



# PROPERTY ASSESSMENT COMPLAINT PROCESS

A Step-by-Step Guide



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Note: Should the information presented differ from legislation, legislation shall prevail.

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## ABOUT THIS GUIDE

### Purpose of this Guide

This guide is part of our commitment to deliver excellent customer- and citizen-centred service.

It provides information about British Columbia's property assessment complaint process and will take you step by step through a property assessment complaint. The guide will provide you with important information and direction along the way.

Please note, you cannot file a complaint before the Property Assessment Review Panel on the issue of taxation and/or tax rates. Please direct your tax issues to your local municipality, or to the Surveyor of Taxes office through Enquiry BC (see below).

### Who Should Read this Guide

This guide is for any property owner or lessee who has filed, or is considering filing, a complaint about a property assessment.

After you read this guide, if you have any questions or need more information, please contact us at the PARP administration office:

Through Enquiry BC, we are available from 8:30 a.m. to 4:30 p.m. (Pacific Time), Monday to Friday.

In Victoria, call 387-6121.

In Vancouver, call 604-660-2421.

Elsewhere in B.C., call toll-free 1-800-663-7867.

Outside British Columbia, call 1-604-660-2421.

## ABOUT PROPERTY ASSESSMENT REVIEW PANELS

The Property Assessment Review Panels (PARPs) are the first formal level of review for Property Assessment Roll complaints.

PARPs are appointed by the Minister responsible for the *Assessment Act* to review property assessments. PARP hearings take place between February 1 and March 15 each year.

Each panel has three members, one of whom is appointed Chair. Panel members are selected on the basis of merit, following an open, transparent and consistent process. The individuals selected are fair and open-minded, and possess business and/or community experience.

Approximately 75 panels are appointed throughout the province to hear property assessment complaints. The Panels have the authority to investigate and adjudicate property assessments.

The Panels' purpose is to ensure property assessments reflect actual (market) value. They also make sure assessments are applied consistently within a municipality or rural area. They do this by reviewing and making decisions on formal complaints filed by the public.

Property owners may appeal Panel decisions to the Property Assessment Appeal Board. Board decisions may be appealed to the Supreme Court of British Columbia on points of law.

## REVIEWING YOUR PROPERTY ASSESSMENT

The following pages will take you step by step through the first formal level of the complaint process, starting from the time you receive a Property Assessment Notice.

### STEP 1 – Review your Property Assessment Notice

When you receive your Property Assessment Notice, please check all the details on the front page carefully.

- Is the information on the Notice correct?
- Is the actual (market) value correct?

The Notice shows the market value of the land and improvements as of July 1 of the previous year. It also lists the property classification, as well as any exemptions that may apply.

In January of each year, BC Assessment provides Assessments by Address and Sales by Address, which allow you to review assessments and recent sales of other properties. This service is available from your local BC Assessment office or online free of charge until March 15 at [bcassessment.ca](http://bcassessment.ca).

### STEP 2 - Discuss your Concerns

If you believe information on your Notice is incorrect, please contact your local BC Assessment office and discuss your concerns or questions. **The contact information for your local office is listed on the front of your Notice.**

An appraiser will be pleased to:

- discuss your property file

## REVIEWING YOUR PROPERTY ASSESSMENT

- explain how the market value was determined
- refer you to sales of similar properties in your neighbourhood

If you and the appraiser agree there is an error, the assessment can be corrected without an independent review.

### STEP 3 – Request a Review

If you and the appraiser do not reach an agreement, you may request an independent review by the Property Assessment Review Panel.

To obtain an independent review, you need to file a formal complaint by January 31 with your local BC Assessment office.

Your complaint can be mailed (postmarked by January 31), delivered in person, or faxed to your local assessment office, listed on the front of your Notice. You may also file your request online at [bcassessment.ca](http://bcassessment.ca).

