A SELF-DEFENCE GUIDE TO THE ASSESSMENT BATTLE

1. File “Request for Consideration” with MPAC by 31 December 2005. Do not wait for MPAC to reply to this, but –

2. File “Complaint” with the ARB by 31 March 2006. Pay the $75 filing fee – will be returned if settlement with MPAC reached before an ARB hearing.

3. Get the MPAC “Property Report” of your property from the MPAC website or by asking for it by telephone or mail. Demand the list of six comparable properties used by MPAC to determine your assessment. (There was no such list, but you will force MPAC to start working to create one to substantiate their opinion.)

4. Watch the real estate market – MPAC does. Track what houses near you are listing and selling for. Get close to your neighbours; divide the preparation workload, exchange information and experience.

5. You must state your reasons for objecting to MPAC’s assessment in the Request for Consideration. Be objective, state all valid reasons, but details are not required at this stage.

6. Only three workable reasons for objecting: 1.) MPAC factual error (e.g., no of bedrooms); 2.) condition of your property; and 3.) comparable properties with lower assessments or listing/selling prices near yours.

7. Assume that MPAC will not agree with you. File a complaint with the ARB. Then formally ask the ARB to assign your complaint to the “Prehearing” stream. This is a right and has a number of advantages: it forces both MPAC and you to clarify the issues, it forces both sides to disclose the facts and evidence they will use, explores the possibility of settlement, takes place in a less formal legal setting but still affords the chance of recovery in a subsequent full hearing. The normal hearing stream is a tactical error – MPAC has the lawyers, experience and expertise to do well at a formal ARB hearings.

8. MPAC and you now can consider the possibilities of success having seen each other’s “cards.” The better “hand” will win. If MPAC sees that you have a good case, they will offer to reduce your assessment by an amount to be negotiated. MPAC is human after all - they won’t waste effort, time and money on a losing proposition.

9. If you must continue to a formal ARB hearing, study the ARB Rules and Procedures (website) and line up your evidence. It is better to prepare a written submission than rely on the ARB member’s attention span, note taking, or memory.

An encouraging afterthought - The only way to reduce your property taxes is to reduce MPAC’s assessment of your property.