

Town of Cochrane

Housing Needs Assessment

May 2026



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Terminology At-a-Glance

Accessibility Modifications	These are physical changes to a living space or housing unit that increase the independence, safety, and usability of an individual with disability or mobility limitations. Examples include grab bars in bathrooms, stairlifts, walk-in tubs, and lever-style door handles.
Affordable Housing	Housing in which shelter costs (either rent or mortgage) are less than 30% of a household's before tax income (Statistics Canada).
Age-in-Place	The ability of an individual or family to continue to live in their home and community safely, independently, and comfortably, no matter age, ability, or income. In reference to older adults, aging-in-place allows them to remain in familiar surroundings without having to move to assisted or long-term care facilities. Housing usually requires accessibility modifications to help support aging-in-place.
Alberta Office of Information and Statistics	The official Government of Alberta statistical agency responsible for the collection, analysis, and dissemination of data. It is also referred to in the report as OSI.
Apartment or flat in a duplex	One of two dwellings located one above the other. This includes duplexes attached to triplexes, other duplexes, or other non-residential structures (e.g. a store). These are assigned from enumerators based on the structure type outside. (Statistics Canada). The presence of a suite could be missed if it is not obvious to census enumerators from the outside.
Complex Needs	Examples include fetal alcohol spectrum disorder, mental health, post-traumatic stress disorder, addictions, or other developmental or physical disabilities.

Emergency Housing	Facilities that provide immediate, yet temporary, housing to individuals and families without a safe place to sleep.
Essential Services	Refer to services that have critical functions, such as electricity, water and sewer, road infrastructure, health services (e.g. hospitals, first responders), and services related to public safety (i.e. law enforcement).
Head of Household	Usually considered the person in the household responsible for paying rent, mortgage, taxes, or utilities (also called household maintainer). As this can be multiple people in a household, the census considers the person first reported on the census questionnaire the head of household/household maintainer (Statistics Canada).
Healthy Vacancy Rate	A residential vacancy rate between 3% and 5%, which indicates a balanced relationship between housing supply and rental demand.
Hidden Homeless	Individuals in the community who may be temporarily living with friends and families, in personal vehicles or RVs, hotels, motels, campgrounds, private property, abandoned buildings, or garages. They are 'hidden' due to not necessarily using shelters or being visible on the streets, which can impact traditional homeless counting methods.
Housing Insecurity	A range of housing issues an individual or family may be experiencing, including unaffordability, poor housing conditions, risk of eviction, unsafe living situation, and living in a non-permanent shelter or home.
Interprovincial Migrants	The movement of people between Canadian provinces or territories. (Statistics Canada)

Intraprovincial Migrants	The movement of people within different cities, towns, or regions while remaining in the same province or territory. (Statistics Canada)
Lived Experiences	Individuals and families with direct experience with, or have been personally affected by, circumstances not shared by everyone. Examples include mental health challenges, intergenerational or personal trauma, chronic illness, addiction or substance use recovery, and homelessness.
Living Wage	The hourly wage a worker needs to earn to cover their basic expenses and community participation based on the region. For 2025, the living wage calculation for Calgary is \$26.50, according to Living Wage Alberta.
Newcomers	Individuals in the community who arrived in Canada within the last five years. Federal Census refers to newcomers as ‘external migrants’.
Older Adults	Individuals in the community aged 65 years or older, including Indigenous Elders.
Overhoused	A household is considered overhoused when individuals/families are living in homes with more bedrooms or space than they need based on their household composition and size. For example, an older adult couple living in a house with more than 1 bedroom.
Primary Rentals	Purpose-built, long-term rental housing specifically designed for renters that are privately owned and have at least 3 rental units. Social and affordable housing units are not included (Canada Mortgage and Housing Corporation).
Qualitative Data	Data that is non-numerical, usually gathered through community engagement activities such as interviews, observations, text, discussions, and surveys.

Quantitative Data	Data that can be measured or counted and expressed in numerical values, such as published statistical information like a federal Census.
Rental Units	Refers to self-contained independent rental units. It does not include supportive or continuing care units.
Secondary Rental Units	The number of secondary rental units is estimated as the difference between the number of renter households in 2021 Federal Census and the number of primary rental units identified in CMHC's Rental Market Survey in 2021. Due to the differing survey frames between the Census and the Rental Market Survey, community/social housing units may be grouped within the secondary rental unit estimates (UBC Housing Assessment Resource Tool).
Secondary Suites	A self-contained, legal residential unit within a single-family home (e.g., detached or semi-detached). These units offer independent living, with either a separate entrance or a shared entryway. They are typically owned and managed by the homeowner, who rents directly to the tenant.
Short-term Rentals	Refers to the rental of a furnished residential unit for a temporary period, usually less than 30 consecutive days. They are often facilitated through platforms like Airbnb or Vrbo.
Social Housing	Government subsidized rental housing that is usually owned or operated by non-profit organizations or government agencies and aim to provide affordable housing options for low- to moderate-income individuals and families.
Subsidized Housing	Housing that provides long-term, low-income rental options, such as geared to income (30% of total gross household income) social housing, public housing, government-assisted housing, non-profit housing, rent supplements, and housing allowances (Statistics Canada).

	Subsidized unit totals in this report are from Census 2021 and are based on self-reported information and not housing inventory. This total may have increased since 2021 but conclusive data is not available until 2026 census numbers are released.
Supportive Housing	Housing designed for one-person households such as adults, older adults, and people with disabilities or complex needs, including those at-risk of homelessness. Supportive housing typically combines subsidized housing with on-site supports to help residents maintain housing stability and live independently. For example, Bethany Cochrane or Big Hill Lodge.
Suppressed Data	Data that has been withheld from a dataset, report, or publication commonly due to a sample size being too small, data is unreliable, or low-quality.
Suppressed Households	Households that are unable to form due to a lack of affordable or available housing.
Transitional Housing	Facilities that offer temporary housing to bridge the gap between experiencing homelessness and permanent housing. These facilities typically provide support, structure, and treatment on a short-term basis.
Unhoused	An individual or family without stable, safe, permanent, appropriate housing.
Youth & Young Adults	Individuals in the community aged under 29 years old.



Land Acknowledgement

The Town of Cochrane respectfully acknowledges that it is situated on Treaty 7 territory, the traditional lands of the Îyârhe Nakoda peoples of the Bearspaw, Chiniki, and Goodstoney First Nations. Treaty 7 is also home to the Niitsitapi peoples of the Kainai, Siksika & Pikani First Nations. It is also home to the Tsuut'ina First Nations people and the Rocky View Metis District of the Otipemisiwak Metis Government within the Metis Nation of Alberta.

We acknowledge Indigenous Peoples have lived on and cared for these lands since time immemorial, and their relationships to home, land, and community continue to inform how we understand housing, belonging, and well-being today.

Executive Summary

Cochrane's rapid growth and changing demographics are placing increasing pressure on the local housing system. This Housing Needs Assessment (HNA) provides a clear, evidence-based understanding of current and projected housing needs and confirms the need to expand diverse, affordable, and appropriate housing options to meet both existing and future demand across life stages and income levels. The HNA identifies clear housing priorities focused on improving housing diversity, expanding rental and non-market housing, supporting aging in place, and addressing housing instability.

Together, these findings establish a strong foundation for the Town's forthcoming Housing Strategy and Action Plan, which will guide future actions to support long-term community wellbeing and inclusivity, and help support non-profits, community organizations, researchers, and all levels of government.

KEY TRENDS

- Cochrane has experienced **rapid population growth, increasing by 83% between 2011 and 2021** –significantly outpacing both provincial and national growth rates. This trend is expected to continue, with **the population projected to reach 60,645 by 2047**.
- **Cochrane's population is aging.** The number of **residents aged 65 and older increased by 192% between 2011 and 2021**, making older adults the fastest growing age group in Cochrane. Older adult growth has outpaced both provincial and national growth rates and are projected to grow by an additional 155% by 2051.
- **Youth and young adults are leaving the community.** Residents aged 20 to 29 make up a **small portion of the overall population, at 8.6%, which has been declining at a higher rate than provincial and national rates since 2016**. This highlights a shift in the community's overall age distribution.
- **Visible homelessness in Cochrane is estimated at approximately 20 individuals**, with an additional **113 people considered precariously housed**. Community engagement indicates that housing insecurity has increased over the past three years.

- Cochrane's housing supply has expanded alongside its population, with **nearly half (45%) of the housing stock built in the past 10 to 15 years (2006 – 2021)**. Most units (60%) are single-detached houses often with 3+ bedrooms, which does not align well with current household composition, as 57% of households consist of one or two people. New builds indicate an increase in other housing types, such as semi-detached and row houses, but single-detached housing development continues to dominate the market.
- **Housing affordability is an increasing concern in Cochrane**, affecting residents across all demographic groups. Engagement findings indicate a notable rise in older male one-person households, middle-income families, and older adults relying on housing supports and social services. Community feedback underscores the **need for smaller, more affordable housing options** that can accommodate individuals at all stages of life and levels of ability.
- **All households in core housing need fall within the very low- or low-income categories.** Core housing need is concentrated among smaller households, with one-person households accounting for 48% and two-person households for 27%. The highest rates are observed among single-mother-led households (27%), individuals aged 85 and older (22%), Black-led households (20%), and refugee claimant-led households (20%).
- **Cochrane's rental market is largely composed of secondary rental units (89%)**, with limited alternative options available. Cochrane's median rent is \$1,925 and **nearly half (42%) of renters spend more than 30% of their household income on shelter cost.**

HOUSING UNIT NEED ESTIMATES

- Cochrane is projected to **require 5,555 additional housing units by 2031 and 10,380 by 2041**. Based on housing completions since 2021, the remaining need for 2026 to 2031 is 2,411 units – an average of 241 units per year. Approximately **52% of the housing demand is for one-bedroom units**, which would help meet the needs of young adults entering the housing market and older adults looking to downsize.
- **Most unmet housing need is concentrated among very low-, low-, and moderate-income households**, with over half of required units being one-bedroom

homes, reflecting the prevalence of one- and two-person households, renters, and older adults.

- **Meeting future housing needs will require a more balanced housing mix, including increased rental and non-market housing**, to improve affordability, reduce housing instability, and support long-term community sustainability.

HIGH-LEVEL HOUSING PRIORITIES

- **Increase the supply of affordable housing** to address high levels of core housing need, particularly among very low- and low-income households, one-parent households, older adults, and households relying on fixed or limited incomes.
- **Expand the supply of rental housing**, including purpose-built and non-market rental, to improve affordability and stability for renters, reduce reliance on secondary suites, and respond to the growing number of renters experiencing housing cost burden.
- **Support aging-in-place and housing options for older adults**, recognizing rapid growth among residents aged 65+ and particularly those aged 85+, who experience high levels of housing cost burden and unmet accessibility needs.
- **Address housing instability and hidden homelessness** through improved housing pathways and coordination with health and social services, supporting individuals and families experiencing homelessness, housing insecurity, or unsafe and unstable housing.
- **Prioritize a more balanced and diverse housing mix** by increasing the number of smaller units and missing-middle housing forms to better align housing supply with household size, income levels, and changing life-stage needs.

Introduction



Introduction

The purpose of this work is to provide a clear understanding of Cochrane's housing landscape by identifying current and future housing needs, as well as the populations most in need. Completing a Housing Needs Assessment is an important first step toward developing a housing action plan or strategy.

The project was carried out in four phases between September 2025 and May 2026:

- **Phase 1 – Preliminary Analysis Report:** included analysis of all identified indicators available through published data.
- **Phase 3 – What We Heard Report:** compiled feedback and data from engagement activities held during Phase 2 to provide details on resident sentiments on housing needs in the community.
- **Phase 3 – Draft Housing Needs Assessment:** combined quantitative and qualitative data to produce a comprehensive assessment of housing needs in Cochrane.
- **Phase 4: Final Housing Needs Assessment:** adds in recommendations for Cochrane to address housing affordability and needs in the town informed by a Best Practices report.



What is a Housing Needs Assessment?

A housing needs assessment (HNA) provides communities with a clear understanding of their current and future housing needs by analyzing local data on population trends, incomes, and housing supply. By building on real information from robust community engagement, it identifies gaps in the housing system, supports tracking progress over time, and helps guide targeted investment and planning decisions to form the foundation for effective housing strategies and actions.

Standardized HNA templates developed by Housing, Infrastructure and Communities Canada (HICC) and the Government of Alberta's Ministry of Seniors, Community and Social Services are required to access federal and provincial funding for affordable housing initiatives. The Town of Cochrane's HNA aligns with both federal and provincial templates.

Cochrane's HNA is intended to serve as a comprehensive resource, bringing together demographic analysis, key housing indicators, unit need estimates, and input from government, interest-holders, and the public. In addition to meeting template requirements, the assessment includes further analysis and commentary on key trends and data.

All affordable housing and homelessness grant applications require an up-to-date Housing Needs Assessment, and Cochrane's previous report had expired in November 2025. The federal 2026 Census will occur this year, however updated population estimates are not expected to be released until February 2027, when key trends can be reviewed and updated.

Methodology

The Town of Cochrane Housing Needs Assessment was developed through both quantitative and qualitative data analysis and community engagement.

Quantitative Data

Quantitative data was gathered from a range of credible sources, including Statistics Canada, Canada Mortgage and Housing Corporation, the Government of Alberta's Office of Statistics and Information, and the Town of Cochrane. Housing-related data was largely compiled and analyzed across the past three federal Census cycles¹, with a focus on key areas such as demographic and socio-economic trends, as well as housing market conditions, supply, and need. All required data tables mandated by Housing, Infrastructure and Communities Canada and the Government of Alberta are available in [Appendix B](#).

DATA LIMITATIONS

Despite best efforts to include comprehensive data for the HNA, known data limitations include:

- **Age of Data + Data Gaps:** Census data serves as the primary source for analysis and interpretation; however, the most recent 2021 Census may no longer fully reflect current conditions. Key trends can be reviewed with the 2026 Census once released. In addition, some data was unavailable, limiting the depth of the affordability analysis. For example, rental market data was unavailable/suppressed due to the large number of secondary rentals in Cochrane which are not included in the overall market data. This limitation was mitigated by utilizing multiple sources, including provincial datasets where available.
- **Municipal, Provincial, and Federal Sources** this report relies on:
 - Alberta Office of Statistics and Information (OSI) population projections, which include assumptions such as birth/death rates, interprovincial/international migration, and provincial or federal policy changes;

1. Census years: 2011, 2016, and 2021.

- Federal Census data to analyze key housing indicators. The federal census allows for tracking indicators over time, as well as alignment with the mandatory federal HNA data tables; and
- Cochrane’s municipal census which provides the population estimate for 2024. However, any further analysis is limited due to the type of data that was gathered (i.e. no age group breakdowns or type of residential dwelling).

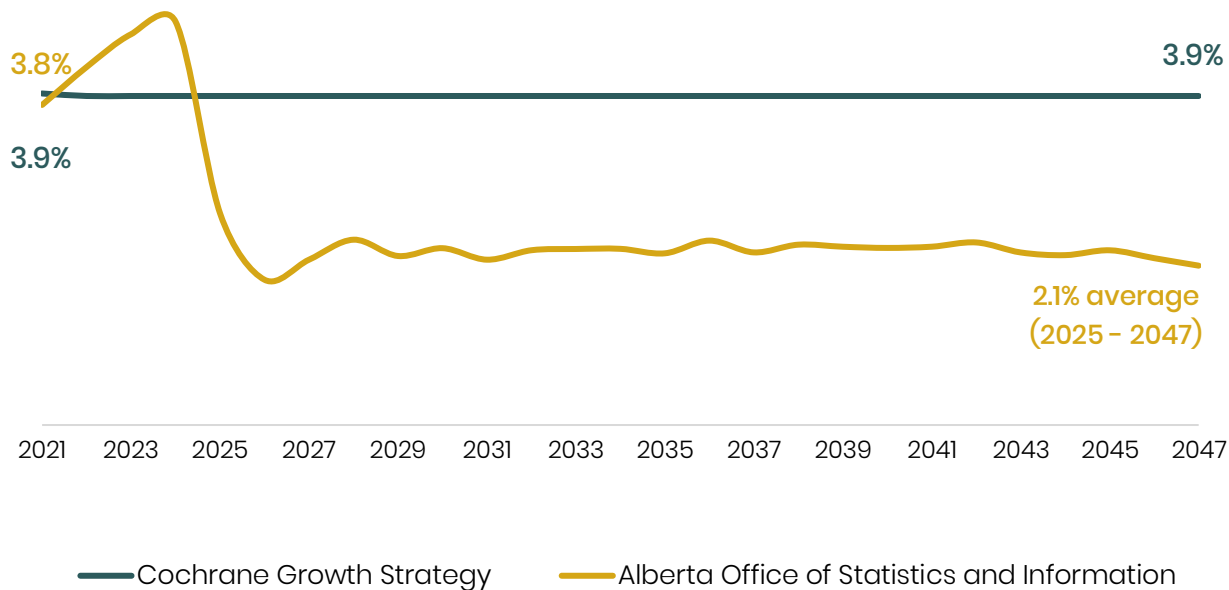
Table 1: Total Population of Cochrane by Different Data Sources, 2021 & 2024

Source: Government of Alberta’s Office of Statistics and Information, Statistics Canada, Town of Cochrane Municipal Census

Source	Total Population	
	2021	2024
Government of Alberta’s Office of Statistics and Information	33,295	38,100
Statistics Canada	32,199	38,100
Town of Cochrane Census	–	37,011

- **Population Projection Differences:** The Town of Cochrane’s *Growth Study* (2024) projects a population of 86,426 by 2047, while the Government of Alberta’s Office of Statistics and Information (OSI) estimates a lower figure of 60,645. These projections follow different trajectories and are likely based on different assumptions, with the OSI projection declining notably after 2024. This divergence can largely be attributed to significant changes in provincial migration campaign (Alberta’s Calling ended in March 2026) and federal immigration targets. As the federal reductions occurred after the Town’s analysis was completed, the study likely overestimates future growth relative to the OSI 2024 projection. Figure 1 illustrates the differences in growth rates between the two projections.

Figure 1: Population Growth Rate Projection Comparison, Town of Cochrane
 Source: Town of Cochrane Growth Study, 2024; Government of Alberta Office of Statistics and Information, 2026



- Projection Accuracy:** Projections rely on available datasets and are intended to forecast future population scenario(s) based on historical data trends. Projections completed in 2021 as compared to 2024 or 2025 will have different results, as assumptions inevitably shift. Absolute accuracy is neither possible nor expected. It may be necessary to reexamine assumptions as conditions evolve (e.g., government policy or regulation changes at a municipal, provincial, or federal level) which could impact overall forecasts. Regularly updating the HNA’s overall projections when new census information is released can help to gain a better understanding of future projections year over year.

Qualitative Data

The qualitative data for the HNA was gathered through a range of in-person and virtual engagement events, along with an online survey for youth (ages 14 to 17) and adults (ages 18+) in early 2026. The engagement process involved participation from a broad cross section of the community including older adults and Elders, youth, builders and developers, social support providers, and people with lived experiences.

Over 676 individuals engaged with Town staff and CitySpaces Consulting both virtually and in-person to provide feedback and input.

Community insights are used to validate and expand on findings from the quantitative data. They also provide an understanding of local preferences, helping the Town shape recommendations and guide policy development. Community feedback has been integrated throughout the HNA.



Community Profile



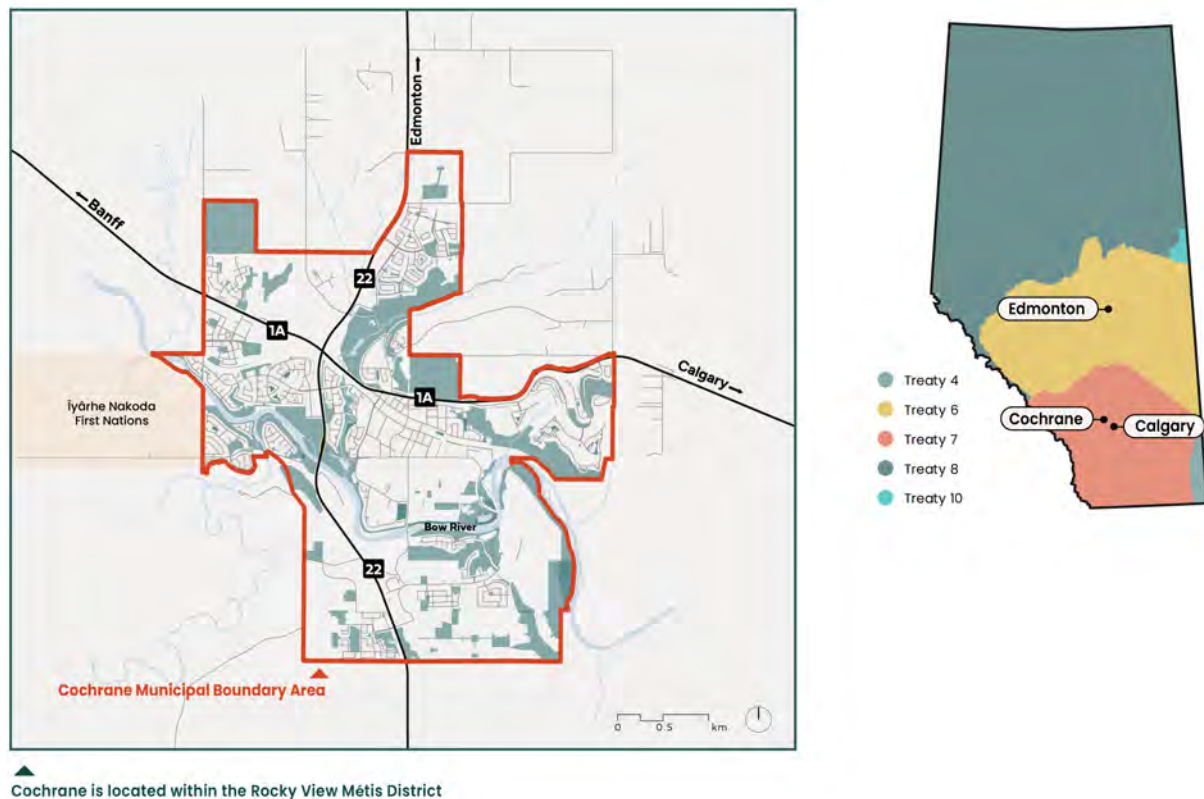
Community Profile

The Town of Cochrane is located on Treaty 7 territory, the traditional lands of the Îyârhe Nakoda Peoples of the Bearspaw, Chiniki, and Goodstoney First Nations, and is also home to the Rocky View Métis District of the Otipemisiwak Métis Government within the Métis Nation of Alberta. Situated between Calgary and the Rocky Mountains, Cochrane lies at the intersection of Highway 1A and Highway 22, with Rocky View County surrounding the town and the Îyârhe Nakoda First Nations forming part of its western boundary.

Cochrane was established in the 1880s around Senator Matthew Henry Cochrane's ranch and the arrival of the Canadian Pacific Railway, growing from a small ranching settlement into a village by the early 1900s. Growth slowed after the First World War, and Cochrane remained a small service centre until post-Second World War population increases led to its incorporation as a town in 1971 and rapid expansion during the 1970s. Today, Cochrane is recognized for its western heritage, historic character, and vibrant main street.

Map 1: Town of Cochrane Local + Regional Context Map

Source: CitySpaces Consulting



The Îyârhe Nakoda Peoples were signatories to Treaty No. 7 on September 22, 1877, at Blackfoot Crossing. The Numbered Treaties between the Crown and First Nations established reserves within defined boundaries and included commitments from the Crown for ongoing support. Today, the Îyârhe Nakoda Nation's land base comprises of six reserves: Stoney Indian Reserves (#142, #143, #144) at Mîî Thnî, Rabbit Lake Indian Reserve (#142B), Eden Valley Indian Reserve (#216), and Bighorn Reserve (#144A)². Members of the Bearspaw, Chiniki, and Goodstoney First Nations live both on these reserves and in communities across the region and beyond.

A Feast & Chat was held at Wazin Îchinabi Ti (House of Oneness) with Indigenous Elders and First Nations and Métis Cochrane residents. The discussion emphasized the importance of reconciliation, including recognizing local Indigenous histories, both written and oral, and understanding the impacts of colonialism on housing and overall community wellbeing. Participants shared their own experiences of how housing challenges on the nearby Nation have led some members to leave their community and seek support in Cochrane. They also spoke to the opportunities they see in building partnerships with nearby Nations.



We call upon federal, provincial, territorial, and municipal governments to provide education to public servants on the history of Aboriginal Peoples, including the history and legacy of residential schools, the United Nations Declaration on the Rights of Indigenous Peoples, Treaties and Aboriginal rights, Indigenous law, and Aboriginal–Crown relations. This will require skills-based training in intercultural competency, conflict resolution, human rights, and anti-racism.

– The Truth and Reconciliation Commission Calls to Action #57

2. Stoney Nakoda Nations. (n.d.). Our history.

A Rapidly Growing Town

Cochrane’s population reached 37,011 according to the 2024 municipal census. Between 2011 and 2021, the population increased by 83%, far surpassing growth rates in both Alberta and Canada. The most significant growth occurred among residents aged 65 and older, whose numbers rose by 192% during this period. Older adult feedback during engagement supports these findings where residents shared stories of an influx of older adults moving to Cochrane in recent years.

Comparing population increases by age groups between 2011 and 2021 shows that the older adult population grew most rapidly between 2016 and 2021, while growth in other age groups increase rate slowed during the same timeframe.

