

TOWN OF COALHURST

20
24

HOUSING NEEDS ASSESSMENT



OLDMAN RIVER REGIONAL SERVICES COMMISSION

Prepared by



OLDMAN RIVER REGIONAL SERVICES COMMISSION

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Prepared for the Town of Coalhurst

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Executive Summary

The Town of Coalhurst performed a Housing Needs Assessment in partnership with the Oldman River Regional Services Commission. The final takeaways and recommendations of the assessment are as follows:

01

More affordable housing needed

17.2% of households are unaffordable, down from 18.2% in 2016

02

More smaller units needed

Demand exceeds supply for units with 3 bedrooms or less. For example, 1-bedroom units comprise 1.5% of total housing stock but 18% of households are one-person households

03

More seniors' housing needed

Coalhurst doesn't have any designated seniors' housing, so seniors are forced to leave and relocate to neighbouring Lethbridge if they need specialized housing

04

Up to 859 new dwellings needed

By 2041, Coalhurst will require an additional 859 new dwelling units if the Town experiences a high rate of growth with an average of 2.6 persons per dwelling

Introduction

The Town of Coalhurst partnered with the Oldman River Regional Services Commission to produce this assessment, which will be used to support the development of affordable and non-market housing in Coalhurst and contribute to provincial and federal grant applications.

Coalhurst is located in Southern Alberta, 10 kilometres west of the City of Lethbridge and 200 kilometres southeast of the City of Calgary. The Town sits in close proximity to four major highways, Highways 2, 3 (Crowsnest Highway), 4, and 5. The short commuting distance between Coalhurst and Lethbridge has made the community an attractive location to live for those employed in local businesses, farming operations, or attending post-secondary school at the University of Lethbridge or Lethbridge College.

Data was collected from 1996 - 2021 Statistics Canada Community Profile reports (demographic and housing statistics) and the Alberta Regional Dashboard. These sources were analyzed to obtain information on key indicators, demographic profiles (population, households, income, etc.), housing profiles (housing type, size, etc.), projections, and housing need by number of bedrooms. Some total values may not match the sum of individual values due to a random rounding process by Statistics Canada to ensure confidentiality of responses collected. Some values are based on a 25% sample size due to the long-form questionnaire that was given to roughly 25% of households. Italicized terms are defined on page 21.

Engagement activities involved interviews and consultations with representatives from Lethbridge Housing Authority (information on rent assistance programs and non-market housing supply) and Family & Community Support Services (information on specific needs and demographics within the Town).

Location of Coalhurst



Housing Trends

KEY INDICATORS

Adequacy, suitability and affordability are the three core affordable housing indicators integral to understanding affordable housing concerns



ADEQUACY

Adequate housing refers to housing that isn't in need of any major repairs, including things like defective plumbing and structural issues. 3.4% of Coalhurst households are inadequate, down from 4.8% in 2016.



SUITABILITY

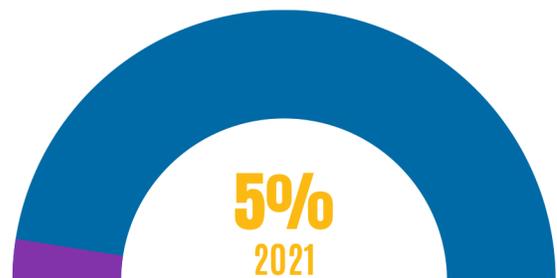
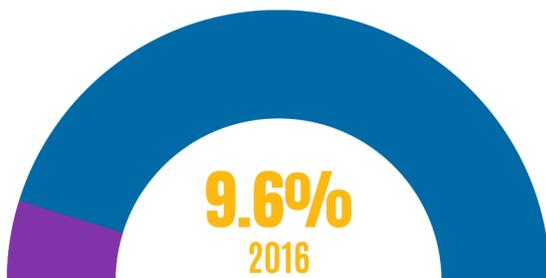
Suitable housing refers to housing that has enough bedrooms for the size and make-up of the household's residents. 1% of Coalhurst households are not suitable, down from 3.2% in 2016.



AFFORDABILITY

Housing is considered affordable when it costs less than 30% of before-tax income. 17.2% of households are unaffordable, slightly down from 18.2% in 2016. This is the most pressing indicator facing the Town.

Core Housing Need in Coalhurst



Core housing need refers to when a household has fallen below at least one of the three indicators and attaining acceptable housing would be unaffordable given the household's income. 5% of Coalhurst households are in core housing need as of 2021.

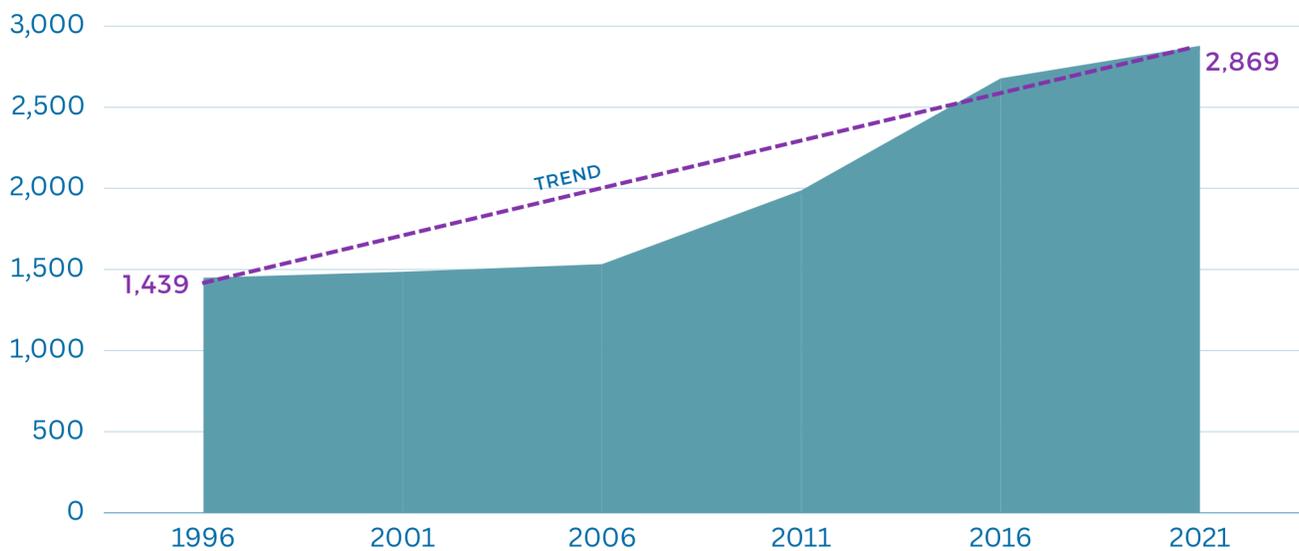
Demographic Profile

Coalhurst has a population of 2,869

Understanding who lives in the Town is key in helping determine housing needs and goals. Studying past and present population statistics provides a basis for population projections, and the way in which a population has changed may reveal important municipal trends.

