Through The Roof

MONTANA PROPERTY TAX REVIEW · BY UP THE CREEK RESEARCH

Report No. PT-2026-0001
Prepared: August 6, 2026
upthecreekresearch.com

SAMPLE REPORT — ILLUSTRATIVE ONLY

Property Tax Review

Subject: 3670 Inspiration Dr, Missoula, MT 59808 • Missoula Industrial Park, Blk 3, Lot 12 (1.56 ac) • Assessment Code 0002443402 • Levy District 1592W-20-3W
Reviewed: 2026 Classification & Appraisal Notice, Missoula County (values as of Jan 1, 2024)

OUR VERDICT

No appeal recommended — the increase is real and correctly assessed.

Your assessed value rose because the Department of Revenue added a new building to your parcel — one that exists. The land value did not change at all. Filing an appeal would cost you time with little realistic recovery. We recommend you **let this assessment stand**, with one exception noted on page 2.

WHAT CHANGED ON YOUR NOTICE

Line Item	Prior Year	Current (2026)	Change	Our Finding
Commercial land (1.56 ac)	$310,544	$310,544	$0	✓ **Unchanged** — reclassified 2107 → 2207; same tax rate, no dollar effect
Buildings & improvements	—	$29,810	+$29,810	● **New item** — DOR picked up the small building added to the lot. Verified real.
Total assessed value	**$310,544**	**$340,354**	**+9.6%**	
Taxable value	**$4,348**	**$5,105**	**+17.4%**	

The notice lists the increase reason as "MA — Market Appreciation." That label is boilerplate and inaccurate: your land did not appreciate. The entire increase is the new improvement plus a statutory rate change (below).

WHY TAXABLE VALUE ROSE FASTER THAN ASSESSED VALUE

Two separate things happened, and only one of them is about your property:

Driver	Added Taxable Value	Est. Tax Impact*	Can It Be Appealed?
New building assessed at $29,810 × 1.5% commercial rate	+$447	≈ $314 / yr	Yes — but only if the value is wrong (see p. 2)
Statutory rate step on land, 1.4% → 1.5% (2025 Legislature, HB 231 — applies to all Class 4 commercial property statewide)	+$310	≈ $218 / yr	**No** — set by statute, not by the appraisal
Total	**+$757**	**≈ $532 / yr**	

**Using your prior-year levy of 701.750 mills (§ 15-10-201). Final 2026 mills are set by the county in the fall and may differ slightly.*

The screening principle: An appeal can only move two levers — the appraised value and the classification (MCA § 15-7-102, § 15-15-102). It cannot change tax rates or mill levies. Of your $532 increase, $218 is untouchable by any appeal. The remaining $314 rests on whether $29,810 is a fair value for the new building — our analysis of that is on page 2.

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IS $29,810 A FAIR VALUE FOR THE BUILDING?

The Department values commercial improvements by depreciated replacement cost (MCA § 15-8-111). For a small utility/storage building on a commercial lot, $29,810 sits inside the normal range. Our benchmark check against neighboring Missoula Industrial Park parcels shows your land carried at ≈ $199,000/acre, consistent with adjacent lots — no uniformity problem on this parcel.

> **The one exception:** If your actual, documented cost to construct the building was substantially below $29,810 (for example, under ≈ $20,000 including site work), an informal review could trim the value. Realistic recovery in that case: **$50–$100 per year**. For most owners this is not worth pursuing — but it is your call, and the deadline below applies either way.

YOUR APPEAL RIGHTS & DEADLINES

⏱ **30-DAY WINDOW** — Any objection must be filed within **30 days of the date printed on your notice** (MCA § 15-7-102(3)). The clock runs from the notice date, not the day you opened the envelope. Only one County Board application is allowed per 2-year valuation cycle — do not file it half-prepared.

Step	Forum	Deadline	Cost
1. Informal review (Form AB-26)	Dept. of Revenue field office	30 days from notice date	Free
2. County Tax Appeal Board	Missoula County (file with Clerk & Recorder)	30 days from AB-26 determination	Free
3. Montana Tax Appeal Board	Helena (new evidence allowed)	30 days from county decision	Free
4. District Court	Judicial review	60 days from MTAB decision	Filing fees / counsel

The Department's appraisal is presumed correct; the owner carries the burden of proof. Winning evidence must be tied to the valuation date (Jan 1, 2024) — comparable sales, actual construction cost, income data, or an independent appraisal completed within 6 months of the valuation date (which the County Board must consider, § 15-15-103).

WHAT WE CHECKED

- Line-by-line notice comparison vs. prior year
- Classification codes and tax rates (Class 4, 1.5%)
- Increase decomposed: appraisal vs. statute
- Land-value uniformity vs. neighboring parcels
- Dollar impact at current levy (701.750 mills)
- Appeal-worthiness: realistic recovery vs. effort

BOTTOM LINE

Question	Answer
Is the assessment factually correct?	**Yes** — the new building is real; land value unchanged.
Is the value out of line with the market or your neighbors?	**No** — land is consistent with adjacent parcels at ≈ $199K/acre.
What does the change cost you?	**≈ $532/year**, of which $218 is a statutory rate change no appeal can touch.
Should you appeal?	**No** — unless documented building cost was well under $29,810, in which case a free AB-26 filing could recover $50–100/yr.