Figure 2: Population Numerical Increases by Age Group, 2011 – 2021, Town of Cochrane
Source: Statistics Canada, 2011, 2016, and 2021 Census of Population

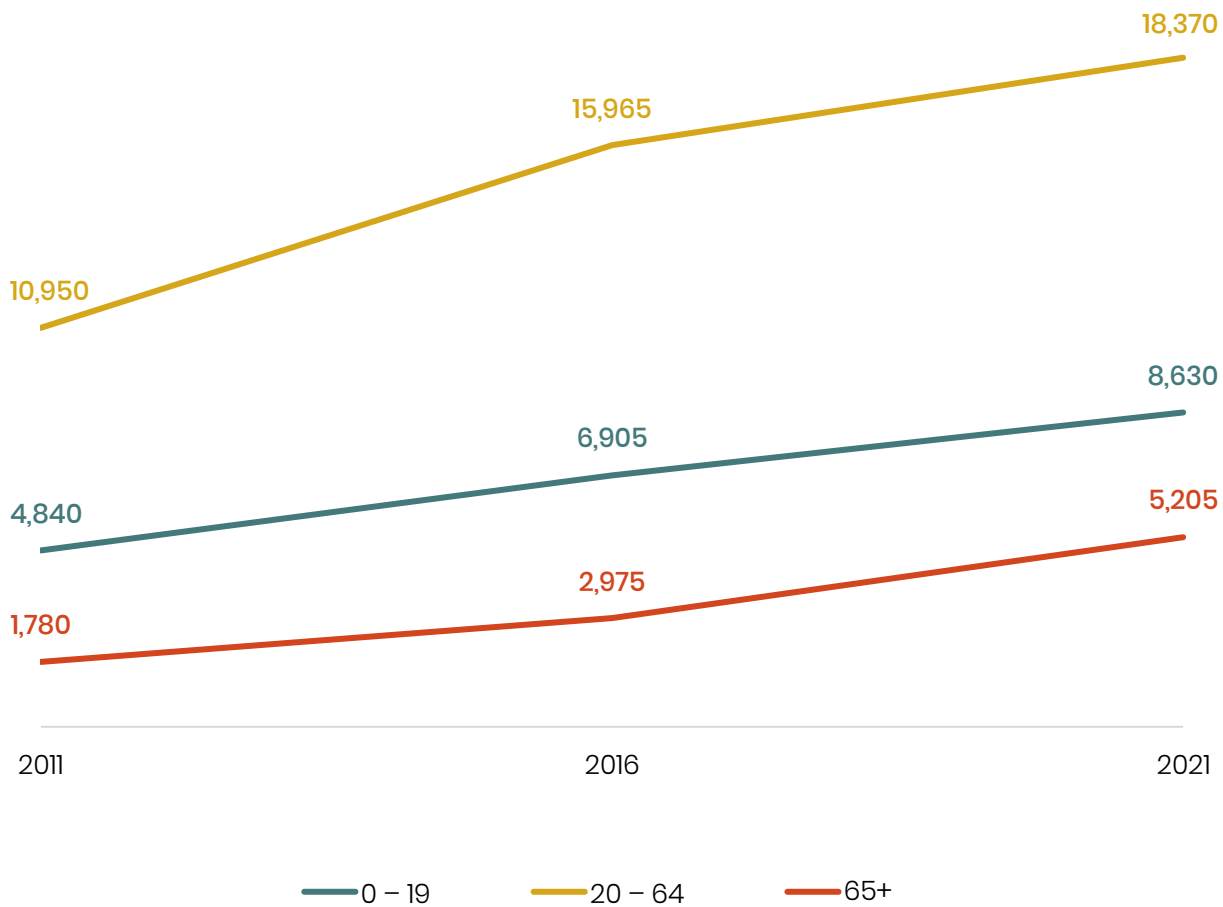
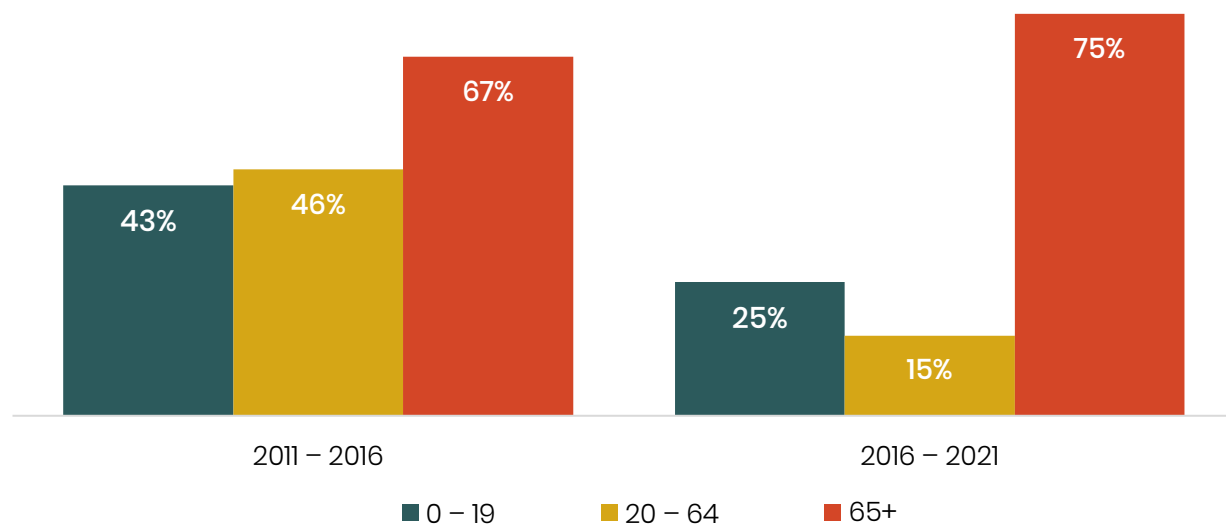


Figure 3 presents an alternate view of Cochrane’s population growth from 2011 to 2021, categorized by age group. The older adult population grew rapidly, increasing by 67% between 2011 and 2016 and a further 75% between 2016 and 2021. By contrast, growth among youth (ages 0 to 19) and working-age adults (ages 20 to 64) slowed over time, rising by 43% and 46% between 2011 and 2016, and only 25% and 15% respectively between 2016 and 2021.

Figure 3: Population Percentage Increases by Age Group between 2011 and 2021, Town of Cochrane
Source: Statistics Canada, 2011, 2016, and 2021 Census of Population



Between 2016 and 2021, the population of young adults aged 20 to 29 has declined slightly. This is supported by community engagement findings, where feedback noted that many young adults are leaving Cochrane for reasons such as limited affordable rental options, access to post-secondary education, and stronger employment opportunities elsewhere.

Table 2: Young Adult Population Changes Between 2016 and 2021, Town of Cochrane

Source: Statistics Canada, 2016 and 2021 Census of Population

Age Class	2016	% of Total Population	2021	% of Total Population	% Difference 2016-2021
20 – 24	1,255	5%	1,215	4%	-3%
25 – 29	1,765	7%	1,540	5%	-13%



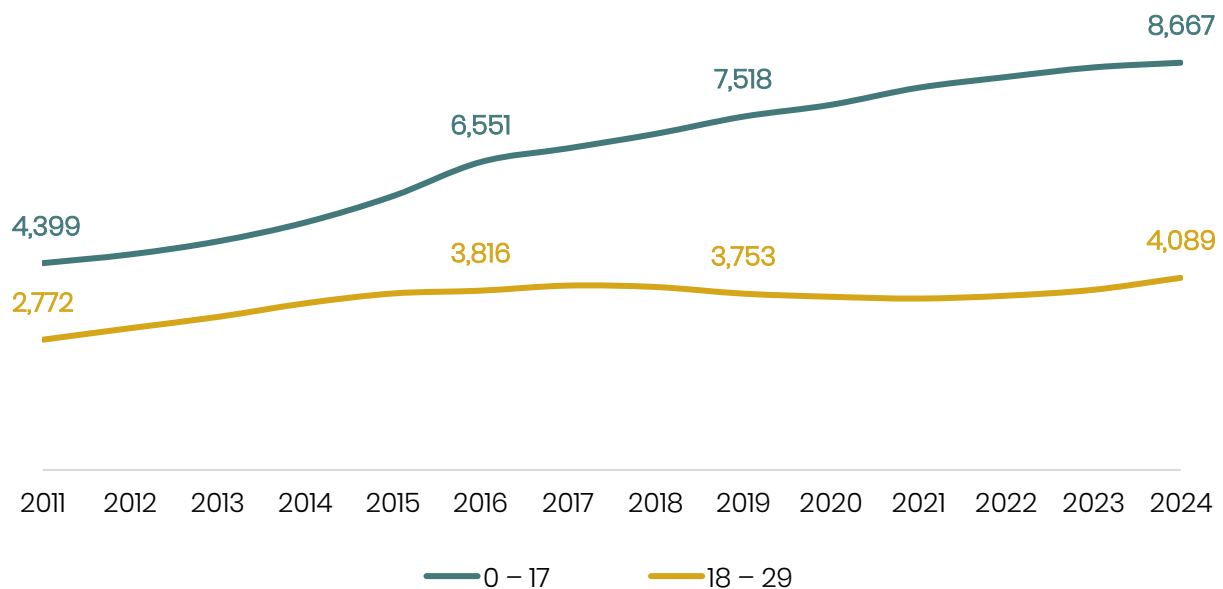
Young people and people working in lower wage jobs need a place to call home too... I truly feel for the younger generation including my own kids.

– Engagement Participant

Using the OSI population estimates to analyze the trend between 2011 and 2024, the residents aged 0 to 17 years have steadily increased since 2011 with an average annual growth rate of 5.4%. In comparison, the residents aged 18 to 29 years have an average annual growth rate of 3% for the same period, with some decreases in population between 2018 and 2021.

Figure 4: Youth and Young Adult Population Trend Between 2011 and 2024, Town of Cochrane

Source: Alberta Office of Statistics and Information



The 2024 municipal census also includes residents under the age of 18 years living in Cochrane, which counted 8,782 residents.

DIVERSIFYING POPULATION

The community is becoming increasingly diverse, with visible minority populations growing since 2016. The Indigenous population increased by 37%, rising from 1,075 to 1,470, while the visible minority population grew by 73%, from 1,550 to 2,680 between 2016 and 2021. Feedback

from local Indigenous groups during engagement suggests the actual Indigenous population may be higher than reported in official data.

Between 2016 and 2021, migration accounted for 36% of Cochrane’s population growth. Most migrants (26%) moved to Cochrane from other areas of Alberta (intraprovincial migrants). Another 8% came from interprovincial migration, meaning they moved to Cochrane from another province or territory. Only 2% came to Cochrane as newcomers, meaning they moved from another country outside of Canada within the last 5 years.

Table 3: Migrant Population, Town of Cochrane, 2016 – 2021
Source: Statistics Canada, 2016 and 2021 Census of Population

Type of Migrant	Total	
	#	%
Intraprovincial Migrants	7,535	26%
Interprovincial Migrants	2,355	8%
Newcomers	615	2%

MUNICIPAL COMPARISONS

Between 2016 and 2021, Cochrane experienced the highest population growth among nearby communities, with Airdrie following closely behind. In contrast, Okotoks recorded the slowest growth during this period, despite its comparable proximity to Calgary.³ Engagement feedback provided insight as to why people were moving to Cochrane. Reasons include individuals or families being priced out of the Calgary housing market, Cochrane’s proximity to Calgary, the Alberta’s Calling Campaign, and small town living close to nature, the mountains, and urban centres.

3. Okotoks is roughly 40 minutes from Calgary whereas Cochrane is roughly 30 to 40 minutes.

Table 4: Surrounding Community Population Trends, 2016 – 2021

Source: Statistics Canada, 2016 & 2021 Census

Community	2016	2021	% Change
City of Airdrie	61,581	74,100	+20%
City of Calgary	1,239,220	1,306,784	+6%
City of Chestermere	19,887	22,163	+11%
Town of Cochrane	25,853	32,199	+24%
Town of High River	13,594	14,324	+5%
Town of Okotoks	29,016	30,405	+5%

The Alberta OSI provides an update with 2025 population estimates. Between 2021 and 2025 the region continued to experience significant population growth, with Chestermere seeing the highest increase (+43%), followed by Airdrie (+25%), and then Cochrane (+24%).

Table 5: Surrounding Community Population Estimates, 2021-2025

Source: Statistics Canada 2021 Census, Alberta Office of Statistics and Information 2025 Population Estimates

Community	2021	2025	% Change
City of Airdrie	74,100	92,544	+25%
City of Calgary	1,306,784	1,600,000	+22%
City of Chestermere	22,163	31,671	+43%
Town of Cochrane	32,199	39,937	+24%
Town of High River	14,324	15,518	+8%
Town of Okotoks	30,405	33,482	+10%

Between 2016 and 2021, Cochrane experienced the largest increase (+75%) in the older population (ages 65+), followed by Airdrie (+65%) then Chestermere (+62%). While all communities saw growth in their older adult populations, Calgary and High River had the lowest increases, at 28% and 19% respectively.

Table 6: Surrounding Community Older Adult (65+) Population Trends, 2016–2021

Source: Statistics Canada, 2016 and 2021 Census of Population

Community	2016	2021	% Change
City of Airdrie	4,150	6,840	+65%
City of Calgary	138,405	177,405	+28%
City of Chestermere	1,410	2,290	+62%
Town of Cochrane	2,975	5,205	+75%
Town of High River	2,970	3,530	+19%
Town of Okotoks	2,990	4,495	+50%

Between 2016 and 2021, Cochrane experienced the largest decline in its young adult population (ages 20 to 29) compared to nearby communities. While most surrounding communities also saw decreases in this age group, Okotoks notably recorded a 14% increase in young adults during the same period.

Table 7: Surrounding Community Young Adult (20–29) Population Trends, 2016–2021

Source: Statistics Canada, 2016 and 2021 Census of Population

Community	2016	2021	% Change
City of Airdrie	7,830	7,500	–4%
City of Calgary	178,780	166,750	–7%
City of Chestermere	2,130	2,140	+0.4%
Town of Cochrane	3,020	2,755	–9%
Town of High River	1,270	1,245	–2%
Town of Okotoks	2,795	3,190	+14%

The Okotoks' Housing Needs Assessment was reviewed to better understand why Okotoks retained relatively more young adults than the rest of the region. The report does not explicitly identify young adult growth as a key demographic trend. While projections show an increase in the absolute number of children aged 0–14, the report's narrative focus is on population aging. However, the community has attracted and retained a higher share of established working-age adults, supported by continued growth in the 15–64 population, comparatively

high median incomes, and lower residential mobility. Youth retention appears to be a secondary outcome of broader community stability rather than an explicit policy objective.

Okotoks' move toward housing diversification may help explain its comparatively stronger position among young working-age adults. The report notes a significant share of recent construction involved multi-unit housing, supported by policies enabling secondary suites, higher-density forms, and rental development. While the report does not explicitly assess causal relationships, these housing types are generally more supportive of young adults, renters, and first-time homeowner households.

Cochrane, by contrast, experienced extremely rapid population growth largely driven by greenfield suburban expansion and family-oriented development. This pattern likely concentrated growth among higher-income households with children and established homeowners, as well as contributed to faster price escalation and tighter rental conditions. In fast-growing suburban contexts, such expansion can shift age distributions away from unattached young adults as housing supply becomes increasingly ownership-focused, affordability pressures intensify, and early-career renters face greater barriers to remaining in the community.

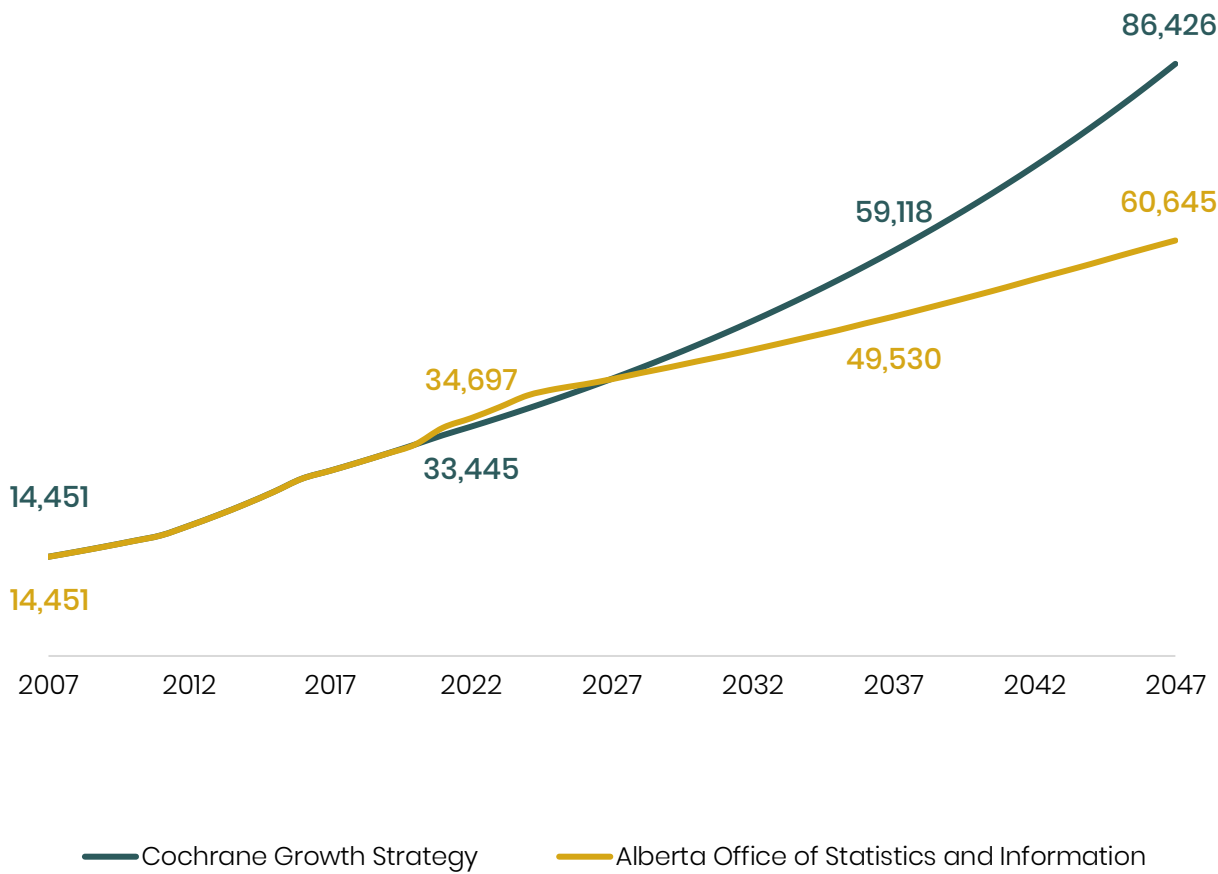
Taken together, Okotoks appears to function more as a settled, stable community retaining many residents through mid-career and later life stages, while Cochrane's rapid expansion concentrated demographic growth among established families with children and higher income households.

POPULATION PROJECTIONS

Cochrane's population is expected to continue growing, with the Town of Cochrane's *Growth Study* (2024) forecasting a population of 86,426 by 2047 (3.9% average annual growth rate). In contrast, in 2025 the Government of Alberta's Office of Statistics and Information (OSI) projects a lower figure of 60,645 for the same year (2.1% average annual growth rate). The difference may be from changes in provincial campaigns (Alberta's Calling ended in March 2026) and federal immigration targets made in 2024, both which occurred after the Town's Growth Study was completed. The Growth Study scenarios reflect assigning a different share of regional population growth to Cochrane, however, the Calgary region OSI projection growth rate has

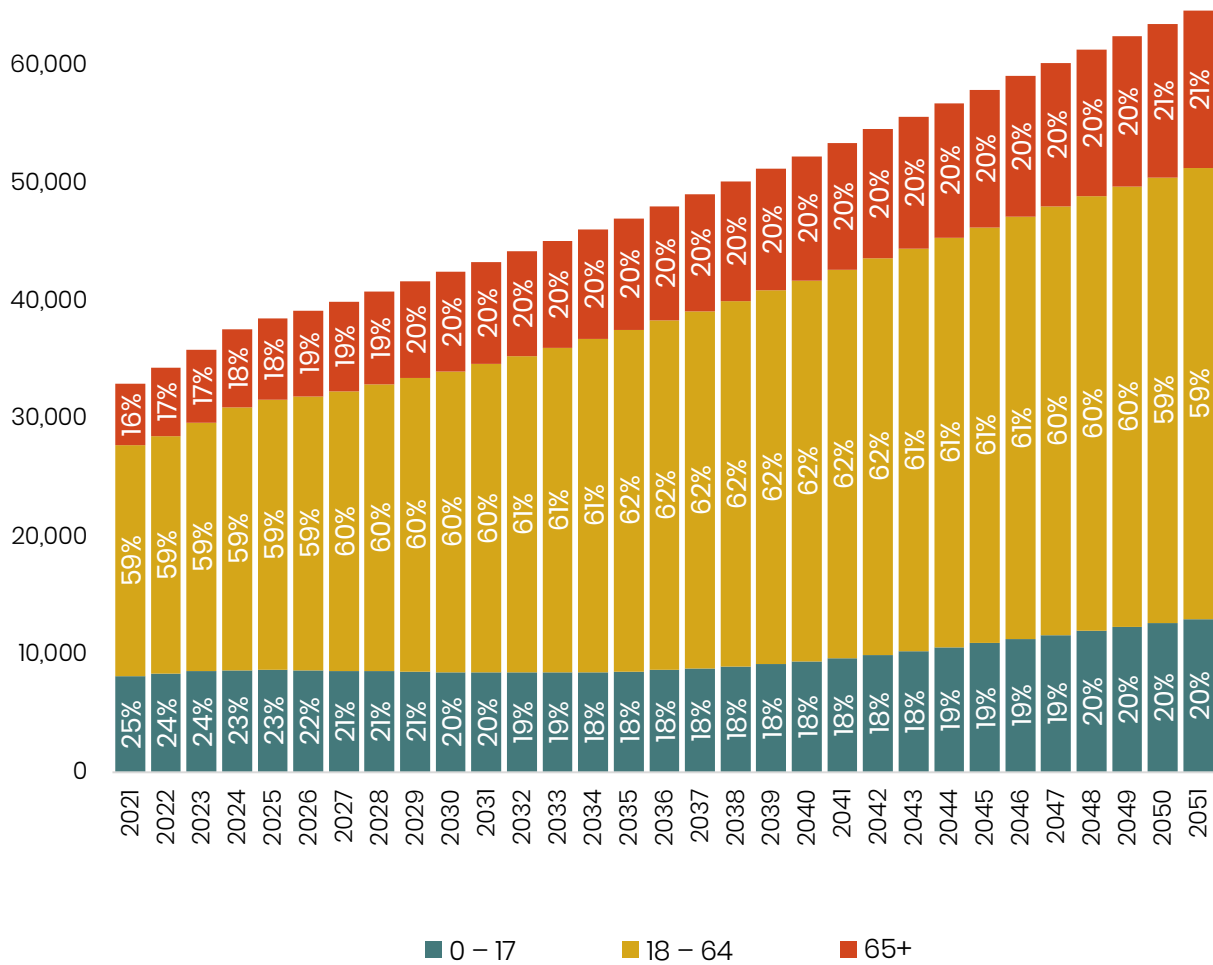
decreased since the peak in 2023, from 1.8% per year (2023 projection) to 1.4% per year (2025 projection). Further explanation on population and growth projection is provided in Appendix A.

Figure 5: Population Projection Comparison, Town of Cochrane
Source: Town of Cochrane Growth Study, 2024; Government of Alberta Office of Statistics and Information, 2026



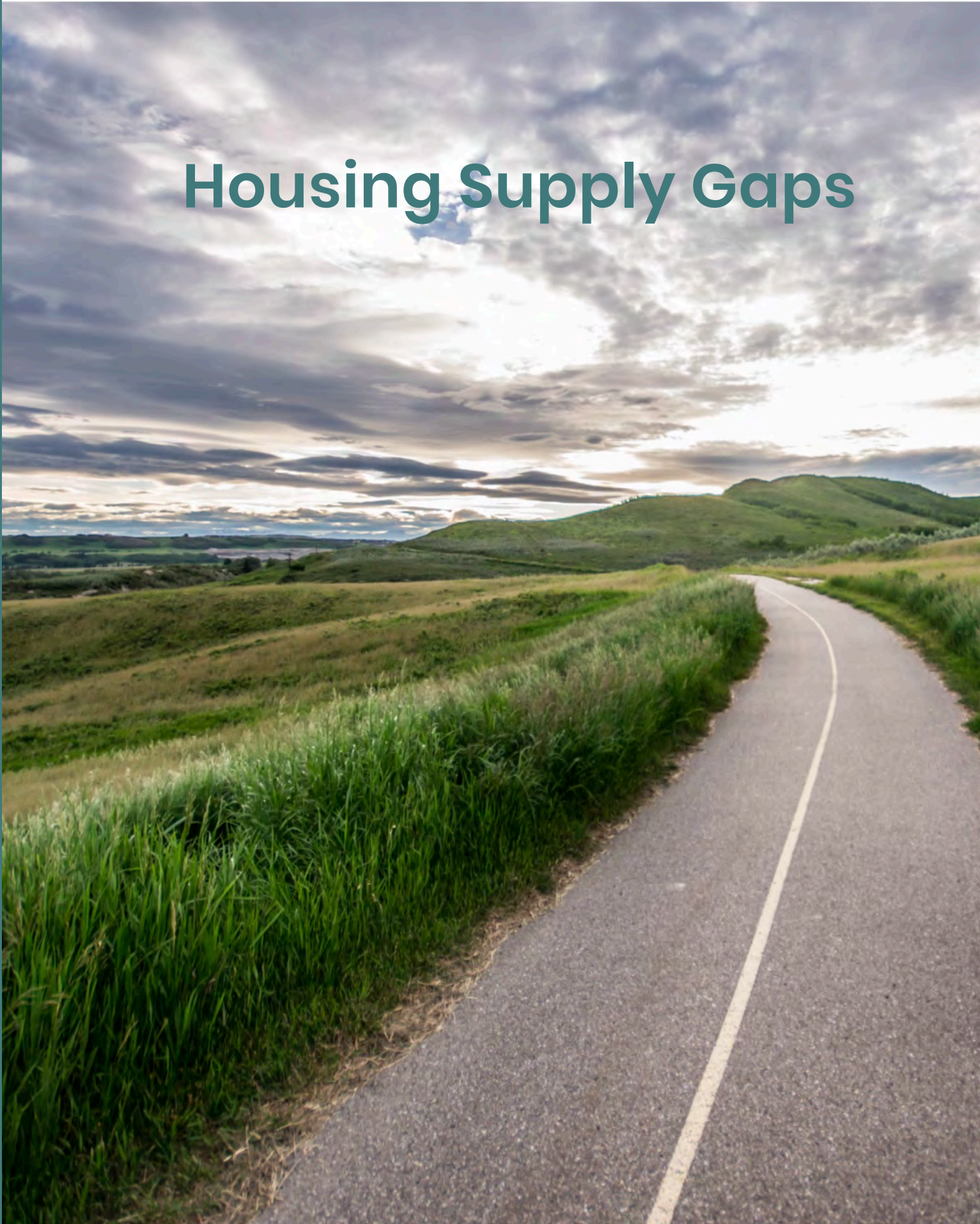
Analysis of Cochrane’s projected population by age group indicates that all age categories are expected to grow by 2051, though at varying average annual rates: youth (ages 0–17) at 1.6%, the working-age population (ages 18–64) at 2.3%, and older adults (65 and older) at 3.2%. The share of older adults in Cochrane’s population is the fastest growing and is projected to increase from 16% in 2021 to 21% by 2051.

