CENTRAL ALBERTA REGIONAL
Assessment
ReviewBoard

Complaint ID 0262 2164
Roll No. 30000343145

LOCAL ASSESSMENT REVIEW BOARD DECISION
HEARING DATE: WEDNESDAY, JUNE 10, 2026

PRESIDING OFFICER: D. WIELINGA
BOARD MEMBER: D. DEY
BOARD MEMBER: A. JAMALUDDIN

BETWEEN:

DEANNA MORIN

Complainant

-and-

REVENUE & ASSESSMENT SERVICES
For the CITY OF RED DEER

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 CITY OF RED DEER.
as follows:

ROLL NUMBER:	30000343145
MUNICIPAL ADDRESS:	City of Red Deer, Alberta
ASSESSMENT AMOUNT:	$358,200

The complaint was heard by the Local Assessment Review Board on the 10th day of June 2026, via video conference.

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: Deanna Morin, Property Owner

Appeared on behalf of the Respondent: Stephen Kooyman and Travis Larder, City of Red Deer

DECISION: The assessed value of the subject property is confirmed at $358,200

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 70 Arthur Close, Red Deer, Alberta. It is a 1217 sq. ft. two-story duplex on a 3101 sq. ft. lot. Built in 2004, it has 2.5 bathrooms with a developed walk-out basement.

PRELIMINARY MATTERS

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

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

Preliminary Issue #1 - Neighborhood Correction

[5] The Respondent brought forward a correction on page 13 of Exhibit R.1. The second paragraph referred to the subject property as being in the Evergreen neighborhood, and it should have stated Aspen Ridge neighborhood. Neither the Complainant nor the panel had objections to this error.

Preliminary Issue #2 – Rules of Disclosure

[6] The Respondent raised a complaint that the Complainant's application, with one page of additional information, should be dismissed because it does not meet the requirements outlined in section 5(2) of the *Matters Relating to Assessment Complaints Regulation, 2018* ("MRAC") and no "real" evidence was submitted by the disclosure deadline.

[7] The Board took a 15-minute recess to discuss this matter.

[8] Once the hearing resumed, the Board responded to the preliminary matter and stated the following:

- Regarding the submission of evidence according to MRAC 5(2), everything was submitted on time.
- The Complainant's Assessment Review Board Complaint along with a one-page attached document was submitted on March 16, 2026.
- The Complainant's evidence disclosure deadline was May 19, 2026, but the Complainant had no further evidence to submit.
- The Respondent's submission was a response to the Complainant's Assessment Review Board Complaint and a one-page document; therefore, there must have been enough information submitted by the Complainant.

[9] The Board ruled that the Complainant provided sufficient information in the complaint form and the attached one-page document to proceed with the hearing. Therefore, the Respondent was not disadvantaged by the limited submission.

POSITION OF THE PARTIES

Position of the Complainant

[10] The Complainant is requesting that the subject property be assessed at $335,100.

[11] The Complainant stated that the subject property was assessed at $329,100 in the previous year, as opposed to an assessment of $358,200 in the current year.

[12] The Complainant indicated that she made no exterior or interior enhancements in the last year and believes the property assessment is too high.

[13] The Complainant referred to the Respondent's list of sales and housing assessments; 2 were from 2025 and the other 2024. She stated the 2024 property does not reflect the 2025 year in question.

[14] The Complainant suggested the two 2025 properties were larger than her property and therefore are not relevant comparisons.

[15] The Complainant stated that her property taxes have increased 9.5% while she understood the others were assessed at approximately 8%.

[16] The Complainant indicated that her property is situated on a small lot and the assessed value has increased significantly.

In response to questions from the Respondent and the Panel:

[17] The Respondent agrees with the Complainant that no changes were made to her property in the last year. However, the request for information received in 2025 made them aware of changes they had not previously been aware of.

[18] The Complainant explained how she arrived at the $335,100 requested assessed value of her property.

[19] The Complainant stated that she understands there is an increase to be made but feels the assessment of $358,200 is too high; $335,100 may be a bit low with how it impacts the properties around her property.

[20] The Complainant suggested that she still feels her property is assessed too high in regard to the few renovations she has done.

Position of the Respondent

[21] The Respondent stated the market modified cost approach for valuation was used. He indicated that the sales comparison approach was also incorporated.

[22] The Respondent suggested the information provided by the complainant in an Assessment Request for Information form (received online on June 4, 2025) made the Respondent aware of renovations and updates that had occurred in 2023. These changes were added to the property

record for the current assessment and accounted for a small portion of the property assessment increase for the current taxation year.

[23] The Respondent stated that the year-to-year assessment change is not a matter for complaint under the MGA section 460(5)(a) through (k).

[24] The Respondent suggested that the average year-over-year shift in assessed values for similar properties sees an increase of 8% and a median increase of 7%. The 8% is an average with similar properties increasing from a range of 3% to 18%.

