

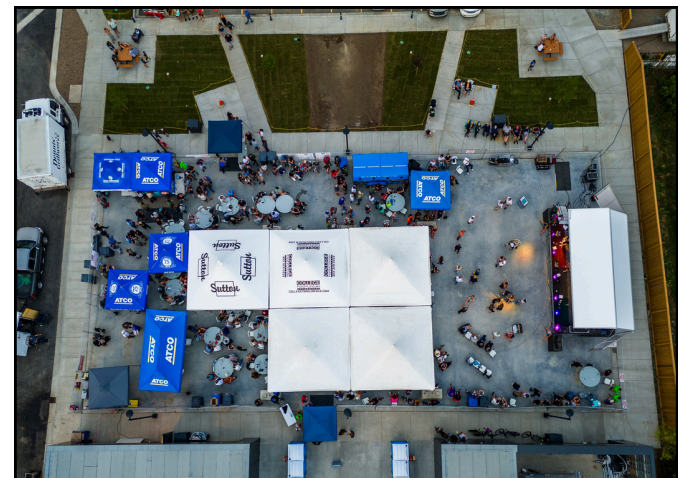


TOWN OF COALDALE
**COMPARATIVE
ANALYSIS**

2024

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KEY FINDINGS

Financial Management

- With the second-lowest per capita total revenues and the lowest per capita total expenditures among its peer/competitor municipalities, Coaldale continues to run a fiscally responsible, low revenue-low spend operation.
- Coaldale's 1:0.8 revenue-expenditure ratio reflects its ability to cover day-to-day costs and save for long-term capital investments.

Compensation

- Coaldale spends \$737 per capita on salaries, wages, and benefits—the lowest amount among its peer/competitor municipalities, and 36% below the group average.
- At 2.1% below the group average, Coaldale's CAO compensation remains competitive within its cohort while remaining lower than 6 out of 8 of its peer/competitor municipalities.

Taxation

- Showcasing its commitment to affordability, Coaldale achieved a 12.9% reduction in its residential mill rate from 2021-2024, the most significant decrease among its peer/competitor municipalities.
- Showcasing its commitment to attracting business and investment, Coaldale achieved a 1.8% reduction in its non-residential mill rate from 2021-2024, the third lowest decrease among its peer/competitor municipalities.

Growth

- Coming in at 109% above the group average, Coaldale continues to lead in per capita residential assessment growth among its peer/competitor municipalities. Coaldale also has the second highest per capita non-residential assessment growth, which is more than double the group average.
- With a 4.4% population increase from 2019-2023, Coaldale matches the regional average and continues to maintain sustainable growth that avoids resource strains due to rapid expansion.

Public Safety

- With a Crime Severity Index (CSI) score of 56.7 (51 points below the provincial average), Coaldale remains the safest municipality among its peer/competitor municipalities, continues to have the lowest CSI score in its region, and ranks as the 4th safest municipality in western Canada.

MESSAGE FROM THE MAYOR



On behalf of Coaldale Town Council, I'm pleased to present the Town of Coaldale's 2024 Comparative Analysis. This year's Analysis brings into focus one of our Council's most significant achievements thus far—our consistent reduction of residential and non-residential mill rates, which is a testament to our belief in maintaining both affordability and prosperity.

Over the past four years, we have successfully decreased the residential mill rate by an impressive 12.9%, the largest reduction among our peer/competitor municipalities. This remarkable accomplishment underscores our dedication to ensuring that Coaldale remains an affordable and attractive place for families, individuals, and new residents.

In addition to residential mill rate reductions, our Council has also taken significant steps to support economic growth by reducing the non-residential mill rate by 1.8%. This decrease highlights our strategic focus on creating a competitive environment for businesses and investors, fostering local economic development and ensuring long-term prosperity for our community.

These achievements reflect not only our Council's careful stewardship of taxpayer dollars but also our commitment to maintaining Coaldale's reputation as an affordable community, ripe with opportunity. As we look ahead, we remain steadfast in our mission to balance fiscal prudence with sustainable growth, ensuring Coaldale continues to flourish for years to come.

A handwritten signature in black ink, which appears to read "Jack Van Rijn". The signature is stylized and is enclosed within a large, loopy circular flourish.

Jack Van Rijn, Mayor



MESSAGE FROM THE CAO



On behalf of Town Administration, I'm pleased to present the Town of Coaldale's 2024 Comparative Analysis. As reflected in the Analysis, when compared to its peer/competitor municipalities, Coaldale continues to stand out for its exemplary financial performance, and deserves recognition for its efficient and balanced approach to municipal operations.

With the second-lowest per capita total revenues and the lowest per capita total expenditures in its region, Coaldale once again exemplifies how prudent financial practices can deliver high-quality services while minimizing financial demands on residents. This approach ensures that every dollar collected is effectively allocated, maintaining essential public services without burdening taxpayers.

I should also mention that Coaldale boasts one of the strongest revenue-expenditure ratios among its peer/competitor municipalities. For every dollar of revenue generated through taxes, fees, fines, and utilities, the Town spends approximately 80 cents. This prudent approach ensures that Coaldale not only covers its daily operational expenses but also reserves funds for future capital projects.

Taken together, these achievements reflect the Town's commitment to avoiding unnecessary expenditures while prioritizing core services, so that we can continue to build a community that thrives on sustainable growth and fiscal prudence.

A handwritten signature in black ink, appearing to read 'K. Hastings'.

Kalen Hastings, CAO



MESSAGE FROM THE DIRECTOR OF GROWTH & INVESTMENT



As the Director of Growth and Investment for the Town of Coaldale, I'm proud to introduce the Town's 2024 Comparative Analysis. 2024 marks the sixth consecutive year that the Town has produced this report, which continues to set Coaldale apart not only from any municipality in the region, but from any municipality, big or small, across the country.

Unique to Coaldale, this report is an essential tool for introspection. It goes beyond typical municipal reports, diving deeply into financial, operational, and developmental metrics to provide an honest assessment of how Coaldale measures up against its peers. By analyzing this data, our administrative team gains valuable insights into how we can refine municipal operations and improve service delivery.

At the same time, the report directly benefits Coaldale's residents, businesses, and elected officials. Residents gain clarity on how their tax dollars are spent and the value they receive; businesses see Coaldale's edge as a fiscally responsible and growth-focused community; and elected officials receive a strategic roadmap for evidence-based decision-making that ensures long-term success.

In essence, Coaldale's annual Comparative Analysis is more than just another report—it is a cornerstone of our Town's unique commitment to transparency and accountability, providing actionable insights that empower residents, businesses, and leaders to shape a stronger, more prosperous future for the community.

Cameron Mills

Cameron Mills, Director of Growth & Investment



WHAT IS THE TOWN OF COALDALE COMPARATIVE ANALYSIS?

Like private sector corporations, municipalities have a vested interest in assessing their financial and operational performance. After all, like the shareholders in a company, the residents and elected officials of a municipality - all of whom pay and the latter of whom *set* municipal taxes - have a vested interest in knowing just how efficient or inefficient their municipality's operations really are, and just how healthy or unhealthy their municipality's fiscal situation really is.

Assessing this performance, however, requires both introspection and extrospection. It requires evaluating the fiscal and operational performance of one's own municipality and then comparing that performance to the fiscal and operational performances of peer or competitor municipalities.

For this reason, in 2019 the Town of Coaldale decided to take its financial and operational reporting to the next level and applied the well-known business concept of "benchmarking" to municipal government. Rather than simply assess its own financial and operational performance (an exercise that, in accordance with Sections 276 and 648.4 of the *Municipal Government Act*, municipalities must perform on an annual basis), the Town went one step further and began comparing its financial and operational performance to the financial and operational performances of a number of peer/competitor municipalities across Alberta.

Now dubbed the Town of Coaldale "Comparative Analysis", this document stands alongside the Town's Operating and Capital Budgets, Audited Financial Statements, and Annual Reports as one more tool for analyzing the efficacy of Coaldale's operations and service delivery. In so doing, it not only provides Town residents and business owners - both current and prospective - with a better sense of how Coaldale is being run, but also, elected officials with a better understanding of how to make Coaldale a more competitive and attractive place to live and raise a family, moving forward.

WHAT INFORMATION IS CONSIDERED & COMPARED IN THE ANALYSIS?

Peer/Competitor Municipalities

In previous Comparative Analyses (2019, 2020, 2021, 2022, and 2023), Coaldale's financial and operational performance is compared to the financial and operational performances of Blackfalds, Drumheller, Edson, Innisfail, Lethbridge, Lethbridge County, Ponoka, and Taber. In the 2024 Comparative Analysis, this sample of municipalities has been revised to exclude Ponoka and include Hinton and Olds.

The reason for revising this sample was to at once broaden and refine the number of what qualify as peer/competitor municipalities included in the Analysis, all of which face - *or are at the very least more likely to face* - similar demographic, operational, and/or financial challenges. Like Blackfalds, Drumheller, Edson, and Innisfail, the municipalities of Hinton and Olds also have populations of between 8000-12000. Including them in the Analysis therefore increases the representativeness of the sample, which in turn provides more context for understanding Coaldale's relative fiscal and operational health. Unlike Blackfalds, Drumheller, Edson, Innisfail, Hinton, and Olds, however, the municipality of Ponoka no longer has a population of between 8000-12000. Excluding it from the Analysis therefore increases the internal validity of the sample, making the context for understanding Coaldale's relative fiscal and operational health more accurate. Finally, because Lethbridge, Lethbridge County, and Taber are Coaldale's direct neighbours, including these municipalities in the Analysis once again provides important regional context for understanding certain performance metrics, in particular. These metrics include Coaldale's approach to taxation, as well as assessment growth, population growth, and crime severity score.

Benchmarks

In keeping with the Town's 2023 Analysis, the Town's 2024 Analysis compares Coaldale to its peer/competitor municipalities across seven benchmarks:

- total revenues & operating expenditures;
- salaries, wages, and benefits;
- executive compensation;

- taxation;
- assessment growth;
- population growth; and
- crime severity.

