IN THE MATTER OF A COMPLAINT filed with the Town of Okotoks Local Assessment Review Board (LARB) pursuant to the *Municipal Government Act (MGA)*, Revised Statutes of Alberta 2000, Chapter M-26, Section 460.

BETWEEN:

Snezana McFadyen - Complainant

- and -

The Town of Okotoks - Respondent

BEFORE:

Andrew Roy, Presiding Officer
Nathalie Gasse Farrah, Member
Andre Ulloa, Member

This is a complaint to the Town of Okotoks Local Assessment Review Board (LARB) in respect of a property assessment prepared by the Assessor of the Town of Okotoks and entered in the 2025 Assessment Roll as follows:

Roll Number	Address	Assessment
0044360	**123 Crystalridge Drive**	**$770,000**

This complaint was heard on the 22nd day of May 2026 at the Town of Okotoks Municipal Centre Council Chamber at 5 Elizabeth Street, Okotoks, Alberta.

Appearing on behalf of the Complainant:
- Snezana McFadyen

Appearing on behalf of the Respondent:
- Nathan Hanberry, Assessor

Attending for the Assessment Review Board (ARB):
- Krista Conrad, Clerk

Preliminary Matters

[1] At the outset of the hearing, the Board raised the issue that the Complainant had provided supplementary rebuttal information on May 21, 2026, two days after the deadline of May 19, 2026. The additional information consisted of three comparable properties. The Respondent had no objection. The Board accepted the supplementary rebuttal disclosure into evidence and proceeded with the hearing.

[2] The Respondent advised that one of the sales comparables in his Brief was listed as 58 Crystalridge Rise but should have been identified as 58 Crystalridge Crescent. The Board recorded the correction.

[3] The Respondent advised that, having reviewed the Complainant's rebuttal disclosure and supplementary rebuttal disclosure, Assessment Services now recommended a downward adjustment of the assessment from $770,000 to $740,000. The Board recorded the recommendation and addresses it below.

Property Description and Background

[4] The subject property is a residential two-storey home with a developed basement and an attached triple garage, located at 123 Crystalridge Drive in Okotoks, Alberta (Roll No. 0044360). The home was constructed in 2001. Per the Respondent's Brief, the above-grade area is 2,058 square feet, the lower-level area is 840 square feet, and the lot area is 6,650 square feet. The property is currently assessed by the Town of Okotoks at $770,000. The Complainant requests that the assessed value be adjusted into the range of $650,000 to $680,000.

Issues

[5] The issue before the Board is whether the assessed value of $770,000 reflects market value, namely the amount the subject property might reasonably be expected to realize if sold by a willing seller to a willing buyer on the open market at the legislated valuation date of July 1, 2025, having regard to the characteristics and physical condition of the property at the condition date of December 31, 2025: *MGA*, s. 1(1)(n) and s. 289(2); Matters Relating to Assessment and Taxation Regulation (*MRAT*), Alta. Reg. 203/2017, ss. 5 and 6.

<u>Board’s Findings in Respect of Each Matter or Issue</u>

[6] The Board accepts the Respondent’s recommended downward adjustment and adjusts the assessment from $770,000 to $740,000. The Board does not further reduce the assessment to the Complainant’s requested range of $650,000 to $680,000. Reasons follow.

<u>Summary of Positions</u>

Complainant:

[7] The Complainant submits that the 2026 assessment of $770,000 does not reflect market value as of July 1, 2025. Her position rests on three lines of argument: (i) the subject is in significantly dated condition and does not contain the premium or luxury upgrades the mass-appraisal output implicitly assumes; (ii) comparable sales in the Crystalridge neighbourhood support a value below the Respondent’s figure; and (iii) the Respondent’s selected comparables either differ materially from the subject or have not been adjusted in a manner that reflects the subject’s actual characteristics.

[8] The Complainant submits that, although the mass-appraisal record includes photographs of the subject from a prior sale that show the home in dated condition without premium upgrades, the subject has been assessed at the higher end of the market range. She submits that she should not be assessed on the basis of features that do not exist in the home.

[9] In her initial disclosure, the Complainant tendered four comparable sales in the Crystalridge area: 213 Crystalridge Place (2,046 sq. ft., $680,000, March 2025); 10 Crystalridge Bay (2,073 sq. ft., $672,000, September 2025); 34 Crystalridge Close (1,905 sq. ft., $680,000, September 2025); and 70 Crystalridge Close (1,999 sq. ft., $595,000, December 2025). The Complainant identifies 213 Crystalridge Place as the closest comparable to the subject in size and location and submits that her home’s triple garage is offset by its dated condition such that the subject would not exceed the $680,000 value of that sale.

[10] In her rebuttal disclosure, the Complainant submits that the Respondent’s mass-appraisal process does not accurately reflect the actual condition and quality of the home, that only two of the Respondent’s five comparables (22 Crystalridge Close and 205 Crystalridge Rise) appear reasonably comparable to the subject, and that the Respondent did not make appropriate adjustments for differences in size, condition and upgrades. In her supplementary rebuttal disclosure of May 21, 2026, the Complainant tendered three additional comparable properties in support of her position.