Between 1996 and 2001, the Town experienced a very slight increase in population from 1,439 to 1,476 residents - a rate of 0.5% per annum. Population growth accelerated massively between the years of 2006 and 2016, increasing from 1,523 to 2,668 (7.5% per annum). Growth slowed to a rate of 1.5% between 2016 and 2021, but the overall trend shows massive promise for potential future growth and development within the municipality.

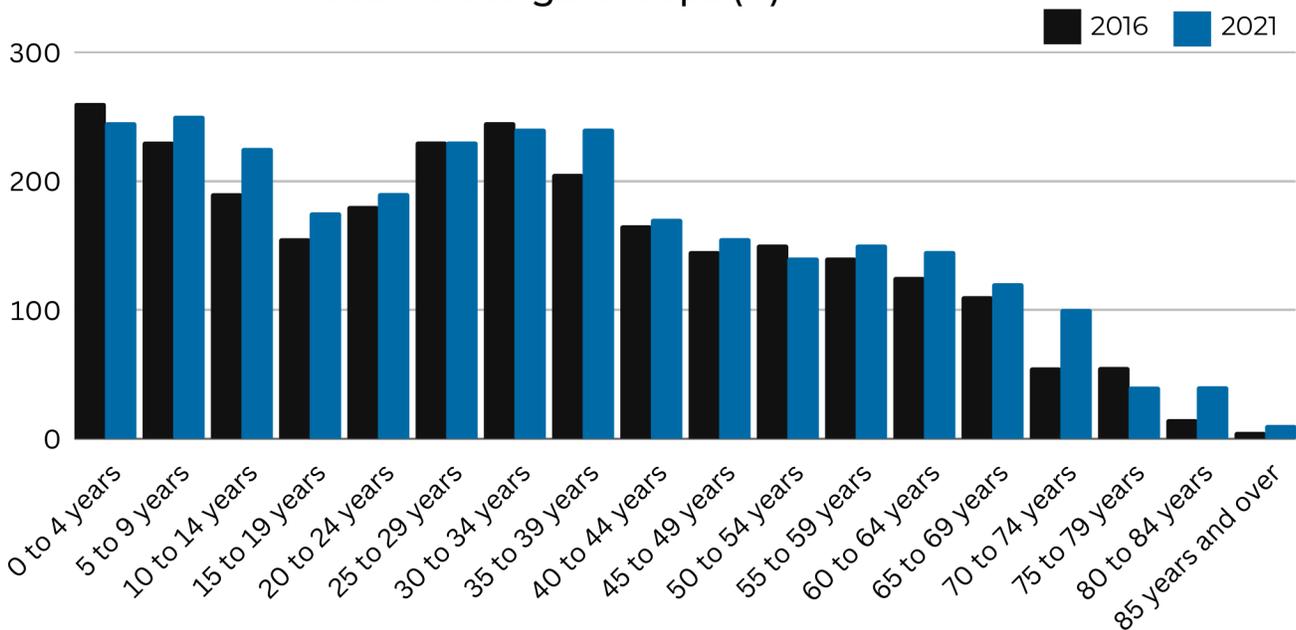
Coalhurst Population Growth 1996 - 2021



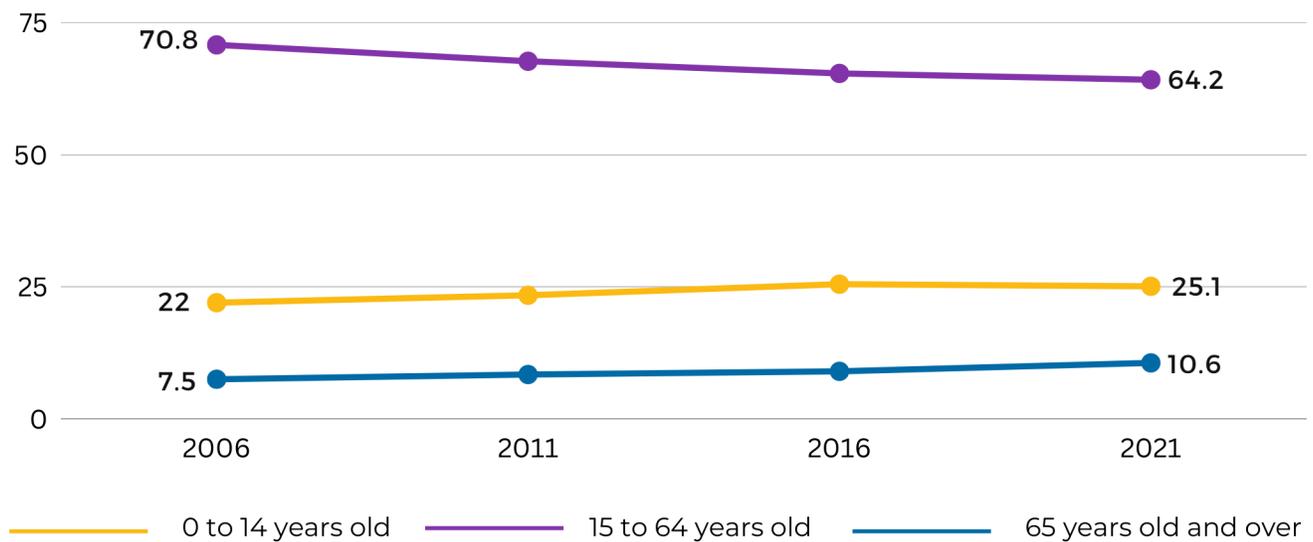
Coalhurst has a growing young population

The percentages of children and young teenagers (under 14 years old) and seniors (65 years and over) have gradually increased in Coalhurst while the share of residents aged 15 to 64 years has decreased from 71% in 2006 to 64% in 2021. The median age has slightly increased from 31.7 (2016) to 32 (2021). This data suggests that Coalhurst is an attractive place to raise a family.

Coalhurst Age Groups (#)



Coalhurst Age Distribution (%)



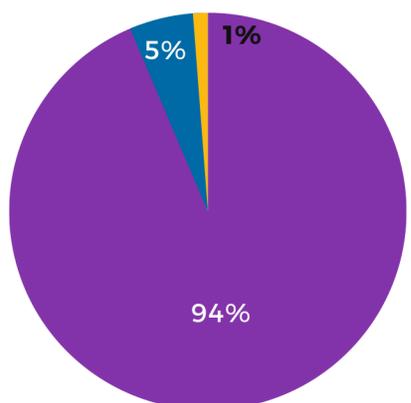
Mobility

Mobility data collects information on a person's place of residence 1 year and 5 years prior to Census Day (May 2021). In Coalhurst, 6.4% of residents had moved to the town since May 2020 and 30% since May 2016. These numbers are higher than those for Lethbridge County and Alberta as a whole, suggesting that Coalhurst is an attractive place for potential *movers*. In the table below, people who moved but only from one residence to another in Coalhurst are classified as *non-movers*.

