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Cochrane Community Housing Needs Assessment

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Reader's Note:

The first instance of any term defined in 9. Glossary has been bolded in the text of the document.

1. Introduction

1.1 Project Overview

Over the past decade, the Town of Cochrane has been one of Alberta's – if not Canada's – fastest growing communities. This period of intense growth has placed increased pressure on the housing supply.

The Town of Cochrane and the Cochrane Society for Housing Options (CSHO) have worked hard to stay up to date with the changing conditions in the community by undertaking several community surveys and housing strategies.

In 2009, the Cochrane Affordable Housing Strategy and Implementation Plan was developed to guide decision-making and investment in local **affordable housing**. Since 2009, the Town of Cochrane and CSHO have received positive feedback regarding service delivery through various surveys. However, community residents have also indicated the need for more affordable housing and housing with supports. Thus, in 2019, the Town and CSHO partnered again in order to better understand housing challenges and how to respond to them; and, as a result, the Town and CSHO initiated this Housing Needs Assessment (HNA) to build a more complete understanding of the current and future housing needs in the community.

This work will be used to inform community planning processes going forward.

1.2 Assessment Process

The study process included five components, including:

1. Review of background policies, plans, and other Town documents
2. Analysis of data on Cochrane's demographics, economy, housing, and community growth
3. Engagement with key stakeholders in the community
4. Development of next steps

It is important to highlight that the HNA process was extended in order to respect public health and safety guidelines during the COVID-19 pandemic in spring/summer 2020. In particular, the community engagement schedule and format was adjusted to meet with stakeholders virtually.

To complement the data analysis and provide additional context of housing issues, the Town completed one (1) community survey and three (3) focus groups. We contacted eight (8) individuals to conduct key person interviews in summer 2020; seven (7) out of eight (8) individuals indicated an interest in participating in the key interview process.

Please refer to Section 6 Community Engagement for additional details.

1.3 Data Analysis

This report draws on available statistical information on demographics and housing, as well as the knowledge and experience of housing-related stakeholders in Cochrane.

The information summarized and used within this report was collected from several datasets published by Alberta's Office of Statistics and Information; Statistics Canada (includes 2016, 2011, and 2006 censuses and 2011 National Household Survey); the Canada Mortgage and Housing Corporation (CMHC); and the Canadian Rental Market Index.

There are some limitations to the data available.

The first limitation is that the projections contained in this report are based on assumptions available to us today and represent a plausible base case should the assumptions remain true over time.

The second limitation is due to the voluntary nature of the 2011 National Household Survey, the data is considered less reliable. Because of this, the 2006 Census data is used for comparison purposes where possible.

1.4 Policies and Related Studies

1.4.1 Municipal Development Plan (2008)

The Cochrane Municipal Development Plan (MDP) is a high-level document that guides planning and development in the Town. The most recent version of the plan was adopted in 2008. Various parts of the MDP speak to or provide direction on housing, but most of the guidance is focused on new development and residential subdivisions. The Principles & Goals of the document speak primarily to the need for a diversity of housing types as part of a high quality of life. Provision of a mix of housing types is the predominant theme throughout the MDP policies.

Section 8.4 of the MDP directs 'Residential' development and contains goals related to a balance of housing types for people from all stages of life and backgrounds, innovative and efficient subdivision development, and the preservation or restoration of historic buildings.

Policies in Section 8.4 emphasize the need for a mix of housing types and tenures, as well as affordable and special needs housing. The MDP requires that all development meet a minimum density of 8.0 units per gross developable acre. Policies for existing areas emphasize the need for infill to provide densification, strengthen the mix of housing types available in the Town, and ensure efficient use of existing infrastructure and amenities.

1.4.2 Sustainability Plan (2009)

Cochrane's Sustainability Plan guides sustainable decision-making for the Town and general public and places particular focus on the shared responsibility for comprehensive sustainability. The Plan identifies several key areas of action, which include: cultural, social, natural environmental, economic, built environmental, and governance.

As part of the overarching Cochrane is a Complete Community section, the Plan discusses the goal of 'having a roof over everyone's head.' The vision for the future that the Plan targets by 2059 is:

"Housing in Cochrane is diverse, accessible, safe and affordable to all **income** levels, for either ownership or rental. Partnerships in the community exist to ensure this is achieved and sustained over the longer term – in both good and challenging economies. A balanced inventory of residential, non-residential and open space fosters diversity in land use, and in turn supports more affordable housing choices."

The Cochrane is a Complete Community section discusses Cochrane's current situation: high median incomes and limited affordable housing options for residents in lower income brackets, either for ownership or rental. The document notes that the Cochrane Housing Needs Assessment Update in 2009 and the work of the CSHO have increased the availability of affordable options for lower income residents. Overall, the plan states that with a greater mix of product types in new residential communities and the below-market rent units being introduced, housing affordability in Cochrane is improving gradually.

1.4.3 How We Grow (2017) & Cochrane Growth Management Strategy (2013)

'How We Grow' is a key document that supplements the Growth Management Strategy and explains the growth direction for the Town. It lays out the development process, key development costs, and the decisions that Council, Administration, the development industry, and the general public will have to make at each stage. Building on the guidance provided in the MDP, the Growth Plan states that Cochrane's density target is between 8 and 10 dwelling units per gross developable acre.

The Growth Management Strategy is a detailed document that projects future growth of the Town and provides a framework for identifying future growth priorities and development policies based on these projections. Achieving a mix of housing types over the growth period is stated as a primary goal of the plan, which, as the Strategy notes, aligns with the directions of the MDP and the Sustainability Plan. Specifically, for housing, direction is given for the Town to create an Affordable Housing Strategy as part of the Social and Cultural pillar of the framework for action and implementation. This is noted as "Completed with ongoing implementation" in the status of the initiative (referring to the Town's 2009 Affordable Housing Strategy).

The models used in the Growth Management Strategy project that Cochrane will reach a population of 66,000 by 2062. Based on these projections and a predicted decrease in household size over the same period, the Strategy estimates that almost 20,000 new residential units will be required by 2062. The Strategy encourages this to be a mix of new development and redevelopment of existing areas, with an emphasis on increasing the number of new units from redevelopment to 25% of total development.

1.4.4 Land Use Bylaw (2004)

The Cochrane Land Use Bylaw (LUB) is a powerful implementation tool that is used to govern the type and shape of development on any and every piece of land within Cochrane. The LUB provides site-specific direction, as well as direction for certain areas of Town, and uses within each area. In addition to providing regulations on development details, the LUB can also restrict development or activities in certain areas or across the Town.

Cochrane's LUB contains regulations that impacts the type of housing available and what it must look like depending on the location. A few key details are listed below:

- A registered owner of a lot is restricted to one garden or accessory suite per property.
- The following residential dwelling types are permitted in Cochrane (each within various districts):
 - Single-detached
 - Semi-detached
 - Duplexes
 - Street oriented townhomes
 - Accessory suites (one per lot)
 - Garden suites (one per lot)
 - Multi-unit
 - Multi-unit as **seniors** housing
 - Live-work unit
 - Lodge accommodations
 - Manufactured homes (modular/ mobile)
- The maximum building height for residential dwellings in any district is 25.00 m (as per the Mid-Rise High Density Multi-Unit Dwelling District [R-4]).
- The maximum density allowable in any district is 150 units per hectare (as per the High Density Multi-Unit Dwellings District [R-M]).

1.5 Housing Needs Assessment & Affordable Housing Strategy Updates (2009)

In 2009, the Town of Cochrane and CSHO undertook updates to both the 2001/2002 Housing Needs Assessment and the 2002 Affordable Housing Strategy. The updating of these documents in 2009 aligned with the preparation of two new policy documents for the Town: the Cochrane Sustainability Plan and the Social Master Plan, both of which had direct links to goals and policies tied to affordable housing.

Since 2009, the context in which affordable housing is planned for and implemented has changed significantly, but the Town and CSHO have been able to accomplish a significant portion of the implementation goals that were outlined in the 2009 Affordable Housing Strategy. These goals include:

- Ongoing monitoring and tracking of implementation priorities
- Amendments to the Municipal Development Plan, Land Use Bylaw, Growth Management Strategy, statutory or Town plans to incorporate affordable housing goals, targets, policies
- Current updates to the Housing Needs Assessment
- Networking within the region, provincially, and federally to build a supportive network

Areas that have been identified for future improvement and efforts include:

- Community development and outreach to build awareness and capacity in the general public about housing affordability (presentations, workshops, awareness campaigns, etc.)
- Monitoring of housing needs and targets
- Building the case for and sustaining more full-time housing positions out of CSHO

2. Demographic Profile

Housing is intertwined with the demographics of a community. This section contains information on the demographic context of Cochrane: population, number of households, household sizes and family types. Data in this section is from the 2016, 2011, and 2006 censuses and 2011 National Household Survey.

2.1 Population

What does it mean / Population refers to the number of people who live in a place.

Why does it matter / Trends in population have a significant impact on the type of housing that is needed in the community.

Key finding / Cochrane has witnessed significant growth between 2001 and 2016. When compared to other municipalities in the region, Cochrane is one of the only municipalities to increase in population rate over the three previous census periods.

2.1.1 Population

Data Summary (Figure 1, Figure 2 and Figure 3)

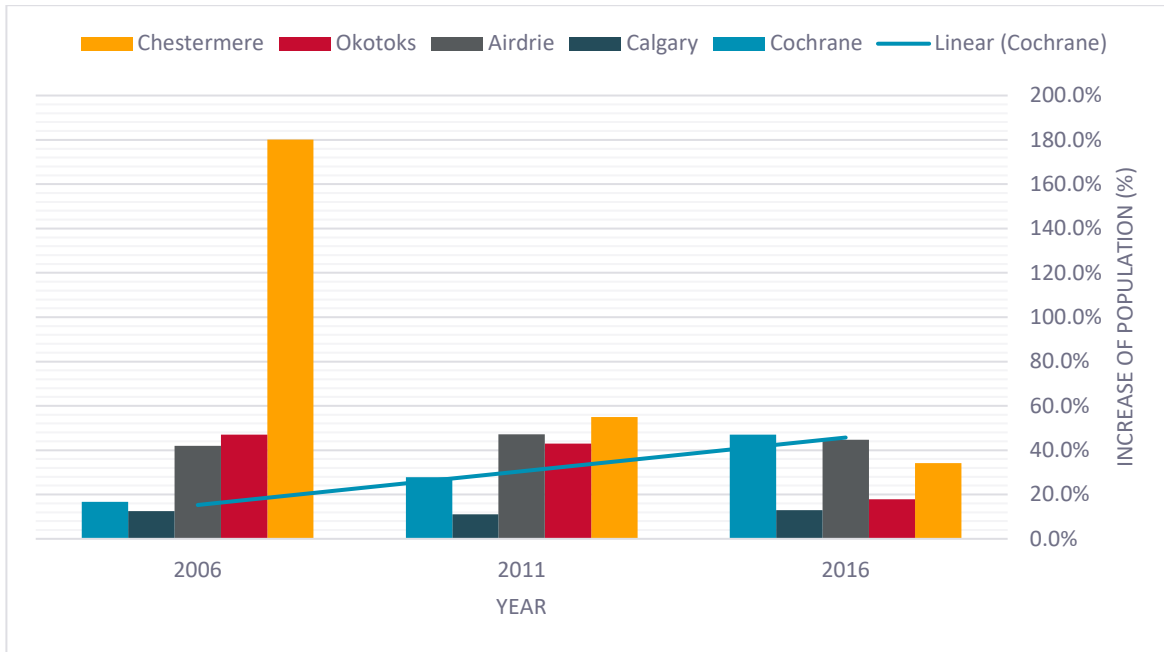
- At the time of the 2016 census, Cochrane's population was 25,853.
- Cochrane's population has grown at an increasing rate between 2001 and 2016.
- Between 2011 and 2016, Cochrane's population grew by 47%. This is the highest population change among comparable communities in the region and the provincial change.
- While population growth across age groups was relatively steady between 2006 and 2011, population growth across almost all age groups was significant between 2011 and 2016. In particular, age groups between 0-14, 25-44, and 45-64 witnessed the most significant growth.

Figure 1: Population Increase in Cochrane, 2001-2016

Source: Statistics Canada Census Program, Census Profiles 2001, 2006, 2011, 2016

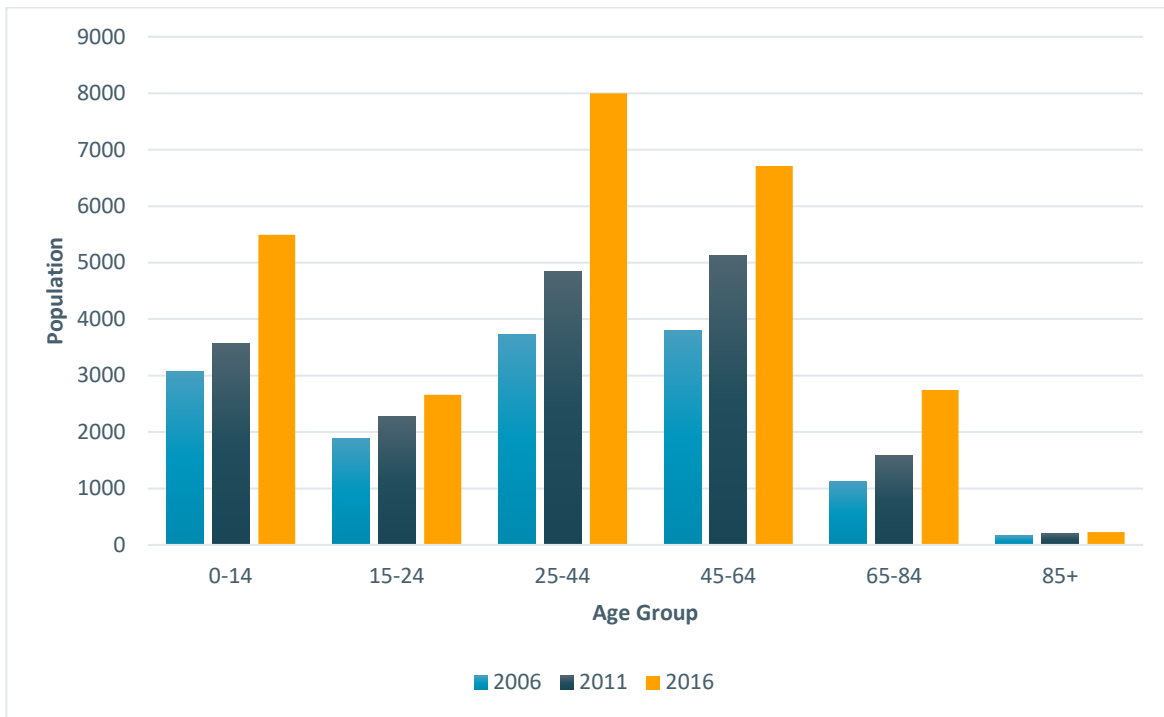


Figure 2: Comparative Percentage Increase of Population, 2006-2016



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

Figure 3: Population Growth by Age Group in Cochrane (2006 to 2016)



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

2.1.2 Age

What does it mean / Age refers to the age of a person at their last birthday.

Why does it matter / Trends in age groups help a municipality understand what type and size of housing may be needed in the future.

Key finding / Cochrane has a slightly higher proportion of residents over 65 compared to other municipalities in the region.

Data Summary (Table 1.0)

- The average age of the population in Cochrane is 37.2. The median age is 37.0. The average age in Alberta is 37.8, where the median age is 36.7.

Table 1: Comparative Percentage of Population Per Age Group, 2016

	0 to 14 Years	15 to 64 Years	65 Years and Over
Cochrane	21.3%	67.2%	11.5%
Airdrie	25.0%	68.3%	6.7%
Okotoks	24.1%	65.6%	10.4%
Chestermere	24.2%	68.7%	7.1%
Calgary	18.3%	70.5%	11.2%
Alberta	19.2%	68.5%	12.3%

Source: Statistics Canada Census Program, Census Profile 2016

2.1.3 Mobility Status

What does it mean / Mobility status refers to whether a person changed residences from the previous year (e.g. moved between 2015-2016). People change residences from elsewhere in Alberta (e.g. Interprovincial migrant), or from another province (e.g. Interprovincial migrants). Or, people may move to a municipality from outside of Canada (e.g. External migrants).

Why does it matter / Trends in a population's mobility status influence a municipality's housing supply and demand.

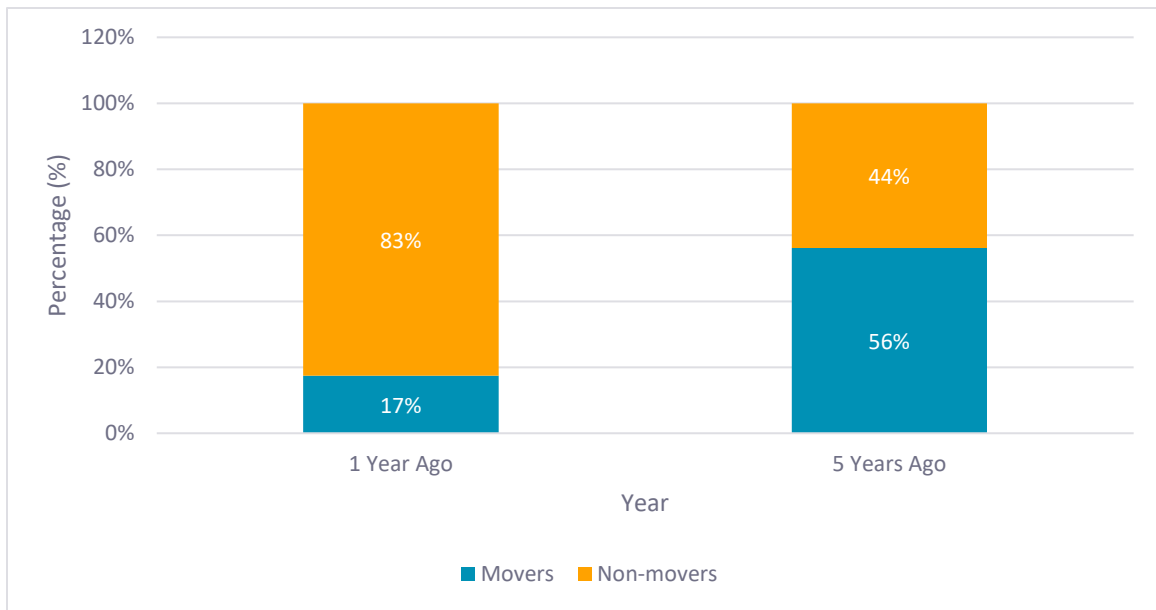
Key findings / In 2016, 17 percent (4,410 individuals) of Cochrane's population had changed residence from the previous year. Eleven (11%) percent of the total population (2,670 individuals) moved from outside Cochrane.

Looking over a longer period, population was more in flux between 2011 and 2016: fifty-six (56%) of Cochrane's population changed their place of residence (13,300 individuals) between these years. Of those that moved between 2011 and 2016, forty (40%) moved from outside the community.

Data Summary (Figure 4, Figure 5, Figure 6, and Figure 7):

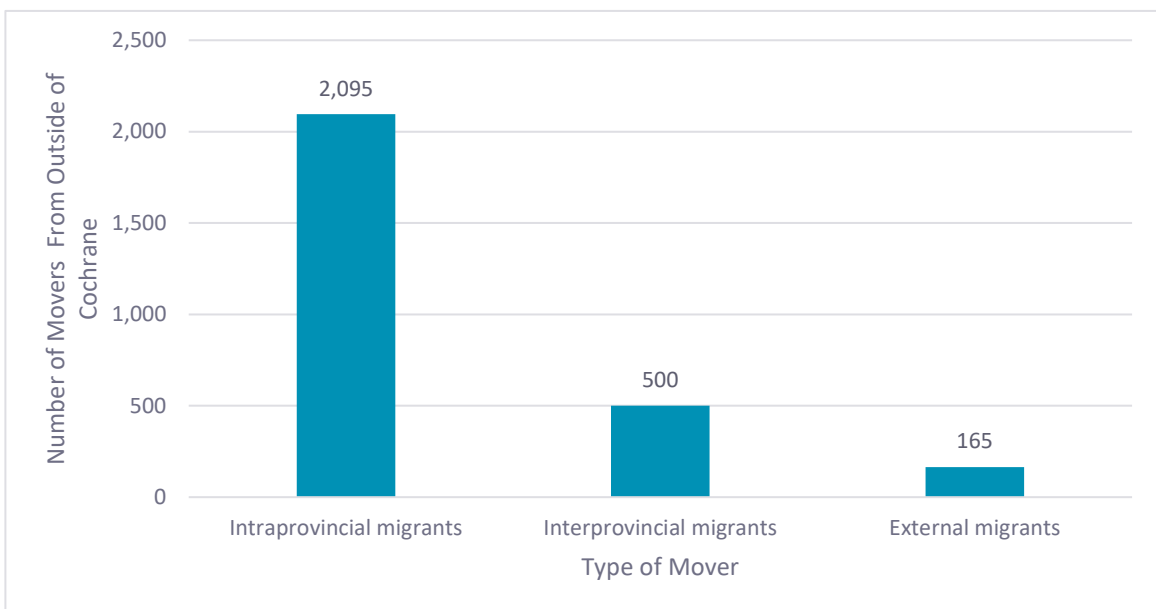
- In 2016, 17 percent (4,410 individuals) of the Cochrane population had changed residence from the previous year.
- Between 2015-2016 (e.g. 1-Year Ago Mobility Status), eleven (11%) percent of the total population (2,670 individuals) moved from outside Cochrane. Of those 2,670 individuals: 78 percent (2,095 individuals) moved from elsewhere in Alberta, 19 percent (500 individuals) moved from another province, and 6 percent (165 individuals) were newcomers to Canada.
- Between 2011-2016, 56 percent (13,300 individuals) of Cochrane's population changed their place of residence. In comparison with other municipalities in the region, this is a high mobility status rate and highlights that a higher number of people (13,300 individuals) changed their residence between 2011 – 2016 than the 44 percent (10,370 individuals) that did not in Cochrane.
- Between 2011-2016 (e.g. 5-Year Mobility Status), forty percent (40%) of the population (9,475 individuals) moved from outside the community. Of those 9,475 individuals: 27 percent (6,375 individuals) moved from elsewhere in Alberta, 9 percent (2,080 individuals) moved from another province, and 4 percent (1,020 individuals) were newcomers to Canada.

