

Town of Cochrane Housing Needs Study

February 2020



**CANADIAN CENTRE FOR
ECONOMIC ANALYSIS**

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About the Report

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GLOSSARY

Average Rent: the average of all rents paid by the entirety of the renter population in a given geography, including those who have stayed in the same dwelling over many years and whose rent has not increased significantly.

Canada Mortgage and Housing Corporation (CMHC): A Crown Corporation of the Government of Canada that acts as Canada's national housing agency.

Cochrane District Social Services Administration Board (CDSSAB):

Core Housing Need: According to CMHC, a household is said to be in core housing need if its housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that is acceptable (meets all three housing standards). Housing standards are defined as follows:

Adequate: is reported by residents as not requiring any major repairs.

Affordable: costs less than 30% of total before-tax household income.

Suitable: has enough bedrooms for the size and makeup of resident households, according to National Occupancy Standard requirements.

Core working-age population: individuals between the ages of 25 and 54.

Canada Pension Plan (CPP): A monthly, taxable benefit that replaces part of the recipient's income when they retire. To qualify, recipients must be at least 60 years of age and have made at least one valid contribution to the CPP.

Employment Rate: The number of people aged 15 and over who are employed divided by the total population aged 15 and over.

Guaranteed Income Supplement (GIS): A monthly non-taxable benefit to Old Age Security pension recipients who have a low income and are living in Canada.

Labour Force: The population aged 15 years and over that is currently employed or actively searching for employment.

Low-Income Measure After Tax (LIM-AT): Stands for low-income measure, after tax, and is a metric for determining whether a household falls below a low-income threshold specific to the household size, based on whether its income is below 50% or median adjusted after-tax income.

Market Rent: The rent asked for a unit that is currently on the rental market.

Old Age Security (OAS): A monthly payment available to seniors aged 65 and older who meet the Canadian legal status and residence requirements.

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Ontario Disability Support Program Payments (ODSP): offers financial assistance to people with disabilities to help recipients and their families with essential living expenses.

Ontario Works Payments (OW): Help people in financial need through financial assistance, which include income support to help with the costs of basic needs, like food, clothing and shelter and offers health benefits for clients and their families.

Participation Rate: The labour force divided by the total population aged 15 and older.

Unemployment Rate: The share of the labour force that is not currently employed.

Seniors: the adult population comprising individuals aged 65 or older.

RESULTS AT A GLANCE

INTRODUCTION

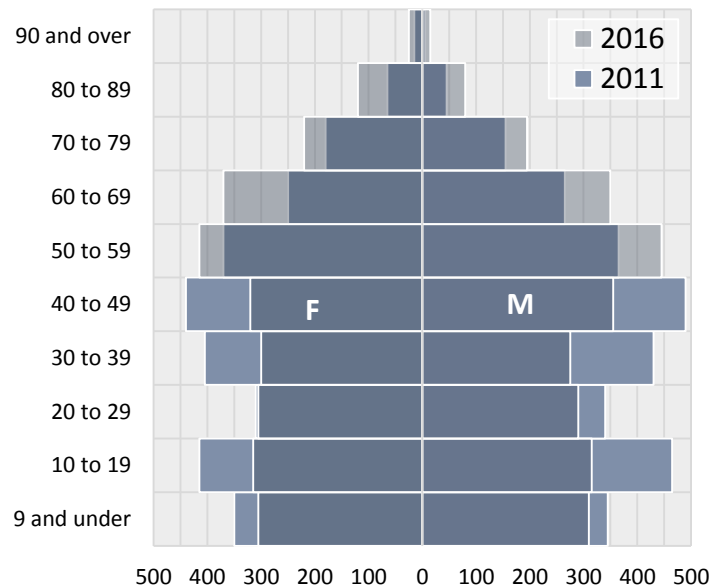
This study provides insight into the current and future demand for housing based on the historical and projected demographic and economic characteristics of the Town of Cochrane. The data used in this analysis are from Statistics Canada and CMHC and are supplemented by local data, including waitlists for affordable housing, the Homelessness in Cochrane study conducted by Laurentian University in 2018 and market rents and prices from various sources.

This report summarizes the main findings of the study, including housing and demographic trends, along with the key housing priorities which were identified based on the analysis and in consultation with local stakeholders.

DEMOGRAPHICS

As of 2016, the Town of Cochrane was home to a population of 5,330 people, which is 6.7% lower than the 2001 population. During this time period, the average age of the population has increased, and households have become smaller and are now predominantly composed of one or two people. This trend is expected to continue as the population ages.

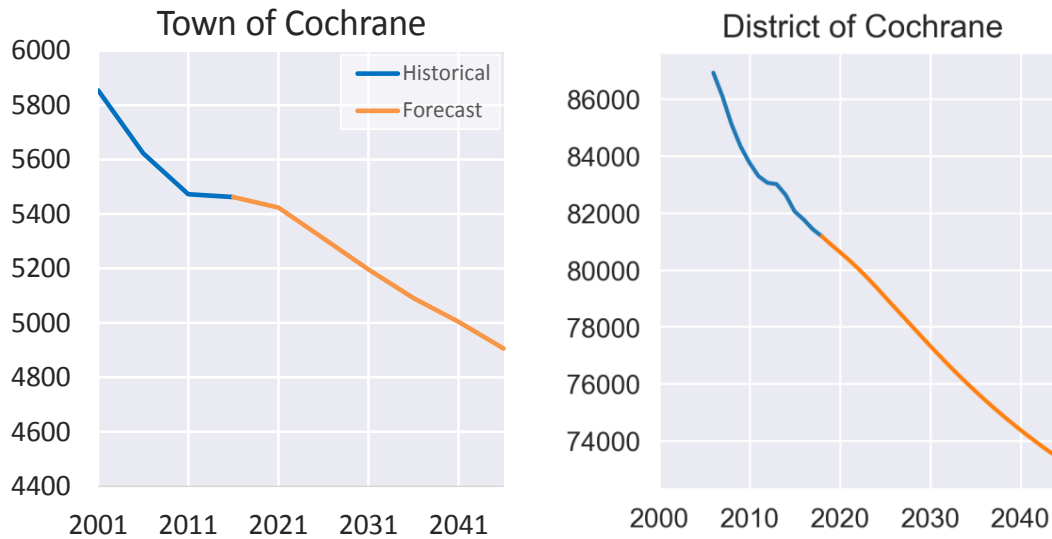
Population by age and sex, 2001-2016



The phenomenon of demographic aging and slow population decline observed in the Town of Cochrane is a consequence of young people leaving the Town and older people aging in place. These trends are not unique to the Town of Cochrane and appear to be more pronounced in the District of Cochrane as a whole than in the Town of Cochrane.