The reasons for comparing Coaldale to its peer/competitor municipalities across these benchmarks, in particular, are twofold. First, while the sheer volume of data available in Statistics Canada reports, provincial equalized assessment publications, and audited financial statements make it possible to develop any number of performance metrics for evaluating a municipal operation, the Town opted to confine its approach by measuring benchmarks that, taken together, are meant to provide a birds-eye-view of the relative financial, operational, and social health of each municipality. Second, to avoid the accusation that it is “cherry-picking” stats, the Town opted to compare municipalities across benchmarks that can be measured consistently, year after year.

Data

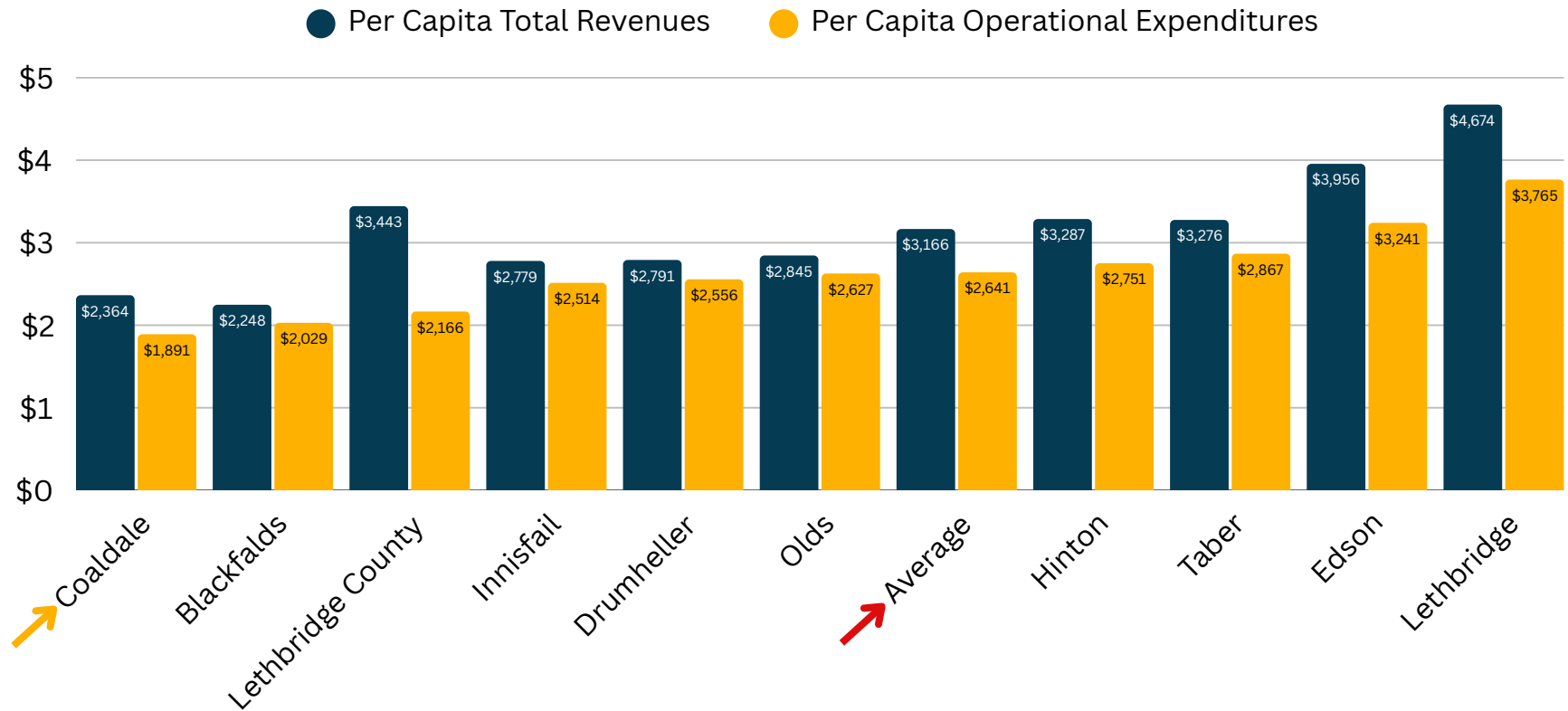
All of the data used in this analysis can be found in either publicly available audited financial reports and statements or on the Statistics Canada website.



BENCHMARK 1: TOTAL REVENUES & OPERATING EXPENDITURES

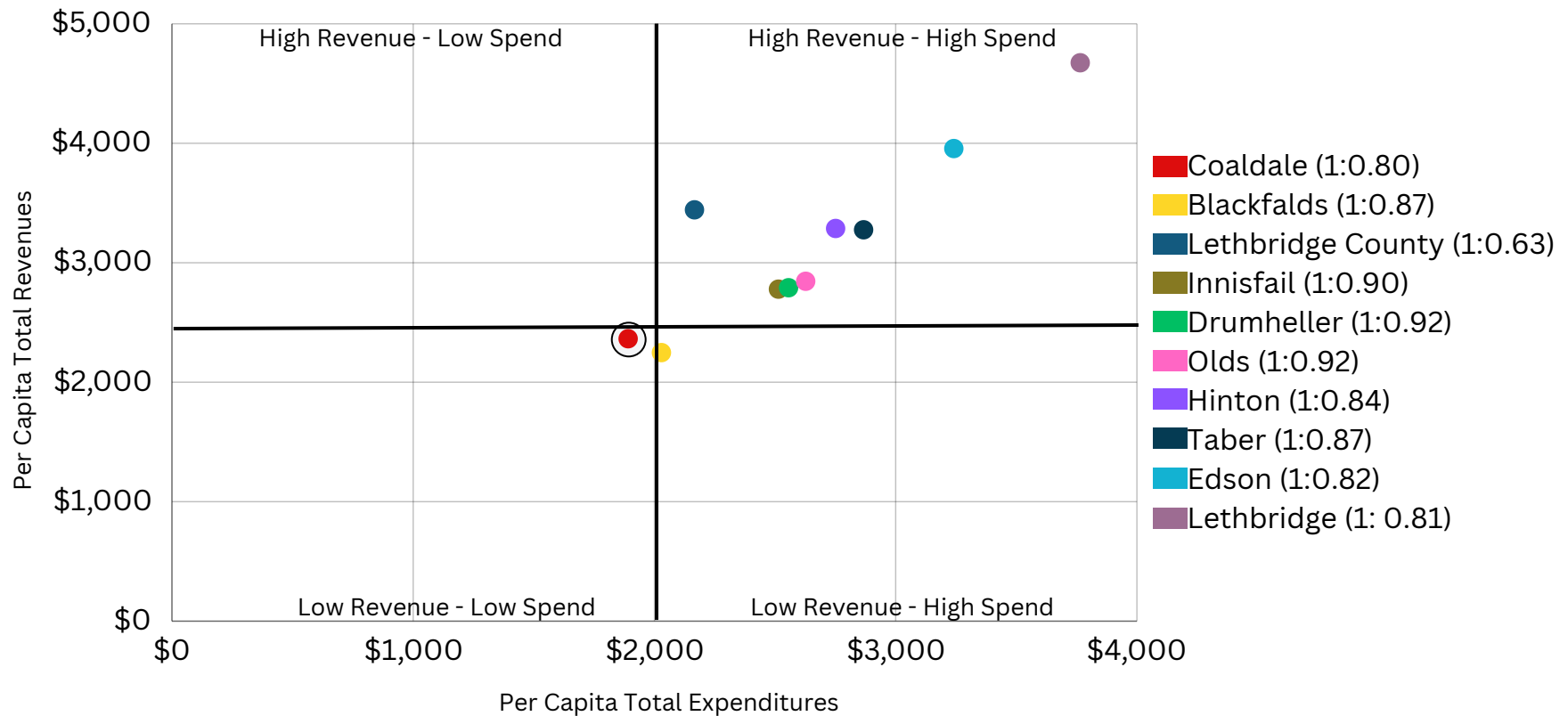
Much like private sector corporations, municipalities have shareholders that go by the name of residents. Like shareholders, residents play a crucial role in sustaining the municipality by making a regular financial "investment" in the form of property taxes, utility payments, and other fees. In return, they rightly expect a "return on investment" in the form of high-quality public services, such as well-maintained roads, efficient waste management, accessible recreational facilities, and effective emergency services. Just as private sector corporations therefore have an interest in keeping their operating expenses under control, so too do municipalities. The only difference is that whereas private sector corporations are keenly focused on managing their operating expenses to maximize profits, municipalities face a somewhat different imperative: they must control their operating expenses to ensure the efficient and effective delivery of public services. Given this critical focus, it becomes essential for municipalities to have a clear and comprehensive understanding of their approach to financial management. Benchmark 1 therefore tracks the total amount of revenue each municipality collects versus the total amount of operating expenses each incurs - the ratio between which tells us where each of them stand in terms of having a fiscally responsible run operation.

CHART 1: PER CAPITA TOTAL REVENUES VS. PER CAPITA OPERATING EXPENDITURES (2023)



As Chart 1 shows, Coaldale has the second lowest per capita total revenues and the lowest per capita total expenditures among its peer/competitor municipalities. What this means is that when compared to other municipalities its size and in its region, Coaldale both takes in less and spends less making it a low revenue-low spend operation. This insight into how much Coaldale takes in versus how much it spends provides clarity as to how it operates financially. Rather than operate on a high revenue-high spend model like that of Edson or Lethbridge (which places greater financial demands on residents to fund more extensive services, amenities, or projects) Coaldale continues to run a balanced operation that focuses on delivering essential services while avoiding unnecessary expenditures.