Figure 6: Population Increase by Age Class, Town of Cochrane, 2021 – 2051
 Source: Government of Alberta Office of Information and Statistics, 2026



Changes over time in the share of children, adults, and older adults reflects assumptions in the population projections related to births, deaths, migration, and the aging of existing residents. Although all age groups are projected to increase, differences in their growth rates lead to shifts in their relative share of the population. Older adults are projected to grow at a faster rate resulting in this age group making up a larger percent of the future total population.

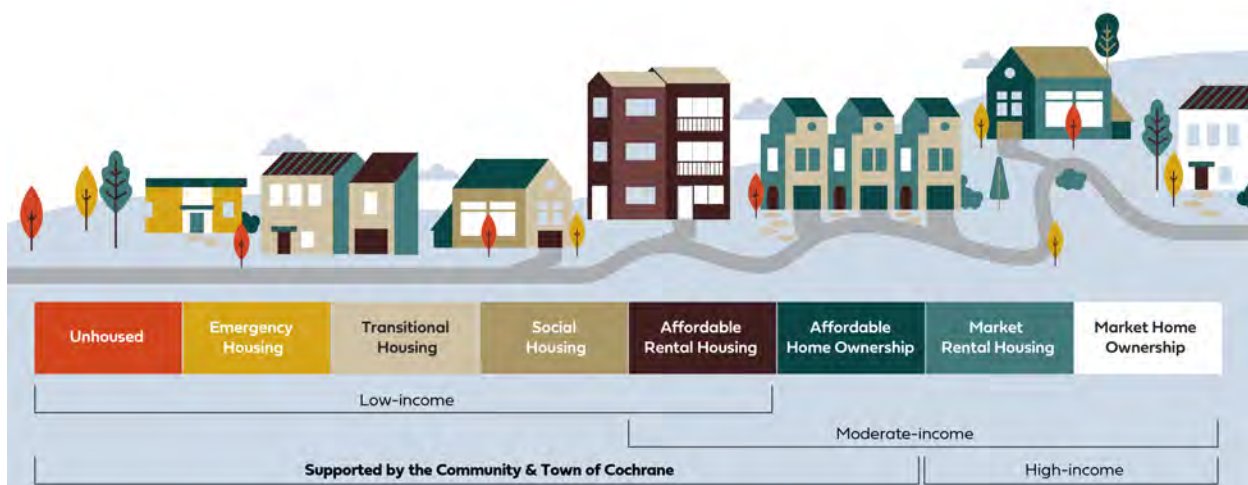
Housing Supply Gaps



Housing Supply Gaps

The housing continuum is a concept that demonstrates the full range of types and tenures of housing, including emergency housing and home ownership. The illustration below provides an 'at-a-glance' look at the different kinds of housing that comprise a complete community and as a tool to identify gaps in the housing market.

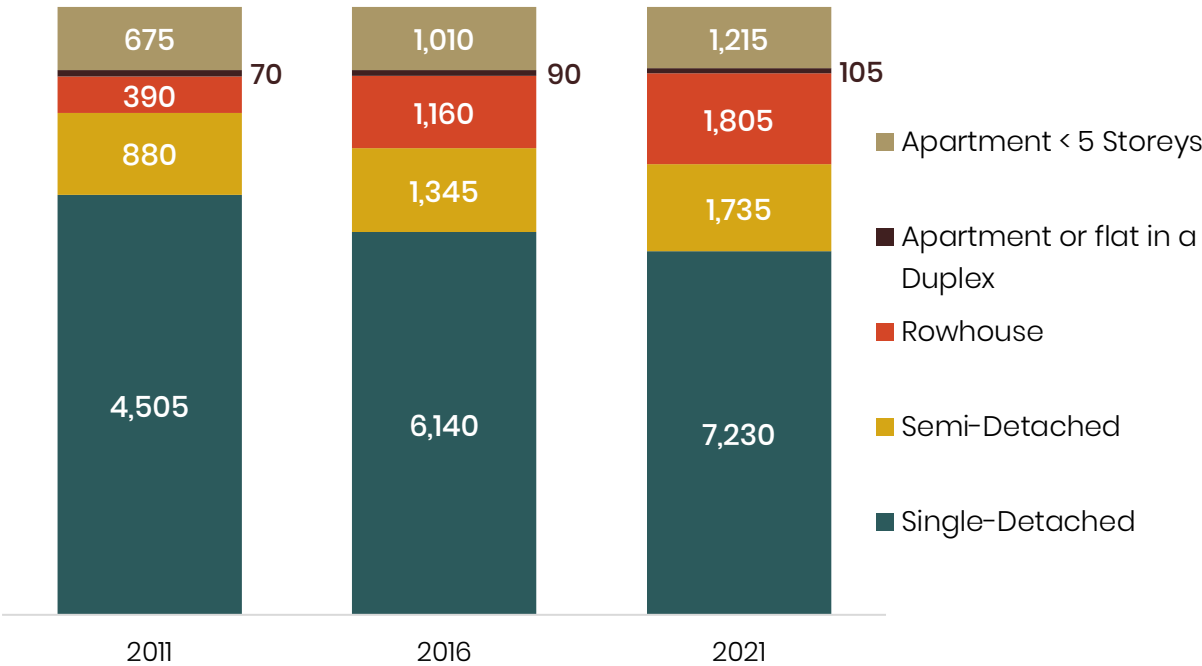
A healthy housing system consists of a range of housing options: emergency housing, transitional homes, supportive and social housing, affordable rentals, home ownership options, and market-rate housing.



A Need for Housing Diversity

Cochrane's housing supply has expanded alongside its population, with 45% of homes built in the past 10 to 15 years. Nearly 60% of the housing stock consists of single-detached homes. Among other types, row housing has experienced the largest growth, increasing by 362% since 2011. Engagement feedback indicates a strong community demand for more medium-density housing options.

Figure 7: Housing Stock per Unit by Type from 2011 to 2021, Town of Cochrane
 Source: Statistics Canada, 2011, 2016, and 2021 Census of Population



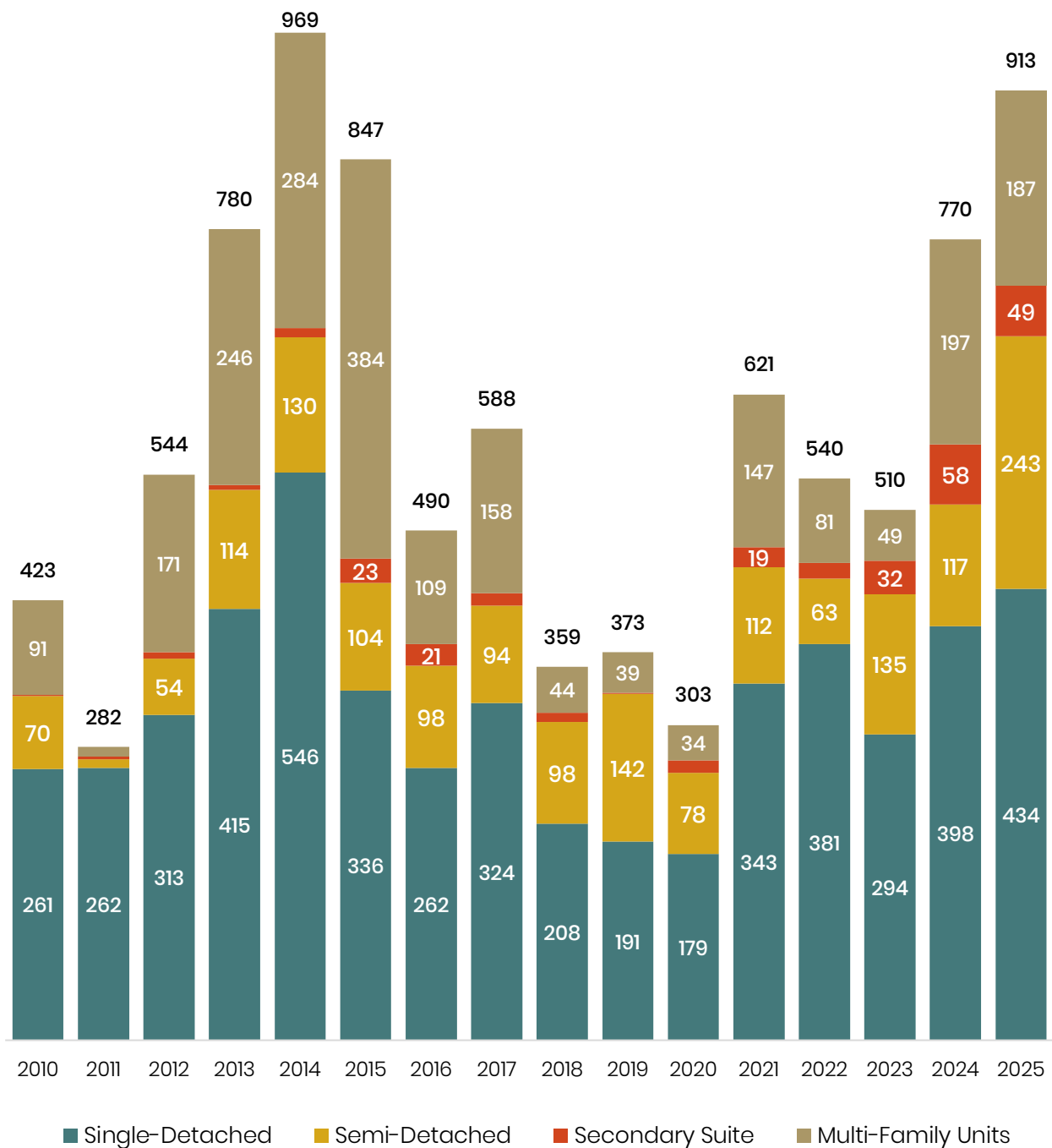
The ‘apartment or flat in a duplex’ category includes secondary suites, however this information may not accurately reflect the total number of secondary suites in Cochrane⁴. Cochrane’s building permit data (Figure 8, next page) shows a recent increase in secondary suites, with 2023 to 2025 recording the highest number of permits issued since 2010. However, these figures may not fully reflect reality, as some suites may not have been reported to the Town. While the growth of secondary suites has the potential to expand the long-term rental supply, some units are being used for short-term rentals, such as Airbnb, which can limit options for long-term tenants. Homeowners may prefer to rent as short-term rentals versus long-term rentals depending on various circumstances, including less regulations on ending tenancy for short-term rentals than long-term.

According to the *Town of Cochrane Short-Term Rental Report* by the University of Calgary, as of 2026 there was 115 short-term rentals registered in Cochrane. This is likely an underestimate,

4. Some units may not have been accurately identified in the census despite the presence of a secondary suite. Many homeowners absorb the secondary unit back into the main dwelling and the presence of a suite could be missed if it is not obvious to census enumerators from the exterior; approximately 21% of dwellings in Alberta were reviewed for structure type in the 2021 Census.

as not all units may be registered with the municipality. This includes 86 active records and 29 inactive short-term rental records.

Figure 8: New Dwelling Units by Type⁵, Town of Cochrane, 2010 – 2025
Source: Town of Cochrane, January 2026 Permit Activity Report

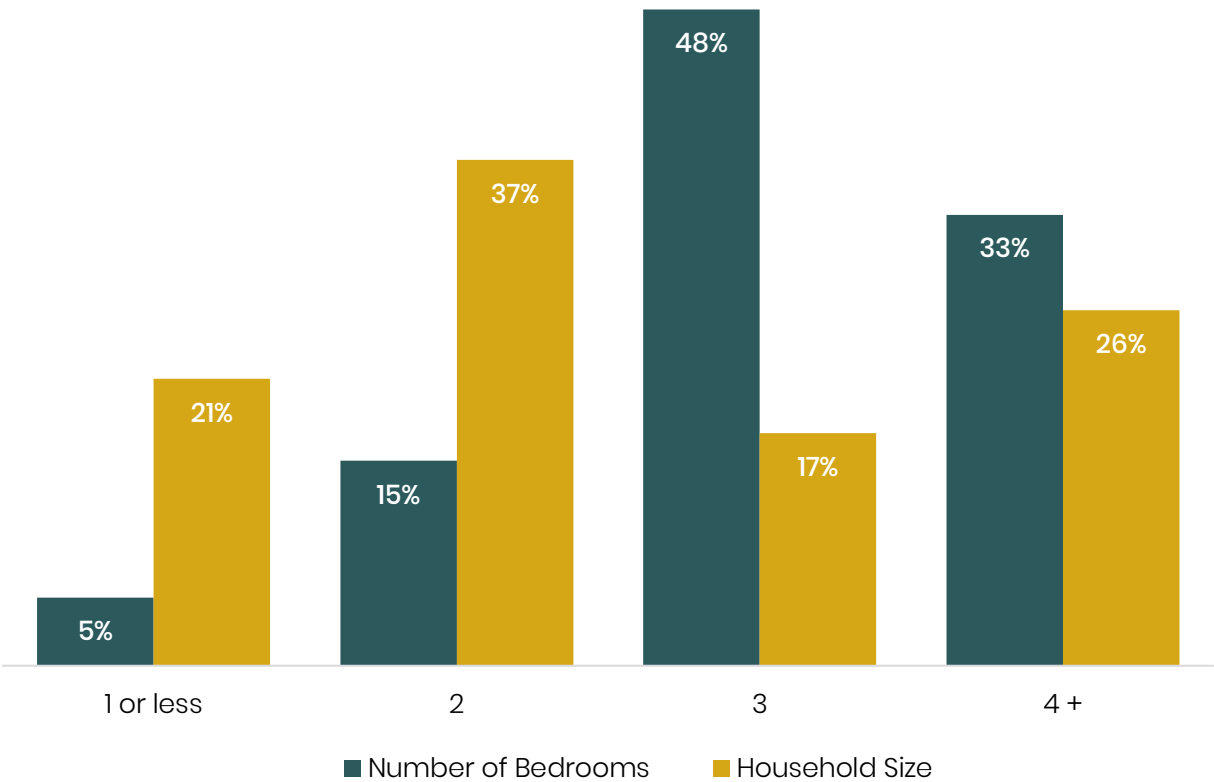


5. Multi-family units refer to townhouses, rowhouses, apartments, and stacked townhouses.

Housing Demand for Smaller Units

Analysis of Cochrane’s housing supply alongside typical household sizes highlights a mismatch between available homes and household needs. While nearly 58% of households consist of one or two people, 81% of Cochrane’s housing units have three or more bedrooms.

Figure 9: Housing Characteristics by Bedrooms and Household Size, Town of Cochrane, 2021
Source: Statistics Canada, 2021 Census of Population



Since 2016, household size proportions in Cochrane have remained relatively stable, with the share of one-person households increasing slightly from 19% in 2016 to 21% in 2021, followed by four-person households at 0.7%. Generally, one- and two-person households can be accommodated by one-bedroom units, assuming a two-person household is a couple⁶. However, many smaller households may prefer additional bedrooms to accommodate storage, guest space, future family plans, or home offices.

6. Roughly 3% of two-person households in Cochrane are estimated to be roommates/unrelated individuals.



Many residents value the flexibility [single-detached] homes provide for future expansions (such as suits, garages, or family accommodations as needs evolve) while maintaining privacy

– Engagement Participant

Table 8: Household Size, Town of Cochrane, 2016 – 2024

Source: Statistics Canada 2016–2021 Census, Town of Cochrane 2024 Municipal Census

Household Size (persons)	2016		2021		2024 ⁷	
	#	%	#	%	#	%
1	1,810	19%	2,485	21%	2,435	18%
2	3,705	38%	4,430	37%	5,049	38%
3	1,690	17%	2,000	17%	2,116	16%
4	1,685	17%	2,170	18%	2,428	20%
5+	870	9%	1,005	8%	1,145	9%

Cochrane’s proximity to Calgary shapes local housing needs through its working population. Approximately 25% of workers in Cochrane work from home, while 57% commute to a workplace. The prevalence of remote work may increase demand for larger homes with dedicated office spaces. Among those who commute, 97% use a personal vehicle highlighting a strong reliance on personal vehicles and may influence housing preferences for features like parking spaces, garages, and driveways.

Other factors influencing Cochrane’s housing stock include the availability of incentives for developers to build diverse housing types. Participants from the developers focus group indicated an interest in private sector solutions but noted that the absence of incentives,

7. 2024 data from the Town of Cochrane 2024 municipal census; there may be data limitations for one- and two-person households and five+ person households due to households counted at one address and not necessarily per housing unit. For example, one address may be a multi-unit building with 30+ residents in different housing units but have been counted as one household.

combined with permit delays, stagnant applications, and community pushback, directly affects the types of housing constructed.

Permit delays and stagnant applications may be partly influenced by incomplete submissions or missing information, highlighting an opportunity for both Town administration and the development community to improve processes, communication, and policy approaches that support more complete applications and more efficient housing approvals. Other suggestions included reducing approval timelines, fast tracking affordable housing applications, flexibility on site standards, and allowing land use and zoning changes for creative housing solutions.

MUNICIPAL COMPARISONS

When comparing household sizes and housing stock in surrounding communities, High River and Calgary have the highest proportion of one- and two-person households, at 66% and 58%, respectively. Cochrane is close behind Calgary, with 57% of households consisting of one or two people. Three- and four-bedroom homes account for 66% of housing in High River and 64% in Calgary, compared to 81% in Cochrane.

Table 9: Surrounding Communities Household Size, 2021

Source: Statistics Canada, 2021 Census of Population

Community	Household Size (Persons)				
	1	2	3	4	5+
City of Airdrie	5,050 (19%)	8,195 (31%)	4,545 (17%)	5,305 (20%)	3,215 (12%)
City of Calgary	132,695 (26%)	159,955 (32%)	80,020 (16%)	79,565 (16%)	50,070 (10%)
City of Chestermere	715 (11%)	1,875 (28%)	1,255 (19%)	1,535 (23%)	1,350 (20%)
Town of Cochrane	2,485 (21%)	4,430 (37%)	2,000 (17%)	2,170 (18%)	1,005 (8%)
Town of High River	1,545 (27%)	2,270 (39%)	730 (13%)	700 (12%)	540 (9%)
Town of Okotoks	1,685 (16%)	3,540 (34%)	1,765 (17%)	2,145 (21%)	1,345 (13%)

Table 10: Surrounding Communities Number of Bedrooms, 2021

Source: Statistics Canada, 2021 Census of Population

Community	Number of Bedrooms				
	0 ⁸	1	2	3	4+
City of Airdrie	55 (0.2%)	1,150 (4%)	4,925 (19%)	11,530 (44%)	8,630 (33%)
City of Calgary	2,920 (0.6%)	59,385 (12%)	116,625 (23%)	167,895 (33%)	155,480 (31%)
City of Chestermere	25 (0.4%)	100 (2%)	615 (9%)	2,640 (39%)	3,350 (50%)
Town of Cochrane	45 (0.4%)	530 (4%)	1,770 (15%)	5,810 (48%)	3,935 (33%)
Town of High River	0 (0%)	365 (6%)	1,620 (28%)	2,130 (37%)	1,670 (29%)
Town of Okotoks	10 (0.1%)	345 (3%)	1,530 (15%)	3,885 (37%)	4,705 (45%)

Pressures on Land + Infrastructure

In 2024, the Town of Cochrane completed the Growth Study to better understand how the Town can accommodate projected growth through 2047. The study applied an annual growth rate of 3.9% for total land demand, reflecting the town's average growth trend between 2006 and 2021. Using this rate, the study provided a detailed analysis of land demand and concluded that Cochrane is likely to reach the limits of its currently available land within approximately 15 years.⁹

- **Water Infrastructure:** Most of Cochrane's Water Infrastructure currently has sufficient capacity to serve the existing population as of today. In the very short-term, Cochrane will require significant upgrades to the existing Water Treatment Plant to increase its capacity to support the community, with a second Water Treatment Plant required within the next

8. 0 bedrooms refers to a studio or bachelor unit.

9. More recent projections are lower than found in the Growth Study, which may impact this estimate.

ten years to support the anticipated growth. Additionally, further upgrades to the water distribution system are required to support future growth, particularly for fire protection systems, pump stations that have previously struggled to maintain flow, and reservoirs with storage limitations.

- **Wastewater Infrastructure:** Much of Cochrane's wastewater system is operating below the 85% capacity as per the last Masterplan created by USL in 2019. There are large areas throughout the community that can handle the anticipated growth. However, certain areas do see infrastructure nearing or at full capacity which will be requiring upgrades/replacement due to condition of this infrastructure, demand from commercial entities, and increased density due to the downtown core and east end revitalization. The size, age, state and type of demand on this infrastructure increases operation and maintenance resource requirements to prevent potential service interruption, which can be caused by blockages due to Fat, Oil and Grease build up.

In 2023, the Town of Cochrane and Cochrane Society for Housing Options (CSHO) completed the *Cochrane Land Strategy: Affordable Housing – Land Suitability Analysis*. The report identified 20 parcels of land in Cochrane for potential affordable housing development, evaluating each based on criteria such as central location, walkability, development readiness, expected community support, and access to utilities. From the analysis, six parcels were deemed most suitable to accommodate a minimum of 50 non-market apartment rental units:

- 5th Avenue;
- Big Hill Lodge;
- Old RCMP Site;
- Old Town Hall;
- Public Works Yard; and
- West of Cochrane Area.

Community engagement revealed insights on important aspects to analyze when choosing sites for affordable housing development. Feedback included focusing on sites that will have minimal impacts from train and highway noise and are within walking distance or accessible transit to essential services and community amenities.

Some individuals expressed concerns about the fast-growing population and the resulting pressures on community amenities, essential services, supports, and infrastructure.

Engagement feedback highlighted several key concerns, including:

- The capacity of sewer and water systems to support current and future housing;
- Increasing traffic and pressure on road infrastructure due to population growth;
- The reliability, accessibility, and availability of public transit to meet rising demand;
- Capacity challenges for existing healthcare and urgent care services, particularly given that Cochrane does not have a hospital; and
- The ability of food security services and other social service supports to keep pace with demand, with anecdotal reports indicating they are already struggling with supply/resource shortages

Income + Affordability



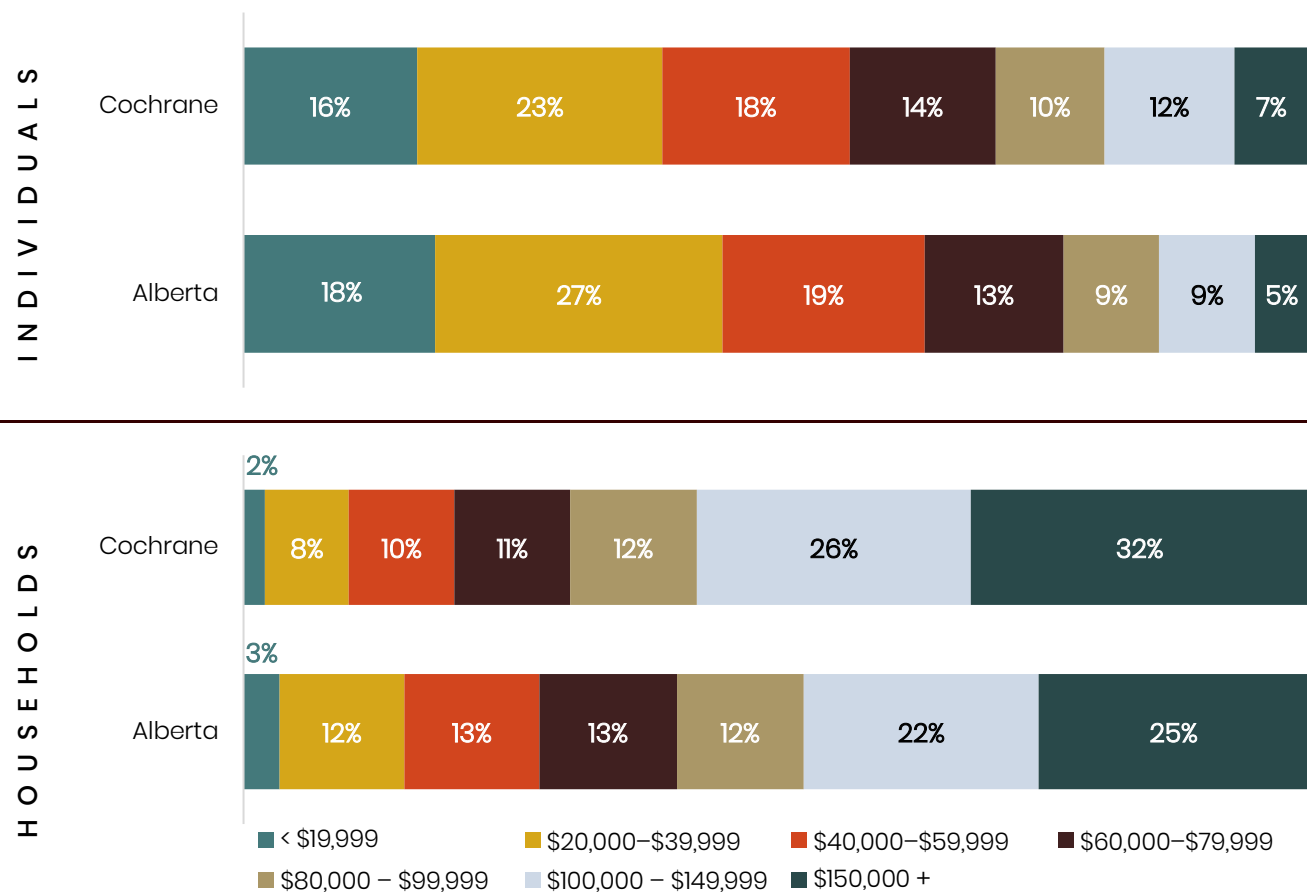
Income + Affordability

Income Trends

Cochrane’s median household income is \$113,000, 8% higher than the provincial median of \$96,000. The town’s median individual income is \$51,600, exceeding the provincial median of \$44,800 by 14%. Analyzing income distributions in more detail helps to understand how earnings are spread across the population.

Looking at individual income ranges, a significant portion of residents earn lower incomes: 23% of individuals earn between \$20,000 and \$39,000, and 16% earn below \$20,000. Together, this means that 39% of Cochrane’s population earned less than \$39,000 in 2021, the lowest two income brackets captured by Statistics Canada.