If current demographic and economic trends persist, the Town’s population is expected to continue to decline, dipping below 5,000 around the year 2041, as shown in the figure below. The demographic aging of the population is also expected to continue over the next two decades. However, it must be noted that population projections are highly sensitive to local economic conditions.

Historical and projected population in the Town and District of Cochrane, 2001-2041



Indigenous people make up an important subgroup of the Town of Cochrane’s population whose age profile differs considerably from the non-aboriginal population. In 2016, 20% of the Town’s population identified as indigenous. This population skews significantly younger than the non-indigenous population and makes up 25% of the under-25 population.

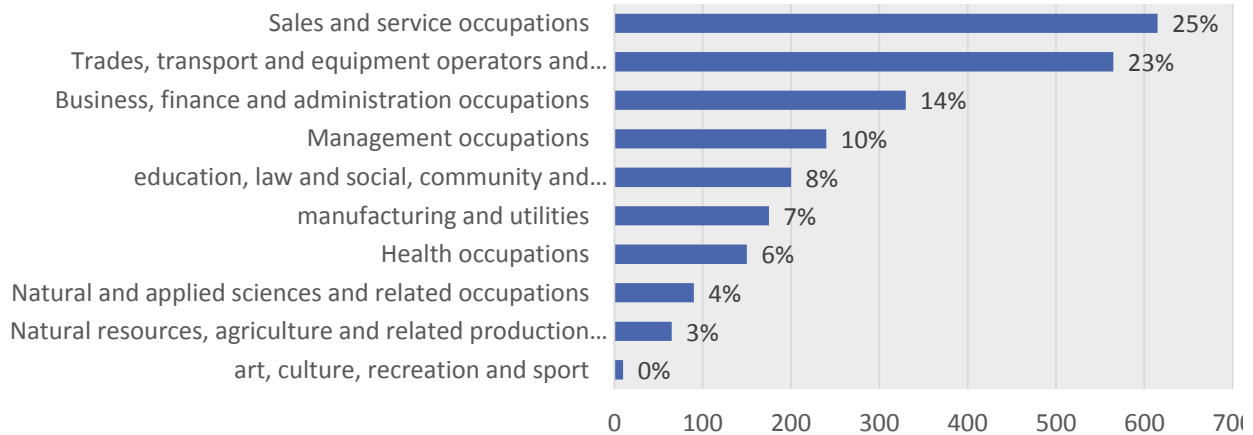
EMPLOYMENT AND INCOME

Employment is currently the main source of income for residents. However, given the age of the population, about 40% of the current labour force will reach retirement age within the next 20 years, which is expected to have a significant impact on local economic conditions.

The industries that employ the largest number of people in the Town of Cochrane are retail trade, health care and construction. Retail trade, which employs 12% of the population is an industry associated with lower incomes than most other industries. The resource extraction industry, while important to the regional economy, provides about half as many jobs as the retail industry.

About a quarter of all jobs held by residents of the Town of Cochrane are in sales and service occupations. These occupation types are associated with the second-lowest median incomes across all occupation types.

Occupations of residents of the Town of Cochrane, 2016



The median household income in the Town of Cochrane is \$65,650, which is just under the District of Cochrane median. Significant differences exist between household types. The median income of households comprising a couple with children is over three times higher than that of non-census family households, which are primarily made up of single-person households. Lone-parent households have the second-lowest median income after non-census family households.

HOUSING STOCK

In 2016, there were 2,315 homes in the Town of Cochrane, the majority of which were single-detached homes, as shown in the table below. The Town’s housing stock includes 223 affordable housing units which are geared-to-income, the majority of which are bachelor or one-bedroom units.

Number of private dwellings by type, 2016

Type	Number of Units	Percentage of Stock
Single detached	1,560	67%
Low-rise apartment unit	365	16%
Other attached	275	12%
Movable	115	5%
Total	2,315	100%

Most households in Cochrane (68%) own their dwelling. Single-detached houses are almost entirely owned, while apartments and other attached dwelling types and mainly rented. Another important characteristic of the Town’s housing stock is the age of its dwellings. Two-thirds of the stock was built before 1980, and many dwellings are increasingly in a state of disrepair.

The market rent for a two-bedroom apartment in the Town is estimated to be between 800 and \$1,500, although precise data is hard to obtain. The median price for a typical residential property is estimated at around \$163,000.

HOUSING NEED

In the Town of Cochrane, the best indicators of housing need are:

- The rate of housing unaffordability;
- The number of households on the waitlist for affordable housing; and
- The number of households that were found to be homeless or at risk of homelessness in the 2018 Laurentian University Homelessness in Cochrane study.

A household is considered affordably housed if it spends 30% of its pre-tax income or less on housing. In 2016, 429 households in Cochrane faced an affordability challenge, representing about one-fifth of the population. The population most exposed to affordability challenges are households living on fixed incomes and low-income single-person households.

In 2016, 29% of the population had a total household income below \$40,000. These households cannot afford to pay \$1,000 in monthly housing costs without going over the affordability threshold (including rent, utilities, property taxes, and mortgage payments). The maximum housing costs that are considered affordable for households in each income bracket below \$40,000, as well as the number of households in the Town Cochrane in each income bracket, are presented in the table below.