[11] The Complainant's requested assessed value, as set out in her original disclosure, is in the range of $650,000 to $680,000.

Respondent:

[12] The Respondent's original position, set out in his Brief, was to confirm the assessment at $770,000 based on a sales-comparison mass-appraisal analysis of five comparable two-storey homes with basements in the Crystalridge area: 213 Crystalridge Place, 205 Crystalridge Rise, 22 Crystalridge Close, 22 Crystalridge Crescent, and 58 Crystalridge Crescent (corrected from 58 Crystalridge Rise per preliminary matter 2 above). Time-adjusted sale prices range from approximately $682,300 to $855,800. The corresponding assessments range from $680,000 to $813,000. The reported median assessment-sales ratio is 0.95. At the hearing, having reviewed the Complainant's rebuttal and supplementary rebuttal disclosures, the Respondent revised his position and recommended a downward adjustment of the assessment from $770,000 to $740,000.

[13] The Respondent submits that the revised assessment of $740,000 falls within the statistical quality standard set out in *MRAT* s. 14 (median assessment ratio between 95% and 105%) and is a reasonable estimate of market value.

<u>Findings and Reasons</u>

Legislative framework and approach

[14] Assessments must be prepared using mass appraisal, must be an estimate of the value of the fee simple estate, and must reflect typical market conditions for properties similar to the subject: *MRAT* s. 5. Each assessment must reflect the characteristics and physical condition of the property at December 31 of the year prior to the year of taxation: *MGA* s. 289(2). On a complaint, the Board's authority to change the assessment roll is found in *MGA* s. 467(1). That authority is constrained by s. 467(3), which directs the Board not to alter an assessment that is fair and equitable, taking into account the valuation and other standards set out in the regulations, the procedures set out in the regulations, and the assessment of similar properties or businesses in the same municipality.

[15] The onus on a property assessment complaint is anchored statutorily in s. 460(9) of the *MGA*, which requires the Complainant to indicate (i) what information shown on the assessment notice is incorrect, (ii) in what respect that information is incorrect, (iii) what the correct information is, and (iv) the requested assessed value: *GSL Chevrolet Cadillac Ltd v Calgary (City)*, 2013 ABQB 318 at paras 32 and 35 (*GSL Chevrolet*). The practical operation of that statutory burden has been articulated by the Alberta Court of King's Bench in *Beta Management Inc v*

Edmonton (City), 2017 ABQB 571 at paras 139–141 (*Beta Management*), as carrying three distinct components: (a) the Complainant bears an evidential burden to provide some evidence supporting her contention that the assessment is incorrect, sufficient to set out a "case to meet"; (b) if the Complainant discharges that evidential burden, the Respondent municipality takes up an evidential or "tactical" burden of putting forward evidence supporting the assessment, on pain of having the assessment altered if it does not respond; and (c) the ultimate or persuasive burden remains with the Complainant on the balance of probabilities. The Complainant is not required to establish her entire case before the Respondent must engage; once the Complainant provides some accepted evidence demonstrating the assessment is incorrect, the Respondent must respond: *Ross v Edmonton (City)*, 2016 ABQB 730 at para 21 (*Ross*). The same framework has been articulated in different terms as a doubt-raising threshold: *Costco Wholesale Canada Ltd v City of Medicine Hat*, 2022 ABQB 129 at paras 32 and 66 (*Costco (Medicine Hat)*); *Costco Wholesale Corporation v Calgary (City)*, 2022 ABKB 615 at para 44 (*Costco (Calgary)*). When assessing whether the Complainant has set out a case to meet, the Board is not required to accept the Complainant's evidence at face value: *Costco (Calgary)* at para 44.

[16] The Board is also guided by *Baron Real Estate Investments Ltd v Edmonton (City)*, 2021 ABCA 64 at para 44 (*Baron*), which frames the panel's task as providing intelligible, transparent reasons capable of justifying the conclusion that a willing seller and a willing buyer would agree on the assessed price for the property as it stood on the relevant condition date.

The Respondent's revised assessment of $740,000 is the number now under review

[17] The Complainant's disclosure, rebuttal disclosure and supplementary rebuttal disclosure raised concerns about the original $770,000 assessment sufficient to meet her evidential burden under *Beta Management* at paras 139 to 141. At the hearing, the Respondent revised his recommendation from $770,000 to $740,000. The revised figure is consistent with the assessments of the most physically and locationally comparable two-storey homes in the Crystalridge area, having regard to differences in size, basement development, walkout configuration and lot area. The Respondent no longer defends the original $770,000 figure. The revised $740,000 is the assessment now before the Board, and the question for the Board is whether the Complainant has established, on the balance of probabilities, a correct value lower than $740,000.

Whether the Complainant has discharged the onus to establish a value below $740,000

[18] The Board finds that the Complainant has not discharged her ultimate persuasive burden under *Beta Management* at para 141 to establish a value lower than $740,000. The Complainant tendered no professional appraisal, no time-adjusted comparable-sales analysis, no professional condition report, and no itemized cost to address the condition deficiencies on which she relies.

