

Town of Cochrane

Housing Needs Assessment

What We Heard Report

April 2026



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Terminology At-a-Glance

Affordable Housing	Housing in which shelter costs (either rent or mortgage) less than 30% of a household's before tax income.
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.
Complex Needs	Examples include fetal alcohol spectrum disorder, mental health, post-traumatic stress disorder, addictions, or other developmental or physical disabilities.
Hidden Homeless	Individuals in the community who may be temporarily living with friends and families, in vehicles, hotels, or motels. 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.
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: https://www.livingwagealberta.ca/what-is-a-living-wage
Newcomers	Individuals in the community who arrived in Canada within the last five years.
Over-housed	Older adults living in homes with more bedrooms or space than they need based on their household size.
Primary Rentals	Purpose-built, long-term rental housing specifically designed for rentals; can include low-rise apartment buildings and townhomes. Often owned by corporations and use professional property management companies for tenant management.
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.
Seniors	Individuals in the community aged 65 years or older. This includes Indigenous Elders.
Supportive Housing	Housing designed for individuals such as single adults, seniors, 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.
Youth & Young Adults	Individuals in the community aged under 29 years old.

Introduction

The Town of Cochrane retained CitySpaces Consulting to develop a comprehensive Housing Needs Assessment to gain an understanding of the current and future housing needs in the community. This assessment involves analyzing the balance between housing supply and demand and assessing the extent of housing insecurity in Cochrane. The completed Housing Needs Assessment will inform policy development, housing program initiatives, and regulatory decisions for the Town.

The project involves four different phases, including data collection and preliminary analysis which produced the *Preliminary Analysis Report*, community engagement which informs this What We Heard Report, draft Housing Needs Assessment, and a final Housing Needs Assessment.

Housing Needs Assessment Project Timeline



Purpose of the Engagement

The purpose of the engagement process was for Cochrane residents to share their experiences and perspectives on housing, ensuring it remains a great place to call home now and in the years ahead. The engagement events were designed to collect input from across the community, capturing diverse perspectives from all Cochrane residents, including those experiencing housing insecurity, seniors (65 and older), youth, and individuals with lived experiences.

This diverse input is intended to compare community experiences with insights from published data, helping the Town understand how Cochrane plans for growth. It will guide policy development and inform recommendations for shaping the Town's long-term approach to housing. This work is essential to developing an inclusive and effective Housing Strategy & Action Plan that addresses both current and future housing needs in the Town of Cochrane.

Engagement Approach

The engagement process involved participation from youth, seniors including Indigenous Elders, people with lived experiences, social support providers, developers, Town staff, and the wider community. Between January 6 and 31, 2026, over 676 individuals engaged with Town staff and CitySpaces Consulting. Community members participated both virtually and in-person to provide feedback and input for the overall Housing Needs Assessment. A complete list of participating organizations can be found in [Appendix A](#) (page 32).

More than 676 community voices helped inform the Housing Needs Assessment.



Community Survey
549 Participants



Lived Experience Interviews
6 Participants



Community Pop-Ups (SLS & Library)
35+ Participants



Indigenous Feast & Chat
6 Participants



Seniors on the Bow
43 Participants



Social Service Provider Focus Group
11 Participants



YAP Group
7 Participants



Developers Focus Group
15 Participants



School Counsellors Focus Group
4 Participants



Share your thoughts

We want to hear from you. Please use the sticky notes provided to share your ideas and feedback.



IN-PERSON AND VIRTUAL ENGAGEMENT

In-person engagement events were held in January 2026; the sessions included a range of activities and discussions, engaging more than 110 individuals, including seniors, youth, and individuals with lived experiences. Two virtual engagement events were held as well – one with a developer focus group and another session with Big Hill Haven.

COMMUNITY SURVEY

A community survey was conducted from in January, 2026, available both in hard-copy form at four different locations and via the Town's online platform "Let's Talk Cochrane". The survey summary report can be found in [Appendix B](#) (page 34). The purpose of the survey was to achieve a wide reach

and provide an opportunity for the broader public to share their insights. **Overall, 549 individuals completed the separate adult and youth surveys: 530 adults (ages 18+) and 19 youths (ages 14 to 17).**

Respondents reflected a diverse range of community members, including those identifying as Indigenous, visible minorities, 2SLGBTQIA+, and persons with disabilities, as well as business owners, retirees, commuters, and students. Out of the 530 adult survey respondents:

170 individuals are aged **65** or older

121 individuals have a household income below **\$55,000**

44 individuals previously lived in **another country**

137 individuals previously lived in a **different province** before moving to Cochrane

241 have lived in Cochrane for more than **11 years**

126 have lived in Cochrane for less than **4 years**

Key Engagement Themes

Housing Affordability

The overarching theme and most common issue discussed across all engagement activities was housing affordability.

People of many ages and backgrounds reported difficulties with housing affordability, including young adults, seniors, low- and middle-income households, single parents, and those on fixed incomes. The main issues cited were limited rental options, lack of housing diversity, high cost of living, few employment opportunities, insufficient seniors housing, and overstretched support services.

While these issues are not isolated, they affect the community as a whole. Concerns ranged from youth and young adults leaving Cochrane due to the lack of attainable housing to seniors struggling with inaccessible and unaffordable options, and individuals and families forced to relocate or live in unsuitable conditions. These challenges underscore how housing affordability affects the stability, inclusivity, and well-being of the entire community.

27% of adult survey respondents (145) indicated they did not feel confident they could stay in their current housing¹. Out of those respondents, almost half (49%) indicated affordability concerns, including not making enough money or being unable to afford rent/mortgage.

 Sticky notes from in-person engagement events

Hard to find housing: expensive, not a lot, low minimum wage and lack of employment opportunities

Not enough affordable units, the Town needs to create partnerships

Cochrane Family and Community Support Services is the only affordable option

Had to leave Cochrane because it's unaffordable

Youth needs – they can't find affordable units and there are no amenities

1. The total includes 57 individuals who responded "No" and 88 who responded "Unsure."



Limited Rental Options

Cochrane's rental market is dominated by secondary suites with few purpose-built rental apartments. Individuals raised concerns about the limited range of rental options, noting that some apartments are in poor condition.

Secondary suites were seen as less secure due to the risk of displacement if owners sell, house family members, or convert units to short-term rentals.

Other barriers for renters discussed included the ability to pay deposits, credit checks, and limited pet-friendly options, which further limit options.

Need apartments and affordable units

Looking at rent websites, there are few choices at good prices



Not all residents in Cochrane are affluent; Cochrane needs more lower cost choices. Especially rentals.

– Survey Respondent

People are living in rooms that aren't suitable, seniors living in unfinished basements... There is a high number of individuals living in illegal suites

Secondary rentals not secure – fluctuations, people can lose units fast

There are families living in the campground nearby, families living in trailers in junkyards

Suggestions for increasing housing affordability in Cochrane focused on expanding rental options, particularly purpose-built rental apartments and smaller one- and two-bedroom units. These types of housing would support a wide range of residents, including seniors looking to downsize, youth and young adults seeking independence, and others as they move through different life stages. In addition, individuals emphasized the need for more municipal partnerships with non-profit and other organizations to expand publicly supported housing models. This approach was seen to reduce the reliance on the limited private rental market.



Cost of Living

The high cost of living in Cochrane was a common concern for families and individuals across a wide range of incomes, ages, and abilities. In addition to housing costs, households reported growing financial strain from rising everyday expenses, such as groceries and gas.

Individuals shared examples of the hardship faced by residents on fixed incomes, such as those receiving disability assistance or pensions who are struggling to secure affordable housing. As rents have increased, fixed incomes have not kept pace, leaving many with few or no viable options. Individuals also described affordability challenges for households reliant on employment income. They noted wages for both single- and dual-income households are not keeping up with rising rent and mortgage costs.

Only one main company for rentals going from \$500 to \$1,075 in 3 years. Some units have no heat

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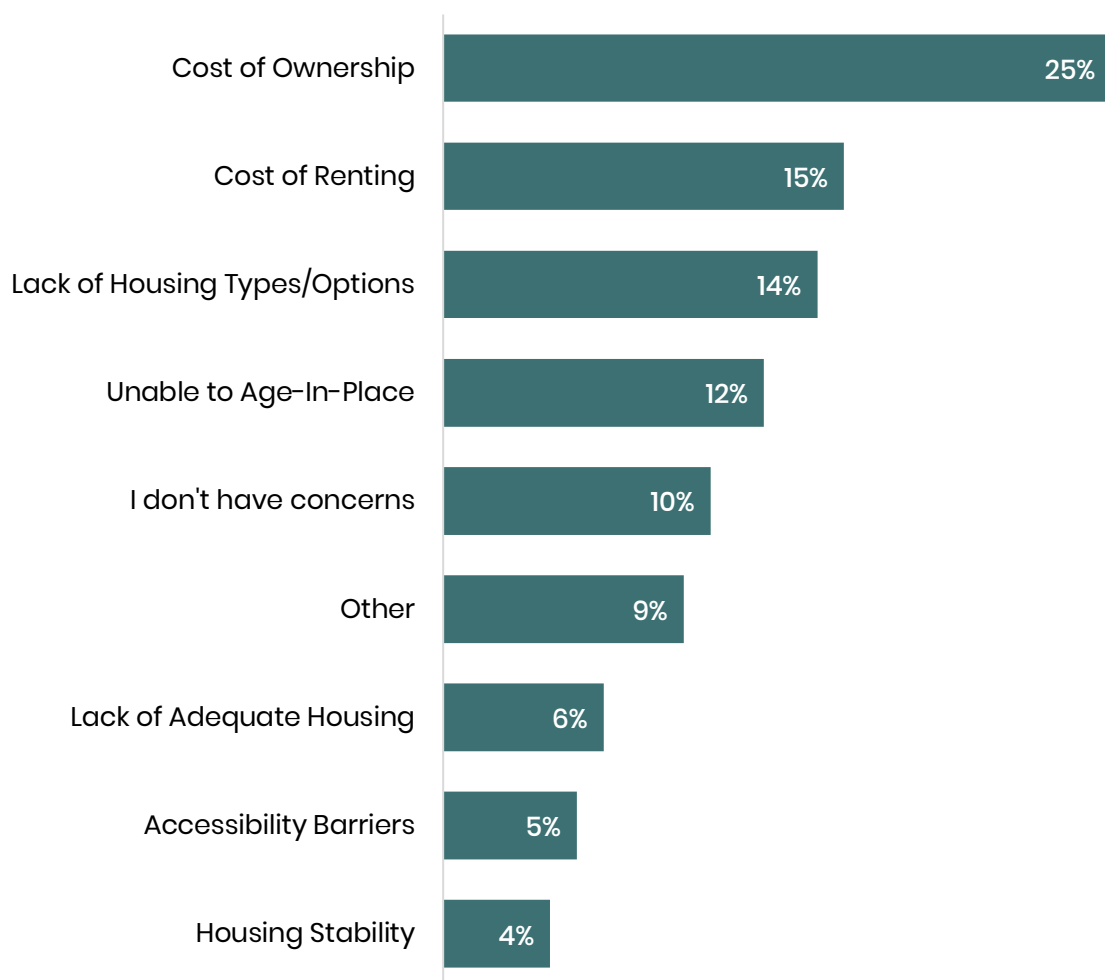
With the cost of living so high, it is hard to save for a home downpayment. Rental prices are extremely high and really affects us people who work very hard just to try and make ends meet.

– Survey Respondent

Service providers observed a growing and increasingly diverse number of people accessing support services, including middle-income families who may not have previously needed these services. School counsellors highlighted instances where youth were taken out of school to work and help their family manage costs. Discussions with youth and young adults similarly pointed to the limited number of living wage employers in Cochrane², contributing to their inability to afford the private rental market. **Approximately 40% of survey respondents indicated that either cost of ownership (25%) or renting (15%) was a personal concern.**

2. There are no certified Living Wage Employers by Alberta Living Wage Network in Cochrane:
<https://www.livingwagealberta.ca/employer-directory>

What Housing Issues are a Personal Concern to You?³



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

3. Question allowed multiple answers to be selected by each respondent.



Lack of Housing Diversity

Most of the existing housing stock (81%) in Cochrane has three or more bedrooms, limiting housing choice across the community. Individuals identified a need for greater housing diversity for both renters and homeowners, including apartments, townhouses, bungalows, co-living, and multigenerational housing options.

Smaller, one-storey units were seen as particularly important for a range of ages and abilities, from seniors and individuals with disabilities requiring accessible housing to young adults seeking to enter the housing market. Individuals shared stories of long-time Cochrane residents leaving the community to find housing that better meets their needs in other communities. Some also noted that increased housing diversity could help to attract professionals and other businesses, potentially improving local employment opportunities.

There are many house poor families that are unable to sell... There are oil & gas families with fluid and fluctuating income

People are staying in rented sheds and storage units or at the back of someone's property

Ability to move through housing spectrum – make options!

In discussions with developers, many indicated an interest in private sector solutions but noted that the absence of incentives, combined with permit delays, stagnant applications, and community pushback, directly affects the types of housing constructed. Both developers and non-profit housing providers indicated that without incentives for affordable and accessible housing, and with ongoing permitting challenges, these housing types face significant barriers to delivery despite the high-level of need in Cochrane.

”

As a community, we must implement stronger requirements for developers to provide a variety of housing types that meet diverse needs. We also need more purpose-built rental units and affordable housing options to ensure Cochrane remains an inclusive and livable town for everyone.

– Survey Respondent



Limited Senior Housing and Supports

Seniors are the fastest growing population in Cochrane and have diverse housing needs, including affordable independent living, assisted living, long-term care, and opportunities to age-in-place. Individuals expressed a strong desire for age-friendly, one-level homes available for both ownership and rental.

Many seniors face varying accessibility requirements, complex needs, and financial constraints, particularly those on fixed incomes, which limit their housing options. Some individuals shared that they rely on adult children for support. Others have had to leave Cochrane to access suitable housing and services. Concerns were also raised about growing pressure on the limited supply of senior housing as the senior population continues to grow.

Lower the bar to be able to access financial help, because of rising inflation

Affordable assisted-living and long-term care units in Cochrane are experiencing low turnover and long waitlists.

Bethany, Hawthorne, are at capacity... More extended care units, palliative care homes, beds are needed

Seniors highlighted barriers in both the rental and ownership markets, noting a lack of affordable and accessible rentals and limited opportunities to downsize. Several seniors described being over-housed due to the absence of suitable alternatives, which raised safety concerns for them and reduced the availability of family-sized homes in the community.



Although Cochrane is purported to be a 'senior friendly' town, the affordable, accessible options available to seniors is dismal.

– Survey Respondent

Alongside housing, seniors emphasized the increasing need for aging supports both in the home and community.

Supports mentioned include in-home health care, housekeeping, home maintenance, errand assistance, and reliable transportation to essential services such as medical care, groceries, and community amenities. Suggestions included intergenerational programs involving local youth and the development of a seniors' facility or hub⁴ that combines housing, social activities, and services.

Concerns about the limited availability of accessible housing were raised both by and on behalf of the aging population, as well as individuals with disabilities or complex needs, describing ongoing challenges related to housing suitability, affordability, and rental instability.

Community discussions revealed that individuals and families with complex needs are struggling to secure housing that meets their accessibility requirements. Examples shared through conversations include sufficient soundproofing in units, accessible parking near unit access points, and adaptable modifications in units for aging-in-place. Individuals shared experiences of rental instability, including evictions and ongoing difficulties finding housing that is both suitable and affordable.

Distance from services is a problem when people can't drive... The bus services isn't useful at present, and is difficult to access

Access to home care, housework, meals, appointments

Build more aging in place homes

4. Further information on this senior's facility can be found in Unique Perspectives: Seniors 65+ (page 25).



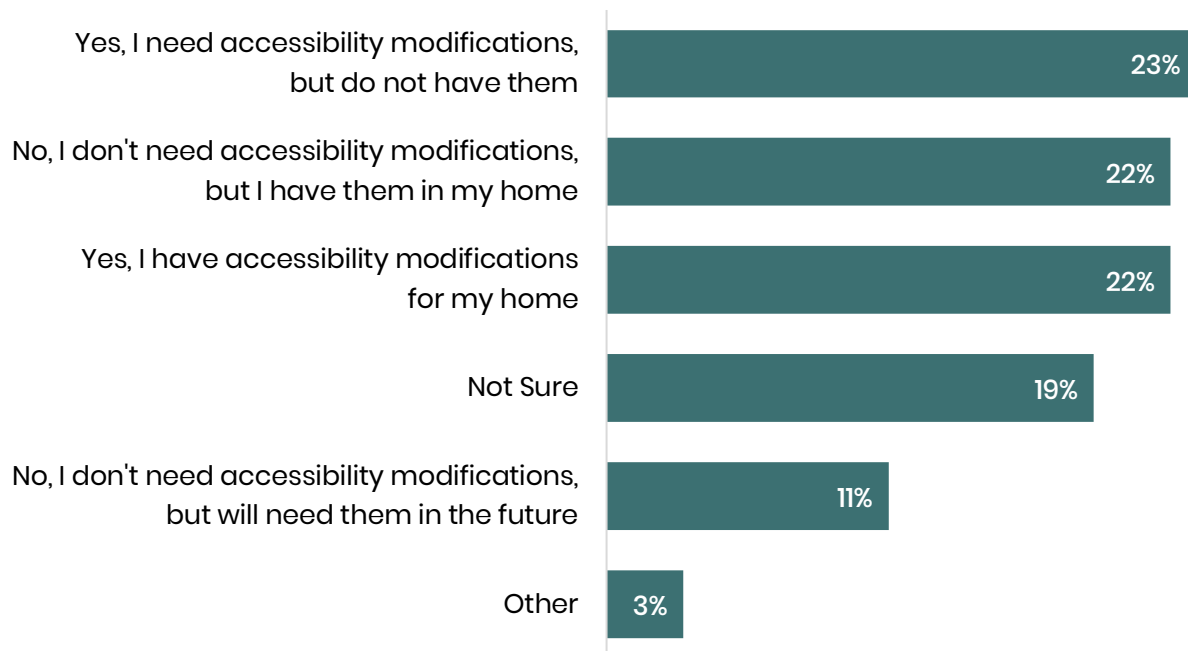
My kids with severe autism make noises and because they scream, [we would prefer] a bigger house but it is too expensive, [but] we can't live in an apartment, when you share walls with someone the kids can make unexpected noises and sounds and people complain.

People have to keep moving, it's hard on the kids, everything keeps changing. Every time we need to rearrange with the bus to make sure parking is available for pick-up of the kids.

– Individual with Lived Experience

A total of **26% of survey respondents (139)** reported requiring or having accessibility modifications in their homes. Among these individuals, 34% indicated they either currently need modifications or expect to need them in the future.

Do You Have or Require Accessibility Modifications in Your Home?⁵



5. Question allowed multiple answers to be selected by each participant. The total does not include 394 responses indicating 'No Accessibility Needs'. Responses marked 'Other' were categorized based on responses resulting in a new category 'No, I don't need accessibility modifications but will need them in the future'.

Community Social Connection

Feedback from in-person engagement emphasized the importance of strong social supports and culturally relevant services in fostering a connected and inclusive community.

As Cochrane's population continues to diversify, individuals noted that creating more opportunities for newcomers and migrants to integrate can strengthen social connections and benefit the community as a whole. At the same time, others stressed the importance of preserving Cochrane's unique character and community spirit as it continues to grow. Additionally, individuals acknowledged the Town's history with local First Nation and Métis communities and called for the respectful inclusion of Indigenous perspectives into planning and service delivery.

Some individuals also highlighted how the town's development pattern affects connection and access.

Many newer neighbourhoods are located outside of the downtown core, where most of the services and amenities are concentrated, increasing reliance on vehicles and transit. This was seen as limiting for seniors and youth who do not drive or have access to a car.

Feedback suggested that neighbourhood-level amenities could improve walkability, accessibility, and daily social interaction. Concerns about community safety were also raised, particularly by seniors and families with young children, noting increasing traffic has reduced their sense of safety.

Community Spirit

When residents in Cochrane fall on hard times, there has been a community effort to show Cochrane's giving, supportive nature and support families and individuals wherever possible. Whether that is through offering shelter, clothing and food donations, or funds through platforms like GoFundMe, **Cochrane's supportive community spirit is something that many individuals praise and hope it only continues to grow as the population does.**



Feast & Chat Event

A Feast & Chat engagement event was held at Wazin Îchinabi Ti (House of Oneness) with Indigenous Elders and individuals from local First Nation and Métis groups in and around Cochrane. The discussion highlighted the importance of reconciliation, including acknowledging and understanding the written and oral histories of local Indigenous communities and the impacts of colonialism on housing and overall community wellbeing.

Individuals raised significant concerns about housing affordability and insecurity in Cochrane. Concerns were also raised about the need for accessible and suitable housing for Elders, noting that housing is essential for supporting intergenerational connection and knowledge sharing. Individuals emphasized that quantitative data alone does not fully capture lived experience, underscoring the importance of continuous dialogue, relationship-building, and the meaningful inclusion of Indigenous voices in decision-making.

Overall, the conversation reflected a strong desire for deeper partnership with the Town and for more collaborative, culturally informed approaches to housing.

Social Services Gaps

Many individuals expressed concern about the rapidly growing population in Cochrane and its impact on the capacity of essential services, community amenities, and overall quality of life.

Gaps in essential services are widespread, impacting various demographics, including:



Middle-income households are becoming increasingly reliant on social supports and service access;



Seniors are experiencing gaps such as seniors housing and medical services;



Youth, young adults, and lower-income groups are experiencing gaps in affordable housing, employment, and mobility (reliance on vehicles and unreliable transit);



Persons with disabilities and complex needs may struggle to find accessible housing or be able to afford housing modifications, support services, and accessible transit;



Migrants and newcomers often struggle to find appropriate housing and support services; and



Cochrane acts as a service centre for the **surrounding Indigenous communities** but has limited culturally relevant services.



Service strain was particularly concerning in the case of mental health supports, where residents may be required to seek care in Calgary, removing them from their local support networks of family and friends and placing them in an unfamiliar environment.

Other services reporting capacity strain include healthcare, urgent care, food insecurity supports, and education-related services. Cochrane does not have a 24-hour healthcare facility, requiring individuals with emergencies to travel to Calgary after hours; long wait times during regular operating hours were also noted. The local food bank has seen increased demand, while donations have not kept pace. School counsellors reported a rise in mid-semester transfers from transient families, as well as instances of students missing school to work and help support their household incomes.

Cochrane's existing social service support system includes Cochrane Family and Community Support Services and Cochrane and Area Family Resource Network, which support families and individuals in the community through essential program needs (e.g. Food Hamper program), parental education and child development programs, and navigation and referrals to other services and government programs. Faith-based organizations were also indicated as providing food insecurity supports when possible.

Infrastructure Gaps

Rapid housing developments and the strain on municipal infrastructure was top of mind for many individuals, with concerns voiced on sewer and water capacity, road infrastructure, and reliability of public transit.

Concerns were raised regarding the infrastructure capacity to accommodate further growth, referencing the recent issues Calgary has been experiencing. In early 2026, Calgary implemented water restrictions in the city and surrounding communities due to water main ruptures and capacity constraints⁶.

Respondents also voiced concern over the distance of new homes from services and the urban core, paired with

limitations of public transit, creating more vehicular traffic and reliance on the roads. With much of the recent housing

development occurring outside the downtown core, many families and individuals must travel to the same central area

to access essential services such as groceries, pharmacies, and retail. The railway crossing over Highway 22 creates a significant pinch point for accessing downtown; when trains pass, traffic backs up on both sides of the highway, leading to bottlenecks across the road network. Community members noted that both the crossing and the surrounding road infrastructure were not designed to handle the level of growth Cochrane has experienced and is expected to continue experiencing.

There are complex need services missing. But people move to Cochrane because they think it's affordable and then travel to Calgary

The food bank is seeing in one day what it would see in one week before



I am concerned with the speed of growth of the town and the ability for infrastructure to keep up.

– Engagement Participant

6. "Calgary lifts water restrictions after three weeks as work continues to replace pipe." The Canadian Press via yahoo! Finance. <https://ca.finance.yahoo.com/news/cp-newsalert-calgary-lifts-water-152738918.html>



Unique Perspectives

Through lived-experience interviews, as well as engagement sessions with seniors and youth, distinct perspectives on the current housing landscape in Cochrane were gathered and analyzed. Together, these perspectives highlight both shared and distinct housing challenges across different stages of life in Cochrane.

Lived Experience

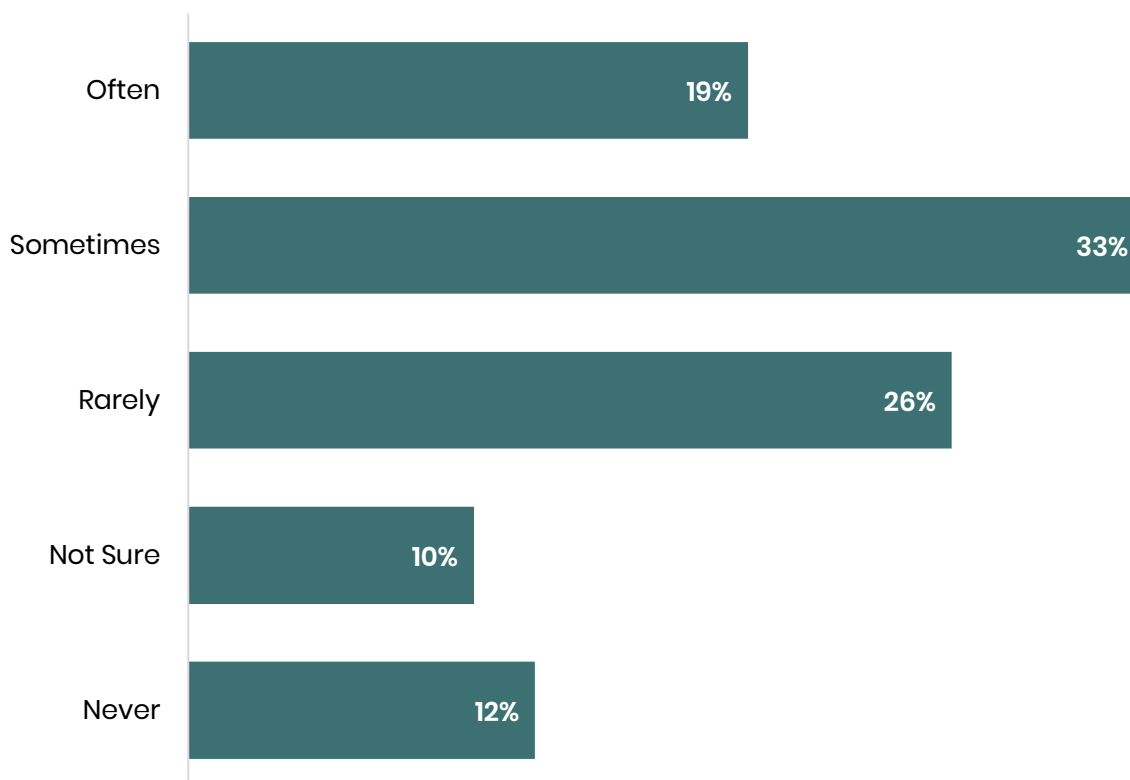
HOUSING INSECURITY ON THE RISE

Social services providers, people with lived experiences, survey respondents, and the general population indicated housing insecurity was increasing in Cochrane.