Maximum monthly housing costs by household income (under \$40,000), 2016

Income Bracket	# of Households	% of all Households	Monthly Affordable Housing Costs
Under \$5,000	20	1%	\$0 to \$125
\$5,000 to \$9,999	20	1%	\$125 to \$250
\$10,000 to \$14,999	65	3%	\$250 to \$375
\$15,000 to \$19,999	100	4%	\$375 to \$500
\$20,000 to \$24,999	105	5%	\$500 to \$625
\$25,000 to \$29,999	100	4%	\$625 to \$750
\$30,000 to \$34,999	120	5%	\$750 to \$875
\$35,000 to \$39,999	125	5%	\$875 to \$1,000

There are 255 households in need of affordable bachelor or one-bedroom apartments in the Town of Cochrane. This alone is over 150 units more than the number of rent-geared-to-income units of this size available in the Town.

According to a homelessness Period Prevalence Count conducted by Laurentian University in 2018, 56 people were homeless in the Town of Cochrane and an additional 148 households were at risk of homelessness. The main reasons for homelessness reported were financial and family conflict or abuse. Half of the survey respondents identified as indigenous, which is much a higher share than the share of people who identify as indigenous in the Town as a whole (one-fifth).

Based on these three indicators of need, the sub-populations who are facing the most pressure in the housing market are:

- **Low-income single-person households** – This population requires deeply affordable bachelor or one-bedroom housing units.
- **Senior households living on a low fixed income** – This population requires affordable one-bedroom housing units that can be made accessible for people with lower mobility.
- **Indigenous people** – Although housing need metrics are not available for this population at the Town level, the homelessness survey results indicate that this population is at higher risk of homelessness. Further community consultations, as well as additional data and information about the housing challenges facing this population, can help identify the supports and types of housing programs that can benefit the indigenous population.

MEETING FUTURE HOUSING NEED

The housing needs analysis shows that the Town of Cochrane’s housing stock is not sufficiently diversified to meet the changing needs of households. Demographic trends indicate that the demand for housing will not increase significantly, however, the type of housing that is needed is changing. The challenge for the town is, therefore, to adapt its current housing stock to the needs of households and increase the number of affordable housing units.

Areas of focus for the Town of Cochrane include:

- Increasing the number of affordable bachelor, one- and two-bedroom dwellings;
- Increasing the number of accessible one-bedroom dwellings for seniors and supportive housing;
- Improving the condition of the aging housing stock;
- Creating affordable options on the ownership market; and
- Increasing the number of beds in shelters and transitional housing and ensuring there are sufficient supports for households who are in precarious housing situations.

Meeting the changing needs of households will require a mix of approaches and initiatives. Section 5.0 of the report presents some regulatory measures and financial incentives that the Town of Cochrane can consider implementing to incentivize the maintenance of existing affordable housing units and the development of new affordable housing. The report also discusses how the Town can play a role in facilitating partnerships between local and regional stakeholders to promote housing initiatives that can help better align the Town’s housing stock to the population’s needs over the longer term.

1.0 INTRODUCTION

1.1 OBJECTIVES

This study provides background on the demographic and economic characteristics of the Town of Cochrane and assesses the current and future demand for housing. The goal of this study is to provide the Town of Cochrane with a basis on which specific local priorities can be elaborated.

This report summarizes the available historical information about the current stock of market and non-market housing across the housing continuum, as well as the households and population characteristics that relate to housing need. It includes historical demographic data for each census year dating back to 2001 and demographic projections up to the year 2046.

Through the course of this study, working with the Town of Cochrane, CANCEA:

1. Created a dataset that combines housing and demographic data in one place for use by the Town of Cochrane staff. It includes historical demographic data and projections up to the year 2041, as well as high-level demographic, housing and employment data on other communities in the District of Cochrane for comparison purposes.
2. Conducted a housing need analysis to determine:
 - How many households are in core need;
 - How many households face affordability challenges and needs that are not captured by the core housing need metric; and
 - Which sub-populations have specific housing needs and how are these best addressed.
3. Engaged in consultations with the Town of Cochrane Housing Strategy Committee.

This report is intended to provide a summary of representative housing and demographic data along with graphs and tables to easily visualize this information and to summarize key findings and policy recommendations.

1.2 DATA SOURCES

The demographic data and projections were generated within CANCEA's statistical analysis and data simulation platform which makes use of 15 years of community-level data housed in a linked-path agent database covering 55,000 regions across Canada. The platform is regularly updated to include the most recent Statistics Canada datasets and census information.

This study and the accompanying dataset draw primarily from Statistics Canada census datasets and CMHC tables. All population and household counts have been corrected for census undercounts. As a result, these may be a few percentage points larger than those found in the census table. All income values are presented in constant 2015 dollar figures to be consistent with the 2016 census results. All tables, figures and statistics are based on Statistics Canada data in this report, unless otherwise specified.

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Additional data used in this study include:

- Affordable housing waitlist counts; Ontario Works and Ontario Disability Support Plan recipient counts; and affordable housing units and market rents from the Cochrane District Social Services Administration Board (CDSSAB).
- Results of the Homelessness in Cochrane study conducted in 2018 by the Laurentian University Centre for Research in Social Justice and Policy
- Market rents and housing prices from various sources, which are included as footnotes throughout the report.

