Complaint ID 0263 2249
Roll No. 657635000

LOCAL ASSESSMENT REVIEW BOARD DECISION
HEARING DATE: August 13, 2026

PRESIDING OFFICER: T. Handley
BOARD MEMBER: D. Dey
BOARD MEMBER: C. Huelsman

Marvin & Sheila Trimble

Complainant

-and-

Assessment Department
For Red Deer County

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 Red Deer County as follows:

ROLL NUMBER:	657635000
MUNICIPAL ADDRESS:	31 28319 Twp Rd 384, Red Deer County, Alberta
ASSESSMENT AMOUNT:	$659,110

The complaint was heard by the Local Assessment Review Board on the 13th 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:	Marvin Trimble, Property Owner
Appeared on behalf of the Respondent:	Michael Arnold, Assessment Services Manager Tyler Anderson, Assistant Assessor

DECISION: The assessed value of the subject property is confirmed at $659,110

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 31 28319 Township Road 384, in the West Ridge subdivision in Red Deer County. It is an 1,851 square foot, walkout bungalow with a finished basement and attached garage and is situated on a 1.99-acre parcel of land. The property was built in 1996 and purchased by the Complainant in 2000.

PRELIMINARY MATTERS

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

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

[5] The Respondent inquired about the opportunity to give a surrebuttal to clarify points made in the Complainant's rebuttal. After discussion with the Presiding Officer, the Respondent agreed that clarification could be given in closing remarks; therefore, no surrebuttal would be added to the hearing. Both parties were then ready to proceed with the hearing.

POSITION OF THE PARTIES

Position of the Complainant

[6] The Complainant stated that the current assessment overstates market value because it does not adequately account for property-specific risks that a prudent purchaser, insurer, lender, and appraiser would consider material. The property has a documented history of drainage and flood-related problems, including foundation damage and prior basement flooding indications.

[7] The Complainant shared two studies, a 2001 Ken Van Dewark report (C.3) and a 2011 Associated Engineering Storm Drainage Study (C.4), which identify material drainage limitations affecting this property and surrounding lots. The 2001 report shows a map with areas of past flooding, which include the subject property (C.3, Area 3 of Figure 1).

[8] The Complainant explained that for many years the property owners had an arrangement to pump excess water from the subject site over into a neighbouring property. In 2023, that arrangement was ended by the new owners of the neighbouring property. According to the Alberta Water Act, water diversion without a proper licence can lead to up to $50,000 fines for individuals (C.11, pg. 9). This inability to pump excess water has left the property even more vulnerable to flooding than in the past.

[9] The Complainant shared that their home insurance was cancelled by their insurer, the Co-operators, due to its flooding history and high risk of future flooding. They reported that West Ridge Estates has a pluvial flood rating of 94 out of 100, being the highest risk. New insurance was obtained through AMA but is limited to $10,000 per occurrence with lifetime coverage of $20,000

(C.6). This coverage is significantly limited compared to the scale of prior loss reported as $300,000 in 2001 (C.1 page 4). They argue that if the property is not able to remain properly insured, the odds of anyone getting a mortgage to purchase the property are very low.

[10] The Complainant further argued that a purchaser would likely require disclosure of the engineering reports, insurance limits, flood history, and unresolved outfall issue before making an offer. Comparable sales must be adjusted for these property-specific conditions. General Westridge Estates sales, or sales from higher elevation lots without known flood history, are not direct comparables without material adjustment.

[11] The Complainant included an estimate from a contractor (C.6 pg. 7-8) dated June 26, 2025, for repairs to the exterior of the home due to water damage. The total is $5,091.11. Also included was a reference to a flood that occurred in July 2026.

[12] In 2011, in acknowledgment of flood evidence, an agreement was reached between the property owner and the County which reduced the assessment, on the land only, by 30%. The Complainant explained that this was agreed to at that time as a pumping arrangement was in place with the neighbour, and the Complainant also believed further drainage diversion projects would be pursued by the County. The Complainant says no further diversion projects were pursued for their property. This lack of action by the County and lack of ability to pump water are changes that have occurred since the last agreement was reached.

