Complaint ID 0056 2264
Roll No. 973000

LOCAL ASSESSMENT REVIEW BOARD DECISION
HEARING DATE: AUGUST 10, 2026

PRESIDING OFFICER: S. KING
BOARD MEMBER: T. HANDLEY
BOARD MEMBER: D. WIELINGA

BETWEEN:

JENNIFER PERESSINI

Complainant

-and-

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:	973000
MUNICIPAL ADDRESS:	450 Carriage Lane Close, Carstairs, Alberta
ASSESSMENT AMOUNT:	$474,000

The complaint was heard by the Local Assessment Review Board on the 10th 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: Jennifer Peressini, Property Owner

Appeared on behalf of the Respondent: Travis Horne, Municipal Assessment Services Group Inc.

DECISION: The assessed value of the subject property is confirmed at $474,000.

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 located at 450 Carriage Lane Crossing, Carstairs, Alberta. It is a 1,601 square foot (sf), two storey single-family residence with basement, with a 529 sf garage attached, built in 2004. The subject property is located on a 6,943 sf lot.

PRELIMINARY MATTERS

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

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

[5] No additional preliminary or procedural matters were raised by any party. Both parties indicated that they were prepared to proceed with the complaint.

POSITION OF THE PARTIES

Position of the Complainant

[6] The Complainant stated she would make a brief oral presentation and rely on her written submissions that had been provided to the Board.

[7] The Complainant did not think the current assessment of $474,000 was fair and requested a revised assessment value of $380,000, which would more accurately align with the market value and take into consideration the repairs that were needed to the subject property, as shown in the photographs submitted.

[8] The primary concern regarding the condition of the subject property was a roof and wall cavity leak that had been discovered last year. The cost to repair the leak was set out in the Complainant’s initial submission (C1) as $7,800. The current assessment fails to take into consideration this structural deficiency and all the structural and mechanical problems as itemized in the submissions.

[9] The Complainant’s written submission further stated:

I. The legislation and regulation applicable to assessments in Alberta require an assessment to reflect fair market value and account for the specific physical condition of the property as of December 31, 2025.

II. The current assessment is incorrect as it is based on a mass appraisal process that compares the subject property to premium developments.

III. The immediate community (Carriage Lane) in which the subject property is located is a micro-market within Carstairs and a fair assessment should be derived by comparison to properties within the same micro-market.

IV. Five sales transactions of properties located near the subject property sold between October 2024 to May 2026 for sale prices that range from $339,900 to $446,000. These comparables demonstrate the subject property's current assessment is inflated.

V. The five sales comparables include two identical properties on the same street as the subject property, 746 Carriage Lane Drive and 748 Carriage Lane Drive, which sold for $75,000 to $125,000 less than the current assessment for the subject property. This shows there is a disconnect between the Respondent's mass appraisal metrics and market realities in the subject property's immediate community.

VI. The mass appraisal process has incorrectly assumed the subject property is in average condition, whereas the property has significant structural and mechanical deficiencies needing repair. An itemized cost schedule, totalling $40,875, was provided to show the cost that would be incurred to bring the subject property to standard marketable condition.

VII. An arms-length buyer would not purchase the subject property for the current assessment value of $474,000 when the subject property requires $40,875 in repairs to fix structural and system failures.

VIII. The current assessment should be reduced to $380,000 to reflect the actual as-is market value.

[10] In response to questions from the Respondent and the Board, the Complainant clarified:

I. In completing the Complaint Form, the Complainant checked off all the matters she thought were applicable to her assessment concerns and was uncertain as to which may apply. In doing so, she may have identified more matters than she needed to raise as issues. Her primary complaint relates to the assessment amount in consideration of her properties condition.

II. The Complainant's proposed revised assessment amount of $380,000 is based on what she believes the price the property would sell for based on conversations she had with realtors last year. The Complainant acknowledges that her initial submission asked for a revised assessment of $435,000; however, she submits the assessment should be $380,000 when proper consideration is given to the structural condition of the subject property.