Mobility Status	Coalhurst		Lethbridge County		Alberta	
	Non-Movers	Movers	Non-Movers	Movers	Non-Movers	Movers
1 Year Ago	93.6%	6.4%	96.7%	3.3%	95.6%	4.4%
5 Years Ago	70%	30%	75.2%	24.8%	80.6%	19.4%

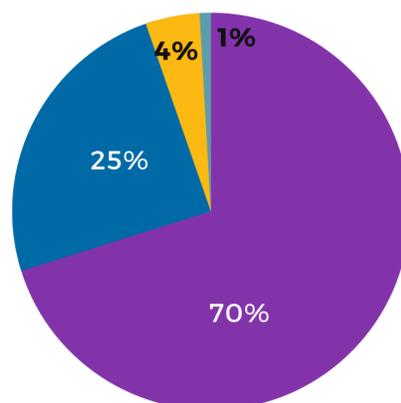
There were no external migrants to Coalhurst from May 2020 to May 2021, but this is most likely due to the onset of the COVID-19 global pandemic.

Coalhurst Mobility Status 1 Year Ago



- Stayed in Coalhurst
- Intraprovincial Migrants
- Interprovincial Migrants

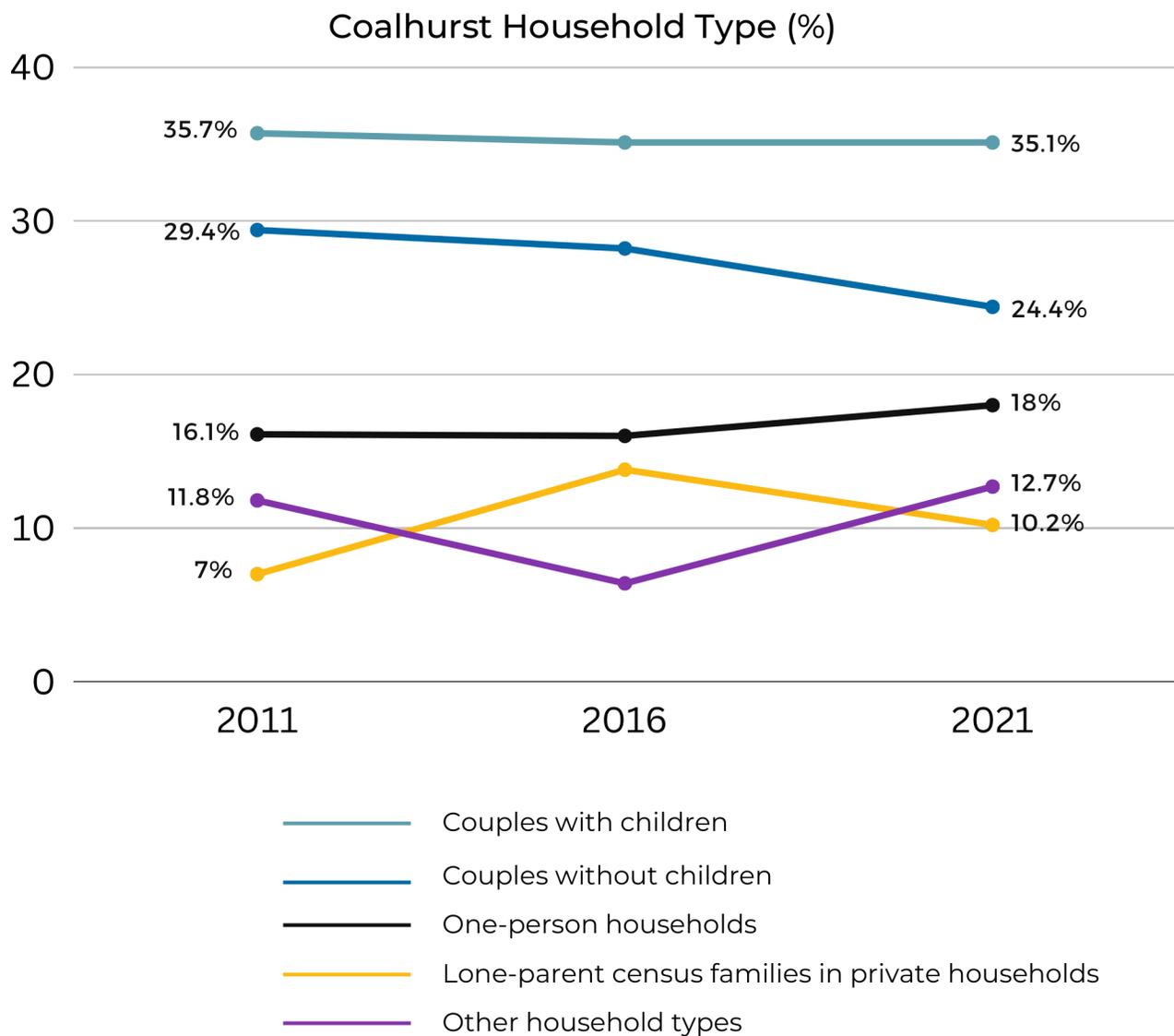
Coalhurst Mobility Status 5 Years Ago



- Stayed in Coalhurst
- Intraprovincial Migrants
- Interprovincial Migrants
- External Migrants

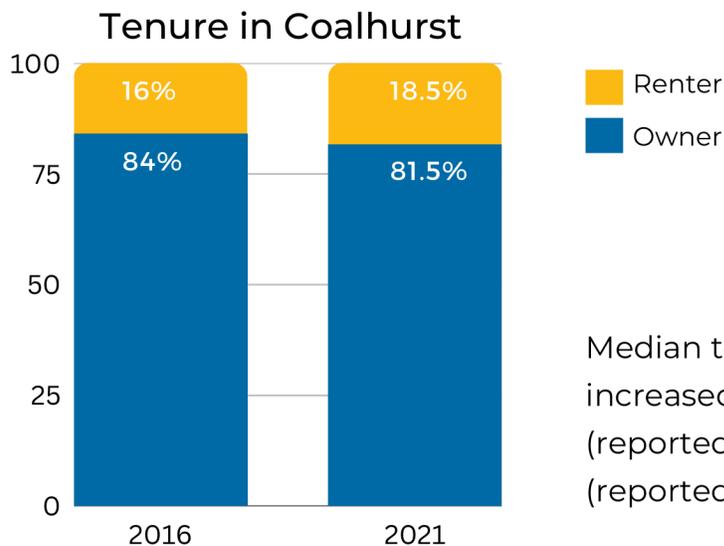
Most households are couples with children

Couples with children are the most common household type in Coalhurst (35%) and this dominance has not changed. The next most common type (couples without children households) has decreased from 29% in 2016 to 24% in 2021. One-person households and “other” household types (*multigenerational*, *multiple census family* and *census family with additional persons*) are increasing, while lone-parent households have seen a decrease. This data suggests that Coalhurst is a popular place for families, but the percentage of one-person households is expected to continue to rise.