Figure 10: Income Range of Households and Individuals, Town of Cochrane and Province of Alberta, 2021
Source: Statistics Canada, 2021 Census of Population



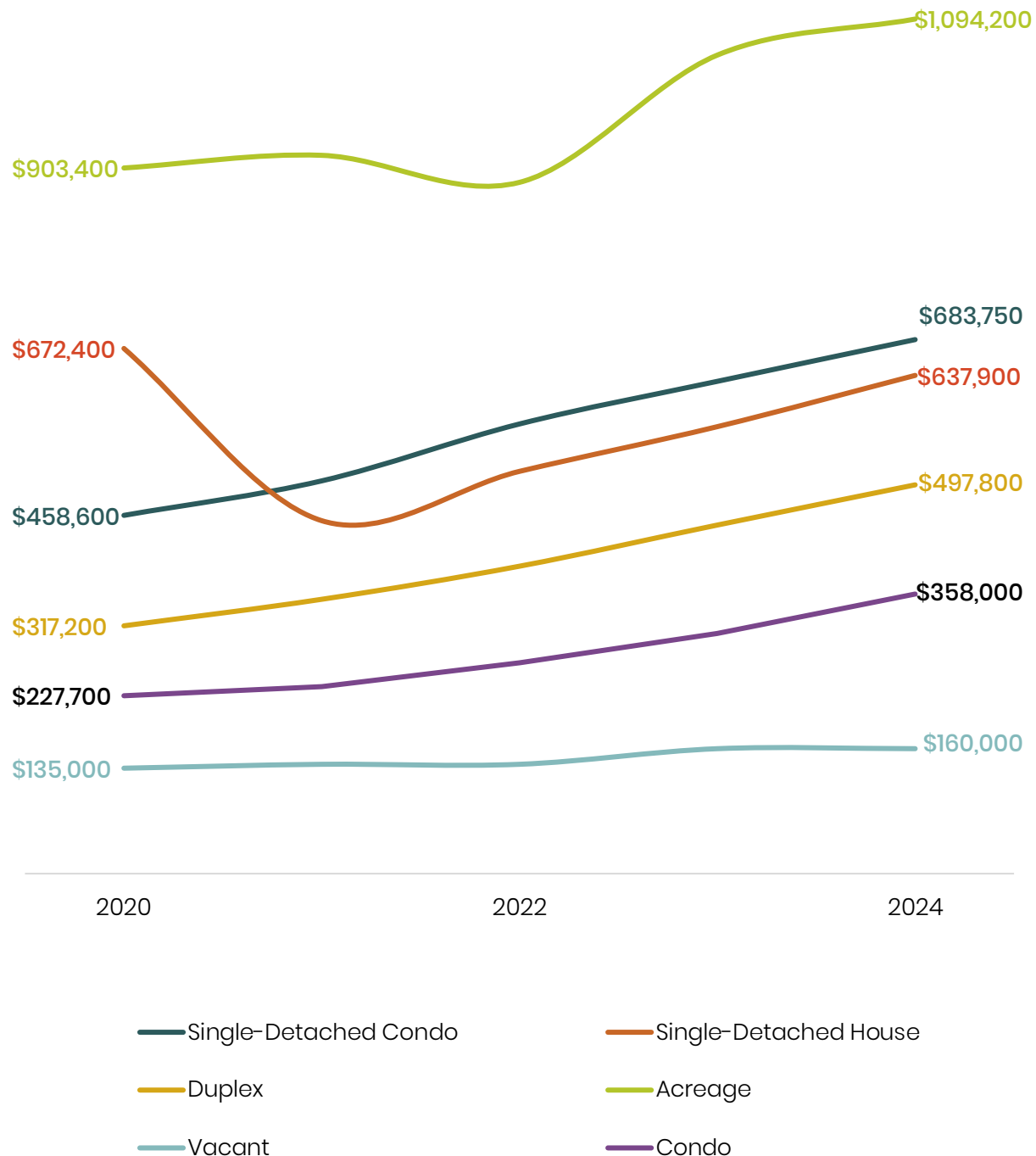
In comparison to the overall provincial median incomes, 27% of individuals in Alberta earn between \$20,000 and \$39,000. This means 45% of Albertans earn less than \$39,000.

Despite Cochrane’s individual and household incomes being higher than the provincial averages, housing affordability remains a significant concern, affecting a broad range of demographic and socio-economic groups. Social service providers and school counsellors estimate that 5% to 25% of youth experience housing insecurity. Engagement feedback reinforced these observations, highlighting that affordability challenges impact multiple groups, including:

	Indigenous residents;		Older adults and those on fixed incomes;
	Middle, dual-income households;		Persons with disabilities and/or complex needs; and
	Migrants and newcomers to Cochrane;		Youth, young adults, and lower-income groups.

Since 2020, housing prices in Cochrane have steadily increased, with single-detached homes, condominiums, and duplexes rising by 50% to 60%. Vacant land has seen the smallest increase, at 18.5%. Because these parcels do not include existing structures, buyers are responsible for construction costs, which can vary widely depending on factors such as material prices, availability of skilled trades, permitting requirements, and other considerations.

Figure 11: Median Assessed Housing Values by Type, Town of Cochrane, 2020 – 2024¹⁰
 Source: Town of Cochrane, 2020–2024 Assessment Rolls



10. Single-detached condos are tied to a registered condo plan and may include shared land or common property; examples include Gleneagles and Crawford Ranch.

High Housing Costs

Comparing median assessed housing values with the household incomes required to purchase them, based on the standard mortgage stress test, reveals significant affordability challenges in Cochrane.

Table 11: Affordability Calculation Based on 2024 Median Assessed Housing Values, Town of Cochrane, 2024¹¹

Source: Town of Cochrane 2024 Assessment Rolls; CitySpaces Consulting

Housing Type	Median Assessed Value	Household Income Required
Single-Detached Condo	\$683,750	\$181,129
Single-Detached House	\$637,900	\$163,494
Acreage	\$1,094,200	\$264,350
Duplex	\$497,800	\$132,528
Condo	\$358,000	\$101,628

Cochrane households need a minimum income of \$101,628 to purchase the most affordable at-market housing type. Based on the 2021 Census, **approximately 42% of households earn below this threshold, making homeownership unattainable for them.**

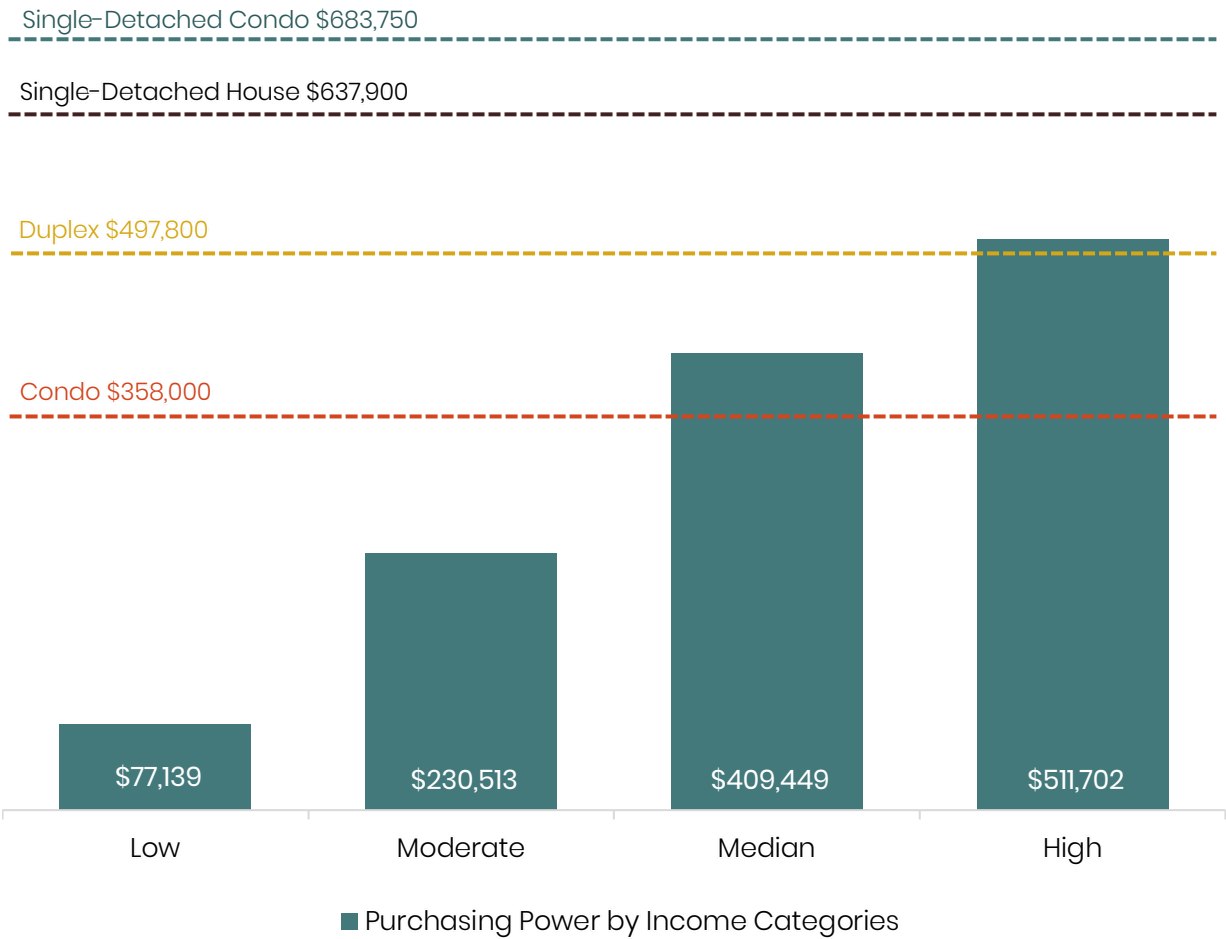
Another way to assess affordability in Cochrane is by analyzing the purchasing power of each income category. This approach provides a clearer picture of the types of housing each group can realistically afford based on their income. Income categories are calculated using the Area Median Household Income (AMHI), which is \$113,000 for the Town. Table 12 outlines the total number of households in each income category in Cochrane.

11. Assumptions for analysis include 20% downpayment, 4.5% interest rate for five-year fixed term with a 6.5% mortgage rate stress test, and mill rate substitution of \$6.43. Condos include \$200 strata fees, \$400 for utilities. Non-condo units had \$0 strata fee and \$600 for utilities. Single-detached condo was calculated based on \$200 strata fee and \$600 utilities. The income and purchase price was calculated using a simple method commonly used by Stats Can and CMHC, but other variables may exist.

Table 12: Income Categories, Town of Cochrane, 2021
 Source: University of British Columbia Housing Needs Assessment Tool, 2025

Income Category	Annual Household Income	% Total Households
Very Low	< \$25,000	2%
Low	\$25,000 – \$54,999	15%
Moderate	\$55,000 – \$89,999	21%
Median	\$90,000 – \$134,999	24%
High	> \$135,000	38%

Figure 12: Median Assessed Values and Purchasing Power of Income Categories, Town of Cochrane
 Source: Statistics Canada, 2021 Census Population, Town of Cochrane 2024 Assessment Rolls



When purchasing power is compared to the median assessed value of homes, **only households in the median¹² and high-income categories (see Table 12) could realistically afford to buy a home in Cochrane's current market**, and even then, options would be limited to duplexes or condominiums.

Compared to surrounding communities, Cochrane ranks third highest in household median income (\$113,000) and fourth highest in median assessed value of dwellings (\$448,000).

Table 13: Surrounding Communities Median Household and Individual Income and Median Value of Dwellings, 2021

Source: Statistics Canada, 2021 Census of Population

Community	Household Median Income	Median Value of Dwellings	Income Required ¹³	Gap
City of Airdrie	\$110,000	\$400,000	\$110,912	\$912
City of Calgary	\$98,000	\$456,000	\$123,289	\$25,289
City of Chestermere	\$135,000	\$532,000	\$140,087	\$5,087
Town of Cochrane	\$113,000	\$448,000	\$121,521	\$8,521
Town of High River	\$82,000	\$348,000	\$99,418	\$17,418
Town of Okotoks	\$117,000	\$452,000	\$122,405	\$5,405

Median dwelling values in nearby communities generally align with median household incomes, with lower income communities tending to have lower median assessed home values. When comparing the income needed to purchase a home, Airdrie shows the smallest gap between household median income and the income required. Cochrane has a gap of \$8,521, exceeded only by High River and Calgary.

12. Specifically, only those in the median income category earning over \$121,000.

13. Assumptions for analysis include 20% downpayment, 4.5% interest rate for five-year fixed term with a 6.5% mortgage rate stress test, and mill rate substitution of \$6.43, \$0 strata fee and \$600 for utilities.

OTHER FACTORS IMPACTING AFFORDABILITY

Limited Employment Options

Since 2016, Cochrane's unemployment rate has risen from 7.0% to 9.5%. Community discussions identified employment challenges faced by youth and young adults, noting that certain positions typically filled by younger individuals, such as grocery clerks or other retail positions, are increasingly being occupied by older adults. Anecdotal evidence suggests this trend is partly due to older individuals returning to work to afford housing despite being of retirement age. With more flexible schedules, older adults may be more desirable employees than youth attending school. Additionally, many employment opportunities in Cochrane are at minimum wage, limiting options for both renting and homeownership. There is also minimal large business and industry employment options in Cochrane.

Limited Accessible and Subsidized Housing

Limited accessible housing further restricts options for older adults and individuals living with a disability or complex needs, particularly those requiring home accessibility modifications¹⁴, public transit access, or proximity to essential services. Community feedback shared stories of individuals and families struggling to find suitable housing, emphasizing the difficulties of managing on a fixed income in the current housing and rental market, especially given the limited availability of appropriate units.

Cochrane has a very small number of subsidized housing units – approximately 95 in total – including emergency or affordable housing options. The limited older adult housing in the town includes independent, accessible, and long-term care beds. Conversations with service providers and community members indicate these units experience low turnover and long waitlists, creating a backlog of individuals who cannot access the supports they need.

14. Examples include ramps, stairlifts, grab bars, wider doorways, lever door-handles, and walk-in tubs.

Table 14: Number of Subsidized/Unsubsidized Rental Housing Units by Surrounding Community, 2021

Source: University of British Columbia Housing Assessment Resource Tool (HART)¹⁵

Community	Total Rental Units	% of Tenant Households in Subsidized Housing
City of Airdrie	5,435	2%
City of Chestermere	600	0%
Town of Cochrane	1,950	5%
Town of High River	1,415	10%
Town of Okotoks	1,485	6%

High River and Okotoks have the highest proportion of tenant households in subsidized rental units, at 10% and 6% respectively. Cochrane's tenant households in subsidized units make up roughly 5% of the total rental market.

The number of subsidized housing units is based off the most up to date data available (2021 Census) and is self-reported by the individual who indicates if they are receiving a subsidy¹⁶. An inventory of subsidized units does not formally exist. Information provided by service providers in Cochrane indicates there are approximately 57¹⁷ subsidized rental units in Cochrane. This would account for only 3% of the total rental units.

Table 15: Subsidized Housing by Organization, Town of Cochrane, 2026

Source: Town of Cochrane

Organization	Total Subsidized Housing Units in Portfolio
Cochrane Society for Housing Options	35
Rocky View Foundation	22

15. Total units are based on self-reported data from the 2021 Census and on individuals who indicated they received a subsidy on their rental unit and not housing inventory.

16. This includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements, and housing allowances.

17. This amount does not include supportive or continuing care units.

Affordability Profiles

ONE-PARENT HOUSEHOLD

Christa is a mother living in social housing in Cochrane with her two young children, aged five and seven, and their family dog. She moved to Cochrane three years ago and has been working part-time as a cashier at a local store. While she hopes to work full-time, she lacks nearby family or friends to provide childcare outside school hours. Her youngest child was recently diagnosed with developmental challenges, requiring additional support both at home and at school.

Christa’s apartment is located on the opposite side of Cochrane from her job, her children’s school, and the support services her youngest child requires. The commute has created financial strain due to gas, car maintenance, and limited work hours. She has considered moving closer but cannot find social housing in that area. Market rental options are out of reach based on her income, and most do not allow pets.

With an annual income of \$40,000, Christa’s options for a two- or three-bedroom unit that allows pets are extremely limited. Based on her income, she could only afford approximately \$1,000 per month in rent. Even if a pet-friendly unit were available, she would already be priced out of the market given her income and housing needs.



Annual Income	Affordable Shelter Cost	Rental Type	Median Rent ¹⁸
\$40,000	\$1,000 per month	2-bedroom Apartment	\$1,775
		3-bedroom Apartment	\$1,854
		2-bedroom Basement Suite	\$1,625
		2-bedroom Townhouse	\$1,950
		3-bedroom Townhouse	\$2,198

Christa currently lives in one of the few social housing units in Cochrane. However, the distance to her job is creating financial strain, and she fears she may have to move to live

18. Median rent numbers are based on rental market desktop analysis outlined in Table 18.

with her parents. She is hesitant to uproot her children again, especially after they have just recently settled into school and made friends. Without other affordable housing options closer to her workplace, she is unsure how much longer she can continue to live in Cochrane.

OLDER ADULT RESIDENT

John is an 85-year-old man living with his adult daughter, Tammy, and her teenage children in a single-detached home. Due to limited mobility and deteriorating eyesight, John can no longer drive or walk independently to appointments.

Although Tammy and her children do their best to support him, their home’s stairs have become increasingly difficult for John to navigate. Since there is no main-floor bedroom, Tammy has set up a cot in the living room so John can sleep without needing to use the stairs.

John has applied for accessible housing but is currently on a waitlist with more than 60 applicants ahead of him. With retirement savings and a pension totaling \$45,000 annually, he cannot afford private older adult housing.

John has explored studio and one-bedroom rental units, but many are basement suites with stairs, making them inaccessible. He is also concerned about getting to medical appointments and running errands without Tammy and her children to drive him. Cochrane’s public transit system (COLT) does not regularly serve all neighbourhoods, and John struggles with navigating the transit system.



Annual Income	Affordable Shelter Cost	Rental Type	Median Rent ¹⁹
\$45,000	\$1,125 per month	Studio Basement Suite	\$1,100
		1-bedroom Basement Suite	\$1,300
		1-bedroom Apartment	\$1,650
		1-bedroom Townhouse	\$1,400

19. Median rent numbers are based on rental market desktop analysis which is outlined in Table 18.

John could afford a studio basement suite while waiting on the accessible housing waitlist, but he has not yet found a unit that meets both his accessibility needs and budget. He feels the strain of living with his daughter and grandchildren without a proper bedroom. John is also concerned that his declining mobility and eyesight may further limit his ability to live independently before he can access older adult housing. Further, John may have to relocate to Calgary for older adult care which would increase the strain to his daughter who would have to travel to support him.

NEW RESIDENT

Marwan moved to Cochrane a year and a half ago from abroad. He currently lives in a one-bedroom basement suite with a den and works 2 part-time entry level jobs. When he first arrived, Marwan faced significant challenges navigating the Canadian rental market, including understanding landlord requirements such as credit checks and references. With support from Cochrane Family and Community Support Services and Cochrane Immigrant Services Committee, he was relieved to secure an affordable basement suite that accepted his application.

Marwan pays \$1,250 per month, including utilities, but his current living conditions are affecting his health and wellbeing. The unit has mold, poor insulation, and a faulty dishwasher. He is afraid to report these issues, fearing a rent increase or potential eviction. With an annual income of \$51,600, he cannot afford higher rent. He would be willing to move to a smaller affordable unit if one were available, though the thought of navigating the rental market again is stressful.



Annual Income	Affordable Shelter Cost	1-Bedroom Rental Type	Median Rent ²⁰
\$51,600	\$1,290	Basement Suite	\$1,300
		Apartment	\$1,650
		Townhouse	\$1,400

20. Median rent numbers are based on rental market desktop analysis which is outlined in Table 18.

After encountering problems with his current unit, Marwan is seeking alternative housing. Although his income meets the median annual income for individuals in Cochrane, he is struggling to find an affordable one-bedroom apartment. Marwan plans to request a reference from his current landlord but is unsure how he would obtain a second reference, if required, especially if he is unable to find an affordable unit.

YOUTH RESIDENT

Kieran is an 18-year-old recent high school graduate living at home with her parents, hoping to move into her own apartment. Over the past four months, Kieran has been applying to dozens of minimum-wage retail and service jobs in Cochrane but has found that many positions are held by older adults who continue working due to their own affordability pressures.

While Calgary offers more job opportunities, Kieran does not have a car, making commuting from Cochrane impractical. Even if she secured a job locally, finding a suitable apartment would be challenging – most units are too large, and Kieran prefers not to live in a basement suite. To afford a one-bedroom apartment in Cochrane, Kieran would need an annual income of at least \$66,000, or roughly \$31 per hour, whereas the highest paying entry-level jobs she has found in town pays around \$22 per hour.



Income Hourly	Annual Income	Affordable Shelter Cost	1-Bedroom Apartment Rent
\$31	\$66,000	\$1,650	\$1,650
\$22	\$45,760	\$1,144	
\$15	\$31,200	\$780	

Although Cochrane is her home, Kieran feels she may need to move elsewhere to find work and housing she can afford. Some of her friends have moved to Calgary and reported abundant job opportunities. Kieran is seriously considering the move, as it would still allow her to visit her parents easily while providing greater access to both employment and housing options.

RESIDENT EXPERIENCING HOMELESSNESS

Terry is a 68-year-old lifelong resident of Cochrane. He rented the same basement suite for twelve years but had to move two years ago when the landlord needed the unit for a family member. Since then, Terry has been unable to find affordable rental housing. He has not been able to work for several years due to ongoing health issues, leaving him with a fixed annual income of \$18,500 from Old Age Security (OAS) and Canada Pension Plan (CPP).

Since leaving his basement suite, Terry has been living in his car, parking at locations such as parking lots, campgrounds, and sideroads. His deteriorating health has made this living situation increasingly difficult. Terry hopes to move into the local older adults' affordable housing building, which would provide a stable environment to manage his health, but units are limited.



Terry has always called Cochrane home, but he is worried about his declining health and how much longer he can safely live in his car. Terry is seriously considering moving to Calgary to secure housing even though it would mean leaving behind his friends and community.

Priority Populations



Priority Populations

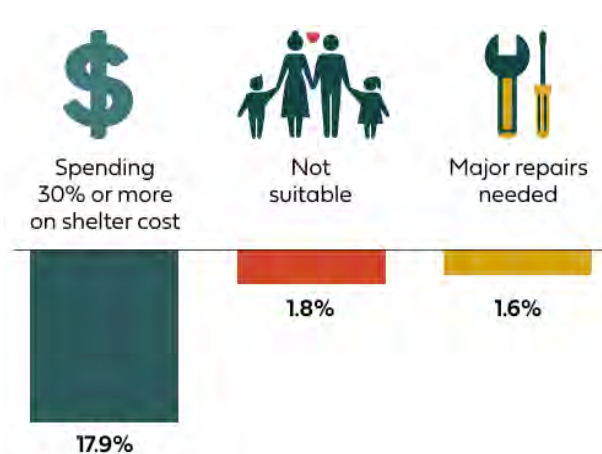
Understanding the populations most in need in Cochrane can help guide targeted and strategic solutions to address housing challenges. Analysis of both published data and community engagement feedback highlights several priority groups: households in core housing need, renters, older adults, and individuals experiencing homelessness or housing insecurity.

- **Households in core housing need** are typically one- or two-person households with low- or very low-incomes. The highest need demographics include single-mother-led households, individuals over 85 years of age, Black-led households, and refugee-claimant-led households.
- **Renters** comprise 16% of all households. Nearly half (42%) spend more than 30% of their income on rent, and the number of renters in core housing need has increased by 56% since 2016.
- **Older adult households** are the fastest growing age cohort and are projected to continue to increase by 2051. Among renters aged 85 and older, over half (55%) spend more than 30% of their income on rent. The total number of older adults in core housing need has increased by 767% since 2006. Households aged 75 and older account for 92% of estimated suppressed households.
- **Persons experiencing homelessness or housing insecurity** are estimated at 113 individuals, with 20 visibly experiencing homelessness in Cochrane. Social service providers report rising demand for support services from middle-income families, older male one-person households, and aging individuals.

Households in Core Housing Need

Statistics Canada defines core housing need (CHN) as a concept that tests for the acceptability of a household's current housing against three standards of affordability, adequacy, and suitability. A household is in CHN if it does not meet one of the three standards and would have to spend more than 30% of its income to access acceptable housing.

In Cochrane, 6.8% of households are in CHN. When looking at the three CHN indicators separately, roughly 22% of households in Cochrane experience one of the three: spending 30% or more on shelter (17.9%), unsuitable housing (1.8%), or major repairs are needed (1.6%). While these households are not considered to be in CHN based on Statistics Canada's definition²¹ this information is further indicative of an existing affordability issue in Cochrane.



In Cochrane, most households in CHN fall into the low- or very low-income category. One- and two-persons households consist of 48% (370) and 27% (210) of the CHN households respectively. This analysis is further supported by the engagement feedback from community members who emphasized the need for smaller, affordable housing units in Cochrane.

Table 16: Households in Core Housing Need by Income Category and Household Size, Town of Cochrane, 2021

Source: University of British Columbia Housing Needs Assessment Tool

Income Category	Monthly Income	Household Size (person)					Total
		1	2	3	4	5+	
Very Low	\$565	160	25	0	0	0	185
Low	\$1,412	210	185	100	80	15	590
Moderate	\$2,260	0	0	0	0	0	0
Median	\$3,390	0	0	0	0	0	0
High	>\$3,390	0	0	0	0	0	0
Total		370	210	100	80	15	775

21. 22% of households meet one of the core housing need indicators but can move elsewhere for 30% or less of their income.

Further breakdown of the households show single-mother-led, over-85, black-led, and refugee-claimant-led have the highest rate of CHN in Cochrane.