POPULATION AND HOUSEHOLDS

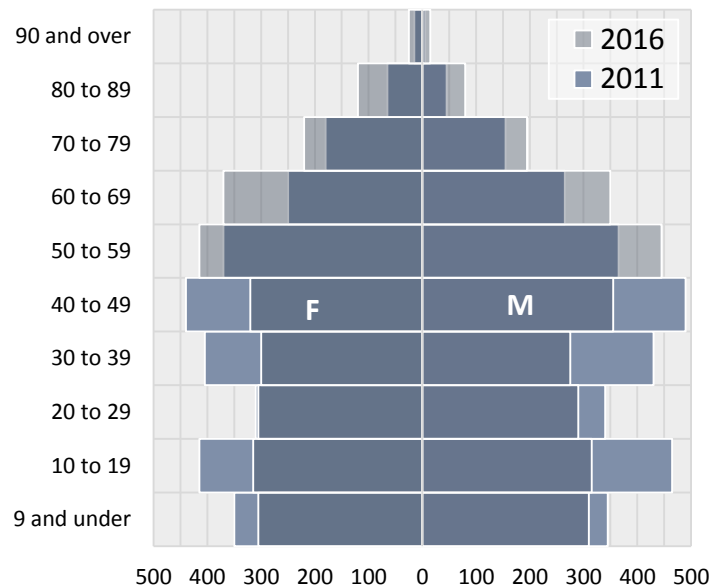
1.3 DEMOGRAPHIC TRENDS

According to the last census count in 2016, the Town of Cochrane was home to a population of 5,330 people. Since 2001, the Town’s population has decreased by 6.7% from 5,710. Population size has not changed evenly across all age groups, however. In the 15-year period from 2001 to 2016, the younger population has decreased in number, while the senior population aged 65 and over has increased, as shown in Table 1 and Figure 1. This demographic aging of the population is a consequence of people aging in place and younger people leaving the Town of Cochrane. These trends are seen across similar-sized municipalities in the District of Cochrane, as shown in Table 2.

Table 1 Population change by age, 2001-2016

	2001	2016	Change
Under 25	1,890	1,560	-17%
25 to 64	3,100	2,785	-10%
65 and over	715	980	37%
Total	5,705	5,325	-7%

Figure 1 Population by age and sex, 2001-2016



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Table 2 Regional comparison of percentage of population by age, 2016

	0-9	10 to 19	20 to 29	30 to 39	40 to 49	50 to 59	60 to 69	70 to 79	80+
Town of Cochrane	12%	12%	11%	11%	13%	16%	14%	8%	5%
Black River-Matheson	10%	12%	11%	8%	12%	18%	16%	9%	4%
Hearst	9%	11%	10%	10%	12%	17%	15%	9%	6%
Iroquois Falls	10%	9%	10%	10%	11%	18%	16%	9%	7%
Kapuskasing	11%	10%	10%	11%	11%	18%	15%	9%	6%

Keeping current demographic and economic trends constant, the population of Cochrane is expected to decline to under 5,000 inhabitants by the year 2040. But given the small size of the community, population forecasts are highly sensitive to assumptions about economic and employment growth. Economic changes associated with job creation could retain and attract more residents. The historical and forecasted population trends for the Town and the District of Cochrane¹, respectively, are shown in Figure 2. This shows that the Town of Cochrane’s population is decreasing at a slower rate than the district-level rate, with a significant slow-down occurring in the last decade.

Figure 2 Historical and forecasted population, Town and District of Cochrane, 2000-2041

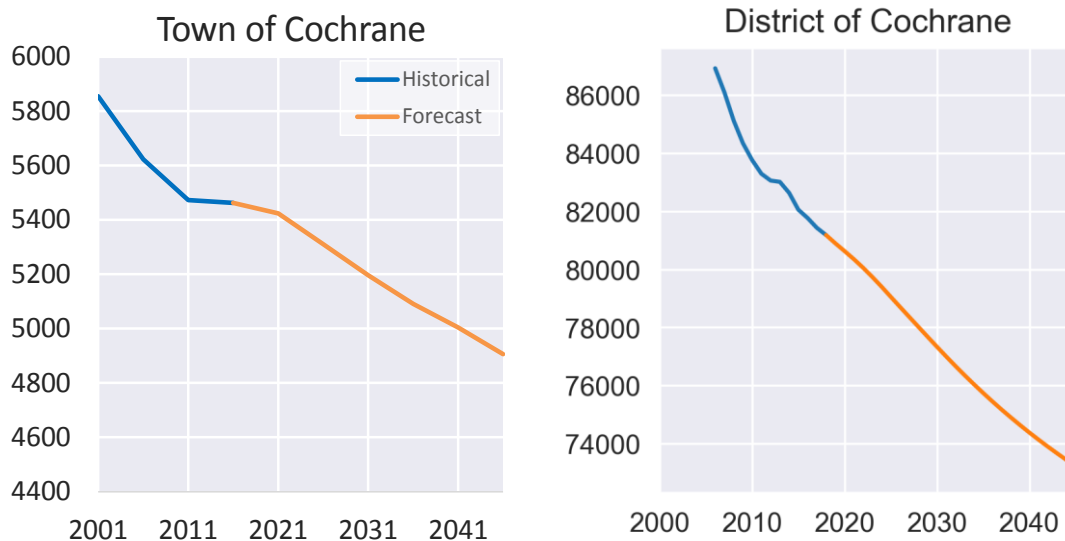
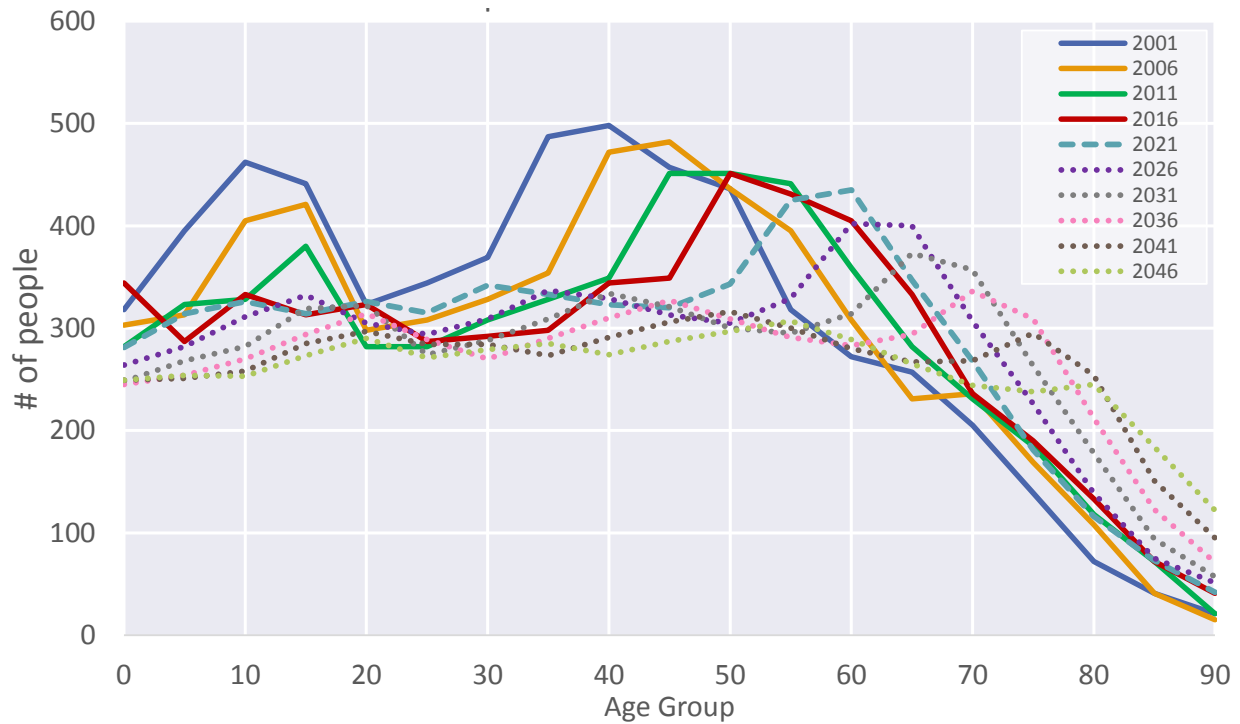