III. The Complainant stated, the sale comparable, located at 703 Clover Road, was provided to them by a local realtor. The Complainant could not explain why the Respondent could not locate the same sale. All the sales comparables provided, excluding the sale on Nanton Street, are considered to be within the same community as the subject property; unlike the Respondent, who has used sales in very different locations to justify the assessment. The Complainant believes all the sales comparables were move-in ready, were the same style as the subject, other than Nanton Street, which is a bungalow.

IV. The repair cost the Complainant provided is based on her own experience as she has two journeyman certificates in construction, the cost of material sourced at Home Depot, and on conversations with a roofing company and a neighbour who is in the construction industry. She has not provided in her submission any written quotes. The prices given by the Complainant may be considered low given the extent of the work needed; however, she anticipates saving some expense as she is able to do some of the work herself.

V. All the deficiencies noted in the Complainant's submissions occurred or were discovered after she purchased the subject property.

VI. The Complainant had no information to calculate what adjustments might need to be made to the purchase prices of the sales comparables which occurred after July 1, 2025, other than to acknowledge the prices of homes in her area have continued to increase.

VII. The replacement of the shed is necessary as it is unusable in its current state; thus is a negative against the value of the property. The furnace is included in the list of deficiencies as it needs a complete replacement.

Position of the Respondent

[11] The Respondent initially noted two important dates for consideration, the date of valuation for this taxation year is July 1, 2025 (Valuation Date) and the date the physical condition of the property is considered for assessment purposes is December 31, 2025 (Condition Date).

[12] The Respondent reviewed the Complainant's five sales comparables, noting again he was unable to verify the sale of 703 Clover Road. He noted all of the sales occurred after the Valuation Date, two were in a different location, two were duplexes rather than free standing like the subject property, two were single story rather than two storey like the subject property, and two had different garage types than the subject property, one being a detached garage and the other a carport as compared to the attached garage of the subject property.

[13] The Respondent presented five sales comparables in support of the current assessment. All of them were freestanding, two storey homes in the same area as the subject property, with similar floor area as the subject property. The sales comparables ranged in age of construction from 2006 to 2010, in floor area from 1,498 sf to 1,743 sf, in garage size from 430 sf to 527 sf, in sale dates from December 2022 to May 2024, in sale prices from $435,000 to $520,000, and time adjusted sale prices (adjusted to reflect the sale price value as of the Valuation Date) from $492,500 to $592,200.

[14] The Respondent argued the preferred unit of comparison for assessment of residential properties was price per square foot of liveable above grade square footage of the residence. Based on that measurement, the Complainant's sales comparables would have an average price per sf of $344 and a median of $333, and the Respondent's sales comparables would indicate an average price per sf of $334 and a median of $329. These averages and medians of the comparables support the

finding that the subject property's assessment of $474,000, which equates to $296 per sf, is reasonable, and possibly could be considered underassessed.

[15] In support of the time adjustments made to the sale prices of the comparables, the Respondent provided a resale analysis of a two-storey home in a different area within Carstairs, which sold in February 2023 and then again in January 2025. In the 23 months between the sales, there was a price increase of 18%. This information was provided, not to provide the specific calculations applied to the sales comparables time adjustments, but to show that residential sale prices increased over this period of time.

[16] With respect to the condition of the subject property and the list of repairs provided by the Complainant, there is no information or support provided to substantiate the degree of deficiency, nor the cost to repair provided. Without further evidentiary support, the Board should not rely on this information. The Respondent considers most of the deficiencies raised by the Complainant as maintenance issues, common to most homes built in 2004. A decision of another local assessment review board was cited by the Respondent in support of his argument that the repair information provided by the Complainant does not provide a basis for a deduction to the current assessment.