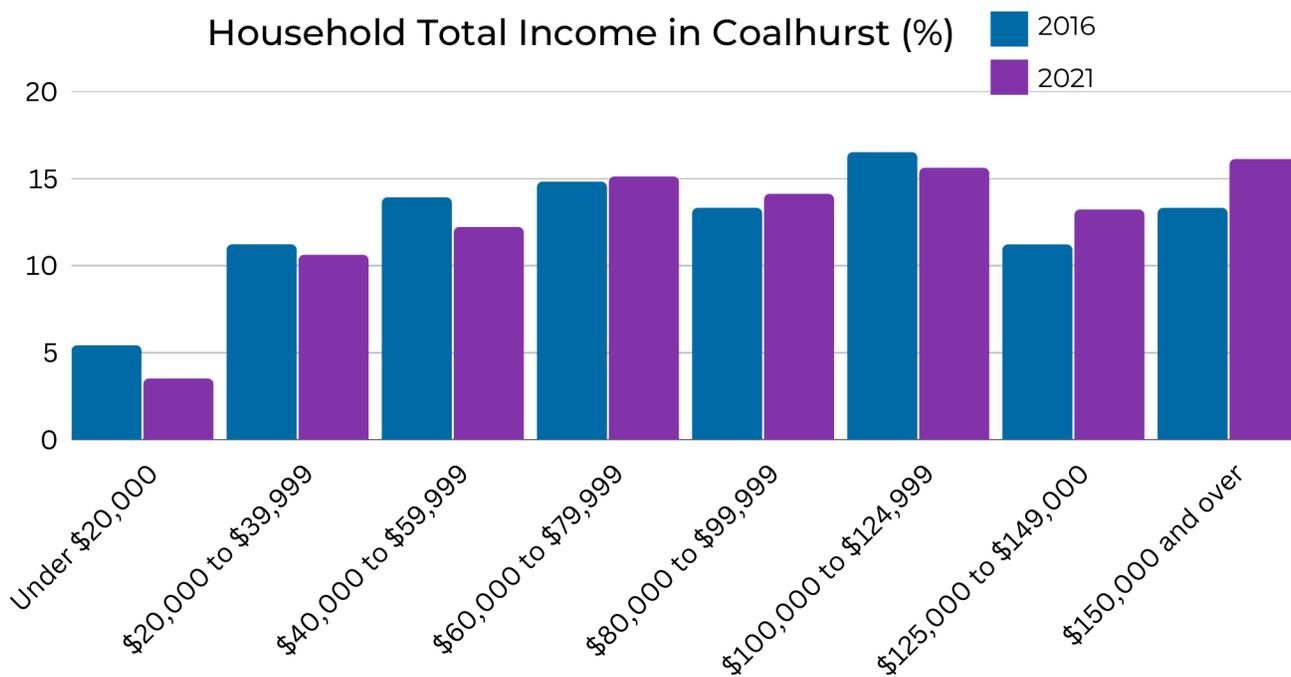


Most households are owners

In Coalhurst, 81.5% of households are owned and 18.5% are rented (2021). The share of owners is larger than that across Alberta, where 71% of households are owners and 29% are renters. The median monthly shelter cost for owned households in Coalhurst is \$1,410, and slightly higher for renters at \$1,500.



Median total household income has increased slightly from \$89,190 in 2015 (reported in 2016) to \$92,000 in 2020 (reported in 2021).



Non-census families earn less

People not living in *census families* have significantly lower incomes than those living with a partner or a family, and therefore a lower amount of money to spend on housing (just \$1,000 per month). Lone parents with children also have a lower income, with \$1,713 to spend on housing, especially when considering the size of housing units they require. The overall average household size in Coalhurst is 2.8. This data suggests that people cannot afford to rent or own a dwelling as a single person-household in Coalhurst.

Median Total Income by Household Type in Coalhurst, 2021

	Couples with children	Couples without children	Lone parents with children	People not living in census families
# of Households	360	250	105	315
Median total income	\$121,000	\$90,000	\$68,500	\$40,000
Maximum to spend on shelter monthly before it becomes unaffordable	\$3,025	\$2,250	\$1,713	\$1,000*
Average family size	4.1	2	2.9	1
Required # of bedrooms for average family size	3	1	2-3	1

Average Monthly Shelter Cost for Owned Dwellings

\$1,410

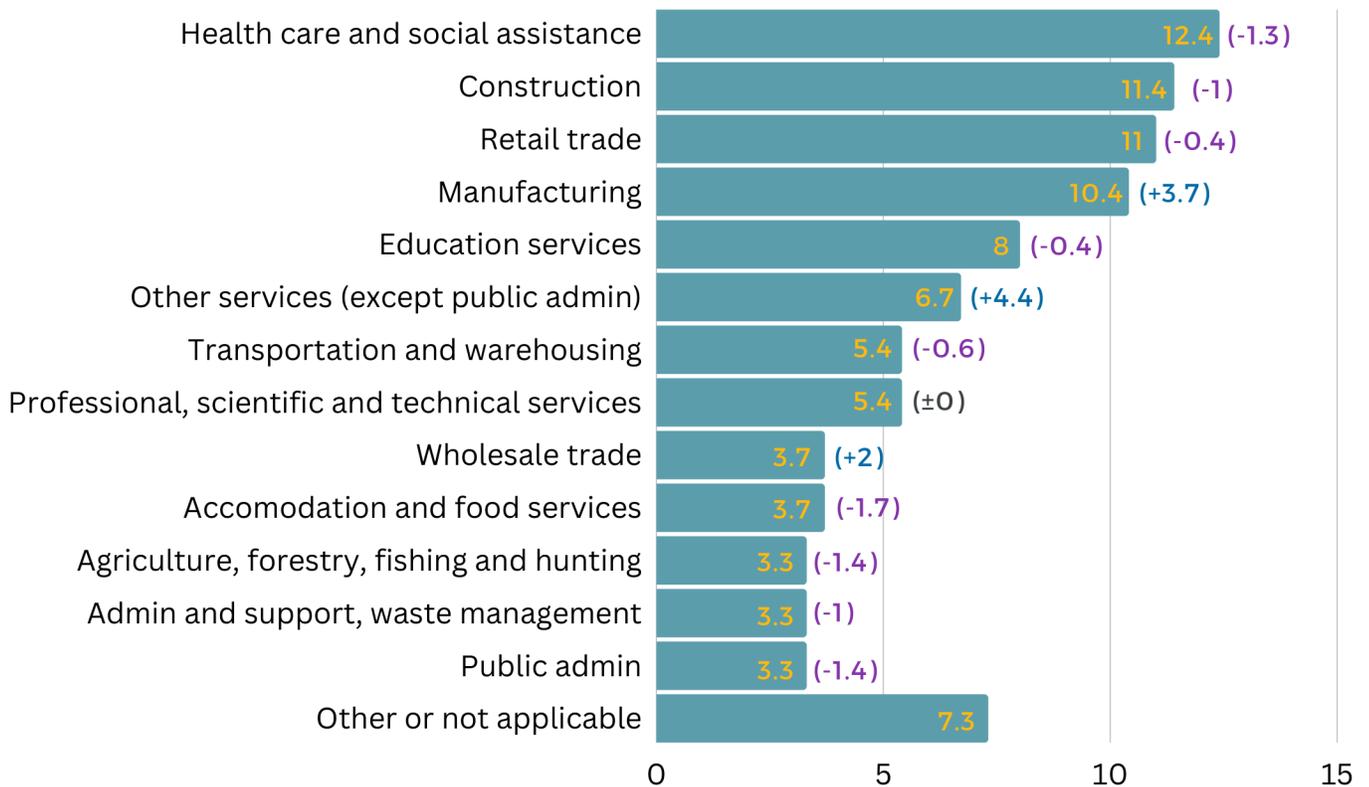
Average Monthly Shelter Cost for Rented Dwellings