Figure 4: Percentage of Movers vs. Non-Movers: One Year Ago and Five Year Mobility Status in Cochrane, 2016



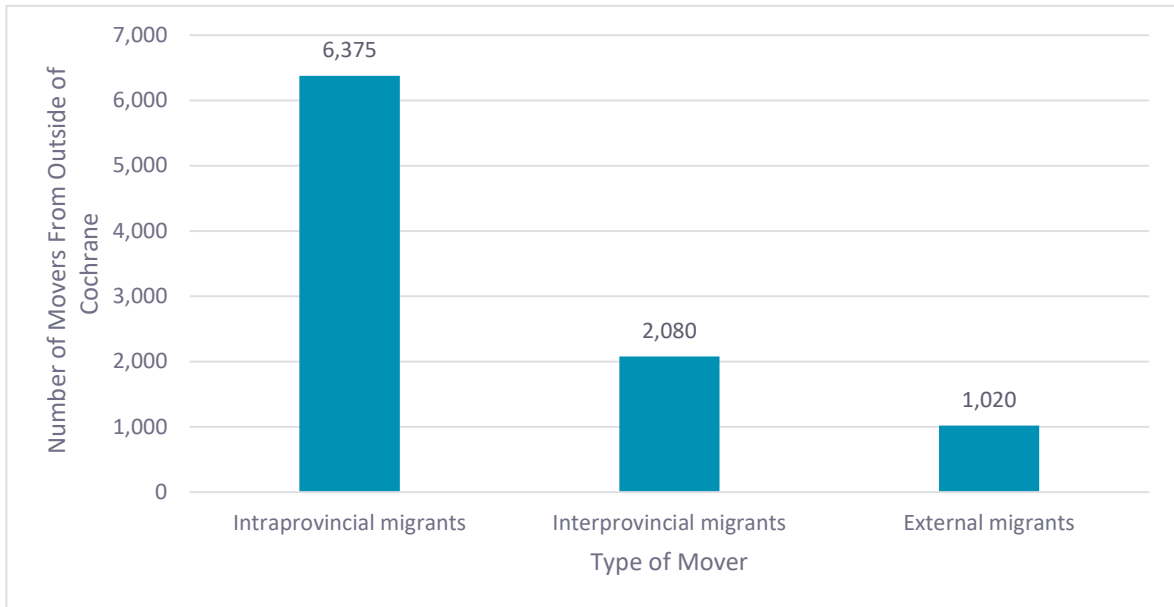
Source: Statistics Canada Census Program, Census Profile 2016

Figure 5: 1-Year Ago Mobility Status in Cochrane, 2015-2016



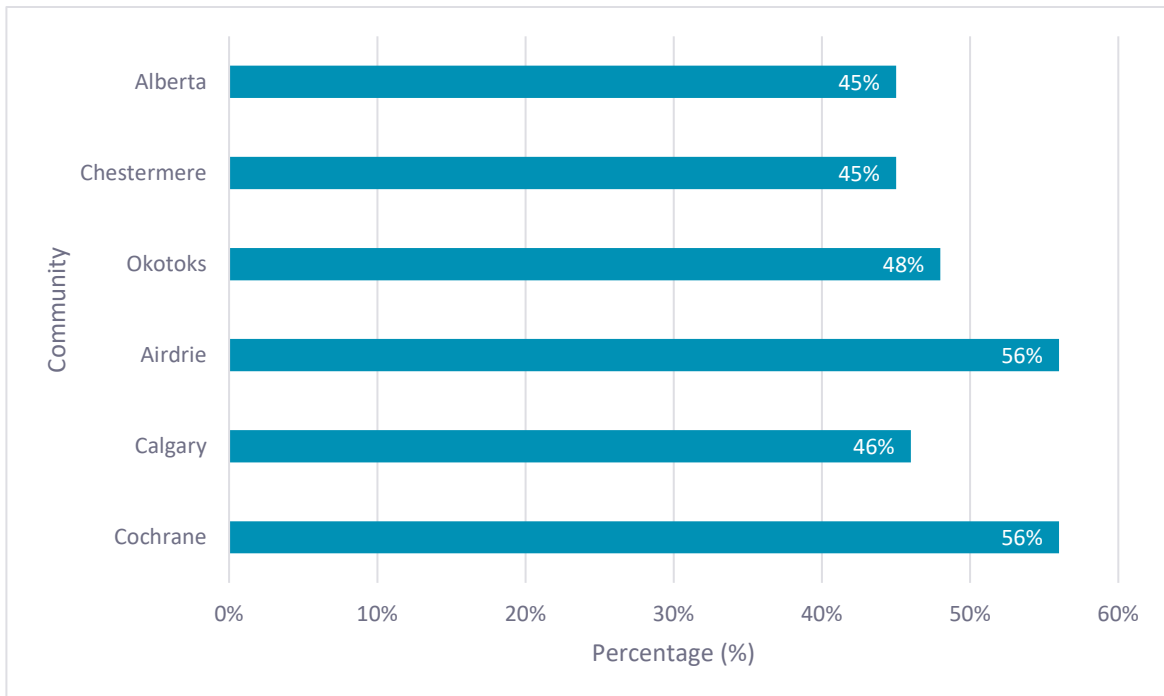
Source: Statistics Canada Census Program, Census Profile 2016

Figure 6: 5-Year Mobility Status in Cochrane, 2011-2016



Source: Statistics Canada Census Program, Census Profile 2016

Figure 7: Comparative Percentage of Movers Within Past Five Years, 2011-2016



Source: Statistics Canada Census Program, Census Profile 2016

2.2 Households

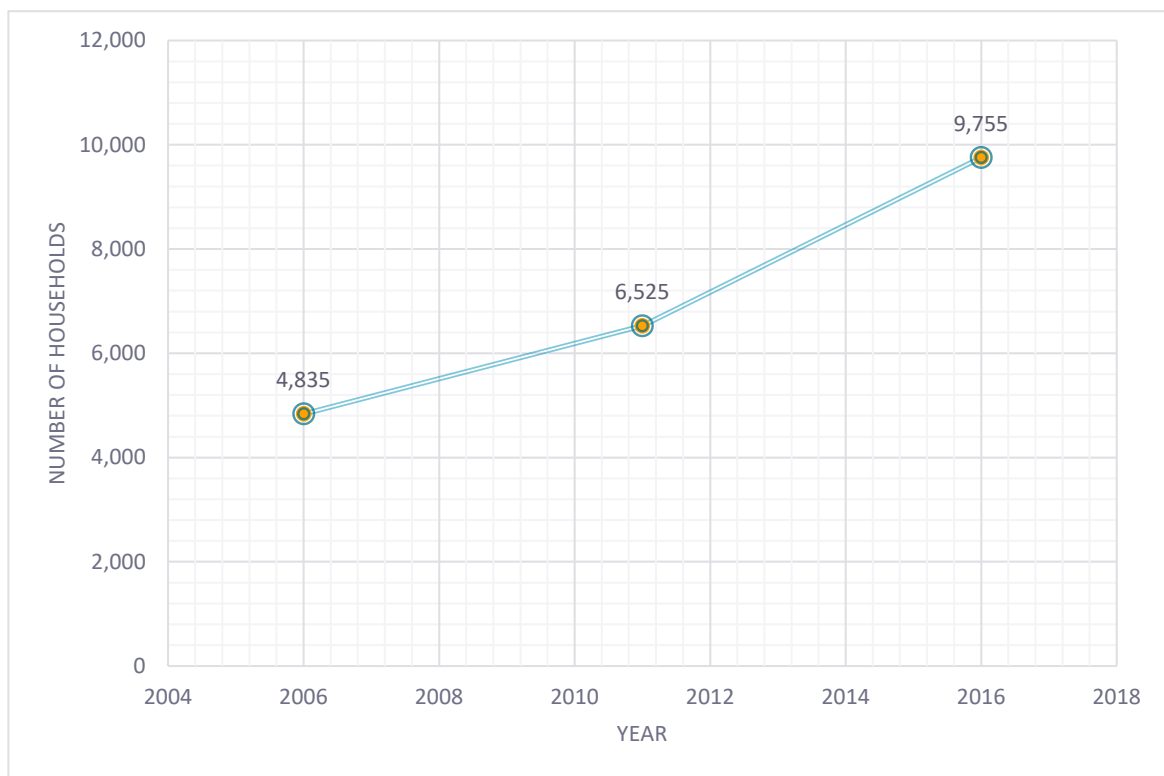
What does it mean / Household refers to a person or a group of people who live in the same house.

Why does it matter / Trends in household numbers provide one indication of current housing need in a community.

Key Findings / Cochrane had 9,755 private households in 2016. The number of households increased by 50 percent (3,230 households) between 2011 and 2016. This rate of household growth is five times the rate of Calgary and Alberta during the same timeframe.

2.2.1 Households

Figure 8: Number of Private Households in Cochrane, 2006-2011



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

Table 2: Comparative Increase in Number of Private Households (2011-2016)

Comparable Community in the Region	Number of New Private Households	Percentage Increase
Cochrane	3,230	50%
Calgary	43,305	10%
Alberta	137,400	10%

Source: Statistics Canada Census Program, Census Profiles 2011 and 2016

2.2.2 Household Composition

What does it mean / Household composition refers to the type of family occupying a dwelling. Examples of household composition include couples with or without children or one person living alone.

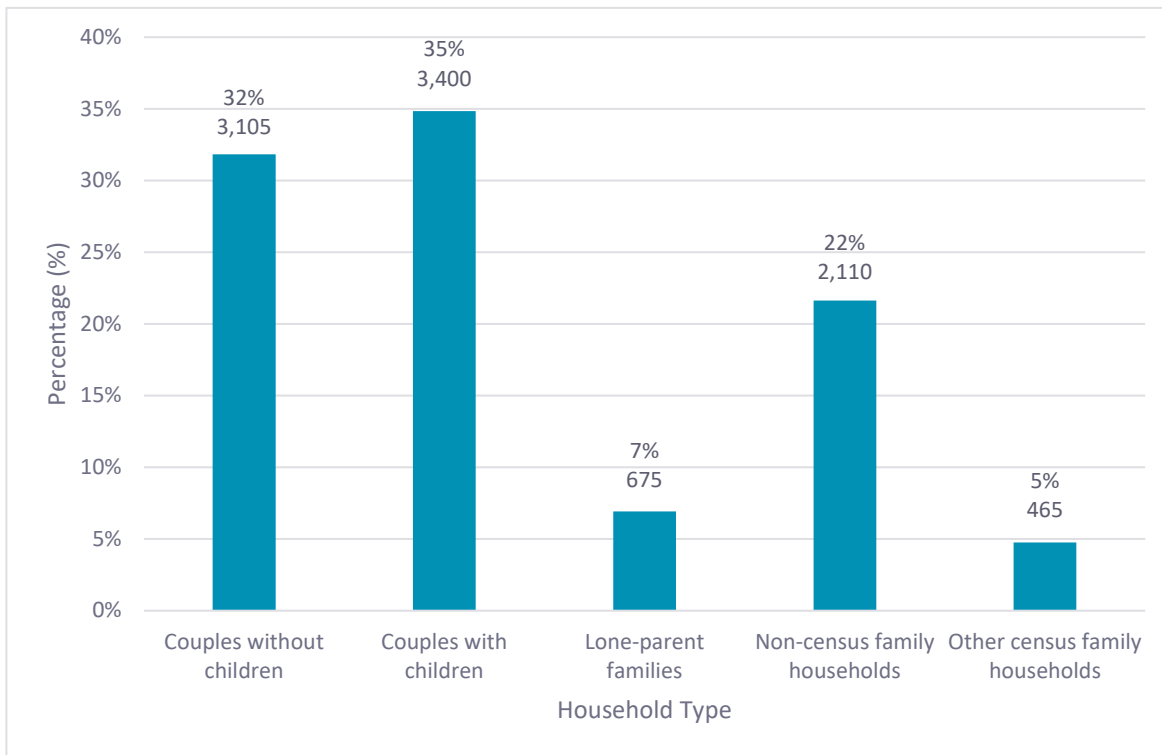
Why does it matter / Trends in a household composition help a municipality understand how families are structured within the population and potential demand for specific housing sizes and types.

Key Findings / Of the 9,755 private households in Cochrane, 67 percent (67%) are couples (with or without children).

Data Summary (Figure 9):

- There are 9,755 private households identified as families in Cochrane.
- Of these 9,755 private households, 67 percent (6,505 households) are couples (with or without children) and 7 percent (675 households) are lone-parent families.
- The remaining 27 percent of households are non-census families (22 percent or 2,110 households), and **other census families** (5 percent or 465 households).

Figure 9: Household Composition in Cochrane, 2016



Source: Statistics Canada Census Program, Census Profile 2016

2.2.3 Household Size

What does it mean / Household size refers to the number of people in a household.

Why does it matter / Trends in a household size indicate how many bedrooms a household may need.

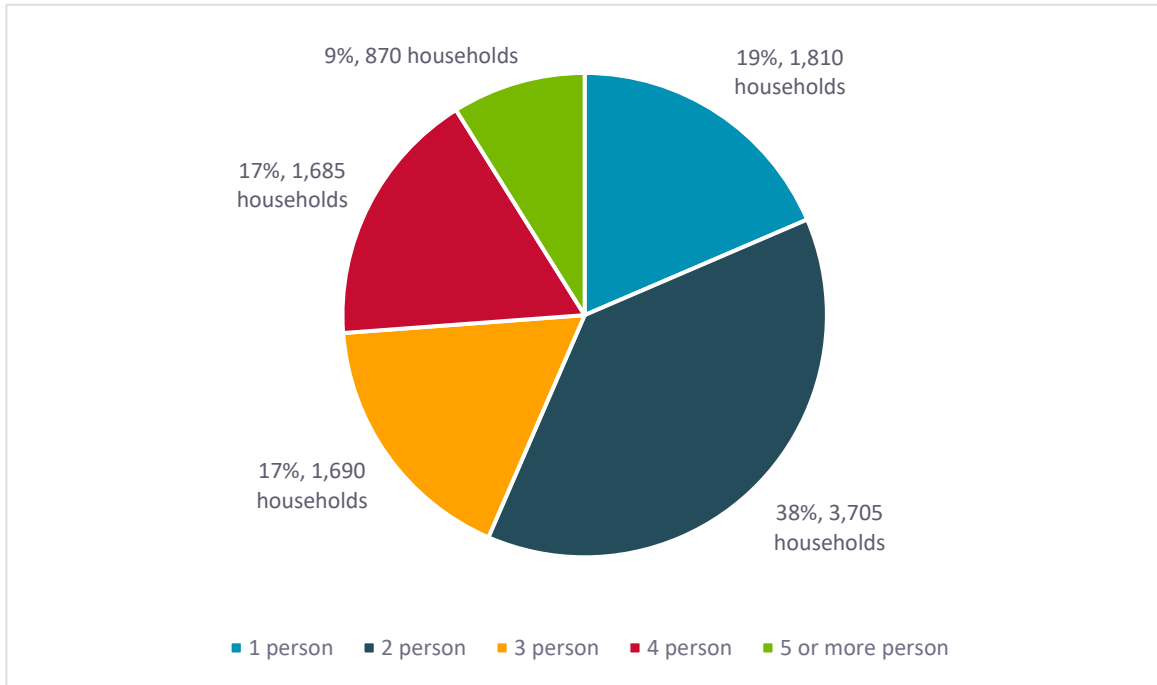
Key Findings / The average household size in 2016 was 2.6 people in Cochrane. The average household size in Cochrane has decreased over time, falling from 2.8 people in 2006, and 2.7 people in 2011.

Data Summary (Figure 10, and Table 3):

- Cochrane's average household size was 2.6 people in 2016. This is the same household size as Calgary and Alberta, but slightly lower than comparable communities in region (average household size ranges between 2.8 to 3.3 people per household).
- The highest proportion of households in Cochrane are 2 person households (38 percent of households).

- Of the total 9,760 private dwellings in Cochrane, 7,905 households (80 percent) live in dwellings with three or more bedrooms.

Figure 10: Percentages of Household Size in Cochrane, 2016



Source: Statistics Canada Census Program, Census Profile 2016

Table 3: Private Dwellings by Number of Bedrooms in Cochrane, 2016

Private Dwellings by Number of Bedrooms	Number of Dwellings	Total Percentage
No bedrooms	10	0.1%
1 bedroom	285	2.9%
2 bedrooms	1,560	16.0%
3 bedrooms	4,835	49.6%
4 or more bedrooms	3,070	31.5%
Total	9,760	

Source: Statistics Canada Census Program, Census Profile 2016

3. Income and Economic Profile

This section presents information on **household incomes**, employment, and economic indicators. Readers of this report should note the 2016 Census income data is from 2015. The income data for 2006 and 2011 are adjusted for 2015 constant dollars.

3.1 Household Income

3.1.1 Household Income

What does it mean / Household income refers to the sum of total income for a household.

Why does it matter / Trends in a median household income identify the mid-point of income distribution in the community (or, that half of the sample make more than the median income and half makes less than the median income).

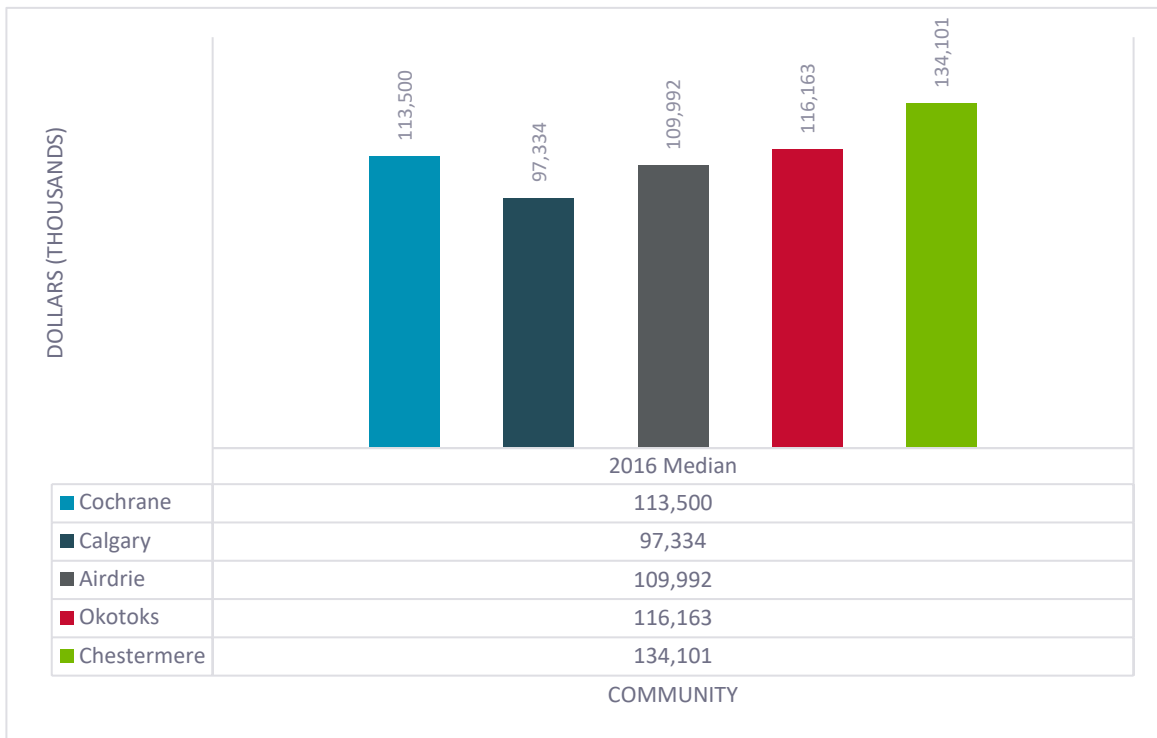
Key Findings / Median income in Cochrane (before tax) in 2016 was \$113,500. This is a 16 percent increase from 2011, when the median income was \$97,923.