CHART 2: PER CAPITA TOTAL REVENUES VS. PER CAPITA OPERATING EXPENDITURES (2023)



Also important to consider, however, is the ratio *between* Coaldale's total revenues and operational expenditures. As Chart 2 shows, Coaldale has one of the healthiest revenue-expenditure ratios among its peers and competitor municipalities. For every dollar that Coaldale takes in (from taxes, fees, fines & utilities, etc.), it spends 80 cents. This means that rather than spending almost everything it takes in on day-to-day operations (like Drumheller/Olds) or, worse, spending more than it takes in on day-to-day operations, Coaldale collects enough in revenues to cover day-to-day operations *and* save up for long term capital investments. What this data tells us, then, is that Coaldale is not just a low revenue-low spend municipality; it is a *fiscally responsible* low revenue-low spend municipality.

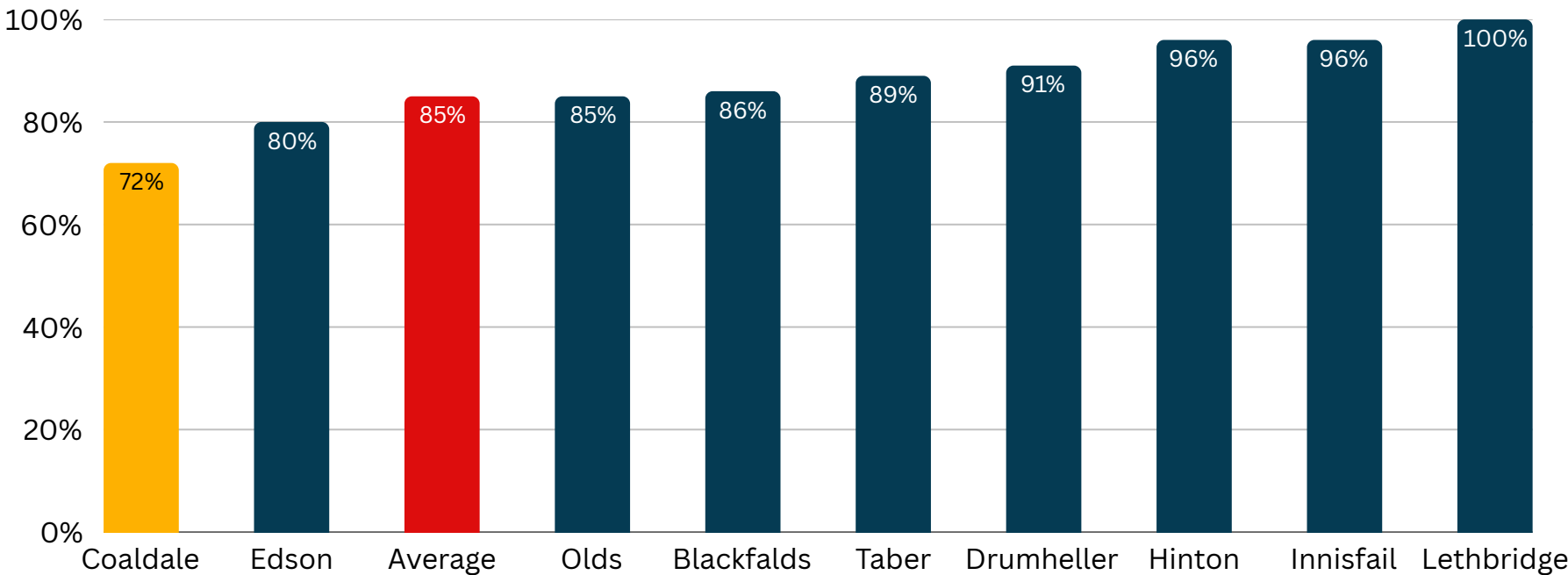


BENCHMARK 2: SALARIES, WAGES, & BENEFITS

A major source of public concern (and often, frustration), is the salaries, wages, and benefits that municipalities allocate for their employees. This concern exists in Coaldale as much as it does in any other municipality - and for good reason: expenditures on salaries, wages, and benefits make up a significant portion of municipal operating budgets. The concern is further amplified by a perceived disconnect between compensation levels and the quality of service delivery. While residents appreciate the necessity of fairly compensating municipal staff, they also expect that such expenditures translate into efficient and effective public services. When service levels fall short of expectations—whether in road maintenance, waste management, or recreational facilities—it is natural for residents to question whether resources are being misallocated. Are the salaries, wages, and benefits of municipal employees too high? Could those funds be better spent on tangible and visible improvements, such as upgrading municipal vehicles, maintaining public buildings, or enhancing parks and other community spaces? This tension between investing in human resources and ensuring excellent service delivery is a delicate balance for municipalities to manage and addressing these concerns in a transparent manner is essential for fostering public trust. Benchmark 2 therefore tracks each municipality's expenditures on salaries, wages, and benefits.

Unlike a municipality's total revenues, a municipality's tax revenues are subject to much less volatility as they remain insulated from one-time cash infusions from things like land and/or building sales (which can drastically alter the amount of total revenues a municipality takes in each year). For this reason, Chart 3 shows expenditures on salaries, wages, and benefits as a percentage of tax revenues. These are revenues that, rather like expenditures on salaries, wages, & benefits, change only incrementally over a long or, at the very least, *longer* period of time.

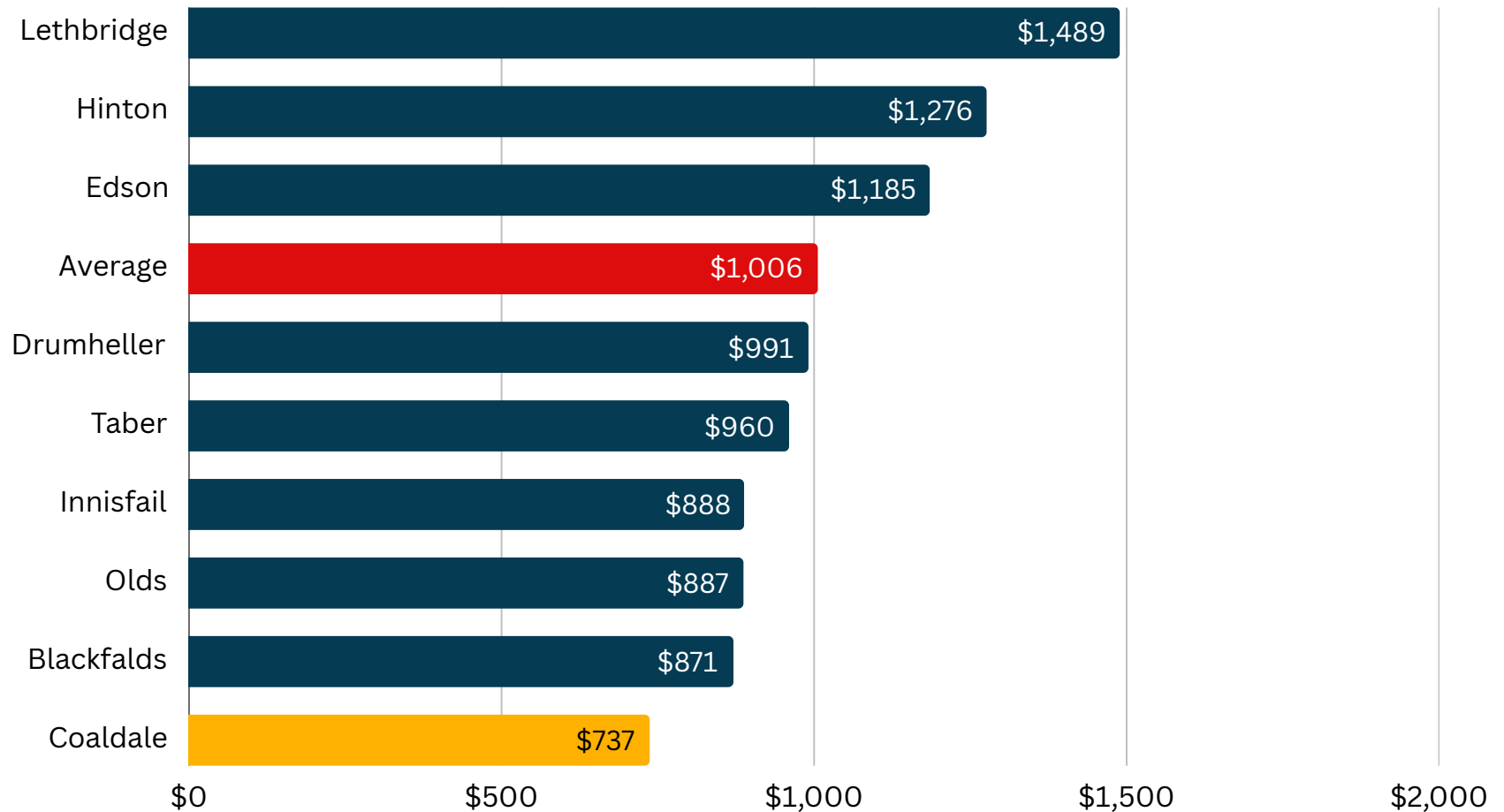
CHART 3: EXPENDITURES ON SALARIES, WAGES, AND BENEFITS AS A PERCENTAGE OF TAX REVENUES (2023)



As Chart 3 shows, Coaldale spends approximately 72% of its tax revenues on salaries, wages, and benefits. At first, this may seem like a lot. However, when compared to Coaldale's peer/competitor municipalities, the amount of tax revenues that Coaldale spends on salaries, wages, and benefits comes into view as being actually quite low (28% lower than neighbouring Lethbridge; 17% lower than neighbouring Taber; and 13% lower than the group average).

Note: Because Lethbridge County does not provide the same services or amenities that urban municipalities provide, its staffing requirements are not comparable to those of Coaldale. Accordingly, data for Lethbridge County is not included in Charts 3 and 4.