\$1,500

Labour Force

The top sector that people in Coalhurst are employed in is health care and social assistance (12.4%). Other top industries include construction (11.4%) and retail trade (11%). The "other" category includes finance and insurance (2%); arts, entertainment and recreation (1.7%); utilities; and real estate and rental and leasing (both at 1.3%). This data is shown using the North American Industry Classification System (NAICS) of 2017. Numbers in brackets below show % change from the 2016 census.

Occupation by Industry (%)



Labour Participation Rate



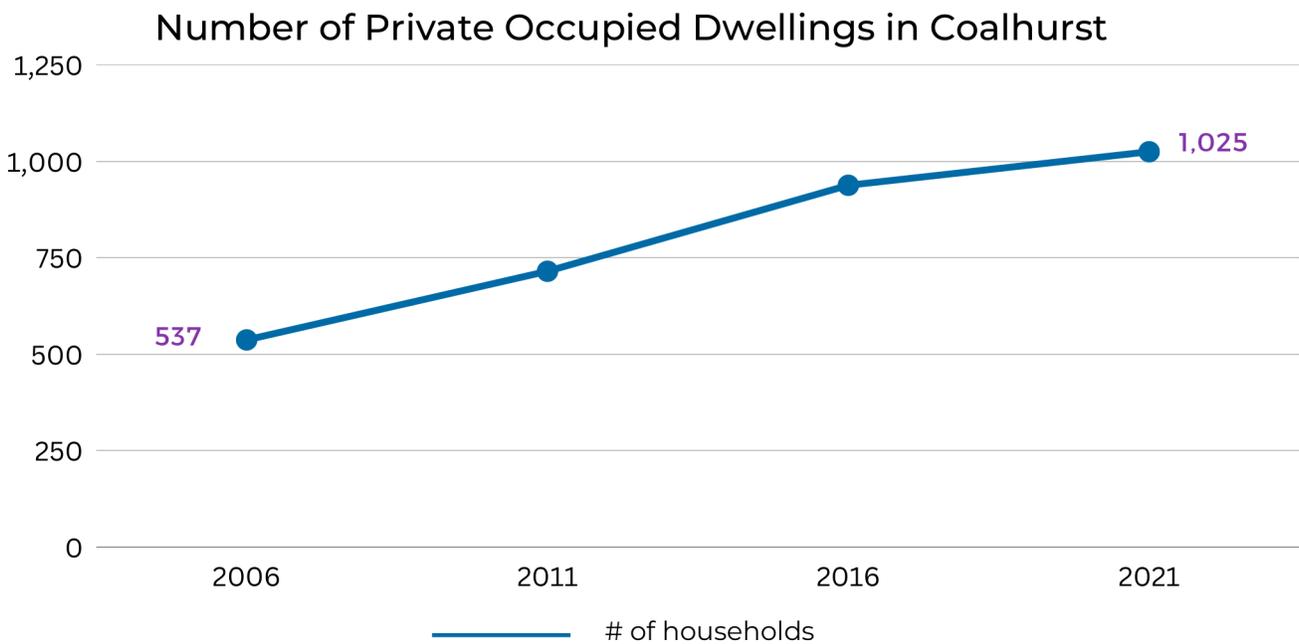
Unemployment Rate



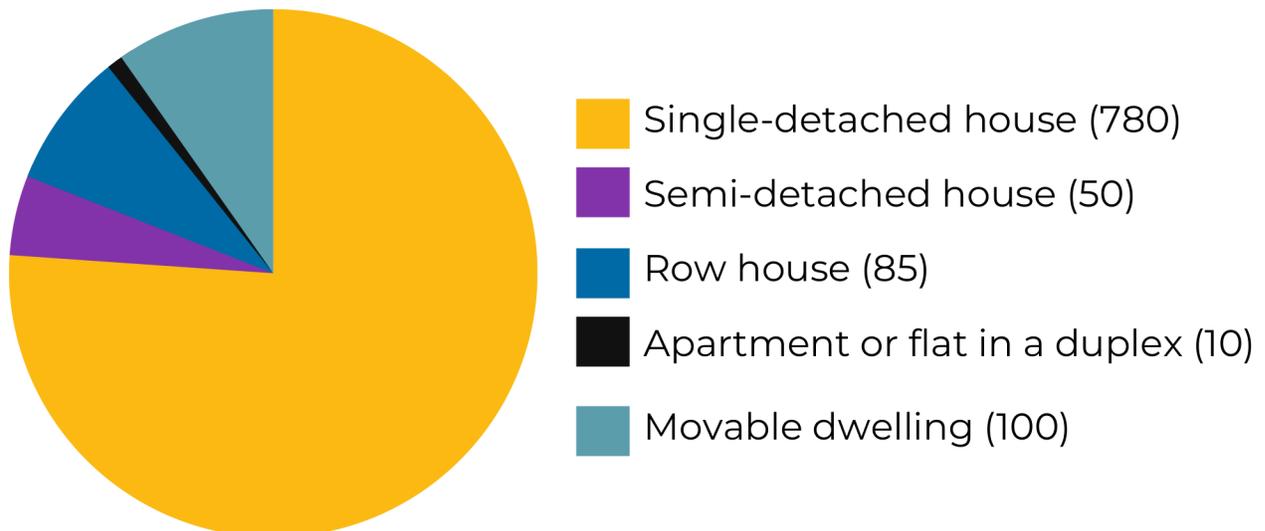
Based on 2021 data from Alberta Regional Dashboard

Housing Profile

There has been a significant overall increase in the number of private occupied dwellings in Coalhurst, growing from 537 in 2006 to 1,025 in 2021. The housing stock in Coalhurst is primarily single-detached houses, representing 76.1% of total units. The next most prominent household type is a movable dwelling (9.8% of total).