Data Summary (Figure 11, Figure 12, Figure 13):

The largest proportion of households in Cochrane have an income of \$200,000 or greater (16.6%). This trend is the same for comparable communities in the region except for Airdrie, Calgary, and the province.

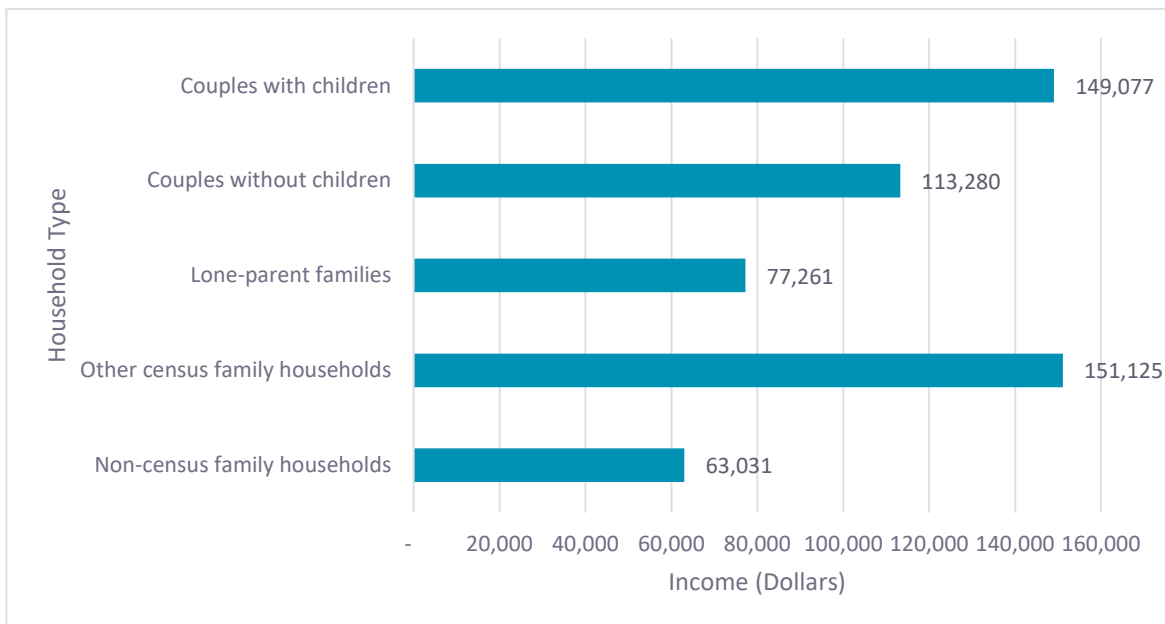
- Cochrane's median income (\$113,500) is in the same range as comparable communities in the region and higher than both Calgary (\$97,334) and the provincial medians (\$93,835).
- Couples with children, who are the most common household type, earn almost double the household median income (\$149,077) of lone-parent families (\$77,261). This is likely due to dual incomes in couples with children households.
- Approximately 58 percent (5,645 households) of Cochrane households have an annual income of \$100,000 or greater. This trend is line with the average (61 percent) in comparable communities in the region and higher than both Calgary (48.6 percent) and the provincial percentages (46.6 percent).
- Approximately 3.2 percent (315 households) of Cochrane households are earning under \$20,000 per year and 10.8 percent (1,055 households) are earning under \$40,000 per year. Percentages of households earning under \$20,000 and \$40,000 are slightly above the average in comparable communities in the region, but well below those of Calgary and the province.

Figure 11: Comparative Median Incomes Before Tax (2016)



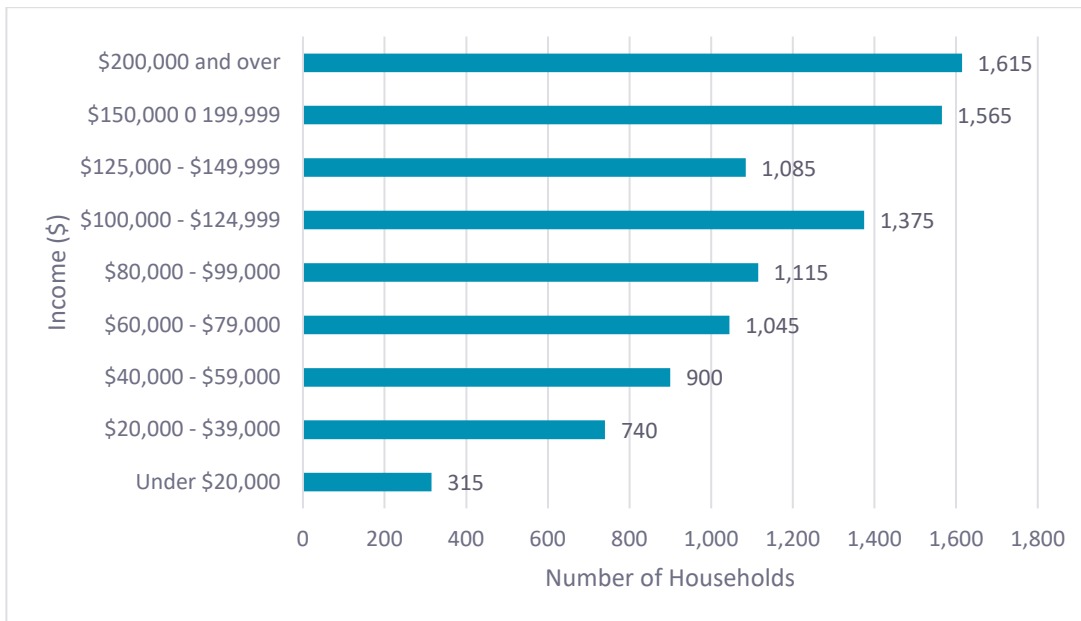
Source: Statistics Canada Census Program, Census Profile 2016

Figure 12: Median Household Income by Household Type (2016)



Source: Statistics Canada Census Program, Census Profile 2016

Figure 13: Households by Income Brackets, 2016



Source: Statistics Canada Census Program, Census Profile 2016

3.2 Economy

3.2.1 Workers by Industry

What does it mean / Workers by industry refers to a general group of economic sectors engaged in a specific set of activities.

Why does it matter / Trends in workers by industry help a municipality understand which primary economic sectors employ the population.

Key Findings / In 2016, there were a total of 14,785 people in the **labour force** in Cochrane.

Data Summary:

Five industries employ 48 percent (7,060 people) of Cochrane's population:

- Health Care and Social Assistance: 12%
- Construction: 10%
- Retail Trade: 10%
- Professional, Scientific and Technical Services: 8%
- Accommodation and Food Services: 8%

These percentages reflect similar employment trends in these industries across comparable communities in the region, Calgary, and the province.

3.2.2 Economic Indicators

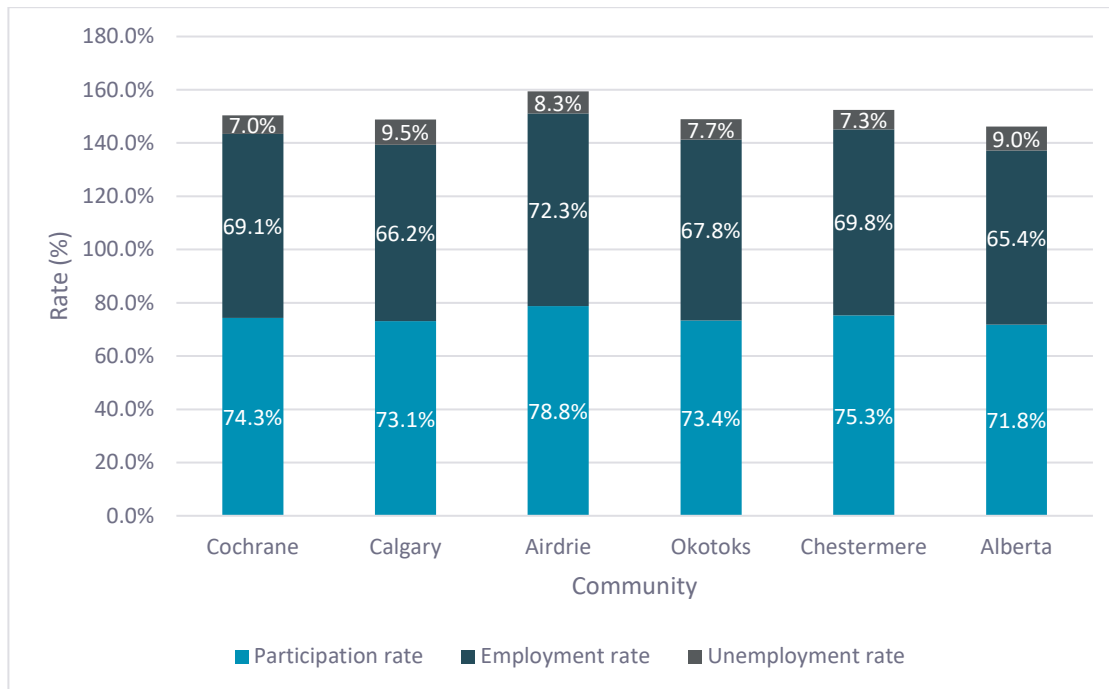
What does it mean / Economic indicators refer to three particular terms: employment rate, unemployment rate, and overall participation in the labour force. **Participation rate** measures the total labour force of a community (people aged 15 years or older), and encompasses people that are employed and unemployed.

Why does it matter / Trends in participation rate, employment rate, and unemployment rate are three indicators that help illustrate a population's economic profile.

Data Summary (Figure 14):

- In 2016, 74 percent (14,975 individuals) of Cochrane's total population participated in the labour force.
- In 2016, the Town had a 69 percent employment rate (13,925 people) and a 7 percent unemployment rate (1,050 people).
- The participation, employment, and unemployment rates are generally similar across comparable communities in the region, Calgary, and the province.
- In 2016, between males and females, approximately 11.3 percent fewer females (720 females) participated in the labour force, which is similar to comparable communities in the region, Calgary, and the province.

Figure 14: Comparative Labour Force Participation (2016)



Source: Statistics Canada Census Program, Census Profile 2016

3.2.3 Workforce Commuting

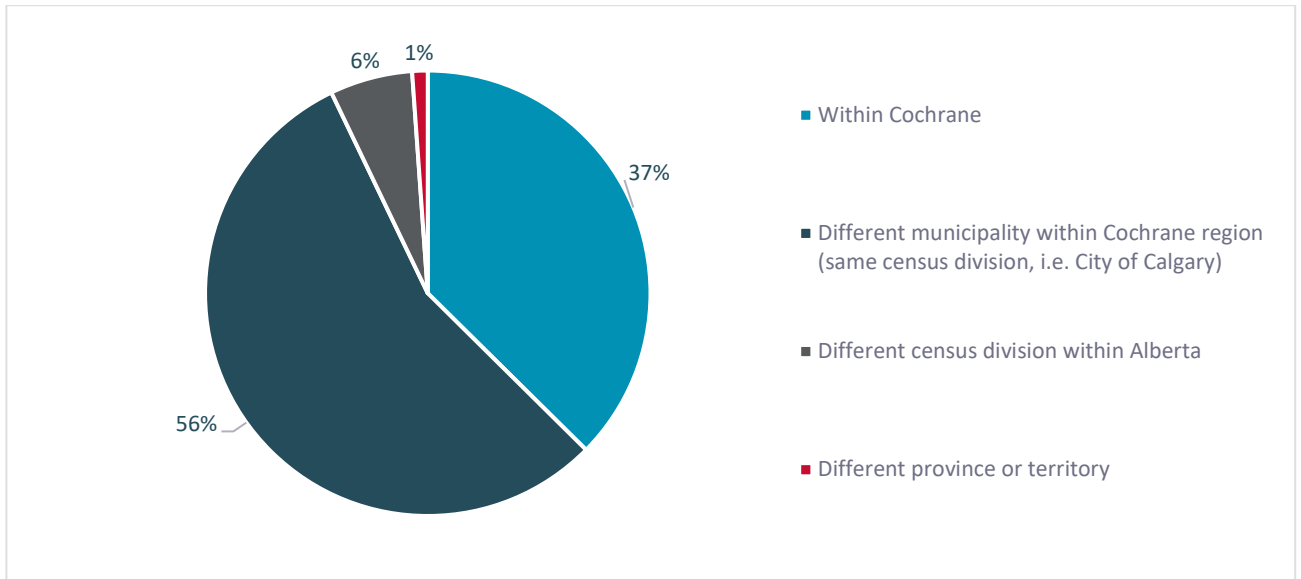
What does it mean / Commuting refers to the travel between a person's place of residence and their place of work.

Why does it matter / Trends in commuting indicate to the municipality how many people live and work in and outside of the community.

Data Summary (Figure 15, Figure 16):

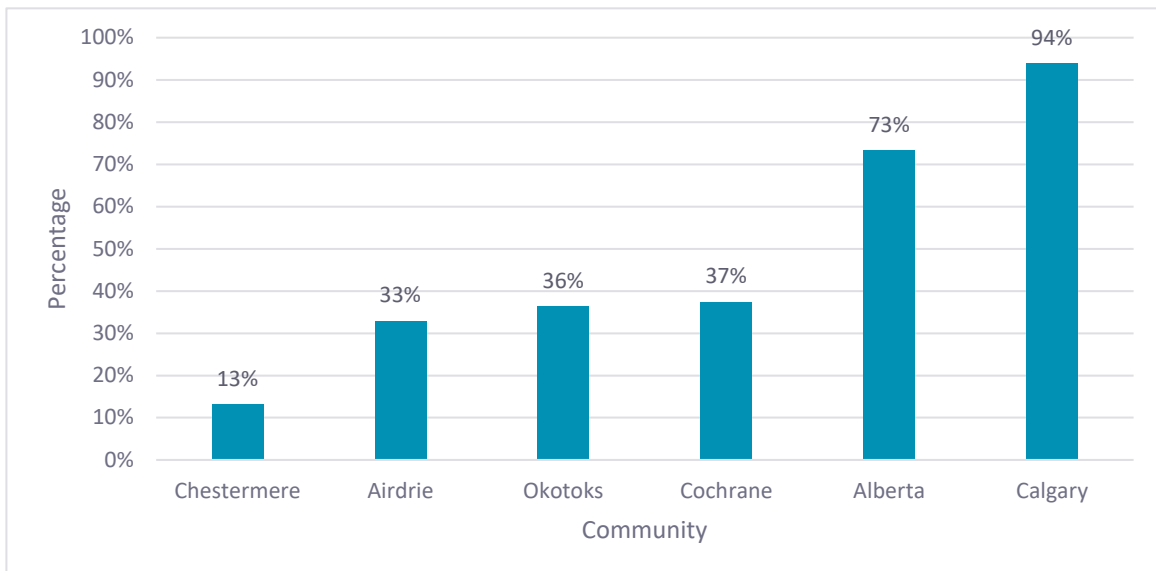
- In 2016, 37 percent (3,990 people) live and work in Cochrane, 55 percent (5,915 people) work in a different municipality (but in the same region), 6 percent (640 people) work in a different region of the province, and 1 percent (120 people) work outside the province.
- The percentage of residents who work outside of the municipality in which they live is similar or greater when compared to other municipalities in region of comparable size but much higher than the rates for Calgary and the province.

Figure 15: Cochrane Workforce Commuting Destination, 2016



Source: Statistics Canada Census Program, Census Profile 2016

Figure 16: Comparative Percentages of People Living and Working Within Same Municipality, 2016



Source: Statistics Canada Census Program, Census Profile 2016

4. Housing Profile

The housing stock of a community reveals both the history and potential future in the community. Housing and related infrastructure are expensive investments, particularly in the current market conditions. They do not always keep up with changes in demographic and economic conditions. This section presents an inventory of housing-related information in Cochrane related to housing tenure (i.e. ownership and rental), dwelling type, dwelling size, and dwelling age. This information provides context and helps to reveal gaps in meeting community housing needs.

The data in this section is gathered from the 2016, 2011, and 2006 censuses and 2011 National Household Survey. Other data sources include the Canada Mortgage and Housing Corporation (CMHC) Rental Market Survey and Canadian Housing Market Index.

4.1 Dwelling Units

What does it mean / A dwelling refers to a set of living quarters.

Why does it matter / The number of dwelling units indicates how many physical homes are in the community.

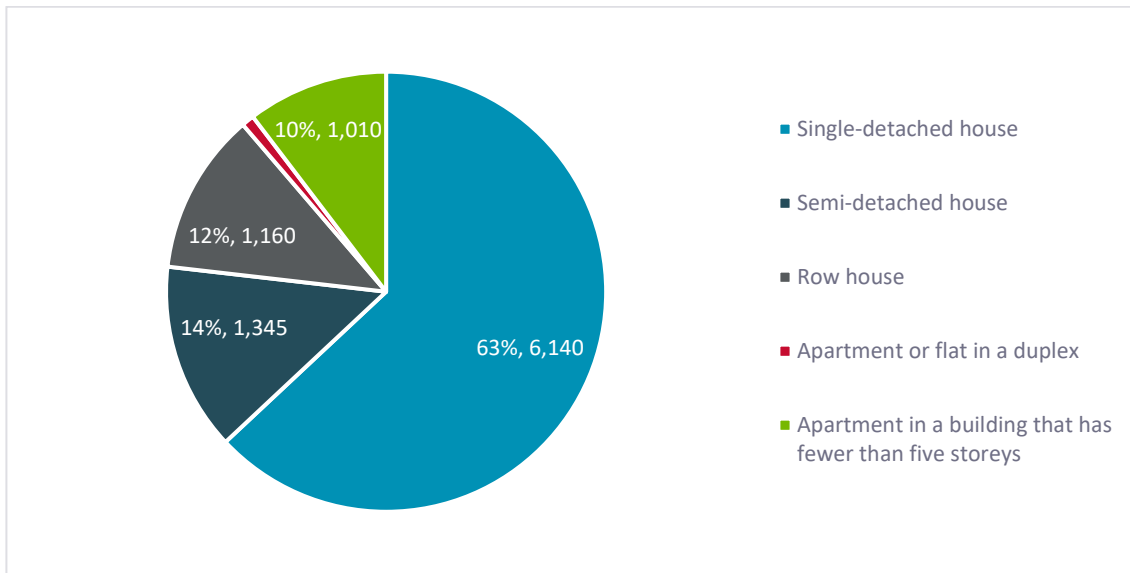
Key Findings / In 2016, Cochrane had a total of 9,755 dwellings. Of the 9,755 dwellings, 63 percent (6,140 dwellings) of the dwelling units in Cochrane are single detached homes. 33 percent (3,260 dwellings) of housing in Cochrane was constructed between 2011 and 2016; this reveals that Cochrane has a relatively new housing stock pool.

Data Summary (Figure 17, Figure 18, Figure 19, Table 4):

- In 2016, Cochrane had a total of 9,755 dwellings. Of the 9,755 dwellings, 63 percent (6,140 dwellings) of the dwelling units in Cochrane are single detached homes.
- No persons live in apartments that are higher than 5 storeys or moveable dwellings
- Approximately 10 percent (1,010 dwellings) of residents live in apartment buildings (under 5 storeys).
- Roughly 1 percent (90 dwellings) live in an ‘apartment or flat in a duplex.’ This category includes secondary suites.
- Compared to other similar communities in the region, Cochrane appears to have a lower proportion of single detached dwellings. However, based on the Statistics Canada definition of “apartment in a building that has fewer than five storeys”, such units are often located within a single detached-type dwelling.

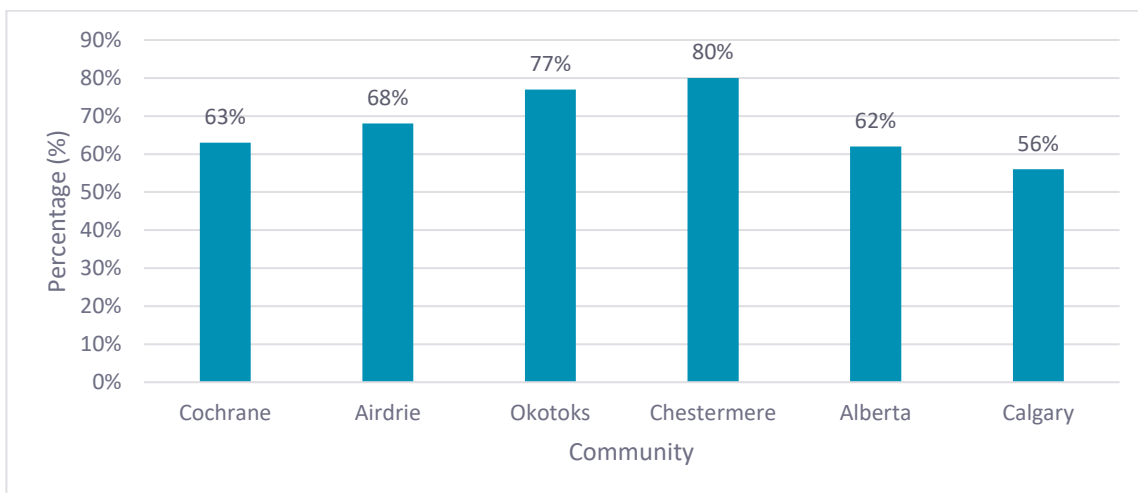
- Cochrane has the highest percentage of attached housing exclusive of apartments across the comparable communities, including Calgary and Alberta.
- 33 percent (3,260 dwellings) of housing in Cochrane was constructed between 2011 and 2016. This generally aligns with comparable communities in the region but differs from the construction trends over time in Calgary and the province (which saw more houses constructed prior to the 2000's than after).
- With only about 16 percent (1,600 dwellings) of units in Cochrane built prior to 1990 and a high proportion of units built between 2011 and 2016, Cochrane has a relatively new housing stock, indicating that there is a lower likelihood of units that would require major repairs or renovations.