Feedback from engagement indicated a shift in the demographics of those accessing support services, with more single men and dual-income working families seeking assistance than in previous years. There has also been increased reliance on community pantries, churches for food, and rental subsidies, such as the Rental Assistance Program operated by Rocky View Foundation on behalf of the provincial government. Participants noted that the local food bank requires more donations to keep pace with rising demand. Additionally, **over half (58%) of survey respondents reported that housing insecurity in Cochrane has increased over the past three years.**

Over the past 12 months, 33% of survey respondents reported occasionally seeing or encountering individuals who appeared to be without stable housing in Cochrane.

In the Past 12 Months, How Often Have You Personally Seen or Encountered People Who Appear to be Without Stable Housing in Cochrane?



Anecdotal information indicated there may be roughly 20 or more persons that are visibly experiencing homelessness in Cochrane. Some individuals were sleeping in their vehicles in parking lots downtown or makeshift shelters outside.

Estimating the amount of hidden homelessness is difficult, even anecdotally, because people may be 'couch-surfing', staying temporarily with friends, family, or other unstable arrangements without permanent housing options.

HOUSING INSECURITY AFFECTS MANY DEMOGRAPHICS

Housing insecurity in Cochrane shows up in a diverse range of situations, from people living in RVs, at campgrounds, their cars, or staying with others, to those in unsuitable housing or living beyond their financial means. All these situations are ‘insecure’, meaning individual or families may be experiencing unaffordability, poor housing conditions, risk of eviction, or unsafe living situations. Stories were also shared about individuals living outside of town in nearby campgrounds or vacant lots struggling to find employment.



Just our rent and utilities at the [Springhill RV Park] cost between \$1,500 and \$1,700 every month.

The closest town, Cochrane, is a two-and-a-half hour walk...

I’ve had multiple callbacks from jobs, but no one will hire me because I don’t have a vehicle... I need a vehicle so I can get to work, but I can’t get a vehicle without a job.

I’m not wasting money. I’m not living large. I’m just trying to survive a situation where more goes out than comes in, and there’s literally no room to breathe.

– Social Media Post

Those facing housing insecurity range from youth, seniors, single-parents, people with fixed incomes, and low-income households. Anecdotal information indicated anywhere from 5% to 25% of youth in Cochrane were experiencing a form of housing insecurity. Some youths were dropping out of school to work to help contribute towards the family income.

Individuals noted an increasing number of transient individuals and families in Cochrane that puts an added strain on schooling and social support system. These families may try to find housing and often end up moving away due to unaffordability.

Throughout engagement, participants emphasized the many barriers facing those seeking rental housing in Cochrane, which limit access to stable accommodation. These challenges include requirements such as proof of employment, security deposits, reference letters, credit

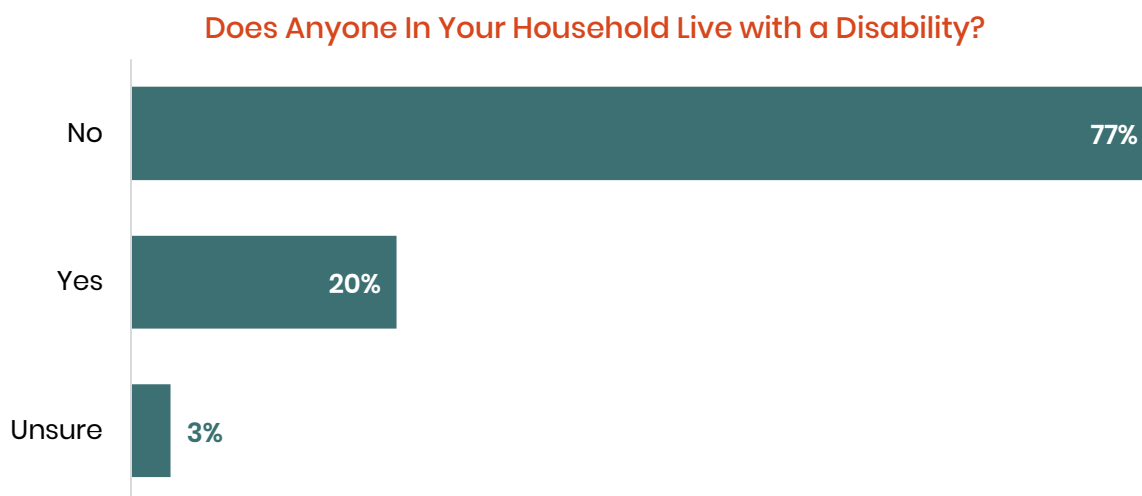
checks, restrictions related to pets, and expectations around prior rental experience. Even individuals with secure housing expressed concern about the absence of rent control, as many are already living close to their financial limits. There was also concern for individuals experiencing domestic abuse who may remain in unsafe situations due to a lack of affordable housing options.

As well, limited accessible housing units provide further barriers for seniors and persons with disabilities and other complex needs, such as requiring accessibility modifications in their home, access to transit or walkability to essential services, and accessible parking. Roughly **20% of survey respondents have a member of their household living with a disability.**

Kids are dropping out of school to work to help with the family income

Older kids are having to parent younger siblings while parents are working multiple jobs

Kids are facing social impacts from financial strain, unable to join on field trips or take part in sports, or paid courses



POTENTIAL SOLUTIONS SHARED

Suggestions for improving housing insecurity and affordability include increasing the supply of multi-unit buildings with shared amenities, purpose-built rental apartments, universally accessible housing, and subsidized housing units.

Social services and supports were also noted as needing expansion or an increased capacity to handle the population growth as reliance on these services will only continue to increase.

Cochrane does not have an emergency shelter. The only form of emergency housing is for women and children fleeing violence. During engagement, individuals expressed concern for those facing homelessness, but opinions on having an emergency shelter were mixed. One individual suggested that utilizing the current non-market housing stock for emergency situations may be more feasible than a capital project, though this approach may be less suitable for individuals with more complex needs requiring specific supports. Others raised safety concerns with having more emergency services.

Overall, engagement reflected a shared recognition of growing housing insecurity in the community and the need to explore a range of innovative and context-appropriate responses.



As the population grows, the need for housing and homelessness services will continue to increase.

– Housing Provider



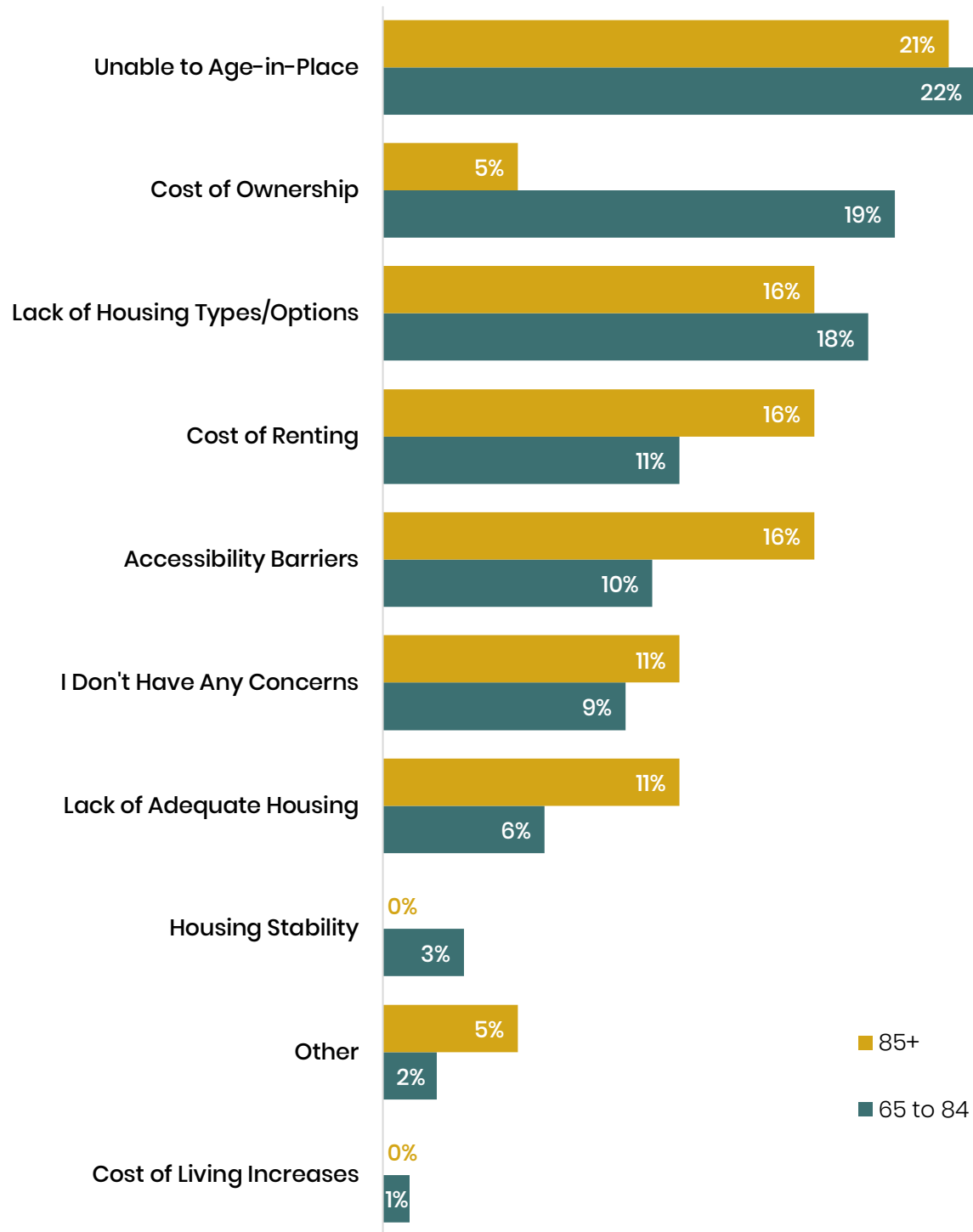
Seniors 65+

Limited housing options and support services for seniors have affected the overall liveability for Cochrane’s aging population. Seniors raised concerns over the lack of accessible and affordable housing, including limited independent and long-term care units.

Some long-time residents who grew up in Cochrane and the surrounding area reported having to leave the community to access appropriate housing and services. In Cochrane, the shortage of accessible homes has resulted in cases where couples were separated to accommodate their care needs. Individuals stressed the importance of keeping couples together where possible and supporting seniors to remain in their community as they age.

Across older-adult survey responses, the most identified concern was the inability to age-in-place, followed by concerns related to housing affordability, including the cost of homeownership and renting, as well as the lack of appropriate housing types and options. Accessibility barriers were also noted as a significant concern among respondents.

What Housing Issues are a Personal Concern to You?⁷



7. Responses marked 'Other' were categorized based on responses resulting in two new categories 'Senior Housing + Supports' and 'Cost of Living Increases'.



Aging residents voiced a strong desire for more support services, including general housekeeping and handyman maintenance, to help support the seniors still living independently. The importance of enabling residents to age-in-place with dignity, stability, and access to the right services at the right time was made clear through many discussions.

Individuals said a senior's facility could support the growing aging population by offering affordable supportive and independent living, along with access to social events, activities, and essential services, all in one place. They stressed that it should include easy access to medical, physical, and mental health services as a core part of the design.

Other ideas included:

- **bringing youth and seniors together through co-living options,**
- **creating job opportunities for youth in home care and maintenance,** and
- **building stronger community connections through activities for both groups.**

Participants also suggested offering incentives for developers to build senior housing and increasing government subsidies or other financial supports.

Youth and Young Adults

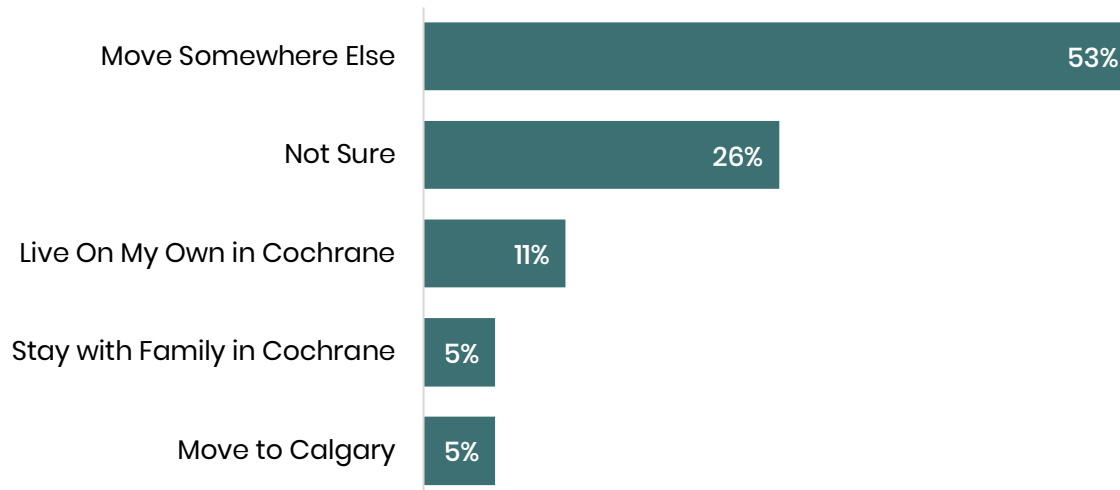
Conversations and feedback from youth and young adults indicated that many enjoyed living in Cochrane due to its proximity to nature, access to outdoor recreation, closeness to friends and family, and a strong sense of community.

However, despite these positives, around 53% of the youth survey respondents indicated they expect to move elsewhere when they are older.

Limited affordable rental options were identified as a key challenge; with many youth reporting they continue to live at home with family. Some noted increased mental health concerns related to family conflict and distance from friends, employment, or services. Transportation was also highlighted as a barrier, particularly for those without access to a vehicle, given the limited or unreliable transit options.

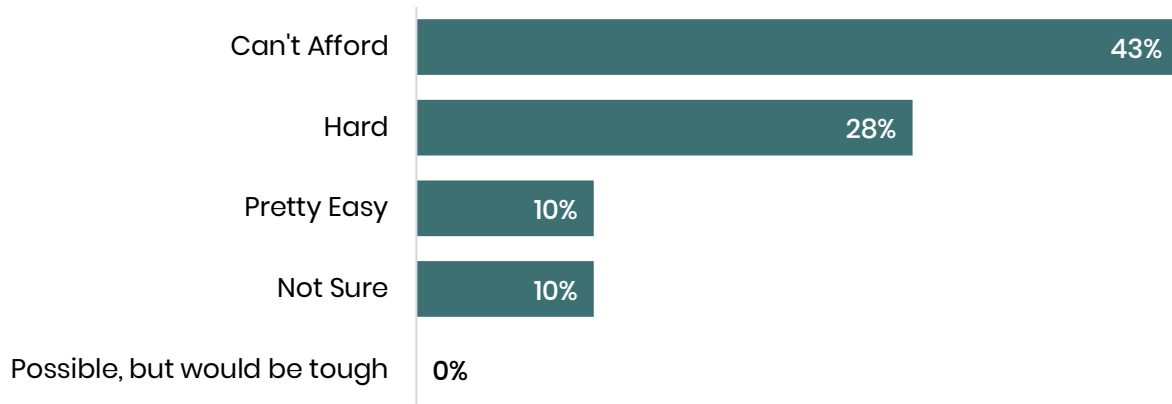


When You're Older, Where Do You Think You'd Want to Live?



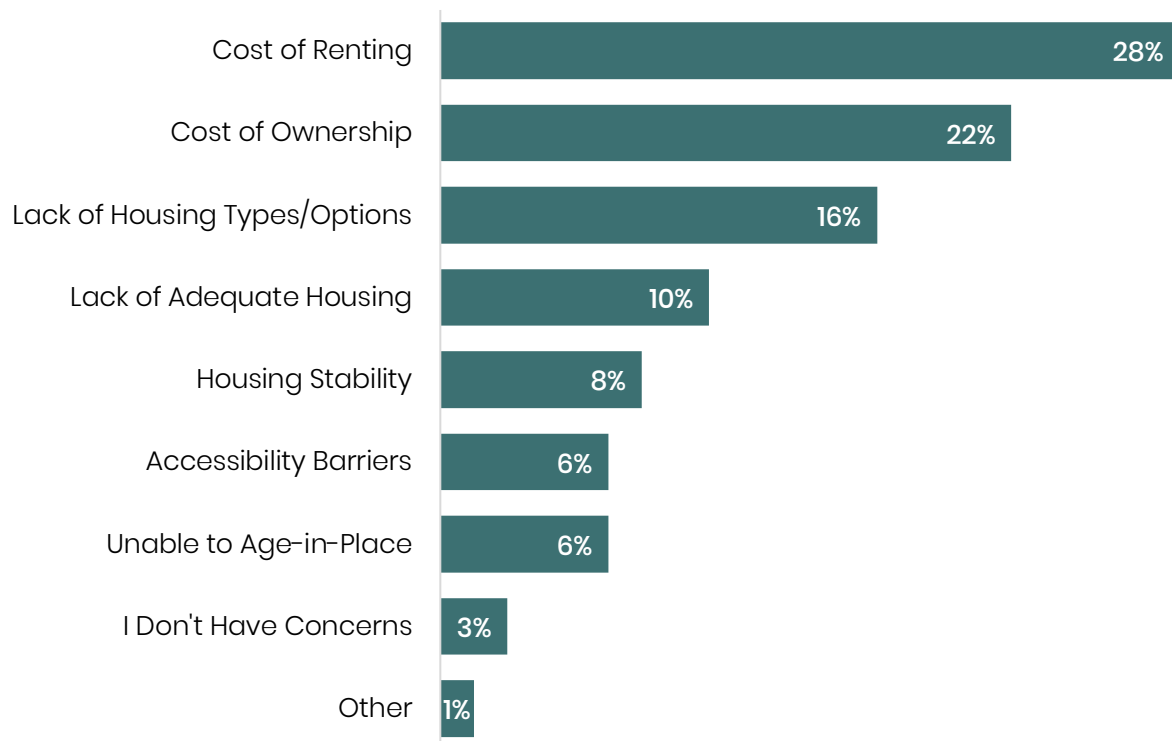
When asked how easy or hard it would be to find housing in Cochrane, 71% of youth respondents indicated it would either be hard or they would not be able to find a place they **could afford**. Individuals expressed concern for the future and increasing unaffordability in Cochrane.

How Easy or Hard Do You Think It Will Be to Find a Place You Can Afford in Cochrane?



Youth and young adults expressed concern that limited employment opportunities, lower-wage jobs, and an already constrained rental market significantly affect their ability to afford housing in Cochrane. When analyzing the young adult responses in the online survey, 50% of 18-24 aged individuals were concerned with the cost of renting or home ownership.

What Housing Issues are a Personal Concern to You?

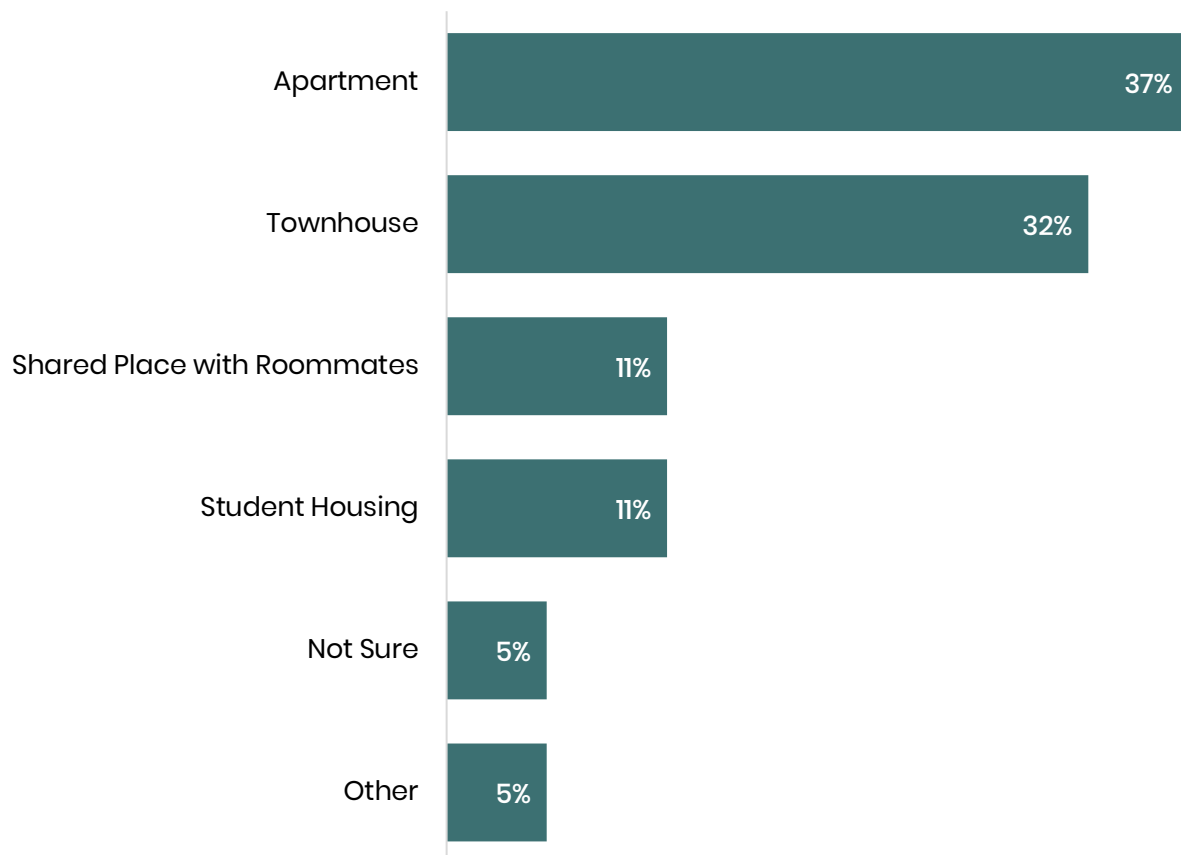


Suggestions from youth and young adults for improving housing in Cochrane include:

- an **improved transit system** that is more reliable and accessible,
- **increasing affordable housing and subsidized housing** in the community,
- **education sessions on homeownership and financial literacy**, and
- **increasing housing diversity**, such as apartments or townhomes.

When asked what kind of housing youth would want after graduation/moving out, **69% preferred a townhouse or apartment.**

When You Graduate or Move Out, What Type of Home Would You Want?





Next Steps

This report summarizes key findings and insights gathered through community engagement and provides an important foundation for understanding local housing challenges and priorities. This information will be used to inform the development of a comprehensive Housing Needs Assessment for the Town of Cochrane, alongside quantitative data analysis and a review of relevant policies and market conditions.

Together, these inputs will help ensure that the Housing Needs Assessment reflects lived experiences, community perspectives, and local context, and supports informed decision-making related to future housing planning and policy development in Cochrane.



Appendix A

Participating Organizations List

Participating Organizations List

- Aplin Martin Consultants Ltd.
- B&A Studios
- Big Hill Haven
- BILD Calgary Region
- Calbridge Group
- Canopy Lands
- Cochrane Immigrant Services Committee
- Cochrane Society for Housing Options
- Douglas Developments
- Habitat 4 Humanity
- Helping Hands
- Madlee Developments
- Melcor Developments
- Pasquini and Associates
- Qualico
- Representation from First Nations, Métis, and other self-identified Indigenous People
- Rocky View Foundation
- Rocky View Schools
- Rohit Group
- Seniors on the Bow
- Silex Canada
- Town of Cochrane (Family & Community Support Services and Family Resource Network)

Appendix B

Engagement Survey Results

What We Heard Report

Cochrane Housing Assessment Survey engagement results

March 2026

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Executive summary

To plan responsibly for the years ahead, the Town of Cochrane completed a comprehensive Housing Needs Assessment – a community-wide study examining current housing conditions and identifying emerging gaps in the local housing system. The Town partnered with CitySpaces Consulting to lead this work and support evidence-based planning.

As part of this assessment, two housing engagement surveys were conducted between January 6 and 31, 2026 to better understand current housing experiences and future housing expectations across life stages, as noted below:

1. Adult Housing Survey (ages 18+) – 530 responses
2. Youth Housing Survey (ages 14–17) – 19 responses

Together, these surveys provide insight into housing stability, affordability pressures, mobility intentions, and housing preferences within the community.

Adult survey summary and themes:

Adult respondents generally report stable housing conditions; however, housing confidence is not universal. Responses reflect cost pressures, life-stage transitions, and evolving housing needs.

- Affordability
- Housing fit and life-stage alignment
- Confidence in housing options
- Mobility is primarily cost-or fit-driven
- Broad income representation with shared pressure
- Demand for diverse housing types

Youth survey summary and themes:

Youth responses provide important forward-looking context. While most youth report stable and safe housing today, their expectations about independent living reflect affordability uncertainty and future housing access concerns.

- Current Housing Stability Is Strong
- Affordability Uncertainty About Independent Living
- Intentions to Leave the Community in Adulthood
- Preference for Smaller, Entry-Level Housing Types
- Connection Between Housing Affordability and Employment Readiness

Engagement approach summary

Engagement dates: January 6th to 31st, 2026

The survey explored a wide range of housing-related factors; including affordability, suitability, adequacy, and the types of homes residents are seeking. The survey also assessed how well existing housing options meet the needs of people who live and work in Cochrane and identify where gaps remain. The findings from this overall assessment will inform future housing policies, programs, and planning decisions.

A key component of this project was to gather community-level feedback through two different surveys – one for youth and another for adult registered users on LetsTalkCochrane.ca (LTC).

Objectives of the survey was to learn:

1. The most pressing housing challenges residents experience.
2. Who is most affected and how those impacts show up day-to-day.
3. What housing types and solutions the community believes Cochrane needs moving forward.

Public engagement tools utilized

The primary tool utilized was the survey with additional tools utilized to support driving engagement to the survey:

1. Engagement materials, boards, displays, and facilitation.
2. Closed focus groups and key stakeholder interviews
3. Online quick poll – open to all site users
4. Online surveys (including paper copies) to registered users on LTC:
 - a. Adult 18+ (registered users only)
 - b. Youth 14-17 years (open to all)
5. Pop-up events – open to all
 - a. SLS Center – January 19th
 - b. Cochrane Public Library – January 21st

Marketing and communication summary

The following are the methods used for community awareness and outreach to drive traffic.

