STRATHMORE
LOCAL ASSESSMENT REVIEW BOARD

Case: Local Assessment Review Board Hearing on the 2026 Tax Assessment Complaint for the property located at 112 Aspen Creek Cres., Strathmore, AB – Plan 0613850, Block 1, Lot 42

File No.: 2026-04-24-FILE#01

Complainant:	Mr. B. Nail
Subject Property:	Property Location: 112 Aspen Creek Cres., Strathmore, AB Plan 0613850, Block 1, Lot 42, Tax Roll 18736.00
Hearing date:	Friday, July 24, 2026
Decision date:	August 13, 2026
Board members:	V. Howard (Chair) C. Lafrance J. Pirie

DECISION

Local Assessment Review Board (LARB):

The Local Assessment Review Board has those powers and duties as set out in the *Municipal Government Act* to hear and determine complaints on behalf of the Town of Strathmore in respect to decisions of Tax Assessments.

The objective of the hearing is for the Board Members to fully understand the matter under appeal from the point of view of each party and to come to a decision on that matter. The Assessment Review Board will listen to both parties and decide on the complaint based on the evidence and statements submitted.

The Board must base its decision on merits and provide a fair and unbiased hearing. The Board Members are bound and must follow the law, including Provincial Acts and Regulations and Municipal Bylaws, policies, and procedures.

The order of presentations was Complainant and then Respondent.

Issue:

Is the assessment for 112 Aspen Creek Cres. fair and equitable?

The R1 – Single Detached Residential District property located in the Town of Strathmore, AB was originally assessed by Wild Rose Assessment Services Inc. at $575,000.00. The lot size is 525.4 sq metres and the building is 1557 square feet, with an attached garage that is 439 square feet.

The Complainant states that the assessed value of their property is incorrect.

Procedural History:

1. The complaint regarding the tax assessment for 112 Aspen Creek Cres., Strathmore, AB was submitted to the Town of Strathmore's LARB (the "Board") Clerk by Mr. Nail on April 24, 2026.
2. Subsequently the hearing date set was set for Friday, July 24, 2026 at 10:00 a.m., 1 Parklane Drive, Strathmore, Alberta. A virtual option to attend via the online platform Zoom was provided for those outside of Town.
3. Notice for the Public Hearing was given in the following way:
    a. On May 15, 2026, a letter was sent via email and Canada Post to the Complainant and Respondent.
4. The Complainant's disclosure date was July 2, 2026
5. The Respondent's disclosure date was July 16, 2026
6. The Complainant's rebuttal date was July 20, 2026
7. The Board received submissions from the Respondent prior to the hearing. All correspondence received prior to the July 24, 2026 hearing was included in the agenda package that was released to all parties and available to the public on July 23, 2026.
8. The agenda package for the July 24, 2026 hearing included the following items:

    Attachment I: Notice of Hearing
    Attachment II: Assessment Review Board Complaint Form submitted by Mr. Nail
    Attachment III: Mr. Nail Discovery Package
    Attachment III: Wild Rose Assessment Services Inc. Discovery Package

9. On July 24, 2026, the Local Assessment Review Board held a meeting to hear the complaint regarding the tax assessment for 112 Aspen Creek Cres.
10. The hearing was called to order at 10:07 a.m., with Ms. Howard as Chair.
11. The Board adopted the July 24, 2026 Local Assessment Review Board Agenda as presented.

Hearing:

12. At 10:07 a.m. on Friday, July 24, 2026, the Board commenced with the hearing as scheduled, as there were no procedural issues with the complaint. The complaint was filed on time with payment, in accordance with section 686 of the *Municipal Government Act.*
13. The Chair introduced the additional Board members present for the panel as Ms. Lafrance and Ms. Pirie and then asked the Board members to declare if they had any conflicts of interest that would cause them to be excused from this matter. There were none.
14. The Chair asked the parties present to state if they had any objection to the composition of the Local Assessment Review Board. There were no objections to the Board.
15. The Chair confirmed with the parties present that they had received a copy of the agenda package.
16. The Chair outlined the purpose of the hearing and how the hearing would be conducted, including the order of appearance of parties.

17. The Chair asked that individual speakers direct their comments to the Board.

18. The Chair introduced the matter under review and asked the Complainant to proceed with their presentation.

Appearances:

19. The Board received submissions from and/or heard from:

    a. Mr. B. Nail as the Complainant.

    b. Mr. D. Clark, Wild Rose Assessment Services Inc. as the Respondent.