[17] In response to questions from the Complainant, the Respondent clarified:

I. *Matters Relating to Assessment and Taxation Regulation, 2018* (*MRAT*) and the *MGA* does not obligate the assessor to provide formulas to show the mathematics that create the assessment value. The Respondent has not provided formulas as to how they arrived at the assessment value, he has only shown comparable sales to support the assessment value.

II. The property in Meadowbrook referenced in support of the use of a time adjustment for the sale prices is provided not as a comparable, but rather to substantiate the use of time adjustments in an increasing sales market.

III. The physical condition of a property is part of the assessment. Regarding the subject property's condition there is no evidence to suggest that the deficiencies raised by the Complainant are not merely a matter of maintenance, and do not change the utility of the property or its market value.

IV. The sales comparables that the Respondent is relying on in support of the current assessment are all in the same location as the subject property. The reference to a property in a different location was to support his use of a time adjustment to the sale prices of the sales comparables.

[18] In response to questions from the Board, the Respondent clarified:

I. There are two reasons for the Respondent's recommendation that the Board put little weight on the Complainant's repair schedule — firstly because it is not substantiated by third party quotes, and secondly, the issues are typical for a property constructed in 2004. The photographs provided by the Complainant and the stated cost to repair suggests the issues may be merely reasonable wear and tear, rather than structural.

II. The collection of information that is used in assessment, including the physical condition of the assessed property, could be done by a door-to-door inspection, but normally the assessor relies on data the municipality has in its data base, not just for that one home, but for all of the similar properties in the municipality. The assessment is done on a mass appraisal basis, so it considers all similar properties, not just one isolated property.

III. With respect to the Respondent's comparables, they are all the same quality of construction and in the same condition. The Respondent could not confirm whether his sales comparables had the same basement finished area, nor whether any of them had any positive or negative influences as compared to the subject property.

IV. The Respondent's preferred unit of comparison of price per sf is strictly based on liveable above ground floor area, and does not consider the differences in lot size, basement development, garage size or type, or location.

V. In the Respondent's opinion, the sales comparables provided are marginally superior to the subject property in terms of measurable attributes, but they are all sufficiently similar to the subject property in terms of characteristics that affect value to provide support for the reasonability of the current assessment.

[19] In closing comments, the Respondent referred the Board to the case law presented to support his argument that without more information, the value of the repairs raised by the Complainant should not be taken into consideration. He concluded by stating the best evidence supports the current assessment of $474,000.

Rebuttal of the Complainant

[20] The Complainant stated she would make a few verbal statements regarding her rebuttal, but once again rely on her written rebuttal that had been provided to the Board.

[21] The roof to basement leak in her home is quite severe, acknowledging the estimated value to repair may seem off or low, but that is partially due to her expectation she could do some of the work herself. She does not have actual estimates.

[22] The furnace in the subject property is currently working but is likely due for replacement soon.

[23] As of December 31, 2025, the house was in need of repair and that should be taken into consideration in determining its assessment value.

[24] The Board should reject the assessment value of $474,000 because the Respondent has not provided his formulas, nor do his comparables prove it is accurate, especially because he used properties from a different location than that of the subject property.

[25] The Complainant's written rebuttal further stated:

I. The subject property's deficiencies are more than typical maintenance or cosmetic updates but rather are structural anomalies that existed as of the Condition Date. The Complainant provided an explanation of the physical impact of each of the deficiencies.

II. In contravention of *MRAT* and the *MGA*, the Respondent has provided generic neighborhood descriptions and has not provided the specific coefficients and formulas used to derive the current assessment value.

III. The use of time adjustment factors based on a single home in a different subdivision artificially inflates the values of the sales comparables and distorts the assessment calculation.

IV. Section 289 of the *MGA* requires that an assessment must reflect the actual physical condition of the property as of the Condition Date.

V. The Respondent's mistaken assumption that accounting for the subject property's year of construction would take into consideration the current condition of the subject property fails to consider the structural failures that have occurred to the subject property independently of the age of the subject property.