- Press release – January 5th, 2026
- Cochrane Eagle Newspaper – advert in Municipal Matters section
- Cochrane NOW radio – traffic/news tags (duration of campaign)
- Road signs (rented) around Cochrane (6)
 - Heartland Westside, Sunset, The Station, Riverside Heights, Griffin Rd. (new business park area), Fireside Gate
- Town of Cochrane digital sign boards (2)
- Social media – organic outreach on Facebook and Instagram
- Cochrane.ca banner display on home page
- Email newsletter to LTC registered users
- Posters on community boards: SLS Center, Cochrane Library, The Station, RancheHouse, FCSS
- A-frame signs at: SLS Center, Cochrane Library, The Station, RancheHouse, FCSS

Marketing & advertising creative examples:



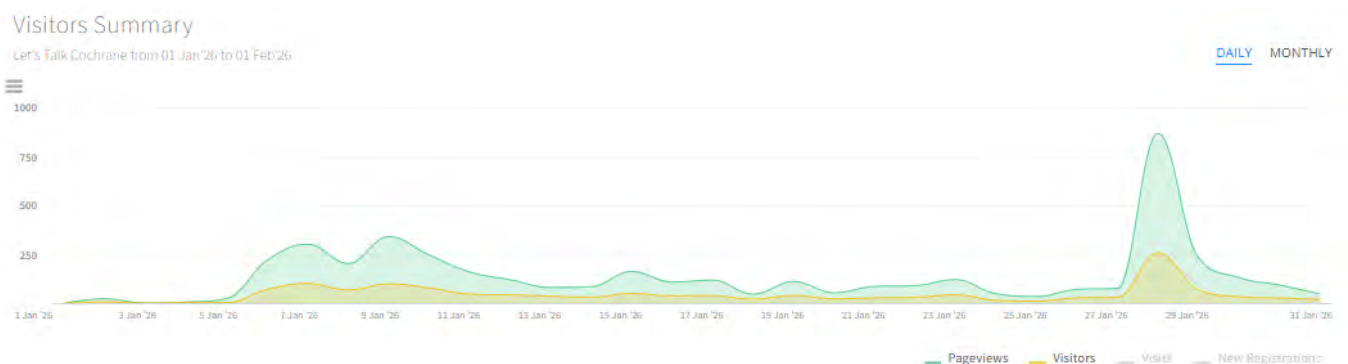
Overall engagement on LTC

The following statistics are derived from visits to the project landing page. These results reflect solid reach, sustained interest, and effective conversion into active participation.

The project page generated 1,500 total visits, with a peak of 256 visitors in a single day. Overall, 1,200 visitors were categorized as aware, 923 as informed, and 407 as actively engaged, demonstrating meaningful interaction beyond basic page views. The project also resulted in 138 new registrations, expanding the Town's engagement database.

Overview of metrics:

- **Total completed adult (18+) surveys: 530**
- **Total completed youth (14-17) surveys: 19**
- Total landing page visitors: 1.5k
- Total aware visitors: 1.2k
- Total Informed visitors: 923
- New registrations on LTC: 138
- Cochrane housing needs assessment preliminary analysis -downloads: 64
- Seniors on the bow presentation - downloads: 9



LTC visits by online channel highlights:

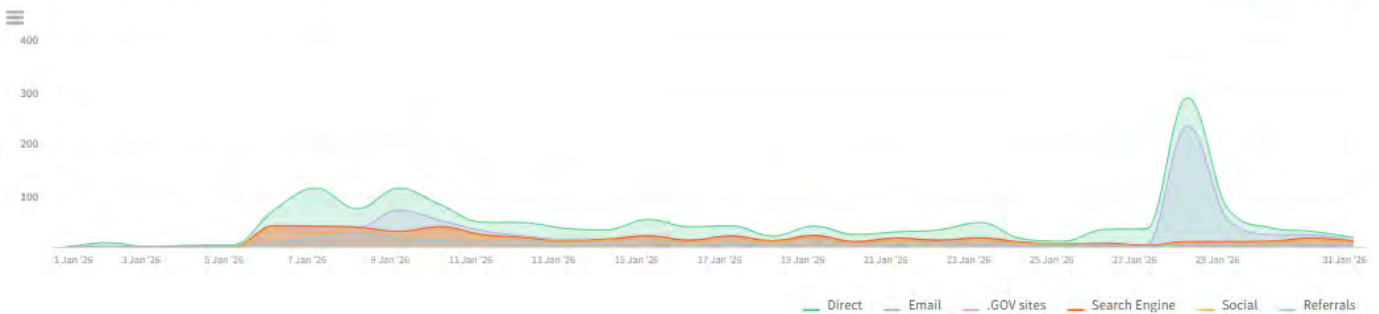
The largest volume of traffic visiting the project page came from direct traffic entering in the project URL followed by the LTC newsletters. Of those that visited the project page – engagement rates were great across the board with email referrals having the largest engaged visitors.

TRAFFIC CHANNEL	AWARE VISITS	INFORMED VISITS(%)	ENGAGED VISITS(%)
DIRECT	658	348 (52.9%)	154 (23.4%)
EMAIL	356	290 (81.5%)	119 (33.4%)
.GOV SITES	0	0 (0%)	0 (0%)
SEARCH ENGINE	116	83 (71.6%)	37 (31.9%)
SOCIAL	166	122 (73.5%)	36 (21.7%)
REFERRALS	204	144 (70.6%)	68 (33.3%)

Visits by Channel

Let's Talk Cochrane from 01 Jan '26 to 01 Feb '26

DAILY MONTHLY



Social analytics snapshot:

	Posts	Clicks	Reactions	Comments	Shares	Reach	Impressions	Views	Likes
FB	9	665	25	9	14	15,313	22,317		
Insta	9			0	10	3,995		5,660	40

Summarized comments (sentiment value only):

Residents expressed strong concerns about overall affordability, particularly for seniors, mobility-challenged individuals, families, and moderate-income workers. Comments emphasized the need for more diverse housing types, including affordable rentals and family-oriented townhomes. Others raised concerns about the pace of development, infrastructure capacity, and the impact of continued subdivision growth on community character.

Accessibility & inclusion

Efforts were made to ensure the engagement was inclusive:

- Mobile-friendly survey platform.
- Printed copies for those preferring or requiring paper at The Station, The Cochrane RancheHouse, FCSS and through facilitated workshops/open houses/and interviews.
- Posters and a-frame board displays with QR code.

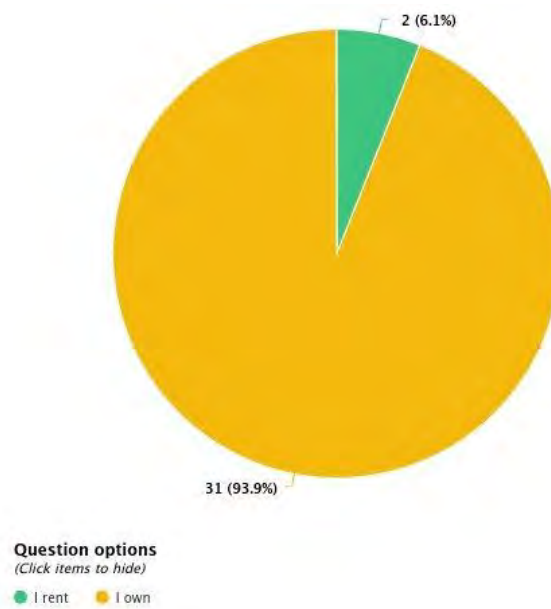
Quick poll (open to anyone)

A high-level pulse check on renting vs. owning for those that popped onto the project landing page. The results do not factor into the overall report.

33 total responses

Rent = 2

Own = 31



Survey questions and insights

The following section outlines the two surveys separately. Full comments are available at the end in the Appendices for each survey that allowed open responses.

Adult survey responses (18+ years of age registered users)

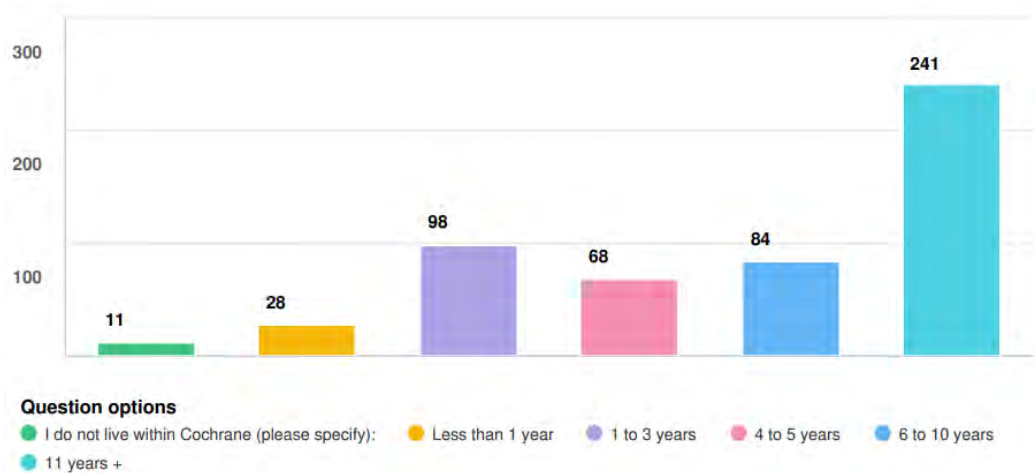
Overall adult survey insights

- Total number of survey responses = 530
- Majority homeowners (~two-thirds)
- Broad income representation

Q1 | How long have you lived in Cochrane?

Mandatory Question (530 response(s))

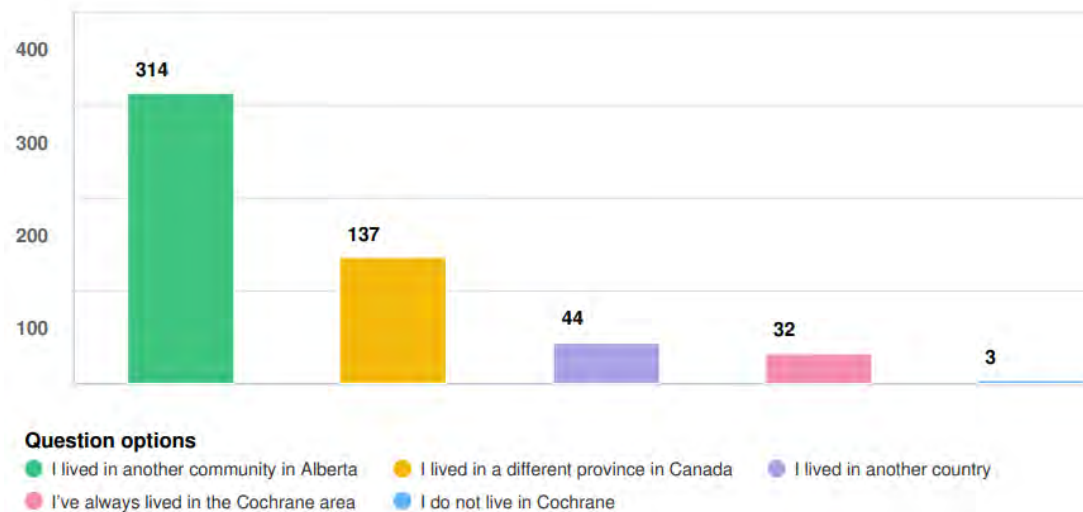
Respondents include a strong representation of long-term residents who have been part of the community for over 11 years.



Q2 | Where did you live before moving to Cochrane?

Mandatory Question (530 response(s))

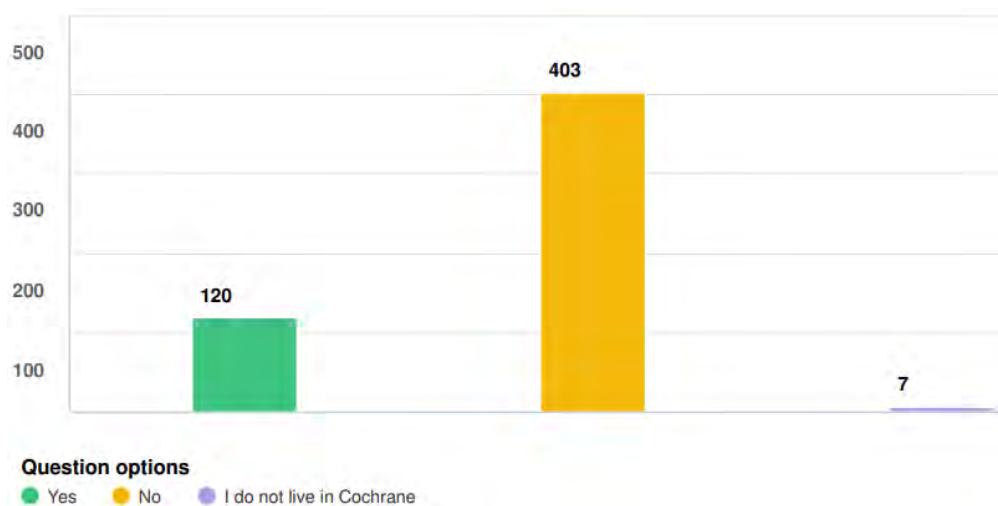
Most respondents moved from elsewhere in Alberta or another province.



Q3 | Are you planning to move from your current home in Cochrane?

Mandatory Question (530 response(s))

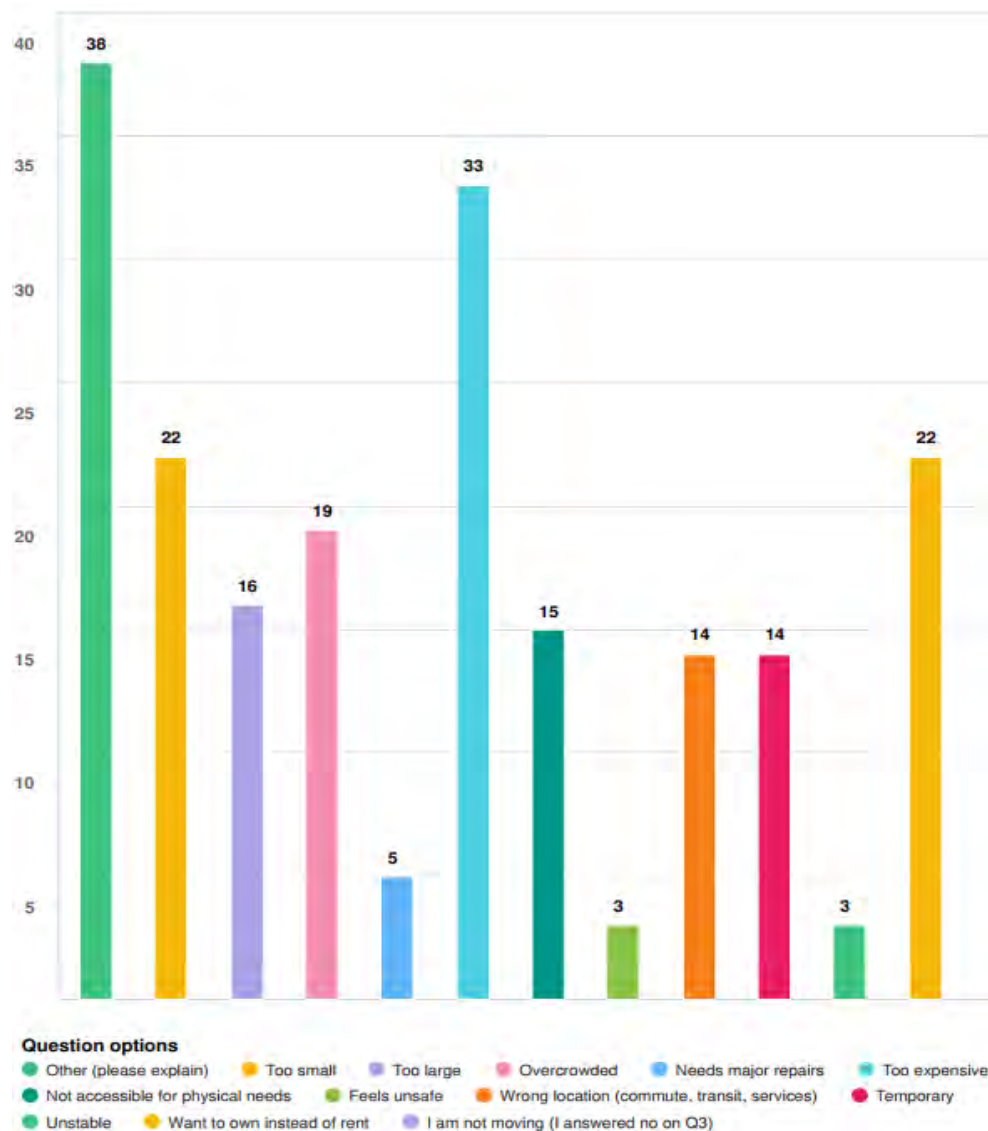
The survey shows a high level of participants planning to move from their current home.



Q4 | Why are you planning to move? (Check all that apply)

Mandatory Question (120 response(s)) Full responses on “other” in **Appendix A**

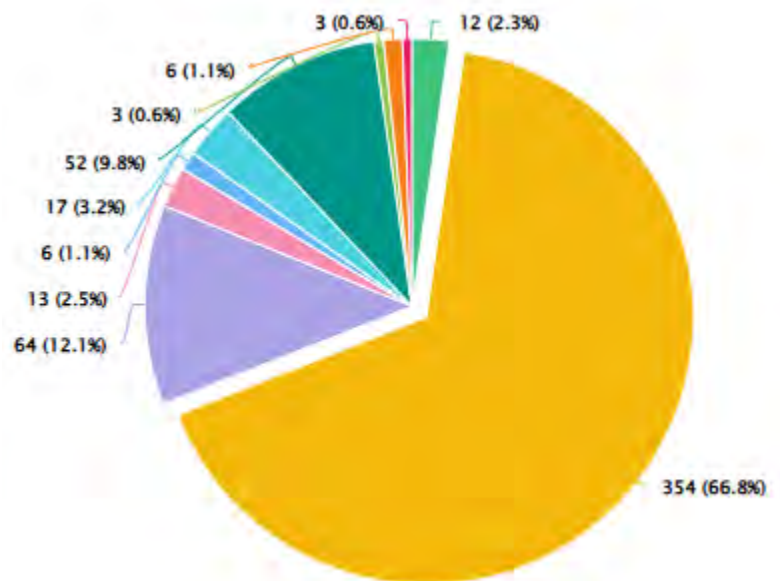
More than one-quarter of respondents (27.5%) identified their housing as too expensive. Size-related concerns were also prominent, with 18.3% indicating their home is too small and 13.3% stating it is too large. Similarly, 18.3% expressed a desire to transition from renting to homeownership. Other responses (31.7%) reflected a range of individual circumstances, including lifestyle changes and evolving household needs. Accessibility concerns (12.5%), overcrowding (15.8%), and location-related factors (11.7%) were also identified, though less frequently.



Q5 | What best describes your living arrangements?

Mandatory Question (530 response(s)) Full responses on “other” in **Appendix B**

Two-thirds of respondents (66.8%) identified as homeowners. Full-time renters represented 12.1% of participants, while smaller proportions reported living in affordable rental housing (2.5%) or seniors lodges/long-term care (3.2%). Nearly one in ten (9.8%) indicated they live with family members.



Question options

- Other (please explain as best possible):
- Homeowner (i.e. condo, detached, semi, row/town home)
- Full-time Renter (i.e. apartment, secondary or garden suite, house, basement)
- I live in an affordable rental unit (provided by a non-profit – i.e. Evergreen Manor)
- Seasonal renter (student, seasonal worker)
- I reside in a seniors lodge (Big Hill Lodge) or Long Term Care (i.e. Bethany)
- I live with family
- I live with friends
- Live outside Cochrane
- I have no fixed address

Q6 | Where do you sleep most nights?

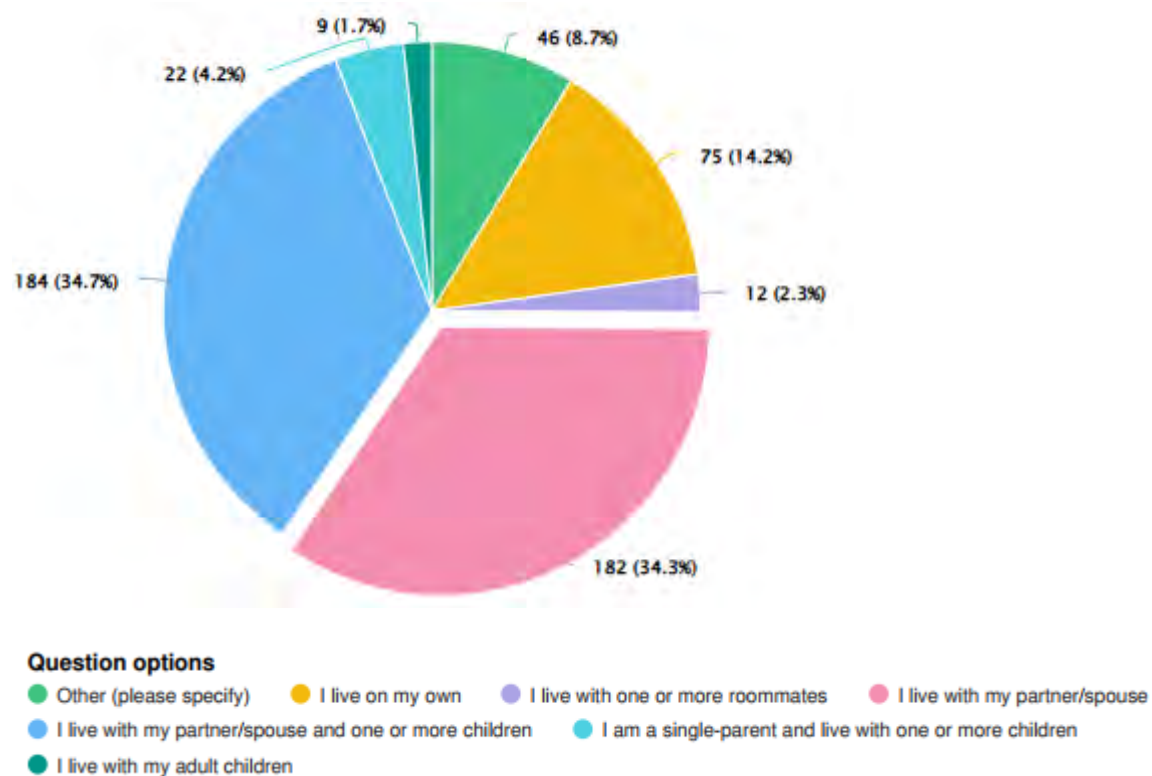
Mandatory Question (3 response(s))

- Stayed at someone else's place: 2 responses
- Stayed at a motel or hotel: 2 responses
- Stayed in an RV: 1 response
- Other: 2 responses
 - No fixed address because house burned down
 - Figuring it out

Q7| What best describes your household?

Mandatory Question (530 response(s)) Full responses on "other" in **Appendix C**

There is a large portion of households that are couples with children (34.7%) closely followed by those that live with their partner/spouse (34.3%). The next jump is to those that live alone at 14.2%. Many written comments centered on children, aging parents, or young adults trying to remain in town.



Q8| Do you live in housing provided by your employer?

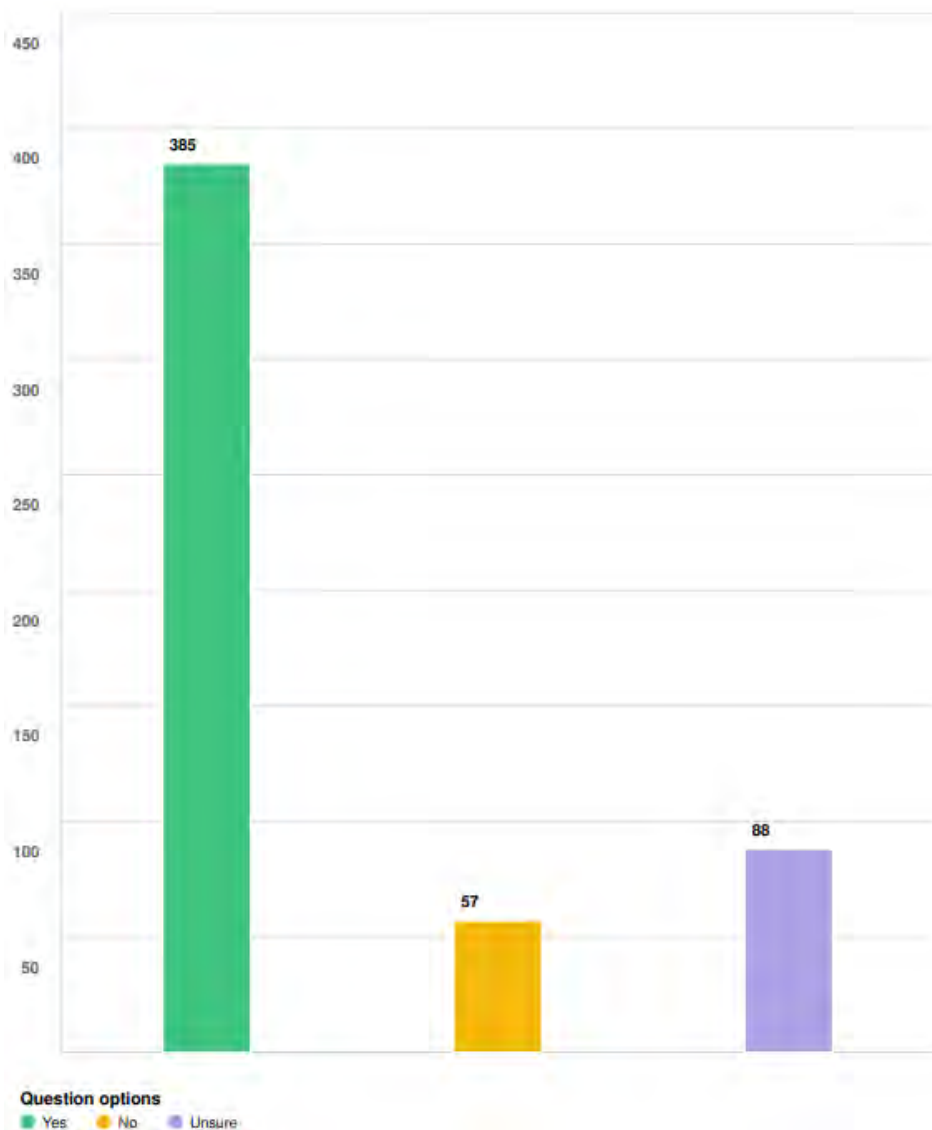
Mandatory Question (530 response(s))

All but one response was no.

Q9 | Do you feel confident that you can stay in your current housing?

Mandatory Question (530 response(s))

There is a strong number of residents that are confident that they can stay in their homes (72.6%). The remaining residents are split with 27% lacking full housing confidence – this breaks down to 16.6% unsure and 10.8% stating no.