Table 17: Households in Core Housing Need by Priority Population, Town of Cochrane, 2021

Source: University of British Columbia Housing Assessment Resource Tool

Priority Population Households	Number of Households in Core Housing Need	Core Housing Need Rate
Single-mother-led	185	27%
Head of household over 85	45	22%
Black-led	15	20%
Refugee-claimant-led	15	20%
Head of household under 25	20	14%
Women-led	500	11%
Indigenous-led	65	10%
Head of household over 65 ²²	260	10%
Youth-led (age 18-29)	55	8%
Visible minority-led	75	7%
With person(s) dealing with cognitive, mental or addictions activity limitation	150	6%
With person(s) physical activity limitation	165	5%
With person(s) dealing with mental health, addictions, and/or activity limitations	65	4%
With Veteran(s)	10	2%

22. Includes head of households over 85 years of age.

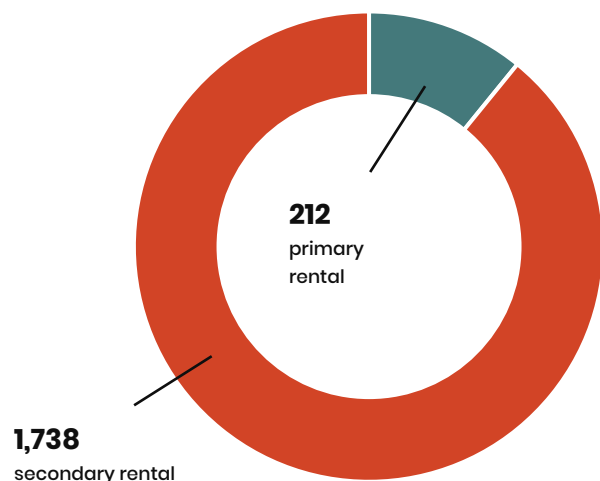
Renters with Limited Options

RENTAL STOCK

Looking at household tenure, owners make up 84% of all households in Cochrane, with a median annual income of \$119,000 and median monthly shelter cost of \$1,820. In comparison, renter households consist of 16% of total households in Cochrane, have a median income of \$66,000, and a monthly shelter cost of \$1,500 as of 2021; this reveals a significant disparity – owner households earn nearly 57% more in median income than renter households, while the difference in shelter costs is approximately only 19%.

Cochrane's rental market consists of 89% (1,738) secondary rentals which often includes basement suites in larger detached homes. This reliance on secondary rental units creates some instability for renters with a greater risk for displacement when owners decide to sell, renovate, or when family members move into the rented unit. Cochrane's Society for Housing Options (CSHO) shared concerns that many people on their waitlist are forced to live in secondary suites where accessibility is often limited.

Figure 13: Rental Market in 2021, Town of Cochrane
Source: University of British Columbia Housing Assessment Resource Tool

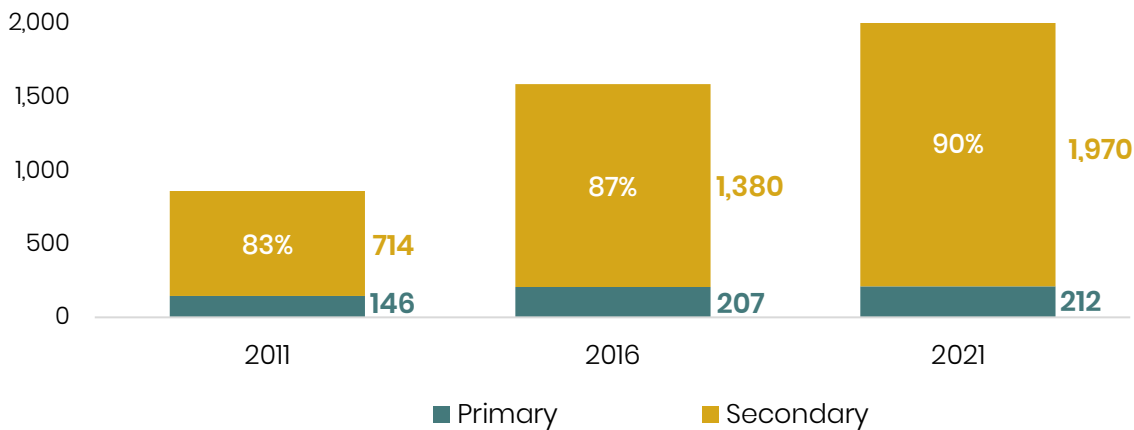


Primary rental units refer to purpose-built rental housing that is professionally managed as a rental property, but does not include affordable or social housing units²³. In 2021, this type accounted for only 11% (212) of rental units. From 2011 to 2021, the supply of primary rental units grew by just 66, while the number of renter households increased by 1,110. As a result, only 6% of new renter households were housed in purpose-built rental units.

23. CMHC considers primary rentals as privately initiated structures with at least three rental units. Social and affordable housing structures are not included in the rental market survey. This means that CSHO's units are not included in the primary rental unit count provided by CMHC.

Figure 14: Share of Renter Households Living in Primary and Secondary Rental Units, 2011, 2016, and 2021

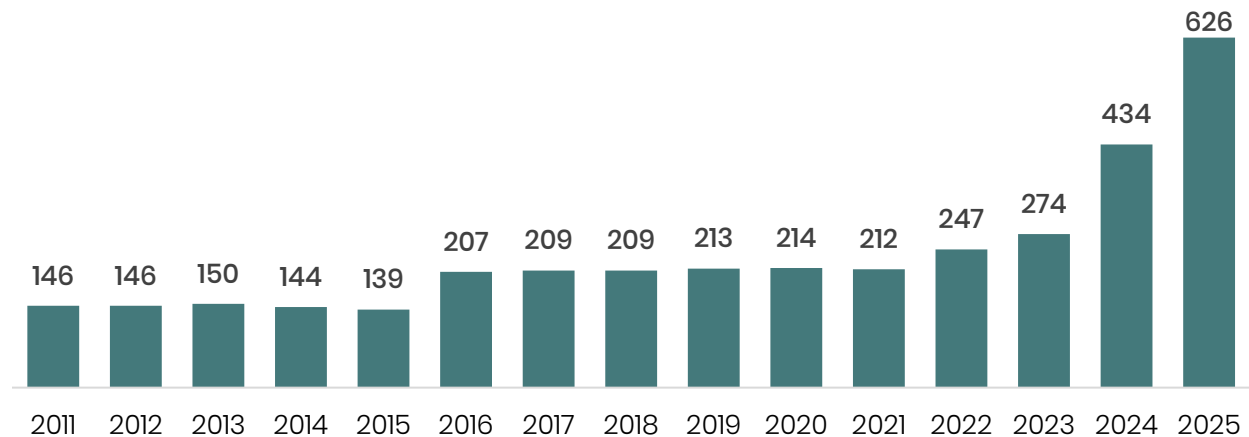
Source: Canada Mortgage and Housing Corporation, Housing Market Information Portal; Source: Statistics Canada, 2021 Census of Population



Since 2021, the primary rental supply has grown, particularly over the past 3 years, rising by 195%, from 212 to 626. While this expansion is still a relatively small share of all renter households, nearly tripling the supply in such a short period is significant.

Figure 15: Primary (Purpose-Built) Rental Housing Units, 2011-2025

Source: Canada Mortgage and Housing Corporation, Housing Market Information Portal



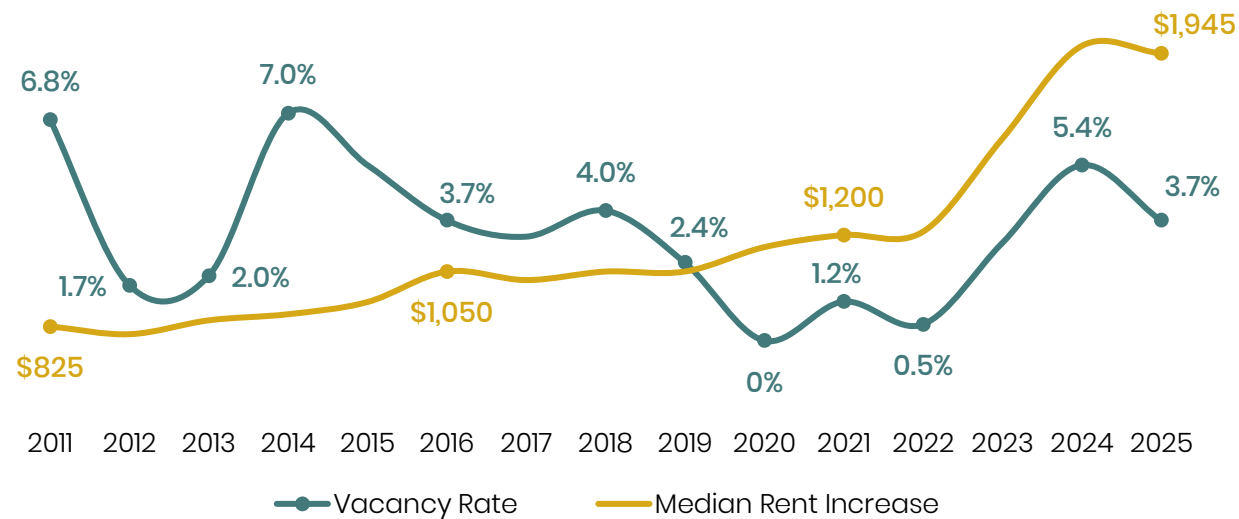
RENTAL MARKET

As of 2025, CMHC estimates Cochrane's rental vacancy rate is 3.7%, highlighting the competitive and limited nature of the rental market.²⁴ Only 5% of rental units in Cochrane are estimated to be subsidized, which puts additional pressure on an already tight rental market.

24. The vacancy rate data is classified as poor-quality due to data limitations. CMHC tracks purpose-built rental information, which is a small dataset in Cochrane given most rentals are secondary suites.

Expanding the subsidized and affordable rental market can provide more options for renter households affected by affordability, fixed incomes, or accessibility limitations that impact their housing options.

Figure 16: Rental Vacancy Rate and Median Rent, Town of Cochrane, 2011-2025
Source: Canada Mortgage and Housing Corporation, Housing Market Information Portal



The median rents shown in Figure 16 reflect all unit sizes, from studios to three-or-more-bedroom units. Generally, when vacancy rates fall below 2%, rents tend to rise faster than inflation. While this pattern is less clear in Cochrane due to limitations in data availability, Figure 16 suggests a similar trend: rents increased following periods with vacancy rates at or below 2% and tended to stabilize or decline slightly after periods of higher vacancy. The accelerating increase in median rents since 2021 may be due to the significant increase in the primary rental supply, with rents for those units reflecting the cost of new construction, rather than from sudden changes to rents in the existing stock.

Because most units are secondary rentals,²⁵ it creates a significant challenge in accurately understanding rental trends in Cochrane. While the secondary and primary rental markets are inherently linked, they are not the same and the data only represents the primary market. While overall trends in each submarket will affect one other (i.e. low vacancy or increasing

25. Secondary rental refers to ownership units offered for rental by individual owners, such as secondary suites, rather than purpose-built rental housing. CMHC does not collect data on secondary rental units in most communities.

prices would be experienced in both), exact statistics from the primary rental data will vary from the secondary market

To gain a clearer understanding of the current rental market, a desktop review of rental listings in Cochrane was conducted between January and March 2026 (Table 18), which provides a snapshot of the available rental options and market conditions.

Table 18: Median Rent from Desktop Rental Analysis by Unit Type and Size, Town of Cochrane, 2026

Source: Facebook Marketplace, RentFaster.ca

Unit Type	Number of Bedrooms	Median Rent ²⁶	Annual Income Required ²⁷
Private Room	1	\$850	\$34,000
Apartment	1	\$1,650	\$66,000
	2	\$1,775	\$71,000
	3	\$1,854	\$74,160
Secondary Suite	Studio	\$1,100	\$44,000
	1	\$1,300	\$52,000
	2	\$1,625	\$65,000
Townhouse	1	\$1,400	\$56,000
	2	\$1,950	\$78,000
	3	\$2,198	\$87,920
	4	\$2,500	\$100,000
House	1 – 3	\$2,400	\$96,000
	4	\$3,025	\$121,000

Community engagement in Cochrane offered insight into how the rental market affects individuals and families. Youth, young adults, and older adults expressed concerns about the affordability of rents, citing factors such as the limited supply of affordable and accessible rental units, a shortage of living-wage employment in the community, and barriers like security

26. The median rent per unit type was calculated from listed prices of rental units over a two-month period.

27. Income is the minimum required to be considered affordable (rent at 30% of income); calculated by the median rent divided by 0.3 and multiplied by 12 for estimated annual income.

deposits and credit check requirements. Individuals waiting for subsidized housing expressed little hope of moving up the long wait lists.

In Cochrane's Housing Needs Survey, approximately 71% of youth reported that finding an affordable place to live would be difficult or impossible. This sentiment was echoed during an in-person engagement event with youth (ages 14 to 17) and young adults (ages 18 to 24), highlighting the widespread challenges facing this age group in securing rental housing.

SHORT-TERM RENTALS

As of 2026, Cochrane has 115 approved short-term rentals which includes 86 active and 29 inactive rentals. Engagement with the community indicated some frustrations regarding community safety, street parking, and impact on long-term rental options. Homeowners may choose to rent their secondary suites out as short-term rentals for various reasons, such as ease of ending tenancy compared to long-term rentals, and to have more flexibility while earning passive income to help with mortgage payments.

The University of Calgary, supported by the Town of Cochrane, produced a *Short-Term Rental Report* which suggests that while Cochrane is experiencing housing affordability challenges, short-term rentals are unlikely to be a significant driver of housing stress in the community. The report also found that many short-term rentals comprised of residential homes. The report recommends:

- Streamlining the short-term rental application and compliance process;
- Ensuring operators meet safety, taxation, and nuisance-prevention standards; and
- Aligning short-term rental policies with broader development and tourism strategies.

RENTERS IN CORE HOUSING NEED

Analysis of core housing need by tenure reveals a significant disparity between renters and owners. About 24% of renter households are in CHN, compared to only 4% of owner households. Between 2016 and 2021, the proportion of renter households in CHN increased by 56%, while owner households in CHN decreased by 20%. This trend highlights a widening gap in housing conditions between renters and owners in Cochrane.

Table 19: Changes in Core Housing Need by Tenure, Town of Cochrane, 2016–2021

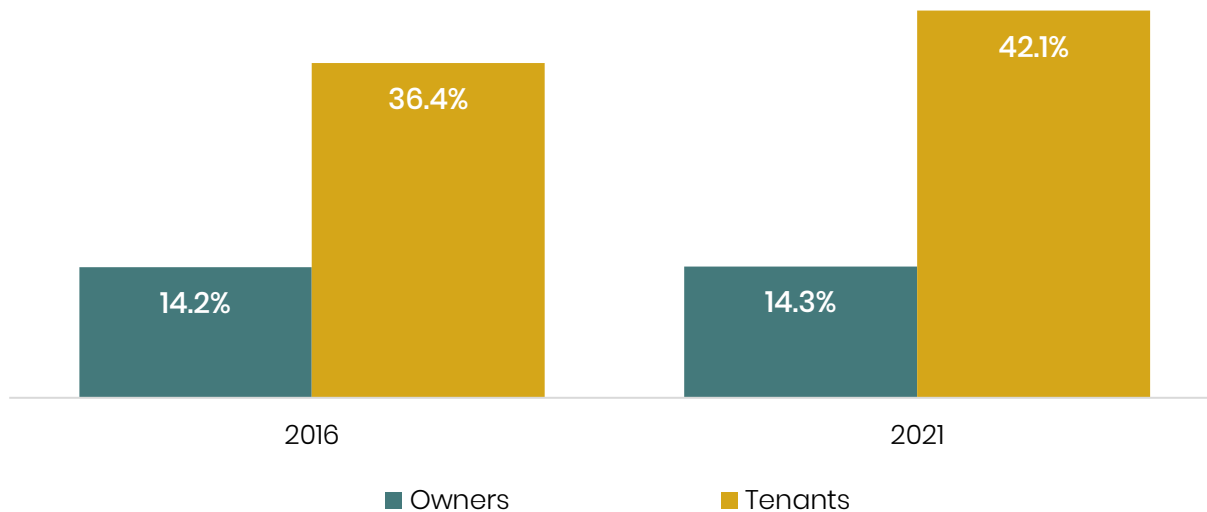
Source: University of British Columbia Housing Needs Assessment Tool

Household Type	2016		2021		Change	
	#	%	#	%	#	%
Owner-occupied	450	6%	360	4%	–90	–20%
Tenant-occupied	285	22%	445	24%	160	56%

Additionally, 42.1% of renter households are spending 30% or more of their income on shelter costs, compared to just 14.3% of owner households, underscoring the greater financial pressure faced by renters.

Figure 17: Owner and Tenant Households Spending 30% or More on Shelter Costs, Town of Cochrane, 2016–2021

Source: Statistics Canada, 2021 Census of Population



Expanding alternative rental options, such as purpose-built apartments and more one- or two-bedroom units, can benefit both renters and the broader community. Smaller units can support young adults leaving home, working professionals, and older adults, offering more affordable options and flexibility as people transition through different stages of life. Purpose-built rental housing also provides greater security of tenure for tenants and diversifies rental options beyond secondary suites, helping to stabilize the local rental market.

Older Adults Facing Rapid Growth

AGING POPULATION

Older adults aged 65+ are the fastest growing age class in Cochrane. The aging population has led to a rising demand for older adult housing units to support assisted living and long-term care, as well as affordable and accessible housing options for older adults to live independently and age-in-place. Engagement feedback emphasized concerns about a lack of older adult housing and essential service capacity not keeping up with the demand. This age group can have

varying levels of accessibility requirements, complex needs, and financial limitations, especially those on fixed incomes. Alongside the need for older adult housing units is the needs for support services such as in-home supports, medical and health care services, social activities, accessible transit, and errand supports.

An analysis of the older adult population segmented by age group indicates that adults aged 85 and above experienced the most significant growth between 2016 and 2021. Breaking this down by gender, there are consistently more female older adults throughout the age classes. Female older adults may have different medical and social programming needs than male older adults as they age in the community.

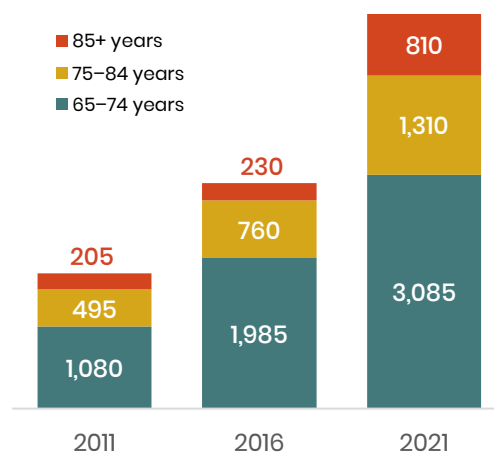


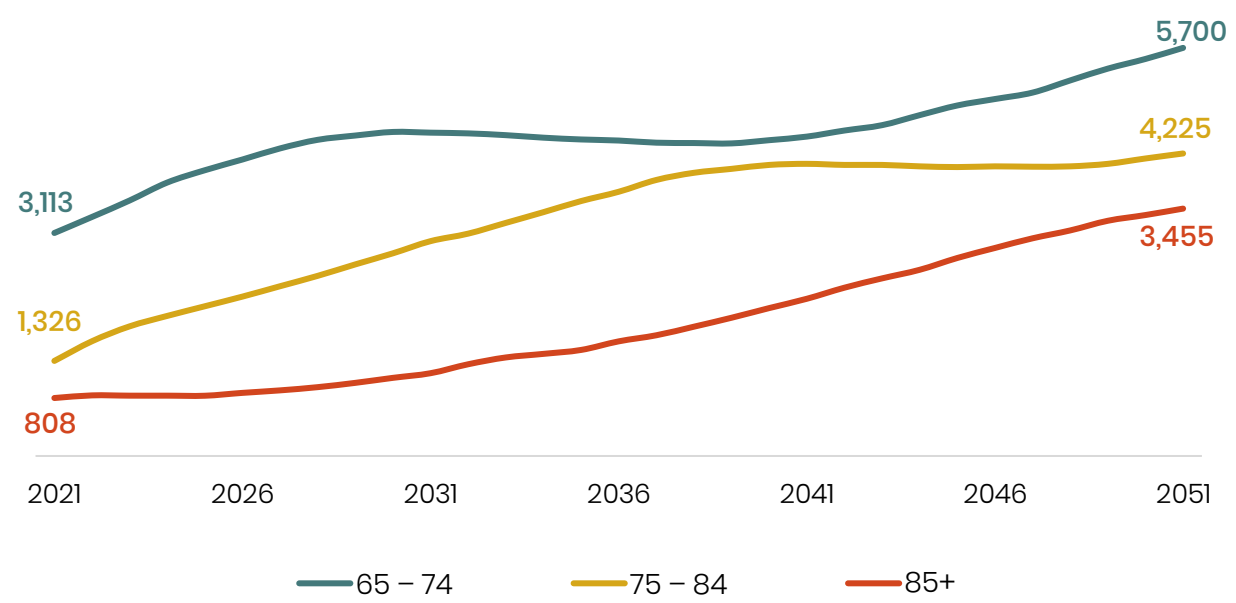
Table 20: Older Adult Population Changes Between 2016 and 2021, Town of Cochrane

Source: Statistics Canada, 2016-2021 Census

Age Class	2016			2021			% Difference of Total
	Total	Male	Female	Total	Male	Female	
65 – 74	1,985	960	1,025	3,085	1,480	1,605	+55%
75 – 84	760	350	405	1,310	610	700	+72%
85+	230	85	150	810	380	430	+252%

Cochrane’s older adult population is projected to grow at an average annual rate of 3.2% between 2021 and 2051, resulting in a 155% overall increase for those aged 65 and older, from 5,247 to 13,380 individuals. Breaking this down further: the 65–74 age group is expected to grow by 83% (3,113 to 5,700), the 75–84 group by 219% (1,326 to 4,225), and those 85 and older by 328% (808 to 3,455).

Figure 18: Older Adult Population Projections by Age Group, Town of Cochrane, 2021–2051
Source: Alberta Office of Statistics and Information

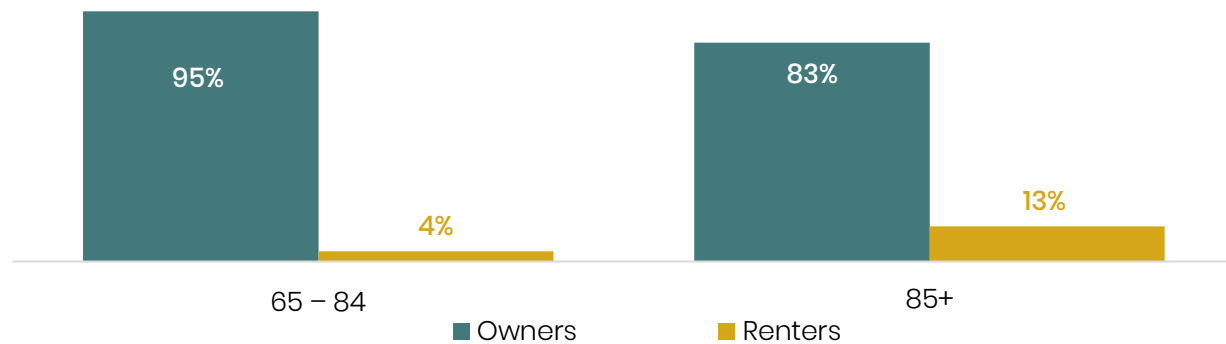


Given that the 85 and older population is projected to experience the fastest growth, future housing for this group must consider accessibility needs, fixed or limited incomes, and increasing service requirements, which are all critical factors affecting housing suitability, affordability, and long-term livability.

Most older adults in Cochrane live in single-detached dwellings. During engagement, individuals shared the desire to downsize into smaller housing units but are unable due to availability of suitable alternative housing options.

Figure 19: 65+ Population in Single-Detached Dwelling by Tenure, Town of Cochrane 2021

Source: Statistics Canada, 2021 Census

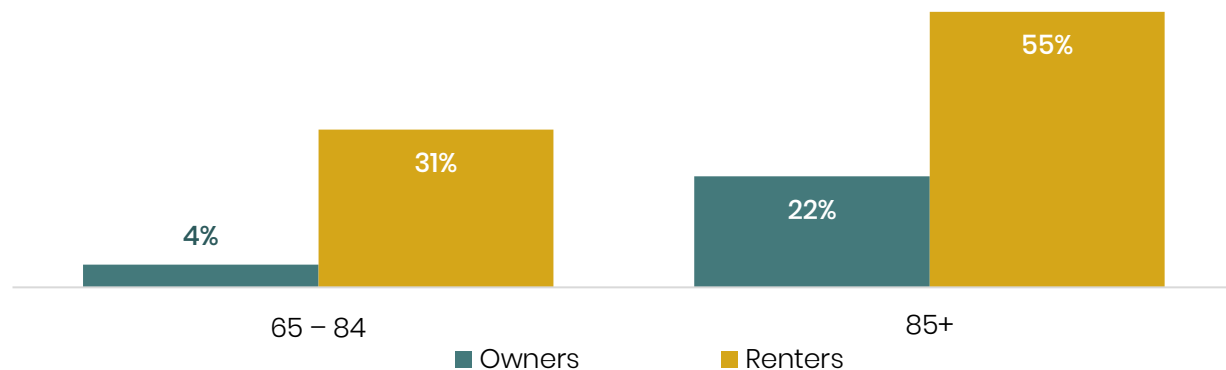


OLDER ADULTS HOUSING NEED

Analysis of older adults spending 30% or more of their income on shelter, considered below the affordability standard, reveals a clear disparity between owners and renters. Renters aged 85 and older face the highest level of need, with 55% of this group spending beyond the affordability housing standard.

Figure 20: 65+ Population Below Affordability Standard by Tenure, Town of Cochrane, 2021²⁸

Source: Statistics Canada, 2021 Census

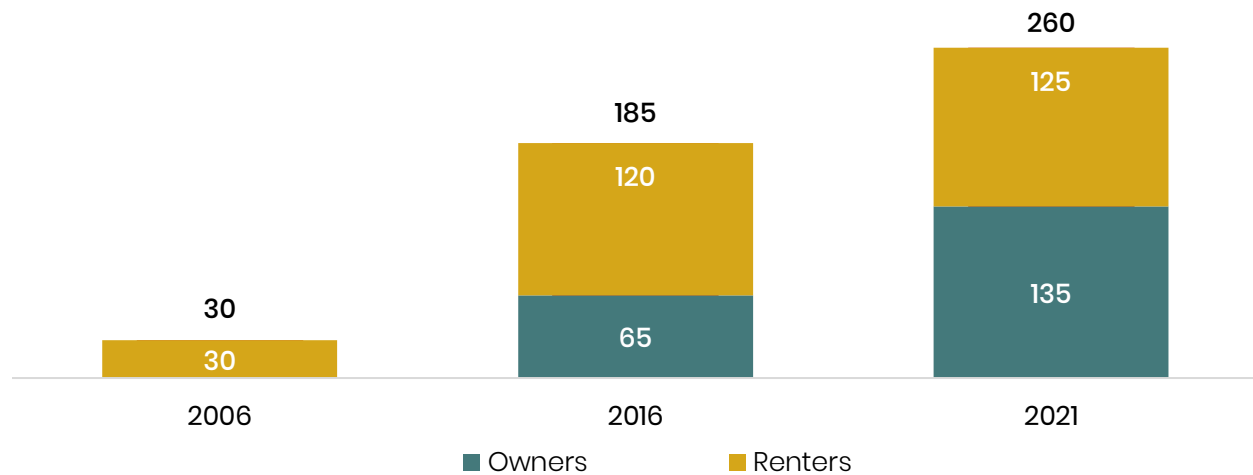


Further analysis of older adult households in core housing need since 2006 shows a steady increase in both owner and renter households in Cochrane.