Figure 17: Dwelling Unit Composition in Cochrane, 2016



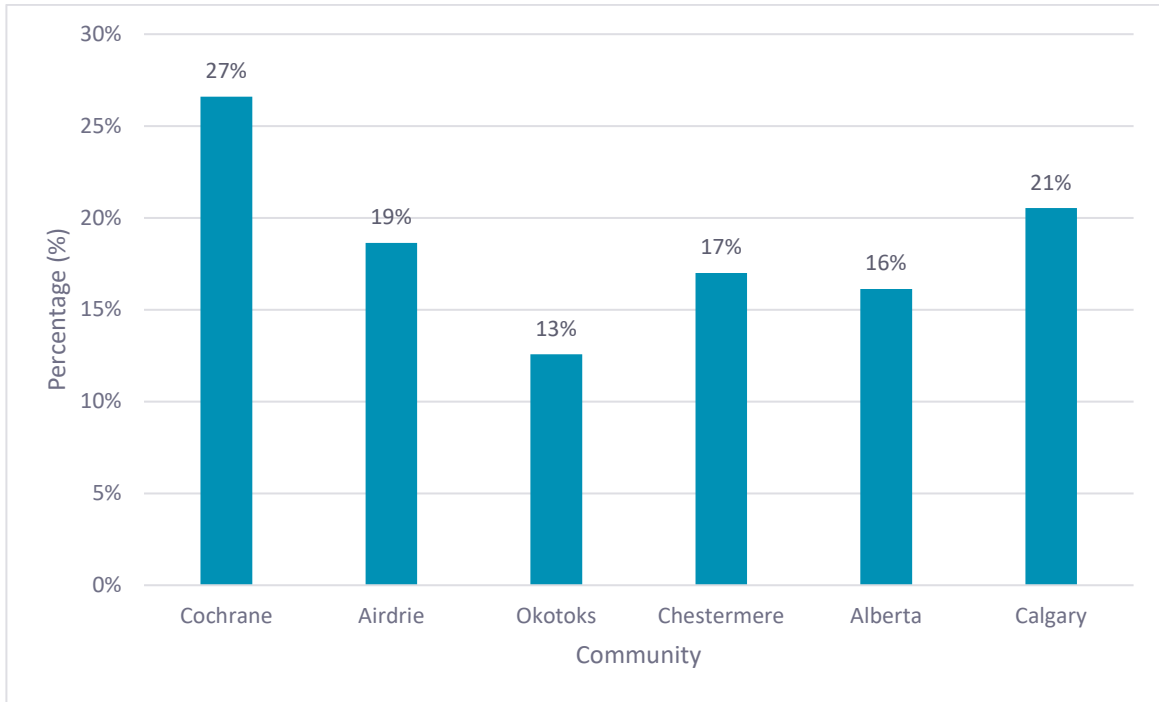
Source: Statistics Canada Census Program, Census Profile 2016

Figure 18: Single Detached Dwellings as Percentage of Total Units Per Municipality, 2016



Source: Statistics Canada Census Program, Census Profile 2016

Figure 19: Non-Apartment Attached Housing as Percentage of Total Units Per Municipality, 2016



Source: Statistics Canada Census Program, Census Profile 2016

Table 4: Comparative Percentage of Dwellings Built in Each Period of Construction

Period of Construction	Cochrane	Airdrie	Okotoks	Chestermere	Alberta	Calgary
1960 or before	1%	1%	2%	1%	12%	10%
1961 to 1980	10%	11%	10%	3%	29%	29%
1981 to 1990	5%	7%	9%	3%	13%	13%
1991 to 2000	24%	14%	18%	17%	14%	16%
2001 to 2005	8%	15%	19%	26%	10%	11%
2006 to 2010	18%	24%	30%	27%	12%	11%
2011 to 2016	33%	29%	13%	24%	11%	10%

Source: Statistics Canada Census Program, Census Profile 2016

4.1.1 Household Tenure

What does it mean / Tenure refers to whether a household owns or rents their private dwelling.

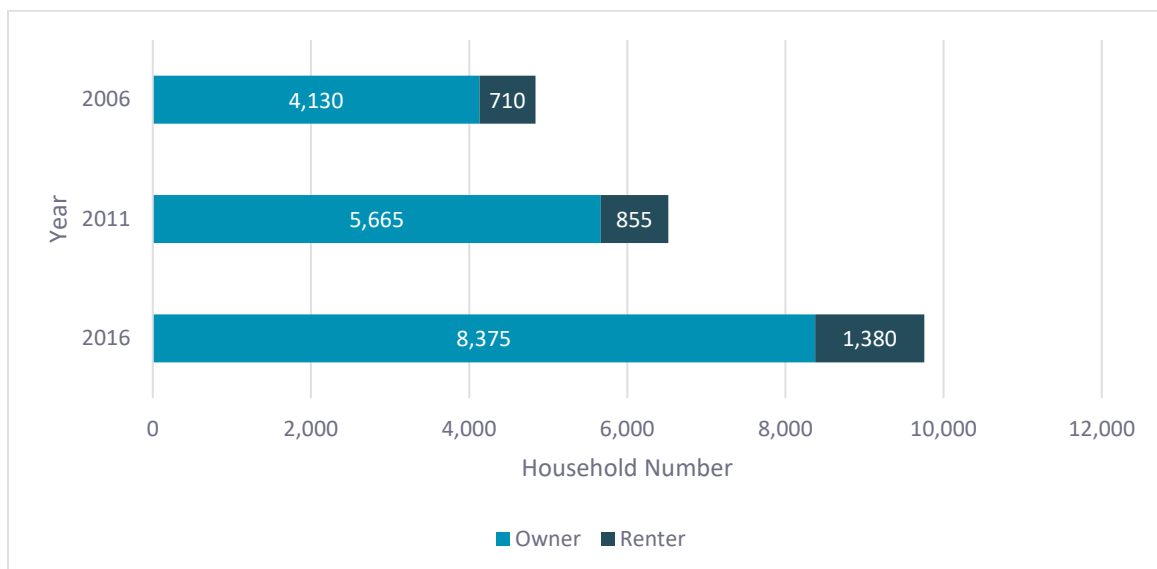
Why does it matter / Trends in households that own and rent are used in correlation with household income to determine affordability in the community.

Key Findings / In 2016, Cochrane had a high homeownership rate with 86 percent of households (8,735 households) owning their home and 14 percent (1,380 households) renting their home. Of the 1,380 renter households in Cochrane, 6.2 percent (86 households) live in subsidized housing.

Data Summary (Figure 20, Figure 21):

- In 2016, Cochrane had a high homeownership rate with 86 percent of households (8,735 households) owning their home and 14 percent (1,380 households) renting their home.
- The ratio of owners to renters households has remained relatively stable over the past three census periods (2006, 2011, 2016); however, 14 percent is one of the lowest proportions of renter households compared to similar size communities in the region, and Calgary.
- Of the 1,380 renter households in Cochrane in 2016, 6.2 percent (86 households) live in subsidized housing.¹ This is equal to 0.9% of the total number of private households in Cochrane.

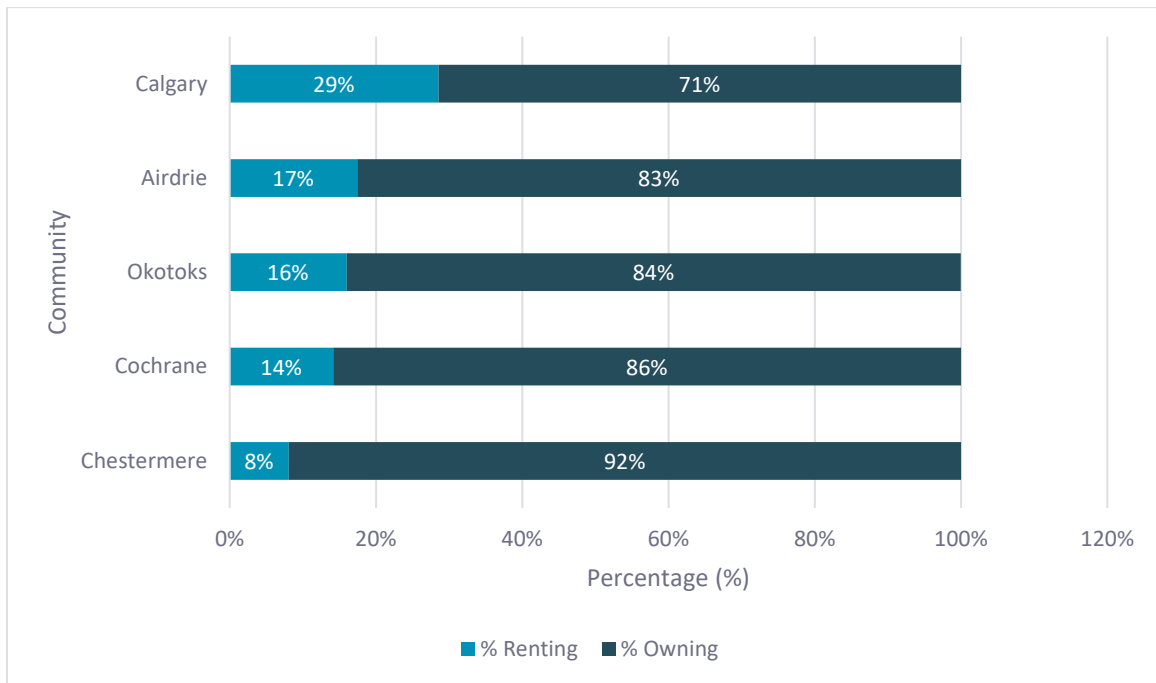
Figure 20: Household Tenure over Time in Cochrane, 2006-2016



Source: Statistics Canada Census Program, Census Profiles 2006, 2011, 2016

¹ Subsidized housing includes government-assisted housing, non-profit housing, rent supplements, and housing allowances.

Figure 21: Comparative Percentage of Residents in Rental Housing (2016)



Source: Statistics Canada Census Program, Census Profile 2016, NHS

4.2 Ownership in Cochrane

4.2.1 Home Values

What does it mean / Home value refers to the dollar amount that the owner would expect if the dwelling, including the value of the land it is on and any other structure (e.g. garage) were to be sold.

Why does it matter / Trends in home value is used in correlation with household income to determine affordability in the community.

Key Findings / In 2016, the median dwelling value in Cochrane was \$448,984. Between 2011 and 2016, the median dwelling value in Cochrane increased by 11.9%

Data Summary (Figure 22, Figure 23, Figure 24):

- In 2016, the median dwelling value in Cochrane was \$448,984. The average value was \$465,460. In Alberta, these values were \$400,104 (median) \$449,790 (average) respectively.
- Between 2011 and 2016, the median dwelling value in Cochrane increased by 11.9%. This percentage increase is slightly lower than the average dwelling value increase across comparable communities in the region, and Calgary.

Figure 22: Median Value of Dwelling Unit in Cochrane (2016)

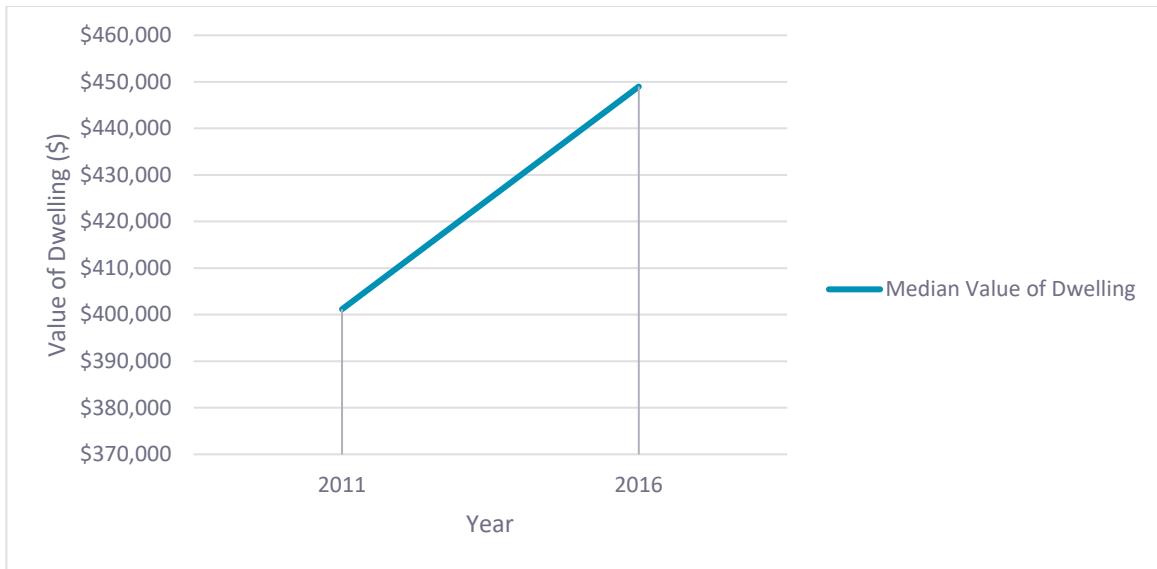


Figure 23: Average Value of Dwelling Unit in Cochrane (2016)

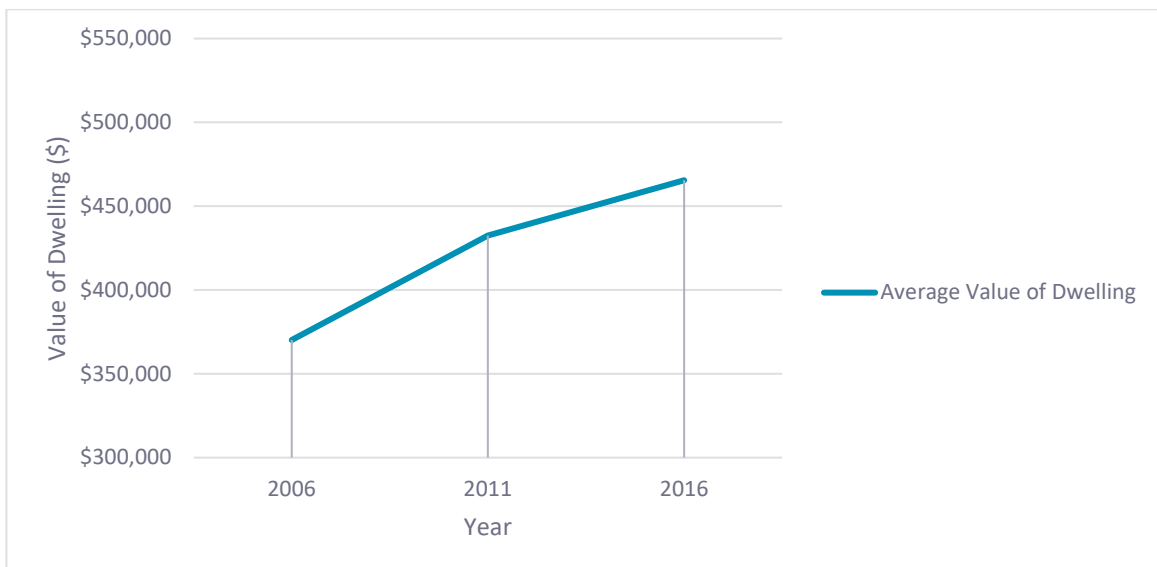


Figure 24: Comparative Median Value of Dwelling Units (2006-2016)



4.3 Rental Housing

What does it mean / Rental housing refers to a private household where no member of the household owns their dwelling. Breaks in graph lines represent where data was not available or was suppressed by CMHC.

Why does it matter / Trends in rental housing help a municipality understand the housing tenure market in their community. CMHC only provides data on rental costs for the primary rental market in Cochrane. While the available data provides insight into trends and is a good proxy for the rental market overall, it does not provide a complete picture since a large portion of Cochrane's rental stock is in the secondary market. The information in this section refers to the primary rental market only.

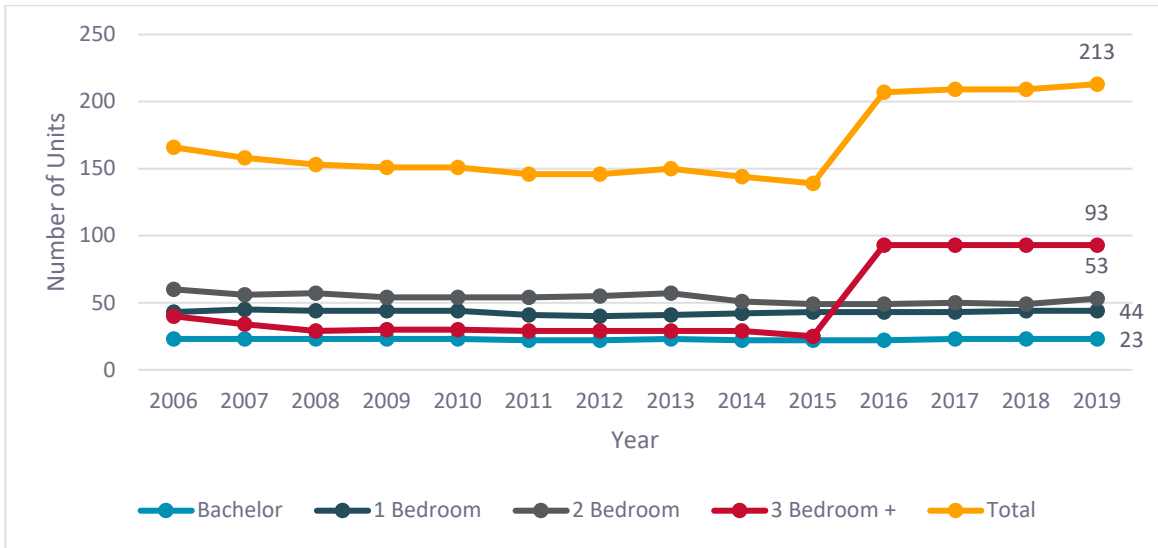
Key Findings / In 2019, 15 percent (213 units) of a total 1,380 rental units available were in the primary rental market (e.g. purpose-built rental units). The remaining 85 percent (1,171 units) of the rental units available were on the secondary rental market (e.g. for rent by landlords, private owners, etc.).

4.3.1 Primary Rental Market

Data Summary (Figure 25, Figure 26, Figure 27):

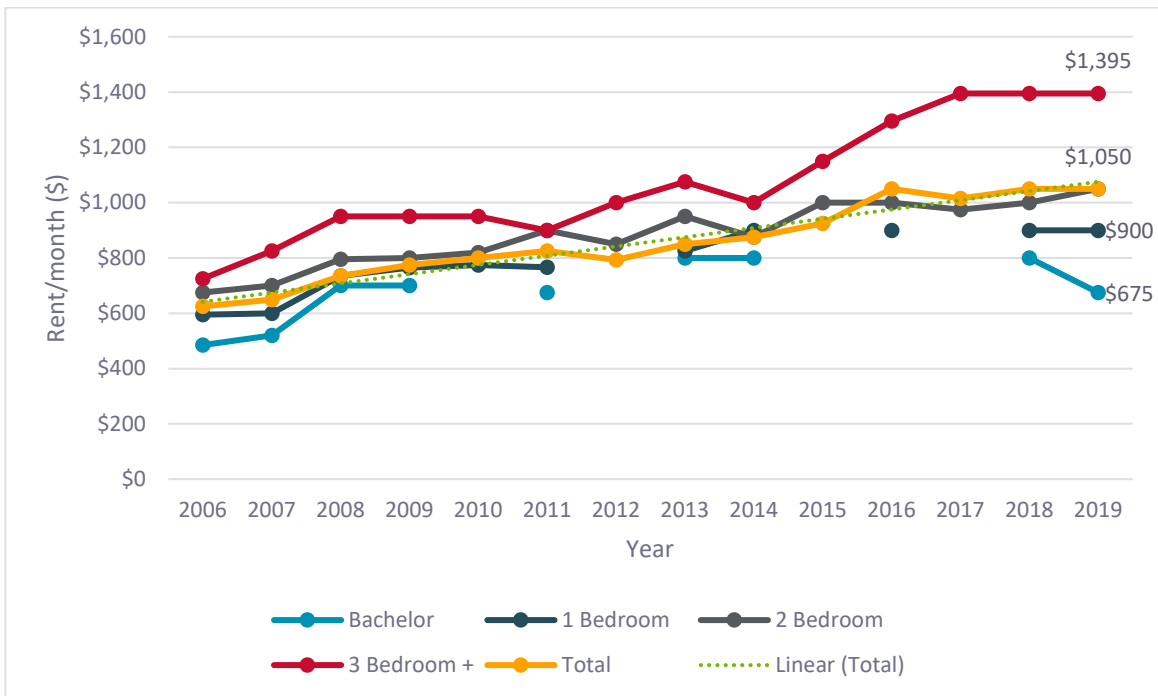
- In 2019, the median cost of renting in the primary rental market is \$1,050/month, which is an increase from \$625 in 2006 and \$825 in 2011. In 2016, the median rent was \$1,050, but dipped in 2017 to \$1,015 before rising again to its current rate.
- Vacancy rates have varied over time since 2006, with the highest vacancy rates across all unit types observed in 2010 and the lowest vacancy rates observed in 2006. Missing or suppressed data is represented by a break in the data line.
- These vacancy rates show a decline in vacancy during a peak in Alberta's economic activity, with an increase in years after an economic downturn in 2014-15.
- Vacancy rates for Cochrane in the last 3 years have varied between 3.2 percent in 2017, 4.0 percent in 2018, and 2.4 percent in 2019. A healthy rental vacancy market rate is between 3 – 5 percent (this range indicates to a municipality that there is enough choice for renters and enough demand that most landlords can fill their units). However, with Cochrane's 2 percent vacancy rate in 2019, the primary rental market may be feeling squeezed.