Q10 | Why do you not feel confident you can stay in your current housing?

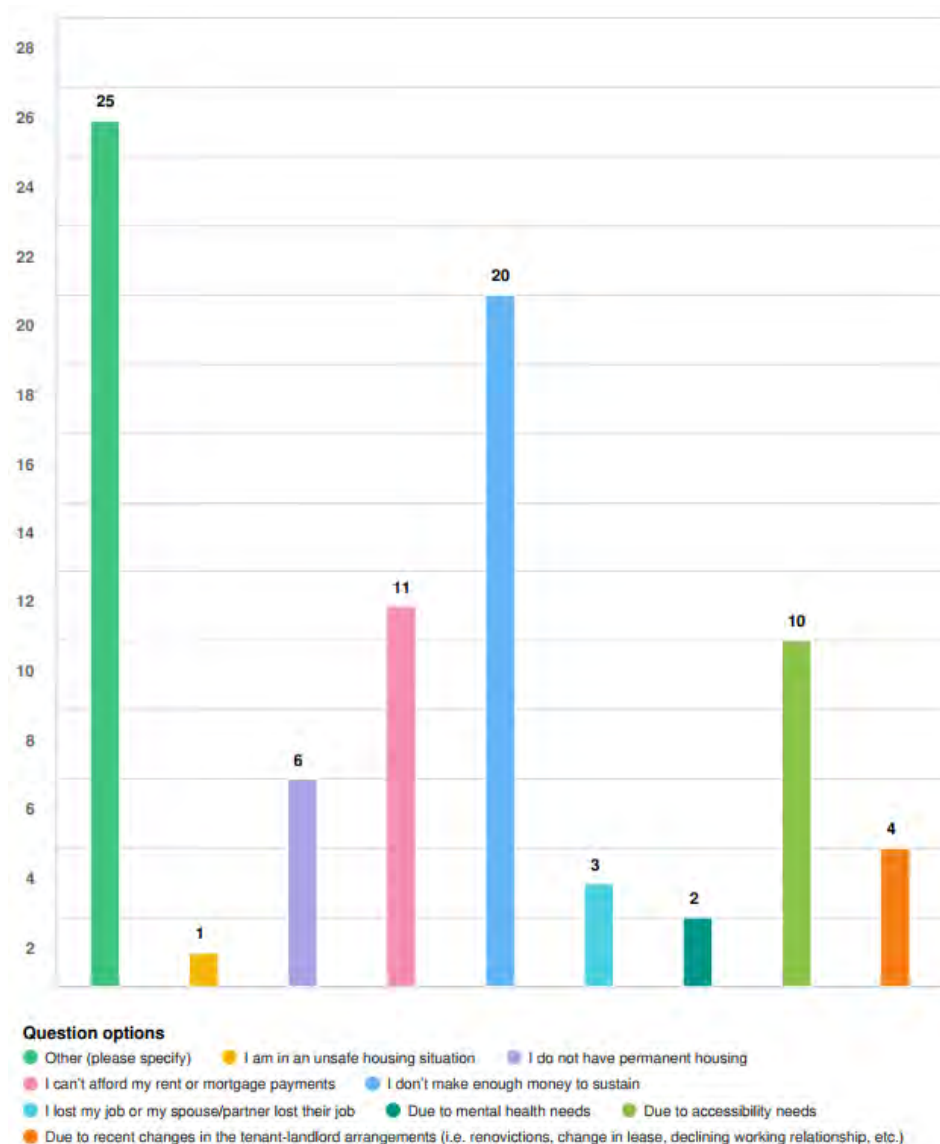
(Select all that apply). Full responses on “other” in **Appendix D**

Mandatory Question (57 response(s))

More than half of respondents lacking housing confidence (54.4%) attribute this directly to affordability pressures. Income insufficiency (35.1%) and inability to afford housing costs (19.3%) were the most frequently cited reasons. Other contributing factors—including accessibility needs (17.5%) and lack of permanent housing (10.5%)—were identified less frequently.

The top reasons residents do not feel confident are that:

- Cannot afford rent/mortgage
- Don't make enough income
- Changes in rental arrangements



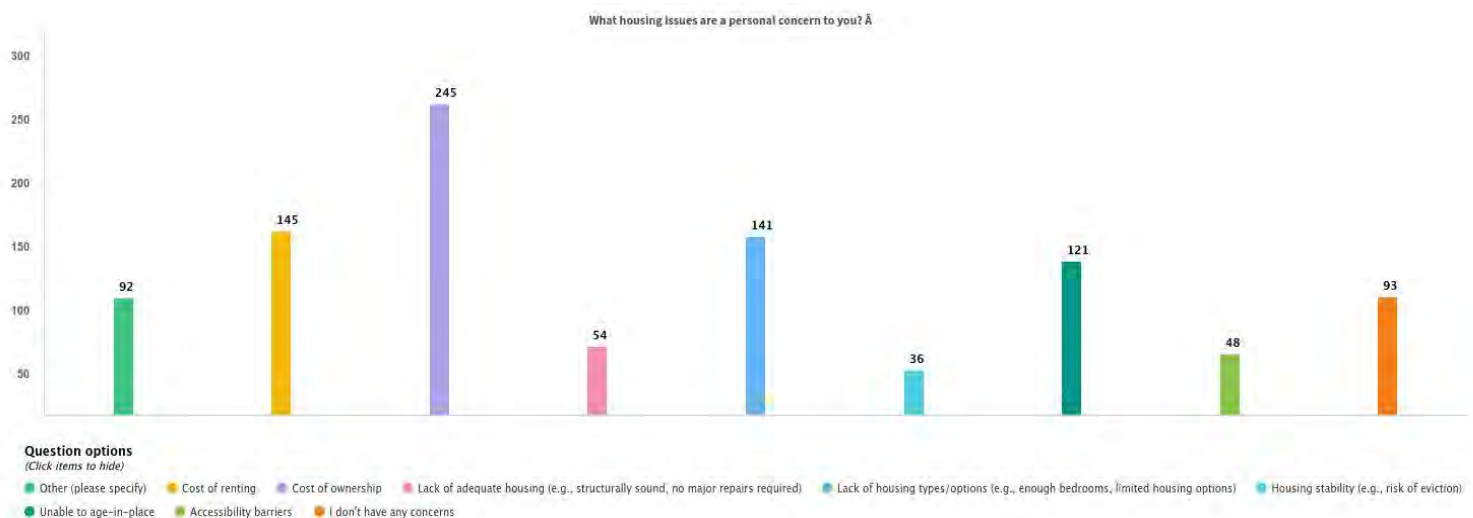
Q 11 | What housing issues are a personal concern to you?

Mandatory Question (530 response(s)). Full responses on “other” in **Appendix E**

Affordability and housing diversity are the most prominent concerns identified by respondents:

- **Cost of ownership** was selected by 245 respondents (46.2%).
- **Cost of renting** was selected by 145 respondents (27.4%).
- **Lack of housing types/options** was identified by 141 respondents (26.6%).
- **Unable to age in place** was selected by 121 respondents (22.8%).

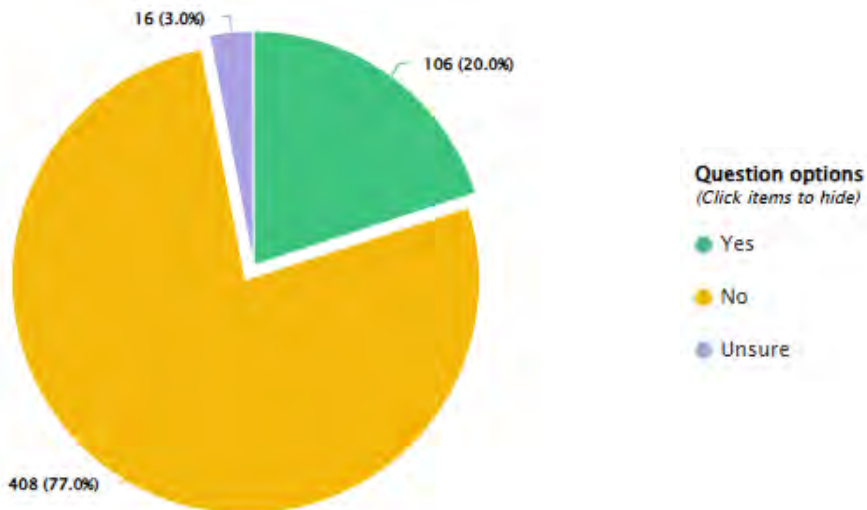
When combined, nearly three-quarters of respondents (73.6%) identified either ownership or rental cost as a personal concern, reinforcing affordability as the dominant issue across the community. Concerns related to housing stability (36 respondents; 6.8%) and accessibility barriers (48 respondents; 9.1%) were identified less frequently but remain meaningful themes.



Q 12| Does anyone in your household live with a disability?

Mandatory Question (530 response(s))

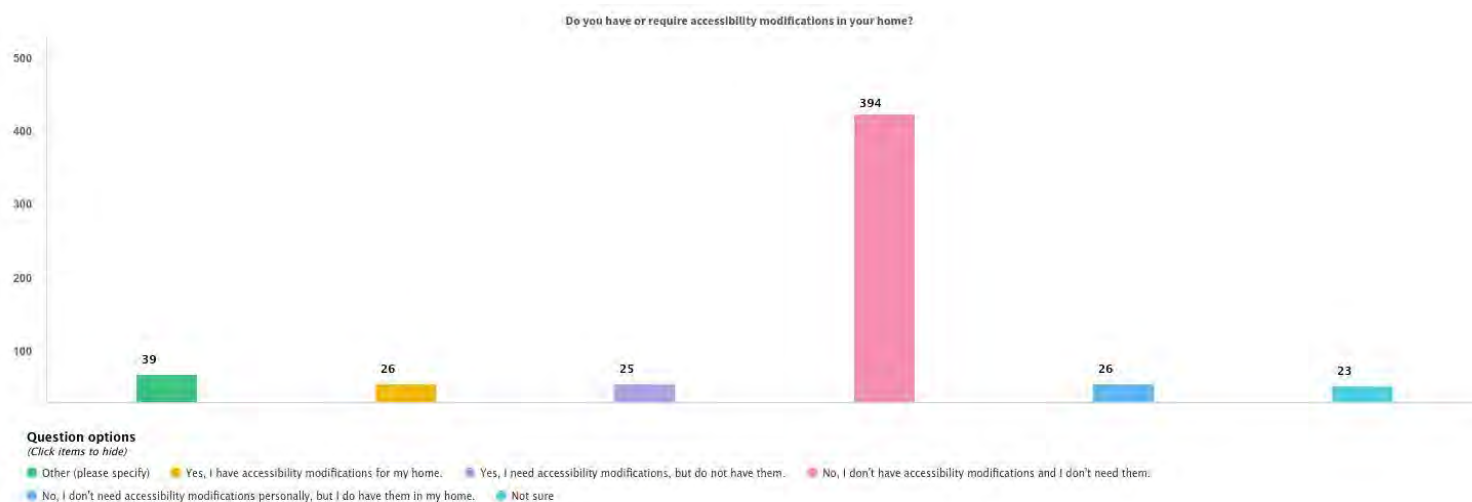
One in five households (20.0%) reported that someone in their household lives with a disability.



Q 13| Do you have or require accessibility modifications in your home?

Optional question (522 response(s), 8 skipped). Full responses on "Other" in **Appendix F**.

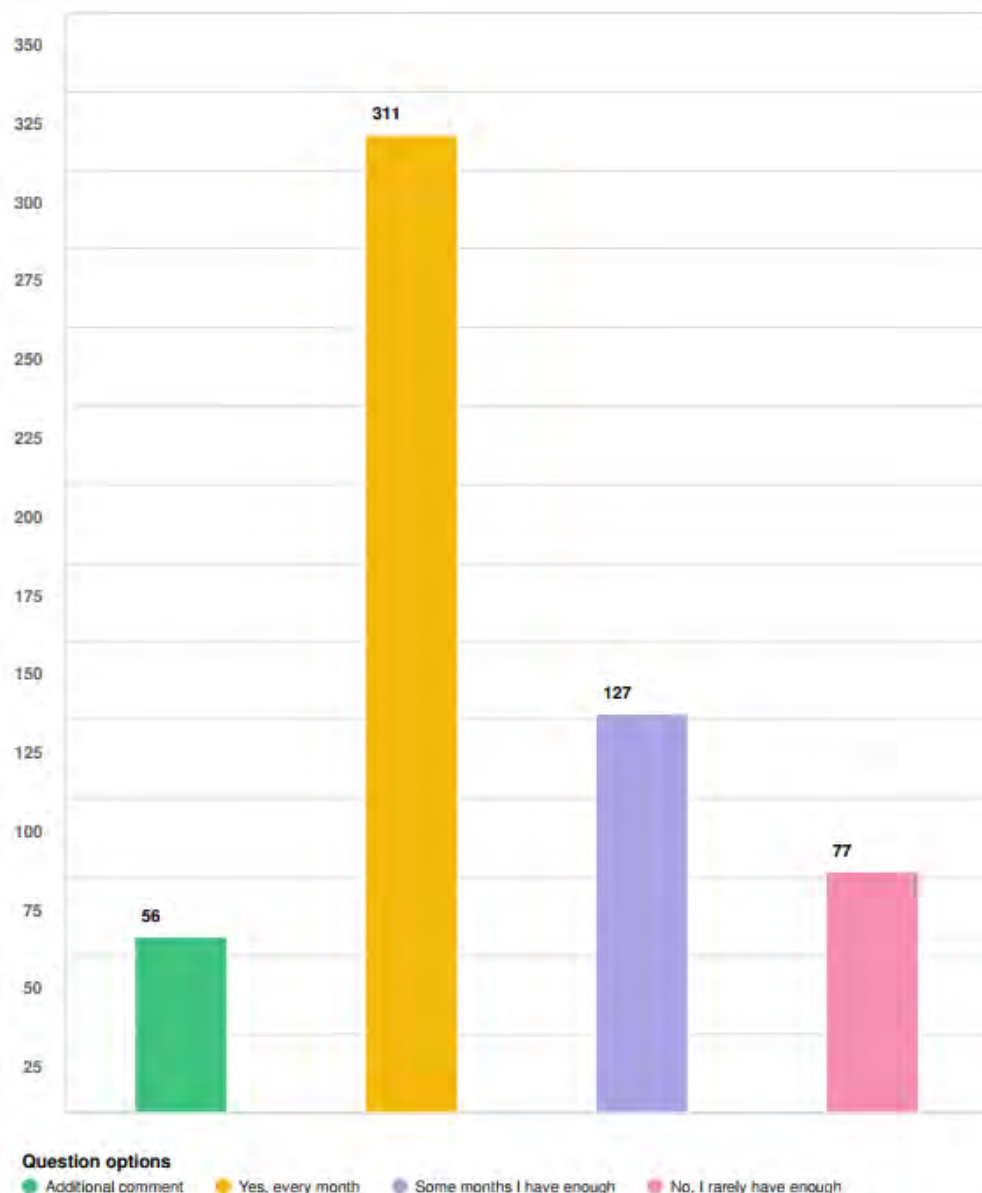
While most respondents (75.5%) indicated they do not require accessibility modifications, approximately 12.5% reported either needing modifications that are not currently in place or already having them installed.



Q 14| After paying your monthly rent/mortgage, utilities (heat, water) and any municipal fees (property tax), do you have enough money left for other basic needs including food, clothing, and transportation?

Mandatory Question (530 response(s)). Additional comments on “Other” in **Appendix G**.

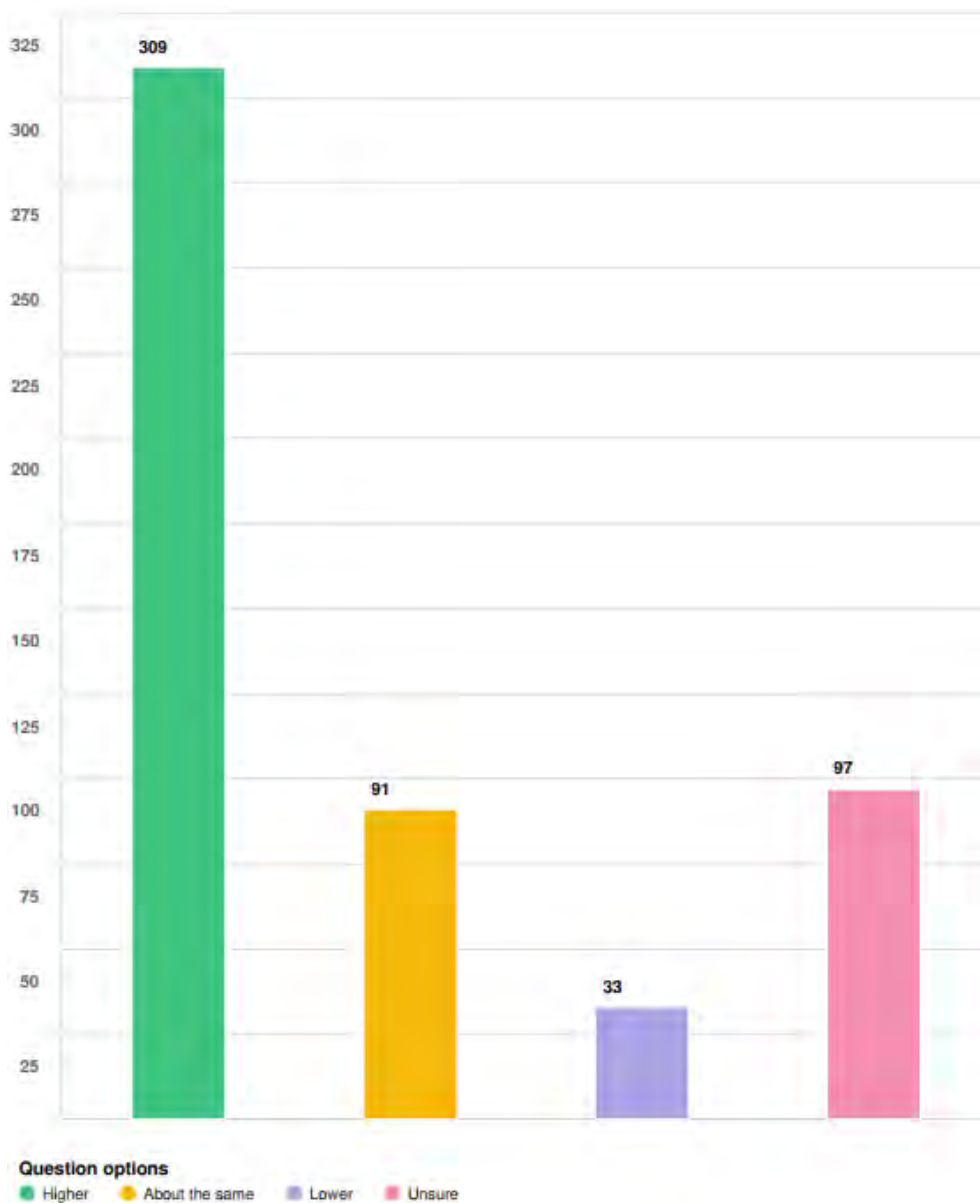
Over half of respondents (58.7%) reported having enough money left each month after paying housing-related expenses, a significant proportion indicated financial strain. Nearly one-quarter (24.0%) stated they only have enough some months, and 14.5% reported rarely having sufficient funds remaining. In total, more than one-third of respondents experience at least occasional difficulty covering basic needs after housing costs.



Q15 | Compared with 3 years ago, do you think housing insecurity in Cochrane is:

Mandatory Question (530 response(s))

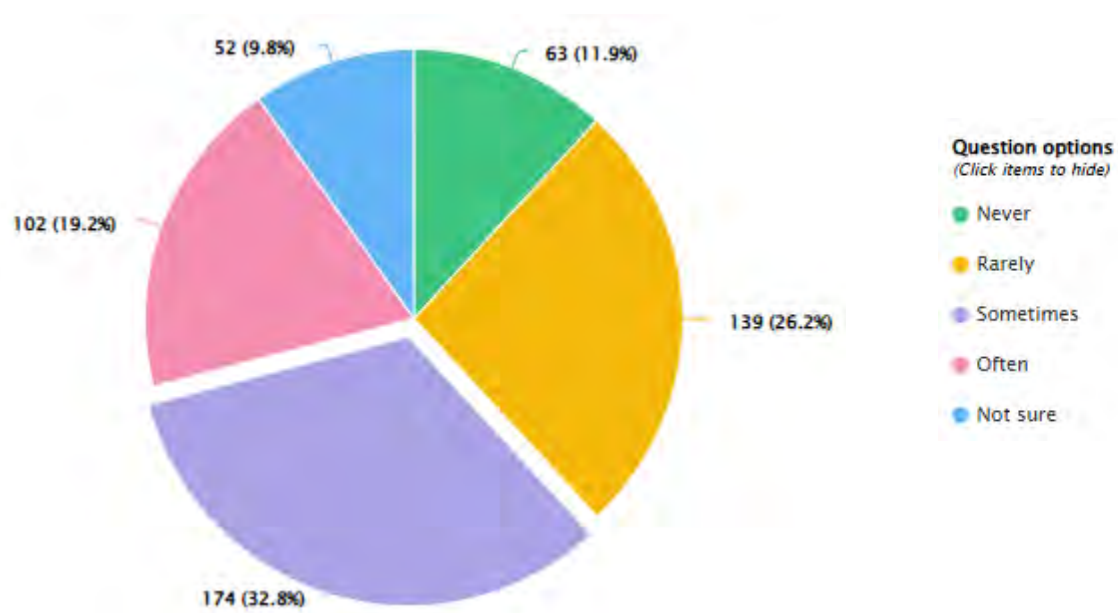
A majority of respondents (58.3%) believe housing insecurity has increased over the past three years, while only 6.2% perceive it as lower. Nearly one in five (18.3%) were unsure.



Q16 | In the past 12 months, how often have you personally seen or encountered people who appear to be without stable housing in Cochrane?

Mandatory Question (530 response(s))

More than half of respondents (52.0%) reported seeing individuals without stable housing sometimes or often, while 11.9% indicated they have never observed this.



Q17 | Is there anything else you would like to share about your housing experiences, needs or wants, or general comments?

Optional question (309 response(s), 221 skipped). **Full responses in Appendix H.**

Overall, open-ended responses reflect a community focused on long-term stability, affordability, aging demographics, and responsible growth management.

1. Senior's housing and aging in place

The strongest and most consistent theme was the urgent need for accessible, affordable seniors housing. Respondents repeatedly cited:

- A lack of single-level homes and bungalows
- Limited supportive living options
- Few opportunities to age in place
- Many expressed concern that without additional supply, seniors will be forced to leave the community.

2. Affordability across life stages

Affordability pressures were raised across demographics. Residents described:

- High rental rates
- Limited starter-home options
- Rising taxes and utilities
- Difficulty saving for down payments

3. Growth and infrastructure capacity

Growth management emerged as another major theme. Respondents questioned whether infrastructure is keeping pace with development, including:

- Roads
- Schools
- Health services
- Utilities

4. Density and community character

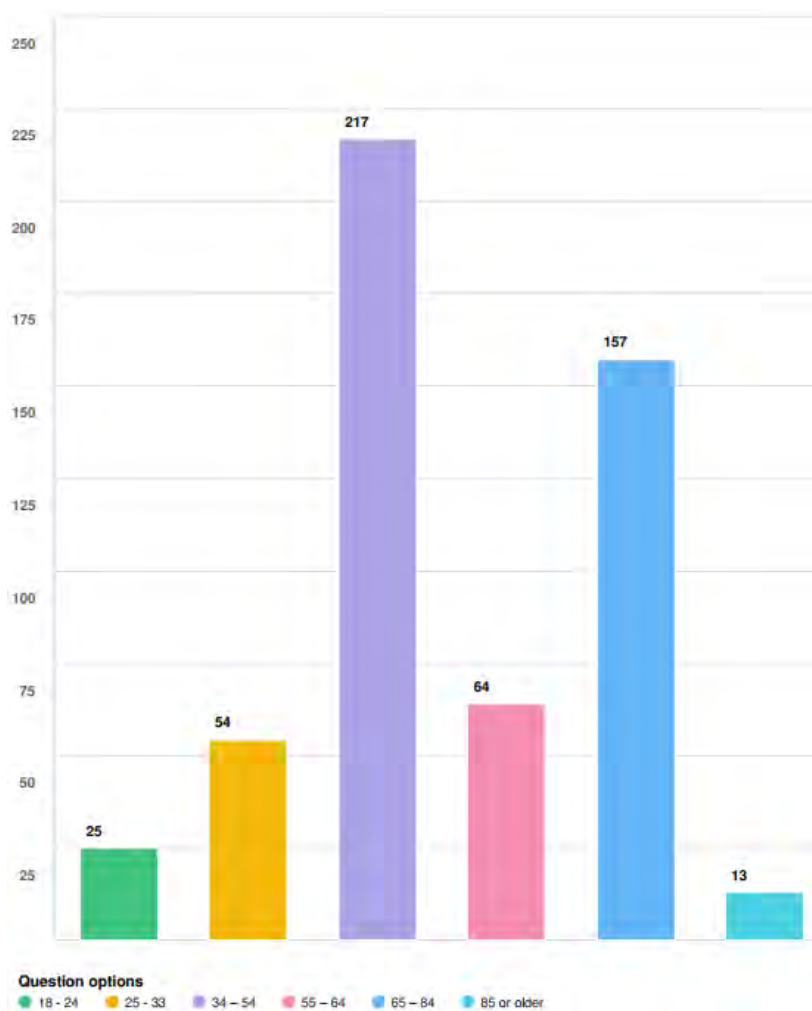
While many residents supported a broader mix of housing types to address affordability, others emphasized:

- Preserving lower-density neighbourhoods
- Protecting community character
- Avoiding high-density development

Q18 | What is your age group? (17 and under, please refer to the youth survey). Mandatory Question (530 response(s))

Survey participation was concentrated among mid-life and older residents. Individuals aged 34–54 represented the largest share of respondents (40.9%), followed by those aged 65–84 (29.6%). Residents aged 55–64 accounted for an additional 12.1%. Combined, more than four in five respondents (82.6%) were between the ages of 34 and 84.

Younger adults were less represented, with 10.2% aged 25–33 and 4.7% aged 18–24. Residents aged 85 or older accounted for 2.5% of responses.