Your complaint must include:

- your reason for requesting a review
- the Property Assessment Roll number
- the property description (address and legal description) as stated on your Notice
- your full name, mailing address, and a contact phone number where you can be reached during the day
- a statement indicating whether or not you own the property in question
- if you appoint an agent, the agent's full name and business phone number

## REVIEWING YOUR PROPERTY ASSESSMENT

Once you have filed your complaint to request a review, you will receive a Notice of Hearing to advise you of the date and place to appear before the Panel. You will then need to phone your local BC Assessment office to arrange a specific hearing time. The phone number is listed on the front of your Property Assessment Notice.

### STEP 4 – Prepare for your Hearing

You will need to gather and organize information to support your position, as the burden of proof rests with the complainant. In other words, you must prove the Property Assessment Notice is inaccurate.

It is important for you to present the best evidence you can in a concise and organized manner. Please bring five copies of any materials you wish to present to the Panel: three for the panel members, one for the BC Assessment representative, and one for yourself. A sample evidence package is provided in this guide to assist you.

If you cannot attend in person, you may send a written submission or appoint someone to appear on your behalf.



## REVIEWING YOUR PROPERTY ASSESSMENT

### STEP 5 – Appear at your Hearing

The length of a hearing is usually 20 to 25 minutes. Please be on time, as many hearings may be scheduled in a day. However, hearings sometimes run over the allotted time.

**Please note**, if you file after the January 31st deadline, or if your complaint contains a substantive error, the Panel may declare it invalid and refuse to hear your complaint.

You likely will be asked to present your case first, and then BC Assessment will present its case.

You and the BC Assessment representative will have the opportunity to ask each other questions and call witnesses. The Panel may also ask questions.

In regard to valuation, the Panel will consider market value only. The fact that you do not intend to sell your property is not relevant for assessment purposes.

Hearings are open to the public.

### STEP 6 – Panel Decisions

After hearing evidence from both parties and asking questions, the Panel may retire to a separate room or area to deliberate. Although the Panel usually announces its decision at the end of the hearing, it may defer its decision. However, all decisions must be rendered by March 15.

## REVIEWING YOUR PROPERTY ASSESSMENT

In either case, you will receive a formal Decision Notice, which BC Assessment is required to mail to you by April 7.

The Panel may dismiss the complaint for lack of evidence, change the assessment or the information contained on the Property Assessment Notice, or decide no change is required.

The Panel is not required to provide a written rationale for its decision.

### STEP 7 – Appeal a Panel Decision

If you are not satisfied with the Panel's decision, you can file an appeal with the Property Assessment Appeal Board. The deadline to file your appeal with the Board is April 30.

Information about filing an appeal can be found online at [assessmentappeal.bc.ca](http://assessmentappeal.bc.ca), by e-mailing [office@paab.bc.ca](mailto:office@paab.bc.ca), or by calling 604-775-1740 in metro Vancouver or 1-888-775-1740 toll-free from anywhere in British Columbia.

BC Assessment also has the right to appeal Panel decisions.

## SAMPLE EVIDENCE PACKAGE

The following information is provided to assist you in clearly communicating your property assessment concern. The type of evidence you need to submit will vary depending on the grounds of your complaint.

The Panel is not given any details regarding your complaint prior to your hearing. This will be the Panel's first opportunity to hear your concerns and examine your evidence.

Hearings usually run between 20 to 25 minutes. Please arrive at your hearing prepared and clear on what points you wish to make regarding your complaint.

There are a few key items you may want to include in your evidence package:

- a copy of your letter of complaint
- a copy of a street map showing the location of your property
- pictures of your property
- pictures of comparable properties in the same neighbourhood and information on their assessed value, with documentation showing how this evidence supports your position
- documentation showing sales of comparable properties on or around July 1 of the previous year, and how this supports your position
- any other maps or documentation that you feel will help support your position

Please remember there will be three panel members and a member of BC Assessment at the hearing. We suggest you bring five copies of your evidence package to ensure all parties can easily and clearly follow your presentation.