Summary of Evidence Presented:

Submission from Mr. Nail (Complainant)

20. Mr. Nail thanked the Board for hearing his case.

21. Mr. Nail stated that when he first received his assessment he noted a 13% increase year-over-year and that he was appealing the original assessed value of $575,000.

22. He stated that he utilized the comparables that were provided to him by Wild Rose Assessment Services and noted that there were key differences that should be considered, including the fact that most comparables presented included developed basements, larger garages and larger lots with no back neighbours.

23. Mr. Nail stated that the assessment was heavily based on main floor living space.

24. The Board asked Mr. Nail to clarify if it was home or land that he was declaring as over-assessed.

25. Mr. Nail stated that it was the home itself, which has had no improvements since purchased, that appears to be assessed incorrectly compared to neighbouring properties.

26. The Chair made a statement to clarify the definition of "improvement" in the disclosure package does refer to the home itself being built and is not specific to additional renovations to the home afterwards.

27. The Board asked for clarification as to where Mr. Nail sourced his comparables.

28. Mr. Nail stated that it was from Wild Rose Assessments as he did not have access to additional data.

Submission from Wild Rose Assessment Services Inc. (Respondent)

29. Mr. Clark presented on behalf of Wild Rose Assessment Services Inc. Mr. Clark indicated that he wouldn't read through his entire submission but would focus on addressing the concerns raised by the complainant. He gave an overview of the decision-making process. He stated:

    a. Assessed value is based on a Local Market Modified Cost Approach.

    b. Property is valued at 94% adjusted, which is within the acceptable range.

    c. The valuation-effective date of all assessments is July 1, 2025.

    d. The property condition date is December 31, 2025.

e. Information sources generally include the following:

    i. Legislated Acts and supporting Regulations

        1. Act: Municipal Government Act (MGA)

        2. Regulations: Matters Relating to Assessment and Taxation (MRAT) and Matters Relating to Assessment Complaints (MRAC)

    ii. Alberta Land Titles Registries;

    iii. Municipal mapping;

    iv. Interviews with local assessed persons;

    v. Confidential in-office information files and computer records;

    vi. Central Alberta Realtors Association Multiple Listing Service; and

    vii. Published advertising and interviews.

30. Mr. Clark made a statement to say that he typically tells residents about the online property map provided by the Town where they can go to review and compare all residences in Town so they can source their own comparables if desired.

31. Mr. Clark showed the Board maps of the location of subject property.

32. Mr. Clark stated that what the complainant stated is true, they do not back onto a green space and have a standard lot. Front photography of the subject property was shown to be a typical bungalow style home.

33. Mr. Clark stated that the subject property is

    a. 1557 square feet;

    b. built in 2007;

    c. with a 439 square foot attached garage, and

    d. a 524.4 square metre lot size, which is standard for the neighbourhood.

34. Mr. Clark stated that this property is a 2007 build with an unfinished basement and considered to be in average condition.

35. He shared the photo of the lot from page 16 of his discovery package.

36. Mr. Clark directed the Board's attention to pages 18-25 of the discovery package he submitted which provide information on how property assessments are conducted for the Town.

37. Mr. Clark showed the Board page 26 which provides context for assessment process. He stated there is a Provincially accepted cost base system that assigns cost per square foot guidelines. This system is driven from building plans and land titles for the lot and then cost adjusted for average market value.

38. Mr. Clark stated that there were 102 bungalows sold in Strathmore for the time period, the average sale ratio was 96-97%.

39. Mr. Clark stated that the ratio is determined by looking at what average properties are sold, compared to what the property is assessed at. On average the property assessments in Strathmore are coming through at just under 100% of the realized value for property.

40. Mr. Clark stated that the Aspen Creek neighbourhood has three years of sales data considered. In that time 21 bungalows were sold and the average assessment to sale ratio was 94%.

41. The Board asked for clarification as to why the Aspen Creek neighborhood ASR was lower than others in Town.

42. Mr. Clark stated that when the province looks at the provided range it is based on larger sales, the Aspen neighbourhood was not brought up higher because there were not many sales to justify bringing up costs even more. Wild Rose Assessments chose not to increase the assessments on these homes for a higher assessment to sale ratio (ASR) because the number of properties sold was relatively low. If they had the assessments would have come in higher, within the 95% - 105% range.