CHART 4: PER CAPITA EXPENDITURES ON SALARIES, WAGES, AND BENEFITS (2023)



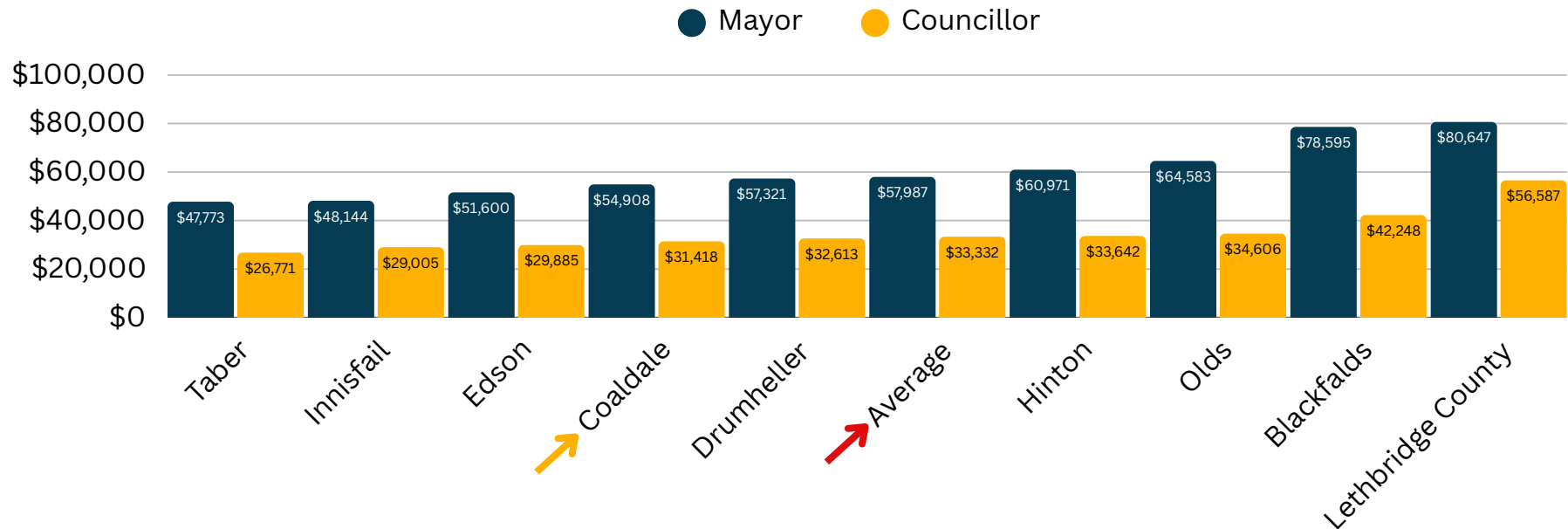
When adjusted for population, the picture becomes even clearer. In 2023, Coaldale spent \$6,861,327 on wages, salaries, and benefits, which as Chart 4 shows, amounts to \$737 per person. That's \$134 per person less than the next lowest municipality in the group (Blackfalds), \$269 per person less than the group average, and \$223 less per person than neighbouring Taber. This means that Coaldale would have to spend an additional \$2,423,810 a year on salaries, wages, and benefits just to match Taber. It also means that Coaldale would have to increase per capita spending on salaries, wages, and benefits by 36%, just to be average.



BENCHMARK 3: EXECUTIVE COMPENSATION

While expenditures on salaries, wages, and benefits are often a focal point of public concern, expenditures on executive compensation tend to draw even greater scrutiny - and again for good reason: residents understand that executive compensation represents a critical intersection between leadership accountability and financial stewardship. Overcompensation or opaque pay structures can erode public trust, leading to perceptions of mismanagement, favoritism, or even corruption within an organization. When residents believe that executive compensation is excessively high or lacks transparency, they begin to question the priorities and integrity of those in leadership roles. This erosion of trust can tarnish the municipality's reputation, making it harder to build or maintain constructive relationships with the broader community. Conversely, well-communicated, reasonable compensation decisions signal that leaders are acting in the community's best interest. Not surprisingly, then, residents want to know how much their elected officials are paid to represent the community, and how much those officials have approved in compensation for their single employee, the chief administrative officer (CAO) or city manager, who is responsible for overseeing the municipality's day-to-day operations. Benchmark 3 therefore tracks how much each municipality spends on its elected officials and CAO/city manager.

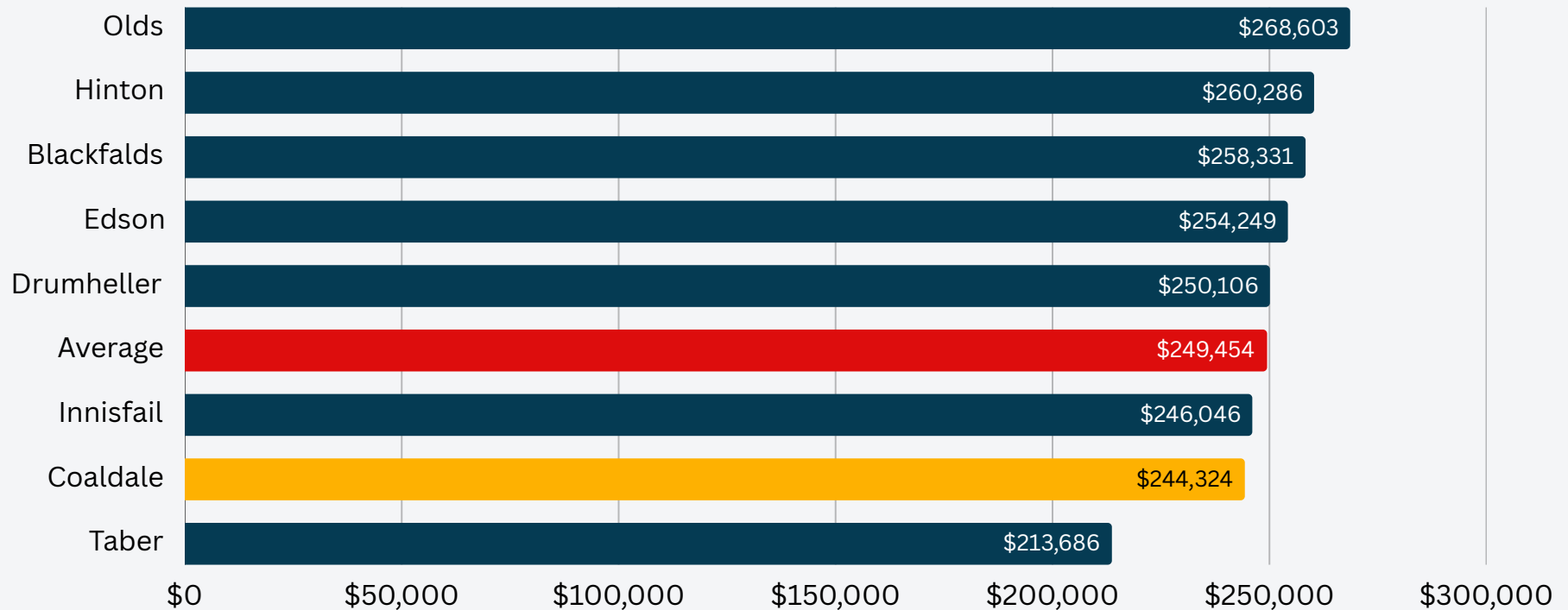
CHART 5: MAYOR AND COUNCILLOR COMPENSATION (2023)



As Chart 5 shows, while Coaldale continues to spend less on compensation for its elected officials than many of its peer/competitor municipalities, it also spends more than Innisfail, Edson, and neighbouring Taber.* When it comes to expenditures on mayor and councillor compensation, then, Coaldale avoids the extremes of neighbouring Lethbridge County, on the one hand (where mayor and councillor compensation is 39% and 69.7% higher than the group average, respectively,) and neighbouring Taber, on the other (where mayor and councillor compensation is 21.3% and 24.5% lower than the group average, respectively). Coaldale's position between these two extremes therefore indicates that for a municipality its size, it neither overpays nor underpays its elected officials. By avoiding the high expenditures of communities like Lethbridge County and Blackfalds and the more restrained spending seen in Taber and Innisfail, Coaldale instead strikes a pragmatic balance between providing elected officials with fair compensation and maintaining fiscal responsibility.

*As elected officials in Alberta's major cities receive significantly higher compensation packages than elected officials in towns and counties, Chart 5 does not include data for Lethbridge.

CHART 6: CAO COMPENSATION (2023)*



When it comes to CAO compensation, the story is much the same. As Chart 6 illustrates, while Coaldale spends significantly less on CAO compensation than Olds, Hinton, and Blackfalds (where CAO salaries range from \$258,331 to \$268,603 and are therefore 5.7% to 10% higher than the group average), it also spends significantly more on CAO compensation than neighbouring Taber (which compensates its CAO at \$213,686 per year or 12.5% below the group average). Like its expenditures on compensation for elected officials, then, Coaldale's expenditures on CAO compensation demonstrate a commendable balance between attracting and retaining top-tier talent and maintaining fiscal responsibility. Positioned at just 2.1% below the group average, Coaldale compensates its CAO at \$244,324 per year - a figure that's competitive within its cohort while remaining lower than 6 out of 8 of Coaldale's peers.