Figure 3 shows that the demographic aging of the population is expected to continue into the next two decades as the 50-and-under population continues to decrease and the over-50 population increases. This is also highly sensitive to local economic conditions since a strong employment market can help retain and attract more young people, while a weakening of economic conditions could cause more young people to leave the area.

¹ The District of Cochrane forecasts are in line with the Ontario Ministry of Finance mid-growth scenario assumptions.

Consultations with local stakeholders indicated that the younger cohorts may be underestimated by census data, based on recent elementary school enrollment numbers, but data was not available to include in the model. This information is therefore not reflected in the projections.

Figure 3 Historical and forecasted population by age, 2001-2046



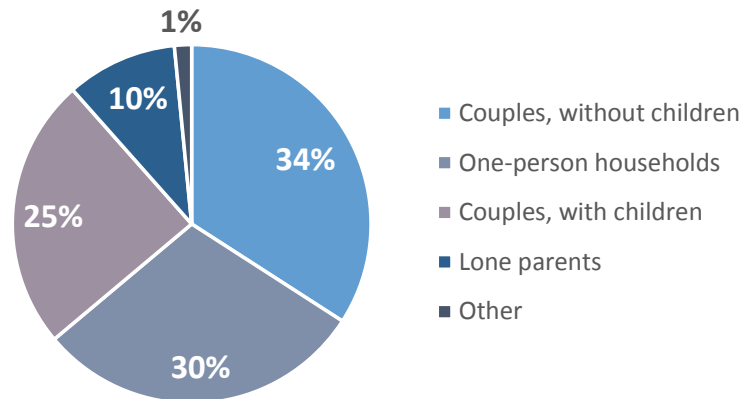
Large subgroups within the population of the Town of Cochrane include Francophones and the indigenous² population. In 2016, 38% of the population spoke French as a first language, and 20% identified as indigenous. The indigenous population skews significantly younger than the non-indigenous population and makes up 25% of the under-25 population. More detail on the demographic characteristics and housing needs of the indigenous population of the Town of Cochrane is presented in section 4.2.

1.4 HOUSEHOLDS

Households in the Town of Cochrane are predominantly made up of one or two people. Couples without children make up the largest share of all households, at 34%, and single-person households make up the second-largest share at 30%, as shown in Figure 4.

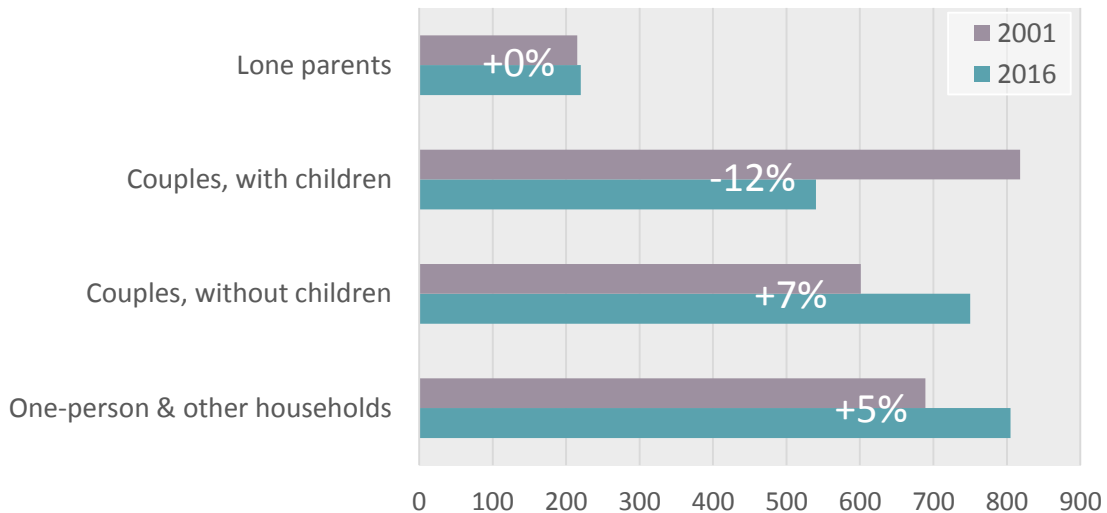
² This report will use the term indigenous to refer to the population with aboriginal identity as reported by the census, which includes those who are First Nations, Métis or Inuk, and/or those who are Registered or Treaty Indians, and/or those who have membership in a First Nation or Indian band.

Figure 4 Households by type, 2016



From 2001 to 2016, households have become smaller, as can be seen in Figure 5. The most significant change was in the number of households made up of couples without children, which declined by 12%. Meanwhile, the number of households made up of couples without children and other household types (predominantly single-person households) increased by 7% and 5%, respectively. This trend is also seen at the District of Cochrane level and reflects structural factors that result in younger households moving out of the region and older households aging in place.