VI. With respect to deducting the cost of repair from an assessment valuation, the Respondent has relied on case law that is based on a different factual situation. In the case cited by the Respondent the repairs needed were merely cosmetic, whereas the repairs required to the subject property are structural in nature.

VII. With respect to the issue of burden of proof, the case law relied upon by the Respondent places an onus on the Respondent to substantiate the assessment is correct, once the Complainant has demonstrated the assessment is incorrect. The Complainant argued she has shown the assessment is incorrect, and the Respondent has failed to substantiate the assessment is correct.

VIII. The Complainant provided case law to support her argument that sales occurring after the Valuation Date could be considered in reviewing an assessment. She argued that an assessment review board cannot rely on undisclosed information to uphold an assessment, and assessments must reflect the actual physical condition of a property as of the Condition Date.

IX. The Complainant restated the current assessment should be revised to $380,000.

[26] In closing comments, the Complainant stated the correct assessment amount may end up being different from the requested amount of $380,000, but she has made her submissions in good faith and asks the Board to consider her submissions.

BOARD FINDINGS and DECISION

[27] The Board considered the oral and written submissions of both parties. In considering the sales comparables of both parties, the Board found it is preferable to rely on comparable properties which require the fewest adjustments of the significant variables which affect value.

[28] The Respondent's five comparable sales were more similar to the property in location, design, age, size, and garage features than the sales provided by the Complainant.

[29] The Board placed no weight on the Complainant's comparables as they differed from the subject property in key characteristics of age (1974 vs 2004), type (duplex vs free standing), number of storeys (1 vs 2), garage (carport/detached vs attached), and size of floor area in that none of them were larger than 1152 sf compared to the subject property's floor area of 1601 sf. The Complainant did not provide any information for the Board to be able to make adjustments to account for these differences or for the adjustment needed to consider the Complainant's sales comparables sold months after the Valuation Date.

[30] The Board was not convinced by the Respondent that the unit comparison of price per square foot was best used when it does not consider several key factors when valuing properties, such as lot size, basement development, garage size, and year built. The Board has chosen to base its analysis on the sale price adjusted to the Valuation Date.

[31] In comparing the significant characteristics of the subject property and the Respondent's sales comparables, the Board finds the subject property is superior to one of the comparables as it has a larger garage and floor area, but inferior to the other four sales comparables as the subject property has a smaller floor area and age of construction. At $474,000, the property's assessment was below all five of the time-adjusted sale prices of the Respondent's comparable sales, which ranged from $492,500 to $592,200.

[32] The Complainant's photographs showed some degree of need of repair, but they did not establish the full extent, cause, or date of the alleged problems. There were no contractor reports or other independent evidence showing how the problems affected the property's market value and whether the damage was structural or merely maintenance common to properties of a similar age to the subject property.

[33] The Complainant's repair-cost schedule totalled $40,875. There were no third-party quotations substantiating these costs, and, despite the Complainant indicating she has significant construction experience, without third party verification of the damage and cost, the Board cannot rely on an owner's opinion. In any event, repair costs do not necessarily reduce market value dollar for dollar, particularly where repairs involve ordinary maintenance or replacing older components.

[34] The requested $94,000 reduction to the current assessment was not supported by an appraisal, adjusted-sales analysis, or reliable calculation connecting the evidence to a value of $380,000. Further, when the subject property is compared to sales prices of similar properties within the same location, as evidenced by the Respondent's sales comparables, the current assessment is supported as fair and reasonable.

DECISION SUMMARY

[35] The Board finds that the original assessed value is confirmed at $474,000.

[36] Dated at the Central Alberta Regional Assessment Review Board, in the city of Red Deer, in the Province of Alberta this 20th 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.

Stanley King
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	16 pages
C.1	Complainant Submissions	11 pages
C.2	Complainant Rebuttal	6 pages
R.1	Respondent Submissions	44 pages

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.

***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.