Q19 | If you self-identify as Indigenous, please select one of the following:

Optional question (464 response(s), 66 skipped)

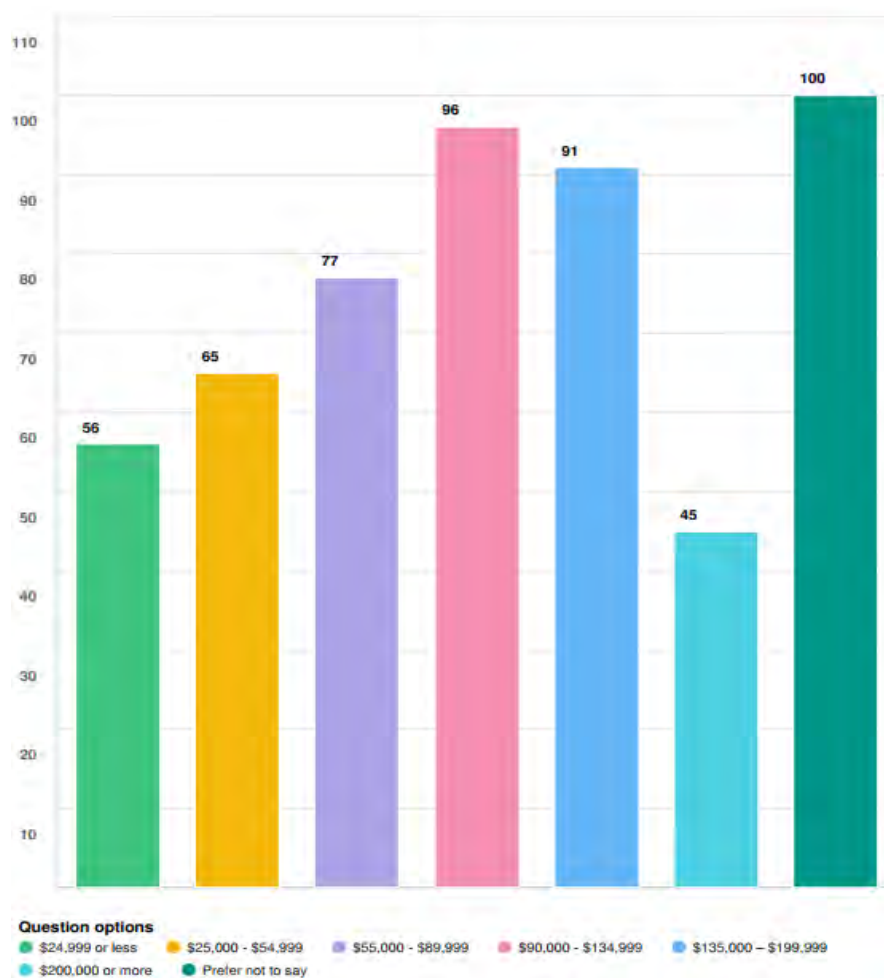
Many respondents (96.6%) indicated that they do not identify as Indigenous. A small proportion of participants self-identified as Indigenous, including 1.7% who identified as Métis, 0.6% as First Nations, and 1.1% selecting another Indigenous identity. No respondents identified as Inuit.

Q20 | What is your annual gross household income (before tax)?

Mandatory Question (530 response(s))

Survey responses reflect a broad range of household incomes across the community. The largest share of respondents (18.1%) reported annual household incomes between \$90,000 and \$134,999, followed closely by 17.2% between \$135,000 and \$199,999. A further 14.5% reported incomes between \$55,000 and \$89,999.

Lower-income households were also represented, with 22.9% reporting annual incomes below \$55,000, while 25.7% reported incomes above \$135,000. At the highest end, 8.5% indicated incomes of \$200,000 or more. Nearly one in five respondents (18.9%) preferred not to disclose.



Youth survey responses (14–17 years of age – nonregistered)

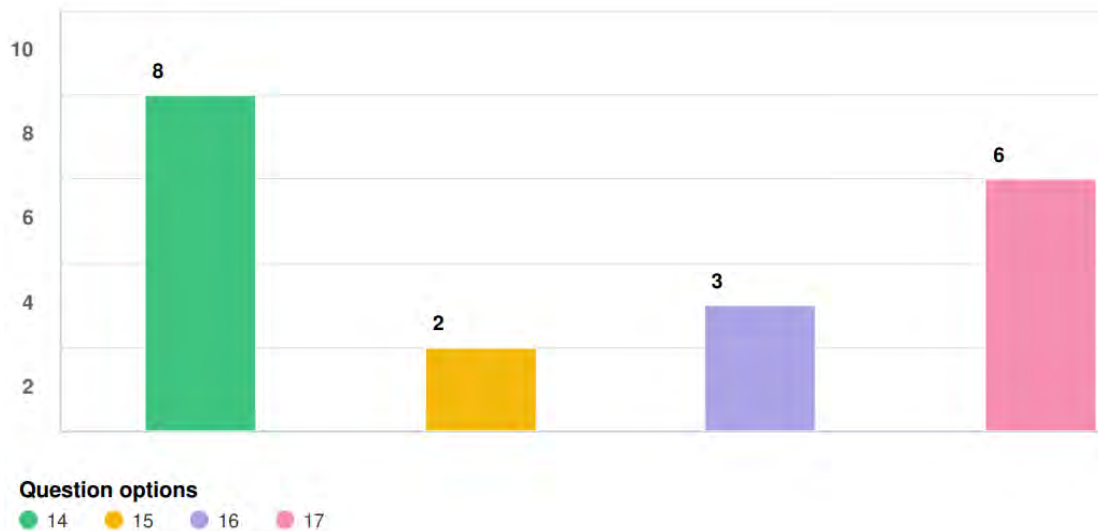
Overall youth survey insights:

- Total number of survey responses = 19
- Skew toward ages 16–17

Q1 | Please tell us your age

Mandatory Question (19 response(s))

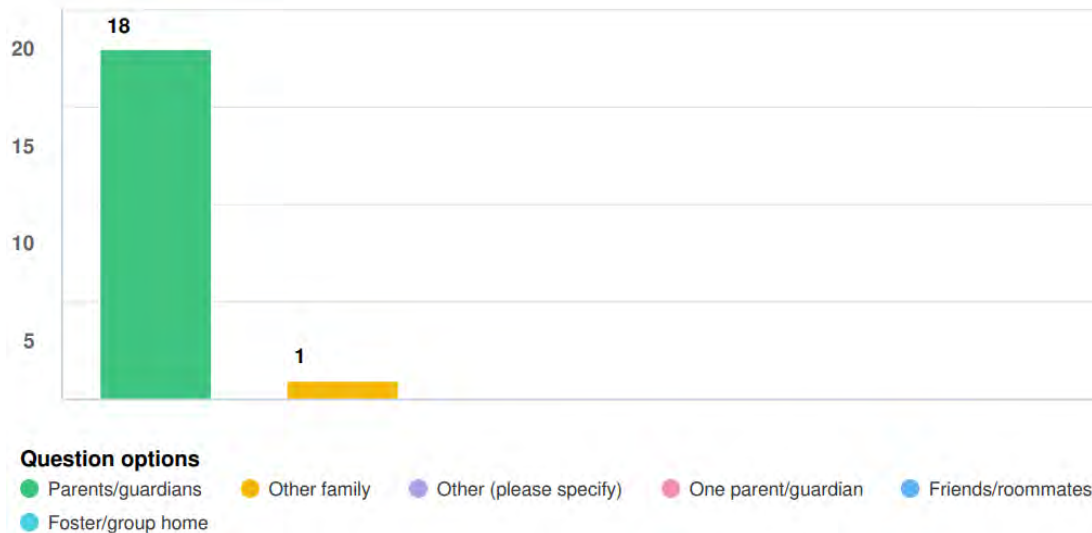
Respondents skew older within the youth range, with 16- and 17-year-olds representing the majority of participants, while 14- and 15-year-olds accounted for a smaller portion.



Q2 | Who do you live with right now?

Mandatory Question (19 response(s))

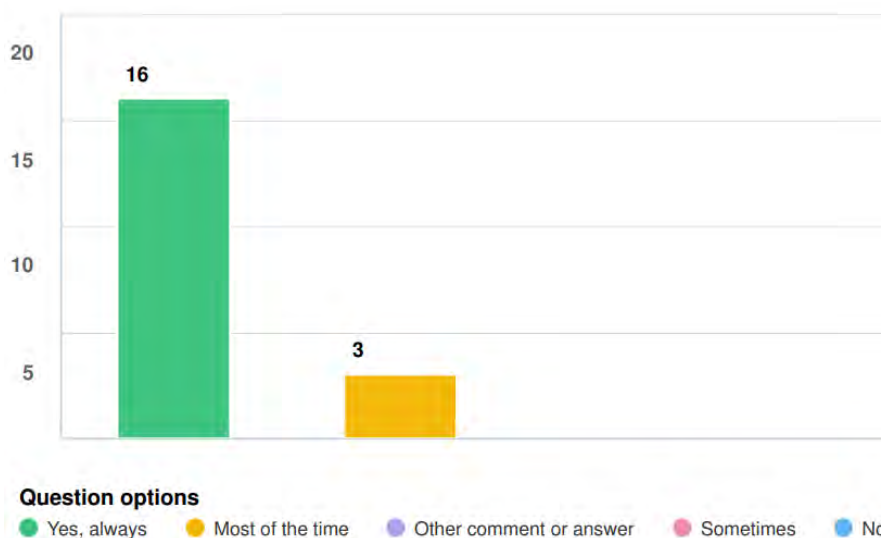
Eighteen of nineteen respondents (94.7%) currently live with parents or guardians, while one youth (5.3%) lives with other family. No respondents reported living independently, with friends, or in foster/group settings.



Q3 | Do you feel your home is a safe and stable place to live?

Mandatory Question (19 response(s))

Sixteen respondents (84.2%) reported feeling safe and stable “Yes, always,” while three (15.8%) selected “Most of the time”.



Q4 | Sometimes people have short-term places to stay because their usual home didn't work out. Has that ever happened to you?

Mandatory Question (19 response(s))

Seventeen respondents (89.5%) indicated this has not occurred, while two (10.5%) reported experiencing short-term housing disruption.

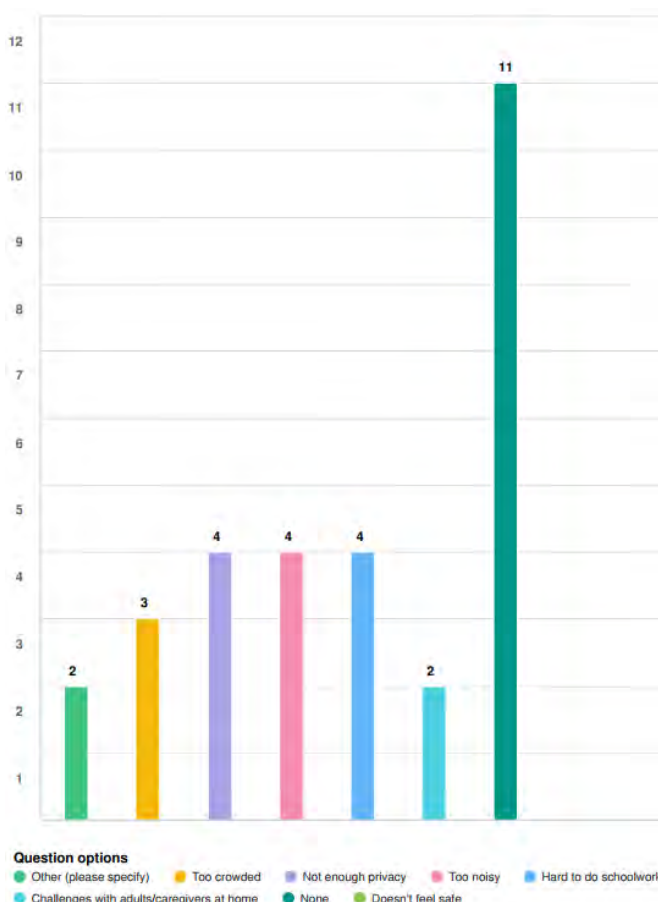
Q5 | What things (if any) make your home hard to live in? (choose any that apply to you)

Mandatory Question (19 response(s))

Eleven respondents (57.9%) selected "None". No respondents selected options related to unsafe conditions, lack of food access, or major repairs.

Among identified challenges:

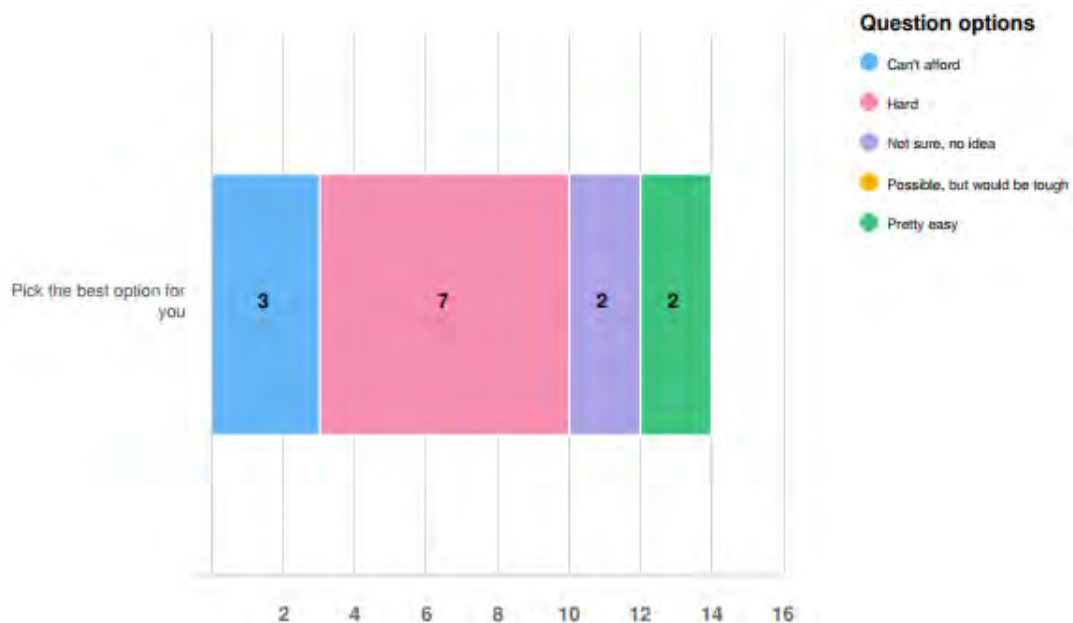
- Not enough privacy: 4 respondents (21.1%)
- Too noisy: 4 respondents (21.1%)
- Hard to do schoolwork: 4 respondents (21.1%)
- Too crowded: 3 respondents (15.8%)
- Challenges with adults/caregivers at home: 2 respondents (10.5%)
- Accessibility concerns and other comments: 1 respondent (5.3%)



Q6 | When you think about living on your own one day, how easy or hard do you think it would be to find a place you can afford in Cochrane?

Optional question (14 response(s), 5 skipped)

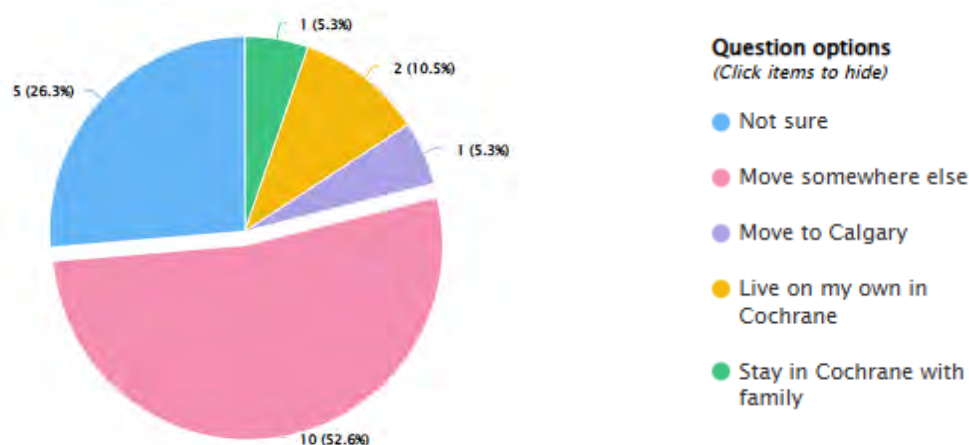
Among those who answered, affordability concern is the dominant signal. Seven respondents (36.8%) selected “Hard,” and three (15.8%) selected “Can’t afford,” totaling 52.6% expressing significant affordability concern. Two respondents (10.5%) selected “Pretty easy,” two (10.5%) selected “Not sure,” and none selected “Possible, but would be tough.”



Q7 | When you're older, where do you think you'd want to live?

Mandatory Question (19 response(s))

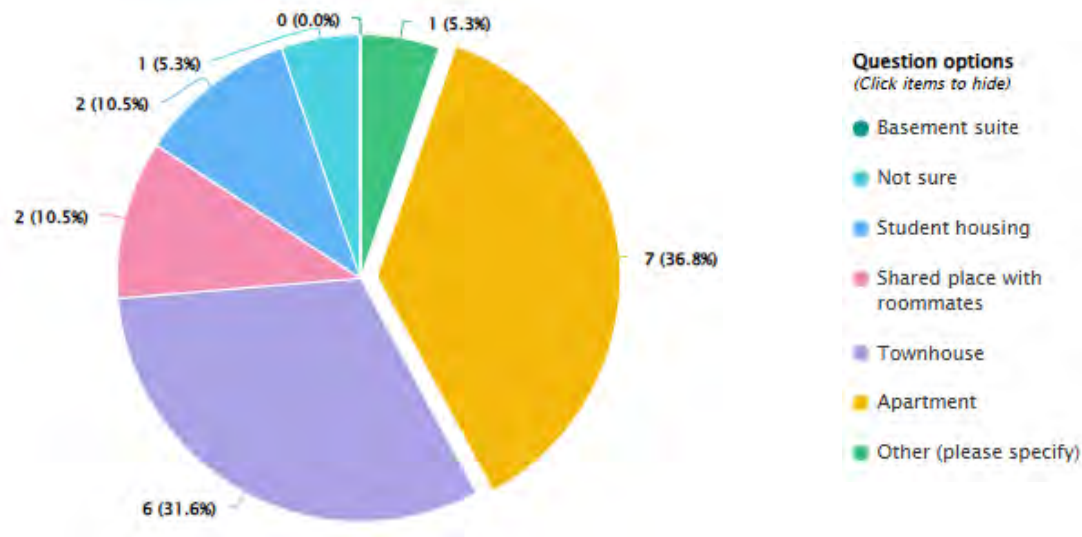
Over half of the respondents (52.6%) indicated that they will move somewhere else.



Q8 | When you graduate or move out, what type of home would you want?

Mandatory Question (19 response(s))

Student housing and shared accommodations each accounted for 10.5% of responses, while very few selected basement suites or other options.



Q9 | Any thoughts or ideas on how Cochrane could support housing for young people in the future?

Optional question (12 response(s), 7 skipped). See full comments in **Appendix I**.

Open-ended responses (12 submissions) emphasized affordability, smaller rental units, proximity to transit and services, and first-time renter incentives.

Youth called for:

- More small and affordable rental units
- Housing near transit, jobs, and downtown amenities
- Reduced costs or incentives for young renters
- Education around homeownership and financial literacy

Q10 | Is there anything else you would like to share about your housing experience or just general comments?

Optional question (6 response(s), 13 skipped). Full comments in **Appendix J**.

Six respondents provided additional comments. Themes included:

- Difficulty finding youth employment
- Concern about rising costs
- General anxiety about future affordability
- One respondent explicitly stated they are “scared for the future.”

Appendices – Adult survey

Note: Some comments have been redacted for the purposes of protecting the privacy of individual respondents as per the MFIPPA.

The information is collected and shared under the authority of Alberta's Freedom of Information and Protection of Privacy (FOIP) Act, Section 33(c) and is protected under Part 2 of that Act. The information collected is used for informing Housing policy and may be used to conduct ongoing evaluations of services provided by the Town of Cochrane. Questions about this collection can be submitted to: FOIP Coordinator, 2nd Fl, 101 Ranchehouse Road, T4C 2K8, or call 403-932-2674 or email FOIP@cochrane.ca.

Appendix A:

Q4 | “Other” responses to: Why are you planning to move?

- too congested with rentals built and one road only in and out of sunset ridge. It's not safe and it feels like you are living in the city.
- Condo apartment or senior living.
- We are Seniors and rent is going up to fast plus owning company is starting to sell off units. Need reasonable priced housing to rent.
- Too noisy because of Highway 22 traffic. (I.e., logging trucks using their Jake-brakes early in the morning, vehicles/motorcycles with mufflers designed to make extra noise, "street" racing, etc.)
- Road noise.
- We would like to age in place and Cochrane offers limited housing options to do this. Options are older buildings, too far away to walk to retail areas, not senior friendly.
- Don't want a home with a shared wall. No hospital available.
- I'd like to find an adult only villa style.
- Upstairs neighbor is a nightmare. (Landlord is amazing but – the story is long/complicated – cannot force neighbor to leave.) The place is good size/amenities for the money, but I look weekly if not daily at trying to find somewhere else to go, and forever dreaming of owning but knowing it will not be possible in my lifetime.
- Living with family
- Cochrane is ruining what we all lived in Cochrane for, the small town feel. Way too much housing being built, same with surrounding areas of Rockyview like Cochrane lake.
- Landlord converting rental to Airbnb
- moving out of parents house.
- Need more parking and would like to be close to shops
- As seniors, my husband and I would prefer housing more appropriate to our needs. We currently live in a 3 story house. We would prefer a new (so we don't have to worry about repairs and maintenance of an old house) single story bungalow or possibly a duplex.
- We are seniors looking to move from a two storey house to a bungalow so we can age in place.
- Condo or Seniors [Facility]
- My family has lgbtq members and this province is becoming unsafe.
- Retire
- Retiring. Looking for condo.

- Downsizing for retirement
- Want yard space
- increasing property taxes are threatening our ability to keep our home
- Provincial separation threats, CPP becoming provincial....no trust of provincial government.
- I want to go back to my country.
- If we could afford a home post-marriage that isn't in our parents basement, we would move.
- Would move if could afford it
- If housing was affordable AND if Cochrane wasn't exploding without a chance in economic mobility, my wife and I might stay. We want to live with family here, but we literally cannot afford to live here.
- Bad neighbours
- Will not move if boyfriend moves here.
- realizing that it already could be becoming too much for me to care for.
- dark and depressing underground and not enough daylight.
- Going to Australia
- Still living with my parents, would like to move out for more independence and freedom. Would like to live in a community that is more accepting and has better infrastructure.
- I wish to live not within the same house as my parents. I want to have the ability to make my own decisions/impact on my living space.
- Looking to rent a new home when my family joins me here in Cochrane.
- separation/divorce

Appendix B:

Q5 | “Other” responses to: What best describes your living arrangements?

- Duplex 2 level walkout basement
- Live in my own home
- I live in a condo development of duplex homes
- I own a house in Cochrane
- Home Owner
- Homeowner.
- We live in a rv due to the cost of rentals in Cochrane
- Single family home
- Independent living – great location and some meals
- separation/divorce

Appendix C:

Q7| “Other” responses to: What best describes your household?

- I live with my spouse, 2 children and elderly parents
- I live with my spouse and my father and mother in law.
- I live with my parents and adult siblings
- I live with my parents
- Spouse, parents and dog
- Parents and siblings
- I live with my parents
- i live with my parents
- I Live with my mom
- I live with family.
- I live with family.
- Rent
- Live with a biological parent and grandparent.
- Live with parents
- I live with my Mother
- Live with my spouse and brother-in-law who rents.
- Split time between Cochrane and Winnipeg
- I live with my adult grandchild
- Live with parents
- I live with my mother
- Live with parents
- I live with family.
- I live with family.
- I live with my parents and sister.
- 2 siblings and 2 parents
- I live with family
- Currently I am renting room with my sister
- living with ex-spouse/children
- I still live at home

Appendix D:

Q10 | “Other” responses to: Why do you not feel confident you can stay in your current housing?

- Affordability of Cochrane and utilities as we age
- Need to move to one level
- I can't afford my rent or mortgage payments ,Due to recent changes in the tenant-landlord arrangements (i.e. renovations, change in lease, declining working relationship, etc.)
- I do not have permanent housing ,I don't make enough money to sustain
- if i dont make under teh threshold I cannot stay
- Property Taxes are a big concern
- As I age I will need a smaller, affordable, accessible home
- Our duplex is multi level and we are planning for our future to age in place. Also, Cochrane does not offer 24/7 health services other than paramedic/ambulance.
- I can't afford the rising property taxes, utility rates, and other added municipal taxes/fees!
- It is much to big for one person
- Unsure if I can resign a new lease
- We want to downsize and live in a home that is easier to maintain
- We bought our place 10 years prior to our retirement thinking this would be our forever retirement home. But now 10 years into our retirement with the out of control inflation our own retirement funds are running out soon. Cost of living is out of control. Taxes, Utilities, and other fixed cost takes all of CPP. Not sustainable for to live in our so called forever home. It sucks.
- Due to subpar new construction. Home of very poor construction quality, finishings, and follow through by builder. 80+ deficiencies outstanding after 1 year 1 month of possession, builder unresponsive.
- My family has lgbtq members and this province is becoming unsafe.
- Landlord wants to sell
- Don't care to elaborate
- Planning to retire, which will reduce income. I will not be able to afford this home once retired.
- INCREASING PROPERTY TAX!
- Rental increases every year!
- I will soon be wanting government subsidized senior housing
- Aging
- Saving to buy a trailer/camper
- Need more space

Appendix E:

Q 11 | “Other” responses to: What housing issues are a personal concern to you?

