot Bungalow built in 2023. It had an adjusted price of $666,000.

[48] The Respondent pointed out as per the IAAO the standard professional practice dictates that the unit of comparison for improved residential property is the value per square foot of above grade floor area.

[49] The Respondent drew the Boards attention to page 33 of Exhibit R.1 and stated the assessment model's time adjustment was applied to MASG's sales. The Respondent explained that the time adjustment was developed via mass appraisal.

[50] In closing, the Respondent stated that a reoccurring theme in Carstairs assessment complaints this year has been reliance on sales occurring after July 1, 2025, valuation date. The Respondent maintained that the legislated valuation date cannot be changed or challenged through the complaint process and that the assessment must be determined as of July 1, 2025.

[51] The Respondent acknowledges that the Complainant considered the Respondent's comparables to be superior but disagreed with this position. The Respondent stated that, while they are larger, larger properties typically have a lower value per square foot and are otherwise similar to the subject property.

[52] The Respondent did not feel the lot size and shape, or the fact they backed onto the water made the comparables superior to the subject.

[53] The Respondent summarized his presentation stating the information he provided is on the record. The Complainant only provided information from a CMA report with post facto sales.

[54] The Respondent asked the Board to confirm the assessment.

BOARD FINDINGS and DECISION

[55] The Board determined that all comparables provided by the Complainant were post facto sales occurring after the July 1, 2025, valuation date and were therefore not appropriate considerations in determining the value of the subject for July 1, 2025.

[56] The Board acknowledges the Complainant relied on a redacted CMA report not prepared for the purpose of this assessment hearing, but rather for determination of the suggested sale value of the subject property and was prepared in May of 2026. The Board placed little weight on the redacted CMA report provided by the Complainant as it did not have a verified source and occurred after the valuation date.

[57] The Board notes the use of an AI generated "market summary" during the rebuttal. The Board placed no weight on the AI generated report as the sources could not be verified and lacked foundation.

[58] The Board determined the Respondent's comparables were prior to the July 1, 2025, valuation date and accordingly placed more weight on these comparables.

[59] The Board gives reduced weight to time adjustment and summary statistics provided by the Respondent given the sparsity of any underlying details or information.

[60] The Board discovered that the subject property is currently pending sale. The Board did not find this relevant and did not place any weight because this is after the valuation date.

[61] Based on the information properly before the panel, the Board confirms the assessment.

DECISION SUMMARY

[62] The Board finds that the original assessed value is Confirmed at $666,000.

[63] Dated at the Central Alberta Regional Assessment Review Board, in the city of Red Deer, in the Province of Alberta this 24 day of September, 2026 and signed by the Presiding Officer on behalf of all the panel members who agree that the content of this document adequately reflects the hearing, deliberations and decision of the Board.

H. Delisle, Board Clerk
On behalf of
K. Shannon Presiding Officer

This decision may be judicially reviewed by the Court of King's Bench pursuant to section 470(1) of the Municipal Government Act, RSA 2000, c M-26.

MGA ***470(1)*** *Where a decision of an assessment review board is the subject of an application for judicial review, the application must be filed with the Court of King's Bench and served not more than 60 days after the date of the decision.*

(2) *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 that is within the boundaries of that municipality, and

(e) the Minister.

Additional information may also be found at www.albertacourts.ab.ca.

APPENDIX "A"

DOCUMENTS PRESENTED AT THE HEARING
AND CONSIDERED BY THE BOARD:

EXHIBIT NO.	ITEM	PAGES
A.1	Hearing Materials	13
C.1	Complainant Submission	1
C.2	Complainant Rebuttal Email	4
C.3	Complainant Rebuttal	6
R.2	Respondent Submissions	43

APPENDIX "B"

LEGISLATIVE AUTHORITIES CONSIDERED BY THE BOARD:

***Municipal Government Act,* R.S.A. 2000, Chapter M-26 (the MGA)**

Interpretation

s 1(1)(n) In this Act,

(n) "market value" means the amount that a property, as defined in section 284(1)(r), might be expected to realize if it is sold on the open market by a willing seller to a willing buyer;

Assessments for property other than designated industrial property

s 289(2) Each assessment must reflect

(a) the characteristics and physical condition of the property on December 31 of the year prior to the year in which a tax is imposed under Part 10 in respect of the property, and

(b) the valuation and other standards set out in the regulations for that property.

Joint establishment of assessment review boards

s.455(1) Two or more councils may agree to jointly establish the local assessment review board or the composite assessment review board, or both, to have jurisdiction in their municipalities.

Jurisdiction of assessment review boards

s.460.1(1) A local assessment review board has jurisdiction to hear complaints about any matter referred to in section 460(5) that is shown on

(a) an assessment notice for

(i) residential property with 3 or fewer dwelling units, or

(ii) farm land

Complaints

s.460(1) A person wishing to make a complaint about any assessment or tax must do so in accordance with this section.

(2) A complaint must be in the form prescribed in the regulations and must be accompanied with the fee set by the council under section 481(1), if any.

(3) A complaint may be made only by an assessed person or a taxpayer.

(4) A complaint may relate to any assessed property or business.