Figure 25: Available Primary Rental Units by Bedroom Type in Cochrane (2006-2019)



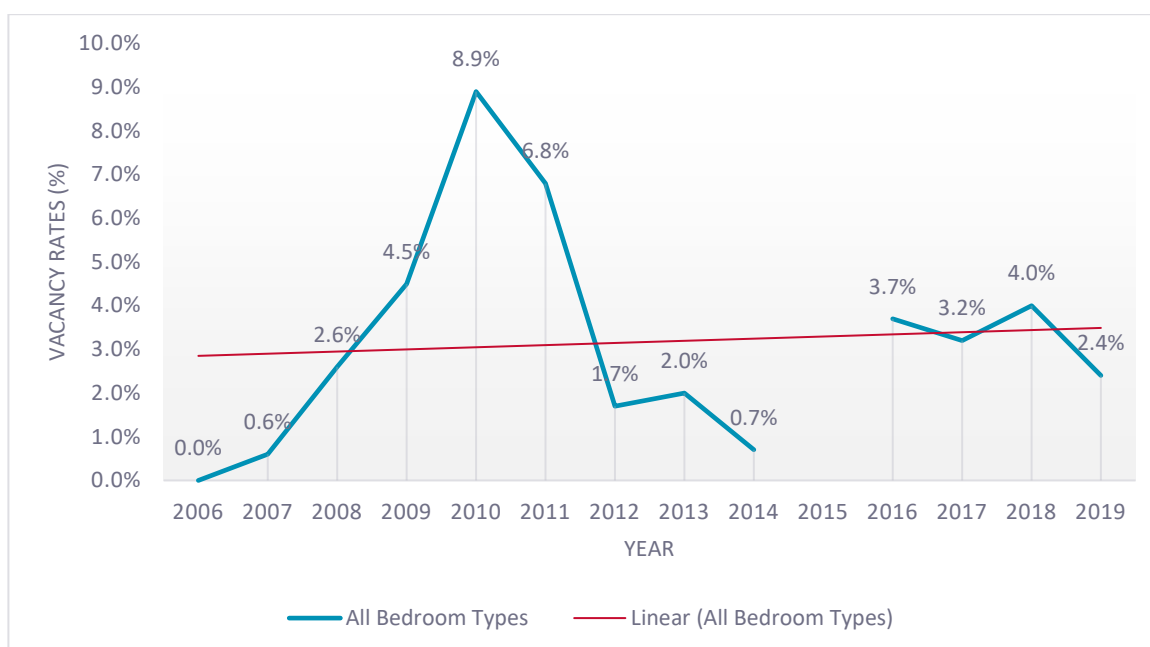
Source: Canada Mortgage and Housing Corporation Rental Market Surveys 2006-2018

Figure 26: Cost of Rental Units by Bedroom Type in Cochrane (2006-2019)



Source: Canada Mortgage and Housing Corporation Rental Market Surveys 2006-2018

Figure 27: Primary Rental Vacancy Rates in Cochrane (2006-2018)



Source: Canada Mortgage and Housing Corporation Rental Market Surveys 2006-2018

4.3.2 Subsidized and Below Market Value Rental Market

Data Summary:

- In 2016, Census Data indicated that Cochrane had eighty-six (86) subsidized units. Subsidized means rental rates are set based on household income.
- With a total of 1,380 rental units in Cochrane in 2016, the 86 subsidized units comprised 6% of the total rental market. This percentage of subsidized units is above Chestermere's 0.0%, Airdrie's 3.0%, and Okotoks' 4.0%.
- By 2020, the number of subsidized units in Cochrane increased to ninety-seven (97) units. Of the 97 units in Cochrane, seventy-five (75) units are located at Big Hill Lodge and twenty-two (22) are located at Evergreen Manor.
- It is important to highlight that all 97 subsidized units are geared towards residents 65 years and older.
- There are currently no subsidized units in Cochrane for residents under the age of 65 years.
- CSHO provides thirty-eight (38) residential rental units to residents of Cochrane that are operated under the Provincial Affordable Housing Program. This means that the rental rates for the 38 units must be set at a minimum of 10% below market value. CSHO receives no government operating funding to deliver this program.
- Tenants of CSHO's below market rental units must have the ability to pay rent and are available to all ages. Rental rates do not change based on household income.

- Of the 1,380 renter households in Cochrane in 2016, 2.7 percent (38 units) are the below market rental units provided by CSHO. This is equal to 0.39% of the total number of private households in Cochrane.

4.3.3 Comparable Communities: Subsidized and Below Market Value Rental Market

Table 5: Below Market Rental Units by Category

Community	Near Market Units (10% Below Market Rents)	Subsidized Units	Total Units
		(Rent geared to income; 30% of income)	
Cochrane	38	97	135
Airdrie	44	349	393
Canmore	121	149	270
Chestermere	0	0	0
Okotoks	64	262	326

Table 6: Below Market Rental Units by Age

Community	Available to under 65 years	Available to over 65 years	Total Units
Cochrane	38	97	135
Airdrie	44	349	393
Canmore	179	91	270
Chestermere	0	0	0
Okotoks	64	262	326

Data Summary (Table 5 and Table 6):

- Data for the tables above was collected using publicly available information and key contacts, where possible. These numbers are estimates only.
- In Airdrie, data was identified using the Airdrie Housing Needs Assessment and Strategy, 2017. Canmore information was collected from Bow Valley Regional Housing (BVRH) and Canmore Community Housing and information for Okotoks was taken from the Town of Okotoks Affordable Housing Strategy Council Presentation. Data for Cochrane was confirmed by CSHO and Rocky View Foundation.
- When reviewing total units across comparable municipalities, Cochrane has one-hundred and thirty-five (135) available to its residents. Amongst comparable communities that provide below

market rental units, Cochrane has the lowest total number of units. However, it is above the total number of units (0) in Chestermere.

4.3.4 Profile of Renter Households and Overspending

Key Findings / Half of all renters earn less than about \$66,500 annually, and one quarter earn less than about \$40,000 (with the lowest quartile earning between \$0 and \$39,448 annually).

Data Summary (Table 7, Table 8):

- **Table 7** shows a breakdown of renters in Cochrane by income quartile and the size of unit they rent. Half of all renters earn less than about \$66,500 annually, and one quarter earn less than about \$40,000 (with the lowest quartile earning between \$0 and \$39,448 annually).
- Approximately half of the renters (49 percent) in the lowest income quartile (\$0 to \$39,448 annually), currently rent three and four-bedroom units. The median cost of a 3+ bedroom rental unit in Cochrane is \$1,395/month. However, renter households earning \$40,000 or less can afford at most \$1,000/month in rent before they're paying more than 30% of their income on housing.
- Renter households in the second quartile (earning between about \$40,000 and about \$66,500 annually) are more likely to rent smaller units, with 63 percent (210 renter households) in one- and two-bedroom units, and 37 percent (125 renter households) in three- or four-bedroom units.

Table 7: Renters in Cochrane, by Income Quartile and Bedroom Size

Income Quartile	1-Bed	2-Bed	3-Bed	4-Bed	All Units
\$0 to \$39,448	40	115	140	30	345
\$39,448 to \$66,532	65	145	105	20	340
\$66,532 to \$105, 514	25	80	205	25	345
\$105,514+	0	30	190	80	340
	135	370	640	160	1375

Source: Canadian Rental Housing Index

- **Table 8** shows renters in Cochrane who are significantly overpaying for their rental housing. Significantly overpaying for rental housing refers to a renter household that is pay 50 percent or more of their pre-tax income toward housing costs.
- In Cochrane, eighty-eight percent (210) of the renter households who are overpaying for housing are in the bottom income quartile. This indicates that this income quartile group may require the most housing support in the form of additional non-market housing options.
- Twelve percent (30) of the renter households who are overpaying for housing are in the second income quartile.

Table 8: Renters in Cochrane Significantly Overpaying for Housing

Quartile	1-Bed	2-Bed	3-Bed	4-Bed	All Units
\$0 to \$39,448	-	50	120	15	210
\$39,448 to \$66,532	-	-	-	-	30
\$66,532 to \$105, 514	-	-	-	-	-
\$105,514+	-	-	-	-	-
		50	130	30	240

Source: Canadian Rental Housing Index

4.4 Housing Indicators and Core Housing Need

What does it mean / Housing indicators refer to the key ways that housing challenges are measured nationally. Housing indicators show when households are not meeting the following housing standards:

- **Adequate housing** is reported by their residents as not requiring any major repairs
- **Affordable housing** costs less than 30% of total before-tax household income
- **Suitable housing** has enough bedrooms for the size and composition of the resident households according to the **National Occupancy Standards (NOS)** requirements.

CMHC defines **Core Housing Need** as a household whose housing does not meet the minimum requirements of at least one of the adequacy, affordability, or suitability indicators. In addition, the household 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 (ie. it meets all three housing standards).

Why does it matter / Trends in these measurements allow communities to monitor three key housing-related challenges (adequacy, affordability, and suitability), changes over time, and differences between comparable communities.

Key findings / In 2016, there are 740 households in core housing need in Cochrane. Of these 740 households, affordability is the most common challenge; 10 households experience inadequate housing and 30 households experience 2 or more dimensions of **core housing need**.

Data Summary (Table 9, Figure 28):

- The current rate of core housing need is 7.8%, which is a decrease from 2011 in which Cochrane had a core housing need rate of 8.0%. This was an increase from 2006, when the rate was 6.8%.
- The housing indicators had varying rates over time. However, rates rose or stayed consistent between 2006 and 2011, but dropped between 2011 and 2016 census years.

4.4.1 Adequacy

- In 2016, of the 9,755 dwellings in Cochrane, 2.1 percent (205 dwellings) need major repairs.
- This percentage is similar to other proportions of inadequate housing in the region, but below Calgary (4.3 percent) or the province (5.7 percent) percentages.

4.4.2 Suitability

- In 2016, of the 9,755 dwellings in Cochrane, 1.5 percent (145 dwellings) were not suitable.
- This percentage is the lowest among comparable communities in the region (ranging between 2.9 percent and 4.3 percent).

4.4.3 Affordability

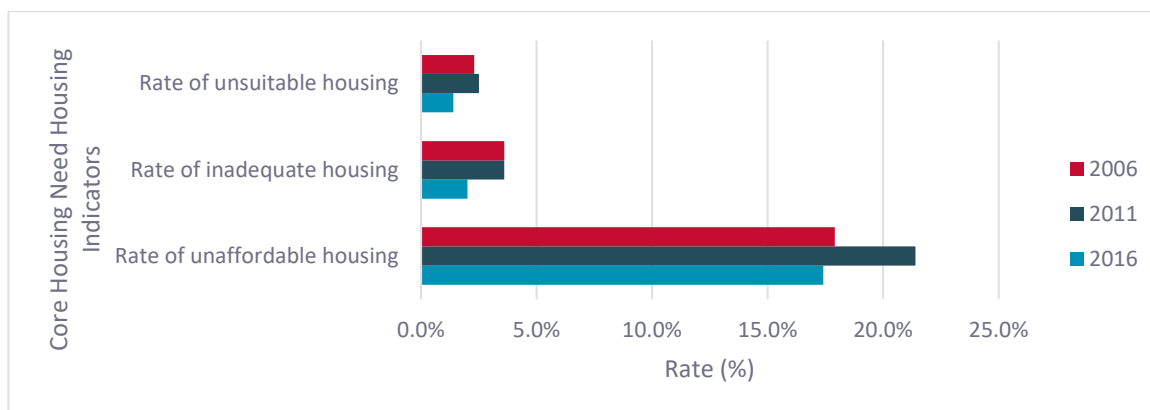
- In 2016, 17.4 percent (1,690 households) in Cochrane (owners and renters) spend more than 30% of their income on **shelter costs**. This is the lowest percentage across all compared communities, including Calgary and the province.
- In Cochrane, 14.2 percent (1,185 households) of homeowners spend 30% or more of their income on shelter costs, whereas 36.4 percent of renters (500 households) spend 30% or more. This trend where double the percentage of renters spend 30% or more on shelter costs than owners is in line with comparable communities in the region.

Table 9: Number of Households per Dimension of Core Housing Need in Cochrane, 2016

Dimensions of Core Housing Need	740
Unsuitable only	0
Inadequate only	10
Unaffordable only	695
Two or more dimensions	30

Source: Statistics Canada Census Program, Core Housing Need Data Tables (2016)

Figure 28: Rates per Category of Core Housing Need in Cochrane (2006-2016)²



Source: Statistics Canada Census Program, Core Housing Need Data Tables (2016)

4.4.4 Homelessness in Cochrane

What does it mean / Homelessness is split into two categories: hidden and absolute. Hidden homelessness refers to people who are precariously housed (e.g. couch-surfing, or sleeping in their car). Absolute homelessness refers to people who are sleeping rough (e.g. living in a shelter or in a public area with no designated residence).

Why does it matter / Trends in homelessness help identify immediate and emergency housing needs in a community.

Key findings / In 2019, the Town of Cochrane and CSHO undertook a Homelessness Estimation Survey; 224 people responded to the survey. Most of the questions were taken from the Alberta Rural Development Network’s Homelessness Estimation Guide (2019). The survey was made available to the public at a variety of locations including service agencies, public institutions, and online.

Results from the survey showed:

- 58 percent of respondents (113 people) answered ‘YES’ to the question “Do you consider your housing situation to be unstable or you feel you could easily lose your housing?” (4% preferred not to answer, and 38% answered ‘NO’).

² Only private, non-farm, non-reserve, and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for ‘core housing need.’

Non-family households with at least one maintainer aged 15 to 29 attending school are considered not to be in ‘core housing need’ regardless of their housing circumstances. Attending school is considered a transitional phase, and low incomes earned by student households are viewed as being a temporary condition.

- 8 percent of respondents (15 people) had stayed in an emergency shelter in the past year (89 percent of respondents had not).
- 47 percent of respondents (80 people) felt that the community does not provide enough accessible affordable housing (13 percent felt it does, and 40 percent were not sure).
- Top reasons why respondents felt that their housing was unstable or that they could lose it included:
 - » “I can’t afford my rent or mortgage payments”
 - » “I don’t make enough money”
 - » “Lost my job/ spouse lost their job”
 - » “Mental health issues”
- Top reasons why respondents who needed shelter services did not access a shelter included “No shelter in my area” (14 percent of respondents, 23 people) and “The shelter was full” (7 percent of respondents, 11 people).

5. Community Growth

Population and household projections to 2046 are summarized below. The projections are derived from the Alberta’s Office of Statistics and Information

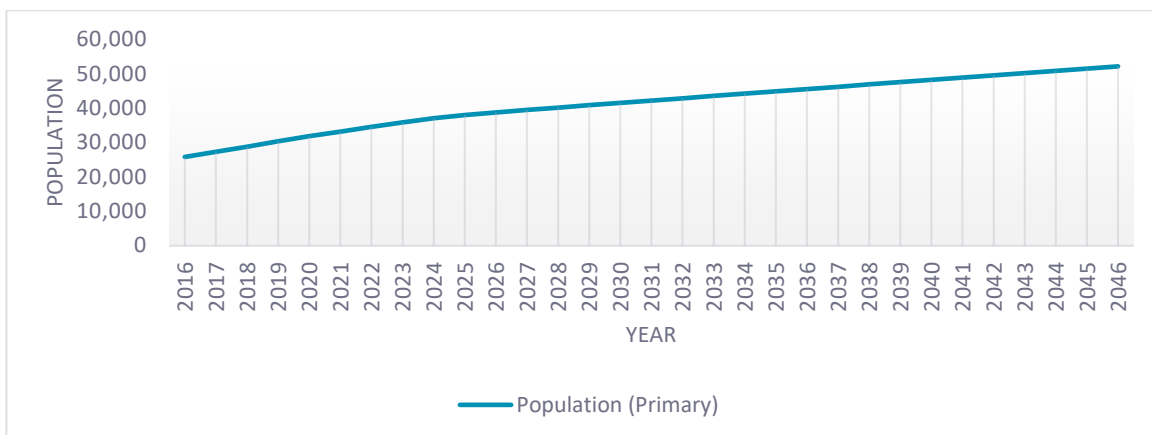
Alberta’s Office of Statistics and Information uses the Component/Cohort-Survival method to project population growth. This method “grows” the population from the latest base year estimate by forecasting births, deaths, and migration by age. These forecasts are based on past trends modified to account for possible future changes and, consequently, should be viewed as only one possible scenario of future population. The actual growth of the community will be influenced by a variety of factors, including economic and population growth in the region, availability of housing, land-use decisions, and jobs in the community.

Readers should note that the growth projections in this section use 2016 as the baseline year. This approach was used because a population count has not been conducted since the 2016 Census. This approach also aligns with the demographic section (2) of this report which are also based on 2016 data.

5.1.1 Population Projections

Key findings / Cochrane’s population is projected to reach 52,210 people by 2046. Population growth for this time period appears to follow a generally stable rate of increase. Compared over 10-year increments, the rate of growth appears higher in the first 10 years (50 percent), then levels out over the next two decades (18 percent and 14 percent, consecutively).

Figure 29: Projected Population (Primary) Growth, 2016-2046



Source: Alberta’s Office of Statistics and Information

Table 10: Projected Population Growth by 10-Year Increment

Year	Population	Change	Percentage Change
2016	25,580	-	-
2026	38,816	13,236	52%
2036	45,619	6,803	118%
2046	52,210	6,591	14%

Source: Alberta's Office of Statistics and Information

5.1.2 Population by Age

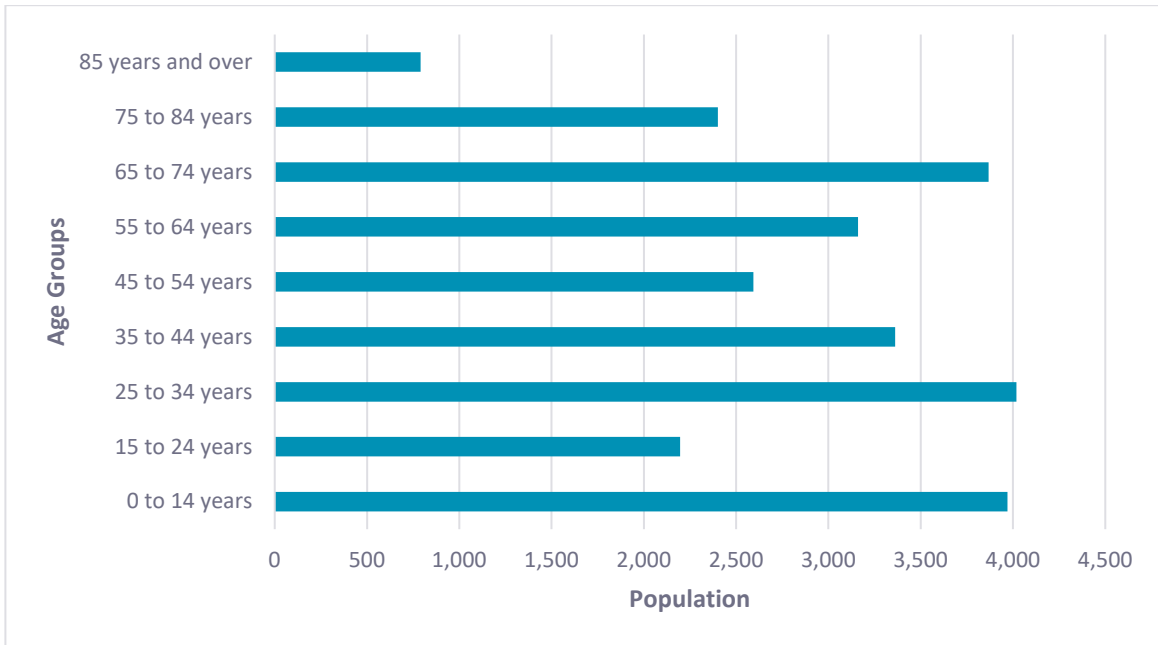
Key findings / The largest growth by absolute numbers of the population over the projected 30 years is concentrated in the ages of 0-14, 25-35, and 65-74 years old. These three age groups are expected to grow by approximately 4,000 people during that timeframe.