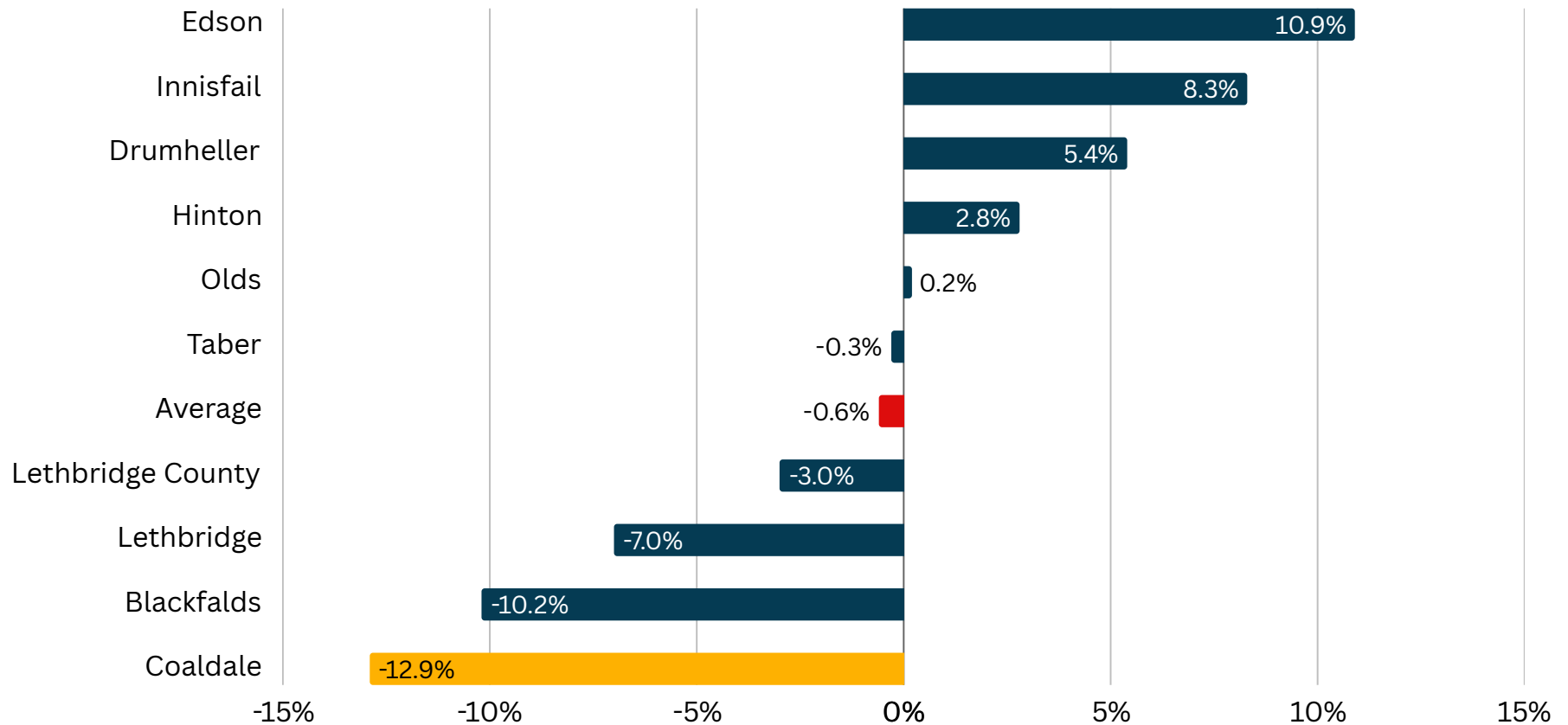
*Due to turnover in the position, Chart 6 does not include CAO compensation data for Lethbridge County.



BENCHMARK 4: TAXATION

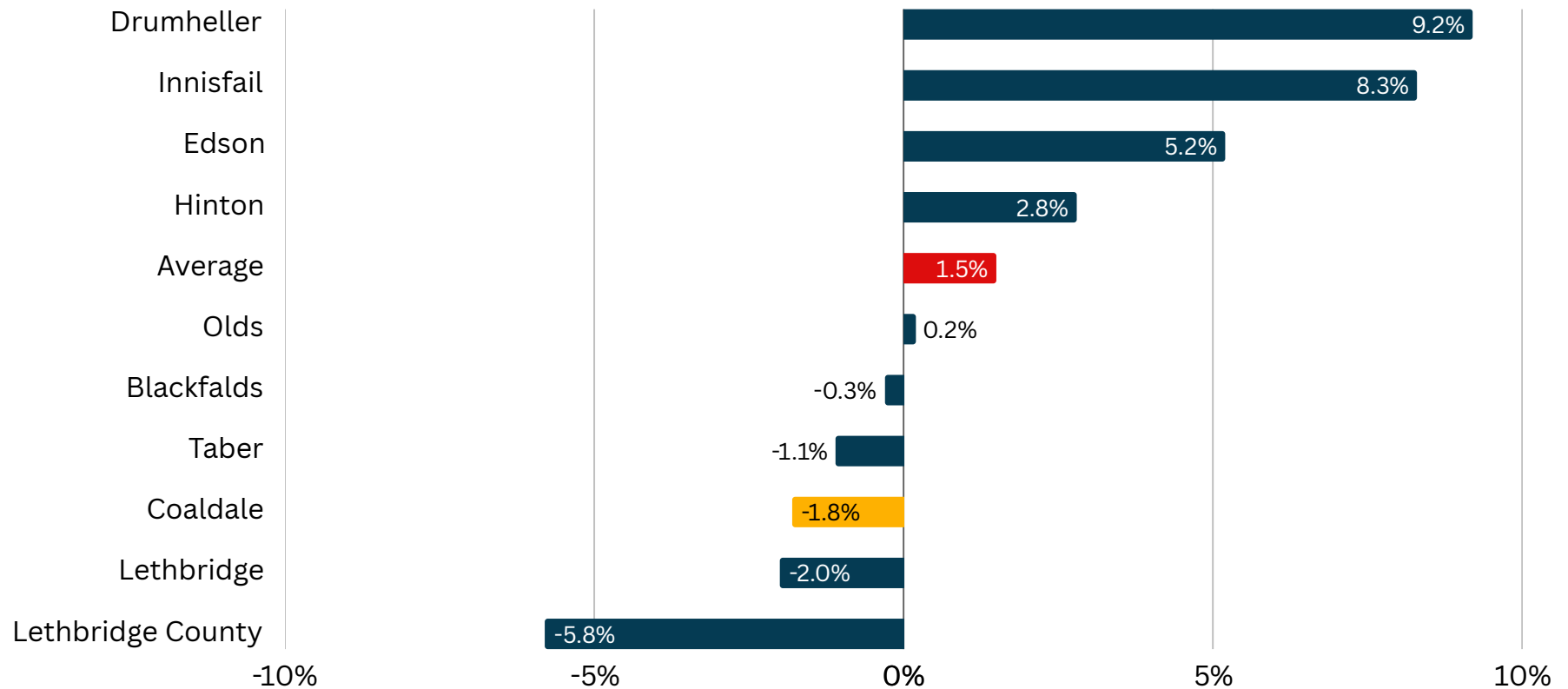
Taxes are the proverbial lifeblood of municipal governments, providing the critical funding necessary to cover day-to-day operational expenses and support new capital projects. Without tax revenue, municipalities would struggle to function effectively, even with supplementary income from government transfers or utility fees. Despite their necessity, however, taxes remain a perennial source of frustration for residents and business owners, who neither enjoy paying them nor seeing them increase. How a municipality approaches taxation therefore reveals much about its priorities and fiscal philosophy. To balance public sentiment with financial needs, elected officials often avoid drastic changes to property taxes, opting instead for gradual adjustments to residential and non-residential mill rates. This approach at once reflects a desire to maintain fiscal stability while keeping the municipality competitive and appealing to taxpayers, ensuring a sustainable foundation for long-term growth and community development. To evaluate how each municipality is managing its approach to taxation (and, by extension, how competitive it is trying to be relative to its peers and neighbours), Benchmark 4 therefore tracks the percentage change in residential and non-residential mill rates over a four-year period (the length of a Council term).

CHART 7: PERCENTAGE CHANGE IN RESIDENTIAL MILL RATES (2021-2024)



As Chart 7 illustrates, residential mill rates in several of Coaldale’s peer and competitor municipalities have increased significantly over the past four years, with some municipalities (such as Edson) experiencing increases exceeding 10%. In contrast, Coaldale has taken a markedly different approach to residential taxation, achieving a 12.9% reduction in its residential mill rate over the same period. This substantial decrease underscores Coaldale’s commitment to maintaining an affordable tax environment for its residents, distinguishing itself as a municipality focused on fiscal responsibility *and* competitive positioning. By keeping its residential mill rates not only stable but lower than many of its peers and neighbours, Coaldale has established itself as an attractive option for homeowners seeking affordability without sacrificing access to essential services or quality of life.

CHART 8: PERCENTAGE CHANGE IN NON-RESIDENTIAL MILL RATES (2021-2024)