## SAMPLE EVIDENCE PACKAGE

### Letter of Complaint

Property Assessment Review Panel

- Assessment Roll 00-00-1111-000
- Assessed value too high
- 1568 Brittle St, Lot A, Plan 55698, Section 33 Range3E, South Lake Land District
- Albert Keith Wimle
- Cloud County, V5B 2W3
- Property Owner

January 12, 2007

I am writing to request a review of my property assessment of the above noted property. I have lived in Cloud Country for 33 years and am very familiar with the types of properties within the community.

The assessment value noted on my assessment notice has increased from \$300,000 to \$550,000 in one year. I have made no changes to the property or the improvements on the land in the 33 years since the house was built. I believe that there has been an error made in the calculation of the assessed value of my property. I have checked the Assessments Online information hosted on the BC Assessment website and it appears that in my community similar properties to my home have assessed values of \$365,000.

I look forward to receiving my hearing notice and presenting my case before the panel. If you have any questions you can reach me during the day at (250) 123-4567.

Sincerely,

*A. K. Wimle*

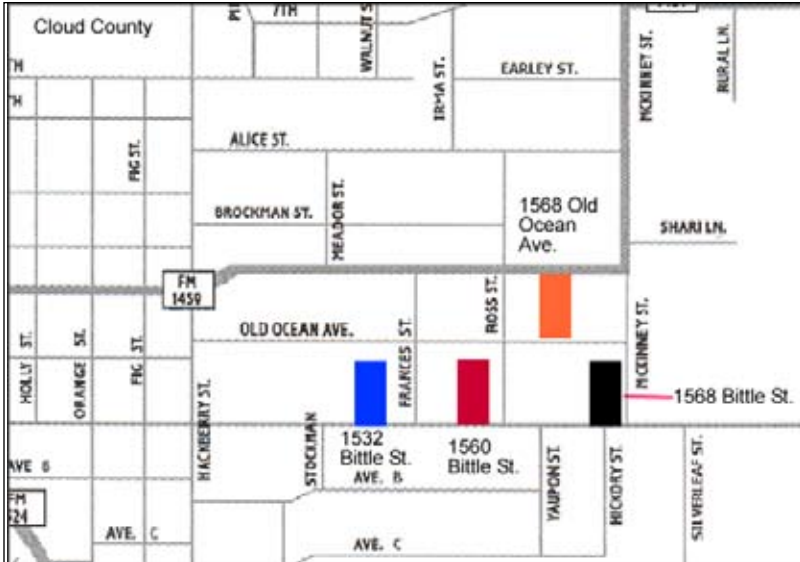
This sample letter clearly outlines the reason for the complaint (“assessed value too high”), the Assessment Roll number, and the property description (address and legal description) as stated on the Property Assessment Notice.

### **Please remember, your letter should also include:**

- your full name, mailing address, and a contact phone number where you can be reached during the day
- a statement indicating whether or not you own the property in question
- if you appoint an agent, the agent’s full name and business phone number

## SAMPLE EVIDENCE PACKAGE

### Street Map



The sample map above identifies the property which is under complaint. It also identifies the properties which the complainant intends to use as comparables.

Good comparable sales will be similar in:

- location
- style and size of buildings and improvements
- lot size
- age of buildings and improvements

## SAMPLE EVIDENCE PACKAGE

### Photos of Comparable Properties



Subject Property – 1568 Bittle St.



1560 Bittle St.



1532 Bittle St.



1568 Old Ocean Ave.

Submitting photos of homes which are similar in:

- size,
- location,
- age, and
- type

are examples of evidence which can assist in supporting your position.