28. Data includes the entire 65+ population in Cochrane, including those living in subsidized housing, as they may still be paying over 30% of their household income.

Figure 21: 65+ Households in Core Housing Need by Tenure, Town of Cochrane, 2006–2021

Source: Statistics Canada, 2006–2021 Census



While the proportion of older adults in CHN relative to the overall older adult population has remained around 9% since 2006, the actual number of older adult households in CHN has grown dramatically, rising 767% from 30 to 260 households. Notably, owner households did not account for any older adults in CHN in 2006, but by 2021 they represented just over half (52%, or 135 of 260) of all older adult households in need.

Most older adults in CHN are one-person households. Engagement with local older adults highlighted a need for more smaller housing options. Many shared experiences of being over-housed²⁹ yet unable to downsize due to the limited availability of affordable and accessible smaller units.

29. Over-housed refers to households living in homes with more bedrooms or space they need based on their household size.

Table 21: 65+ Households in Core Housing Need by Household Size, Town of Cochrane, 2006 – 2021³⁰

Source: Statistics Canada, 2006–2021 Census

Household Size (in Core Housing Need)	2006	2016	2021
1-person	100% ³¹	69%	71%
2-person	0%	40%	38%

Since 2006, the composition of older adult (65+) households in core housing need has changed. By 2021, one-person households changed from 100% to 71% and two-person households increased from 0% to 38% over the same period.

In Cochrane, 92% of suppressed households are estimated to have a primary household maintainer aged 75 or older. Estimating suppressed households helps illustrate potential household growth if housing affordability or supply improves. Some of these households may have formed by choice, such as multigenerational living, while others exist out of necessity due to affordability or accessibility challenges.

30. Households with three or more persons are not included as none were identified as being in core housing need.

31. All 65+ households in core housing need were one-person households.

Table 22: Household Suppression by Age of Primary Household Maintainer, Town of Cochrane, 2021
Source: University of British Columbia Housing Assessment Resource Tool

Age Group	2021 Suppressed Households
15 – 24	0
25 – 34	0
35 – 44	10
45 – 54	4
55 – 64	0
65 – 74	0
75+	158

Although the total number of suppressed households is an estimate, it reflects insights gathered from community engagement. Many older adults in Cochrane live with their adult children. Feedback from social service providers also noted an increase in older adult abuse compared to previous years, which may be linked to the high number of suppressed households among those aged 75 and older.

OLDER ADULTS HOUSING DEFICIT

The *Bethany Cochrane – Seniors' Housing Update* (March 2019) provides a comprehensive assessment of the existing housing supply for older adults, along with market trends and projected demand. Although the study examined a 10-year timeframe, it identified substantial shortages in subsidized, self-contained, and long-term care (LTC) units, with LTC facing the largest gap of nearly 100 units. Given Cochrane's rapidly aging population, this shortfall has likely increased since 2019. While some private options, such as Grand Avenue Village and Hawthorne, are available in the community, many older adults reported that these units remain financially out of reach.

Table 23: Inventory of Older Adult Care Spaces in Cochrane, 2019³²

Source: Bethany Care Society, Bethany Cochrane Seniors' Housing Update, 2019

Facility Name ³³	Operator	Subsidized Self-Contained Units	ISL/SL1/SL2	SL3	SL4	SL4D	Long Term Care	Total Units
Bethany Cochrane – Long Term Care	Bethany Care Society	0	0	0	0	0	78	78
Bethany Cochrane – Quigley Manor	Bethany Care Society	0	38	0	0	0	0	38
Big Hill Lodge	Rocky View Foundation	0	74	0	0	0	0	74
Evergreen Manor – Cochrane	Rocky View Foundation	22	0	0	0	0	0	22
Grand Avenue Village	Golden Life	0	87	0	0	0	0	87
Hawthorne	Optima Living	0	0	0	96	26	0	122
Total		22	199	0	96	26	78	421

Waitlists for older adults housing range from 80 to 90 individuals or families. For Evergreen Manor, 35% of the older adults on its waitlist reside in Cochrane, with the remaining individuals on the waitlist living in Calgary, Airdrie, and Rocky View County. The gathered waitlist information only applies to subsidized independent older adult housing. Big Hill Lodge does not currently have waitlist vacancies due to status of repairs needed. There are private, non-

32. Report was published in 2019 and language/classifications regarding supportive and continuing care may have changed.

33. Grand Avenue Village and Hawthorne are private care facilities.

subsidized older adult facilities in Cochrane: Grand Avenue Village and Hawthorne. In April 2026, Hawthorne recently received \$29.4 million from the province for facility expansion of 168 new suites³⁴. While this will result in an increase of older adult housing, these private facilities may be outside of financial affordability for some older adults on fixed incomes.

In 2019 – the most recent year an inventory of older adult housing was assessed – older adults' housing served roughly 10% of the total older adult population³⁵. Maintaining this level of coverage would require an additional 1,338 units by 2051. However, community feedback indicates that the current supply is already insufficient for today's older adults and will likely remain inadequate for the growing older adult population in the future.

Persons Experiencing Homelessness or Housing Insecurity

Housing insecurity refers to living in insecure, unstable, or temporary situations that place individuals and families at risk of homelessness. Between 2019 and 2026, reports and community feedback estimate that approximately 20 to 113 people in Cochrane are experiencing housing insecurity, including visible and hidden homelessness, or are otherwise precariously or vulnerably housed.

34. \$29.4M boost to more than double Hawthorne in Cochrane. CochraneNow. April 29, 2026.

35. As of 2019 there was an estimated 421 older adult housing units and 4,088 older adults aged 65+ according to OSI, resulting in an estimated 10.2% of the total older adult population being serviced by the available units in 2019.

Table 24: Triangulating Data on Homelessness and Vulnerably Housed, Town of Cochrane, 2019–2026

Data	Report
113 individuals precariously or vulnerably housed	<i>Cochrane Community Housing Needs Assessment 2020</i>
23 individuals with high need ³⁶	<i>Cochrane Society for Housing Options: Homelessness Survey Data Report, 2019</i>
50 individuals living in insecure housing conditions	<i>Cochrane 2020 Rural Housing and Service Needs Estimation Project</i>
66 individuals in residential programming ³⁷	<i>Big Hill Haven Annual Report, 2024–2025</i>
20 persons visibly experiencing homelessness	Anecdotal information from engagement events (2026)

Estimating homelessness in smaller communities like Cochrane is challenging because traditional methods, such as shelter bed usage and point-in-time counts, mainly capture ‘visible’ homelessness. In Cochrane, homelessness is mainly ‘hidden’, involving individuals and families precariously housed, staying temporarily with others, or living in unsafe or overcrowded conditions.

Hidden homelessness includes people ‘couch-surfing’, temporarily staying with friends or family, and relying on other unstable arrangements without permanent housing. These individuals may not be accessing housing services or supports, making them harder to count. Engagement stories highlighted a ‘hush culture’ around expressing need for support. At the time of this study, people were actively living in recreational vehicles at nearby campgrounds or vehicles in parking lots. Seasonal closures of campgrounds can further destabilize these already precarious living situations.

36. High need includes in supportive housing, institutional facility, or staying with others.
37. Residential programming includes shelter space for individuals and families fleeing domestic violence or abuse.



It's important to recognize that people living in campgrounds near Cochrane are paying an astronomical monthly amount to live in a trailer. Spring Hill RV Park is about \$1,700/month, as is Bow Rivers Edge. And those costs can go up to \$2,200 in the winter due to propane costs. I have had a number of people this past year that have identified that although they are living in campgrounds, which many would think would be a more affordable option, they're struggling to pay those fees as they're as much as rent.

– Local Housing Provider

Rapid population growth can intensify housing insecurity when the supply of affordable housing and social supports does not keep pace. In Cochrane, service providers have noted increasing demand, including more middle-income families who previously did not require assistance, as well as a growing number of older male one-person households and aging individuals seeking support.

Cochrane previously had the Safe Coach program, operated through The Western Rocky View Family & Community Resource Centre, which supported youth experiencing housing insecurity or homelessness by helping them transition to stable living situations, such as returning home or moving into independent housing. The program ended when its grant funding expired, and community feedback suggests there is a need to reinstate a similar initiative. Current supports offered by Family and Community Support Services and Family Resource Network include:

- Referrals to other community services and government programs;
- Essential needs programs including the Food Hamper, Connect Card, Backpack, Jacket Racket, and Volunteer Income Tax;
- System navigation and advocacy;
- Rural outreach services for West Rocky View County residents; and
- Parent education and child development programs.

Housing Needs + Estimates



Housing Needs + Estimates

Unmet and Future Housing Needs

Starting in 2021, Cochrane is projected to require 5,555 additional housing units by 2031 and 10,380 units by 2041. With approximately 3,144 homes completed since 2021, the **remaining housing need for 2026–2031 is estimated at 2,411 units**, which equates to roughly 241 units per year.

Current and future housing needs were estimated using multiple approaches, including projected population growth, the number of people experiencing homelessness, households in core housing need, household suppression due to cost or availability constraints, and achieving a target 3% rental vacancy rate. Each of these sub-estimates is detailed in Table 25.

Table 25: Unit Need Estimates by Component of Unmet and Future Need, 10- and 20-years

Source: Statistics Canada, 2021 Census of Population; Office of Statistics and Information, Municipal Population Estimates – Cochrane; Canada Mortgage and Housing Corporation, Housing Market Information Portal; Cochrane Community Housing Needs Assessment 2020

Component	10-year	20-year
Core Housing Need	395	790
Homelessness	85	115
Suppressed Households	70	135
Anticipated Household Growth	4,985	9,305
Healthy Vacancy Rate	20	35
Total	5,555	10,380
Completions (2021-2025)	3,144	
Net Housing Need	2,411	7,236
Average Annual Housing Need	241	362

While it is helpful to understand the total number of units potentially required to address current and future housing needs, households are diverse and further details can be important to support effective policymaking.

Housing Need by Bedrooms Count and Income Group

A clearer picture of local housing needs can be developed by analyzing households by income and aligning their bedroom requirements with household type and size. This approach helps identify the types of housing needed and the number of bedrooms required to adequately accommodate households.

Table 26 categorizes households into five income groups based on the local median household income. It outlines the typical income sources associated with each group, the amount each household could reasonably afford to spend on housing per month, and the proportion of Cochrane households currently within each income category.

Table 26: Income Categories and Affordable Shelter Costs, Town of Cochrane, 2021³⁸
Source: University of British Columbia Housing Needs Assessment Tool, 2025

Income Category	% of Area Median Household Income ³⁹	Annual Household Income	Affordable Shelter Cost	% Total Households
Very Low	< 21%	< \$25,000	< \$625	2%
Low	21% – 50%	\$25,000 – \$54,999	\$625 – \$1,374	15%
Moderate	51% – 80%	\$55,000 – \$89,999	\$1,375 – \$2,249	21%
Median	81% – 120%	\$90,000 – \$134,999	\$2,250 – \$3,375	24%
High	> 120%	> \$135,000	> \$3,375	38%

38. Income groups are based on the HART framework developed by the University of British Columbia Housing Research Collaborative with funding from CMHC. The framework is designed to be applicable to all communities in Canada and income type classifications are high-level generalizations.

39. Town of Cochrane’s Area Median Household Income is \$113,000.

The results from Table 25 (page 68) have been distributed to each income group in Table 26 (page 69) and by the estimated number of bedrooms needed, using federal Census data on household type, number of people, and income group.⁴⁰ This analysis identifies the baseline number of bedrooms required to address the needs of a household. However, when they can afford it, households often seek extra rooms in their homes for future family expansion, guests, storage, hobbies, office space, or other uses such as renting out a room.

The results summarized in Table 27 provide 10-year (2021-2031) housing unit estimates by bedroom count and income group. Since 2021, 3,144 housing units have been constructed. However, existing data on completed housing does not provide enough information to align these units with the estimated demand for specific sizes and price ranges. It is likely most unmet needs will be in the lower two income groups, given median rents (\$1,945) are above the monthly affordable housing costs these income groups can afford.

Table 27: 10-Year Projected Households by Income Group and Bedroom Size, Town of Cochrane, 2021 – 2031

Source: CitySpaces Consulting; Statistics Canada, 2021 Census of Population; Statistics Canada, 2023, HART – 2021 Census of Canada – Selected Characteristics of Census Households for Housing Need, Town of Cochrane

INCOME GROUP		VERY LOW	LOW	MODERATE	MEDIAN	HIGH	TOTAL	%
% AMI		<20%	20–49%	50–79%	80–120%	>120%		
HOUSEHOLD INCOME		<\$25,000	\$25,000–\$54,999	\$55,000–\$89,999	\$90,000–\$134,999	\$135,000+		
MONTHLY AFFORDABLE HOUSING COST		<\$625	\$625–\$1,374	\$1,375–\$2,249	\$2,250–\$3,375	>\$3,375		
HOUSING UNIT SIZE	1-BED	335	735	705	590	525	2,890	52%
	2-BED	15	135	195	265	670	1,280	23%
	3-BED	5	105	140	225	460	935	17%
	4+BED	0	40	70	115	225	450	8%
TOTAL		355	1,015	1,100	1,195	1,880	5,555	100%
%		6%	18%	20%	22%	34%	100%	

40. The bedroom analysis uses the National Occupancy Standards, which recommend one bedroom per adult (except couples) and child, although children under five or of the same sex can share (for this analysis each child is given its own bedroom). Some assumptions were added where Census data couldn't model needs, such as assigning all people experiencing homelessness to one-bedroom very low-income units.

An estimated 52% of Cochrane’s housing need is for one-bedroom units, which primarily serve one- and two-person households. Smaller homes, particularly one-level apartments, are also well-suited to older adults who wish to downsize or move into more accessible housing without leaving the Cochrane community.

Housing preferences generally vary with income. Higher-income households are more likely to seek larger homes with extra bedrooms beyond their basic needs. In contrast, households in the very low-, low-, and moderate-income categories tend to prioritize meeting essential housing requirements over additional space. For these lower-income groups, nearly three-quarters of the projected housing need is for one-bedroom units, while the higher-income groups have a more balanced demand across various unit sizes.

Estimated Unit Need by Housing Type

The housing unit estimates in Table 27 outline the number of units needed now and, in the future, categorized by bedroom count and the price ranges that households could afford. While these estimates show the scale of need, they do not indicate the types of housing that would best meet these needs. Understanding the appropriate housing types and quantities is helpful for aligning planning policies and land use regulations with community requirements.

The housing type estimates are informed by local prices, household incomes, and the unit estimates described previously. Estimating the future share of households who rent or own is informed by data from Airdrie, a nearby community with a similar context, where the distribution of renters and owners is more balanced. This approach helps address the historical displacement of renter households in Cochrane and aims to avoid perpetuating current housing challenges into the future by allocated a slightly higher share of all households to being renters (from 16% in 2021 to 21% by 2041).

Table 28 (next page) describes the income ranges and resulting monthly affordable housing cost associated with each housing type.⁴¹

41. The monthly affordable housing cost is no more than 30% of monthly income.

Table 28: Housing Type Summary by Income Range and Monthly Affordable Housing Cost

Housing Type	Income Range	Monthly Affordable Housing Cost Range
Deep Subsidy + Supportive Rental	< \$25,000	< \$625
Non-Market Rental	\$25,000 – \$54,999	\$625 – \$1,375
Market Rental	\$55,000 – \$140,000	\$1,376 – \$3,500
Ownership	> \$140,000	> \$3,500

- **Deep Subsidy + Supportive Rental** includes two types of housing: units with very low rents for households on social assistance or with incomes below \$25,000, and supportive housing for individuals experiencing homelessness or requiring ongoing support. These households are assumed to be able to spend no more than \$625 per month on housing.⁴²
- **Non-Market Rental** refers to purpose-built subsidized rental housing offering below-market rents. Households in this category are assumed to spend between \$625 and \$1,375 per month⁴³. While market rental units could theoretically meet this need, it is unlikely that newly built market rental housing would achieve this level of affordability.
- **Market Rental** includes rental housing with rates determined by the market, encompassing purpose-built rentals as well as secondary rentals such as suites in single-detached homes. Based on local income levels, households in this category could afford to spend between \$1,376 and \$3,500 per month.
- **Ownership** represents homes that are owned and occupied by households. For this analysis, it includes existing homeowners as well as renter households with annual incomes above \$140,000. Households in this category can spend more than \$3,500 per

42. While some types of older adult housing can be classified as supportive housing, this analysis primarily takes an affordability-based approach to estimating housing need rather than a demographic approach. The Deep Subsidy + Supportive Rental category is primarily aimed towards very low-income households and those experiencing homelessness, as data is available for modelling those factors within this affordability context. Older adult households are embedded within all four categories depending on their income.

43. CSHO's subsidized rental costs range from approximately \$800 to \$1,350 depending on unit size.

month.⁴⁴ Homes built for purchase and subsequently rented out would be categorized under market rental rather than ownership.⁴⁵

Table 29 provides the estimated housing needs by housing type as described above.

Table 29: Housing Type Estimates, 10- and 20-years

Source: CitySpaces Consulting; Statistics Canada, 2021 Census of Population; Statistics Canada, 2023, HART - 2021 Census of Canada – Selected Characteristics of Census Households for Housing Need, Town of Cochrane and City of Airdrie

Timeframe		Market Rental	Non-Market Rental	Deep Subsidy + Supportive Rental	Ownership	Total
10-Year	#	575	590	290	4,100	5,555
	%	10%	11%	5%	74%	100%
20-Year	#	1,080	1,135	515	7,650	10,380
	%	10%	11%	5%	74%	100%

While the housing mix presented in Table 29 differs from what exists today, about 10% of the total estimated housing need reflects existing Cochrane households requiring different housing, with rental homes being the most realistic solution. In 2021, 84% of households were owners, compared to 74% of estimated unit need being for ownership; the 10% difference accounts for households with pre-existing housing needs.

If future housing aligns with the estimates in Table 27 (page 70) the share of renter households could reach 21% by 2041, matching Airdrie's 2021 tenure distribution and creating a more balanced housing mix for Cochrane.⁴⁶

The 20-year estimates provide a long-range view and can support establishing sufficient residential capacity in the local planning framework, but it will lose accuracy over time. The main driver of the estimates is population projections, which are sensitive to changes in federal immigration policy, the local economy, and many other factors. Updates should be

44. The amount owners could spend on their housing includes mortgage costs, property taxes, and heating. 50% of strata fees would also be a consideration for mortgage qualification (if applicable).

45. The ownership category is based on the income needed to qualify for a mortgage at February 2026 benchmark prices (\$553,300), assuming a 20% down payment, 4.5% interest (stress-tested at 6.5%), 25-year amortization, a 0.0063318 mill rate, and \$500 in additional monthly mortgage qualification costs.

46. This analysis can be updated after the release of 2026 Census data.

made with each new Census to reflect current conditions. Nonetheless, this perspective helps guide policies and land use regulations to ensure Cochrane can meet its housing needs over the next 20 years, with flexibility to adapt to changing circumstances.

Key Findings + Impact Analysis



Key Findings + Impact Analysis

POPULATION GROWTH AND DIVERSITY

Cochrane has experienced rapid population growth over the past decade, alongside notable demographic shifts. The community is aging, the number of young adults (aged 20 to 29) has declined in recent years, and overall diversity is increasing, with growing Indigenous and visible minority populations. Provincial projections indicate that Cochrane will continue to grow over the coming decades.

This pace of growth has placed increasing pressure on community amenities, infrastructure, social services, and housing supports. Community feedback indicates that residents are already feeling these impacts and concerned about continued growth without corresponding investment in the appropriate housing and support services.

Engagement stories illustrate how these dynamics are affecting residents' daily lives, including older adults leaving Cochrane to access more suitable housing and services elsewhere, as well as families who move to the community but leave shortly afterward due to challenges finding affordable housing.

Cochrane's growth is also closely linked to surrounding communities and influenced by factors beyond its municipal boundary. For example, the Town of Canmore, a major tourism hub, is having trouble filling seasonal jobs due in part to high housing costs.⁴⁷ The regional housing pressure may increase demand in Cochrane as workers seek more attainable housing options elsewhere.

- ▲ **If population growth continues without addressing capacity constraints, particularly related affordable housing and support services, it may increasingly shape who is able to live in Cochrane.** Over time, these pressures risk reducing diversity and disproportionately excluding groups such as youth and young adults, individuals and families with low- and moderate-incomes, older adults, and others with support needs.

47. Le, K. (2026, March 28). "I have to find at least 35 people before June 1": Worker shortages in Alberta's tourist towns. CTV News.

HOUSING SUPPLY AND DEMAND

Cochrane's housing stock has expanded rapidly in recent years. However, much of this growth has focused on single-detached homes, often three-bedroom units, while many households in the community are smaller in size. **This creates a mismatch between the types of homes being built and the needs of current and future residents.**

Housing demand in Cochrane is shaped by both household preferences and practical constraints, including space requirements, lifestyle considerations and commuting patterns. The feasibility of new development can be influenced by **factors such as construction costs, permitting processes, and limited opportunities for mid-density housing forms.**

Community feedback consistently highlights the need for a broader range of housing options, particularly smaller and more affordable homes. Groups most affected by the limited diversity of the housing stock include young adults, older adults looking to downsize, one-person households, couples and families with low-to-moderate-incomes, working professionals, and newcomers.

- ▲ **If housing supply continues to be dominated by larger, ownership-oriented units, Cochrane may face increasing challenges attracting and retaining a local workforce.**

Workforce shortages could, in turn, affect the availability of essential services such as healthcare and emergency response. Over time, these impacts may have broader implications for the town's economic vitality.

HOUSING AFFORDABILITY

Housing affordability is a significant challenge in Cochrane, particularly for households with low- or very low-incomes. A substantial portion of the community earns incomes insufficient to access homeownership at current market values, leaving many households effectively priced out of ownership and under pressure in the rental market. As a result, affordability challenges extend beyond traditionally low-income groups and increasingly affect middle-income households as well.

Engagement feedback highlights how limited affordable, accessible, and subsidized housing affects different groups across the community. Individuals and families with disabilities or complex needs face barriers to finding housing with appropriate supports. Older adults

encounter limited options, with low turnover and long waitlists for suitable housing. Aging residents voiced a strong desire for more support services, including general housekeeping and handyman maintenance, to help support those still living independently. Middle-income households report growing reliance on social supports and community services. Youth, Young adult, and lower-income groups experience significant gaps in affordable rental housing, while migrants and newcomers often struggle to find suitable housing and access the services they need.

- ▲ **Without intervention, ongoing pressure on housing affordability, suitability, and access to supports is likely to continue.** These pressures may increasingly limit the ability of young adults to remain in Cochrane and older adults to age-in-place in housing that meets their accessibility and affordability needs. Over time, insufficient housing options across life stages and income levels risk undermining individual well-being, family stability, and overall community resilience.

POPULATIONS REQUIRING TARGETED SUPPORT

Building on the affordability and supply challenges identified, several populations in Cochrane require targeted housing support based on data analysis and community engagement. These groups experience the most significant and intersecting housing challenges.

Households in core housing need in Cochrane are predominantly smaller requiring access to smaller, subsidized housing options. Core housing need is most prevalent among groups facing intersecting challenges related to income, age, and systemic barriers, including one-parent households, 85+ older adult residents, and households led by individuals from racialized or newcomer backgrounds.

Renters face heightened housing instability due to limited rental supply and rising costs. The rental market is dominated by secondary suites, with few purpose-built or subsidized rental units available. Engagement feedback emphasized the need to diversify rental housing ownership through municipal partnerships with non-profit and other housing providers to expand long-term, publicly-supported housing options.

Older adults represent a growing segment of the population and have increasingly diverse housing and accessibility needs. Adults aged 85+ face heightened challenges securing

housing that is affordable, accessible, and appropriate to their level of independence and support needs.

Individuals and families experiencing housing insecurity and homelessness in Cochrane are often part of the hidden homeless population and not easily captured through existing data.

These individuals and families may be living in unsafe, unstable, or unsuitable conditions and would benefit from improved access to emergency supports, transitional housing, and supportive services.

- ▲ **Without targeted action, existing housing challenges in Cochrane are likely to intensify. Limited rental supply, rising costs, and insufficient subsidized and supportive housing options may continue to increase housing instability among renters, older adults, lower-income households, and those experiencing housing insecurity or homelessness.**

Over time, these pressures risk deepening unmet needs, straining emergency and social supports, and limiting the community's ability to house residents across different life stages, incomes, and support needs.

UNMET CURRENT AND FUTURE HOUSING NEEDS

Cochrane will need a significant number of additional housing units over the coming decades to keep pace with population growth and address existing unmet housing needs.

Much of this unmet need is concentrated among households with low-, very low-, and moderate-incomes. A large share of required housing consists of smaller homes, reflecting the prevalence of one- and two-person households in the community.

Meeting future housing needs will require a more balanced housing mix, including increased rental and non-market housing. Expanding these options can help improve affordability, reduce housing instability, and support long-term community sustainability. This approach would better support young adults, individuals and couples, and older adults seeking to downsize or move into more accessible housing.

- ▲ **If housing supply does not expand in a way that reflects household size, income levels, and support needs, Cochrane may face ongoing challenges addressing both future growth and existing unmet demand.** Continued shortfalls in smaller, rental, and non-market housing could perpetuate affordability pressures, limit housing choice, and

undermine the town's ability to function as an inclusive community that supports residents across all life stages.

CONCLUDING COMMENTS

Overall, the findings demonstrate that Cochrane's rapid population growth, changing demographics, and limited housing diversity are creating significant affordability challenges across the community. Housing need is most acute among renters, older adults, low-income households, and those experiencing homelessness and housing insecurity, but rising costs and limited options are increasingly affecting middle-income households as well. Addressing these pressures will require a coordinated approach to expanding affordable, accessible, and diverse housing options to support community well-being, maintain population diversity, and ensure Cochrane remains a place where residents can live and age-in-place.