43. Mr. Clark showed the board the assessments for four (4) comparable properties in the area.

Address	Subject 112 Aspen Cr. Cres.	111 Aspen Crk. Way	59 Parklane Dr.	110 Aspen Grove	152 Aspen Crk. Cres.
Land	525.4 M^2	534 M^2	556 M^2	850 M^2	518.5 M^2
Land Value	$116,000	$117,000	$121,000	$148,000	$127,000
Improvement	1557 Ft2	1356 Ft2	1464 Ft2	1406 Ft2	1380 Ft2
Year Built	2007	2000	2001	2006	2007
Other Improvements	Att. Garage 439 Ft^2	Att. Garage 527 Ft^2	Att. Garage 581 Ft^2	Att. Garage 505 Ft^2	Att. Garage 596 Ft^2
Total Assessment	$575,000	$469,000	$525,000	$552,000	$553,000

44. Mr. Clark stated that the main argument by the complainant is the absence of a finished basement. He showed properties on page 27 that all have unfinished basements.

45. Mr. Clark stated that the subject does have the largest assessment of these comparables but it is also the newest and largest property of the comparables. Mr. Clark went on to say the subject property is one of the largest of its kind in the neighbourhood.

46. Mr. Clark stated that the main driver of property value is the size and style of the home.

47. Mr. Clark stated that at a certain point there is negligible difference in the market for properties, where in some instances moderate variations do not result in additional value for purchasers.

48. Mr. Clark addressed the Complainant's comments regarding the garage. Complainant states they are a smaller garage. Wild Rose recognizes that as a true statement but went on to say that the size of a garage itself doesn't make as much of a difference when they are all doubles and is an example of a negligible difference. If it was a triple car garage it would be different but not double garage to double garage.

49. Mr. Clark addressed the Complainant's disclosure comparing the subject property to 152 Aspen Creek Cres, stating that this home is significantly smaller than 112 Aspen Creek Cres. and that a footprint of 177 square feet is considered a significant size difference.

50. Mr. Clark stated that the first comparable provided is inferior to the subject property, which is why it warranted a $550,000 assessed value. The difference supports the subject's assessment.

51. Mr. Clark stated that the second property, listed on page 35, is a bi-level and not a bungalow. Bi-levels sell differently in a market from a bungalow. Mr. Clark stated that he understands why this property is listed as an example as it is a direct neighbour to the subject property.

52. The Board asked if bi-levels are looked at positively or negatively in comparison to bungalows.

53. Mr. Clark stated that it can vary year to year, based on sales trends, but for the year in question bungalows were selling higher and deemed more desirable, therefore bungalows were assessed higher than bi-levels.

54. Mr. Clark addressed the Complainant's assertation that the unfinished basement was not accounted for. He stated that there is property value for having a basement at all, regardless of whether it is finished or not. It is still potential space.

55. Mr. Clark showed on page 36 that the property has a finished basement but is smaller and older than the subject property yet assessed at the same value as the subject property. Even though it is 132 square feet smaller than the subject property. The subject property has the option for finishing with future value.

56. Mr. Clark stated that above grade finish is what is desired and valued more than below grade.

57. Mr. Clark directed the Board's attention to page 37, 63 Parklane Drive. He stated that this property is older but larger with a finished basement. He stated that it is considered superior to the subject property and sold significantly higher than the subject property, therefore it is considered in his opinion, supportive of the property assessment.

58. Mr. Clark shared that page 38 was part of the initial comparables sent to the complainant after their initial call and he desired to bring more detail to it. Mr. Clark went on to say that 155 Aspen Circle is smaller and older, its lot is of a similar size, but has a positive influence of being on a green space. The land valuation has finished basement but because of the main floor size being smaller it supports the assessed value of the subject property.

59. Mr. Clark stated that in his opinion equity is being achieved.

60. Mr. Clark ended by asking the Board to confirm the assessment for the property located at 112 Aspen Creek Cres. in Strathmore at $575,000.00.

<u>Closing Remarks – Respondent</u>

61. Mr. Clark reiterated his recommendation for the subject property's assessed value to be confirmed at $575,000.00 based on the factual evidence presented.

<u>Closing Remarks – Complainant</u>

62. Mr. Nail stated that good facts were shared by Mr. Clark, he then brought attention to the fact that in the discovery package there are two (2) properties that are stated to be superior but have a lesser overall assessed value.

    a. On page 38, 155 Aspen Creek Circle is a fully finished comparable property but assessed at $11,000 less than the subject property; and

    b. On page 36, 126 Parklane Drive has the same assessment as the subject property but deemed superior as stated by Mr. Clark in the discovery document "126 Parklane Drive has an adjusted market value of $594,700 (only $19,700 more than the subject's assessment), but it features a 1,217 Ft² finished basement and no backyard neighbors."

63. Mr. Nail stated that not all basement space is livable and should be considered in the assessment process. Stairs take up space.