[13] The Complainant provided information about the status of homes sold in High River after the flooding that occurred in 2013 (C.9, C.14). The Complainant feels this sale evidence supports the principle that known flood risk can create a significant discount in market value.

[14] On the appeal application form, the Complainant indicated they wanted a $0 valuation or $900,000 if the County completed flood protection measures. Further, in their rebuttal, they gave a different valuation of $519,620. When asked for clarification after their presentation, the Complainant explained that $0 was in reference to attempting to get a third-party valuation of their home and being told they would never find a buyer for their home due to the flooding history that would have to be disclosed. To clarify, the Complainant is asking for a 30% reduction in the total assessed value and not only on the land. The requested value is $519,620.

Position of the Respondent

[15] The Respondent began by making a correction to Exhibit R.1, page 14. The title of the Table says 13 and should say 32.

[16] The Respondent explained that the subject property is currently receiving a 30% reduction on the land value for overland flooding. This results in a 13% reduction in overall assessed value. (The Complainant felt this overall reduction percentage worked out to 11.2%. The Respondent indicated that he could see how that number was reached by the Complainant and had no issue with acknowledging the change). This reduces the property's current assessment by $83,199, which represents the largest percent adjustment in the subdivision.

[17] The Respondent stated that the subject property was part of a general re-inspection cycle in 2023. This involved a request for information that was sent to all property owners in the area to confirm

property details and a drive-by of each property. Other than the addition of a wood stove and verification of residential use, no other changes were recorded for the property.

[18] The Respondent explained that based on Alberta legislation and its associated regulations, a residential parcel must be assessed at market value using mass appraisal as of July 1 of the current assessment year, a physical condition date of December 31, and must reflect typical market conditions for properties similar to that property. Additionally, the assessments for Red Deer County are audited by the Provincial Government every year, based on three years of sales before the valuation date.

[19] The Respondent argued that much of the Complainant's arguments and evidence are historical reports, photographs, communications and documents that provide no market evidence to substantiate a larger reduction in assessed value.

[20] The Respondent referenced a 2025 decision of the Assessment Review Board for the subject property, complaint ID 0263 2096 (R.1 pg. 8-9). This board decision, in favour of the Respondent, stated that there was no evidence that flooding had worsened, and the board was not swayed that the current reduction applied was not sufficient.

[21] The Respondent referenced a recent 2026 decision for a neighbouring property at 39 28319 TWP Rd 384, complaint ID 0263 2250 (R.1 pg. 9). In this decision, the Board gave little weight to what it deemed to be historical reports, as they did not provide market evidence of valuation or market analysis.

[22] In response to the information provided by the Complainant about homes that flooded in High River, the Respondent believes this does not provide suitable data to quantify an adjustment for the subject property. Reasons for this are a different municipality, transactions referenced are roughly 8 years old and included terms and conditions not reflective of typical sales (i.e., closed bids and properties moved from original locations). The information did not provide details on how these properties compare to the subject property.

[23] In Response to the Complainant's insurance documents, the Respondent feels these do not provide market evidence that would substantiate a larger negative adjustment.

[24] In response to the contractor quote provided by the Complainant, the Respondent claims the estimate does not provide enough details, such as whether the work was required, if the work was completed, or the actual costs if it was completed.

[25] The Respondent provided 4 comparable properties (R.1 pg. 10) listed in order of sale date, oldest to newest. The comparable sale dates fall between October 2023 and April 2025. They all occurred within West Ridge, the same subdivision as the subject property. They have the same zoning and are all bungalows. All have attached garages and finished basements, although the subject property is the only one with a walk-out basement. The comparables range in lot size from 1.0 - 1.56 acres, with the subject being 1.99 acres. The homes range in size from 1,461-1,684 sq. ft., with the subject property at 1,851 sq. ft.

