Complaint ID 0056 2260
Roll No. 15234.000

LOCAL ASSESSMENT REVIEW BOARD DECISION
HEARING DATE: August 12, 2026

PRESIDING OFFICER: A Tarnoczi
BOARD MEMBER: C Huelsman
BOARD MEMBER: A Jamaluddin

BETWEEN:

MONIQUE RUCHKALL & RICHARD RUCHKALL

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	15234.000
MUNICIPAL ADDRESS:	912 900 Carriage Lane Place
ASSESSMENT AMOUNT:	$516,000

The complaint was heard by the Local Assessment Review Board on the 12th day of August 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: Richard Ruchkall, Property Owner

Appeared on behalf of the Respondent: No Representatives Attended

DECISION: The assessed value of the subject property is confirmed at $516,000.

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 a residential property with 1185 sq ft on the main floor located in the community of Carstairs.

PRELIMINARY MATTERS

[3] The Respondent did not submit an evidence package and did not have any representatives present at the hearing. Upon providing the required 15-minute grace period, the Board is satisfied that all persons required to be notified of the hearing were duly given notice, and that no request for a postponement or adjournment was received by the Board, and no postponement or adjournment was granted.

[4] Accordingly, pursuant to section 463 of the MGA, the Board proceeded to deal with the complaint in the Respondent's absence.

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

[6] The Complainant did not raise any objections to the panel hearing the complaint.

[7] No additional preliminary or procedural matters were raised. The Complainant indicated that they were prepared to proceed with the complaints.

POSITION OF THE PARTIES

Position of the Complainant

[8] The Complainant requested the subject property be assessed at $389,000.

[9] The Complainant claimed he had been told by a retired real estate agent that property prices increased by about 2% per year and produced calculations to show that, based on that the Complainant's purchase price of the subject property in June 2022 and that rate of increase, the subject property was now worth $416,540.

[10] The Complainant noted that there were different property tax increases in other central Alberta communities and provided a list of tax increases in four communities.

[11] The Complainant provided a list of three properties that they claimed were similar square footage. The list included a date of sale, an address, a selling price and a contact name and phone number. Two of the properties also included a list price. The selling prices ranged from $349,000 to $399,000.

[12] The Complainant further requested that the Board, for reasons of compassion, provide an exemption from property tax increases for seniors based on the hardships they face.

[13] The Complainant asserted that the World Economic Forum is working alongside the Liberal and NDP parties in Canada to increase home prices and rent.

[14] The Complainant claimed firsthand knowledge of homes valued at $550,000, based on the purchase and sale of a house in Airdrie and asserted that the subject property was not worth $500,000.

Position of the Respondent

[15] No representatives appeared on behalf of the Respondent, nor did the Respondent submit an evidence package.

BOARD FINDINGS and DECISION

[16] The Board considered the Complainant's statement claiming that the subject property could be valued by applying a 2% annual increase to the property's initial purchase value. The Board noted that there was no supporting evidence that this formula produced a fair market value for any property including the subject property. Given this lack of evidence, the Board decided that it could not give the claim any weight.

[17] The Board reviewed the Complainant's statements regarding the different tax increases in different communities. The Board considered MGA **sections 460(5), 460(8) and 460.1 (1). 460(8), which** reads, "There is no right to make a complaint about any tax rate." and **460.1 (1)** reads "A local assessment review board has jurisdiction to hear complaints about any matter referred to in **section 460(5)**."

[18] Given that tax rates are not included in section **460(5) of MGA** and tax rates are specifically excluded in **460.1(1)**, the Board determined that the panel had no jurisdiction to address this concern.

[19] The Board examined the list of three properties the Complainant provided as comparables to the subject property. The Board noted that square footage of the properties, square footage of the lots, style of the houses, pictures of the houses, maps of the location of the houses, additions to the houses (such as garages), and assessed value were not included. In addition, there was no documentation (such as MLS listing or certificates of title) to support the data that was presented. As a result, the Board decided to not to give weight to this argument.

[20] The Board considered the Complainant's request for an exemption based on compassion. The Board noted that section **364(2) of the MGA** provides municipal councils with the authority to grant exemptions to property tax by bylaw. Further, section **460(15)** states, "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."

[21] Given that the Complainant did not present as evidence a bylaw authorizing an exemption, the Board applied **460(15)** and determined that it had no jurisdiction to grant an exemption.

[22] The Board reviewed the Complainant's concern regarding the influence of the World Economic Forum in determining and distorting housing prices. The Board also reviewed section **460(5), of the MGA,** and did not find a reference to this concern in the legislation. Given that section 460.1**(1)** gives the Board jurisdiction to only to hear complaints referred to in **460(5)**, the Board decided that it did not have jurisdiction to hear this concern.

[23] The Board examined the claim that the Complainant's firsthand knowledge could be used to determine the assessed value of the subject property. Given the lack of substantiating evidence presented to support this assertion, the Board decided it was unable to give any weight to this claim.

DECISION SUMMARY

[24] In summary, of the arguments, claims and concerns raised by the Complainant, the Board dismissed three because the Board had no jurisdiction to consider the matter and three were given no weight because they lacked any supporting evidence. Given that the Board was unable to give any weight to the Complainant's arguments to reduce the assessment, the Board confirmed the assessment.

[25] As a result, the Board finds that the original assessed value of $516,000 is confirmed.

[26] Dated at the Central Alberta Regional Assessment Review Board, in the city of Red Deer, in the Province of Alberta this 27th day of August 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.

Lisa Nord

Lisa Nord, Board Clerk
on behalf of
A Tarnoczi, 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	8
C.1	Complainant Submissions	5
C.2	Complainant Submissions	1
C.1	Complainant Submissions	1
C.4	Complainant Submissions	1
C.5	Complainant Submissions	1
C.6	Complainant Submissions	1

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.

Exemptions granted by bylaw

s. 364(2) Property is exempt under this section to any extent the council considers appropriate.

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

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)

s. 460(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.

s. 460(8) There is no right to make a complaint about any tax rate.

s. 460(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.

Absence from hearing

s. 463 If any person who is given notice of the hearing does not attend, the assessment review board must proceed to deal with the complaint if

(a) all persons required to be notified were given notice of the hearing, and

(b) no request for a postponement or an adjournment was received by the board or, if a request was received, no postponement or adjournment was granted by the board.

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.