[25] The Respondent suggested that lowering the assessment of the subject property would disrupt the equity that currently exists among other similarly assessed properties. The Respondent further stated that it would also create an unfair tax distribution between it and similar properties.

[26] The Respondent stated that the increase of the subject property was a combination of improvements and market changes.

[27] The Respondent stated the median assessment ratio of 94% indicates this property may have been under-assessed over the past year.

[28] The Respondent pointed out that the time adjusted sale price of three comparables range from $344,300 to $373,700. Therefore, the time adjusted property is assessed almost exactly centred between the high and low at $358,200.

<u>In response to questions from the Respondent and the Panel:</u>

[29] Requests for information are scheduled with the Assessment Department, and there is a system that cycles through requests for information. Often, they see when residential changes are made when a property sale shows up on an MLS listing.

[30] The subject property lot size is irrelevant to the assessed value; it is more expensive to put a tub, shower, and vanity into a room than to build four walls, so it affects the value.

[31] The 8% value is an average of similar properties, and the additional percentage is based on improvements.

<u>BOARD FINDINGS and DECISION</u>

<u>The Complainant's appeal focused on four issues and will be addressed individually in this section.</u>

*<u>Issue #1</u>**<u>- There have been no changes made to the subject property in the preceding year.</u>***

[32] The Appellant submitted that no changes had been made to the subject property within the preceding year. The Respondent accepted that there were no physical changes to the property between December 31, 2024, and December 31, 2025. However, the Respondent explained that the 2026 assessment was affected by information that became known to the City during their assessment.

[33] The Respondent's evidence was that the Appellant completed an online Assessment Request for Information form on June 4, 2025. Through that process, the City became aware of renovations and updates that had occurred in 2023. Those items were not previously reflected in the assessment record and were added for the 2026 assessment year.

[34] The Board accepts the Respondent's explanation. The fact that the work was not completed during the immediately preceding year does not mean it could not be properly reflected in the 2026 assessment once the Respondent became aware of it. The assessment is required to reflect the characteristics and physical condition on December 31 of the year before the tax year. On the evidence, the assessment record was updated to reflect existing property characteristics that had not previously been captured.

[35] The Board therefore finds that this argument does not justify reducing the assessment. The increase was not based on an assumption that new work occurred in the preceding year. It was based, in part, on updated inventory information the Respondent became aware of during the assessment process, as well as market movement.

<u>*Issue #2 – **The assessment is more than similar properties.***</u>

[36] The Appellant submitted that the subject property is assessed at a higher amount than similar properties. The Board finds that the Respondent provided assessment equity and sales comparison evidence that supports the assessment.

[37] The subject property is a two-storey duplex on a walkout basement in Aspen Ridge. The Respondent's property details identify the subject as having standard quality rating, a 2004 year build, 2.5 bathrooms, a developed walk out basement, a front attached garage, 1,217 sq. ft. floor area, and a 3,101 sq. ft. lot.

[38] The Respondent compared the subject property to other assessed properties and explained the relevant similarities and differences. One comparable was 97 sq. ft. larger than the subject property but had one less full bathroom and no basement development. The Respondent explained that, if the subject assessment were reduced to the Complainant's requested value of $335,100, the subject would be assessed $9,000 lower than that comparable despite having superior features in important respects. The Board accepts that this would create an equity concern.

[39] The Respondent also identified a comparable assessed at $362,000 as the most similar to the subject property. The property was only marginally larger and one year newer, but had only one full bathroom, while the subject has two full bathrooms. The Board finds that this comparison supports the reasonableness of the subject's assessment of $358,200.

[40] The sales comparison evidence also supports the assessment. The Respondent compared the subject to three Arthur Close sales:

- 20 Arthur Close sold for $338,500 on April 16, 2025, with a time-adjusted sale price of $344,300. It was very similar in age and floor area but inferior because it had fewer bathrooms, no basement finish, no walkout basement, and a smaller lot.
- 86 Arthur Close sold for $359,000 on December 12, 2024, with a time-adjusted sale price of $373,700. It was superior in some respects, including larger floor area, larger lot, more bathrooms, and more basement development.

- 40 Arthur Close sold for $336,000 on June 20, 2024, with a time-adjusted sale price of $362,500. It was very similar in year built, floor area, lot size, location, garage, bathrooms, and general property type, although it did not have a walkout basement.

[41] The Board places weight on this evidence because the sales are from the same street and neighborhood and involve the same general property type. The Board also accepts the Respondent's explanation that adjustments must be considered for differences such as basement development, walkout basement, bathrooms, lot size, and floor area.

[42] The Board finds that the Respondent's evidence demonstrates that the subject assessment is within a reasonable and equitable range when compared to similar assessed and sold properties. The Complainant did not provide sufficient evidence to show that the subject was over-assessed or unfairly assessed relative to comparable properties.