(5) A complaint may be about any of the following matters, as shown on an assessment or tax notice:

(a) the description of a property or business;

(b) the name and mailing address of an assessed person or taxpayer;

(c) an assessment;

(d) an assessment class;
(e) an assessment sub-class;
(f) the type of property;
(g) the type of improvement;
(h) school support;
(i) whether the property is assessable;
(j) whether the property or business is exempt from taxation under Part 10;
(k) any extent to which the property is exempt from taxation under a bylaw under section 364.1;
(l) whether the collection of tax on the property is deferred under a bylaw under section 364.1.

(6) A complaint may be made about a designated officer's refusal to grant an exemption or deferral under a bylaw under section 364.1.

(7) Despite subsection (5)(j),

(a) there is no right to make a complaint about an exemption or deferral given by agreement under section 364.1(11) unless the agreement expressly provides for that right, and
(b) there is no right to make a complaint about a decision made under a bylaw under section 364.2 in respect of an exemption or deferral.

(8) There is no right to make a complaint about any tax rate.

(9) A complaint under subsection (5) must

(a) indicate what information shown on an assessment notice or tax notice is incorrect,
(b) explain in what respect that information is incorrect,
(c) indicate what the correct information is, and
(d) identify the requested assessed value, if the complaint relates to an assessment.

(9.1) A complaint about a tax imposed in accordance with a clean energy improvement tax bylaw must be made within one year after the tax is first imposed.

(10) A complaint about a local improvement tax must be made within one year after it is first imposed.

(11) Despite subsection (10), where a local improvement tax rate has been revised under section 403(3), a complaint may be made about the revised local improvement tax whether or not a complaint was made about the tax within the year after it was first imposed.

(12) A complaint under subsection (11) must be made within one year after the local improvement tax rate is revised.

(13) A complaint must include the mailing address of the complainant except where, in the case of a complaint under subsection (5), the correct mailing address of the complainant is shown on the assessment notice or tax notice.

(14) An assessment review board has no jurisdiction to deal with a complaint about designated industrial property or an amount prepared by the Minister under Part 9 as the equalized assessment for a municipality.

(15) An assessment review board has no jurisdiction to deal with a complaint about any matter relating to an exemption or deferral under section 364.2, including a refusal to grant an exemption or deferral or a cancellation of an exemption or deferral under that section.

Jurisdiction of assessment review boards

s.460.1(2) Subject to section 460(14) and (15), a composite assessment review board has jurisdiction to hear complaints about

(a) any matter referred to in section 460(5) that is shown on

(i) an assessment notice for property other than property described in subsection (1)(a)

Decisions of assessment review board

s. 467(1) An assessment review board may, with respect to any matter referred to in section 460(5), make a change to an assessment roll or tax roll or decide that no change is required.

(1.1) For greater certainty, the power to make a change under subsection (1) includes the power to increase or decrease an assessed value shown on an assessment roll or tax roll.

(2) An assessment review board must dismiss a complaint that was not made within the proper time or that does not comply with section 460(9).

(3) An assessment review board must not alter any assessment that is fair and equitable, taking into consideration

(a) the valuation and other standards set out in the regulations,

(b) the procedures set out in the regulations, and

(c) the assessments of similar property or businesses in the same municipality.

(4) An assessment review board must not alter any assessment of farm land, machinery and equipment or railway property that has been prepared correctly in accordance with the regulations.

***Matters Relating to Assessment and Taxation Regulation*, 2018 A.R. 2003/2017 (MRAT)**

Mass Appraisal

s. 5 An assessment of property based on market value

(a) must be prepared using mass appraisal

(b) must be an estimate of the value of the fee simple estate in the property, and

(c) must reflect typical market conditions for properties similar to that property.

Valuation Date

s. 6 Any assessment prepared in accordance with the Act must be an estimate of the value of a property on July 1 of the assessment year.

Valuation standard for a parcel of land

s. 7(1) The valuation standard for a parcel of land is

(a) market value, or

(b) if the parcel is used for farming operations, agricultural use value.

Valuation standard for a parcel and improvements

s. 9(1) When an assessor is preparing an assessment for a parcel of land and the improvements to it, the valuation standard for the land and improvements is market value unless subsection (2) applies.

***Matters Relating to Assessment Complaints Regulation,* AR 201/2017 (MRAC)**

Personal Attendance not required

s. 19(1) Parties to a hearing before a panel of an assessment review board may attend the hearing in person or may, instead of attending in person, file a written presentation with the clerk.

Schedule 1

Government of Alberta ■

Assessment Review Board Complaint

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.

Schedule 1 | MATTERS RELATING TO ASSESSMENT COMPLAINTS REGULATION, 2018 | AR 201/2017

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 dates you are not available for a 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

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 complaint, or if all 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

Signature	Printed name of signatory person and title	Date (mm/dd/yyyy)

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 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	
Was a properly completed agent authorization form attached?	☐ Yes	☐ No	☐ N/A	Date Received _____
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 or 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 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 less dwelling units, farm land or matters shown on a tax notice (other than a property tax notice).

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, 2018.*

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

The personal information collected through this form is for the purpose of processing your complaint. This collection is authorized by section 4(c) of the *Protection of Privacy Act* and section 460 of the *Municipal Government Act*. For questions about the collection of personal information, contact (the email address, telephone number or other contact information to which the individual may direct the individual's questions about the collection). (The public body's intention, if any, at that time to input the information into an automated system to generate content or make decisions, recommendations or predictions).

AR 201/2017 Sched.1;258/2022;142/2025;172/2026