## SAMPLE EVIDENCE PACKAGE

### Assessments by Address

Address	Assessed Value 2007
<b>1532 Bittle St. (Comparable)</b>	<b>\$365,000</b>
1533 Bittle St.	\$385,000
1534 Bittle St.	\$700,000
1535 Bittle St.	\$436,000
1536 Bittle St.	\$385,000
1537 Bittle St.	\$360,000
1560 Bittle St.	\$400,000
1561 Bittle St.	\$385,000
1562 Bittle St.	\$300,000
1563 Bittle St.	\$385,000
1564 Bittle St.	\$350,000
1565 Bittle St.	\$385,000
1566 Bittle St.	\$300,000
1567 Bittle St.	\$340,000
<b>1568 Bittle St. (subject property)</b>	<b>\$550,000</b>
1569 Bittle St.	\$325,000
<b>1560 Bittle St. (Comparable)</b>	<b>\$365,000</b>
<b>1568 Old Ocean Ave (Comparable)</b>	<b>\$365,000</b>
1569 Old Ocean Ave	\$375,000
1570 Old Ocean Ave	\$385,000
1571 Old Ocean Ave	\$325,000

Assessments by Address and Sales by Address are available on the BC Assessment website at [bcassessment.ca](http://bcassessment.ca) from January until March 15.

This is a good resource for you to determine if your property assessment is comparable to similar properties within your neighbourhood.

## SAMPLE EVIDENCE PACKAGE

### Comparable Properties Table

Attributes	My property	House 1	House 2	House 3
Lot size	4,000 m2	bigger	bigger	same
Topography	flat	same	sloping	swampy
House	3 bedroom rancher	superior	superior	inferior
View	none	none	pastoral	none
Access	quiet road	busy road	quiet road	quiet road
Sold Date/ Value		June 23, 2006 \$450,000		May 25, 2006 \$490,000
Assessed Value	\$550,000	\$365,000	\$365,000	\$365,000

This table is an example of how you can prepare and organize your evidence based on comparable properties.

You should choose examples that closely resemble your property and improvements. If your property is a corner lot with a split-level home, look for properties that are also corner lots and have similarly built homes. If your property has restrictions such as a “right of way” or unusable portions of the property, look for properties with similar restrictions.

Choose your comparables carefully—while differences between properties can be taken into account by the Panel, you need to show why your property assessment is incorrect.

Please ensure you can communicate the important points of your position within five to eight minutes.



## FREQUENTLY ASKED QUESTIONS

### **HOW LONG DO I HAVE TO FILE A COMPLAINT AGAINST MY CURRENT PROPERTY ASSESSMENT?**

You must file your complaint before January 31.

### **WHAT HAPPENS IF I MISS THE DEADLINE?**

If you file your complaint after January 31, the Property Assessment Review Panel must determine if there are reasons for it to exercise its discretion and hear a late complaint. If the Panel determines your complaint was filed after the deadline and sees no reason to exercise its discretion, it will not hear your complaint. However, you still can appeal this decision to the Property Assessment Appeal Board.

### **WHEN DO PROPERTY ASSESSMENT REVIEW PANEL HEARINGS TAKE PLACE?**

Panel hearings are held on weekdays between February 1 and March 15 each year.

### **WHO CAN I CONTACT TO INQUIRE ABOUT THE STATUS OF MY COMPLAINT?**

Your local BC Assessment office is responsible for scheduling your complaint and sending you a Notice of Hearing. If you have not received your Notice of Hearing by March 1, please contact the local assessment office listed on your Property Assessment Notice, or contact the Property Assessment Review Panel administration at [parp@victoria1.gov.bc.ca](mailto:parp@victoria1.gov.bc.ca) or by phone at 250-356-7535.

## FREQUENTLY ASKED QUESTIONS

### WHAT TYPE OF EVIDENCE SHOULD I BRING?

The best evidence will support the change you wish to see to your property assessment. For example, if you think your property is assessed too high, then you need to bring relevant property assessment or sales information that supports this position.

### WHAT IS MARKET VALUE?

Market value is the value at which your property could potentially have sold for on July 1 last year, given a willing buyer and a willing seller. Whether you intend to sell your home at any point is not considered in determining the value for property assessment purposes.