The largest change in growth by percentage over the projected 30 years is concentrated in ages of 65-74, 75-84, and 85+.

Data Summary (Figure 30, Figure 31):

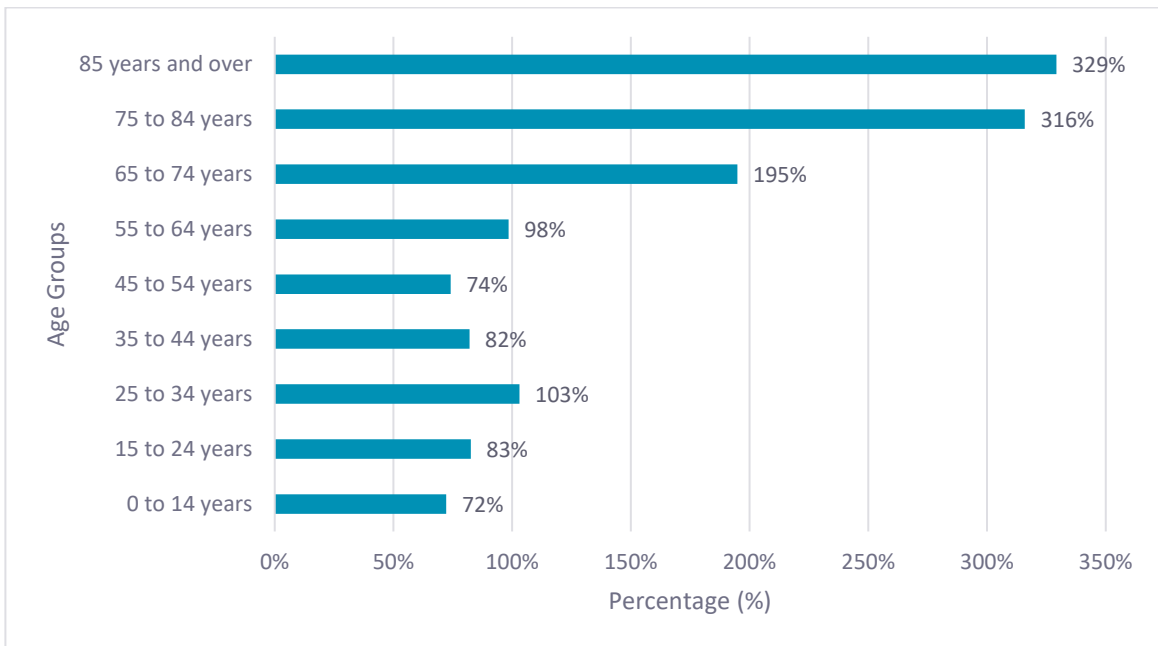
- The lowest absolute growth will be in 85+ years old, followed by 15-24 years old.
- The absolute growth (i.e. the actual number of individuals) is lowest for the 85+ years age category. However, this category is expected to grow by 329% over the 30 years for this projection model. This is closely followed by percentage of population change for the age groups of 75-84 years old (316% increase) and 65-74 years old (almost 195% increase).
- This growth of older adults aligns with national demographics, where an aging Baby Boomer population is driving many demographic changes in communities across Canada.

Figure 30: Population Change by Age (2016-2046)



Source: Projections developed using population projections from Alberta's Office of Statistics and Information

Figure 31: Population Change (%) by Age (2016-2046)



Projections developed by using population projections from Alberta's Office of Statistics and Information

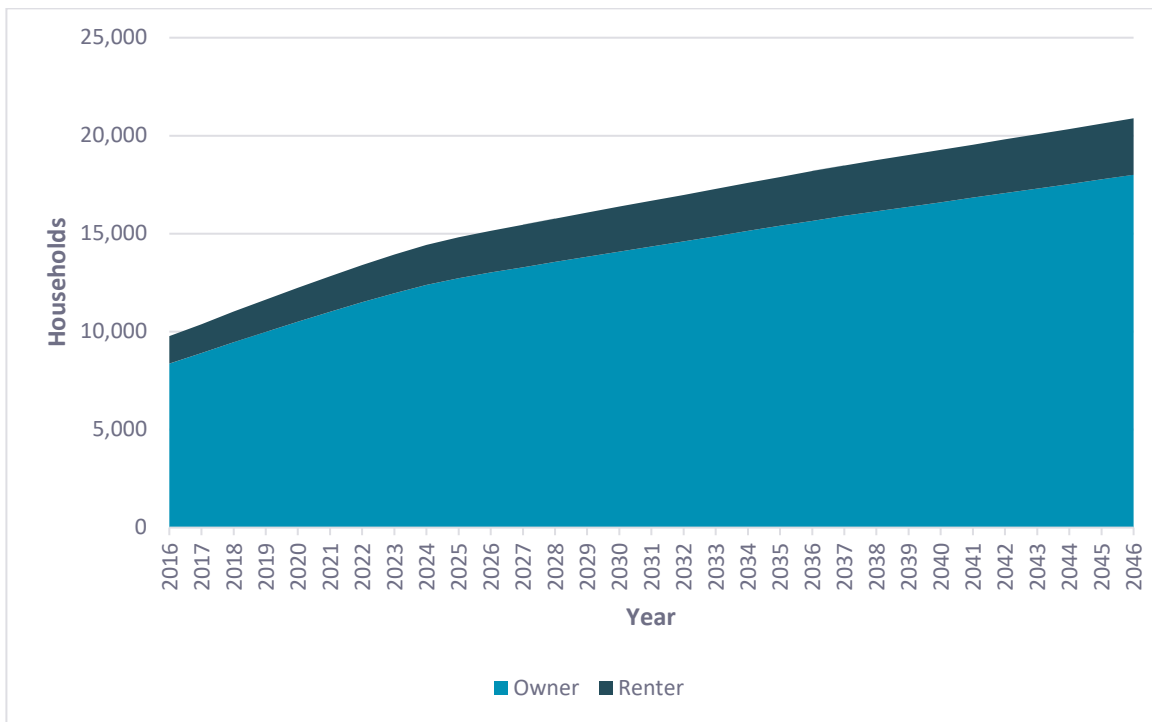
5.1.3 Household Projections

Key Findings / The number of households in Cochrane is projected to grow by 11,123 households between 2016 and 2046. This is a 114% increase in the number of households.

Data Summary (Figure 32, Figure 33, Figure 34):

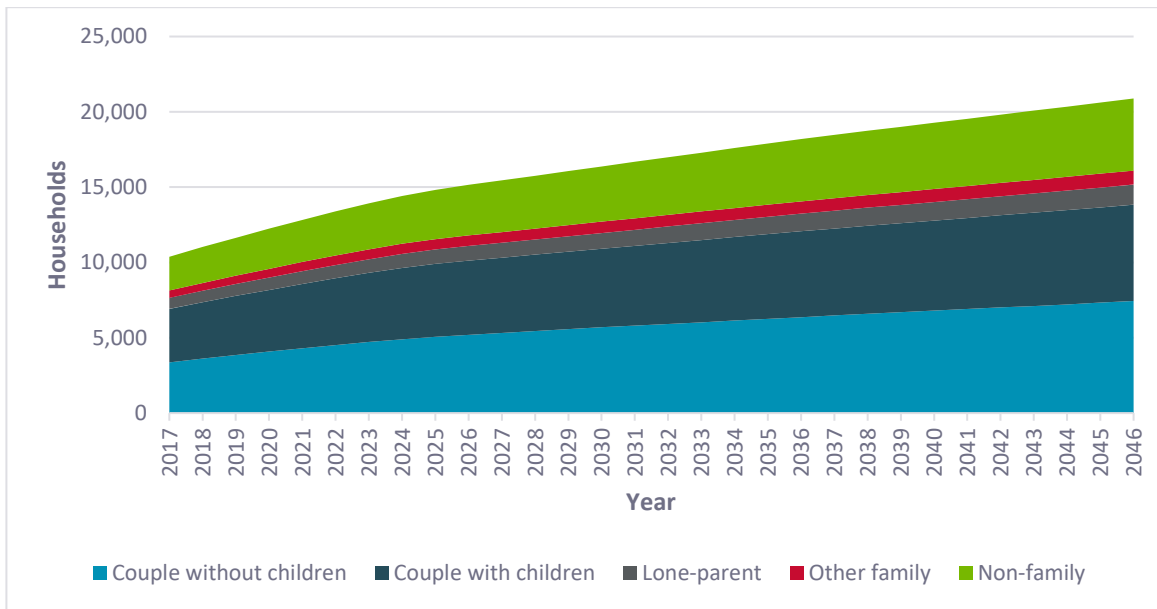
- Of that 11,123 households, 13 percent (1,445 households) are projected to be renters and 87 percent (9,678 households) owned. Renter households will increase by 106% and owned households will increase by 115%.
- The number of households within each family type are expected to grow at increasing rates between 2016 and 2046. However, the rate of growth differs greatly among the types of family. For example, “couples without children” is projected to account for the highest percentage of households (39 percent), followed by “couples with children” (27 percent) and “non-family” (24 percent).

Figure 32: Household Projections by Tenure, 2016-2046



Projections developed by using population projections from Alberta’s Office of Statistics and Information

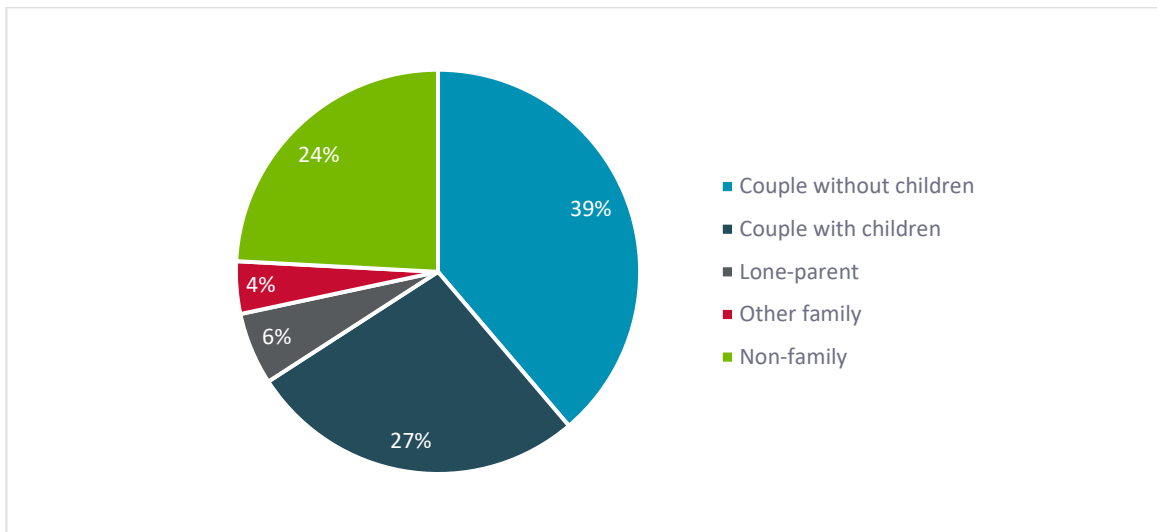
Figure 33: Household Projections by Family Type, 2016-2046



Projections developed by using population projections from Alberta's Office of Statistics and Information

- The number of households within each family type are expected to grow at increasing rates between 2016 and 2046.
- The rate of growth for each type of family differs greatly: 'couples without children' is projected to account for the highest percentage of households in the total increase (39%), followed by 'couples with children' (27%) and 'non-family' (24%).

Figure 34: Contribution to Total Increase in Households by Family Type, 2016-2046



Projections developed by using population projections from Alberta's Office of Statistics and Information

5.1.4 Projected Households by Household Maintainers

What does it mean / A **household maintainer** refers to the first person listed on the Census who pays the mortgage, rent, taxes and/or utility bills for the dwelling. In the case where there are two or more people listed as household maintainers, the first person listed is chosen as the **primary household maintainer**. There can be up to five household maintainers.

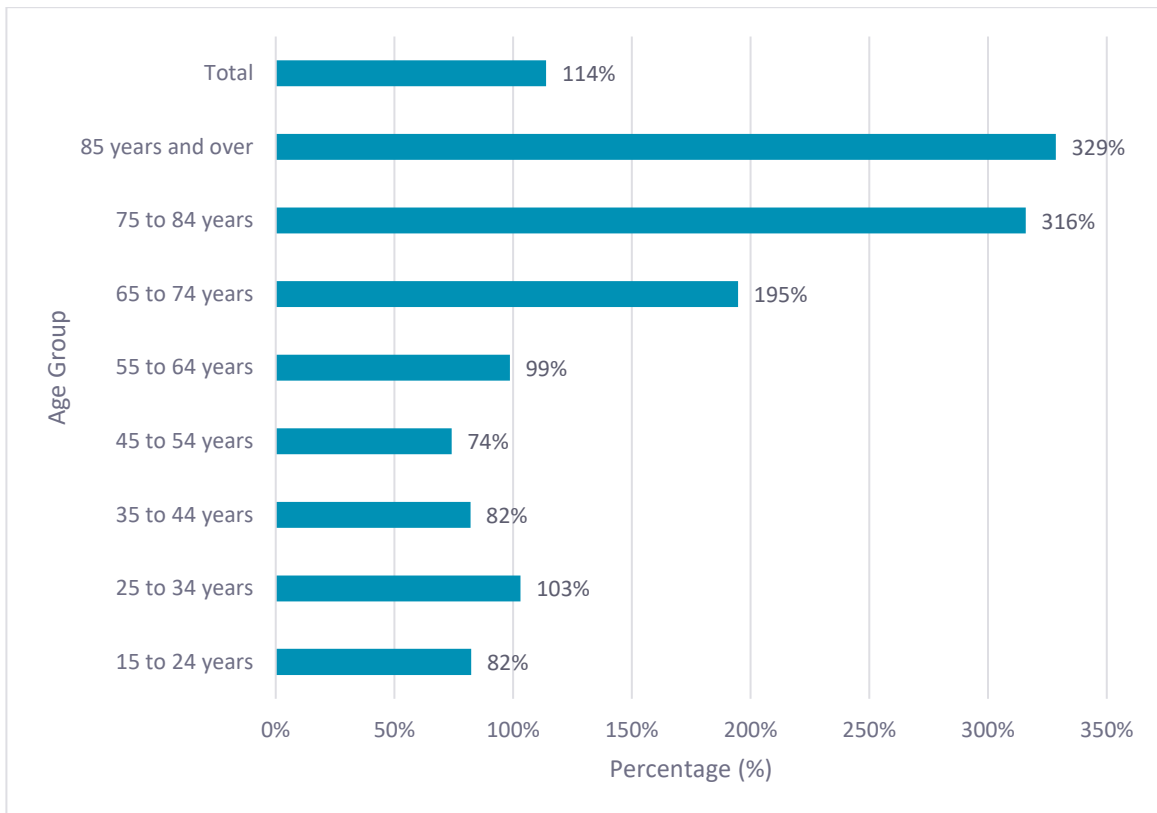
Why does it matter / Trends in household maintainer provides insights into household growth, project demand for housing, and estimate household formation. When broken down by age, a spike in household maintainers may indicate when people are making life transitions (ex: young adults moving into their own homes, either rented or owned). Each age group can have different housing needs, which can help indicate which housing markets may be likely to grow.

Key findings / In Cochrane, the greatest increase in the number of primary maintainers will occur for the age groups of 75 years old and greater. The number of primary maintainers for ages 75-84 years old will grow by 316% between 2016 and 2046; and household maintainers for ages 85 years and over will grow by 329%.

Data Summary (Figure 35, Figure 36, Figure 37, Figure 38):

- The total household maintainer rate rises significantly from ages 15 to 34, with most of this increase attributed to couples with children and couples without children.
- The total household maintainer rate also rises (though less significantly) around the age group of 45-54 years old; this trend is attributed to lone parent families increases.
- The total household maintainer rates appear balanced between couples with children and couples without children (i.e. after age 34, where the household maintainer rate for couples with children decreases, the household maintainer rate for couples without children increases). This shift appears to take place between ages 45 and 74.
- There is a decrease in the household maintainer rate for lone parent families at around age 65 and an increase in the non-family household maintainer rate between ages 55 and 84 years.
- The household maintainer rates for ownership generally follow the same trends at the total household maintainer rates. However, renter household maintainer rates are significantly different. Renter household maintainer rates spike for age groups 25-34—indicating that a rapid increase of household maintainers in their mid-twenties and early thirties will form new households.

Figure 35: Household Percentage Change by Primary Maintainer Age (2016-2046)



Projections developed by using population projections from Alberta's Office of Statistics and Information

Figure 36: Total Household Maintainer

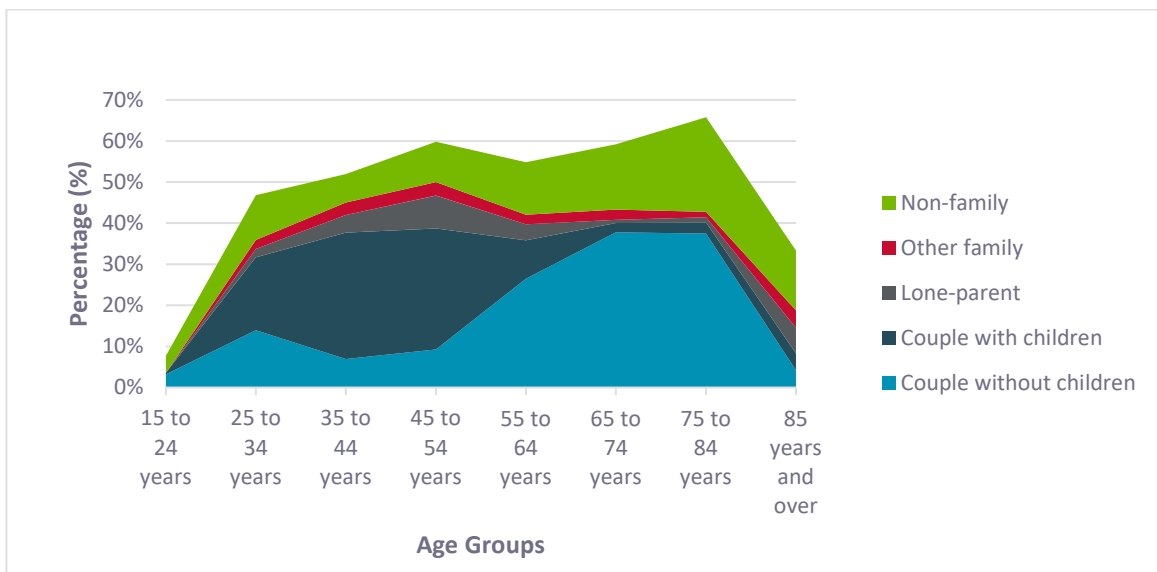


Figure 37: Household Maintainer (Owner)

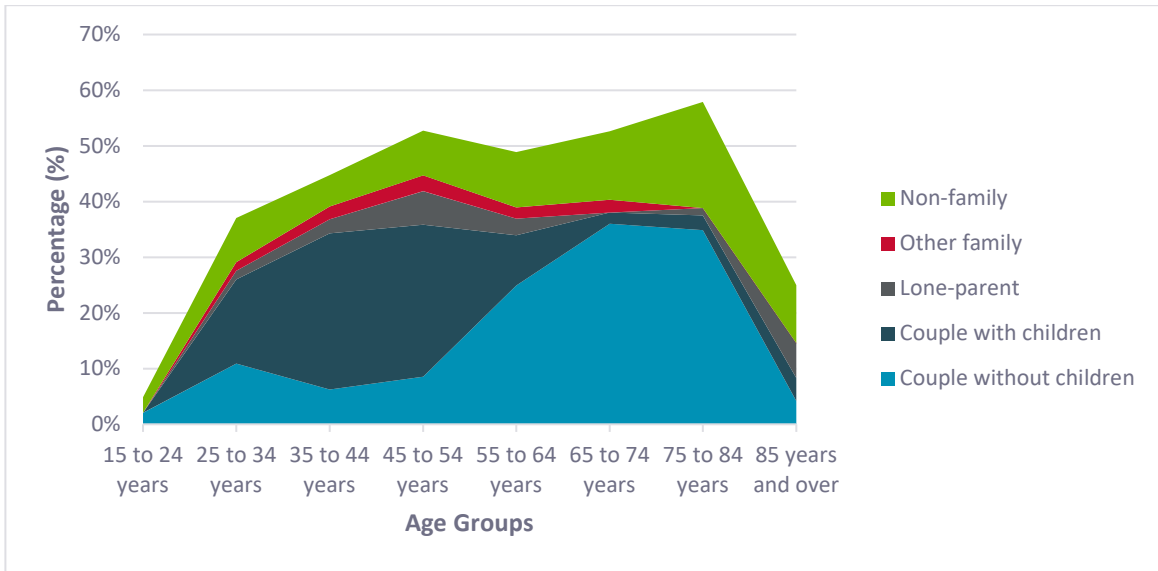
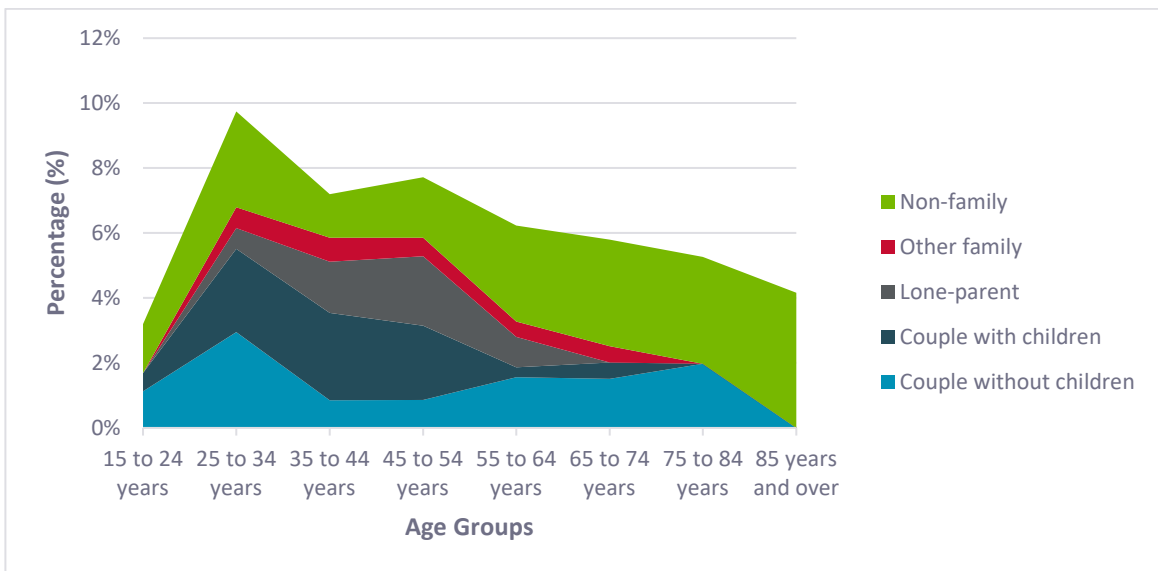


Figure 38: Household Maintainer (Renter)



6. Community Engagement

6.1 Engagement Approach

In addition to quantitative data collected for the Community Housing Needs Assessment report from Statistic Canada, Canada Mortgage and Housing Corporation (CMHC), and Calgary Real Estate Board, the Town developed a stakeholder engagement process to gather qualitative data via three methods:

- a public survey,
- three (3) stakeholder focus groups; and,
- seven (7) follow-up stakeholder interviews.