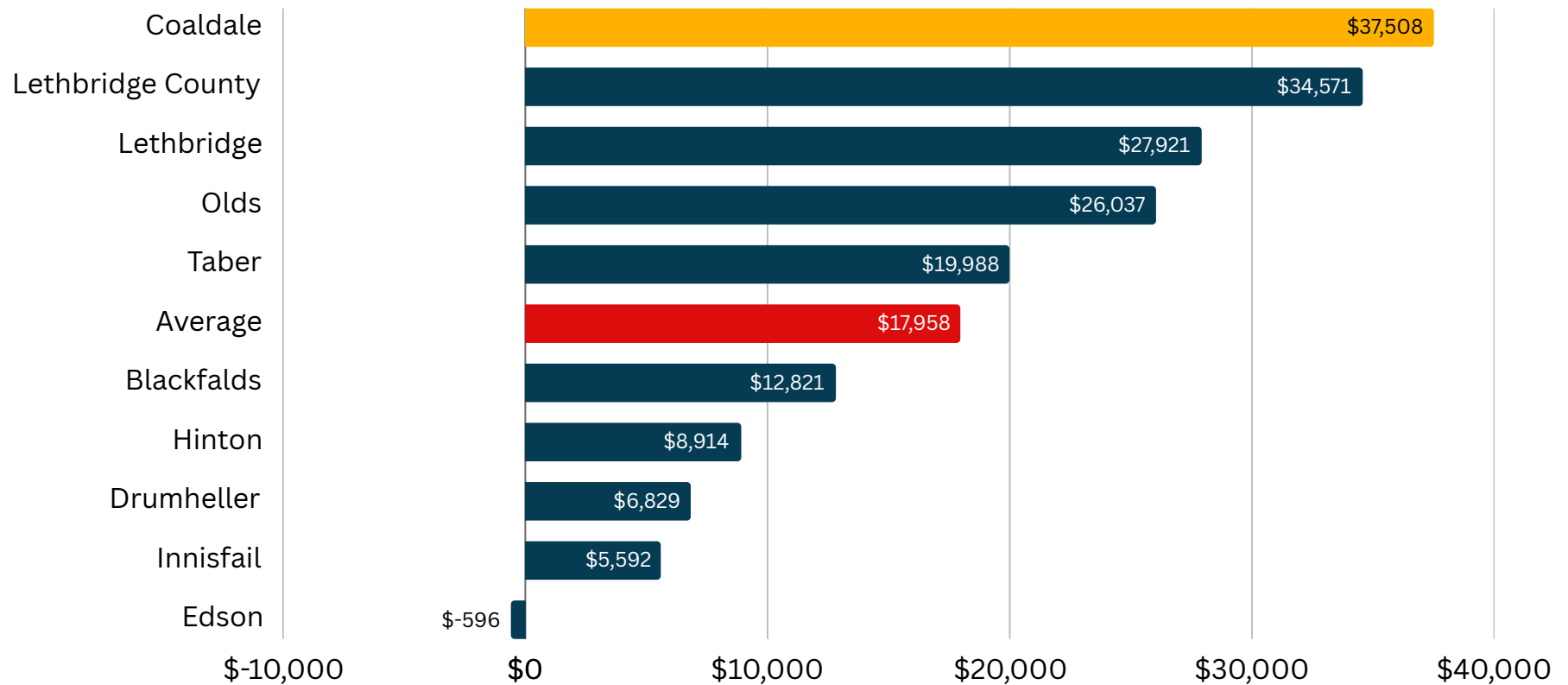
In a similar vein, Chart 8 illustrates that over the last 4 years non-residential mill rates in a number of Coaldale’s peer/competitor municipalities have also increased, meaning that over the last 4 years municipalities like Drumheller, Innisfail, and Edson, have opted to pursue a less competitive approach to attracting outside investment. Over that same period, however, the non-residential mill rate in Coaldale decreased by 1.8%, demonstrating that even in the face of high inflation, Coaldale’s elected officials have made it a priority to maintain the Town’s competitive advantage. This is true especially when compared to neighbouring Taber and Lethbridge where, even with a 1.1% and 2% decrease in their non-residential mill rates over the last 4 years, non-residential property taxes remain approximately 115% and 28% higher than they do in Coaldale.



BENCHMARK 5: ASSESSMENT GROWTH

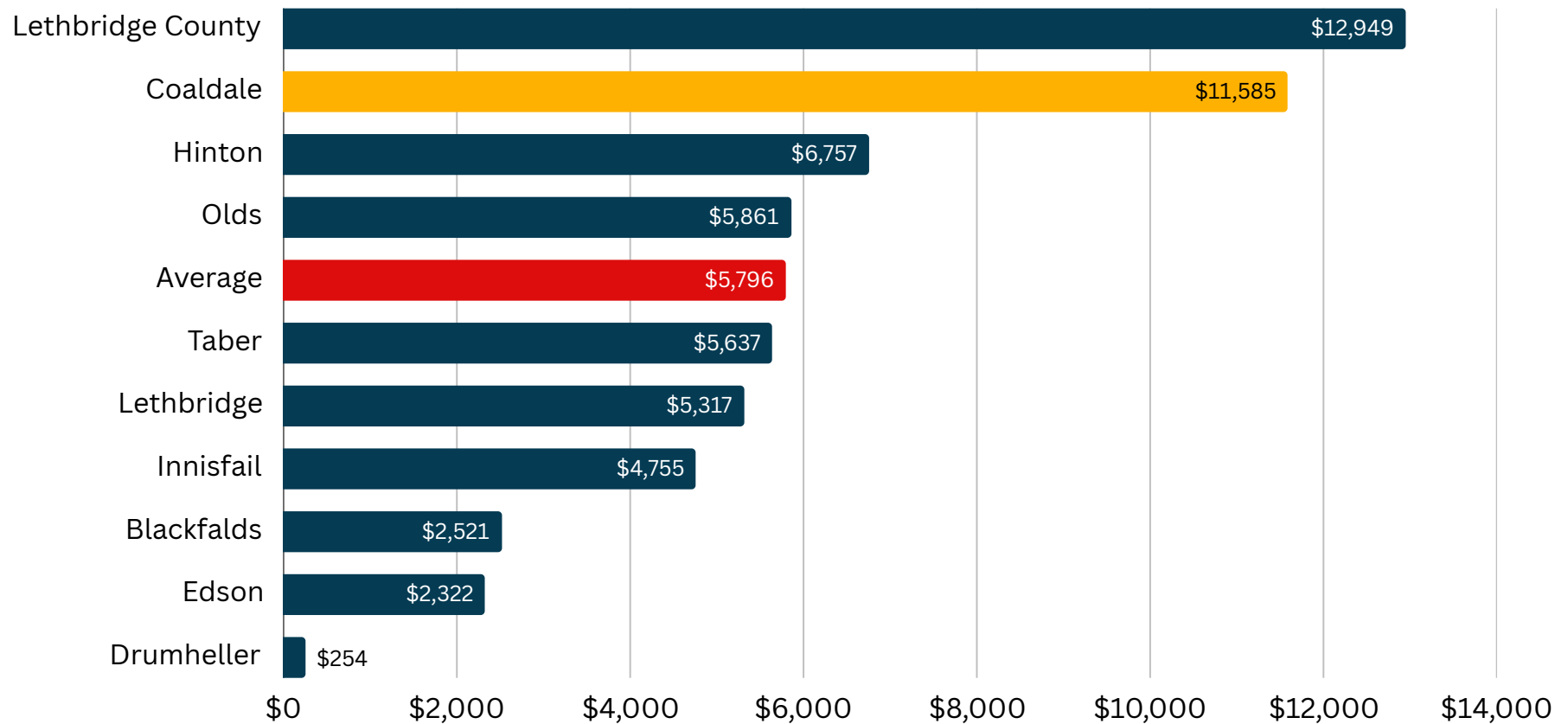
Assessment growth is a reflection of the value and expansion of privately owned properties in a municipality, and occurs in two primary ways: when property values increase due to rising housing or commercial real estate prices, and when new developments, such as housing projects or commercial buildings, are constructed or existing properties are upgraded. Measuring assessment growth, then, makes it possible not only to discern whether the assets underpinning a municipality's property tax base—primarily privately owned properties—are appreciating or depreciating in value, but also and more importantly, whether a municipality's approach to taxation is *working* (ie. whether it is attracting or retaining both residents and investment). When a municipality's taxation strategy is working, we should see a correlation between competitive mill rates, on the one hand, and robust assessment growth, on the other - especially when viewed from a regional perspective. Competitive mill rates can attract new residents, businesses, and development that neighbouring municipalities are also vying for, thereby driving up property values and spurring economic activity. Conversely, stagnant or declining assessment growth may signal that the municipality's approach to taxation and economic development is failing to achieve results. Benchmark 5 therefore tracks assessment growth in each municipality, offering a clearer picture of which ones are successfully fostering a climate conducive to growth and investment.

CHART 9: PER CAPITA RESIDENTIAL ASSESSMENT GROWTH (2019-2025)



Recall that over the last 4 years, residential mill rates in several of Coaldale's peer/competitor municipalities saw significant increases while Coaldale's saw a 12.9% decrease. As Chart 9 shows, Coaldale's approach to residential taxation appears to be paying off. From 2019-2025, Coaldale saw significantly more per capita residential assessment growth than most its peer/competitor municipalities, including both Lethbridge and Taber. At \$37,508, Coaldale's per capita residential assessment growth is 34% higher than neighbouring Lethbridge's (\$34,571), 88% higher than neighbouring Taber's (\$19,988), and 109% higher than the group average (\$17,958). What this strong per capita growth suggests is that by maintaining competitive residential mill rates, Coaldale continues to reap the benefits of having a competitive housing market where demand for residential real-estate remains relatively high.

CHART 10: PER CAPITA NON-RESIDENTIAL ASSESSMENT GROWTH (2019-2025)