[26] The Respondent's comparables have an average sale price of $677,250 and a median of $648,000. The subject's assessed value is $659,110. The assessed value per sq. ft. is at an average of $426.27

and a median of $417.69. The subject property's assessed value per sq. ft. is $356.08, below the average and the median.

[27] The Respondent feels that comparables 1 and 3 would be the most comparable of the sales, as they are the closest in parcel and house size, but are older than the subject property and lack a walkout basement. If the subject property did not have flooding concerns, these properties would be expected to sell for less than the subject property.

[28] The Respondent stated that based on the most comparable sales to the subject (1 & 3), the subject property would be expected to sell for between $374 and $393 per sq. ft. The subject property is currently assessed at $356 per sq. ft. This assessed value is lower than the minimum value of the previous range by 5% and lower than the median value by 15%.

[29] The Respondent provided an equity comparison (R.1 pg. 14) which included 32 properties within the subject's subdivision and adjacent subdivisions. The equity comparables' assessed values ranged from $619,100 to $938,040, with an average and median assessed value of $726,217 and $711,485, respectively. The assessed values range from $315 to $501 per sq. ft., with an average and median assessed values of $402 per sq. ft. and $397 per sq. ft., respectively. The value of the subject property is currently lower than the average by $46 per sq. ft. and is $41 per sq. ft. less than the median for this larger group of similar properties.

[30] The Respondent respectfully requests that the Board confirm the subject property's assessment value of $659,110 for the 2025 Assessment Year (2026 Tax Year).

Rebuttal of Complainant

[31] The Respondent stated that there have been no changes to the information recorded about the property since the 2023 Request for Information (RFI). The Complainant argued that the form mainly asked about the physical characteristics and use of the residence and not about whether the property has a secure stormwater outfall, whether prior pumping permission remains available, whether a drainage easement exists, whether insurance terms have changed, or whether the flood-control arrangement remains legally and practically available. The RFI was signed June 10, 2023, and the pumping arrangement with the neighbour ended September 10, 2023, after the RFI was completed. The County was made aware of the change in the pumping arrangement by a hand-delivered letter on September 13, 2023.

[32] The Respondent stated that the 30% reduction in the land value for the subject property is the largest percentage adjustment in the subdivision. The Complainant argued that the size of the adjustment relative to other properties does not establish that it correctly measures the market impact on this property.

[33] The Complainant argued that two of the Respondent's comparables, lots 86 (comparable 4) and 98 (comparable 2), benefit from a Red Deer County stormwater diversion project. If those properties benefit from engineered stormwater diversion and the subject property does not, the difference must be considered before sale prices are compared.

[34] The Complainant argued that the Respondent's Table 3 (R.1 pg. 14) equity comparables cannot be adequately tested as the individual properties were not disclosed. Therefore, the Complainant

cannot test whether those properties are comparable on the flood and drainage issue at the centre of this complaint.

[35] The Complainant stated that the selection criteria chosen by the Respondent for the equity comparison did not include characteristics that are central to this appeal such as known overland or pluvial flood history; relative site elevation and drainage catchment; whether the property benefits from County stormwater diversion works; whether a flood influence is applied and, if so, its percentage; availability of a secure stormwater outfall or easement; insurance limitations or flood-risk classification; and known property-specific engineering or disclosure history.

[36] The Respondent included findings from the 2025 appeal for the subject property. The Complainant stated that prior decisions do not replace the current valuation analysis. The 2025 decision suggested that the Complainant had not provided new or compelling evidence indicating that the flooding had worsened. Because the Respondent specifically highlighted portions of this prior decision, the Complainant wished to highlight material changes in the property since the last decision:

I. Additional flood damage was identified, and a repair quote was given (C.6). Co-operators Insurance advised that if a claim was made, it would lead to a 50% increase in insurance premiums if a claim were made.

II. Co-operators Insurance then declined to re-insure the property. New AMA coverage is limited to $10,000 per occurrence and $20,000 lifetime.