64. Mr. Nail asked the question, using the example of his direct neighbour at 116 Aspen Creek Crescent, can you really say there is a $37,000 difference between a bilevel and bungalow just based on style of home? The building costs are comparable.

65. Mr. Nail stated, with his neighbour having 1370 square foot above ground finished they are assed a little less than the bungalow at 152 and they are only assessed at $12000 for the same square footage to the above ground neighbour who also has fully finished basement giving them more livable space and a more desirable lot.

66. Mr. Nail directed the Board's attention to page 27 and asked them to compare the land size.

67. Mr. Nail stated that he has only 150 square feet more living space but was assessed considerably ($23,000) more.

68. Mr. Nail stated that 152 Aspen Creek Cres. is the most comparable to his own home, with a difference of 170 square feet of living space, but 152 Aspen Creek Cres. has a larger garage and more desirable location was still assessed at $22,000 less than the subject property.

69. Mr. Nail stated that he feels he is being assessed unfairly to the other superior homes, homes that are very comparable.

Closing Remarks Response – Respondent

70. Mr. Clark addressed the Complainant's comments on the configuration of a build regarding stairs, stating that there are stairs in all houses that have basements and the point is moot as the comparison is the same. In a bi-level home you enter on an entry level there are stairs up and down, when you have a bi-level the whole area in the basement is a crawl space, you lose space to storage over livable space. Livable space is valued higher.

71. Mr. Clark stated that age does play a part in calculating value, as there is depreciation over a couple years.

72. Mr. Clark ended by stating that livable area is livable area and he feels the Complainant is diminishing the differences as small, but 180 square feet is a huge difference, that could equate to two (2) full rooms.

Closing Remarks Response – Complainant

73. The Complainant had nothing further to add.

74. The hearing adjourned at 11:06 a.m. when the Board moved In-camera to make their decision.

Legislative Framework

75. Municipal Government Act S. 460.1(1) states

> 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, or (b) a tax notice other than a property tax notice, business tax notice or improvement tax notice.

76. Municipal Government Act – Matters Relating to Assessment and Taxation Regulation 2018, Alberta Regulation 203/2017, Current as of January 1, 2020 states:

> 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 a fee simple estate in the property, and
>
> (c) must reflect typical market conditions for properties similar to that property.

77. Market value is defined as: 'The most probable price, as of a specified date, in cash, or in terms equivalent to cash, or in other precisely revealed terms, for which the specified property rights should sell after reasonable exposure in a competitive market under all conditions requisite to a fair sale, with the buyer and seller each acting prudently, knowledgeably, and for self-interest, assuming that neither is under undue duress.' *Source: Canadian Uniform Standards of Appraisal Practice, January 2022*

Decision:

78. In determining this appeal, the Board:
    a. Complied with the relevant provincial legislation including the *Municipal Government Act – Matters Relating to Assessment and Taxation Regulation 2018.*
    b. The Board considered all relevant evidence presented at the hearing and considered the arguments made both in favour and opposition to the complaint.
    c. The Board considered the merits of the application.

79. The complaint is denied, and the valuation determined by Wild Rose Assessment Services Inc. is confirmed. The Local Assessment Review Board confirms that the original tax assessment of $575,000.00 shall stand for the reasons indicated below.

Reasons:

80. The Board reviewed all evidence and arguments, written and oral, submitted by the Complainant and Respondent and focused on key evidence and arguments that were relevant in outlining its reasons.

81. The Complainant did not present a specific numerical value as the alternative valuation for the property. He presented evidence that the value of $575 000.00 was incorrect without presenting any evidence as to what he believed is the specific correct value of the assessment.

82. The Complainant stated that it was the home itself [the improvements] that was assessed incorrectly.

83. The Board considered the absence of evidence for a specific correct value of the assessment by the Complainant to be a significant omission.

84. The Respondent presented significant evidence as to why the value of $575 000.00 was correct.

85. All comparables presented by both the Complainant and the Respondent were within the Aspen neighborhood of the Town of Strathmore.

86. The Board observed that there were differences between the subject property and all comparables presented by both the Complainant and Respondent. There was no identical comparable to the subject property.