Figure 5 Change in number of households by type, 2001-2016



1.5 EMPLOYMENT & INCOME

1.5.1 PERSONAL INCOME

Median personal income in the Town of Cochrane was about in \$34,300 in the 2016 census, which is a bit lower than in some similar-sized communities in the District of Cochrane, as shown in Figure 6, while the

average income in the Town of Cochrane was about \$43,200. The discrepancy between the median and the average income is indicative of the level of income inequality in a community.³

Most residents of Cochrane (57%) receive employment income, and a significant proportion (40%) receive retirement benefits from the government.⁴ A breakdown of the sources of income of Cochrane residents is given in Table 3.

Figure 6 Median personal income (thousands) regional comparison, 2015

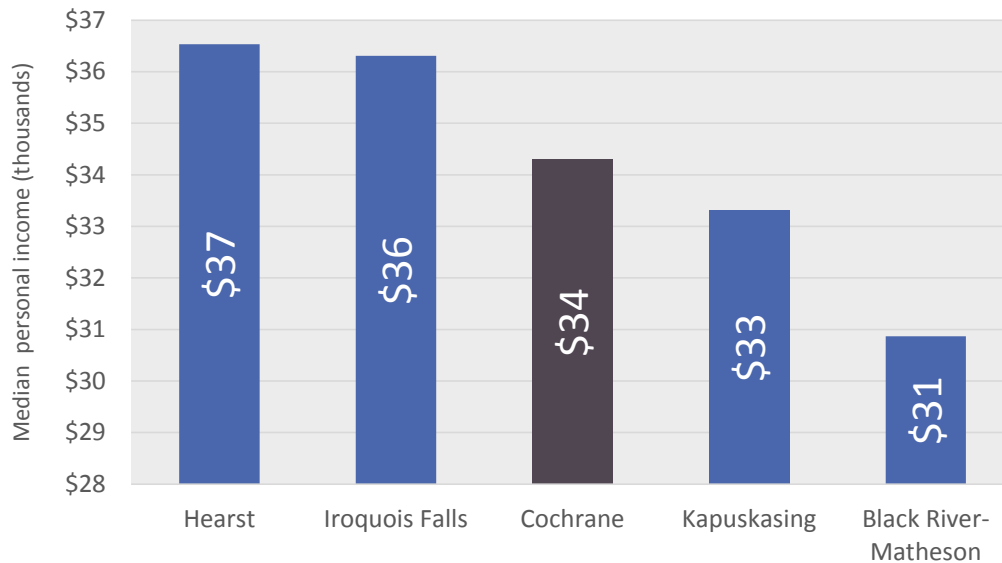


Table 3 Sources of personal income of Town of Cochrane residents, 2016

	Income Source	Average received per recipient annually	Number of recipients
Government Transfers	CPP, QPP, OAS & GIS benefits	\$14,660	2,190
	Child Benefits	\$5,509	615
	Employment Insurance Benefits	\$7,332	565
	Other government transfers	\$2,488	1,995
Market Income	Employment Income	\$40,957	3,115
	Investment Income	\$8,395	1,000
	Private retirement income	\$20,384	680
	Other market income	\$7,301	405

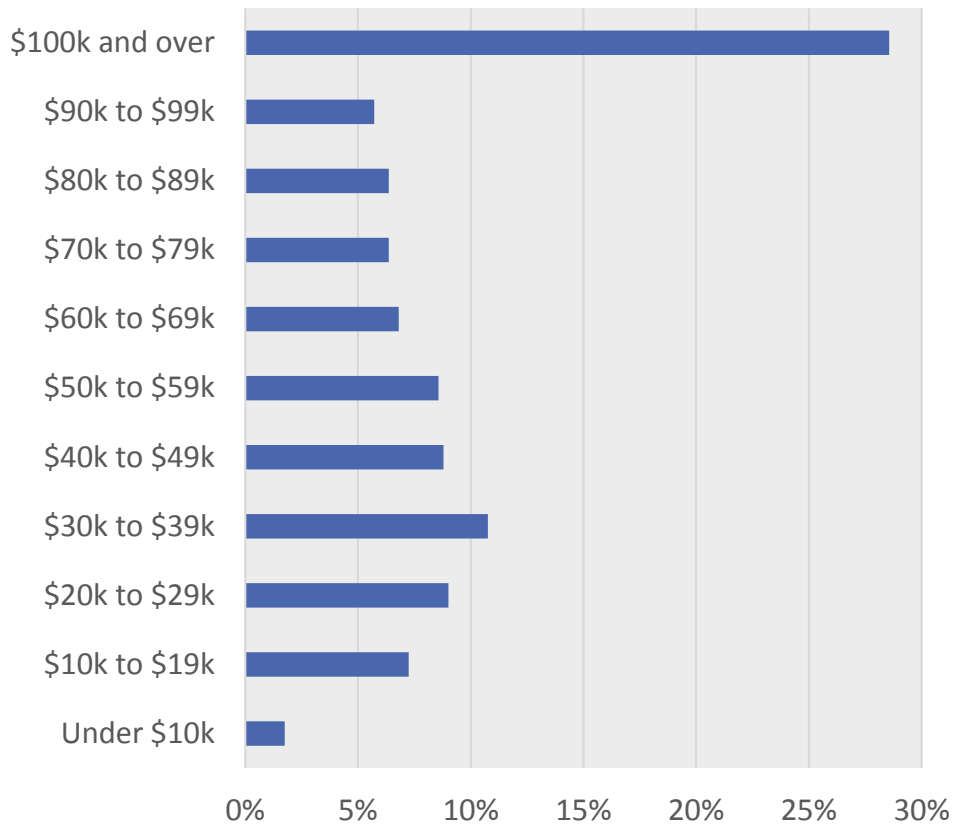
³ This is because the average is the sum of all income earned by residents of the Town of Cochrane divided by the number of residents, while the median would represent the income of a person who earns more than half of the population (and less than the other half of the population). To illustrate, if one resident becomes a millionaire, this would significantly increase the average and have little to no effect on the median.