### WHAT IS RELEVANT PROPERTY INFORMATION?

Relevant property information is the address, lot size, living area and age of both your property and of comparable properties in the same neighbourhood. You are also strongly encouraged to provide sales information from comparable properties that sold close to July 1 of the previous year. You can obtain sales information from BC Assessment, realtors, and your local Multiple Listing Service (MLS).

## FREQUENTLY ASKED QUESTIONS

### WHAT IS A COMPARABLE PROPERTY?

A comparable property is one that has characteristics similar to yours. For example, homes built in the same year, located in the same neighbourhood, and having similar square footage of living space and lot sizes would be considered comparable properties.

### SHOULD I INCLUDE MAPS AND PHOTOS AS PART OF MY EVIDENCE?

Photos of your property and comparable properties, as well as maps, are an excellent way to convey a great deal of information in an easy-to-understand format.

### SHOULD I HAVE AN INDEPENDENT APPRAISAL OF MY PROPERTY?

If you have a recent property appraisal available to you, then you can include it as part of your evidence. If you do not have an independent appraisal, you may choose to obtain one; however, independent appraisals can be expensive and may not be essential to your case.

## FREQUENTLY ASKED QUESTIONS

### **SHOULD I GET SOMEONE TO REPRESENT ME (SUCH AS A LAWYER)?**

You are welcome to have someone represent you at your hearing; however, the Property Assessment Review Panel process is informal. The Panel is made up of individuals from your surrounding communities. In most cases, it is unlikely you will need to retain legal services.

### **I FIND THE WHOLE IDEA OF GOING BEFORE A REVIEW PANEL INTIMIDATING. IS THERE A DIFFERENT ROUTE I CAN TAKE TO RESOLVE MY CONCERNS?**

The Panel is the first formal level in the review process. However, you may choose to send a written submission, or appoint someone to appear on your behalf.

### **WHERE DO I SEND MY WRITTEN SUBMISSION IF I AM NOT ATTENDING THE HEARING IN PERSON?**

You must send your written submission by mail, by fax, or deliver it in person to the Property Assessment Review Panel c/o your local BC Assessment office. Please see the front of your Property Assessment Notice for your local office's contact information.

## FREQUENTLY ASKED QUESTIONS

### **DO I HAVE TO PAY ANY FEES OR COSTS TO GO BEFORE THE PROPERTY ASSESSMENT REVIEW PANEL?**

There is no fee to have your complaint heard by a Panel.

### **WHAT IS THE DIFFERENCE BETWEEN A PROPERTY ASSESSMENT COMPLAINT AND A PROPERTY ASSESSMENT APPEAL?**

A complaint is the first formal step in correcting an error to your property assessment and is heard by a Property Assessment Review Panel. An appeal can be filed with the Property Assessment Appeal Board only after the Panel has heard your complaint.

### **IS THERE A FEE TO FILE AN APPEAL WITH THE PROPERTY ASSESSMENT APPEAL BOARD?**

Appeal fees of \$30 for each assessment roll number or property folio must be submitted when you file your appeal with the Board.

## GLOSSARY OF TERMS

The following pages include a number of assessment-related terms that may be unfamiliar to you.

### ACTUAL VALUE:

Actual value means market value. It is the most probable price at which a property would sell in a competitive market, if listed long enough to become generally known to real estate agents and prospective purchasers. It assumes that both the buyer and seller are willing (i.e. it is not a forced sale), and that both parties are prudent and knowledgeable.

### APPRAISAL:

Appraisal is the orderly and concise method of estimating value. The three common approaches are the Direct Comparison or Market Approach, the Cost Approach, and the Income Approach. An appraiser may rely on all three, although the Direct or Market Comparison Approach is most often used for residential properties. The Cost Approach is often used for new construction, and the Income Approach is appropriate for income-producing properties like apartment buildings, office buildings and shopping centres.