87. The Board summarized all of the comparables presented by both the Complainant and the Respondent as follows:

Year Built	Address	Land per sq m	SFD per sq ft	Garage per sq ft	Land	Improve-ments	Total Asmt	Finished Base-ment?	Backs on Green space?	Double Garage?
2007	**112 Aspen Creek Cres**	**220.78**	**279.38**	**54.67**	**116,000**	**459,000**	**575,000**	**no**	**no**	**yes**
2000	111 Aspen Creek Way	219.10	243.36	41.75	117,000	352,000	469,000	no	no	yes
2001	59 Parklane Drive	217.63	261.61	41.31	121,000	407,000	528,000	no	yes	yes
2006	110 Aspen Grove	174.12	270.98	45.54	148,000	404,000	552,000	no	no	yes
2007	152 Aspen Creek Cres	244.94	286.96	45.30	127,000	423,000	550,000	no	yes	yes
2006	116 Aspen Creek Cres	212.65	289.78	47.41	119,000	419,000	538,000	yes	no	yes
2002	126 Parklane Drive	220.97	302.37	49.59	118,000	457,000	575,000	yes	yes	yes
1998	63 Parklane Drive	217.63	295.41	56.36	121,000	514,000	635,000	yes	yes	yes
2003	155 Aspen Circle	227.78	291.70	43.40	123,000	441,000	564,000	yes	yes	yes

88. The Board did not see any noticeable or substantial errors in the calculation of the valuation of the improvements in any of the comparables presented by either the Complainant or the Respondent.

89. The Board finds the Complainant's first comparable 152 Aspen Creek Crescent is the closest comparable with an unfinished basement and both built in 2007.

    a. While the complainant would benefit in garage assessment if assessed at the same square foot rate as 152 ($45.30 vs $54.67), the complainant would have a much higher house assessment if the same sq ft assessment rate as 152 ($286.96 vs $279.38) was applied to the subject property.

b. The complainant's land was assessed at a significantly lower rate than 152, giving the complainant assessed sq meter rate of 220.78 compared to 152's rate of $244.94 per square meter.

c. It is noted 152 Aspen Creek Crescent backs on to green space and not a neighbour as does the subject property. The Respondent indicated that 152 Aspen Creek Crescent is the closest in assessment total but is much smaller and has a smaller land size. We find the subject property has been treated equitably and fairly in his assessment compared to this property.

90. The Board feels that the Respondent's arguments were well supported with documentation.

91. The Respondent has indicated that the value of the finished basements have been accounted for [in comparables] and is also found to be MUCH less significant than the value of above grade square footage.

92. The Respondent also indicated that the major factor in the valuation of a garage is its function. All double garages have the same function, even if their square footage varies. All comparable properties have double garages.

93. The Respondent indicated that the age of the comparable properties would affect the value of the property due to depreciation. Comparables vary in age as much as nine years.

94. The Respondent provided documentation on the Assessment to Sales Ratio (ASR). Specifically, he stated that:

Recent sale(s) of similar property are ideal; the Aspen neighbourhood had numerous sales annually such that a market adjustment is justified to apply to homes in this neighbourhood.

These tables represent all known market value transactions for Bungalow properties in the town of Strathmore.

- The Assessment:Sales Ratio (ASR) is calculated as:
  - o Assessment / sale price = ASR as a %

ASR studies are the pivot from cost:market value.

1) Assessments are audited annually for performance and compliance to legislation.
a) The ASR is a key factor.

2) A median ASR outside of 95% to 105% drives mass tabled market adjustments upwards, downwards, or proves no adjustment is warranted.

3) Assessment-to-sale ratio (ASR) studies are used to evaluate overall assessment performance and determine whether market adjustment factors require revision.
a) Property specific adjustments can be made but must be justifiably specific to one property.
b) Property specific adjustments necessarily are scrutinized by third party auditors.

4) Based on ASR studies, market adjustments are calculated and applied in masse to the rest, and majority, of property that has not sold.

The following two charts [for All Bungalow Sales across the Town of Strathmore and Bungalow Sales in the Aspen Neighbourhood] will show the improved, sales analysis for bungalow sales from July 1, 2022 to June 30, 2025. This is the sales period allowed for the 2025 assessment year.

a) 102 Bungalow Sales across the whole town Indicated a median ASR of 96.5 and mean ASR of 96.2 after market adjustments were applied.
b) 21 Bungalow Sales in the Aspen neighbourhood Indicated a median ASR of 94.4 and mean ASR of 93.2 after market adjustments were applied.

The market ratio reports indicate the average ASR. The average ASR, as being within the legislated variance of +/-5% for market value, validates the Market Adjusted Cost Approach valuation method.

- ASR median affirms complained property's current assessment as being market-value based.

95. The Board agrees that the property was fairly and equitably treated based on the facts presented.

Conclusion:

96. For the reasons set out above, the complaint is denied. The Assessment for 112 Aspen Creek Crescent is confirmed at $575,000.

[redacted] ATIA Sec. 20(1)

Virginia Howard, Chair

Local Assessment Review Board, Strathmore

August 13, 2026

Date