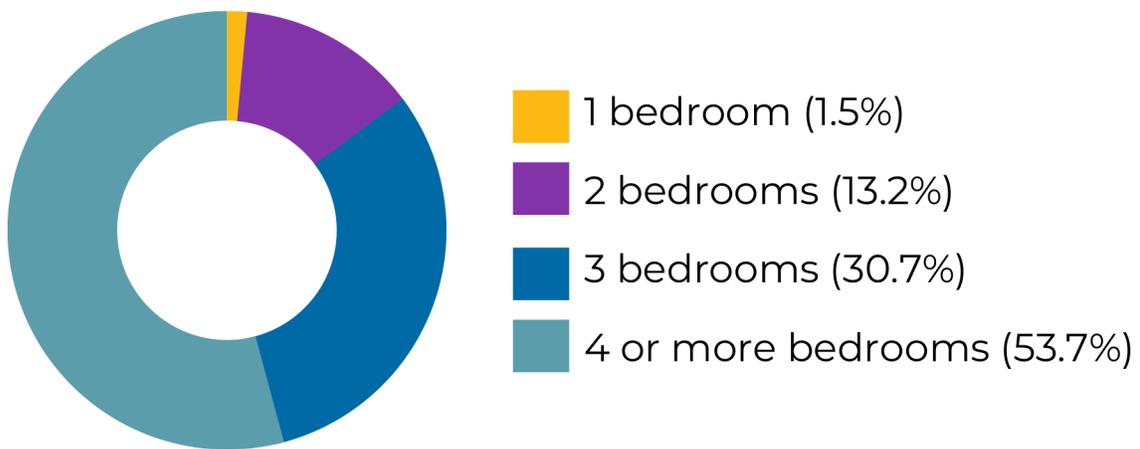
Housing in Coalhurst - by Type (#)



4 or more bedroom units dominate

In Coalhurst, more than half of households have four or more bedrooms (53.7%) and just under a third have three bedrooms (30.7%). There are no studio units (without bedrooms) within the Town. Almost half of the housing stock was built in 2006 or later, 25% built between 1981 and 2005, and approximately another quarter of units being built prior to 1980.

Housing Size in Coalhurst



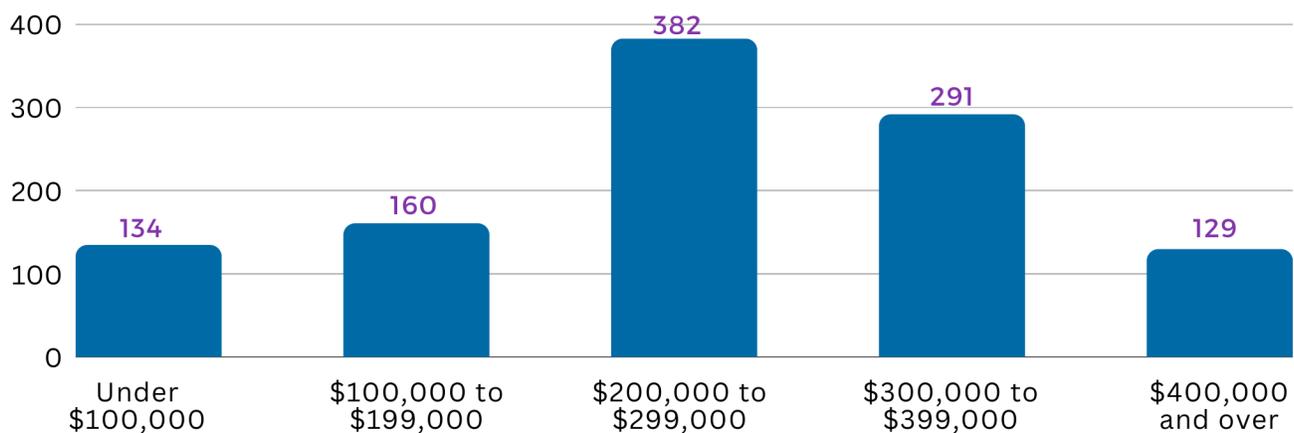
Housing Year of Construction



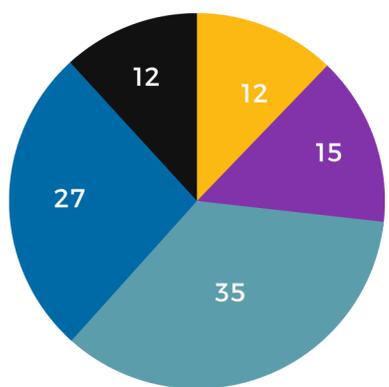
Residential Assessed Property Values

In Coalhurst, the average *assessed residential property value* with improvements is \$268,485. This number includes both the land value of the property, as well as the improved value (taking into account things like buildings, landscaping, and other enhancements that increase the overall value). The five residential zones highlighted below are from the Town of Coalhurst's Land Use Bylaw No. 354-12.

Number of Residential Properties by Total Assessed Value - # (2022)



Total Assessed Value (%) - 2022



- Under \$100,000
- \$100,000 to \$199,999
- \$200,000 to \$299,999
- \$300,000 to \$399,999
- \$400,000 and over

\$86,312

Average assessed value of properties zoned "Manufactured Home Park - MHP"

\$283,520

Average assessed value of properties zoned "Residential - R"

\$292,597

Average assessed value of properties zoned "Small Lot Residential - SLR"

\$295,511

Average assessed value of properties zoned "Multi-Unit Residential - MUR"

\$545,889

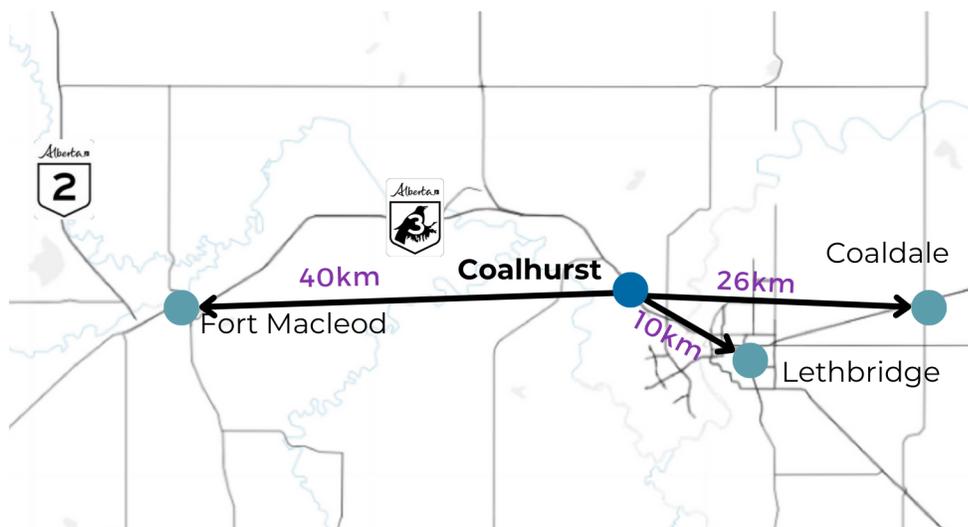
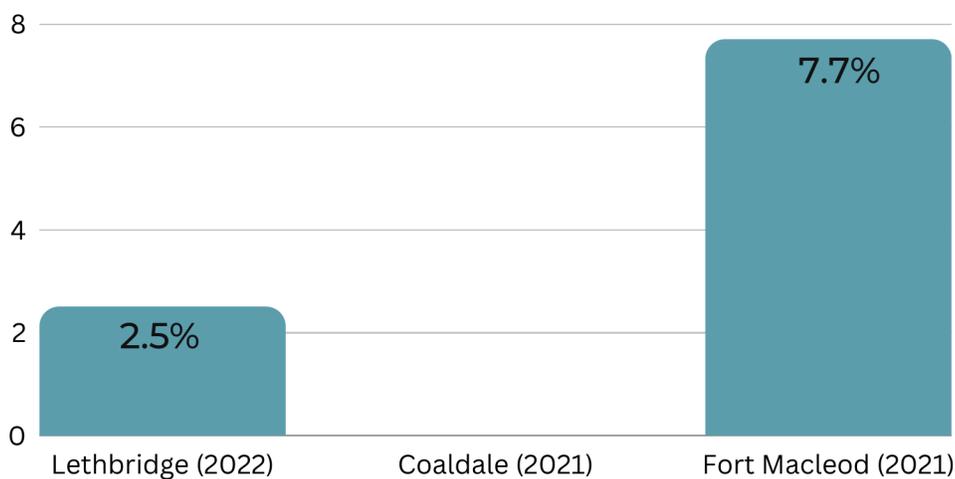
Average assessed value of properties zoned "Large Lot Residential - LLR"