### APPRAISER:

An appraiser is the person who prepares an appraisal. In British Columbia, there are no legislated standards for real property appraisers. However, most professional appraisers have some

## GLOSSARY OF TERMS

form of provincial, national or international accreditation. Persons who present themselves as appraisers have to establish professional expertise for the Property Assessment Appeal Board to accept them as experts in appraisal matters.

### ASSESSOR:

An assessor is a local representative of BC Assessment. Each assessment area in British Columbia has an assessor responsible for preparing its assessments. The assessor is a party (usually a respondent) to all appeals within his or her assessment area.

### CLASSIFICATION:

The classification of property is based on its actual or potential use. For assessment purposes, it is generally based on the actual use as of October 31 of the previous year. The tax rate applied to a property varies depending on the classification.

The assessed value of mixed-use properties may be split among more than one class. For example, part of the assessed value may be assigned to Class 6-Business and Other, while the remainder is assigned to Class 1-Residential.

Descriptions of the individual property classifications can be found on the BC Assessment website at [bcassessment.ca](http://bcassessment.ca).

## GLOSSARY OF TERMS

### COMPARABLE SALE:

A comparable sale is the sale of a property physically similar to the property under appeal, close in location, and selling close to the valuation date. If there are no sales close in physical characteristics, proximity or time, comparable sales of dissimilar properties may be adjusted to estimate the actual value of the subject property. Appraisers use comparable sales when estimating value using the Direct Comparison or Market Approach.

### FOLIO & ROLL NUMBER:

The folio and roll number is the number assigned to a property for assessment administrative purposes. It is normally printed in the top-right corner of your Property Assessment Notice. Most property taxation jurisdictions also use this number on tax notices. For most properties, one roll number is used for each specific property. It is possible, however, that one property is comprised of several roll numbers, or one roll number can cover several properties.

### LAND AND IMPROVEMENTS:

**Land**, for assessment purposes, includes the normal definition of land, plus land covered by water. **Improvements**, for assessment purposes, generally mean any buildings, fixtures or structures placed on land or water over land.



## GLOSSARY OF TERMS

The *Assessment Act* requires the total assessed value be split between land and improvements. The total is arrived at from market evidence, and the allocation is based on sales of similar but vacant lots. Any difference is assumed to be a result of the contributory value of the improvements.

It is possible for the improvement value to increase one year over another even if it has not been altered or renovated, since it is the contributory value of the improvements to the total property value that is estimated.

Usually, the allocation between land and improvements does not affect the amount of taxes paid for a single-family residential property. Therefore, changing the allocation will not usually change the amount of taxes payable.

**MARKET VALUE:** see Actual Value.

**ROLL NUMBER:** see Folio & Roll Number.

**VALUATION DATE:**

Section 18(1) of the *Assessment Act* requires that properties are assessed at actual or market value as of July 1 of the year during which the assessment roll is completed. For the 2007 roll, the valuation date was July 1, 2006.

## **CONTACT US**

### **PROPERTY ASSESSMENT COMPLAINT AND APPEAL INFORMATION LINE:**

1-877-356-9313

This recorded service will provide you with important information on property assessment and the complaint process.

Please note, this is a recorded service only and at no time will you be able to reach an attendant.

### **CALL US**

Through Enquiry BC, we are available from 8:30 a.m. to 4:30 p.m. (Pacific Time), Monday to Friday.

In Victoria, call 387-6121.

In Vancouver, call 604-660-2421.

Elsewhere in B.C., call toll-free 1-800 663-7867.

Outside British Columbia, call 1-604-660-2421.

### **E-MAIL US**

E-mail your questions to: [parp@Victoria1.gov.bc.ca](mailto:parp@Victoria1.gov.bc.ca)

### **WRITE TO US**

Property Assessment Review Panel  
Office of the Administrator  
PO BOX 9361 STN PROV GOVT  
VICTORIA BC V8W 9M2

### **ONLINE SERVICES**

Additional information on the complaint process or the Panels can be found on our website at [sbr.gov.bc.ca/parp/](http://sbr.gov.bc.ca/parp/).





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