⁴ This includes benefits from the Canada Pension Plan (CPP), Québec Pension Plan (QPP), Old Age Security (OAS) and the Guaranteed Income Supplement (GIS).

1.5.2 HOUSEHOLD INCOME

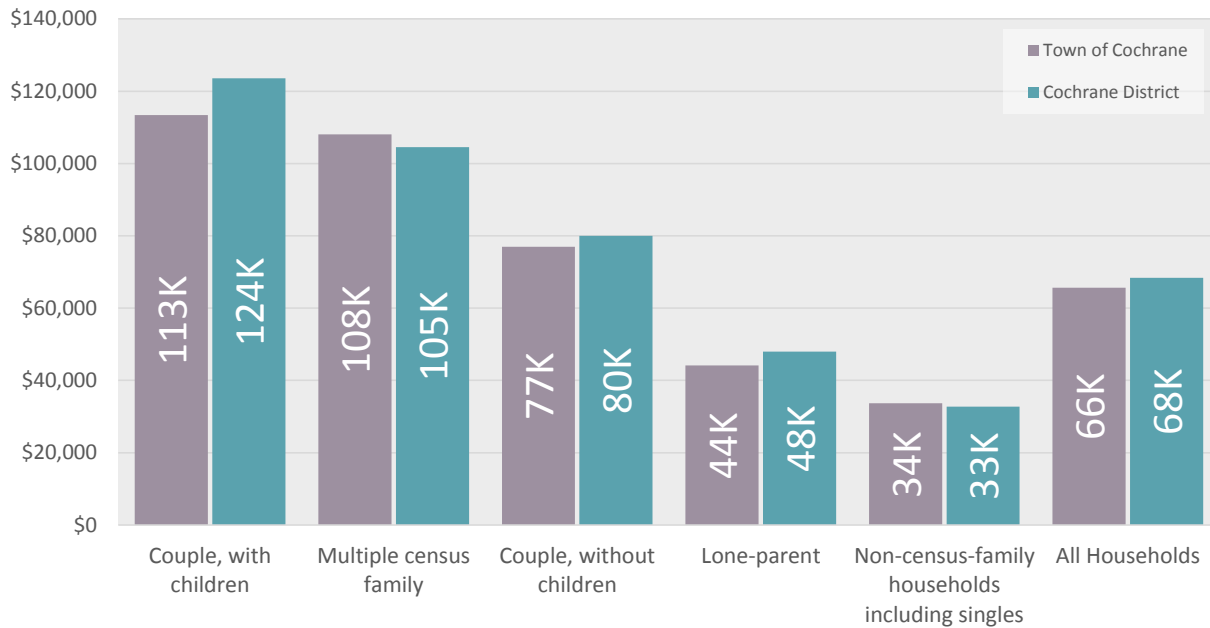
Household income includes the personal incomes of all members of each household, which provides a useful indication of the population’s ability to afford housing. In 2016, the median income of households in Cochrane was \$65,650, which is slightly lower than the District of Cochrane average. Over one-quarter of households in the Town of Cochrane has a household income below \$40,000, half has an income below \$70,000, and almost three-quarters have an income below \$100,000. The distribution of household income by income bracket in the Town is shown in Figure 7.

Figure 7 Percentage of population by household income bracket, 2016



Significant differences in income exist across household types. Couples with children in the Town of Cochrane have a median income that is over three times higher than non-census households, which predominantly comprise single-person households. Lone-parent households have the second-lowest median incomes. The median incomes by household type at the Town and District level are presented below in Figure 8.

Figure 8 Median household income at the Town and District level, 2016



The ability to afford housing based on each household income level is presented in detail in Section 3.1.

1.5.3 EMPLOYMENT

Employment is the main source of income for most residents of the Town of Cochrane. The local employment context, therefore, can significantly influence households’ ability to afford housing. The number of people employed in the Town of Cochrane has remained fairly constant since 2001, as can be seen in Figure 9. Given the current age profile of the population, about 40% of the current labour force will reach retirement age within the next 20 years, which can have a significant impact on local economic conditions.

Compared to similar-sized communities in the District of Cochrane, a larger share of the Town’s population aged 15 and older is participating in the labour force (i.e. is either employed or searching for employment). In 2016, 12% of the Town’s labour force was unemployed, which is about twice the Ontario average. Similar unemployment rates are found in communities that are comparable in size within the District of Cochrane, as can be seen in Figure 10.