Issue #3 – ***That the 9.5% increase attributed to the subject property is unwarranted when in the Appellant's understanding, "everyone else" has only had an 8% increase.***

[43] The Appellant submitted that the subject property increased by 9.5% and that this was unwarranted because, in the Appellant's understanding, "everyone else" had only an 8% increase.

[44] The Board accepts the Respondent's evidence that the 8% figure was an average and did not mean that every similar property increased by exactly 8%. The Respondent completed a review limited to semi-detached homes in the same housing stratum, described as two-storey and basement duplexes in the Red Deer South Zone. That review returned 577 results. The average year-over-year shift was 8%, while the median shift was 7%. The Respondent's evidence was that the increases within that group ranged from a low of 3% to a high of 18%.

[45] The Board finds that this evidence directly addresses the Complainant's concern. The subject's 9.5% increase is above the average, but it is within the range shown by the Respondent's review. The Board accepts the Respondent's explanation that properties do not all shift by the same percentage because changes may result from updated inventory information, renovations, and other property-specific factors.

[46] The Board also accepts the Respondent's explanation that the subject's increase was caused by a combination of market change and updated property inventory information, including renovations and updates that were added to the property record for the 2026 assessment year.

[47] The Board is not persuaded that a year-over-year percentage increase, by itself, proves that the assessment is incorrect. The Board's task is to decide whether the assessment before it is accurate, fair, and equitable, and ratio evidence supports the assessed value of $358,200.

Issue #4 – ***That the City's sale system is not updated with current information and therefore information provided during the appeal period was irrelevant.***

[48] The Appellant submitted that the Respondent's "sales system" was not updated with current information and that, as a result, information provided during the appeal period was irrelevant.

[49] The Respondent explained that, for assessment purposes, it uses Land Titles transfers as the sale date. Land Title transfers may occur after reported MLS sales dates, but that does not mean the Respondent's system is not current or that the sales information is irrelevant.

[50] The Respondent also explained that the 2026 assessment must be based on the valuation date of July 1, 2025. As a result, sales occurring after July 1, 2025, cannot be used in the valuation model for the 2026 assessment. The Respondent provided information to the Complainant during the appeal period, including six Arthur Close sales from April 25, 2024, to October 6, 2025, two of which occurred after July 1, 2025. The Board accepts the Respondent's explanation that post-valuation-date sales may help provide context, but do not determine the 2026 assessed value.

[51] The Board also considered the Complainant's reference to 72 Arthur Close. The Respondent's evidence was that, although MLS may have indicated a 2026 sale, that sale had not yet transferred at Land Titles and was therefore not official for assessment purposes of changing the assessment.

[52] The Respondent's sales comparison evidence was relevant and useful. It included sales of similar properties on Arthur Close with sale dates, sale prices, time-adjusted sale prices, assessed values, and property characteristics. That evidence was tied to the valuation date and to the assessment process.

[53] For these reasons, the Board finds that the Complainant has not established that the Respondent's sales information was irrelevant or unreliable. The Board accepts the Respondent's evidence that the assessment was prepared using verified market data, applicable valuation standards, and relevant assessment analysis.

DECISION SUMMARY

[54] The Board finds that the original assessed value of $358,200 is confirmed.

[55] Dated at the Central Alberta Regional Assessment Review Board, in the city of Red Deer, in the Province of Alberta this 25th day of June, 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.

HDelisle

H. Delisle, Board Clerk
On behalf of
D. Wielinga 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	9
R.1	Respondent Submission	32

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) farmland

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)**

Disclosure of evidence

s. 5(2) If a complainant is to be heard by a local assessment review board panel, the following rules apply with respect to the disclosure of evidence:

(a) the complainant must, at least 21 days before the hearing date,

(i) disclose to the respondent and the local assessment review board the documentary evidence, a summary of testimonial evidence, including any signed witness reports, and any written argument that the complainant intends to present at the hearing in sufficient detail to allow the respondent to respond to or rebut the evidence at the hearing , and

(ii) provide to the respondent and the local assessment review board an estimate of the amount of time necessary to present the complainant's evidence;

(b) the respondent must, at least 7 days before the hearing date,

(i) Disclose to the complainant and the local assessment review board the documentary evidence, a summary of the testimonial evidence, a summary of the testimonial evidence, including any signed witness reports, and any written argument that the respondent intends to present at the hearing in sufficient detail to allow the complainant to respond to or rebut the evidence at the hearing, and

(ii) provide to the complainant and the local assessment review board an estimate of the amount of time necessary to present the respondent's evidence;

(c) the complainant must, at least 3 days before the hearing date, disclose to the respondent and the local assessment review board the documentary evidence, a summary of the testimonial evidence, including any signed witness reports, and any written argument that the complainant intends to present at the hearing in rebuttal to the disclosure made under clause (b) in sufficient detail to allow the respondent to respond to or rebut the evidence at the hearing.

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.