Housing Supply & Demand

Residential vacancy rates are extremely low

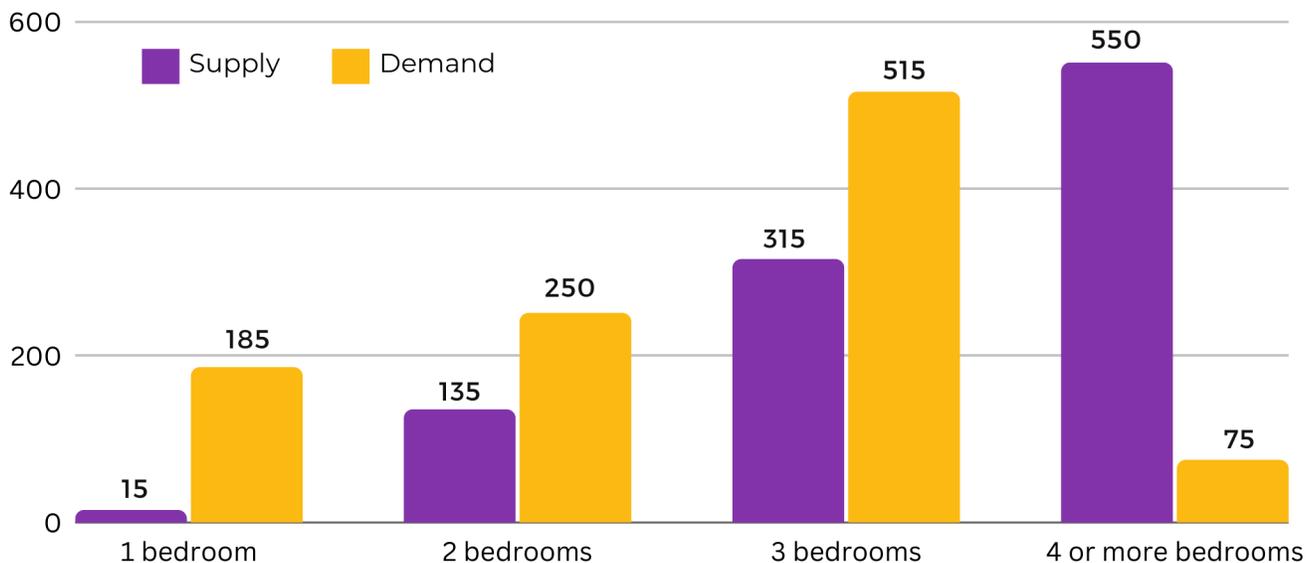
According to local realty companies and websites as of November 2023, Coalhurst has one vacant unit available for rent. Vacancy data from the Regional Dashboard is not available for the Town of Coalhurst, but the closest municipalities with data, Lethbridge (10km driving distance away), Coaldale (26km driving distance away) and Fort Macleod (40km driving distance away), have vacancy rates of 2.5%, 0% and 7.7% respectively.

Vacancy Rates in Neighbouring Municipalities (%)



There aren't enough smaller units

Coalhurst Demand vs. Supply by Size (2021)



Housing demand was calculated using the following assumptions:

- 1-bedroom units: demand calculated to be all one-person households
- 2-bedroom units: demand calculated to be all couple households without children
- 3-bedroom units: demand calculated to be the sum of all couples with children, one-parent families, and two-or-more person *non-census-family* households
- 4-bedroom units: demand calculated to be the sum of all *multigenerational family households* and *one-census family* households with additional persons

Due to the nature of assumptions, it is important to note that this calculation primarily offers a broad overview of significant disparities in housing availability, rather than reflecting the specific preferences or needs of individual households.

These assumptions generally allocate more space to a household than the minimum required to meet suitability standards. These assumptions also imply that many households might desire additional space; for instance, couples may require only one bedroom, but they are assumed to desire two-bedroom units. The main factor limiting the size of units is typically affordability, meaning that people would ideally prefer larger units but can only afford smaller ones. Furthermore, households may seek more space to accommodate remote work, particularly in the context of the increased prevalence of virtual and flexible work arrangements following the COVID-19 pandemic.

Housing Supply & Demand

According to Lethbridge Housing Authority, the Town of Coalhurst has 12 units on a rent supplement program, which includes 10 on a permanent base and 2 on a temporary base. In addition, there are no designated seniors' living facilities or supportive living housing units. It is predicted that this lack will become more of a prominent issue as the percentage of residents 65 years of age and over is expected to increase. Unit and waitlist numbers are accurate as of November 2023.

Housing Type	Existing Units	Waitlist	Notes
Rent Supplement (Lethbridge Housing Authority)	12	8	Subsidy for rent in private sector
Community Housing (Lethbridge Housing Authority)	2	0	Rent based on 30% of household's total gross monthly income
Seniors' Self Contained	0	-	
Seniors' Housing (Other)	0	-	
Supportive Living	0	-	
Indigenous Housing	0	-	

Projections

Coalhurst is projected to keep growing

Using the arithmetic straight line model, the population of Coalhurst is expected to continue to grow and have a population of 4,852 by the year 2046. The arithmetic straight line model assumes that numbers change by a regular amount in each time period and all else remains equal.