III. According to Section 3, pages 7-11, of the 2011 Associated Engineering Trimble Drainage Study, without the ability to pump water away from the property, it is at risk of flooding at least once in a five-year period. Please see the included photo of the July 4th, 2026, most recent flood (C.7, pg. 15-17). This is compelling evidence that the flooding risk has worsened since the last appeal.

[37] The Respondent included findings from a 2026 appeal for 39 28319 TWP Rd 384, a neighbouring property. The 2026 decision suggested that the historical reports used did not provide market evidence. The Complainant clarified that they had not suggested that the historical engineering reports used are the same as independent appraisals. The reports were relied on to establish property-specific conditions for the Board to consider and that the reports are still valid. As an example, the Complainant highlighted that the High River materials provided showed that studies as early as 1992 were used by The Town of High River in 2013 for their flood mitigation designs (C.9 pg.4). Although the studies used in the Complainant's evidence are dated 2001 and 2011, they are still relevant documents.

[38] The Respondent also clarified that the Alberta Water Act referenced in paragraph [8] above remains relevant to the inability to continue with former pumping arrangement.

[39] The Complainant questioned the validity of the comparables used by the Respondent. The Complainant feels that the Respondent did not include material information such as flood and drainage characteristics for properties used as comparables to the subject property.

[40] The Complainant explained that their use of High River transactions was not meant to directly compare to West Ridge homes. They were included to demonstrate that known flood exposure can produce substantial market discounts.

[41] Additionally, the Complainant clarified that the inclusion of insurance and lender materials is not meant to be appraisals. They are evidence of the marketability of the property and what a buyer would consider, such as limited scope of insurance coverage, flood risk, and financing concerns of purchasing a home with a history of flooding.

BOARD FINDINGS and DECISION

[42] The Board acknowledges the reasons why the complaint was brought before the board. The Complainant believes this to be a unique property due to its location in a flood prone area and should be given a higher reduction on the property assessment.

[43] The challenges the Complainant's property has with flooding were not in dispute in this hearing. Both parties recognized this fact. In 2011, the Complainant and the County agreed to a 30% reduction in the assessed value of the land only, given its history of flooding. However, due to several factors the Complainant has identified, this adjustment is no longer acceptable.

[44] The Board understands that at the time the agreement was reached for the 30% reduction of the land value, the Complainant had the ability to pump excess water to a neighboring property. In 2023, new neighbors discontinued the pumping arrangement, citing the Alberta Water Act. The Board acknowledges that discontinuation of the pumping arrangement with the neighbouring property limits the ability to move water away from the property.

[45] The Complainant gave testimony that their primary insurer, Co-operators, cancelled their coverage and their new coverage from AMA is very insufficient. The Board was not provided with proof of insurance cancellation therefore was not able to verify this claim.

[46] The Complainant also gave testimony that the subject property was given a pluvial flood rating of 94 out of 100 which is the highest risk. The Board was unable to substantiate this as no evidence was given to verify it.

[47] During the hearing the Board was made aware of damage caused to the home by way of a repair quote provided by the Complainant, for past water damage. The repair quote was from **June 26, 2025** and the Complainant made further references to a flood in July 2026. The Board acknowledges the continued challenges with flooding of the property however the valuation date for the assessment under appeal is July 1, 2025, with the condition date being December 31, 2025. This information is not relevant to this appeal and should be considered for the next assessment cycle.

[48] The Board acknowledges the 2001 and 2011 studies presented by the Complainant. The 2001 study does show the subject property to be located at a low point in the subdivision and at the time the report was written, the home is indicated to be in a flood area. The 2011 report does not directly mention the subject property but does contain information for neighboring properties. The Board acknowledges the information presented but was unable to verify if any changes have occurred in the area since these reports were written.

[49] The Respondent stated that the last Request for Information in 2023 showed that nothing had materially changed on the property. The Complainant argued that the form only asked about house characteristics and not about flood related issues. The Board accepted this form as confirmation of characteristics for market comparison but acknowledges that it did not address details about flooding.