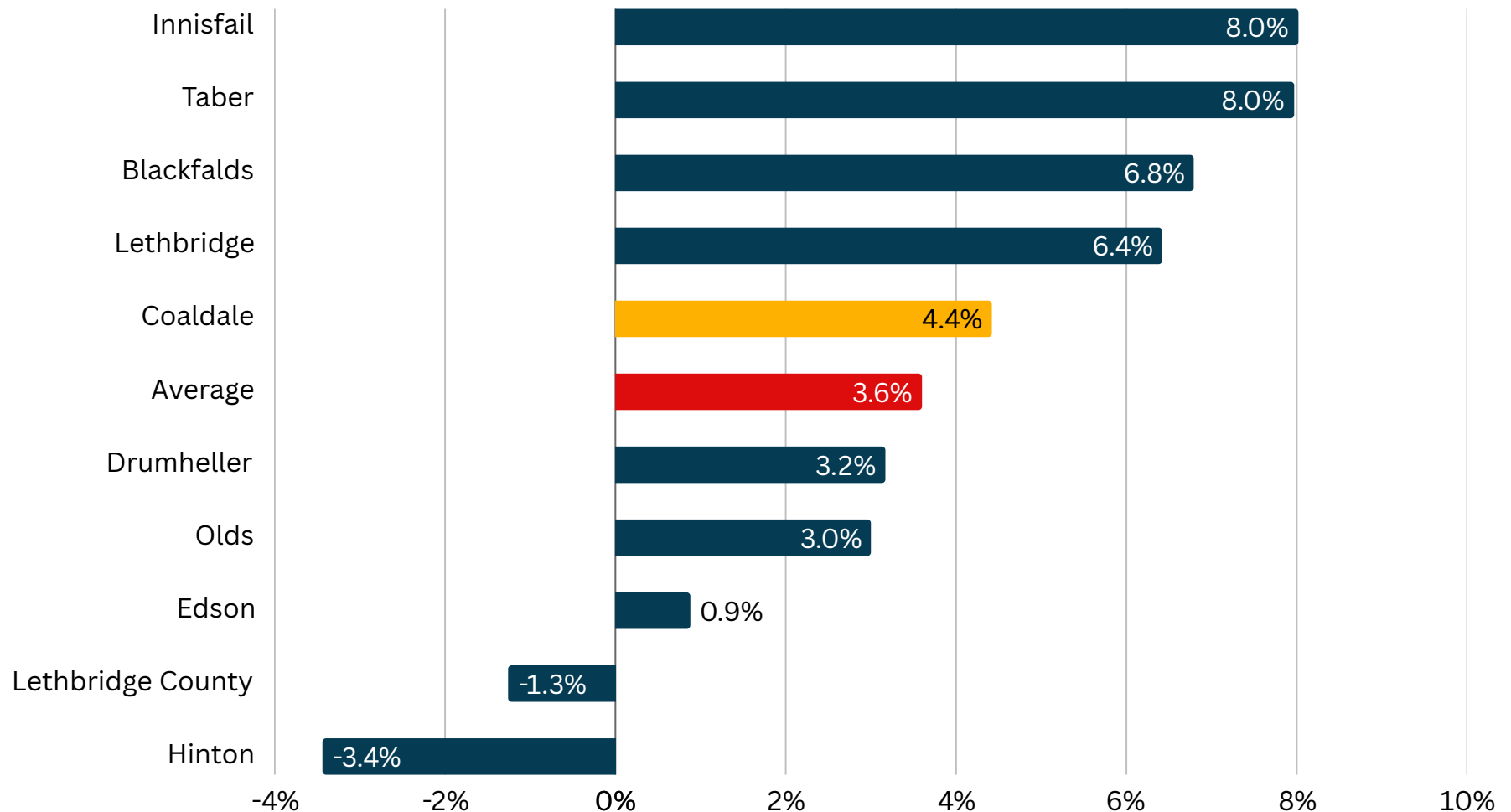
Recall again that over the last 4 years, non-residential mill rates in several of Coaldale's peer/competitor municipalities saw significant increases while Coaldale's saw a 1.8% decrease. As Chart 10 shows, Coaldale's approach to non-residential taxation also appears to be paying off. From 2019-2025, Coaldale saw \$11,585 in non-residential assessment per resident. This per capita growth amounts to 118% more than neighbouring Lethbridge (\$5,317), 105% more than neighbouring Taber (\$5,637), and 100% more than the group average (\$5,796). What this strong growth also suggests, then, is that by keeping competitive non-residential mill rates Coaldale continues to attract outside investment and at a level that continues to far surpass all of its peer/competitor municipalities.



BENCHMARK 6: POPULATION GROWTH

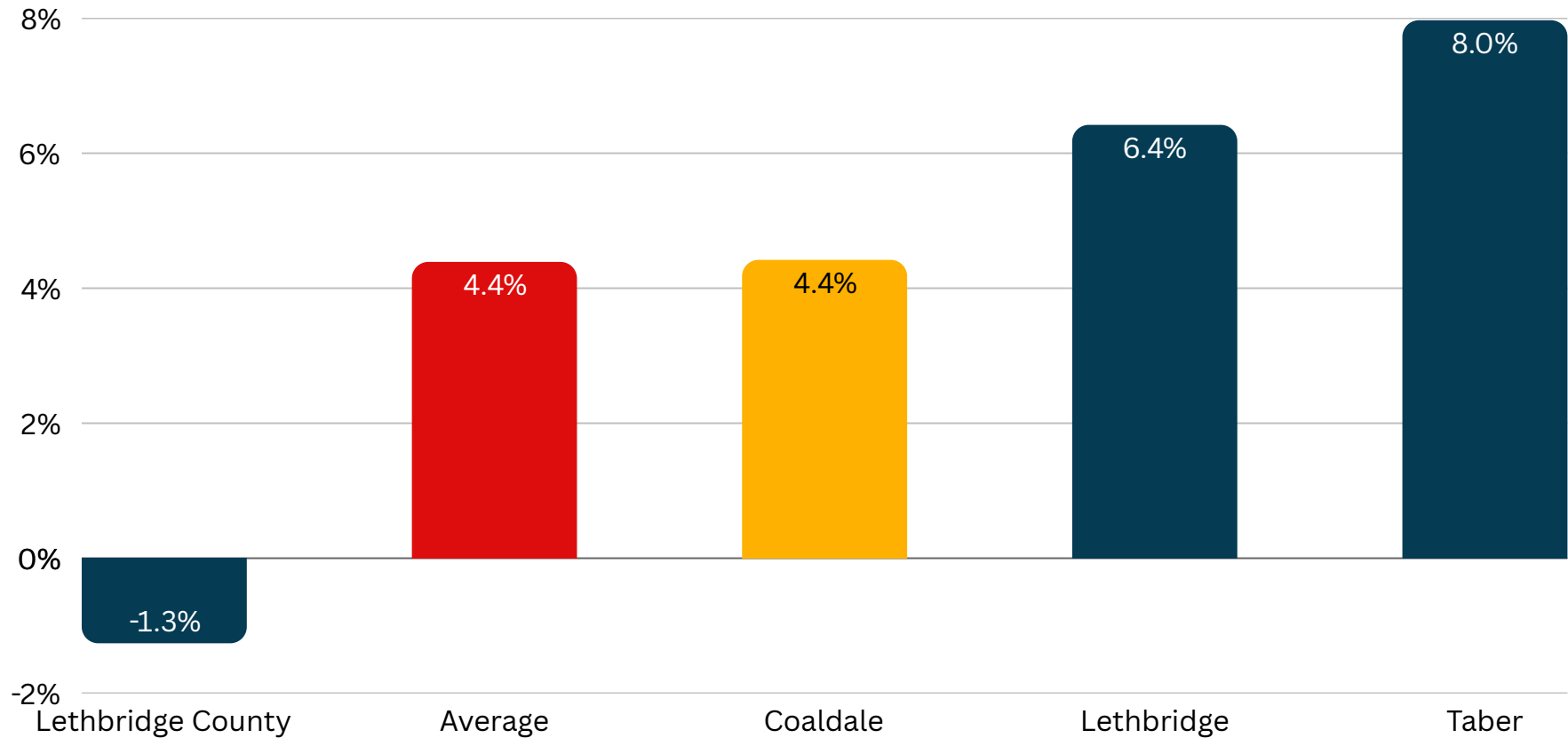
Population growth is one of the most fundamental indicators of a municipality's relative health and economic vitality - and for a number of reasons. First, a growing population often indicates a robust local economy with job opportunities, as people tend to move where they can find stable employment. As a result, if a municipality is experiencing population growth while its peer/competitor municipalities are not, it suggests that the municipality's economic policies are fostering a favorable environment for investment. Second, a growing population signals that a municipality is effectively managing its public services and infrastructure. Well-maintained roads, efficient public transit, quality schools, and access to healthcare can all contribute to population growth, as families and businesses choose to locate where services are reliable. Finally, a growing population often means that a municipality is perceived as safe, inclusive, and attractive for families, young professionals, and retirees. If a municipality is losing population while neighboring areas are growing, it may be struggling with issues such as crime, lack of community engagement, or poor quality of life. For all of these reasons, then, examining trends in population growth provides valuable insight into how well a municipality is performing in relation to its peers and neighbours. Benchmark 6 therefore tracks population growth in each municipality.

CHART 11: POPULATION GROWTH (2019-2023)



Population statistics used in this analysis are taken from the Government of Alberta and can be found online at its “regional dashboard.” These numbers reflect an estimate that is updated on an annual basis rather than the defined results of a federal census, which are only updated once every five years. According to these figures, Coaldale is performing relatively well. As Chart 11 shows, Coaldale saw the fifth highest population growth from 2019-2023 among its peer/competitor municipalities, outpacing the group average by 0.8%.

CHART 12: POPULATION GROWTH (2019-2023)



From a regional perspective, Coaldale saw the third highest population growth from 2019-2023, matching the regional average of 4.4%. When compared to its neighboring municipalities, then, Coaldale grew faster than Lethbridge County (-1.3%), indicating stronger economic and community appeal, but at a more measured pace than Lethbridge (6.4%) and Taber (8.0%). This moderate growth reflects a sustainable balance—enough to support economic vitality and attract investment without overwhelming infrastructure, services, or the housing supply. As a result, unlike faster-growing areas that may face housing shortages or service strain, or slower-growing regions that risk stagnation, Coaldale’s steady expansion positions it well for long-term stability and development.