Moving Forward



Moving Forward

Municipal Role in Housing

The housing system relies on the coordinated efforts of multiple orders of government and partners, each with a distinct role. Together, these roles support a range of housing options that respond to the needs of residents.

At the federal level, the Government of Canada influences housing primarily through funding, financing, and national policy frameworks rather than land use control. Through the National Housing Strategy, the federal government provides capital funding, low-cost loans, housing benefits, and research to support the creation, repair, and preservation of housing across Canada. These programs are delivered mainly through Canada Mortgage and Housing Corporation (CMHC) and bilateral agreements with provinces and territories. More recently, the federal government established Build Canada Homes to help accelerate the supply of affordable and non-market housing by supporting construction and innovation.

In Alberta, the provincial government plays a central role in setting the overall housing framework through legislation, policy, and funding. Under the *Alberta Housing Act*, the province is responsible for enabling the provision of affordable and supportive housing for households facing financial or social barriers to securing adequate housing. The Government of Alberta establishes provincial housing priorities and strategies, such as Stronger Foundations, the province's affordable housing strategy, and administers housing programs and funding, often in partnership with the federal government, municipalities, non-profit organizations, and Indigenous housing providers.

Municipal governments play a primary role through local policy and regulatory tools such as municipal development plans and land use bylaws. Municipalities may also use incentives, regulatory adjustments, and partnerships to support affordable housing and work collaboratively with other governments, non-profit organizations, Indigenous groups, and the private sector to address local housing needs.

Housing Priorities

The housing priorities outlined below reflect clear and persistent gaps in Cochrane's housing system. Addressing these gaps is fundamental to fostering a resilient community where residents are supported through all stages of life and across a range of incomes.

IMPLEMENTATION CONSIDERATIONS



Financial resources, including external funding



Land Use Bylaw or Policy Amendments



Staff Resources



Partnerships Involved

Timeline



Short-term (1 – 3 years)



Medium-term (4 – 5 years)



Long-term (6+ years)

Priority 1: Increase the Supply of Affordable Housing

HOUSING GAP ADDRESSED

High levels of core housing need driven by affordability challenges among low- and very-low-income households, particularly smaller households and those facing systemic barriers.

RECOMMENDED STRATEGIES



1. Leverage land assets for affordable housing delivery.

- Review and update siting criteria using findings from the *Cochrane Land Strategy: Affordable Housing – Land Suitability Analysis* (2023).
- Identify surplus or underutilized municipal parcels that could be sold or donated to non-market housing providers.



2. Reduce barriers and incentivize affordable housing development.

- Undertake a review of the development approval process and identify opportunities to expedite the approval process for affordable development.
- Explore amending the land use bylaw to permit additional height and density allowances for affordable housing, focused on strategic locations such as new downtown, and development corridors.
- Consider establishing incentives for fee waivers or grant funding to help increase the viability of developing non-market or purpose-built rental housing.
- Coordinate with provincial and federal funding programs to maximize delivery opportunities.

PRIORITY GROUPS SUPPORTED

- ✓ Households in core housing need
- ✓ Low- and very low-income households
- ✓ One-parent households, particularly mother-led households
- ✓ Older adults (especially aged 75+)
- ✓ Black-led and refugee-claimant-led households
- ✓ Individuals relying on fixed / limited incomes

BEST PRACTICE EXAMPLES

- Multi-Unit Incentive Pilot (City of Airdrie)
- Non-Market Site Relaxations (City of Calgary)
- Development Concierge Service Program (City of St. Albert)
- Density Bonusing (Town of Canmore)
- Municipal Land Donations (City of Medicine Hat)
- Non-Market Housing Land Disposition Program (City of Calgary)

Priority 2: Expand the Supply of Rental Housing

HOUSING GAP ADDRESSED

Limited rental availability and heavy reliance on secondary suites, contributing to high rental costs and instability among renters.

RECOMMENDED STRATEGIES



3. Support the development of purpose-built rental housing.

- a. Use zoning flexibility, density allowances, or targeted incentives to encourage purpose built rental development in appropriate locations.



4. Expand non market and community owned rental housing.

- a. Partner with non-profit, cooperative, Indigenous, and older adult government housing providers to deliver long term, affordable rental housing.
- b. Where feasible, leverage municipal land or assets to support non market rental projects.



5. Improve rental stability and choice.

- a. Encourage developers and builders to diversify rental housing ownership models to reduce reliance on small scale, secondary suite based rental supply.
- b. Explore innovative rental housing ownership models, such as community land trusts or cooperatives (co-ops). This could involve engagement with developers and builders as well as potential incentives or policy reform.



PRIORITY GROUPS SUPPORTED

- ✓ Renters, particularly those spending more than 30% of income on housing
- ✓ Renters in core housing need
- ✓ Low- and moderate-income households
- ✓ Young adults and early-career workers
- ✓ Newcomers, racialized households, and refugee-claimant-led households
- ✓ Households at-risk of housing instability

BEST PRACTICE EXAMPLES

- Fee Waivers for Purpose-Built Rentals (City of Whitehorse)
- Purpose-Built Rental Incentives (City of Kelowna)

Priority 3: Support Aging-in-Place + Housing Options for Older Adults, aligned with the Town's Age-Friendly Initiative

HOUSING GAP ADDRESSED

Limited accessible, affordable, and supportive housing for an aging population.

RECOMMENDED STRATEGIES



6. Plan for age-appropriate housing and amenities.

- a. Identify public and private land opportunities suitable for older adult housing developments or mixed-use amenity campuses.



7. Strengthen partnerships and coordination.

- a. Work with non-profit organizations, health providers, and housing developers to deliver age focused housing solutions.
- b. Engage existing older adult housing providers to identify gaps and opportunities for municipal support.



8. Encourage supportive design and services.

- a. Promote accessible and adaptable housing design.
- b. Encourage integration of light touch services (e.g., maintenance, housekeeping) that support independent living.



9. Support aging in private homes.

- a. Explore creating grants or funding programs to support home modifications, modelled on Alberta's Residential Access Modification Program.

PRIORITY GROUPS SUPPORTED

- ✓ Older adults aged 65+, particularly those 75+ and 85+
- ✓ Older renters experiencing affordability pressures
- ✓ Older adults on fixed or limited incomes
- ✓ Persons with accessibility or mobility needs

BEST PRACTICE EXAMPLES

- Kensington Village (City of Edmonton)
- Generations Toronto (City of Toronto)

Priority 4: Address Housing Instability + Hidden Homelessness

HOUSING GAP ADDRESSED

Increasing housing insecurity and limited housing pathways for residents experiencing instability.

RECOMMENDED STRATEGIES

PRIORITY GROUPS SUPPORTED

- ✓ Individuals and families experiencing housing insecurity
- ✓ Hidden homeless populations
- ✓ Households living in unsafe or unstable housing
- ✓ Individuals with complex +/- intersecting support needs



10. Improve local housing and homelessness data.

- Enhance monitoring tools such as Point-in-Time Counts or By-Names Lists to better understand local needs and trends.



11. Expand housing pathways.

- Support integration of emergency, transitional, and supportive housing options within existing housing stock.



12. Strengthen service coordination.

- Improve collaboration between housing initiatives, social services, health providers, and community organizations to support housing stability and prevention

Priority 5: A More Balanced + Diverse Housing Mix

HOUSING GAP ADDRESSED

Mismatch between housing types being built and household size, income, and life stage.

RECOMMENDED STRATEGIES



13. Enable gentle density and missing middle housing.

- a. Explore amending the land use bylaw to allow duplexes and similar low scale multi-unit forms, like townhomes, in more residential districts.
- b. Consider allowing secondary suites and accessory dwellings as permitted use in all residential zones.

PRIORITY GROUPS SUPPORTED

- ✓ Households in core housing need, particularly one- and two-person households
- ✓ Low- and very-low-income households
- ✓ Older adults seeking to downsize
- ✓ One-parent households, including one-mother-led households

BEST PRACTICE EXAMPLES

- Gentle Density (City of Red Deer)
- Pre-Designed Housing Units (City of Coquitlam)



14. Streamline development of smaller scale multi-unit housing.

- a. Consider developing pre-approved duplex, triplex, or multiplex designs that fit community form and character and allow for faster approvals.
- b. Undertake a review of the development approval process and identify opportunities to expedite approvals for semi-attached or multi-unit housing developments.

Closing Comments

Cochrane's housing landscape is shaped by rapid population growth, changing demographics, and increasing pressure across the housing continuum. This Housing Needs Assessment confirms a clear need to expand the availability of diverse, affordable, and appropriate housing options to respond to both current and emerging needs. Addressing these challenges will be essential to supporting residents across different life stages, incomes, and levels of need, and to ensure that Cochrane remains an inclusive and resilient community.

This Housing Needs Assessment identifies key housing priorities focused on improving housing diversity, expanding rental and non-market housing, supporting aging-in-place, and addressing housing instability and unmet need. As new federal Census data becomes available, anticipated in early 2027, the Town of Cochrane will have the opportunity to refine its understanding of local housing trends and update this analysis to reflect evolving conditions.

Overall, this Housing Needs Assessment provides a strong evidence-based foundation for the Town's forthcoming Housing Strategy and Action Plan, which will build on these findings to define priority actions, partnerships, and implementation measures to address housing needs and support long-term community well-being.

Appendix A

Unit Need Estimates

Alternative Scenario

Alternative Unit Need Estimates Scenario – Growth Study High Scenario

As discussed in the [Methodology section](#) (page 7), the growth rates tested in the 2024 Growth study vary from the 2025 projections undertaken by the Office of Statistics and Information (OSI). The OSI projection has been used for the primary [Unit Need Estimates](#) (page 68), as this modelling likely reflects changes to national immigration targets, resulting in a lower growth rate after 2025 (as shown in Figure 1, page 9). While it is assumed immigration changes at the national level will flow through to Cochrane, resulting in less growth than previously anticipated in the Growth Study, it is also possible Cochrane will continue to grow more than other communities in the region. A deeper discussion can be found on the next page.

To accommodate this uncertainty, an alternative unit need estimate scenario is provided below based on the Growth Study High Scenario: 3.9% population growth per year, with a household growth rate of 3.2% (assuming an average household size of 2.51 in 2041). This scenario projects 3,095 more residents by 2041 compared to the OSI modelling (or 1,231 more households). Anticipated household growth is the only varied component.

Table 30: Unit Need Estimates by Component of Unmet and Future Need, 10- and 20-years

Source: Statistics Canada, 2021 Census of Population; Town of Cochrane, Cochrane Growth Study, 2024; Housing Market Information Portal; Cochrane Community Housing Needs Assessment 2020

Component	10-year	20-year
Core Housing Need	395	790
Homelessness	85	115
Suppressed Households	70	135
Anticipated Household Growth	6,260	10,535
Healthy Vacancy Rate	20	35
Total	6,830	11,610
Completions (2021 - 2025)	3,144	
Net Housing Need	3,686	8,466
Average Annual Housing Need	369	423

Discussion – Projections and Housing Needs Assessment Housing Estimates

This Housing Needs Assessment and the Growth Study offer distinct but complementary perspectives on housing need through applying two different lenses. The Growth Study, completed in 2024, estimates how many housing units would be needed to accommodate the projected growth by three structure types: single-detached, ground-oriented multi-family, and apartment. The allocation to different housing types is based on carrying forward the existing distribution of housing types based on the age of the primary household maintainer. This means if 89% of households led by someone who is 45 to 54 years old currently owns a detached house, it is assumed the same share will live in detached houses in the future.

While this is a standard approach for estimating housing demand at a high level for planning purposes, it may not reflect changing trends to demographics or household preferences, affordability considerations, or other aspects of housing need. This approach inherently assumes the current housing mix is the right balance and maintains it. The question answered by the Growth Study is "if the current distribution of housing by structure type is maintained, how much land and infrastructure would be required to accommodate projected population growth?"

This Housing Needs Assessment takes a different approach to housing estimates by using an affordability and demographic lens to estimate housing need by tenure and price categories rather than structure type. These categories include market rental, non-market rental, deeply subsidized and supportive housing and ownership. The question answered by the Housing Needs Assessment is "when household incomes are taken into account, which housing tenures and types would be needed to affordably meet current and projected housing needs?" If a more balanced affordability spectrum is sought, it may result in less land being needed than estimated in the Growth Study; improving affordability generally involves increasing multi-unit housing development, which inherently requires less land and infrastructure to service a higher number of homes than lower density forms⁴⁸.

⁴⁸ It is generally accepted that lower density development results in higher overall infrastructure demand. A study published by Metro Vancouver (2023) found per capita servicing costs for single-detached homes are 3 to 6 times higher than for apartments or townhomes.

Neither report is more or less correct but rather offer different perspectives to similar questions. Each offer valuable considerations for future planning. The Growth Study may overestimate growth due to immigration reductions since the analysis was undertaken. However, projections are simply models of a possible future to help plan to accommodate anticipated changes and many factors can alter the trajectory.

Due to the current growth uncertainty, and evolving migration and immigration patterns, a monitoring approach is recommended to maintain an accurate view of future growth as federal immigration policy, regional growth patterns, market conditions, and local development activity evolve. Ultimately, both the Growth Study and 2025 OSI projection model rapid growth continuing in Cochrane, but the exact pace is uncertain. The 20+ year estimates should be considered for supporting long-range city-wide planning, while regularly updated shorter-term 5- and 10-year housing estimates could shape more focused policies aiming to incentivize or encourage changes to the housing mix being built.

Appendix B

Federal + Provincial Mandatory Data Tables

FEDERAL HOUSING NEED ASSESSMENT MANDATORY DATA TABLES

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FEDERAL HOUSING NEED ASSESSMENT MANDATORY DATA TABLES

Table F-1: Population

Source: Prepopulated Federal HNA Template, Statistics Canada

Characteristic	Data	Value
Total Population (Number)	2016	25,853
	2021	32,199
Population Growth (Number)	Total	6,346
	%	24.5%
Age (Years)	Average	39.4
	Median	39.2
Age Distribution	0 - 14 years	6,835
	15 - 64 years	20,150
	65+ years	5,210
Mobility	Non-movers	26,810
	Non-migrants	1,805
	Migrants	2,485

Table F-2: Demographic information

Source: Prepopulated Federal HNA Template, Statistics Canada

Characteristic	Data	Value
Immigrants	Total	4,530
Non-Immigrants	Total	26,785
Recent Immigrants (2016-2021)	Total	750
Interprovincial migrants (2016-2021)	Total	2,355
Indigenous Identity	Total	1,470

Table F-3: Household Income and Profile

Source: Prepopulated Federal HNA Template, Statistics Canada

Characteristic	Data	Value
Total number of households	2016	9,757
	2021	12,096
Household income (Canadian dollars per year)	Average	130,800
	Median	113,000
Tenant Household Income (Canadian dollars per year, only available at CMA or CA Level) - Data from Calgary (CMA), Alta.	Average	79,400
	Median	66,000
Owner household income (Canadian dollars per year, only available at CMA or CA Level) - Data from Calgary (CMA), Alta.	Average	153,400
	Median	119,000
Average household size (Number of members)	Total	2.6
Breakdown of household by size (Number of households)	Total	12,095
	1 person	2,485
	2 persons	4,430
	3 persons	2,000
	4 persons	2,170
	5 or more persons	1,005
Tenant households (Number of households)	Total	1,970
	%	16.3%
Owner households (Number of households)	Total	10,125
	%	83.7%
% of tenant households in subsidized housing	%	4.8%
Households within 800m of a higher-order/high frequency transit stop or station (#)	Total	*
	%	0%
Number of one-parent families	Total	1,115
	%	11.8%
Number of one-parent families in which the parent is a woman+	Total	830
Number of one-parent families in which the parent is a man+	Total	285
Number of households by Income Category	Very Low (up to 20% below Area Median Household Income (AMHI))	425
	Low (21% – 50% AMHI)	1,760
	Moderate (51 – 80% AMHI)	2,445
	Median (81% – 120% AMHI)	2,895
	High (>120% AMHI)	4,540

Table F– 4: Household Formation

Source: Prepopulated Federal HNA Template, Statistics Canada

HH* Head Age Category	2016			2021		
	Pop.	Headship Rate (%)	HHs*	Pop.	Headship Rate (%)	HHs*
15 to 24	2,660	7.9%	210	3,005	5.2%	155
25 to 34	3,900	46.7%	1,820	3,920	44.3%	1,735
35 to 44	4,100	52.1%	2,135	5,260	54.1%	2,845
45 to 54	3,500	60%	2,100	4,045	56.9%	2,300
55 to 64	3,210	54.8%	1,760	3,930	58.8%	2,310
65 to 74	1,985	59.2%	1,175	3,085	58.2%	1,795
75 to 84	760	64.5%	490	1,310	57.6%	755
85 plus	230	30.4%	70	810	25.3%	205

Table F– 5: Household Suppression

Source: Prepopulated Federal HNA Template, Statistics Canada

HH* Head Age Category	2006 Actual		2021 Actual		2021 Household Suppression		
	Pop.	HHs*	Pop.	HHs*	Headship Rate (% 2006)	Potential HHs* (2021)	Suppressed HHs* (2021)
15 to 24	1,890	90	3,005	155	4.8%	143.1	0
25 to 34	1,335	585	3,920	1,735	43.8%	1,717.8	0
35 to 44	2,395	1,300	5,260	2,845	54.3%	2,855.1	10.1
45 to 54	2,370	1,350	4,045	2,300	57%	2,304.1	4.1
55 to 64	1,430	820	3,930	2,310	57.3%	2,253.6	0
65 to 74	705	400	3,085	1,795	56.7%	1,750.4	0
75 plus	550	290	2,120	960	52.7%	1,117.8	157.8
Total							172

Table F– 6: Economy and Labour Force

Source: Prepopulated Federal HNA Template, Statistics Canada

Characteristic	Data	Value
Number of workers in the Labour Force	Total	17,075
Number of workers by industry (Top 10 only)	Health care and social assistance	2,205
	Retail trade	1,690
	Construction	1,670
	Professional, scientific and technical services	1,615
	Educational services	1,185
	Public administration	1,180
	Accommodation and food services	1,070
	Mining, quarrying, and oil and gas extraction	875
	Other services (except public administration)	825
	Transportation and warehousing	815
Unemployment rate and participation rate (Percent)	Unemployment rate	9.5%
	Participation rate	69.3%
All classes of workers (Number)	Total	16,805
Employees (Number)	Total	14,005
Permanent position (Number)	Total	11,740
Temporary position (Number)	Total	2,265
Fixed term (1 year or more, Number)	Total	760
Casual, seasonal or short-term position (less than 1 year, Number)	Total	1,505
Self-employed (Number)	Total	2,800
Number of commuters by commuting destination	Within census subdivision	4,205
	To different census subdivision	3,655
	To different census division	770
	To another province/territory	105
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Car, truck or van	10,390
	Public transit	135
	Walked	435
	Bicycle	70
	Other method	445

Table F– 7: Income Categories and Affordable Shelter Costs

Source: Canada 2021 Census, Statistics Canada, Housing Assessment Resource Tool (HART)

Income Category, relative to Area Median Household Income (AMHI)	Annual Household Income (Canadian Dollars per Year)	Affordable Shelter Cost (Canadian Dollars per Month)
Very Low Income (20% or less of AMHI)	<= \$22,600	<= \$565
Low Income (21% to 50% of AMHI)	\$22,600 – \$56,500	\$565 – \$1,413
Moderate Income (51% to 80% of AMHI)	\$56,500 – \$90,400	\$1,413 – \$2,260
Median Income (81% to 120% of AMHI)	\$90,400 – \$135,600	\$2,260 – \$3,390
High Income (121% or more of AMHI)	>= \$135,601	>= \$3,391

Table F– 8: % of Households in Core Housing Need, by Income Category and Household Size

Source: Prepopulated Federal HNA Template, Statistics Canada

Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	Household Size in Persons				
		1	2	3	4	5+
Very Low Income (20% or less of AMHI)	<= \$565	86.5%	13.5%	0%	0%	0%
Low Income (21% to 50% of AMHI)	\$565 – \$1,413	35.6%	31.4%	16.9%	13.6%	2.5%
Moderate Income (51% to 80% of AMHI)	\$1,413 – \$2,260	*	*	*	*	*
Median Income (81% to 120% of AMHI)	\$2,260 – \$3,390	*	*	*	*	*
High Income (121% or more of AMHI)	>= \$3,391	*	*	*	*	*

Table F– 9: Affordable Housing Deficit by Household

Source: Prepopulated Federal HNA Template, Statistics Canada

Income Category	Affordable Shelter Cost (Canadian Dollars per Month)	Household Size in Persons				
		1	2	3	4	5+
Very Low Income (20% or less of AMHI)	<= \$565	160	25	0	0	0
Low Income (21% to 50% of AMHI)	\$565 – \$1,413	210	185	100	80	15
Moderate Income (51% to 80% of AMHI)	\$1,413 – \$2,260	0	0	0	0	0
Median Income (81% to 120% of AMHI)	\$2,260 – \$3,390	0	0	0	0	0
High Income (121% or more of AMHI)	>= \$3,391	0	0	0	0	0
Total		370	205	110	85	25

Table F– 10: Households in Core Housing Need, 2021

Source: Prepopulated Federal HNA Template, Statistics Canada

Characteristic	Data	Value
Affordability – Owner + tenant households spending 30% or more on shelter costs	Total	2,265
	%	18.80%
Affordability – Owner + tenant households spending 30% or more on shelter costs and in core need	Total	785
	%	6.60%
Affordability – Tenant households spending 30% or more of income on shelter costs	Total	820
	%	42.10%
Affordability – Tenant households spending 30% or more of income on shelter costs and in core need	Total	435
	%	3.70%
Affordability – Owner households spending 30% or more of income on shelter costs	Total	1,445
	%	14.30%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need	Total	350
	%	3%
Adequacy – Owner and tenant households in dwellings requiring major repair	Total	270
	%	2.20%
Adequacy – Owner + tenant households in dwellings requiring major repair and in core need	Total	50
	%	0.40%
Adequacy – Tenant households in dwellings requiring major repairs	Total	70
	%	3.60%
Adequacy – Tenant households in dwellings requiring major repairs and in core need	Total	35
	%	0.30%
Adequacy – Owner households in dwellings requiring major repairs	Total	200
	%	2%
Adequacy – Owner households in dwellings requiring major repairs and in core need	Total	0
	%	0%
Suitability – Owner + tenant households in unsuitable dwellings	Total	265
	%	2.20%
Suitability – Owner + tenant households in unsuitable dwellings and in core need	Total	30
	%	0.20%
Suitability – Tenant households in unsuitable dwellings	Total	90
	%	4.60%
Suitability – Tenant households in unsuitable dwellings and in core need	Total	20
	%	0.20%
Suitability – Owner households in unsuitable dwellings	Total	175
	%	1.70%
Suitability – Owner households in unsuitable dwellings and in core need	Total	0
	%	0%
Total households in core housing need	Total	800
% of tenant households in core housing need	%	23.40%
% of owner households in core housing need	%	3.60%

Table F– 11: Core Housing Need by CMHC Priority Groups

Source: Prepopulated Federal HNA Template, Statistics Canada,

Characteristic	Data	Value
All households experiencing CHN	Total (Households)	800
	% (of all households)	6.8%
CHN in households with women and/or children fleeing domestic violence	Total (Households)	*
	%(of priority group)	*
CHN in households led by women	Total (Households)	500
	% (of priority group)	10.5%
CHN in households led by single mothers	Total (Households)	185
	% (of priority group)	26.6%
CHN in households led by senior(s) aged 65-84	Total (Households)	260
	% (of priority group)	9.5%
CHN in households led by senior(s) aged 85+	Total (Households)	45
	% (of priority group)	22%
CHN in households led by young adult(s) aged 18-29	Total (Households)	55
	% (of priority group)	7.9%
CHN in Indigenous-led households	Total (Households)	65
	% (of priority group)	9.6%
CHN in visible minority-led households	Total (Households)	75
	% (of priority group)	6.6%
CHN in Black-led households	Total (Households)	15
	% (of priority group)	20%
CHN in new-immigrant-led households	Total (Households)	0
	% (of priority group)	0%
CHN in refugee-led households	Total (Households)	15
	% (of priority group)	20%
CHN in households with a same-sex couple	Total (Households)	*
	% (of priority group)	*
CHN in households with Transgender member(s)	Total (Households)	0
	% (of priority group)	0%
CHN in households with Non-Binary member(s)	Total (Households)	0
	% (of priority group)	0%
CHN in households with member(s) with physical health and/or mobility challenges	Total (Households)	165
	% (of priority group)	5.1%
CHN in households with member(s) with developmental disabilities	Total (Households)	150
	% (of priority group)	6.1%
CHN in households with member(s) dealing with mental health and addictions issues	Total (Households)	65
	% (of priority group)	4.1%
CHN in households with Veteran member(s)	Total (Households)	10
	% (of priority group)	2.2%
CHN in people experiencing homelessness	Total (people)	*
	% (of priority group)	*

Table F– 12: Housing Units: Currently Occupied/Available

Source: Prepopulated Federal HNA Template, Statistics Canada,

Characteristic	Data	Value
Total private dwellings	Total	12,095
Breakdown by structural types of units (number of units)	Single-detached	7,230
	Semi-detached	1,735
	Row house	1,805
	Apartment/flat in a duplex	105
	Apartment in a building that has fewer than 5 storeys	1,215
	Apartment in a building that has 5 or more storeys	0
	Other single attached	5
	Movable dwelling	0
	Total	12,095
Breakdown by size (number of units)	No bedrooms	45
	1 bedroom	530
	2 bedrooms	1,770
	3 bedrooms	5,810
	4 or more bedrooms	3,935
	Total	12,095
Breakdown by date built (number of units)	1960 or before	175
	1961 to 1980	1,020
	1981 to 1990	580
	1991 to 2000	2,350
	2001 to 2005	845
	2006 to 2010	1,715
	2011 to 2015	3,030
	2016 to 2021	2,385
	Total	12,095
Rental vacancy rate (Percent)	Total	1.2%
	Bachelor	4%
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*
Number of primary and secondary rental units	Primary	212
	Secondary	1,738
Number of short-term rental units	Total	115

Table F– 13: Change in Units, Affordable to Low-Income Households

Source: Prepopulated Federal HNA Template, Statistics Canada

Characteristic (number of units)	Data	Value
Affordable units built	2016 to 2021	65
Change in number of affordable units built before 2016	2016 to 2021	180
Change in number of affordable units	2016 to 2021	245