Each engagement method was designed to gather information from stakeholders that would help the Town understand and verify the housing needs and demands across the housing continuum in Cochrane.

The three-pronged stakeholder engagement process was scheduled to take place in spring 2020. The public survey was published online according to the original schedule; however, due to health and safety restrictions in-place due during the COVID-19 pandemic, the stakeholder focus groups, and the follow-up stakeholder interviews were postponed until mid-July 2020.

6.2 Survey

6.2.1 Description

The public survey was distributed online and in-person (prior to the implementation of COVID-19 restrictions) at several community-wide events. The public survey was hosted online on the Town's *Let's Talk Cochrane* from February 1, 2020 – March 31, 2020.

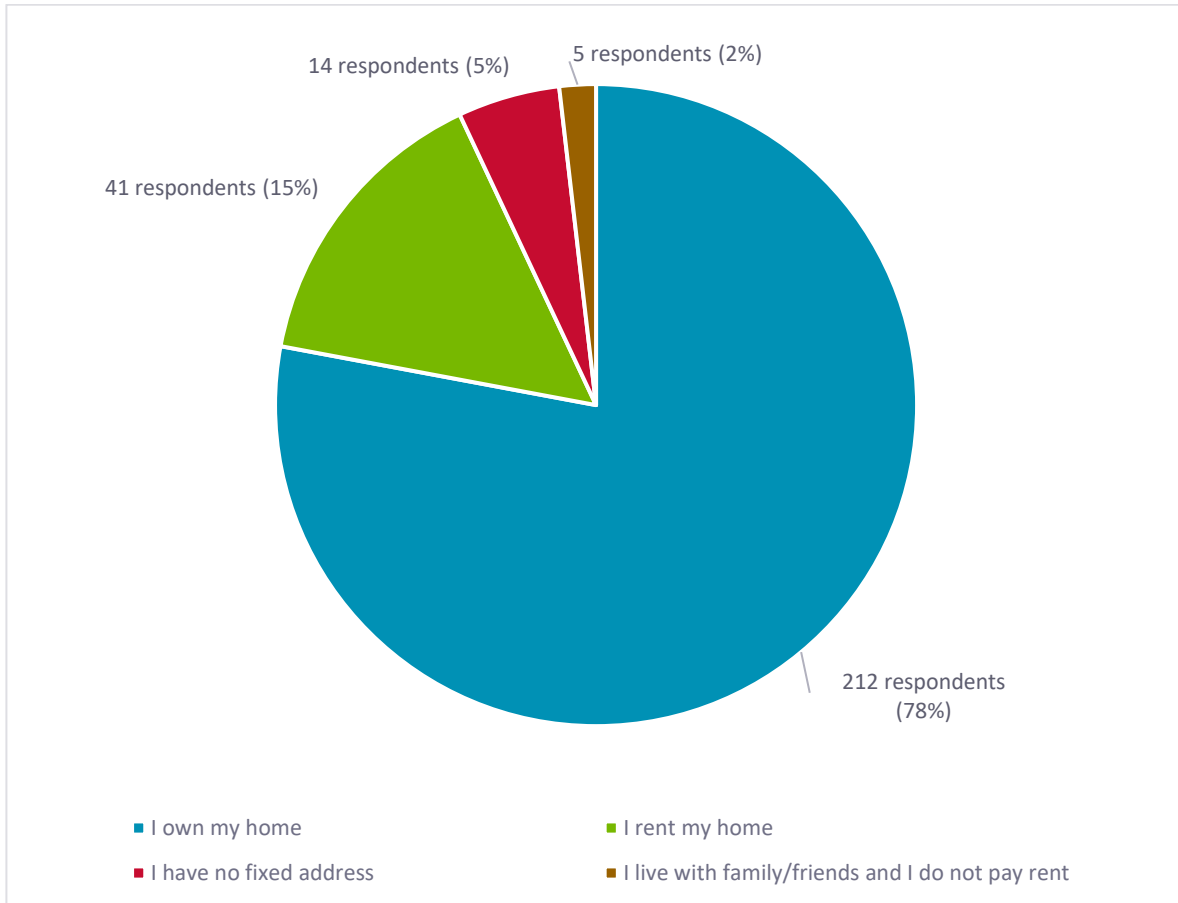
In total, 272 participants submitted survey responses. Most survey respondents (92%) were residents of Cochrane; and the average age of survey respondents was 29.

The survey was formatted into questions related to housing tenure type; survey participants were asked to answer questions specifically pertaining to their housing tenure type (i.e. own, rent, no fixed address, or living with friends/family and not paying rent). This survey format required survey participants to indicate their housing tenure type. **Figure 39** outlines the split of housing tenure type of the survey respondents.

6.2.2 What We Heard

Survey respondents were asked to indicate their housing tenure type. The survey was split into four streams represented by these categories and participants were asked to answer questions related to their housing tenure type.

Figure 39: Survey Responses by Housing Tenure Type



Survey responses by housing tenure type

Participant Survey Results

RESPONDENTS WHO RENT

39 
respondents

70% 
in homes with 3+ bedrooms

\$1000 - \$2000 
amount that most respondents pay per month

10%
receive financial assistance

40%
believe their housing costs are affordable

40% do not
20% are not sure

RESPONDENTS WHO OWN

203 
respondents

80% 
in homes with 3+ bedrooms

65% 
own single-detached homes

5%
receive financial assistance

71%
believe their housing costs are affordable

17% do not
12% are not sure

RESPONDENTS WHO LIVE WITH FRIENDS OR FAMILY not paying rent

12 
respondents

90% 
in homes with 3+
bedrooms


80% 
live in single-detached homes

RESPONDENTS WITH NO FIXED ADDRESS

04 
respondents

03 
Stayed previous night at
someone else's place*

1 respondent did
not know

01 
Respondents received financial
assistance in the form of a government
grant or loan

*previous night = night before
completing the online survey

6.3 Focus Groups

6.3.1 Description

Initially, the Town prepared session materials (slide deck, and facilitator’s guide) to deliver in-person focus group sessions in early-March 2020. The Town was able to deliver one in-person focus group with the Seniors Advisory Committee on March, 11, 2020. However, due to COVID-19 restrictions, the timeline for the remaining focus groups sessions was postponed until mid-July 2020.

To follow health and safety restrictions in-place in mid-July 2020, the focus group sessions were held virtually. The project team selected ZOOM as the best suited online platform to host the focus groups.

The purpose for each focus group was two-fold.

First, the Town was eager to share findings from the quantitative research and data collection completed as part of the Community Housing Needs Assessment; and second, the Town was keen to hear stakeholder information or insights about housing in Cochrane.

Three focus group sessions were completed by the Town. **Table 11** below outlines each focus group session, its length, number of participants, and the date it was delivered.

Table 11: List of Focus Group Sessions

Focus Group	Length	No. of Participants	Date
Developers and Builders Liaison Group	1.5 hours / 8.30 AM – 10.00 AM	7	Wednesday, July 22, 2020
Service Providers	2 hours / 1.30 PM – 3.30 PM	14	Wednesday, July 22, 2020
Seniors	2 hours / 1.30 PM – 3.30 PM	7	Thursday, July 23, 2020

6.3.2 What We Heard

Seniors Advisory Committee

The Town presented the prepared slide deck to the Seniors Advisory Committee on March 11, 2020. The group was encouraged to provide answers to several follow-up questions. The following key themes were highlighted from the session.

Paying for two households. Participants noted that senior households often have one spouse living in a care home, and one spouse still living in the family home. Paying the bills for both households is an affordability challenge.

Ideas for alternative housing options. Participants had ideas for housing options in Town, including: independent living facilities that would reduce social isolation, communal tiny home village that would foster community, and co-op housing options where residents have their own room but share meals and multi-purpose spaces.

Accessibility to service providers. Participants acknowledged the challenge in accessing service providers and encouraged housing providers to consider housing options that incorporate service providers into the same built form.

Online Focus Groups

Table 12 outlines the general themes that were pulled from the notes taken during four questions asked of each focus group.

Table 12: Question 1-4 Summary from the Developers and Builders, Service Providers, and Seniors Focus Group Sessions

Question No.	Question	Developers and Builders	and Service Providers	Seniors
Question 1	What makes housing affordable or unaffordable in Town?	<p>Affordability is a subjective term—what might be affordable for one household differs for another household</p> <p>Affordability depends on required materials to meet architectural controls, land costs, lot size, housing type, levy's, approvals, and construction timing</p>	<p>Affordability depends on whether rental costs are higher than the benefit allotment, cost of utilities, transportation and childcare, and location and size of the home. To afford a house, often must work multiple jobs to pay for basic needs and high childcare costs deter parents going to work</p> <p>Cochrane has grown but the stock of affordable housing has not increased to meet demand</p> <p>New reality (re: COVID-19) adds a new element to the affordability conversation</p>	<p>Affordability for participants means having a house in good repair and not having to ask landlord for repairs to be completed, a house that allows for pets, an affordable price/rent, and a unit that is appropriate in size.</p>
Question 2	Does everyone have enough	Seniors and empty nesters identified as	Transient people, those in need of short-	Seniors (need choice, accessible and suitable

Question No.	Question	Developers and Builders	Service Providers	Seniors
	options for housing?	demographic groups that do not have affordable housing options	<p>term/transitional accommodation, people living with mental health challenges requiring support, people with increased medical of mobility needs, youth, people fleeing domestic violence, single-income earners, youth, blended/divorced families, and those receiving disability or AISH payments were identified as demographic groups that do not have affordable housing options</p> <p>General acknowledgement that Cochrane needs affordable housing that provides residents with supports— individuals often have to go to Calgary to access supports</p>	<p>housing options), housing for singles, housing for couch surfers, and supportive housing for people living with mental health or physical disabilities identified as demographic groups that do not have affordable housing options</p> <p>Discussion around the “hidden homeless” (i.e. individuals with low paying service jobs) in Cochrane and how this demographic is often overlooked in a town that still functions as a wealthy bedroom community to Calgary</p> <p>Housing options with greenspace was highlighted as important</p>
Question 3	Who is responsible for providing housing in Cochrane?	Recognition that builders/developers and municipalities must work together to achieve affordable	Response to housing in Cochrane must be a community effort, cannot be just one sector/organization	Participants highlighted the responsibility of all levels of government (municipal, provincial, and federal) to provide housing options, as well

Question No.	Question	Developers and Builders	and Service Providers	Seniors
		<p>housing options for Cochrane</p> <p>Belief upheld that market still needs to be the driver that addresses need and housing demand</p>	<p>Identified many organizations having a role to play in providing housing options in Cochrane, including: all levels of government (municipal, provincial, and federal), developers/builder, community groups and members, and businesses</p> <p>Discussed that governments could provide land to developers and incentives to building owners/landlords</p> <p>Noted that community groups/service providers have on-the-ground information regarding community needs that could be communicated to the municipality or developers to inform housing options offered in Town</p>	<p>as: service organization, developers, builders, private companies that own/manage senior living residences, homeowners/landowners, and individuals with wealth</p> <p>Participants highlighted opportunity for the Town to provide leadership and coordinate land developers, non-profit housing providers and city staff to work together to achieve common affordable housing objectives</p>

Question No.	Question	Developers and Builders	and Service Providers	Seniors
			Communicated need for developers/builders to provide a greater assortment/diversity of housing types in Cochrane	
Question 4	What kind of housing is needed most right now? In the future?	<p><u>Needed now:</u> a strong vision for the Town to attract a younger population, more rental</p> <p><u>Needed in the future:</u> seniors housing for an aging population, affordable rental and innovative housing forms (i.e. modular housing)</p>	<p>Group did not distinguish between housing options that are needed now and, in the future</p> <p>Participants identified the need for the following types of housing: transitional, emergency, affordable homes for single-income earners, subsidized housing for residents under 65, youth housing, family housing, and adaptive and accessible units</p>	<p>Groups identified need for smaller footprint, affordable units immediately and in the future as senior population grows in Town</p> <p>Participants emphasized need for subsidized units for people under 65 and over 65</p> <p>Participants highlighted the need for accessible and social surroundings to housing (e.g. sidewalks, ramps, social spaces for connection, nearby amenities, etc.)</p>

The final two questions (i.e. Question 5 and 6) of each focus group were tailored questions to the participants specific interest around housing in Cochrane. **Table 13**, **Table 14**, and Table 14 detail the general themes heard in response to the final two questions of each focus group.

Developers and Builders Focus Group

Table 13: Question 5 & 6 summary from the Developers and Builders Liaison Focus Group

Question No.	Question	Summary of Comments
Question 5	What kind of housing are you providing?	Developers noted across the board that they are not currently providing any housing options in Cochrane right now—several acknowledged that they are exploring opportunities in Town
Question 6	What role do you think the private sector can play in achieving more affordable forms of housing Cochrane?	<p>Participants acknowledged that private developers have a role to play and can act as a partner to propose affordable housing options.</p> <p>Private sector brings innovation and intelligence to support municipalities in funding mechanisms and exploring alternative affordable housing types</p>

Service Providers Focus Group

Table 14: Question 5 & 6 summary from the Service Providers Focus Group Session

Question No.	Question	Summary of Comments
Question 5	What role can service providers play in improving housing affordability in Cochrane?	<p>Participants acknowledge many roles for service providers to play, including:</p> <ul style="list-style-type: none"> » Advocate: raising awareness, mobilizing the community » Collaborators: working together to understand needs of clients, supporting the efforts of adjacent service providers » Facilitators: helping clients access services (transportation, utilities, groceries, etc.) » Dot-connectors: provide information to clients and local governments, track data/demographics to support advocacy activities <p>Participants recommended establishing an Interagency meeting focused specifically on housing that would work towards reducing agency overlap and encourage collaboration for efficiency and effectiveness</p>
Question 6	Does the information shared resonate with your organizations' experience in Cochrane? Did we miss anything that should be included?	<p>The statistics included in the assessment are from 2016; the community has grown and changed since then—this needs to be acknowledged and potential impacts to data considered</p> <p>Housing for immediate needs/crisis/emergency scenarios is in demand; but also, in need for housing across the housing continuum</p> <p>Observation shared that young people are moving out of community to find employment.</p> <p>“Downsizing” demographic needs more small unit options</p>

Seniors Focus Group

Table 15: Question 5 & 6 summary from the Seniors Focus Group Session

Question No.	Question	Summary of Comments
Question 5	How does housing affordability affect you as a senior living in Cochrane?	<p>Housing is not affordable for single seniors; often a single senior cannot afford a to rent or own a single-detached home or large condo and must share accommodation with someone else or cannot make the move</p> <p>Many housing options do not permit pets, and this is a barrier to many seniors</p> <p>Lack of affordable housing options forces seniors to cut back on other activities (e.g. recreational opportunities, etc.) to pay for their housing or they're forced to look outside Cochrane for more affordable housing options—both scenarios can lead to marginalization and indirect health impacts</p>
Question 6	Any other observations you'd like to share?	<p>Impacts to seniors' stress levels and ability to access housing due to COVID-19 pandemic (isolation, flooded rental market, etc.) should be monitored</p> <p>Seniors who saved well for retirement are penalized when their saved monthly income makes them ineligible for seniors subsidized housing</p> <p>More convenient and efficient public transportation needed in Cochrane—closer pickups and a link to Calgary</p> <p>Remember that not everyone has access to technology—let's get more community hotspots</p> <p>The use of language is important. Suggestion to use "older adult" term instead of "seniors"</p>

6.3.3 What We Heard / Follow-up Focus Group Feedback

The focus groups were one-time hosted events, and some invited participants may have not been able to attend during the schedule timeframe. To include these perspectives, the Town followed-up each focus group session with an email to participants that included the breakout room questions that were discussed during the focus group. Meeting attendees, and those unable to attend, were encouraged to respond to the questions and send their answers back for inclusion in the Engagement Summary Report.

In total, five (5) responses were received. Three (3) of the responses were from staff members of Cochrane Family and Community Support Services (FCSS); the remaining two (2) responses were submitted by community members. The groups that the five respondents identified as representing included: persons with disabilities, community associations and newcomers, Indigenous peoples, persons with complex needs, and rural community members.

The length and format of each response varied. The following key takeaways/insights were identified.

High cost of housing. Current market housing options do not work for many vulnerable populations, including individuals receiving Assured Income for the Severely Handicapped (AISH) or Persons with Development Disabilities (PDD) funding, persons fleeing crisis situations, and those transitioning into Town from rural locations.

Not enough transitional housing options. Cochrane needs more housing options along the left side of the housing spectrum, especially for youth and persons who are struggling with homelessness.

Below market and supportive housing is needed. Additional housing units that offer below market rent, flexible leases, subletting permissions, and flexible payment schedules. As well as supportive housing options that enable persons with disabilities, complex needs, and those wanting to age-in place the flexibility to do so.

6.4 Interviews

6.4.1 Description

During the week of August 31 – September 4 and September 7 – 11, the Town conducted 7 key person interviews. Each interview was 15-30 minutes in length and interviewees were asked to respond to six (6) questions. The interviews were held over the phone and notes from the interview were jotted down during the interview and entered into a template form following the conversation.

The purpose of the key interviews was two-fold. First, the Town wanted to ensure that the Housing Needs Assessment Report accounted for as many perspectives as possible. The key person interviews enabled the Town to follow-up with groups that were not fully represented in previous engagement opportunities (e.g. Indigenous peoples, youth, LGBTQ2+, person with disabilities and complex needs). Second, the key person interviews encouraged deeper discussions around housing; interviewees were given the questions ahead of time and came to the interview prepared with robust responses.

6.4.2 What We Heard

The groups that the seven respondents identified as representing included: Indigenous peoples, community members moving from a rural to urban setting, LGBTQ2+, youth, business owner and workers, property managers, and people living with mental and physical disabilities.

The following key takeaways/insights were identified.

- **Cochrane needs a shelter.** Several interviewees noted that the Town needs a landing spot for people who are in crisis and require immediate access to temporary housing.
- **There is a gap in transitional housing options.** Different interviewees had different names for this type of housing (e.g. second stage housing, step-housing) but each mentioned that there is a need for housing that supports individuals as they move through transition in their life.
- **Inclusiveness.** Several interviewees noted the barriers to accessing housing including not feeling safe in specific housing situations and experiencing racism in the rental/home ownership process.
- **Affordable options around Town.** Current affordable housing options are concentrated in specific neighbourhoods (e.g. Sunset Ridge); this location does not work for everyone in need of affordable housing. Several interviewees indicated that affordable housing options should be offered in each neighbourhood in Cochrane, especially in areas (i.e. Downtown) where individuals can access services by walking or cycling.
- **Calgary cannot continue to be the backstop.** Many interviewees mentioned referring individuals to services or housing options in Calgary due to a lack of options available in Cochrane. For many individuals coming from a smaller centre, the City is not a welcoming place.
- **Contemplate new affordable housing models.** Several interviewees highlighted that other affordable housing models could be reviewed by the Town, including partnerships with organizations and service providers on-the-ground; and, changing the existing affordable housing model into a more nimble, rental-based framework that would allow the Town to tailor unit size and location for each individual/family accessing affordable housing services in Cochrane.
- **High demand for housing options.** Interviewees noted the gap in affordable and subsidized housing for singles, housing that provides supports for individuals with complex needs, and housing that is culturally sensitive and appropriate for Indigenous peoples.