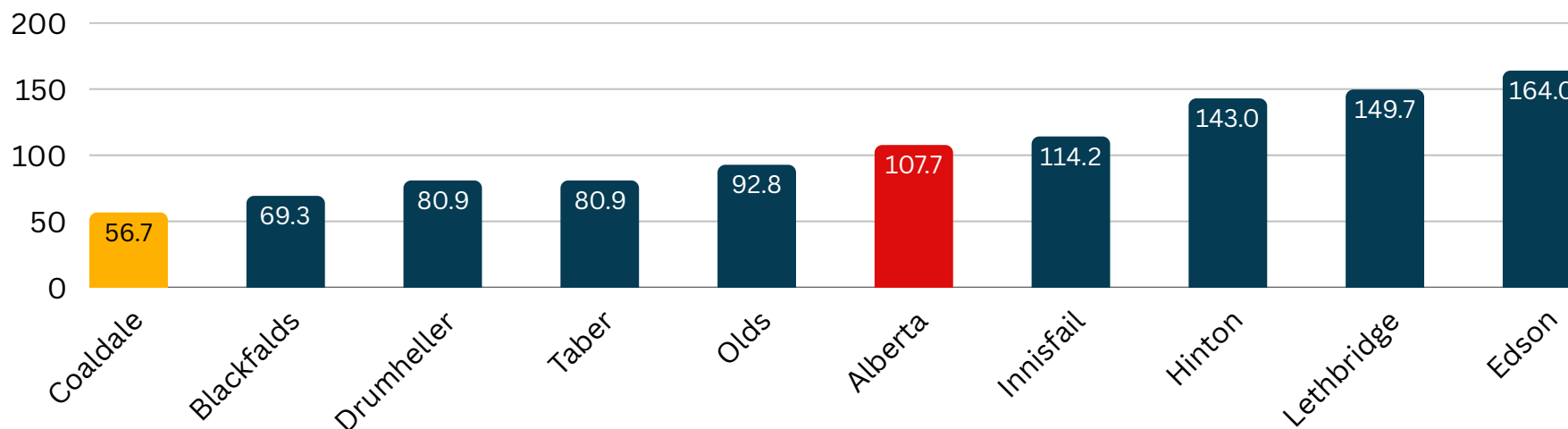


BENCHMARK 7: CRIME SEVERITY

When comparing Coaldale to its peer and competitor municipalities, a seventh and final performance metric worth considering is its Crime Severity Index (CSI) score - and for several reasons. First, there is a well-documented relationship between population growth and crime, which is often described as "superlinear" in nature. This means that as a municipality's population doubles, the number of crimes committed tends to increase by more than double. This pattern emphasizes the importance of proactive crime prevention and management strategies in rapidly growing communities. Second, the impact of crime—violent crime in particular—on property values is also widely recognized. Studies consistently show that rising crime rates, especially violent incidents, lead to declining property values. This relationship occurs because crime creates an environment of insecurity, making areas less attractive to both prospective homeowners and investors. Achieving sustainable assessment and population growth, then, requires municipalities to focus not only on keeping overall crime rates low but on addressing specific types of crime that pose the greatest threat to community well-being, in particular. Factors such as violent crime, theft, and drug-related incidents have particularly strong effects on public perception and economic vitality. Benchmark 7, therefore, measures each municipality's Crime Severity Index score.

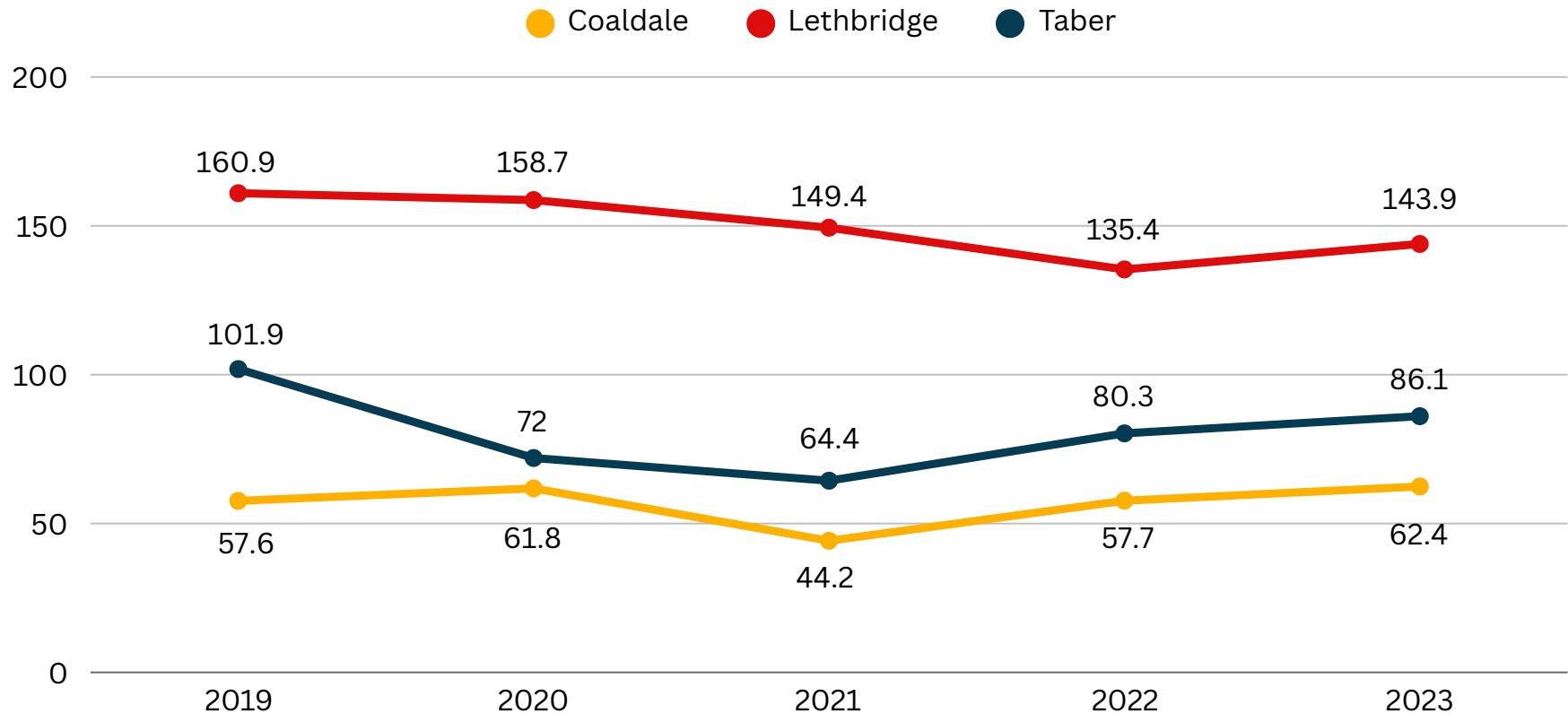
According to Statistics Canada, CSI scores are based off the number of crimes reported by police in a given jurisdiction, as well as the relative seriousness of those crimes. Accordingly, if a jurisdiction has a high proportion of less serious crimes (which are weighted lower), it will have a lower CSI score. Conversely, if a jurisdiction has a high proportion of more serious crimes (which are weighted higher), it will have a higher CSI score. Still, because the scores can change significantly from one year to another (depending on whether more serious or violent crimes have been reported), it is important to calculate a 5-year average to get a better sense of just how safe or unsafe each municipality is. That Canada's CSI score is always 100 means that municipalities with an average CSI score of above 100 are less safe while municipalities with an average CSI score of below 100 are more safe.

CHART 13: AVERAGE CRIME SEVERITY INDEX SCORE (2019-2023)



As Chart 13 shows, Coaldale has the lowest average CSI score among its peer/competitor municipalities. Coming in at just 56.7, Coaldale's average CSI score is 51 points lower than the provincial average (107.7), and 107.3 points lower than high crime Edson. This low CSI score is primarily due to the fact that both violent crime and non-violent crime in Coaldale have remained, on average, relatively low. For the years between 2019-2023, Coaldale saw an average violent crime score of just 46.2, which is 65.8 points lower than the provincial average (112). During that same period, Coaldale saw an average non-violent crime score of 61, which is 45.3 points lower than the group average (119.4).

CHART 14: CRIME SEVERITY INDEX SCORES (2019-2023)



When compared to its regional neighbours, Coaldale again stands out for having a relatively low CSI score. As Chart 14 shows, from 2019-2023, Lethbridge's annual CSI scores were more than twice those of Coaldale, thereby giving Lethbridge an average CSI score of 149.7. During the same period, Taber's annual CSI scores were also consistently higher than those of Coaldale, thereby giving Taber an average CSI score of 78. What this means, then, is that compared to Lethbridge and Taber, Coaldale sees less violent and non-violent crime, making it the safest urban municipality of its size in the region. In fact, as Chart 14 illustrates below, with an average CSI score of 52.4, Coaldale ranks as the safest municipality of its size in the province and the 4th safest municipality of its size in western Canada (behind only Martensville SK, Kimberley BC, and Qualicum Beach BC).

CONCLUSION: WHAT DOES THIS INFORMATION TELL US?

The Town of Coaldale 2024 Comparative Analysis aims to provide a clear picture of Coaldale's standing among its peer /competitor municipalities, showcasing its strengths in financial management, compensation, taxation, growth, and public safety.

Regarding financial management, Coaldale operates on a low revenue-low spend model, meaning that it maintains financial responsibility while ensuring essential services are delivered efficiently. Its 1:0.8 revenue-expenditure ratio, meanwhile, demonstrates strong fiscal management, allowing for both operational sustainability and long-term capital investment without placing excessive financial burdens on residents.

Concerning taxation, Coaldale's commitment to affordability is evident in its 12.9% reduction in residential mill rates, the largest decrease among its peer/competitor municipalities. This competitive approach to taxation has supported significant assessment growth, particularly in the residential sector, where per capita growth is 109% above the group average.

As for population growth, Coaldale's 4.4% population increase over four years indicates healthy, sustainable growth—enough to support economic vitality without straining local infrastructure and services. Compared to its regional neighbors, Coaldale strikes a balance between rapid expansion and stagnation, positioning itself as a stable and attractive place to live and invest.

Finally, concerning public safety, Coaldale maintains the lowest Crime Severity Index (CSI) score in the region and ranks as the fourth safest municipality of its size in Western Canada. This low crime rate enhances property values, encourages investment, and reinforces the town's appeal to families and businesses alike.

Overall, the findings in this Analysis confirm that Coaldale is successfully balancing affordability, sustainable growth, and responsible governance. Its competitive tax policies, prudent financial management, and strong public safety record position it as a municipality that prioritizes long-term stability while remaining an attractive destination for both residents and investors.