- quality of builds in cochrane are lacking and no yard space or privacy. The utility franchise fees here are ridiculous.
- Loss of small-town feel due to condo complexes and crammed townhomes.
- Too many, too tightly packed, lack character
- Everything is geared towards starter homes
- My kids love Cochrane but they're worried about affordability in Canada overall. Having attainable housing for them in their 20s is a huge priority.
- Lack of affordable senior LTC. Lack of a Hospice in Cochrane Lack of housing, overnight warming centres for homeless persons Affordability of the cost of high taxes for less services!!!
- Affordability and also health/ aging
- High condo fees. Pension not keeping up with inflation.
- The new style neighborhoods, crowded, no parking, mass Calgary style housing without character. Need to decrease density. It really only favours developers, costs have not come down, just more people per acre and the communities are crowded. IE fireside if 2 cars meet, one has to back up.
- House density. There is no privacy in any of the newer neighborhoods, it is far too overcrowded
- More space, tight with 2 kids and a dog. Small yard
- Lack of development Authority with renos
- More green Space and free Recreation options
- Lack of adequate infrastructure (roads) to existing housing has changed the desirable TOWN of Cochrane to an undesirable traffic nightmare. We don't need more housing, we need Years to catch up to the existing homes already built. We cannot have a city population with town single lane roads everywhere. I personally would rather live in the TOWN of Cochrane and pay a bit more than live in the CITY of Cochrane, with lots of home but no roads to get anywhere.
- Too many generic subdivisions in Cochrane. Nothing is unique
- ever increasing property is making it impossible for seniors and new home owners to stay or come to Cochrane. The Town needs to diversify its tax base.
- Our taxes have gone up tremendously since we bought. Even though our house was affordable to us, I'm worried we will eventually be unable to avoid the taxes if they keep climbing so steeply.
- Quality of new homes built by new builders without a proven history or track record in our community. Development standards, lack of unified vision for community development in some areas.
- Rental and ownership housing costs are so high that young adults are unable to move out to live on their own. Need both rental and ownership options for young adults so that have the opportunity to move out.
- The disparity in property taxes between my new build and the "older" homes in my neighbourhood, which is almost double for me compared to them. This should be revisited.
- Crime
- Unable to afford taxes

- Too many housing options being considered that don't suit small town living.
- senior care housing. Big Hill building needs to be condemned. a replacement building should have been built 5 years ago. get a plan going that does not take years to implement due to bureaucracy.
- Lack of affordable housing options supported by the municipality.
- As part of the sandwich generation, I am concerned about what will be available for my parents if/when I need to move them to Cochrane so that I can care for them, as well.
- Our concern is that there will be limited senior home options an available when we need them in a few short years like single story, town homes.
- Lack of physical accessibility to communities, riadways, infrastructure, safety of evacuations, safety of accessibility for emergency personal, lack of transportation and bussing options.
- Affordability!
- As we age there are not enough appropriate senior housing care facilities for Independent living.
- single storey housing options
- We have two adult children living with us. If we did not offer them rent at below market, they could not afford to live in Cochrane. Financial independence for them is illusive given the cost of living/housing in Cochrane.
- AS neighbors WE are all on top of each other. Not enough space or privacy. The relax of the 1.5 m space from the house to property line is nuts. Leads to a massive parking issue on the street and NO privacy.
- Insufficient supply of bungalows in Cochrane has resulted in higher prices and buyer competition for bungalows. New communities have few bungalows and often sandwiched among 2 storey homes or on less desirable corner lots. There are rarely any blocks or groupings of bungalows anywhere. Bungalows in older established communities are highly sought after, especially if renovated or updated. They often sell quickly with multiple offers and at higher prices and few conditions.
- Job uncertainty and economic outlook.
- We had a substantial high density housing development built across the street from our house. Parking is now a significant issue and the tight knit neighborhood we loved has completely changed
- Construction quality.
- Only one elevator in many Condos.
- lack of adequate housing (Senior affordable) senior supports needed
- Due to our income there is no where that we can live sustainability
- Lack of parking
- Prices of property taxes, and bills
- Water pressure and semi-flow interruption (would be nice if the water was fixed so that it works like in Calgary or other places), solar regulations (maximum limit for solar panels and similar)
- COCHRANE ARP AND ASP ON MY PROPERTY.
- Huge increase in taxes, inflated prices for house values.
- Making housing prices lower will bring in a different demographic of people which could have impacts on crime, etc.
- Rising property taxes

- limited one floor, no stairs options for seniors
- Lack of 55+ owned Condos in Cochrane. We need new decent Condos for Seniors.
- Housing for young adults (youth who were born and grew up in town), low-income, single parents, unhoused people, and seniors.
- Taxes water and fees
- In terms of accessibility barriers, the respondent wrote "maybe" beside it on the hard copy version.
- In terms of Unable to age-in-place, the individual noted "cost"
- Housing affordability for retirement
- Busy roadways and limited sidewalks in relation to accessibility barriers.
- There is too much new development happening in Cochrane.
- When will there be a "NEW" Lodge? Will it happen in my lifetime?
- There will not be a subsidized housing option for me as a senior.
- I live alone. Have no relatives in Canada.
- Need to get money together to buy a camper to move back. Need power & water and then a camper to start rebuilding.
- Power & water required to live & start rebuilding.
- "I am in an unsafe housing situation" "I don't make enough money to sustain" Other - Divorce/Separation "I'm on the process of divorce proceedings but I'm still living here with children & my ex-spouse. I don't feel safe living in this home with children."
- "I can't afford my rent or mortgage payments" "I don't make enough money to sustain"
- Living in a construction area.

Appendix F:

Q 13| "Other" responses to: Do you have or require accessibility modifications in your home?

- Installed walk in shower, moving as we are ready for easier accessibility
- Steel handrails on stairwells and bath tub
- I do not need them yet but very well could need them in the future.
- In the future to age in place will need assistance with stairs and bathrooms
- Less stairs is better
- Although this house is a bungalow , the laundry is downstairs. Stairs are now difficult for me to enter home and downstairs. I am not safe on a ladder to access upper cupboards. Vacuuming is hard. I am self employed and I have been off work.
- I don't have accessibility modifications and may need them in the future
- Possible in the future due to disability.
- We will not be able to use this unit as my husband ages as he won't be able to do the stairs.
- I periodically have to make up a temporary bedroom on main floor as stairs become a temp issues.
- accessibility is due to a 18-20 month wait for knee surgery.
- We will need accessibility modifications in the near future

- My husband has difficulty with stairs, prefer to move to bungalow but they are in short supply
- Currently we do not require accessibility modifications and would like more information in the event it is needed.
- May need them in future. Currently have stairs to bedroom and to get in entrance.
- We don't have them and likely couldn't install anything affordable in our current home. It is likely as seniors, that we will need them before long or a more senior friendly home.
- I rent so have no control over change to modifications
- Not yet
- "18-20 months" for knee replacement.
- I don't need one level living quite yet but bad arthritis is pointing to that direction .
- No I don't have accessibility modifications at present but will very likely need them at some point in the future.
- I don't own my home.
- No, none right now but may require in 10 years.
- Respondent is on long-term disability
- Have stairs to the basement and from the garage and front & back doors. Walk in shower.
- don't have a disability yet. No accessibility modifications are required at this time, but will be coming.
- Don't need modifications at this time.
- More care help with daily living

Appendix G:

Q 14| "Other" responses to: After paying your monthly rent/mortgage, utilities (heat, water) and any municipal fees (property tax), do you have enough money left for other basic needs including food, clothing, and transportation?

- Property tax and water bill increases are to high, barely hanging on
- Have some Alberta senior's subsidy
- Most months yes, some months are tight. Husband just had his work hours reduced so it will likely be tighter in the foreseeable future.
- I have had to borrow money from friends plus I use the food sheds and food bank occasionally. Once the house repairs are complete when I can pay for them, the house will be listed. I will need subsidized senior housing. I have had 20 surgeries so I couldn't earn much and I had to use RRSPs to live.
- I have enough but barely enough many months due to other expenses
- Most likely won't once retired
- If I was single there is no way I could afford a place to own and food/bills.
- But the costs of all the things you mention and more have been steadily rising to match or exceed my monthly income.
- If it wasn't for the Actavets food bank and the food shed I could not afford to eat.
- But after paying additional basics rarely have nothing left

- The costs of renting in Cochrane would leave us with very little after cost of living was accounted for.
- No , I am left in debt over credit cards and to family, just to be able to survive on top of food donations.
- It can be a struggle
- I don't have to pay because my parents don't ask for rent or bills, but if they did, I would not be able to afford basic needs.
- My current landlords are very gracious and are giving me a significantly lower rent that what they could be.
- I have enough every month but not for any extras. Rising taxes and utilities are a concern on our fixed income, as well as any potential maintenance issues. The house is almost 30 years old and the furnace, eaves troughs, siding, etc., potentially need to be replaced.
- I live very frugally.
- Currently we are okay but not sustainable.
- At the moment I am in EI and living off savings.
- Yes, but I don't have any leftover. Ex. My car needed maintenance. I needed to put it on my credit card. I have other expenses on my credit card. It will take time to pay it off. As long as nothing else goes wrong and I don't need to use more credit.
- Just enough.
- I do have enough but I think that things like subsidising public transport is a giant waste of money, along with the planned LRT routes through here to banff potentially and other similar things, just wrecks nature and communities on the LRTs way
- No mortgage.
- Although we have a larger household income, we are still very tight on money each month and only have enough to go month to month. Hard to get a rainy day fund going.
- It's hard when the prices of everything are going up but wages aren't
- Just took ownership of Demi detached two days ago. With renting yes will see about ownership bills.
- This may change once we need to renew our mortgage in the summer at a higher interest rate.
- Usually this is a special circumstance.
- I do not have enough, we are not paying our bills.
- If I didn't have a line of credit, I would not be able to have basic needs after bills.
- For now!
- I have some savings from frugal living but my balance is always less to make ends meet.
- Only because I have two jobs
- not applicable right now
- Yes, every monthsenior working part time to supplement income to allow for some extras without going through some investment income too quickly.
- Currently I don't have to pay rent.
- Yes, every monthStill living with family as I can't afford the home otherwise.
- Unsure, but I think we can (priority and community support)
- Unsure, but it is our priority and we have community support.
- Help with appointments/transportation (handicapped)
- I don't pay for my housing.
- Yes, but only because I live with my parents. This is not an ideal situation.
- We have enough because there are 2 incomes in our household. If it is just me, I would definitely be "would rarely have enough".

Appendix H:

Q17 | Is there anything else you would like to share about your housing experiences, needs or wants, or general comments?

Optional question (309 response(s), 221 skipped). Full responses in Appendix X

- Better town inspectors on new builds. Things ive seen in new builds should never ever pass inspection.
- In general it does seem like some builders are using Cochrane as a place for profits and don't have the community truly at heart. What I mean by this is messy construction sites. Inappropriately placed dumpsters that put pedestrians or cars at risk. Even with numerous bylaw reports some builders don't keep clean sites. And the homes they build will suffer with long term durability. I think new homes and growth in Cochrane needs to be done sustainably and this also has to do with quality of construction and code compliance.
- If we want our children, grandparents to be able to continue to live in Cochrane or move here, we need an increased variety of housing options. More affordable rentals, etc.
- I am mostly concerned about the rental market in Cochrane and the limited availability of affordable housing and increasing wait-list times, not for myself, but for our fellow community members. I think the voluntary services we have in the community do fantastic work to support everyone but housing stability and availability of affordable units are key to any other interventions success.
- The town controls our utility franchise fees and it is ridiculous how much we pay.
- Stop approving new communities and rushing development. Focus on establishing proper infrastructure for existing residents like an adequately sized Rec centre, parks, doctors offices, childcare places, bike & walking paths, etc.
- Don't over expand too quickly or too densely. Have slightly out of town housing with bigger properties like bearspaw or smaller half acreages as options for people too. Attract more business before just becoming a big bedroom community with no local employment
- Please dont allow high rises it would completely ruin the draw of Cochrane. Slow down growth, neighborhoods are losing sense of community.
- Cochrane taxpayers shouldn't have to pay for morleys situation
- More housing for seniors should be available. The building of new homes is out of control for the infrastructure available in Cochrane. Water shortage is quite concerning. Traffic is another big concern in cochrane. Not sure why these giant new neighborhoods have been approved when the town can't handle the people it already has.
- There needs to be affordable housing for all ages, which includes affordable utilities, taxes, water, etc. Taxes are high and the gap between 60 and 65 is the community which has a tough time affording housing and living because there are no subsidies, discounts, etc available to that age bracket. More housing needs to be available to afford the young generation an affordability option, like homes UNDER \$300,000. The influence of those coming and buying here that are from high priced areas like BC and Ontario, have shot up the average house prices to where no one can afford

to buy. Instead of approving builders and developers more and more over-priced housing permits, stipulate that they must set aside and build homes under the \$300,000 mark in each new area, on a percentage basis, e.g. 10% of the total lots must be homes under \$300,000. Dignity over profits.

Everyone deserves a stable affordable roof over their head.

- Unfortunately despite costs I think Cochrane should be like Banff with limited housing. Especially we don't have the other infrastructure to support more housing. Take care of the people we have not try to appeal to those who want to move here.
- No place for homeless to keep warm overnight in cold months. No place to keep family members in our community that requires hospice care! No beds in LTC for our residents. Lack of affordable respite care for burnt out families caring for aging parents or children in our homes, with no tax breaks or places to overnight our families in need of rest.
- Improve walkability and more trails and parks
- Needs to be more options for seniors to downsize from large houses. More affordable housing for all ages.
- We have raised our family in Cochrane. Population 4000 upon arrival Although there has been some development over the years in senior housing there is a great need for more affordable senior living in Cochrane. I would personally like to see more like the Quigley 55+ type wonderful model of senior community living. And Big Hill Lodge. But we need them like Yesterday!!
- I work in a care facility in Cochrane—many come in looking for smaller housing, and not stairs, but are not ready to move in to assisted living. There needs to be more bungalows for seniors who cannot do stairs. Most of the housing is adapted for able bodied families, but then we lose our senior population due to housing.
- As Cochrane continues to grow, it's essential to offer a broader range of housing options. We need to ensure that more affordable choices are available so people can rent or buy locally—or remain in their homes. Currently, young people are struggling to afford housing in Cochrane, and many residents are being priced out of the rental market. Homeownership has become increasingly difficult for most families, leaving little room to cover other necessities. In addition, new home designs often fail to accommodate seniors or individuals with accessibility needs, as most builds are multi-story and do not support aging in place. As a community, we must implement stronger requirements for developers to provide a variety of housing types that meet diverse needs. We also need more purpose-built rental units and affordable housing options to ensure Cochrane remains an inclusive and livable town for everyone.
- As I approach 'senior/retired' I would like to see more affordable and livable seniors housing. Not just run-down little shacks. Decent homes and surrounding grounds that we can take care of and be proud of. I find a lot of seniors were once home owners that took pride in their living space and enjoyed a sense of community. Another important factor is amenities. We need housing within walking distance or cheap cab ride to all the downtown amenities. The subdivisions in and around Cochrane are too far and isolated from our basic needs, ie: groceries, doctors, drug stores.
- Cochrane in general needs to build more affordable instead of allowing more huge homes to be built

- Would love to see more availability in something similar to lofts on the bow or a highrise with view of mountains
- allow more mixed-use zoning in core areas.
- Reasonable pricing for rent.
- There is a serious lack of affordable housing in Cochrane, particularly for single-parent families, people with disabilities, and households with children who have additional needs. As a single parent attending school full-time, I am unable to find housing that is both financially accessible and appropriate for my family. I have two children, one of whom has autism and requires specific safety accommodations, including a guardian lock, which further limits already scarce housing options. struggling to afford it each month on a combined income from CRA benefits and AISH. I am barely able to meet basic living expenses. This level of financial strain is not sustainable and leaves little room for stability, emergencies, or long-term planning. Living in housing where affordability is still out of reach creates ongoing stress and instability, particularly when trying to meet the needs of a child with disabilities. Safe, independent housing is essential for families like mine to maintain dignity, security, and consistency. Even after completing my education, I would still be unable to afford suitable housing in Cochrane as a full-time single parent of two children, including a child with special needs. This demonstrates that the current housing market does not reflect the realities of working families, students, or individuals transitioning off income supports. As a result, I am actively considering applying for housing programs in other municipalities, such as Calgary Housing or similar programs in Airdrie, where rent would be substantially more affordable and based on income. Families should not be forced to leave their community simply to access housing they can afford. Cochrane urgently needs more affordable, inclusive, and family-appropriate housing options. Expanding affordable housing supports community stability, allows parents to work or attend school, reduces reliance on crisis services, and improves outcomes for children, particularly those with disabilities. Without meaningful change, families like mine will continue to face housing insecurity despite contributing to the community.
- maintenance issues are dealt with immediately.
- Although Cochrane is purported to be a 'senior friendly' town, the affordable, accessible options available to seniors is dismal.
- We need more affordable housing units.
- Diversity in housing is required to be a complete community. Young adults need options to be able to stay in our community.
- I would like to see more side by side bungalow duplexes in an area with a view of the river or mountains. We have tried numerous times to buy something like this and have lost all of our attempts. There are a lot of Seniors looking for this type of housing option so we can stay in town and live independently. We would also be able to sell our current home to the younger generation looking for family homes in town.
- With the cost of living so high, it is hard to save for a down payment for a home. Rental prices are extremely high and really has an affect on us people who work very hard just to try and make ends meet.

- Cochrane definately needs more affordable housing. And along with it, affordable things to do for teenager and a 7 days a week bus service for them to get around town.
- There are far too many houses being built in general in Cochrane. There are too many new communities and poor building practices are driving prices down. Also, Heartland for example is far too densely populated with too many basement suites and tenants etc. Our 2 neighbors (one on either side of us) have 10 vehicles combined. That's just 2 houses. Plus add all the tenants. There is always someone parked in front of our house and it is over crowded. We are actively trying to figure out how to get out of Cochrane or at least to a neighborhood that isn't so difficult to live in.
- It would be nice to have a condo development with 1 floor bungalows 800 to 1,000 sq ft ... plus basement ... at a reasonable price.
- Lack of supportive living for our seniors. We will need it in the next 5-10 years
- The big builders are making Cochrane just another Calgary subdivision we need to go back to what made it so nice. Large lots, family oriented communities, lower density. We do not want apartment blocks all over the place.
- There are many housing units being built in Cochrane for ownership and rental but no seniors housing that I know of. We are OK in our townhouse now but as wea are already seniors, I am sure we will be unable to stay in our 2 storey condo as we age more. I would like to stay in Cochrane but there are few seniors housing projects. There is a good possibility that we and our friends will need either subsidized, accessible housing or housing with care so I know from talking with people that there are long waiting lists right now. I would really appreciate some consideration be made for seniors housing. Thanks so much.
- It seems only available houses in my price doesn't have a decent yard. Just need a place that connects to a private yard as I loved from 1/2 acreage outside
- Cochrane needs to accommodate more housing for seniors, I.e. 55+, well laid out concrete flooring condo units with more than one elevator, etc.
- Bigger lots would be better
- I have seen how challenging it is for lower income individuals and families to find and pay for rental housing in Cochrane. In particular, anyone living on a fixed income has very few options in Town. In my experience, it is not uncommon for these individuals to pay over 50% of their monthly income on rent and utilities, leaving them with very little to cover their other costs. The need for affordable, subsidized or rent geared to income housing is very high in Cochrane.
- Keep your spending under control. No more \$ 250,000 Signs that are invisible. Your spending against Marni was not called for. You could have that waste put toward a new arena
- Delayed project approval costs us dearly.
- With bow ridge campground closing winter camping 6 of our friends are without affordable housing options
- Cochrane has already grown more than I like since I lived here in the 80's. I am staunchly anti-growth when it comes to further housing development. If I wanted to live in a city I would have moved to one.
- Cochrane, like many growing Canadian municipalities needs to consider an approach which captures potential residents of vary socioeconomic statuses. Meaning that housing should reflect a

range of different types, including medium density around the urban core which could serve to provide a lively, vibrant and bustling economic core of the municipality. This is in addition to the variety single family homes (detached, semi, etc). By extension, public transportation linking the community to the city of Calgary should be a priority. Whether it be rail or a regional bus (affordable), it should be considered as a priority for our growing community and region overall.

- More Regulations on developments like secondary suites
- Strict housing construction codes for all New builds and renovations
- There is a serious lack of affordable housing for seniors that wish to downsize and transition from their current larger homes no longer needed for two elderly people.
- We live in a below market rental that we worry about losing every time the lease is up because everything else in town for rent is way above our budget and would drive us to destitution. We do not have a big enough down payment to buy yet. We need more purpose built rentals, a limit on how many Airbnbs are allowed to operate, and to ban corporations/investors from buying single family homes to rent out either as a whole house or split into rooms/apartments/basement apartments. We do not want to end up like Ontario.
- Housing prices are similar to Calgary nowadays. It wasn't 5-10 years ago. I'm concerned about not being able to ever upgrade my home because of housing prices.
- If considering high density housing Please Please Please consider the already Very over-capacity roads. We don't need more housing, that will make the existing housing more desirable as well as the whole town when it's reputation switches from Massively mid-managed growth to a town people want to be in and around again (aka like it was at least 10-15 years ago)
- In the past 11 years I have had many people live in my home who could not afford to live in Cochrane except at my home. Sadly several had personal problems that interfered with them holding a job or finding a place to live.
- As much as we wanted to live in Cochrane and despite our search for adequate housing, we could not find a home that supported a family of five. Most houses we saw were three bedroom. So we had to locate to Calgary.
- It's a shame Cochrane is becoming another generic town with too much growth. Rolling range subdivision plan should be cancelled and keep the acreages. Cochrane is losing charm.
- I wish we options for communities with larger lots and new homes. It would be nice to not be do crowded and close to neighbours!
- The lot sizes are too small!
- the town needs to worry less about housing and more about diversifying our economy
- I understand that affordable housing need is high in Cochrane although it is not apparent to most of us on the street.
- I do not enjoy "unhoused" people coming in on the bus and using the library as shelter. I have personally walked elderly ladies to their vehicle because of how unsafe they made them feel, and watched them use washrooms to drink liquor and leaving messes behind. Because of issues like this please do not consider building shelters in Cochrane as it will only increase the issue exponentially and RCMP will not be able to manage the issues. Other programs that assist specific people / families on a as needed basis is more suitable for our town.

- Cochrane needs a variety of housing stock and affordable options, but should take more interest in development architectural control standards, vision, esthetics. Cochrane is special, lets keep it looking that way.
- We need more senior's housing. Particularly housing that contains units allowing movement from independent to assisted to memory care.
- I would love to see more seniors- friendly housing available . ie. affordable for the average senior (not the wealthy ones),with basic accessibility modifications . One level bungalows would be wonderful and I'd move into one in an heartbeat if it was affordable. All these new developments seem to be geared to families and higher income buyers – are any of them suitable for seniors ?
- There are not a lot of bungalows available, which is ideal for elderly. If there are available the price is out of range for most people, especially singles.
- We were fortunate to be able to buy a home, but I think that one thing that is lacking in the town is housing of apartment size (600-900sqf) for single people / couple that either do not want a large family-style home or cannot afford one. In Europe, where we used to live, apartments are extremely common and respond to this type of need, and most buildings were limited in height to 3-4 floors.
- We need to create housing options that allow young families to purchase.
- The biggest issue hasn't changed in the 33 years I have lived in Cochrane. Our young adults and young families need rental and ownership opportunities that are affordable to their incomes. Anyone who is earning less than Cochrane's living wage will be struggling! I am glad to see the Town of Cochrane becoming more involved in advocating for greater housing options. It is too big of a problem for our local housing non profit agencies to address on their own.
- Small one level bungalows with single garage are needed for seniors
- I think infrastructure starting with EMS, Police and additional fire stations should be built / grown before further approvals of development. Secondly, I would like to see the possibility of another sport/pool facility prior to any additional approval of housing communities. I guess most importantly our water and sewer systems can maintain the current growth plan and be updated as needed. I DO NOT support the addition of any industrial businesses, like the concrete batch plant in or adjacent to housing communities and the Bow River.
- The ability to downsize as one gets older into a bungalow. There is a short supply of bungalows in Town. We need to explore multi-generational housing options with permitting that allows for that.
- Need to make builders pay for parks and infrastructure and bussing before they get permission to build. Need to ensure houses are further away from each other and bigger back yards than recent builds and money for soccer facilities indoor and outdoor and other fitness contributed to by builders
- There needs to be a cap on houses being used as airBnB and seasonal rentals. Also more affordable seniors housing. Stop building new communities until infrastructure catches up. Like Okotoks.
- This survey focuses on myself. While I don't have an issue, my children's generation does. More affordable housing has been a problem for as long as i have lived in Cochrane.(30+ years)It has always been a middle to upper class type of place. Young people and people working in lower wage jobs need a place to call home too. Maybe revisit your parking rules with basement suites so more

people can live there. Don't just assume everyone can afford a vehicle or drives. I truly feel for the younger generation including my own kids.

- We are moving to NW Calgary in 2026 so we can age in place with amenities within walking distance, public transportation options, health care services 27/7 and more senior friendly services.
- Rentals in Cochrane are too expensive end of story. The rentals that are affordable are like a slum landlord situation. Mainstreet emwhich holds a monopoly with the same resident manager for all 4 does not care about the residents and common areas are a disgrace and the snow shoveling/ice is terrible and unsafe.
- Cochrane needs more condos, fewer row and duplexes
- There are not enough community supports for the number of residents. Affordable housing is not a thing here.
- I think the quality of construction needs to be better for longevity of housing and I think people would really benefit from more innovative arrangement of housing – for example, housing clustered around a communal outdoor/garden/workshop space.
- I think Cochrane has done a good job of providing a wide variety of housing options for the most part, from affordable condos to townhouses to single family homes. I do believe we could look at a new seniors housing facility, but I also believe the private market is the best way to approach this. Governments of all levels tend to over-complicate things and waste a staggering amount of money on many of the projects I've observed. This is a beautiful, thriving community which many people are drawn to live in – the private market responds to economic needs, and while there should be a variety of housing options and price points to meet those needs, the Town should be very careful about interfering beyond the scope of zoning and responsible land/resource management.
- Rental market isn't as hot right now but it's hard for people to be able to own or rent by themselves in this town.
- Cochrane needs to lower the property taxes and utilities.
- Not enough housing for seniors in Cochrane and new builds rarely provide seniors housing. Not keeping up with growth in seniors population
- The ability to sell a condo unit for a comparable smaller home that has one level and stay in this community won't happen. We need a one, or two level home with modifications for accessibility, that won't break the bank. We won't be able to afford the condo fees of an adult living facility. My husband is a retired vet of 37 years and can't afford a proper space for his upcoming needs. As a result, Cochrane, though we love it in general, it is not for us anymore.
- The density and parking issues are awful in the new areas. We need options for larger yards and lower the minimum square footage (under 1000 sqft) for detached homes. In other words smaller homes on larger lots would increase affordability of dignified housing. A person can eventually build a garage, perhaps with a suite or extra room. This is an option we don't currently have in the zoning by laws. It would help seniors, empty nesters and young people/couples who don't need a lot of living space but want privacy, a yard, parking and expansion if needed. We also need to relax by laws for modular or mobile 'small' or tiny-homes. Also Current foundation requirements are way too expensive and over built for these types of homes. Make it easy for people to get into this style of affordable home. To be clear I am 100% against subsidizing anything with tax dollars. Rather reduce

municipal barriers/red tape/unnecessary by laws etc to build smaller detached homes while preserving yard space and parking.