[50] The Board understands the reason for the Complainant presenting High River post-flood home sales as evidence of a decreased overall market value. The Complainant clarified this was not meant to be used for market comparability, and the Board agrees, as the information was over 8 years old, from a different municipality, and lacked details about the homes referenced.

[51] When rebutting the Respondent's comparables, the Complainant referenced properties #2 and #4 as properties that had received flood diversion projects done by the County and therefore not comparable. There was no evidence provided to verify this information.

[52] The Complainant did not present any comparable properties, as they feel there are none that compare due to the history of flooding, inability to pump water away and the low possibility that they would ever find a willing buyer.

[53] The Respondent provided a chart showing what they believe to be the most comparable properties to the subject property. These properties are all bungalows and are in the same neighbourhood as the subject property. The sales dates are within 2 years of the assessment date, have the same zoning, attached garages and finished basements. The homes ranged in size from 1,461-1,684 sq ft with the subject being 1,851 sq ft.

[54] The Respondent did have a varied range of lot sizes between the comparables of 1-1.56 acres with the subject being the largest at 1.99 acres. No information was included about a history of flooding on the comparable properties or any negative influence reductions they may currently receive. The Respondent identified that the subject property receives the highest reduction (30%) in the subdivision, but no supporting information was provided to verify that there were any other properties receiving a reduction.

[55] The Respondents comparables properties have an average sale price of $677,250 and a median of $648,000. The subject's assessed value is $659,110. The assessed value per sq. ft. is at an average of $426.27 and a median of $417.69. The subject property's assessed value per sq. ft. is $356.08, below the average and the median.

[56] Although flood information for the comparable properties was not indicated, the Board did find the Respondent's comparables to be most like the subject property in most factors that were considered.

[57] The Respondent also offered an equity comparison of the 4 comparable properties. This showed that the subject property is currently assessed at $356 per sq. ft. The average of the comparable was $393 per sq ft with a minimum of $329 per sq ft and a maximum of $440 per sq ft. The Board accepted this information as the properties were identified.

[58] The Respondent also included an equity comparison of 32 additional properties with various criteria. The Complainant argued that this chart did not offer details on which properties were being

compared and did not allow for any verification. The Board agreed with the Complainant and gave little weight to this additional information.

[59] The Board recognizes there are ongoing issues between the Complainant and the Respondent with this property, but the mandate of the Board is to review the evidence as presented and make the best decision it can. The Board was not provided with market evidence to show that the current reduction on this property is not sufficient. The Board relied on the comparables provided by the Respondent as the most comparable to the subject property. There was insufficient market evidence to support a change to the current assessment.

DECISION SUMMARY

[60] The Board finds that the original assessed value is confirmed at $659,110.

[61] Dated at the Central Alberta Regional Assessment Review Board, in the city of Red Deer, in the Province of Alberta this 31st 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.

HDelisle

H. Delisle, Board Clerk
On behalf of
T. Handley 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	7
C.1	Complainant Submission	7
C.2	Complainant Submission Signed	1
C.3	Complainant Exhibit 1	21
C.4	Complainant Exhibit 2	132
C.5	Complainant Exhibit 3	3
C.6	Complainant Exhibit 4	8
C.7	Complainant Exhibit 5	17
C.8	Complainant Exhibit 6	26
C.9	Complainant Exhibit 7	7
C.10	Complainant Exhibit 8	14
C.11	Complainant Exhibit 9	27
C.12	Complainant Exhibit 4 Addendum 1	3
C.13	Complainant Exhibit 4 Addendum 2	3
C.14	Complainant Exhibit 7 Addendum 1	2
C.15	Complainant Exhibit 8 Addendum 1	8
C.16	Complainant Exhibit 9 Addendum 1	4
C.17	Complainant Rebuttal	6
R.1	Respondent Submission	28

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) 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)

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.