Table F– 14: Average Rent by Year

Source: Housing Market Information Portal, CMHC

Characteristic	Data	Value
Average Monthly Rent (number, by year)	2016	1,087
	2017	1,072
	2018	1,104
	2019	1,072
	2020	1,148
	2021	1,217
	2022	1,292
	2023	*
Change in Average Monthly Rent (percent, by year)	2016–2017	–1.4%
	2017–2018	3%
	2018–2019	–2.9%
	2019–2020	7.1%
	2020–2021	6%
	2021–2022	6.2%
	2022–2023	*

Table F– 15: Rental Vacancy Rate by Year

Source: Housing Market Information Portal, CMHC

Characteristic	Data	Value
Rental vacancy rate (percent, by year)	2016	3.7%
	2017	3.2%
	2018	4%
	2019	2.4%
	2020	0%
	2021	1.2%
	2022	0.5%
	2023	*

Table F– 16: Core Housing Need by Year and Tenure

Source: Prepopulated Federal HNA Template, Statistics Canada

Characteristic	Data	Value
Owner households in Core Housing Need (number)	2016	450
	2021	360
	Total Change	-90
	% Change	-20%
Tenant households in Core Housing Need (number)	2016	285
	2021	445
	Total Change	160
	% Change	56.14%
Owner households in Core Housing Need (%)	2016	5.46%
	2021	3.61%
Tenant households in Core Housing Need (%)	2016	22.44%
	2021	23.67%

Table F– 17: Current Non-Market Housing Units

Source: Prepopulated Federal HNA Template, Statistics Canada,

Characteristic	Data	Value
Number of housing units that are subsidized	Total	95
Number of housing units that are below market rent in the private market (can either be rent or income-based definition)	Total	1,715
Number of co-operative housing units	Total	*
Number of other non-market housing units (permanent supportive, transitional, etc.)	Total	*

Table F– 18: Housing Values, Town of Cochrane, 2024

Source: Housing Market Information Portal, CMHC & Regional Market Facts, CERB

Characteristic (Canadian dollars)	Data	Value
Median monthly shelter costs for rented dwellings	Median	1,500
	Total	1,217
	Bachelor	874
Purpose-built rental prices by unit size (Average)	1 bedroom	968
	2 bedrooms	1,096
	3 bedrooms+	1,442
	Total	1,200
	Bachelor	850
Purpose-built rental prices by unit size (Median, per month)	1 bedroom	950
	2 bedrooms	1,050
	3 bedrooms+	1,475
	Average	\$553,500
Sale prices	Median	*
	Average	*
Sale prices by unit size (Average)	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3 bedrooms+	*
	Median	*
Sale prices by unit size (Median)	Bachelor	*
	1 bedrooms	*
	2 bedrooms	*
	3 bedrooms+	*
	Median	*

Table F– 19: Housing Units: Change in Housing Stock

Source: Prepopulated Federal HNA Template, Statistics Canada

Characteristic	Data	Value
Demolished – breakdown by tenure	Tenant	*
	Owner	*
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	437
	Single	266
	Semi-detached	74
	Row	69
	Apartment	28
	Tenant	39
Completed – Breakdown by tenure (annual, number of structures)	Owner	364
	Condo	34
	Coop	0
	Tenant	39
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	539
	Single	314

Characteristic	Data	Value
Starts – Breakdown by tenure (2021, number of structures)	Semi-detached	96
	Row	90
	Apartment	39
	Tenant	12
	Owner	438
	Condo	89
	Coop	*

Table F– 20: Projected Households by Household Size and Income Category, 2031

Source: Prepopulated Federal HNA Template, Statistics Canada

HH Income Category	Household Size in Persons					Total
	1	2	3	4	5+	
Very Low Income	436	71	41	26	14	588
Low Income	1,276	782	176	105	58	2,397
Moderate Income	1,021	1,447	421	329	151	3,369
Median Income	586	1,895	807	650	340	4,278
High Income	285	2,154	1,356	1,739	756	6,290
Total	3,604	6,349	2,801	2,849	1,319	16,922

Table F– 21: Projections by 2031

Source: Office of Statistics and Information – Demography and Social Statistics, Alberta Treasury Board and Finance

Characteristic	Data/Formula	Value
Women by age distribution (# and %)	0-14	3,270 14.7%
	15-19	1,305 (5.9%)
	20-24	1,160 (5.2%)
	25-64	11,860 (53.3%)
	65-84	4,160 (18.7%)
	85+	510 (2.3%)
Male Births	Births x Estimated Proportion of Male Births	*
Female Births	Total births – Male Births	*
Survival Rate	Survival rate for those not yet born at the beginning of the census year	*
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	*

Characteristic	Data/Formula	Value
Projected Family Households	Age-group population x projected age-specific family headship rate	*
Projected Non-family Households	Age-group population x projected age-specific non-family headship rate	*
Total Projected Headship Rate	Family headship rates + non-family headship rates	*
Projected Net Household Formation	Projected households by type (family and non-family) (Year 2) – Projected households by type (family and non-family) (Year 1)	*
Projected Owner Households	Projected households by type, year and age group x Projected ownership rate by type, year and age group	*
Projected Renter Households	Projected households by type, year and age group – projected owner households by type, year and age group	*
Projected Dwelling Choice	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	*

Table F– 22: Anticipated Population by 2031

Source: Office of Statistics and Information – Demography and Social Statistics, Alberta Treasury Board and Finance

Characteristic	Data	Value
Anticipated population	Total	43,805
Anticipated population growth	Total	5,601
	%	2.1%
Anticipated age	Average	41
	Median	39
Anticipated age distribution (# and %)	0-14	6,860 (15.7%)
	15-19	2,670 (6.1%)
	20-24	2,395 (5.5%)
	25-64	23,280 (53.4%)
	65-84	7,530 (17.3%)
	85+	890 (2.0%)

Table F– 23: Anticipated Households by 2031

Source: Statistics Canada, 2021 Census, Prepopulated Federal HNA Template, Statistics Canada and CitySpaces Consulting Methodology

Characteristic	Data	Value
Current number of households	Total	12,096
Anticipated number of households	Total	17,256
Anticipated Household Age	Average	41
	Median	39
Anticipated Households by Tenure	Renter	3,406
	Owner	14,209
Anticipated Units by Type	Total	5,555
	Single	*
	Semi-detached	*
	Row	*
	Apartment	*
Anticipated Units by Number of Bedrooms	1 bedroom	2,890
	2 bedroom	1,280
	3 bedroom	935
	4+ bedroom	450
	5 bedroom	*
Anticipated Households by Income	Average	*
	Median	1,195
	Very Low	355
	Low	1,015
	Moderate	1,100
Anticipated average household size	High	1,880
	Total	2.6
Draft approved lots by planned housing type	Total	*
Draft approved lots by tenure	Tenant	*
	Owner	*

PROVINCIAL HOUSING NEEDS ASSESSMENT REQUIRED DATA TABLES

Table P– 1: Population and Households Existing and Projected, Town of Cochrane, 2016–2027

Source: CitySpaces Consulting & Canada 2021 Census, Statistics Canada

Category	2016	2021	Compounded Annual Growth	2027 (Projected)	Compounded Annual Growth
Population	25,853	32,199	4.5%	41,683	4.2%
Household	9,757	12,096	4.4%	15,576	4.1%

Table P– 2: Household Characteristics Existing and Projected, Town of Cochrane, 2016–2027

Source: CitySpaces Consulting & Canada 2021 Census, Statistics Canada

Category	2016	2021	2027 (Projected)
Average Household Size	2.6	2.6	2.6
Median Age	36.9	39.2	42.1
% of Population age 65 or greater	11.5%	16.2%	24.1%

Table P– 3: Tenure of Households, Town of Cochrane, 2021

Source: Canada 2021 Census, Statistics Canada

Category	Own Home	Rent Home	Rent Home (Subsidized)
% of Households (2021)	83.70%	16.30%	4.87%

Table P– 4: Median Household Income by Household Tenure, Town of Cochrane, 2021

Source: Canada 2021 Census, Statistics Canada

Category	Median Household Income
All Households	\$113,000
Owner Households	\$119,000
Renter Households	\$66,000
Reporting Year	2021

Table P– 5: Labour Force Characteristics, Town of Cochrane, 2021

Source: Canada 2021 Census, Statistics Canada

Category	
Reporting Region:	Town of Cochrane
Labour Participation Rate	69.3%
Unemployment Rate	9.5%
Month/Year of Data provided	Census 2021

Table P- 6: Industry's by Total Labour Force, Town of Cochrane, 2021

Source: Canada 2021 Census, Statistics Canada

Industry	Total (#)
Health Care and Social Assistance	2,205
Retail Trade	1,690
Construction	1,670
Professional, Scientific, and Technical Services	1,615
Educational Services	1,185
Public Administration	1,180
Accommodation and Food Services	1,070
Mining, Quarrying, and Oil + Gas Extraction	875
Other Services	825
Transportation and Warehousing	815

Table P- 7: Median Rental Price and Vacancy Rate by Unit Size, Town of Cochrane, 2024

Source: Housing Market Information Portal, CMHC

Category	Unit Size				Total
	Bachelor	1-bedroom	2-bedroom	3-bedroom+	
Median Market Rent	*	*	*	\$2,295	\$1,975
Vacancy Rate	*	*	*	3.5%	5.4%

Appendix C

Best Practices Report

Town of Cochrane

Best Practices

May 2026



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Introduction

The purpose of this report is to inform recommendations for the Town of Cochrane's *Housing Needs Assessment* by applying learnings from other comparable communities and considering innovative solutions that may be applicable to Cochrane's unique context.

This report examines municipal tools to support and encourage affordable housing. The housing sector is influenced by municipal, provincial, and federal players, each with distinct roles in ensuring access to appropriate housing. Municipal governments can influence housing through policy and regulation such as municipal development plans and land use bylaws. Municipalities can also take proactive steps by implementing policies such as regulatory restrictions or relaxations, incentives, and providing land donations or other resources to support affordable housing. **Collaborations with industry, non-profit organizations, Indigenous groups, and the provincial government can further strengthen efforts to address housing needs.**

Methodology

This report includes a review of the existing policy and legislative context as well as a scan of affordable housing best practices from comparable communities. The research builds on findings from the Town of Cochrane's *Housing Needs Assessment: What We Heard Report*, focusing on case studies and example policies to address the identified housing needs in Cochrane.

Legislative Context

This section includes a review of existing local plans and enabling legislation including the Government of Alberta *Municipal Government Act*, *Envision Cochrane 2050*, and Town of Cochrane's *Land Use Bylaw*.

The Government of Alberta *Municipal Government Act* outlines the legal framework for planning and governance in the province. Municipalities are empowered to manage land use, growth, and development within the municipal boundaries through the creation of a municipal development plan (MDP) and land use bylaw (LUB).

ENVISION COCHRANE 2050

Cochrane's MDP titled *Envision Cochrane 2050* was adopted in March 2025 and serves as a long-range vision and guiding framework for municipal planning decisions. Housing affordability in Cochrane was identified as a key challenge/opportunity. The MDP encourages the densification of key areas in the community: New Downtown, Development Corridors, and Neighbourhood Centres. Specific policies that support development of affordable housing and incentives for non-market housing development include:

- **3.2.22:** Support relaxations to land use bylaw restrictions if developments include a community benefit such as publicly accessible parks, publicly accessible plazas, and non-market housing;
- **3.2.34:** Encourage new neighbourhoods to have non-market housing;
- **4.2.3:** Encourage a range of building forms and lot sizes within all neighbourhoods;
- **4.2.5:** In neighbourhood centres, new downtown, and development corridors, explore incentives for: purpose-built rental housing, non-market units within market multi-family buildings, and three-bedroom units within multi-family buildings;
- **4.2.9:** Encourage attainable home ownership by supporting the development of alternative and cooperative housing models;
- **4.2.12:** Explore a non-market incentive program to encourage non-market housing. Incentives may include but not be limited to parking relaxations, streamlined or priority application processing, site relaxations, height relaxations, and waiving or reducing development fees and charges;
- **5.2.5:** Consider acquisition tools such as donations and bequests, land trades and transfers of development rights; and
- **5.2.6:** Develop or redevelop land and real estate to implement any element of Envision Cochrane 2050. This includes but is not limited to:
 - a. Non-market housing.

COCHRANE LAND USE BYLAW

The Town of Cochrane's *Land Use Bylaw* regulates the use and development of land and buildings within town boundaries, with specific requirements for each district such as building heights, density allowances, and parking. Density permissions vary by district: Residential High-Density District (building heights up to eight- to nine-storeys) and are Residential Medium-Density District (building heights up to four- to five-storeys). In lower density districts, secondary suites are permitted as discretionary uses: Residential Large Lot District (R-LL), Residential Low Density District (R-LD), and Residential Mix District (R-MX).

Current + Past Initiatives

Cochrane has a limited affordable and supportive housing sector, with residents often referred to services in Calgary. Cochrane Society for Housing Options (CSHO) was established in 2000 as the Town's Affordable Homes Task Force and has since evolved into its current role as an affordable housing provider. The Town continues to support CSHO with an annual grant as well as in-kind support services (office space, equipment, etc.) to help facilitate the provision of affordable housing. Additional non-housing related supports and programming are provided under Cochrane's Family and Community Support Services (FCSS) and Family Resource Network which operates largely on grant funding.

Currently, the Town of Cochrane offers tax incentives geared towards seniors and private homeowners: the [Senior Property Tax Rebate program](#) offers eligible seniors (aged 60+) a \$500 credit on municipal property taxes and the [Tax Installment Payment Plan \(TIPP\)](#), allows private homeowners to pay property taxes in 12 monthly installments instead of a single lump-sum payment in June; with no added fees or interest charges.

[The Town of Cochrane does not currently offer any policy-based incentives for non-market or affordable housing](#), which was consistently raised as a concern during community engagement with residents noting the lack of development incentives and the resulting challenges in fostering innovative approaches to address housing affordability. In the absence of municipal support or incentives for affordable housing development, it can be difficult for non-profit organizations and affordable housing developers to pursue viable non-market housing projects within the community.

Affordable Housing Tools

Housing affordability is the biggest indicator of housing need, impacting nearly 20% of the community. Affordability was an overarching theme during community engagement and the most common issue discussed. Addressing affordability challenges through municipal policies and incentives that help facilitate the development of affordable and non-market housing is consistent with the objectives outlined in *Envision Cochrane 2050*.

This section provides an overview of selected affordable housing tools, categorized by type and supported by examples from other jurisdictions. Highlighted tools include streamlined permitting processes, site relaxations, gentle density, density bonusing for medium-density development, and land donations. Case studies of municipal partnerships are also presented to illustrate innovative practices applicable to Cochrane's context. All tools are aligned with municipal objectives and address the needs of identified priority populations.

Streamline Permitting Processes

Streamlining the permitting process is a simple way to reduce costs for affordable housing and purpose-built rental projects by saving time and resources for developers and housing providers. Feedback from the developer focus group indicated the Town's permitting and approval process is time consuming and costly, which can impact the feasibility of non-market and affordable housing development in the community. Suggestions from engagement included the creation of a more efficient development and approval process. A streamlined process could be limited to non-market housing and/or affordable housing projects. **The streamline permitting processes tool would align with *Envision Cochrane 2050's* policy 4.2.12.**

MULTI-UNIT INCENTIVE PILOT

The City of Airdrie, AB currently has the Multi-Unit Incentive Pilot to help encourage affordable housing delivery in the community. The program is designed to accelerate affordable housing in Airdrie through various incentives, including streamlined permitting, which includes faster processing of development and building applications to reduce delays and associated costs, as well as direct approval by a Development Officer to shorten decision timelines. The

program specifically targets four-storey mixed-use buildings and five-or-more-storey residential buildings that:

- are located near existing or planned transit routes, or within a future transit-oriented development area;
- able to obtain a Start Work – Early Building Permit by Dec 31, 2027; and
- meet all Land Use Bylaw requirements, including traffic impact and parking standards.

DEVELOPMENT CONCIERGE SERVICE PROGRAM

The City of St. Albert, AB offers a Development Concierge Service Program to guide non-profit organizations, community groups, and developers through the development process. The program is intended to simplify the building process for a range of housing types, including both market and non-market housing. Eligible projects include residential or mixed-use developments with at least four non-market housing units, as well as residential or mixed-use buildings located in downtown St. Albert.

Site Relaxations

Incorporating site relaxations for purpose-built rentals and affordable housing developments could be an easily attainable, non-financial, and affordable housing incentive for developers. Examples of site relaxations can include lowering the minimum parking requirements and approving a building setback variance. Both requirements can be costly to developers looking at increasing feasibility of purpose-built rentals or affordable housing developments in the community. Fee waivers are an additional financial relaxation opportunity to further help development viability. Site relaxations can be achieved while maintaining the overall form and character of neighbourhoods through thoughtful consideration when developing the regulations. [Site relaxations align with *Envision Cochrane 2050's* policies 3.2.22 and 4.2.12.](#)

NON-MARKET SITE RELAXATIONS

The City of Calgary, AB has implemented amendments to its *Land Use Bylaw* to enable relaxations in parking requirements, as well as allowances for increased building height, enhanced amenity provisions, and reduced setbacks. The measures are commonly applied to

non-market and affordable housing developments to facilitate more financially viable unit layouts. Examples of projects receiving site relaxation include:

- Mustard Seed Affordable Housing: received site relaxations including density, height, and parking requirements; and
- Beltline Affordable Housing Developments: received density bonuses and reduced parking requirements.

FEE WAIVERS FOR PURPOSE BUILT RENTALS

The City of Whitehorse, YT has a Rental and Supportive Housing Development Incentive that offers eligible developers a reduction of development cost charges and a 10-year unit grant (\$60,000 annually) with the stipulation that the total incentive value cannot exceed \$500,000. Eligible developments are those that contain at least a minimum of:

- Four rental housing units maintained for at least 10-years; or
- Four supportive housing units owned/operated by a non-profit agency or non-government organization.

RENTAL HOUSING GRANTS PROGRAM

The City of Kelowna, BC offers non-market purpose-built rental developers opportunities to obtain grant funding to help offset Development Cost Charges (DCCs). Projects must be affordable rentals with five or more units and located within the Core Area, Glenmore Valley Village Centre or the University South Village Centre. Approved grants are applied against the DCC charges during the building permit process.

Gentle Density

Gentle density refers to increasing the number of permitted dwelling units within a neighbourhood without significantly changing its physical form or scale. It can also be described as the removal of restrictive zoning to support a greater housing supply and a wider range of housing types. Gentle density typically includes small-scale, ground-oriented forms such as secondary suites, accessory dwelling units, duplexes, triplexes, and laneway suites.

Currently, Cochrane's *Land Use Bylaw* includes two districts that restrict development to single-detached dwellings: Residential Large Lot District (R-LL), and Residential Low-Density District (R-

LD). Secondary suites and backyard suites in these districts are considered a discretionary use and approval on development is at the discretion of the Development Authority. Other forms of gentle density are allowed in Residential Mix District (R-MX) including, duplex, semi-detached, and multi-unit dwellings (up to 4 units)¹.

To ensure the design and character of the neighbourhoods remain intact, pre-approved designs could be developed that reflect these neighbourhood character guidelines. **The gentle density tool for duplexes would align with *Envision Cochrane 2050's* policy 4.2.3.**

GENTLE DENSITY IN NEIGHBOURHOODS

The City of Red Deer, AB recently amended its *Land Use Bylaw* to enable a broader range of gentle density housing forms, including duplexes. These are now considered discretionary uses in low-density zones and permitted uses in medium-density zones, increasing development flexibility and supporting local housing supply.

PRE-DESIGNED HOUSING UNITS

The City of Coquitlam, BC developed standard plans for triplexes and fourplexes that fit within the overall community form and character; the pre-developed plans allow for homeowners and developers to have a more streamlined approval process, while ensuring the gentle density housing units keep the community's character in mind.

Density Bonusing for Medium Density

Allowing increased density for specific projects can help incentivize affordable housing and purpose-built rental development. In Alberta, municipalities may establish Direct Control Districts (DCDs), which apply tailored development regulations to defined areas based on unique site conditions, project characteristics, or innovative design approaches. The Town of Cochrane currently has two DCDs: Canadian Southern Baptist Seminary and College (DC-01) and 365 Railway Street West (DC-02). Additional DCDs could be considered to support non-market and purpose-built rental housing, such as permitting an additional storey in the

¹ Secondary suites are still considered a discretionary use in R-MX.

downtown area to enable more affordable and diverse housing options. **The density bonusing tool would align with *Envision Cochrane 2050's* policies 3.2.22 and 4.2.12.**

ALTITUDE AT THREE SISTERS MOUNTAIN VILLAGE

The Town of Canmore, AB has an existing density bonusing incentive with a 3:1 ratio (one affordable housing unit per three market-rate units). However, two sections of the bylaw allow variances to this requirement where fair or extraordinary community benefits are provided. The Town recently approved a residential development that includes affordable housing, a mix of unit sizes, townhomes, and a community playground. The project also exceeds maximum building height provisions for its condominium and townhome components. In exchange, community benefits such as 70 solar panels, entry-level housing options, and a diverse range of unit types were incorporated to support the height variances.

Land Donations

Across Canada, many municipalities have supported affordable housing by donating land for development. This approach can eliminate land acquisition costs for non-profit organizations or affordable housing developers, improving project viability. Land donations are not limited to publicly-owned property; private landowners may also donate or transfer land to an affordable housing organization at nominal value. Benefits of philanthropic land donations to affordable housing projects may include community recognition, charitable tax credit, and a lasting legacy. **The land donation tool for would align with *Envision Cochrane 2050's* policy 5.2.5 and 5.2.6.**

MUNICIPAL LAND DONATION

The City of Medicine Hat, AB donated land to a Medicine Hat Community Housing Society project that will provide 40 affordable housing units for residents in the community. At the time, the Society was seeking funding through the National Housing Strategy but required proof of municipal partnership to be successful. The land donation from the municipality provided the support needed to apply for funding to develop the affordable housing units.

NON-MARKET HOUSING LAND DISPOSITION PROGRAM

The City of Calgary, AB developed a program in 2019 to sell surplus land to non-profit housing organizations below market value for the development of non-market housing. Since 2019, the

City has sold 17 parcels of land for the development of an estimated 835 new non-market homes for residents.

PHILANTHROPIC LAND DONATION

In the Town of Antigonish, NS, a physician and her husband donated 16 hectares of land to the Antigonish Affordable Housing Society for the future development of 150 affordable housing units. Portions of the parcel were also allocated to other non-profit organizations, including the Naomi Society, which provides transitional housing for individuals leaving violent situations, and the Canadian Association for Community Living, which supports individuals with physical and intellectual disabilities. The donors described their motivation as a desire to invest in a diverse and inclusive community, stating, “We want to invest in a community and be a part of the community that has younger people and older people and immigrants and children.”

Municipal Partnership Case Studies

This section highlights case studies of innovative affordable housing developments in other communities to demonstrate how municipal incentives can support local housing outcomes. The case studies provide examples of approaches that address Cochrane's priority groups, including seniors, intergenerational living, and mixed-use affordable housing projects.

Kensington Village, Edmonton AB



Source: Shepherd's Gardens Kensington Village Gallery

Shepherd's Care Kensington Campus comprises 155 continuing care spaces, 191 independent senior rental units, and 105 privately owned condominiums, including dedicated veteran housing. The 17-acre campus of care features fully wheelchair-accessible outdoor amenities such as a courtyard, park, and walking paths, as well as recreational, spiritual, and social programming for residents. Additional on-site services include the Kensington Market Grill, a clinic, a beauty salon, and private transportation for resident outings.

Although Kensington Village did not receive direct municipal support, comparable models have been implemented in other jurisdictions. For example, the City of Brampton, ON leased five acres of land to Golden Age Village for The Elderly (GAVE) under a 50-year agreement to

facilitate the development of an inclusive campus of care. The partnership enabled the development of Tuổi Hạc Village, a 300-unit development incorporating long-term care beds and affordable seniors housing.

These case studies illustrate campus-style seniors housing models that provide a full continuum of care, complemented by integrated services and amenities that support aging in place. Such an approach could be considered to address the needs of Cochrane's senior population of the growing senior population with independent, assisted, and long-term care units.

Generations Toronto, Toronto ON



Source: Architects-Alliance, Generations Toronto Project

Generations Toronto is a non-profit intergenerational community that provides housing for residents of all ages and abilities. The development includes 390 affordable rental units and 122 long-term care beds, as well as a range of community programming such as social, cultural, recreational, and educational workshops, along with intergenerational activities. On-site services include the Community Kitchen, which prepares up to 2,000 affordable meals

daily, and medical care providing physical, emotional, and mental health supports. The site also features an Early Learning Centre that supports children in the community.

The City of Toronto supported the project through development charge waivers, fee reductions, and property tax exemptions. The project was delivered through a tri-level government partnership involving the City of Toronto, Province of Ontario, and Government of Canada. Federal funding was provided through Canada Mortgage and Housing Corporation's Apartment Construction Loan Program, while the Province of Ontario provided funding for the long-term care facility component.

Generations Toronto serves as an example of an intergenerational affordable housing model that enables individuals and families of all ages and abilities to live within a single development, thereby addressing housing needs across multiple demographics. In the context of Cochrane, intergenerational housing models may offer a strategic opportunity to address the needs of multiple priority groups within a smaller municipal setting.

Varsity Multi-Service Centre, Calgary AB



Source: City of Calgary Newsroom, City of Calgary Opens Varsity Multi-Service Centre bringing a new fire station, housing and park space

The Varsity Multi Service Centre in Calgary brings together 48 non-market homes, a fire station, City corporate accommodation, commercial retail unit for potential future daycare, and

household hazardous waste drop-off and open greenspace on a single City-owned site. The project was planned, designed, and delivered by the City of Calgary under the Integrated Civic Facility Program, and involved collaboration between Calgary Housing², the City of Calgary Fire Department and other City departments.

Funded by the City of Calgary, Province of Alberta, and Canada Mortgage and Housing Corporation, the project demonstrates the value of co-locating services on public land. Key lessons include establishing governance and a Project Charter early, engaging the community from the outset, and planning carefully for the transition to operations, where challenges may arise.

² Calgary Housing is a wholly owned subsidiary of the City of Calgary mandated to deliver and operate non-market housing.

Next Steps

This Best Practices report will inform the recommendations set forth in Cochrane's *Housing Needs Assessment*. Additionally, the findings can be used to support further research and the development of strategies when undertaking a Housing Strategy & Action Plan.



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