- I'd like to state that Cochrane doesn't have to provide housing options for all levels of income. We don't need to become a mini-Calgary and provide all the same services to those with low income or housing issues. Those folks can live and access those services better in Calgary and as a result is a lower burden on all citizens when there is an efficiency of service delivery. I'm concerned that Cochrane is trying to provide too many low income options for housing and as a result now has to try and provide services for that community. We are creating our own problems as a result.
- I appreciate the Town's efforts to conduct this Housing Needs Assessment and gather resident input as Cochrane continues its rapid growth. However, I believe the priority should shift from accelerating further large-scale residential development to first addressing the significant infrastructure deficits created by existing and recent booms. Cochrane has experienced extraordinary population increases in recent years, with projections indicating continued expansion toward 60,000+ residents and beyond. While this has brought vitality, it has also strained our roads, water systems, utilities, and public services—issues that are widely discussed in local reports and visible in ongoing construction projects (e.g., major highway interchanges, bridge upgrades, and road widenings aimed at catching up with current demand). Adding more housing units without fully resolving these capacity challenges risks exacerbating congestion, service delays, and quality-of-life impacts for existing residents. I am particularly concerned about preserving the small-town character that makes Cochrane special: our abundant green spaces, natural landscapes, trails, and open areas. Rapid, high-density development often leads to a more urbanized, “concrete jungle” environment with reduced green buffers, which would undermine the livability and environmental appeal that draws people here in the first place. The Envision Cochrane 2050 plan emphasizes identity and livability—maintaining our unique heritage, culture, and natural surroundings should be central to any housing strategy. Additionally, property taxes are already burdensome and almost unaffordable for many households and further unchecked growth would likely necessitate even higher rates to fund the required infrastructure expansions and services. Sustainable planning means ensuring new development contributes meaningfully to offsetting these costs rather than placing disproportionate pressure on current taxpayers. I advocate for a measured, phased approach: prioritize completing and optimizing existing infrastructure upgrades, protect and expand green spaces and ensure any new development is paced to match capacity improvements. This would better support long-term sustainability and preserve what makes Cochrane a desirable place to live. Additionally, there is a clear need to incentivize and enable smaller-scale detached single-family homes on larger lots. Many residents value the flexibility these provide for future expansions (such as adding suites, garages, or family accommodations as needs evolve), while maintaining privacy, yards for recreation, and compatibility with our semi-rural character. Current trends lean toward denser, smaller-lot developments that limit such adaptability and contribute to a more uniform urban feel. By adjusting zoning, offering incentives (e.g., streamlined approvals or density bonuses for lot-size retention), and prioritizing these home types in new areas, the Town could better meet diverse household preferences, support multi-

generational living, and align with the community's desire for spacious, livable homes without sacrificing green space or affordability.

- We were fortunate to be able to pay our mortgage but we have young adults that live with us who can't earn enough to cover basic necessities even though they are working therefor are unable to be independant.
- I wish the infrastructure was prepared for the rapid growth in cochrane like road/bridge expansions and more wash in and out of communities.
- Staying home for university can save a LOT of money, and I chose to rent which I do not regret because freedom of individuality has shaped the person I am becoming and I am grateful for it. I believe I, and many many students, either need to live with their parents to afford university or will be moving back later on. Rent and tuition leave me with breadcrumbs just enough for groceries and social living, but I am lucky for that.
- Enforce parking requirements for secondary units.
- If people need emergency or temporary housing they should go to a big city like Calgary not Cochrane.
- Stunning growth in housing and newcomers have undermined the quality of life and standard of living in Cochrane, from traffic jams to housing price reductions for existing homeowners/taxpayers and needs to be stopped. Let's welcome all our existing newcomers by improving their quality of life in part by stopping the insane developer/bureaucrat coalition.
- seniors living accomodation. a big underfunded need for the next 20 years. get on it.
- Nobody dreams of living in affordable, high density housing. We are surrounded by places like Calgary and Airdrie with plenty of cheap condo's, it would be great to retain what is special about Cochrane and have homes and a community where people can actually live out the Canadian dream.
- As a city Cochrane should not approve building plans for condos that can not adequately house a family. Condos by SIs Are "3 bedroom" without a living room. Only college boys could live there and they cost \$500000. The garages aren't big enough to park a regular vehicle . Why approve this? Why not make the city more appealing to live than in Calgary? With bigger lots like old developments in the 80s instead of houses all crammed together. Require developers to make bigger lot sizes. It is now more expensive to buy and rent in Cochrane than Calgary. There are already too many families and not enough schools/resources. Business rental space is too high. Don't allow rent to be as High as it is. \$2000 for 600 Sq feet? Outrageous. If people are buying 2nd properties as rentals don't allow them to charge double what their mortgage is. Rental properties are something that you get the benefit from when selling and after building equity not for a monthly income. I have actually been a home owner since I was 20 and also owned rental properties. Things are the way they are now because people are greedy. In order to not become a third world country middle class has to be sustainable. But the gap is because larger between rich and poor and middle class becoming more difficult.
- We need a hospital to provide safety for our community
- I just want to say how blessed I am to live here. CSHO is a wonderful organization who really cares about their tenants.

- The Town administration needs to be more active in advocating to the Government for more support for subsidized housing for those under the age of 65 within our community. Town administration needs to work closely with the 2 local not for profit housing organizations in identifying available land for affordable development. The Town needs to partner with these organizations to help secure funding for development.
- We used to live in affordable housing, below market rental housing ran and owned by the municipality. The savings from that afforded us to be able to buy in Cochrane
- We tried looking for a house to rent in 2022... it's now 2025 and it seems to be just as bad. We're breaking our current lease in Airdrie to move back with my mother so in the rare chance a place we can afford does come up we are not locked into a rental contract.
- Stop increasing taxes, water, sewer, garbage and other fees. The Town of Cochrane needs to make cuts to and stop wasting tax payers money.
- Accessible schooling with reasonable class sizes for my children
- Looking at bungalow style Duplex homes (Riverview Villas, Riversong Area, etc) -- that would allow for someone like parents to aging in place, while still not requiring care. Designs that are wider than longer in nature which would account for moving with mobility devices like walkers or wheel chairs. However, another amazing feature/concept would be the style of apartment style condos that would allow for social aspects, downsizing, etc. Allowing for independence but also where they could stay close if transition to requiring more care.
- As a single person, it is impossible for me to ever make it to home ownership, which is crushing. I don't have a partner/dual income, and unless I stumble into a ridiculously high-paying job or magically marry rich, the cost of living (general expenses, food, rent and house cost) just keeps going up. In many ways, I could likely afford a mortgage (because it's basically rent money) BUT I can never afford the down payment. I make pretty good money, but never good enough, and pretty much can only ever break even each month (and this is while doing as much as I possibly can to cut costs, and save any scrap of leftover pennies, and seek lower cost rentals - which: HAHAHAHAHA.) And even then, even if I somehow manage to get enough to own a home before I'm 97, it's like my ONLY options are apartments or townhouses. What happened to small homes? I can't be the only single adult out there in this position - what about seniors who are independent, don't need a big house, and aren't ready for retirement homes? There should be more options in that realm - people in my situation are perpetually falling through the cracks and stuck renting forever. Renting is not permanent/secure, and any good experience depends wholly on the landlord and your neighbors (ie. basement vs main floor set-ups, which again, is basically the ONLY possibility unless I can magically make enough money to afford to rent a duplex/home on my own). Add on top of that anyone (like myself) who has a large dog, and the options are narrowed even further - many rentals claim to be "pet-friendly" but then restrict to dogs only under a small weight category are allowed. New neighborhoods also are so tightly constructed, with no trees, tiny yards, ultra narrow streets with ultra limited/tight street parking, they are not appealing save for the fact that I could in theory get away from renting finally. Honestly it's all very discouraging, very frustrating, and frequently feels very hopeless. Everything will just keep getting more expensive, and no matter how hard I strive or switch jobs, moving into a home remains completely unattainable. I know and fully

understand that this is not a problem exclusive to Cochrane – this is also Calgary, and kind of everywhere. But if there was a way for Cochrane to bridge that gap? To make some of those smaller WW2-style homes, more spacious communities, that more people can actually afford to live in and WANT to live in long term and not just as a stop gap. I have many married friends, with or without kids, who were able to make the change from renting to owning via the new communities, which is great, but all of them have either since moved out to older neighborhood houses or have spoken frankly about these homes being temporary until they can save for something else. Everyone wants something different, I get it, but I feel like the message there is pretty clear. Cochrane is beloved because of it's green spaces and small town vibes, and regardless of it's growth, I think that is something we should be striving to maintain. I know with new developments it always boils down to Money and squeezing as many houses/people into a space as humanly possible, but would it not be more valuable to the people who live in this town to have more breathing space?? The old neighborhoods are popular and hard to get into for a reason – people have space between houses and spaces to park, and trees and yards and large green spaces that aren't super crowded because it's the only one for blocks and blocks (ex. up in Sunset, the one pond walking path area is a VERY busy path area because it's essentially the only green space/park/area with a lot of trees until you reach the outer edges of Sunset as a whole). It just feels like that is the "way things are done" now with developments, but is it truly that unrealistic to have changes there? It is truly not possible? TL;DR – desperate for affordable homes for single income humans. Homes that are not townhouses/apartments nor huge multi-family homes, nor squeezed into a new development with narrow roads, tight parking, and huge lack of large green space/trees (ex. Sunset, Fireside, much of Heartland, much of Riversong). In my lifetime, though my hopes are not high.

- Much more housing suitable for seniors is needed. Accessibility is critical. Single story, one level housing with indoor parking makes getting out and about (mostly to medical appointments) easier, especially in winter. Condos and apartments meeting the conditions noted scare in Cochrane.
- Develop housing options with adequate green spaces nearby like yards and parks.
- Cochrane doesn't have the proper planning or infrastructure in place for anymore homes.
- need more options for independent seniors on fixed income: affordable basement apt.s, attics, above garage, small apts in houses with back yards, convert old houses into small apts.
- Need for more affordable options for young people and families
- The number of Air BNB or VRBO affecting housing costs and bringing transient non-vetted people into the residential areas rather than using hotels/motels. If there were less of these short term rentals, there would be more properties available for long term tenants. This larger pool of properties could lead to a buyer/renter market and lower rental costs .
- I think there needs to be more mixed-use housing and legal suites here as long as parking is considered. Some homes in Surrey, BC have a basement and carriage suite, but not enough parking, so it makes residential neighborhoods overwhelmed with street parking. We are currently building a legal suite for my dad (who is a senior) in our home. I think this will become more common in families as the cost of living has increased so high and many seniors did not manage their money appropriately during their working years. Something good to look at would be multi generational housing, especially if the survey results show that seniors are struggling to find

affordable housing in Cochrane. Also, walkout basements would be best for them as they wouldn't have to use a lot of stairs (depending on the grade of the lot). Another option would be to have a low income seniors housing building with commercial/services on the first floor. There is a lot in Southbow that is zoned for something like that and it would be really helpful for seniors as they could also walk to the upcoming grocery store and doctor's office.

- Affordable, housing. Please. We are suffering.
- There needs to be more affordable housing, especially seniors. I have lived in Cochrane for over 45 years and seen so many changes and not for the good.
- There is a lack of multigenerational housing that would allow aging parents to live on the same property as adult children.
- I would like to see more communities with a large selection of medium sized houses. The super tight condos and townhomes in areas like Sunset and Rivercrest and Jumping pound while slightly cheaper than a rear garage lane home offer lower quality craftsmanship. The slight rise in detached laned houses like the ones being built in Greystone and Southbow are much more appealing and family enticing.
- I think there is too many basement suites being introduced into the communities. This is putting stress on our street parking where there is too many vehicles and not enough space on the streets. The neighbours do not have wide enough roadways to have 2 cars go down them because of traffic parked everywhere and anywhere (ie. within 5m of walkways) causing safety concerns with children crossing roads and safe roadways to drive on. This also causes more families to live in an area causing it to be more dense.
- Rental prices are too high. Lack of low cost rentals. Life in Canada is getting too expensive. Another general comment is can we remove west fraser formerly spray lakes saw mills from the center of town and move it somewhere outside of town? The smells of the chemicals they use to treat the wood stinks, always dusty, always have semi trucks pulling out cutting people off, have semi trucks with logs of wood with no orange flagging tape on the end - pretty unsafe business that has no business being in town. The town should offer to buy that land and turn it into residential land for more houses. Also, the town's parks location for equipment across the street from the strip mall with fire house subs in it should be moved and turned into an apartment building for more housing centrally located in town. Also, the town should zone for an actual YMCA - spray lakes sports center has no real competition for a multi sports facility with a pool and it is located next to a stinky waste water pond they just built basketball courts on. We need a YMCA. Also, the road behind Winners/Rexall strip mall desperately needs a middle median barrier dividing lanes of opposing traffic because too many close calls and near misses happen when people try to pull out of the winners parking lot by smittys onto the road behind winners bordering the saw mill. Also, Cochrane is growing fast and should get a real transit system with full sized transit buses. Also, at what point does the town of Cochrane start treating it's own wastewater instead of shipping it down the pipe to be treated in Calgary? That big leak in town of Wastewater a few years was bad. Also... there should be more side walks and bike lanes. Like that stretch of road between shoppers and house of cars only has sidewalks on the side of the street that shoppers is on. I think the house of cars side should have side walk too. Also some traffic lights in this town are poorly timed like ones leaving Riverview

where the lights will take forever to change and have advance green first instead of solid green. Also, why doesn't the town work on outdoor trail systems for cross country skiing paths in town so cross country skiers don't have to go out to the next nearest place – Bragg Creek. Also, since homelessness is on the rise and people are living on the streets why doesn't the town build a few women shelters for victims of domestic violence, or zone land for salvation armys with a thrift store on the main floor with rooms with beds upstairs. Or zone for land to have homeless shelters to get people off the streets and pay city workers to run it? Or zone for land to have long term care facility for the mentally ill and mentally disabled. Also, the town should try a pilot program maybe like try ideas that other countries are trying to help with homelessness like have random shelters around the town that are lockable to allow homeless a safe place to stay for the night. Also, could zone to build more townhouses with 1 car garages on the other side of the river where a girl guide ranch is – the town could offer to buy the ranch across the river from river view Circle and build houses on it. Lots of land around Cochrane would be great for real estate if it wasn't already privately owned and could be bought out. Also, there seems to be a high demand for soccer in this town. Why not set up an inflatable dome with warm arm for sports in the winter time. Also the Canada area near the skate park near the Cochrane Chevy Dealership is seriously lacking parking – that soccer field there should be turned into more parking – cause it would be closer to the ice rink for ice skaters in the winter and have more parking for big events like Canada Day. Cochrane has so much potential for it's space and land to be utilized efficiently. Some locations in town are less beneficial now that the town has grown and got busier – like the saw mill. Also, something to ponder for the future – like quadrupling the highway lanes from Cochrane up the hill near downtown Cochrane to Calgary (bear's paw area) traffic is getting insane at rush hour. Also for the future – working with Calgary to get a C-C Train. (COCHRANE TO CALGARY) PASSENGER train. Like the C-train in Calgary. With a big parking area for people to park their vehicles and take the train into Calgary. Also, a pretty annoying thing about living in Cochrane is how the trains mess up traffic. How about at the train track crossings where vehicles go over the tracks they build over pass bridges – do one at a time. Could work at the crossing near house of cars/shoppers intersection and then the one near the location of the old police station. Also, maybe Cochrane needs some more hobby locations. A zone for a shooting range. A zone for paintball. A zone for more fun things like a jump 360 indoor trampoline park. Or zone for a better rock climbing wall with more hours than Spray lakes sports center has. Also, why doesn't the town utilize empty fields and turn them into public parks – nicely landscaped with trees and vegetation to have more green areas like that empty open field by the boys and girls club behind the Thrift store "Home Treasures." Also, Cochrane has at least 4 Tim Hortons – why can't we get another Starbucks or zone for more variety of other coffee shops. I think lots of people who live in Cochrane commute to Calgary for work or services or leisure that Cochrane doesn't offer and I think Cochrane should try harder to zone for more businesses here to keep more money flowing locally in our own community. Also, it would be cool if there were more Bicycle cops out there on the walking paths ticketing bad dog owners that don't pick up their dog's poop and dispose of it properly or have their dogs off leash in a zone where they should have them on leash. More bad dog owners have to be held responsible for their bad actions. I went down to the water by the river and a mom had a stroller with a young child and an off leash dog that barked and tried attacking my dog

and had no recall/wouldnt listen to the owner. Also, the Bow River that flows through Cochrane should not have a boat launch for motorized boats. It drives my dog wild when a motor boat goes by. Also the motor boats are loud and probably disturbing fish habitat. The stretch of river thru town should be protected from motorized boats unless they are safety proffesionals in a search and rescue sittuation/special situation. Also, the town should zone land for it's own community college so that students don't have to leave town to attend college. Also, the town should zone for more day cares that are more affordable - because part of the housing crisis is because life is too expensive and some people are forced to make tough choices like - buying groceries or paying rent. Does Cochrane have a food bank? Sure there is some food donation places at local churches but does it have an actual food bank? Cause it should have one if it doesn't and if there is one is should be bigger and have more advertising. Also, it would be nice to zone for apartment buildings that focus on excercise and wellness that have gyms, saunas, pools, ect. Also, what about zoning for an SPCA for animals to have homes while waiting for their forever homes. Also, can the town make housing related costs more affordable by finding solutions to lost treated water? Chlorinated water in the pipe distribution system that has leaks. Maybe a pilot project ti monitor pressures and flow and try to find leaks and repair them. So that the town can save more money and not waste treated chlorinated water. If a leak is suspected to be chlorinated then test it for chlorine to determine if it is treated water with chlorine or non chlorinated ground water. Also, can the town safely say that all their fire hydrants are in good working coniditon. Are they all pressure tested and flow tested every summer and maintained well? Cause I seen a group of like 3 or 4 town workers standing around a fire hydrant looking like they are being taught fire hydrant maintenance and it didn't appear to look too promising from a distance. Also, the amount of bicylcist along the highway from cochrane at Gleneagles to outside of Calgary near Bears Paw is alot in the summer and why not build them their own wide bike path along the side of the highway like they do in Banff that would be safer for the bicylist and motorists. Cochrane is growing fast and housing and the cost of living and housing should be more affordable for all. The main key take aways from this are; 1. Build more housing - more supply should drive down costs 2. Improve infrastucture for businesses to thrive, for efficiency, safety and traffic flow 3. Make things safer for residents living here - more cops on bicycles on trails to prevent and detter crime. Build a better Town/community and more investment will come, money will follow, more businesses will create more competition to drive prices down overall. Affordable Cost of living comes down to supply and demand. Also making things more desirable here to increase businesses to increase competition to drive down costs - make things safer as well.

Thanks

- I am concerned with the speed of growth of the town and the ability for infrastructure to keep up. Most notable traffic with so many new family's on the roads. The new interchange helps but massive expansions like Southbow, West Hawk and (although not Cochrane) Monterra, the amount of people and cars I believe will overwhelm the town and juristically change the relaxed, peaceful nature of the town.
- Right now I have a great landlord with affordable rent as I have been in this home since I moved here. My concern if, for whatever reason , I had to move that I would not be able to afford the rent. Rents are very high and any increase would be of concern.

- We moved into Heartland in 2020, but then the community went to increased rental units, secondary suites and hardly any parking for visitors to homes. We moved to Cochrane lake, then 600 new homes are being built there, with the potential for thousands more with recent land sales in Rockyview. Cochrane will be completely overrun within 2 years with insane amounts of traffic. Already the 1A into Calgary is becoming grid lock at rush hour. Too much advertising for “live in Cochrane” without sufficient infrastructure to support the building. It will soon be as bad as Airdrie. We’re moving far out of Cochrane, but our kids will still attend the vastly overcrowded high school.
- As we’re planning for enough housing for our projected population increase to 50,000 Cochraneites, it is important to consider transportation in tandem. Many communities in Cochrane only have one entrance and exit point, which adds risk in emergency and severe weather events. To accommodate the increase in vehicles that the town is facing with our population and housing increase, we need adequately sized roads and parking facilities. Alternatively, and especially considering the limited railroad crossings we are allowed, better public transit (affordable, regular schedules, wide range of communities serviced) would help alleviate road congestion and would allow Cochraneites to get around town in ways other than a personal vehicle. Better sidewalks and bicycle paths would do the same. These aspects of planning are essential for well-designed communities that help our town grow and maintain our livability.
- Lower density housing is important. I want to live in a neighborhood with detached housing only, not high density mixed housing such as high density apartments. The road infrastructure and recreation infrastructure and parking does not accommodate such high density housing in all areas. There also isn’t the public transportation network to services these higher density zones. Those who can afford to live in a detached house don’t necessarily want high density apartment living in their direct backyard.
- The cost of renting continues to rise while wages do not. Harder and harder to find affordable housing
- not at this time
- What makes Cochrane a desired living location should be protected. Do NOT change by-laws to encourage multi-dwelling housing in existing neighborhoods. This would change the attractiveness of these places. Changing residential rules will negatively impact the desirability of these areas. Nobody NEEDS to live in Cochrane. If they cannot afford life here, they can move elsewhere. It is each individual’s responsibility to take their opportunities in life and grow them. It is NOT the city’s responsibility to cater to every crowds. Do not grind down the majority to cater to a fringe minority.
- More dedicated affordable housing, especially for seniors. Many communities offer ownership in the form of manufactured homes on a foundation. Cochrane is an idea location for this alternative.
- We MUST HAVE more & better housing alternatives. As people are aging, we need more, better and affordable options so citizens can still live here – that does not mean an 800K bungalow; we need more affordable housing (rentals and/or owning) for people with low/mid level incomes. Having a starter home at 500K is not feasible; we need more options for lower income (at or below poverty line), etc etc. The town should not be expecting that the only people that can afford to live here are all able (or frankly want) a 4 bed, 4 bath, double car single family home. Perhaps start looking in to allowing people to build carriage homes on the back of their lots, demand that Developers build the

more affordable (see above) options BEFORE they build the 750K +++ homes. We all know they say they will do it and then they come up with reasons not to. If these Developers are allowed to dictate what gets built Cochrane will look like another Airdrie type community – no soul whatsoever. And if we don't have these other housing options, who will work in our shops/restaurants and normal paying jobs – these people won't be able to live here which means business will suffer. A healthy community had people from all walks of life, all ages, all incomes, all abilities, all cultures – please don't let this wonderful Town become somewhere that only wealthy people of a certain age can afford to live.

- overcrowding in neighborhoods
- All we really need to do is stop development and let the markets determine the accessibility
- The growth needs to slow down so infrastructure, housing and the economy can catch up.
- More affordable housing option for seniors
- I feel that Cochrane doesn't pay attention to seniors needs for housing. We are in a newly constructed apartment complex that was allowed to be built with one elevator per building, no walk in showers and a handicap that ramp that has a very steep slope' My usband uses a walker and finds it frightening to use.
- Builders are focused on large two story single homes, I am looking for a small bungalow suitable for 1 to 2 persons. Make them energy efficient will built homes.
- I would like to see smaller new homes being built so that the price is reduced and there is less urban sprawl. As well, I live in an R1 area and think these areas should have a variety of housing options.
- Rental accommodation that is affordable for many people in Cochrane is way too limited. We need much more affordable housing.
- Buying a home needs to be accessible and less expensive. If I had a mortgage it would be more affordable theny rent
- Lack of good of good quality over55 type housing apartments or house that are in descent location to services . Cochrane should also be looking at the need for off street parking in new developments due to the fact that it's a car dependent town high density housing is being built with no additional parking in all subdivision's Teens driving to school create street parking contractors work vehicles truck trailer etc in residential ares in front of other people's homes You know these problems are getting worse . How about the walk ability lack of side walks direct pathways that you can navigate to school or downtown or from each quadrant of town without having to walk on the road or in the ditches. Try to walk to SLC with out going through an off leash dog park ,construction area ,or using Griffin Road and stay on a sidewalk this one of many areas with in complete path systems. Make sure the future developers are held accountable.
- Need more single floor housing for seniors
- I would like to see more one level or bungalow style housing that is accessible for seniors or those with health challenges. Most housing in Cochrane is multi-level with stairs. Aesthetically there is a lack of variety and personality in the homes....very visually boring and lacking imagination. Why can't communities have a mixture? And why isn't there bi-levels and bungalows etc....modernized and interesting.

- So sad to see seniors who should be enjoying retirement or volunteering having to work often full time to make ends meet. This crushes me to see. Go to your local Walmart for proof. And for the future of our children this economy is so bleak and depressing
- There are few new housing options available that are close in and have master bedroom on main floor. We want to age in place in our own home, but need housing without stairs to main bedroom/bathroom. We also want something that is walking distance to downtown. There are villas available but none close in
- Need more access to highway
- I don't feel there are enough housing options for seniors who are downsizing.
- I moved from one of the "newer" areas of town (Heritage Hills – which I loved) because these new developments simply do not consider that most homes/families require adequate parking. Developers have the homes so tightly packed that there really isn't room required for parking, and I got tired of having to go find someone to move their vehicle so I could get out of my driveway. Heaven help me if I ever had company – there was simply NO room to park. So I moved to an older area of town and miss my first home terribly. (On a side note, the crowding began causing serious disgruntlement and fights in the neighbourhood – not good for community spirit) Please consider having proper parking spaces for new developments. Between narrow streets, crammed housing and an economy that for the most part requires two-incomes (meaning 2 vehicles) and more families with adult children at home, is it too much to ask that there be maybe one or two lots left for excess parking? Just my thoughts!
- Our Mayor just won the election using a campaign of no more new housing. Why is the town talking about new housing??? Another empty election promise???
- Concerned about too much high density housing.
- I really wish Cochrane still had a mobile home area. As a parent with sole guardianship, all townhomes and houses are out of my budget to rent or own. And I'm having trouble finding neighbours in close living quarters (condos/split dwellings) that are welcoming to children (they want quiet all the time). Airdrie has mobile homes I could afford but all of my family and support is here.
- I have met young people who want to stay and work in Cochrane but also want their independence. They need affordable options in order to move out of their parents' homes. I have heard from seniors who want accessible, 2-bedroom bungalows available that will allow them to downsize and continue to live in Cochrane. I have heard that there have been outdoor encampments in and around Cochrane. We need to find shelter for everyone.
- In terms of seniors, there is a tendency to build multi-story homes which do not work well in terms of aging in place. Single story homes are much better for aging-in-place. In terms of affordability, there needs to be more variety other than the townhouse and separate home. I would examine some of the variety in terms of home in British Columbia – modular homes or even mobile homes in appropriate parks are viable options.
- I would like to see more apartment style condos and rental apartments that are of a good size, approximately 800 to 1000 sq. Ft. There are few existing options for downsizing from a house to apartment for aging in place.