Projected Population and Households in Coalhurst
(2011 to 2046)

Year	Population	Households
2011	1,978	715
2016	2,668	938
2021	2,869	1,025
2026	3,279	1,173
2031	3,672	1,315
2036	4,065	1,458
2041	4,458	1,600
2046	4,852	1,742

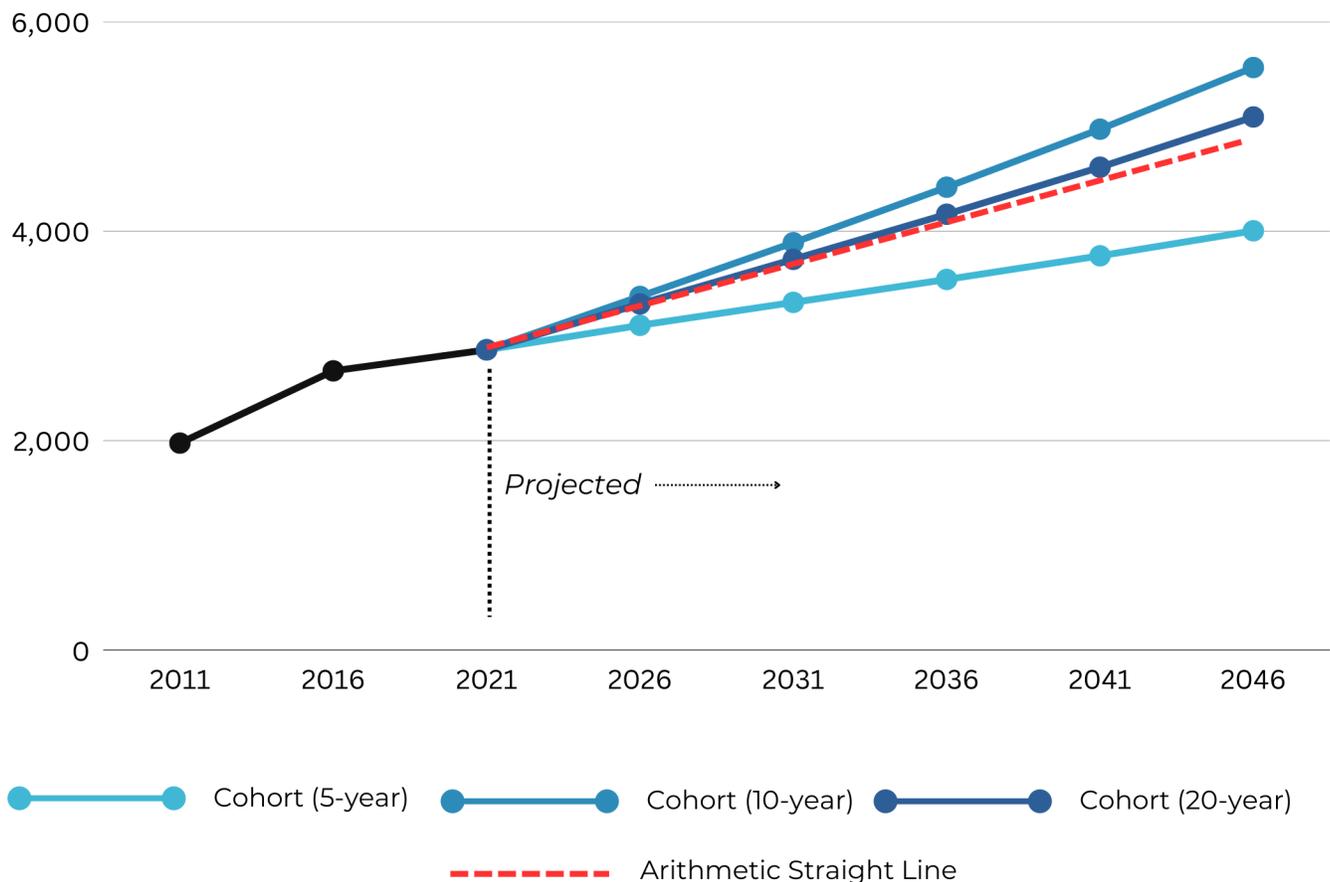
Projected

Projections

Coalhurst is projected to keep growing

One of the drawbacks of projections is that not all models are the same, and may produce different results. Another model to use when calculating population projections is the cohort component method, which takes into account trends of fertility, mortality, and mobility over specific past time periods. Coalhurst's population is still projected to increase when using the cohort component model. Below, projections are shown using data from the past 5-, 10- and 20-year time periods. For example, the trend using data from the past 5 years shows a more modest population increase in Coalhurst than the trend produced from data over the past 10 and 20 years, indicating that more recent trends suggest the population will continue to grow but at slower rates.

Projected Population and Households in Coalhurst
(2011 to 2046)



Projections

Up to 859 new dwelling units are needed

The number of new dwelling units required in Coalhurst is dependent upon present consumption and future population growth. The current density for all types of residential land uses in Coalhurst is 14 housing units per hectare, with 75.4 hectares of total residential land. The table below shows the land area requirements for two population projections over the next 20 years. Projections are calculated using the 10-year cohort model as the high rate of growth and the 5-year cohort model as the low rate. The number of persons per dwelling (currently 2.8) has also been varied as this may change over time. The density of dwellings is held constant at 14 units per hectare. According to the analysis below, the Town will require a high of 859 dwellings at 2.6 persons per dwelling over the next 20 years.

Coalhurst Residential Land Requirements With Population Increase

Year	Population		Assumed Persons Per Dwelling Unit (Current In Bold)	Total Required Dwelling Units		Existing Dwelling Units	New Dwelling Units Needed		New Land Area Required (Hectares)	
	High	Low		High	Low		High	Low	High	Low
2026	3379	3103	2.6	1300	1193	1055	245	138	17.5	9.9
			2.8	1207	1108		152	53	10.9	3.8
			3.0	1126	1034		71	0	5.1	0
2031	3892	3322	2.6	1497	1278	1055	424	223	30.1	16.0
			2.8	1390	1186		335	131	24.0	9.4
			3.0	1297	1107		242	52	17.3	3.7
2036	4422	3541	2.6	1701	1362	1055	646	307	46.1	22.0
			2.8	1579	1265		524	210	37.4	15.0
			3.0	1474	1180		419	125	30.0	8.9
2041	4976	3767	2.6	1914	1449	1055	859	394	61.4	28.1
			2.8	1777	1345		722	290	52.0	20.7
			3.0	1659	1256		604	201	43.1	14.4

Definitions & Key Terms

Assessed Residential Property Value

The dollar value assigned to a property to determine applicable taxes which includes both land value and improvement value (buildings, landscaping, and other enhancements)

Census Family

A married couple (with or without children), a common-law couple (with or without children) or a one-parent family

Core Housing Need

Refers to whether a private household's housing falls below at least one of the indicator thresholds for housing adequacy, affordability or suitability, and would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (attains all three housing indicator thresholds)

Labour Participation Rate

The total labour force (persons who are working or are actively looking for work) relative to the working age population

Movers

Persons who have moved from one residence to another

Multi-Generational Household

Households where there is at least one person who is both the grandparent of a person in the household and the parent of another in the same household. They also represent all households where there is at least one person who is both the child of a person in the household and the grandchild of another person in the same household

Non-Migrants

Persons who moved but remained in the same city, town or village

Non-Movers

Persons who have not moved residences

Unemployment Rate

The percentage of the total labour force that is unemployed