On the balance of probabilities and on the evidence properly before it, the Board is not satisfied that an assessed value within the $650,000 to $680,000 range the Complainant requests reflects what a willing buyer and willing seller would have agreed at July 1, 2025 for the subject in its December 31, 2025 condition. The Board accordingly accepts the Respondent's revised figure of $740,000 as the assessed value.

[19] Two of the four comparable sales the Complainant tendered in her initial disclosure (10 Crystalridge Bay at $672,000, sold September 2025; and 34 Crystalridge Close at $680,000, sold September 2025) sold after the July 1, 2025 valuation date and reflect a different market period. A third (70 Crystalridge Close at $595,000, sold December 2025) also sold after the valuation date. As set out in *MRAT* s. 6, an assessment must be an estimate of value at July 1 of the assessment year, and the Respondent's analysis appropriately draws on sales between July 2022 and June 30, 2025. The Complainant's post-valuation-date comparables do not displace the evidence the Respondent relied on to establish the assessment.

[20] The Complainant's remaining within-window comparable, 213 Crystalridge Place, is in fact one of the five comparables the Respondent relies on. The Respondent's Brief reports that sale at a raw price of $680,000 and a time-adjusted price of $682,300 with an assessment-sales ratio of 1.07. The Board accepts that 213 Crystalridge Place is the comparable closest to the subject in size (2,042 sq. ft. above grade versus the subject's 2,058 sq. ft.) and in age (2000 versus 2001). However, the subject differs from 213 Crystalridge Place in lower-level area (840 sq. ft. versus 646 sq. ft.) and lot area (6,650 sq. ft. versus 6,355 sq. ft.), and the subject has a triple garage whereas 213 Crystalridge Place has a double garage. Those differences do not support the subject being assessed at the same value as 213 Crystalridge Place, and the Respondent's revised figure of $740,000 is consistent with adjusting upward from the $682,300 time-adjusted price of 213 Crystalridge Place to reflect the subject's larger basement, larger lot, and additional garage capacity.

[21] The Complainant's condition argument, that her home is dated and does not contain premium or luxury upgrades, is accepted by the Board as a credible description of the subject. The Complainant did not, however, tender a professional appraisal, a written condition report, or any itemized cost-to-cure that would allow the Board to translate the condition concerns into a quantified downward adjustment below $740,000 in a defensible way. Mass appraisal under *MRAT* s. 5 does not require the Respondent to model every individual characteristic of the subject; the standard is whether the assessment reflects typical market conditions for properties similar to the subject. The Board is not satisfied that a reduction below $740,000 is supported on the evidence properly before it.

[22] The three additional comparables tendered in the supplementary rebuttal disclosure do not, on the evidence before the Board, support a value below the $740,000 the Respondent has recommended. The Complainant did not provide a time-adjusted analysis of those sales, and did not adjust their raw sale prices to account for differences in size, lot area, basement development, walkout configuration or garage capacity relative to the subject. As *Costco (Calgary)* at para 44 confirms, merely suggesting alternative inputs does not demonstrate error in the assessment.

<u>Board's Decision</u>

[23] The Board adjusts the assessment of 123 Crystalridge Drive (Roll No. 0044360) from $770,000 to $740,000. The Complainant's filing fee is to be refunded pursuant to *MGA* s. 481(1).

It is so ordered.

Dated at the Town of Okotoks in the Province of Alberta this 22nd day of June 2026.

[redacted]
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Andrew Roy
Presiding Officer

APPENDIX "A"
DOCUMENTS PRESENTED AT THE HEARING AND CONSIDERED BY THE BOARD:

NO.	ITEM
C-1	Complaint Form
C-2	Complainant's Disclosure Email (1 page)
C-3	Complainant's Disclosure Attachment 1 of 1 - Full Disclosure-123 Crystalridge Dr. (4 pages)
R-1	Respondent's Disclosure Email (1 page)
R-2	Respondent's Disclosure Attachment 1 of 1 – 123 Crystalridge Dr Assessment Brief Respondent Disclosure (11 pages)
C-4	Complainant's Rebuttal Disclosure Email (2 pages)
C-5	Complainant's Rebuttal Disclosure Attachment 1 of 1 – Rebuttal.pdf- May 15 (2 pages)
C-6	Complainant's Rebuttal Disclosure Email – Late Submission – Received May 21, 2026 (2 pages)
C-7	Complainant's Rebuttal Disclosure – Late Submission – Attachment 1 of 1 – Rebuttal.pdf - AnaMcFadyen-May 15 (2 pages)

An application for Judicial Review may be made to the Court of King's Bench with respect to a decision of an assessment review board.

An application for Judicial Review must be filed with the Court of King's Bench and served not more than 60 days after the date of the decision, and notice of the application must be given to

(a) *the assessment review board*

(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) *the municipality, and*

(e) *the Minister*