- Affordable Single Level living for accessibility needs are not available for people with children. We should have Mobile home options or more Bungalows. When I bought my current place I was looking for Single Level Living and nothing in my price range. If I have to sell I will have to leave Cochrane. Property taxes and Utilities are incredibly high and we don't need all the space we have (3 developed levels) but there are no other options in town. Almost Impossible to get a home under \$500K now that has 3 bedrooms. I've met dozens of seniors over the last couple years that have lost their rentals as the owners had to sell and have had to leave Cochrane after living here their entire life due to lack of affordable housing for low income seniors as well as lack of housing available that meets accessibility needs so people with mobility challenges or disabilities can stay in there homes. So many people are getting divorced and on their own cannot keep or find affordable housing to keep their kids in the same schools and provide stability. The affordable housing programs that are in this town have waitlists years long and people that I know who have qualified and are currently living in these properties describe the conditions as deplorable. Mold running up walls and carpets with years of pet stains. Plumbing that barely works, leaks and issues with heat that are repaired by bandaid. Broken appliances that never get repaired. And many of these people have health challenges and absolutely cannot live in conditions where mold is present. Children who grow up here can't even afford to stay here once they reach adult hood. All housing under \$500K gets multiple Bids and it sucks when your competing with people moving from Ontario and Vancouver who dont have financing as a condition or anyone else for that matter who is financial stable enough to purchase a second property to set up an Air BNB. I'd love to stay here but Im a single parent of 2 school aged children. My taxes have gone up significantly over the last 3 years in my current home and my Utilities between the town of cochrane and gas/electricity are over \$500 this month. There is nothing left I can cut back on. I will have to start using the food bank as I want to stay here so my children don't have to move schools again. Being house poor is very stressful when repairs for trades have skyrocketed since 2020 and I physically cannot do things myself. I find myself spinning and ignoring problems that need fixed in my home. Never mind the cost of accessibility aids I need installed to make living here safe. I've had 3 major falls down stairs in the last 3 years due to mobility challenges which have made my quality of life much worse and I've looked into and exhausted all resources available to the disability community. It's really really sad for such a beautiful town to not consider people's needs unless they are mid to high I come earners. It makes the foundation of Cochrane Ugly, non inclusive and place that people will discover has fundimental problems when they do move here.
- We have lived in Cochrane for over 45 years and it has grown from a friendly small town to a city with no small town environment to speak of. It is unfortunate but that happens with such fast growth Cochrane has seen. Many of our political representatives are so proud that Cochrane is such a fast growing community, not sure the people who have lived here for 10 years or more would agree. Infrastructure has not kept up to growth, traffic is terrible and other issues such as police, Fire and basic amenities are falling short. Time to REALLY stop growth, let infrastructure catch up!!!
- Excessive new developments in Cochrane. I've heard all through the last election grow has to pay for growth, and yet our taxes continue to climb with no more amenities or better infrastructure.

Where are our tax dollars going? It's appears it is making life less affordable, but developers continue to get a green light. It's very frustrating.

- My husband has physical limitations so stairs are becoming difficult. My son is on AISH due to mental illness. Cochrane needs supported opportunities for people with mental illness. My son lives with us as there seem to be no other options in Cochrane.
- For our next home, we want to stay in Cochrane and would like places that have more 'breathing space'. Roads wide enough for 2 way traffic and parked vehicles. More green space.
- Before to build new communities make sure we have good road connections to downtown and SCHOOLS
- My concern is for my children, I don't know how they will be able to move out and rent a home on their own with how expensive rent is and the lack of options available
- Not a lot of rental options for my kids to move out and afford to stay in the community. None drive. Finding transportation to jobs is needed
- Once we are unable to remain in our bilevel home, we do not have adequate affordable senior housing options in Cochrane. This is a great concern regarding ourselves and other seniors.
- We need more affordable (subsidized) housing for those with disabilities.
- Truthfully, we continue to expand without prioritizing infrastructure. Therefore it draws people from other areas as housing is more affordable than even Calgary. Let's plan on how to protect housing cost for seniors!!
- Because all land has been handed to developers there is no ability for citizens to buy a lot and build what they want, or put a manufactured home onto it. Our only options are to buy an aging single story bungalow, move out of Cochrane and into a rural area, or move to another community. We'd prefer to stay in Cochrane, but we don't like how squished together the houses are and we'd prefer to build our own retirement home. Developers naturally want to throw up 3 story houses on as little land as possible in order to make more money, but this does not serve our future needs (we are in our early 70's and healthy, but that will not always be the case). Development of lots for citizens to purchase and build are what we will be looking for in the future.
- Finding an affordable home to rent that allows large dogs is extremely difficult and they are very expensive. I am trying to bridge the gap between selling my home and buying again and I'm using up a good chunk of my down payment to rent a home for my pet and I.
- Housing density needs to be lowered in established neighbourhoods. Building 4+ storey multi family dwellings in areas with semi or fully detached older homes is not acceptable to me.
- In general, I find housing in Cochrane (like much of Alberta) prioritizes the individual over the community. Meaning that the needs of an individual homeowner are more important than the community as a whole. For example instead of creating walkways between houses, we prioritize large lots and decrease walkability. There are also "gathering places", but are designed by the developers who don't actually use the spaces. They're much too formal and don't reflect how people actually use spaces. They're designed to look good in brochures, but sit unused a lot of the time. Vs spaces that people need more of, but are squeezed in as afterthoughts. This seems like rambling about parks and rec, but the point is that people are more stable in their homes if they're more stable in their communities. If they have spaces to gather with friends and neighbours casually, they

have stronger community ties and therefore decreased need for ultimate independence. I recognize this is a cultural aspect of our local geography and not something that is changed only through infrastructure modifications.

- We need way more affordable housing for seniors! And Rent Controls would help.
- more higher density buildings (condos, appartments, etc.) are needed
- As elder seniors, we feel there's a shortage of smaller independent living units available for us as we age. The existing options are either retirement or care facilities, with no underground parking and some meals provided, offered at exorbitant prices. What we and many others in our age group need is a small one level side-by-side unit with an attached single garage and no basement, where we can own the unit, live independently, enjoy our privacy, still prepare our own meals and be within walking distance of most amenities and services. There are a few of these across from the Toyota dealership (known as patio homes in BC) but they have less than ideal views and very limited walkability to amenities/services.
- Despite being a well educated professional, as a single woman with one adult disabled child I do not make enough to live comfortably in Cochrane.
- Cochrane should offer housing for +55 (mature living) complexes in a quiet neighborhood close to walking pathways and downtown core. At the moment there are only 2.
- My current concern is that there is too much density within Cochrane and the town is not built for this. Traffic. Schools. Hospitals. Extra curriculars for families. Cochrane is losing its small town feel. I'd vote for building less homes, decreasing density, and letting the town take stock of where we are at.
- It is time the Town start dictating to developers to build housing that is needed and not the developers dictate to Town what it needs.
- We need practical, affordable seniors' housing – attached single story type units.
- We need more senior housing which is accessible and within the downtown support area. We also need more supportive housing for seniors including long term care beds, supportive living and hospice options.
- Seniors need more assisted living residences.
- Not for profit housing for seniors would be my preferred choice in a community that is planning for the future burgeoning senior population.
- I often see people seemingly without housing near the Station or up in Heartland at the gas station. I was surprised when moving to Cochrane that it was still something that occurs even in this small of a community.
- I don't mind higher housing prices in Cochrane because it helps sligtly with the overpopulation occurring here.
- More affordable smaller units for rental is needed every where in Canada. There should be a program for developers that has them building two or three units in each building that have to be rented out below market rent for vulnerable people. This would ensure that there's enough units for everyone and that there wouldn't be a ghetto situation with one building full of low rent. The community in the building can provide stability and help for people who need it.
- No parking. Every time we look to purchase an affordable option for a family of 5 with 3 vehicles, there is no adequate parking. "Street parking" becomes residents parking for secondary and third

vehicles and everyone fights for it. We are looking in the older areas now as the yards are bigger and there is more parking. Also, new detached houses have minimal yards. Might as well purchase a duplex with the same size yard. No area for a greenhouse and a trampoline for the kids. You have to choose one or the other in the new areas. I would love to see larger lots, especially if people are developing their basements for additional renters who own 1/2 vehicles and have no parking.

- We are supporting our adult children, both with disabilities. They both wish they could live independently in Cochrane, but the cost of housing makes that impossible.
- Yes, please make the developers pay for the infrastructure before they are allowed to start a neighborhood. They want to cream off all the profit and leave Cochrane with the remaining headaches, roads, green spaces, wet lands, schools.
- The Town should be requiring Developers to provide a better range of housing options as a condition of approval. We have seen a number of senior friends leave Cochrane for other communities with more affordable bungalow options because they couldn't find them here. Cochrane needs to build complete communities that allow a mix of ages, including seniors.
- rental properties are becoming extremely expensive while restrictions on who may reside (without pets, without children, people over a specific age) seem to be increasing
- WRT to question: Do you feel confident that you can stay in your current housing – responded "Depends on Health" WRT to question: Why do you not feel confident you can stay in your current housing? – responded "I can't afford my rent or mortgage payments"
- Rent is so high and income tax that money from the sale of my house may run out without having subsidized rent. WRT to the draw: "This not satisfactory when it is anonymous should be a stand alone entry."
- I would not look to move/sell but I'm not sure it would change my situation unless I downsized significantly and bought something older. I still have adult children at home. Need the space. WRT to the question Why do you not feel confident you can stay in your current housing? – responded: It's not that I can't afford it – I can but I am living month to month as my mortgage has gone up along with the cost of living – I don't have any savings.
- Personally I feel as though the town has grown too fast. Sunset ridge has become unsafe should there be an emergency that we need to get out quickly with only one exit. It is a significant concern in our neighborhood
- The builder, Devine Custom Homes, needs to be watched very closely by your inspectors. They are lazy, unresponsive to concerns, have brought third world quality standards to Cochrane, few trades speak any English, silicone is their solution for anything/everything. We were given possession without working locks in basement, an unfinished roof, non working electrical outlets, and the exterior gas line was completely exposed. How this gets passed Town inspections is shocking. Before you jump to the assumption I'm being racist and this is anecdotal, tell that to all 5 of our neighbours who are experiencing the same issues with same builder. Not to mention friends who've built with Rohit. We are currently going through new homeowners insurance to force them to complete the work they are contractually obligated to do, as are the rest of our block. We love Cochrane and the people here, but this year and beyond is heavily tainted by permitting irresponsible builders to develop here. Now we shall be moving again, perhaps even leaving Cochrane, because we have no

faith whatsoever in the almost million dollar build we have lasting a couple of years without major repairs. Both of us have built three homes in total in Calgary and we've never experienced such awful work and communication from any of our previous builders. It's a shame as Cochrane is great.

- Need affordable senior's housing.
- severe lack of affordable senior housing
- The continued building of affordable housing is crucial to creating a thriving community. Housing needs to be a mix of affordable condos, townhomes and semi's with higher cost single detached homes. Restricting the building of housing will only drive the cost up and make housing less affordable. I used to live in Kitchener/Waterloo Ontario, and they restricted the number of homes to be built in the area. As a result of that, housing prices shot up drastically, and Covid increased the price even more as people looked to get out of shared accommodation and into their own homes. Though housing prices have gone down, they still remain higher than they should be.
- We think Cochrane needs a low income rental complex due to the cost of rent and due to some of us being in the low income tax bracket
- We need wider roads and more parking options
- Need to ensure there are affordable rental apartments and lower cost homes for people like my kids as they get older and move out on their own.
- Housing building codes need to better address fire resistance and hail resistance.
- Stop bending over to developers and severely limit new builds in town until infrastructure can be paid for and brought up to date. All infrastructure's are getting old, roads not big enough and in poor shape.
- Safety is more of a concern: increased number of break in's, cars being checked, trespassers,...
- There are too many starter homes either being built or committed to being built. Our town has turned into a city. Younger families moving to Cochrane are going to continue placing a greater strain on existing resources and capacities for family resources. (Schools, registered sports, recreational infrastructure). I appreciate the cost of getting into the housing market, but we need to stop funneling more population into a community whose infrastructure is beyond its manageable capacity
- Housing in cochrane to buy is beyond crazy expensive. yet Houses just keep being built. Id honestly be curious how many houses sit empty
- Cochrane is becoming much too congested, the neighbourhoods are too dense
- Taxes and grocerie prices have increased
- Housing is fine, lowering taxes is great but if we are paying and people plan for us to keep paying might as well use the funds for useful things such as upgrading the water supply (or adding additional lines/backups), upgrading the electric grid and similar, upgrading the roads and potential parks and similar. Soon there might be robotaxis or similar so maybe no need for public transport busses and drivers and similar
- The Town spent should be lower in not essentials. Shouldn't subsidies Colt bus or Spray Lakes.
- I think more apartment type buildings are needed so people can rent. Many people cannot afford to own at this time.

- Not all residents in Cochrane are affluent. Cochrane needs more lower cost choices. Especially rentals
- There appears to be fewer people in Cochrane without stable housing compared to five years ago. We no longer see the people around town without housing. I would be concerned about bringing in housing for those who need large amounts of social support as we do not have those social assistance programs in town. It is better that people who need support move to Calgary where there are high levels of health care, psychological assistance, Policing, bylaw, socialization assistance and other NGO and GO organizations that provide the needed support. DO NOT incorporate a safe injection site or other such things that will bring down the quality of life and safety in our community.
- Stop the housing development in Cochrane!!! Every election, council members, including the mayor promise to halt development, yet continue to approve such projects, thereby, lying to the constituents who voted for them. Prices for property taxes have doubled for me in the past few years to pay for new communities. Prices for everything has increased, yet my salary has not. The water and infrastructure has not kept pace either. Enough is enough. People move to Cochrane for a quieter less populated life, and it is rapidly turning into another Calgary.
- if i did not have seniors deferral of property tax i would not be able to afford my home, even though i am mortgage free.
- Would like to see more , smaller , single family homes for seniors who still want their independence but need some outdoor space and a smaller home.
- New build prices were ridiculously overpriced last year and are starting to stabilize. Lots are getting smaller, and quality is definately been an issue in the last 2 homebuilds I have done. I moved out of Precedence after the play park that was in the community plans was not fulfilled, and we were left with another small green space for people to walk their pets. It seems completely unacceptable that the community plans changed when people paid higher prices to live in that community without any adequate play areas for children.
- I think we need to think very carefully about having a bunch of affordable housing options because there are very negative proven situations that have come from this. I don't want Cochrane to turn into downtown Calgary where there are homeless, lots of crime, and more police presence needed. We are a mountain town who gets a lot of visitors throughout the year and I wouldn't want the turn them away by bringing in a different demographic of people living here.
- Housing in Cochrane is expensive. Makes it hard for younger people to become home owners. Not sure what the solution is but the multi dwellings being built might help.
- Realize row homes and condos seem to be more affordable for many. But would very much recommend watching the Infrastructure ie roadways that need to be done to accomodate and the needs of business around those communities. Those business also need to compete with Calgary because many work in Calgary and I myself do most of my shopping there before I come home because it's cheaper.
- Something needs to be out in place to protect current residents and make cost of being housed affordable. The rate our taxes are increased, and the lack of services that come along with those

increases, will price out many and deter others. Growth needs to be halted. We don't actually have to grow. Other towns have limited goals successfully .

- Rising taxes & utilities affecting the cost of ownership due to the uncontrolled developments approved over the past few years. No light industrial & limited commercial zoning that could help lower impact on taxes & utilities.
- We need more condo apartment style condos in Cochrane and more senior friendly housing.
- Cochrane is experiencing rapid growth, attracting many people from Calgary, including myself. However, that growth is occurring at a pace and scale that makes the town less appealing. Long-time residents frequently express that the growth feels overwhelming, and the surrounding new developments are largely car-dependent, with limited options for walking, biking, or transit. This contributes to increased traffic, reduced quality of life, and rising concerns such as wildlife-vehicle collisions. Given that Calgary currently has a housing surplus, this level of expansion risks eroding Cochrane's character without clearly addressing broader housing needs. As someone interested in moving to Cochrane, the current growth pattern makes it feel increasingly undesirable. I've been in the area 30 years but really miss the "charm" that used to be in Cochrane. I have also, honestly, never met anyone in Cochrane who complains about housing affordability, unless it's someone from out-of-town. Keep Cochrane authentic!
- Need mid sized bungalows or duplex, or townhome bungalows for seniors. Tall 3 story boxes are useless to older people. Senior housing complexes that are accessible (and not tiny apts.) are also needed. Need a mixture of housing types in each neighborhood, for various stages of life.
- Cochrane requires more affordable seniors housing, and affordable housing for 55 +. Cochrane is seen as an attractive place to retire to, but housing availability does not allow for that.
- The road system does not support the number of residents and is becoming congested and unsafe.
- Don't want more industrial plants (ie: batch plant) or more heavy trucks on our roads. Need, in downtown area, steel and concrete good size condos so we can age in Cochrane.
- Stop raising property taxes
- Cochrane needs to stop building more housing and have more green spaces and playgrounds
- Rental Management (Head Office - not superintendent) are very slow at upgrading needed improvements like parking area flooding, water pipes needing upgrading, outside area maintenance.
- There's just too many too builds and the infrastructure cannot support it - especially school system
- Concern about rising property taxes.
- there has been a huge (>30%) increase in assessed value over the last few years - so the same tax base is paying 30% more property tax and Cochrane still increases taxes ! Maybe start there!
- The costs have risen so dramatically that many raised in Cochrane will not be able to afford to raise their own family here.
- I would like there to be more affordable housing in Cochrane because as a young adult, I want to be able to move out of my parents house and still be able to live within this community and at the moment that is not a reality
- Increased cost of living is challenging as is the rising price of home purchases.
- Do not build high-density housing

- basically affordable, suitable housing for seniors is my main concern.
- As stated before quality 55+ condos in a decent safe area.
- We will need Home Care, and Assisted Living in the future. We will be 80 years old in 2026. There are few options available. If all levels of Government want to free up Hospital beds someone has to take the lead and provide accessible Community Resources.
- A lot of single detached home are 1800 sq or more. It's a lot of house for 2 people and seniors. No new bungalows being built all 2 stories may cause accessible issues as the population ages.
- When I first moved to Cochrane, it seemed like there was a brief moment where I would be able to buy a townhouse, but then I missed that small window of opportunity and have been priced out of the market. I would really love to stay in Cochrane, and I feel like my rental situation is very stable (my landlord and I like each other, rent is super reasonable, etc.) but if anything changes and I need to seek other housing or if I eventually want to buy my own place so I can have pets, etc. I'll have to leave the area unfortunately. I want to put down roots – my friends are all in the area, I'm part of and very involved with the local bike club and humane society, stuff like that – but being a single person (even with a good government income) I just can't afford to be a more permanent fixture. The reality of being a renter is pretty unnerving sometimes. Also, if they make us go back to the office full time, I might have to find a place in Calgary just because there are no reliable options for public transit going from Cochrane to downtown, and I'm getting tired of spending up to 3 hours a day commuting back and forth. Plus the wear and tear on my vehicle, insurance, gas, etc.
- Cochrane housing development is growing, and new people are coming, so the social issues are growing, like the need for affordable housing. Let's do something soon for those who stay overnight in the big stores' parking lots.
- The cost of housing, specifically for younger people is something that needs to be reviewed. I think that it would be good to have more rent controls in place, specifically for older and younger individuals, ideally with some community housing available to ensure that rent does not become even more unaffordable.
- Taxes are too high for the average person
- I've rented here for years before making the move buying our first house. The market was tough where we kept getting outbid by people from Ontario buying houses cash, no conditions. It was really difficult to be competitive. They were ruining the market for locals. We also were only interested in the older neighbourhoods in Cochrane as not feeling cramped up between houses and having green around were very important to us. There's just a very limited amount of properties that fit this. There's a lot of new builds but all are cramped or too expensive. Our ideal property would be a small house on a (relative) big lot. At least with some space around like found in older neighbourhoods. We looked at new builds but found the houses often too big. Huge bedrooms, big ensuites, lots of wasted space. We don't want "luxury", we want efficient and affordable.
- I have an adult son living with us and I am concerned about the possibility of him purchasing his own place to live in due to the cost of housing. If he rents, he has less money to save for a down payment. He has been saving for the past years but still finds it a real challenge to find something that is affordable for him.

- Main concern is infrastructure with more housing being built. Ex: all businesses funnel into the town in the valley. We need to almost create new towns with ALL amenities (including grocery stores – affordable grocery not high end grocery – and sports and gyms and all of that stuff to stop the 40,000 resident from bottle necking down in town
- More intentional multi-stakeholder collaborative efforts are needed in Cochrane to explore and deliver innovative housing solutions – particularly for low income earners and those wishing to live in smaller homes than developers and builders are currently putting on the market.
- I feel like this is lower on the priority list, however if you could improve the water pressure across Cochrane.
- The yards are all very small and the houses are too close together.
- Need more affordable housing, concern for younger people, rent is too high!
- In the hard copy version, the respondent indicated that they "Stated at someone else's place". Although the individual indicated they feel confident they can stay in their current housing, they indicated they do not feel confident they can stay because "I do not have permanent housing" and "Due to recent changes in the tenant-landlord arrangements...."). In general comments, they noted "support for newcomers and availability of immediate home".
- When responding to "unsure" for "Do you feel confident that you can stay in your current housing", the respondent also noted in the hard copy version that they "do not feel confident they can stay in their current housing" because of "recent changes in the tenant-landlord arrangements".
- If people have to choose between rent or good, it is house (sic) instability.
- Although the individual indicated in the hard copy version that they are confident they can remain in their current housing, they indicated in question 10 "I don't make enough money to sustain".
- In the hard copy version, the respondent indicated that they "don't make enough money to sustain".
- I am one of the lucky ones!
- Although the individual answered Yes to feeling confident with their current housing, they selected "I can't afford my rent or mortgage payments, and I don't make enough money to sustain." in the hard copy survey.
- In the hard copy survey, the respondent indicated they don't feel confident that they can stay in their current housing because: "Due to recent changes in the tenant-landlord arrangements" and specifically noted "Opportunity to live in a unit closer to work, rent-to-own situation".
- "All my friends who are post-graduates are not able to move out of family housing because of money/economy." In the hard copy survey, the respondent answered why they don't feel confident they can remain in their current housing. They indicated "I don't have enough money to sustain".
- In the hard copy survey, the respondent answered "I don't make enough money to sustain" for the question related to not feeling confident they can stay in their current housing.
- I need info in next 5 years.
- "None of my friends in post-secondary education or age range can afford housing....And for the first time I've seen more impoverished people here....it breaks my heart." Although they marked unsure for confidence remaining in current housing, they indicated in the hard copy survey on why they are not confident: "I do not have permanent housing, I can't afford my rent or mortgage payments, I don't make enough money to sustain". This individual underlined that they rent a basement.

- No questions regarding seniors having to move in the future to smaller homes, not rented, or age in place. What about having accommodation for those with Alzheimers or strokes in care homes for seniors.
- Need a seniors village with slab on grade homes. No Stairs! Walker and Wheelchair accessible.
- Cochrane is a highly desirable place to live. Therefore, it makes that housing prices will continue to rise.
- "Rental housing in Cochrane is monopolized." The respondent also noted they are unsure of their confidence remaining in their housing because they "don't make enough money to sustain".
- When asked if the individual is confident they can remain in their current housing they noted "I don't make enough money to sustain".
- In the hard copy survey, the individual noted they stayed at someone else's place (Where do you sleep most nights?)
- There seems to be LOTS of new homes being built in Cochrane, but none seem to be for low income people. WRT to the gift card: Walmart = "This should have been a local Canadian Tire store, No Frills, Save On, Co-Op, Safe Way"
- The town is growing but the services have stayed the same. Sunset needs another entrance now, not in a few years.
- I will need subsidized senior housing in near future.
- The respondent noted that they were unsure of their confidence in remaining in their current housing and further indicated other in the hard copy version that they have possible health issues.
- Need to have more one level (bungalow) housing available.
- In the hard copy survey, the respondent indicated that their situation could change overnight creating a lack of confidence that they can stay in their current housing.
- Being a senior. It is a one day at a time.
- Too high cost, lack of quality building of homes, builders not building affordable SENIOR style homes eg. bungalow style.
- Affordable housing for young adults
- Noted in the hard copy survey that they don't make enough money to sustain. Smaller single family dwellings suitable for seniors and young couples getting into market (900-1200 sq ft. range). Makes \$55-60K range (below \$50K if didn't work part time job)
- Indicated that they also lived in a different province in Canada (in the hard copy survey)
- Individual noted that they do not feel confident they can stay in current housing because they don't have permanent housing (hard copy survey).
- We need affordable housing!
- Need more low rental apartments
- House mortgage is too much.
- Individual noted they live in another country (hard copy).
- usually as a single renter, just a room, no available kitchen.
- House prices are too high and so are the taxes too.
- Cost is expensive and unaffordable; high cost of house maintenance.
- It is nice to have more accessible housing project. Especially for family needs and happily ever after.

- Need more suitable options for single parents.
- We moved away because there are no options for young adults
- So much residential building going on. Cochrane needs to set aside land for a Hospital! With so many people moving here, young families and the senior population it is and will be necessary.
- I want to buy my own house.
- Individual noted they do not feel confident they can stay in current housing because "I do not have permanent housing".
- The only reason my fiancé and I are able to rent is because we pay below market value for our basement suite (\$1200/month). His parents own the suite and are giving us a deal.
- I only can survive because I live with family. If I didn't have this opportunity I feel that housing would be impossible.
- Need options for adults who are starting off in life (post education or beginning of career). Affordability is a huge issue.
- A regular bus service. We have a bus stop but no bus. I'm very deaf so phone is difficult and I'm not computer wise (I am not the only one).
- Note from Administrator: Individual selected "I do not live in Cochrane"; however the individual resides at Big Hill Lodge.
- Our rooms are small. We need a new building.
- Our staff are wonderful but we all worry about the building condition.
- I feel fortunate I have a place like this.
- Rooms are too small

Appendices – Youth survey

Appendix I:

Q9 | Any thoughts or ideas on how Cochrane could support housing for young people in the future?

- More yards sizes and make actual wood fences for privacy instead of the chained fence
- More affordable housing like more apartment or condo projects – while improving this housing is still very lacking In one the fastest growing communities in Alberta – Having housing either near public transit or near stores or needs so people without cars or gas money can walk or get around town without out
- As a young person key things I would look for if I lived in Cochrane by myself is affordable small place, maybe could be shared with room mates. It has to be in the down town core, for accessibility to transport, services and work(job).
- Not really, don't have the understanding to comment
- Small (1/2bedroom) affordable options
- I believe that for graduating students, they should do programs that educate student on how owning a home works and how payments work. There could also be different draws and raffles, anything to ease the stress.
- Spread out more instead of building so many houses together. As a future home buyer, I would like a little more privacy and free space and I feel like Cochrane is becoming very overcrowded. There's so much land nearby but it just goes to people who can afford and build mansions.
- Create more small and for rent places, with easy access to public transport, and single level homes for accessibility
- Stop letting people from other rich provinces from buying houses here. Lower property taxes for younger people.
- Not so expensive
- More sport fields and arenas
- Subsidized rental programs: Partner with local developers to offer reduced-rent apartments for young adults or students. First-time renter incentives: Provide grants or reduced deposits for young people moving into their first home.

Appendix J:

Q10 | Is there anything else you would like to share about your housing experience or just general comments?

- I think another key issue for people my age is the job market. My peers all struggle finding jobs, it is rare they even get an interview. It would nice to have more job opportunities, specifically ones that can work with our schooling schedule and entry level jobs.
- I have not been affected.
- I would move somewhere else because I like being outside and feel our pathway systems aren't great with the highways and I personally don't like biking/running/walking through a bunch of homes. I would love to an older town or quieter place in Calgary instead of Cochrane.
- I'm scared for the future
- No
- Not really