7. Gap Analysis

The housing continuum shown in the image below illustrates a community's housing landscape. Every community will have a unique housing landscape based on its history and particular circumstances. The continuum is valuable for assessing whether the needs on community members are being addressed by the housing stock that is available. Over time community housing needs change and different parts of the housing continuum may need to be emphasized through policy priorities and investments.

This section outlines the major findings of this housing needs assessment into the following aspects of the housing continuum: market housing, below-market housing, and emergency and **supportive housing**.



7.1 Market Housing

7.1.1 Home Ownership

Table 16 shows an analysis of ownership affordability by household types that earn median income. This analysis includes mortgage payments, utilities, heating/electric, and strata fees (where applicable).

Generally, all forms of home ownership are affordable for median-earning couples with children, while purchasing a new detached home is slightly unaffordable for a couple without children.

Lone-parent households are only able to afford a condominium; however, should the cost of purchasing, property taxes, or strata fees increase this form would also be out of reach for a lone-parent family. For non-family households (typically one person households, although in some cases two or more unrelated individuals), all forms of home ownership are unaffordable at a median income.

The affordability analysis highlights ongoing attainability of ownership for dual income households, but also indicates that single-income households are more likely to experience challenges in accessing affordable ownership. While condominiums represent the most affordable home ownership option, even this remains a marginal option where lone-parent families could (with increased costs) pay more than 30% of their income toward housing.

This affordability analysis also shows that denser and multi-family units remain the most affordable form of ownership housing in Cochrane, particularly at or above median income seeking ownership options, but also in terms of planning for an aging population that may be looking to downsize from larger detached homes as they age in place.

Table 16: Analysis of Owner Affordability by Dwelling and Median-Earning Household Type³

	Median Household income (2016)	Affordable Shelter Payments	Monthly Shelter Costs Detached Home ⁴	Monthly Shelter Costs, Row Home/Townhouse ⁵	Monthly Shelter Costs, Condominium ⁶
Households			\$394,188	\$272,622	\$232,888
<i>Other census family household</i>	\$151,125	\$3,778	\$2,915	\$2,262	\$1,879
<i>Couple-with-children</i>	\$149,077	\$3,727	\$2,915	\$2,262	\$1,879
<i>Couple-without-children</i>	\$113,280	\$2,832	\$2,915	\$2,262	\$1,879
<i>Lone-parent</i>	\$77,261	\$1,932	\$2,915	\$2,262	\$1,879
<i>Non-Census Family Households</i>	\$63,031	\$1,576	\$2,915	\$2,262	\$1,879

■ Affordable
■ Slightly Unaffordable
■ Unaffordable

³ Values of units by dwelling type are drawn from Calgary Real Estate Board data for the Rocky View Region, and reflect housing benchmark values for 2020, as of September 2020. Retrieved on September 16, 2020. https://www.creb.com/Housing_Statistics/Housing_Data_Map/

⁴ Assumes a 5% down payment on the home, with monthly payments at a 2.99% interest rate on a benchmark detached home. This also includes estimated property taxes, municipal utilities, and heating/electricity.

⁵ Assumes a 5% down payment on the home, with monthly payments at a 2.99% interest rate on a benchmark detached home. This also includes estimated property taxes, municipal utilities, and heating/electricity, and strata fees of \$0.20/square foot on a 1,200 square foot home per month.

⁶ Assumes a 5% down payment on the home, with monthly payments at a 2.99% interest rate on a benchmark detached home. This also includes estimated property taxes, municipal utilities, and heating/electricity, and strata fees.

7.1.2 Rental Market

Table 17 shows rental affordability in the primary rental market for median-earning households. Generally, rental housing in Cochrane is affordable for all median-earning household types, meaning that lone-parent families, non-family households, and couple households can all access affordable rental housing. With a 2.4 vacancy rate in 2019, the demand for rental housing has increased without a concurrent increase in availability of supply.

Table 17: Analysis of Renter Affordability by Dwelling and Median-Earning Household Type⁷

Households	Median Household income (2016)	Affordable Shelter Payments	Shelter Costs, Apartment by Size		
			1 bedroom	2 bedrooms	3+ bedrooms
			\$975	\$1,125	\$1,470
<i>Other census family household</i>	\$151,125	\$3,778	\$975	\$1,125	\$1,470
<i>Couple-with-children</i>	\$149,077	\$3,727	\$975	\$1,125	\$1,470
<i>Couple-without-children</i>	\$113,280	\$2,832	\$975	\$1,125	\$1,470
<i>Lone-parent</i>	\$77,261	\$1,932	\$975	\$1,125	\$1,470
<i>Non-Census Family Households</i>	\$63,031	\$1,576	\$975	\$1,125	\$1,470

■ Affordable ■ Slightly Unaffordable ■ Unaffordable

Challenges in the rental market become more apparent for households earning below median income.

Table 18 shows an affordability analysis of rental units for households by bedroom size and **household type** that earn 50 percent of the median income. This table shows that couples with and without children are generally able to afford suitable rentals; however, lone-parents, and non-family households earning 50% of the median income are unable to afford suitable housing and pay 30% or more of their income toward housing.

⁷ Rental costs here are based on CMHC primary rental figures and also include basic heating/electricity costs.

Renters require an income of between \$39,000 and \$58,800 to afford rental housing in Cochrane. In Cochrane, 1,055 households earn less than \$40,000 and an additional 900 households earn between \$40,000 and \$60,000. This means that nearly 2,000 households in Cochrane who, if they were looking for rental accommodations today, might not be able to afford it. Many of these households may have purchased homes when costs were lower or may have rents that are currently below the CMHC median rates. However, this demonstrates that a significant number of households in Cochrane could experience affordability issues if they were seeking housing under current conditions.

Table 18: Analysis of Renter Affordability by Dwelling and Household Earning Below

Households	50% of Median Household Income (2016)	Affordable Shelter Payments	Shelter Costs, Apartment by Size		
			1 bedroom	2 bedrooms	3+ bedroom
			\$975	\$1,125	\$1,470
<i>Other census family household</i>	\$75,563	\$1,889	\$975	\$1,125	\$1,470
<i>Couple-with-children</i>	\$74,539	\$1,863	\$975	\$1,125	\$1,470
<i>Couple-without-children</i>	\$56,640	\$1,416	\$975	\$1,125	\$1,470
<i>Lone-parent</i>	\$38,631	\$966	\$975	\$1,125	\$1,470
<i>Non-Census Family Households</i>	\$31,516	\$788	\$975	\$1,125	\$1,470

■ Affordable
■ Slightly Unaffordable
■ Unaffordable

7.2 Below Market Housing, Supportive and Emergency Housing

Affordable or non-market housing options in the community have emerged as the most pressing housing need based on both quantitative and qualitative research, including:

- 740 households experiencing core housing need (refer to Section 4.4)
- 240 renter households paying more than 50% of their income toward shelter costs (refer to Section 4.3.3)
- 113 individuals identifying themselves as precariously or vulnerably housed (refer to Section 4.4.4) in a 2019 survey of residents of Cochrane and area.

As noted above, households earning below \$60,000 are vulnerable to changes in the cost of renting, while households earning under \$40,000 are currently unable to afford any median-priced rental options in Cochrane. This means that single-income households on minimum wage (e.g. lone-parent families) are likely experiencing affordability issues, and individuals and households on income assistance cannot currently afford any housing in the rental market.

Renters in these income groups represent the renter households who are significantly overspending (50% or more of their annual income) on shelter costs. This is primarily households who earn under about \$40,000, with 210 households in this group experiencing significant affordability issues. However, a small group (30 households) who earned between about \$40,000 and about \$66,532 were identified as significantly overspending on shelter costs. These figures together indicate a need for affordable rental housing for at least 240 renter households in Cochrane, with most units needing to come in at under \$1,000 per month.

8. Summary and Next Steps

8.1 Summary

This section outlines the major findings of this housing needs assessment using the information from the data analysis and insights shared by stakeholders through the survey, focus group, and interview processes.

It is important to highlight that this Housing Needs Assessment Report helps us understand the housing landscape in Cochrane. As an assessment, it has used the data from various statistical sources and insights from local stakeholders to refine the Town and CSHO's understand of housing need in the community. In the section below, we have summarized the assessment's major findings. In addition, we have outlined several tangible and short-term steps. The outlined next steps are designed to support the Town and CSHO to maintain momentum on the findings of this assessment and pursue immediate action to meet Cochrane's housing needs.

8.2 Major Findings

Fast-Growing community

With a population increase of over 12,000 residents between 2006 and 2016, managing growth and access to appropriate, affordable housing represents a key focal point for housing planning. This growth is projected to continue with a projected increase of nearly 3,100 new households between 2016 and 2021, and an additional 2,300 households by 2025. This will consist of over 4,600 new owner households and over 700 new renter households, indicating the need for development of both tenures of housing.

Residents are aging

While current demographics and population projections show Cochrane will continue to have a healthy population of children and younger adults, by 2026 senior households (aged 65+) will account for 8% of all households, up from 6% in 2016. Cochrane will see approximately 600 additional senior households added by 2026, meaning that additional accessible, affordable, and subsidized housing options will be required to meet the diverse needs of a growing senior's population in Cochrane.

Greater diversity of housing

As of 2016, single detached homes account for nearly two-thirds of Cochrane's housing stock. However, this is also the most expensive form of housing for purchase in Cochrane. Collected data highlighted that 80% of Cochrane's housing types have three bedrooms or more. This finding was echoed in the survey when 70% of renters, 80% of owners, and 90% of respondents living with family or friends reported living in homes with 3+ bedrooms. During the focus group session, and in particular in the service providers and seniors' sessions, participants expressed the need for smaller housing options. Also, 3+ bedrooms units often

require individuals to seek out roommates to make it an affordable housing option; roommate living situations may work for some individuals but may not be preferred or even appropriate for other individuals.

With an aging population, and pressure on median-earning single-income households and lower-earning couples (e.g. first-time buyers), providing a greater diversity of housing stock and smaller units, including more townhomes and apartments/condominiums can provide both more affordable ownership options, and additional options for seniors seeking to downsize.

Lower-income renters need non-market housing options

With 240 renter households paying more than 50% of their income toward shelter costs, additional non-market housing options are an emergent need in Cochrane. The large majority (88%) of these renters earn less than \$40,000 annually. Because many purpose-built rental units tend to be older (built between 1960 and 1980), existing affordable options within current purpose-built rentals could be redeveloped, meaning there is a strong likelihood of increased rental costs. As such, a focus on additional non-market housing units that provide rents affordable to households earning less than \$40,000 should be a priority. This housing option was identified by each focus group. Key person interviewees also highlighted the need for below-market rental units for minimum wage workers, newcomers, and high-risk populations (e.g. Indigenous peoples transitioning from housing on reserve into Cochrane, and women aged 55-64 who often fall within a financial assistance gap).

There is also a moderate need for low-end market rentals serving households earning between \$40,000 and \$60,000. However, because there is a projected demand for additional rental units due to population growth, future projects in Cochrane could be mixed income, serving both market and non-market needs, in order to be financially viable.

Partnerships are required to deliver housing

Achieving more affordable and diverse forms of housing in Cochrane will require the active participation and collaboration of a number of individuals and organizations. Developers must work collaboratively with the municipality to identify real and perceived regulatory and market barriers that may prevent the construction of more affordable forms of housing. Service providers, who work directly with those with lived experience, suggested a task force be struck to provide on-the-ground insights and ideas to help inform local government and developer actions. Seniors also have a vested interest in supporting the private and public sectors to develop more accessible and size-appropriate units for older adults.

In addition, addressing housing affordability issues in Cochrane also requires ongoing communication and the collaboration between all three levels of government who provide policy direction and often the resources necessary to achieve more affordable forms of housing.

Language matters

A common language around affordable housing and a seek to understand approach is required to increase public awareness, empathy and action within the community. Research for the assessment used the core housing need definition to quantify data in relation to affordability and housing options in Cochrane. Focus group participants provided other elements that make up affordability. For developers, affordability was

influenced by materials selection, lot size, and approval timelines. For service providers, affordability was directly linked to a client's ability to afford rent in relation to their benefit allotments and where the home was located in relation to childcare, amenities, and transit. For seniors, affordability meant unit size, subsidy requirements, and pet-friendly accommodation.

Transitional and short-term housing options required

The survey highlighted the precarious housing situations that many Cochrane residents find themselves in. Participants in the service provider and seniors focus groups identified the need for transitional and supportive housing options. In the seniors focus group, participants expressed frustration with the lack of affordable housing; some participants indicated that seniors are forced to look outside of Cochrane to find appropriate short-term, affordable housing options. In addition, many interviewees mentioned being forced to refer Cochrane residents to Calgary to access services or particular housing options currently unavailable in Cochrane.

Inclusive and complete communities

This key takeaway was emphasized by several interviewees. Key person interviewees indicated experiencing racism and homophobia when attempting to find housing options in Town. Suggestions included: education campaigns about the housing spectrum, clear statements expressing “safe” housing for gendered and sexually diverse individuals when advertising housing options, and a Town-wide land acknowledgment.

Units throughout the community

The topic of the Town working with developers to provide a certain percentage of affordable housing units was discussed by developers during the focus group session and several interviewees indicated the importance of intermixing affordable housing options into each neighbourhood in Cochrane, especially in areas (i.e. Downtown) where individuals can access services by walking or cycling.

8.3 Next Steps

Confirm roles and responsibilities

This assessment highlights the unique affordable housing issues facing the Town of Cochrane. As a next step, the Town and CSHO should collaborate with partners to explore their interest, capacity, and potential role in achieving more affordable forms of housing and associated sustainable support programs in the community. Potential roles could include:

- facilitators of the development process;
- advocates and champions for more diverse forms of housing;
- working with landlords or landowners, policy makers, developers, builders and businesses;
- working with non-profit agencies and government to develop enhanced housing related programs and services required to support clients to successfully maintain housing .

The suitability of each role will depend on the Town and CSHO's level of risk tolerance, interest, and available resources (e.g. funding and staff support).

More tangibly, the Town may wish to incentivize particular forms of housing using tools such as tax incentives or density bonusing. Further, the Town may wish to drive policy and/or land use amendment applications, lead community engagement processes to build public awareness and support and dispose of land to credible affordable housing providers. All of these options and roles should be explored and evaluated with CSHO, Town Administration and Town Council.

Collaborate with other levels of government

This assessment reinforces the importance of collaborating with partners to achieve common objectives. The Town and CSHO should continue to build working partnerships with both the provincial and federal governments, who both have a vested interest in seeing citizens housed in suitable, safe and affordable forms of housing. More specifically, the Town and CSHO should work with both levels of government to explore and evaluate the appropriateness of accommodating more affordable forms of housing on surplus government lands and to secure sufficient funding to implement priority housing projects.

Convene cross-sector discussions and explore opportunities to create housing

One role the Town and CSHO have played and could continue to effectively play is that of convener by bringing the private sector, local service providers, CSHO, and Town staff and Council together to better understand the needs and objectives of each partner organization and to identify common issues and opportunities. This requires an ongoing commitment to listening, learning and working with each other for the benefit of all partners with the ultimate goal of achieving more affordable forms of housing in Cochrane. The current landscape offers opportunities for the Town and CSHO to partner with the Federal and Provincial government, developers, builders, businesses, and non-profit agencies to create housing and associated support services to fill identified gaps in the housing continuum.

Identify and address regulatory barriers

Town policy and regulation are established to guide the long-term development of the Town to meet the community's vision and aspirations. Policy and regulation establish the framework within which suitable development can take place. Ongoing collaboration with the CSHO and the development industry is required to identify any real and/or perceived barriers to achieving more diverse and affordable forms of housing. Where barriers do exist, collaborative efforts are required to understand the implications, explore potential trade-offs, and evaluate the effectiveness of various interventions (i.e. density bonusing, tax incentives, priority application reviews, etc.).

Share assessment results with the community

The Town and CSHO are encouraged to share the key findings of this assessment with the public to build awareness and understanding of the current housing landscape in Cochrane. The Town and CSHO may choose from various formats to achieve the purpose of the outreach campaign, including (but not limited to), social media, Let's Talk Cochrane, digital workshops, or school presentations.

Update key findings with the release of 2021 census information

This assessment was completed using data from various sources, and relied upon 2006 and 2016 Census Data, along with the 2011 National Household Survey. At the time of writing this assessment, these data sets are the most current sources of data. If deemed appropriate, the Town and CSHO may choose to update key findings from this assessment with 2021 census information once released in order to monitor housing needs and targets achieved between 2016 and present day.

9. Glossary

Adequate Housing / “[Housing] not requiring any major repairs.”

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Affordable Housing / “[Housing with] shelter costs equal to less than 30% of total before-tax household income.”

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Census Family / Census families include couples with and without children, and a single parents with children living in the same dwelling. Census families are restricted to these family units and cannot include other members inside or outside the family (including a grandparent, a sibling, etc.). Grandchildren living with grandparents (and without a parent) would also count as a census family.

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/fam004-eng.cfm>

Core Housing Need / “A household is said to be in ‘core housing need’ if its housing falls below at least one of the adequacy, affordability or suitability standards and it 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 (meets all three housing standards).” Some additional restrictions apply.

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Economic Family / Refers to a group of two or more persons who live in the same dwelling and are related to each other by blood, marriage, common-law union, adoption, or foster relationship. A couple may be opposite or same sex. By definition, all persons who are members of a census family are also members of an economic family.

Link: <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=Unit&Id=33863>

Household Income / The sum of incomes for all household members.

Household Maintainer / A person in a household who is responsible for paying the rent, mortgage, taxes, utilities, etc. Where multiple people contribute, there can be more than one maintainer.

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage008-eng.cfm>

Household Type / “The differentiation of households on the basis of whether they are census family households or non-census family households.”

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage012-eng.cfm>

Income / For the purposes of this report, unless otherwise indicated, income refers to “total income” which is before-tax and includes specific income sources. These specific income sources typically include employment income, income from dividends, interest, GICs, and mutual funds, income from pensions, other regular cash income, and government sources (EI, OAS, CPP, etc.). These income sources typically do not include capital gains, gifts, and inter-household transfers, etc.

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop123-eng.cfm>

Labour Force / The labour force includes individuals aged 15 and over who are either employed, or actively looking for work. This means that the labour force is the sum of employed and unemployed individuals. Individuals not in the labour force would include those who are retired.

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop056-eng.cfm>

Multiple Census Families / A household in which two or more census families (with or without additional persons) occupy the same private dwelling. Family households may also be divided based on the presence of persons not in a census family.

Link: <https://www12.statcan.gc.ca/census-recensement/2011/ref/dict/households-menage012-eng.cfm>

National Occupancy Standard / Standard for the number of bedrooms required by a household based on household composition. For example, lone-parents living with their child would require two bedrooms, one for themselves and one for their child.

Link: <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=100731>

Non-Census-Family Households / Households which do not include a census family. “Non-Census-family households are either one person living alone or a group of two or more persons who live together but do not constitute a Census family.”

Link: <https://www23.statcan.gc.ca/imdb/p3Var.pl?Function=DEC&Id=251053>

Other Family or Other Census Family / When comparing households one way to distinguish between households is by “household family types.” These types will include couples with children, couples without children, lone-parent families, and non-family households; they will also include “other families” which refer to households which include at least one family and additional persons. For example, “other family” could refer to a family living with one or more persons who are related to one or more of the members of the family, or a family living with one or more additional persons who are unrelated to the family members.

Participation Rate / The participation rate is the proportion of all individuals aged 15 and over who are in the labour force.

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/pop108-eng.cfm>

Primary Household Maintainer / The first (or only) maintainer of a household listed on the census.

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage020-eng.cfm>

Provincial Affordable Housing Program / Residential Rental Housing Program regulated by the Provinces of Alberta where rents are set at a minimum of 10% below market value. Program partners do not receive government funding to operate the program.

Seniors / Individuals aged 65 and over.

Shelter Cost / Total monthly shelter expenses paid by households that own or rent their dwelling. “Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water, and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services.”

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage033-eng.cfm>

Subsidized Housing / “Subsidized housing’ refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances.”

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/dwelling-logements017-eng.cfm>

Suitable Housing Standard / “[Housing that] has enough bedrooms for the size and composition of resident households.”

Link: <https://www12.statcan.gc.ca/census-recensement/2016/ref/dict/households-menage037-eng.cfm>

Supportive Housing / A type of housing that provides on-site supports and services to residents who cannot live independently.

Link: <https://www.bchousing.org/glossary>

Transitional Housing / “A type of housing for residents for between 30 days and three years. It aims to transition individuals to long-term, permanent housing.”

Link: <https://www.bchousing.org/glossary>