Figure 9 Employed population, 2001-2016

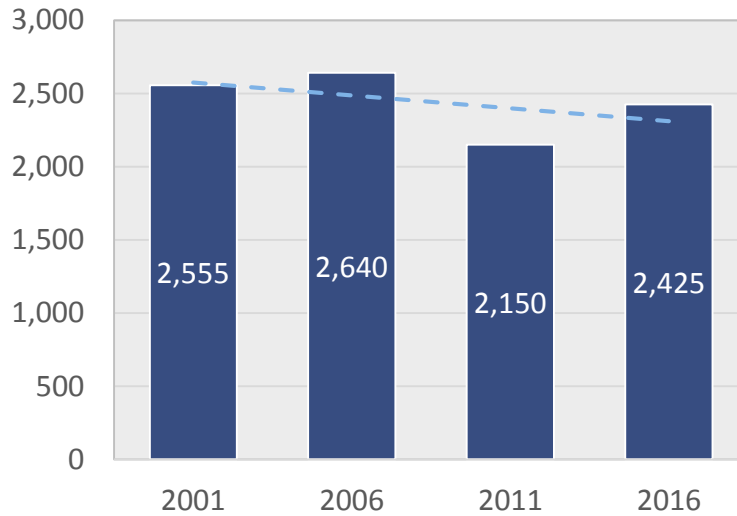
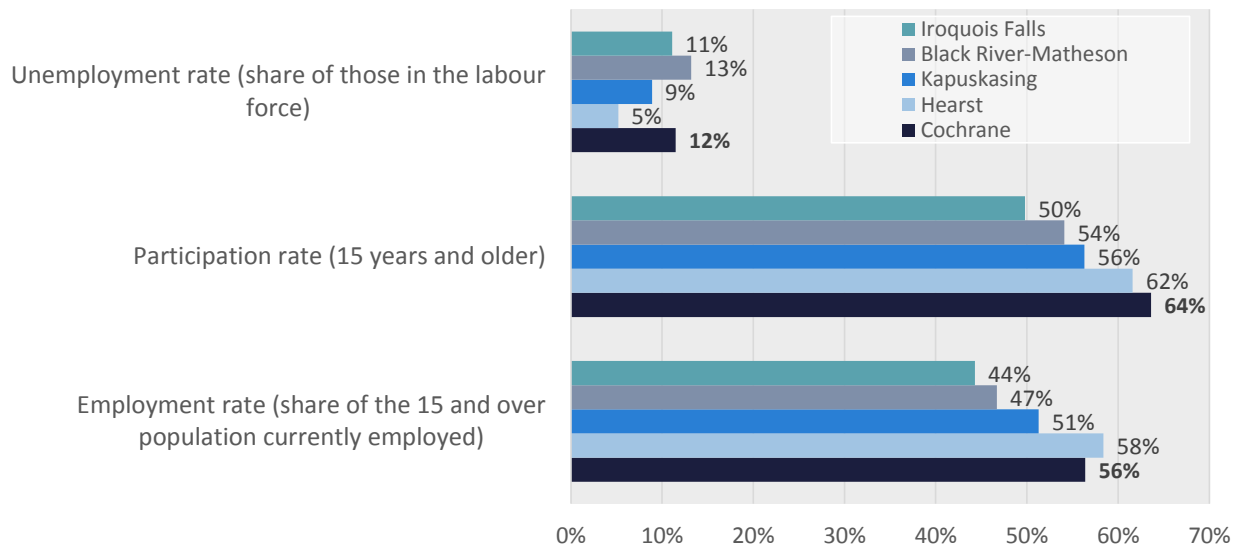


Figure 10 Regional comparison of employment metrics, 2016

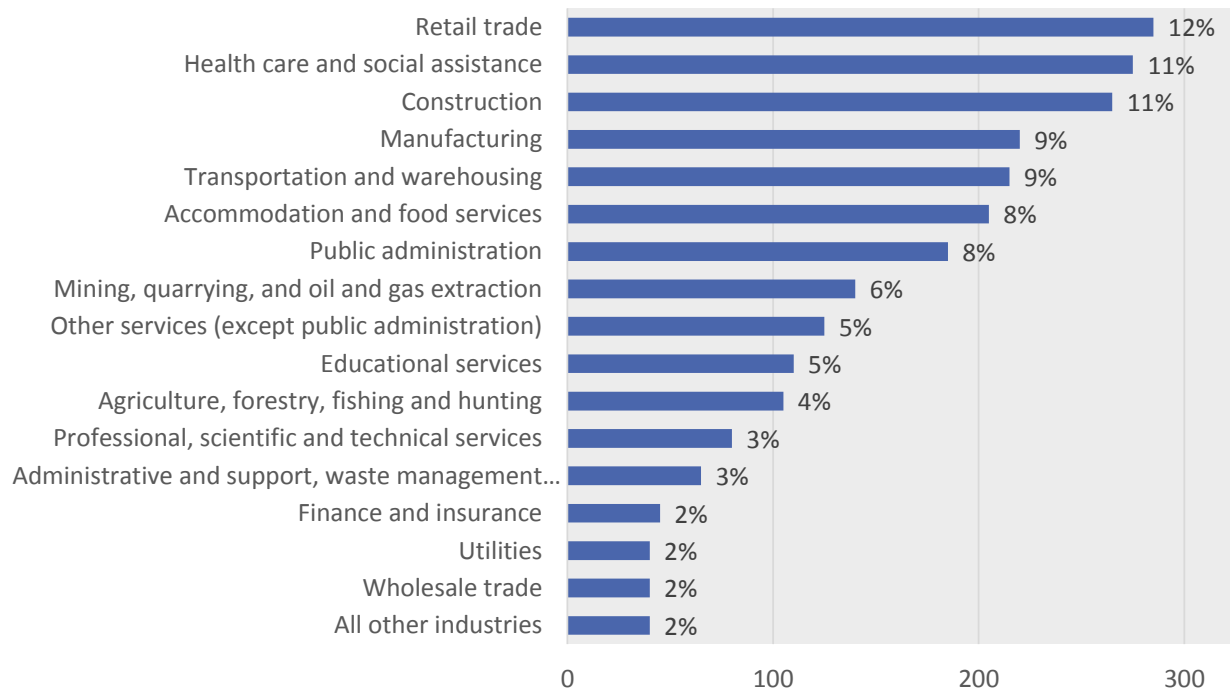


1.5.4 INDUSTRIES AND OCCUPATIONS

The resource extraction industry, while important to the regional economy across the District of Cochrane, is only directly responsible for 6% of the jobs in the Town of Cochrane. The industries employing the largest number of people in the Town of Cochrane are retail trade, health care, construction, manufacturing and transportation and warehousing. As shown in Figure 11, no single industry provides over 12% of the total jobs held by residents of the Town of Cochrane.

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Figure 11 Employment by industry, 2016



While the retail trade industry provides most of the jobs held by the Town of Cochrane's residents, it is one of the industries associated with the lowest median incomes in the region, as shown in Table 4.⁵ People employed in the health care industry have incomes around the median, while those in the construction industry tend to be higher than the median. The industries associated with the highest incomes in the region are in the utilities and resource extraction industries. These are associated with incomes approximately three times higher than the retail industry and twice as high as the health care industry.

⁵ Median incomes by industry and occupation data is not available for the Town of Cochrane and is therefore provided for the City of Timmins. Average incomes by industry and occupation may differ in the Town of Cochrane from those in the City of Timmins and are only provided to show relative differences in income between industries and occupations.

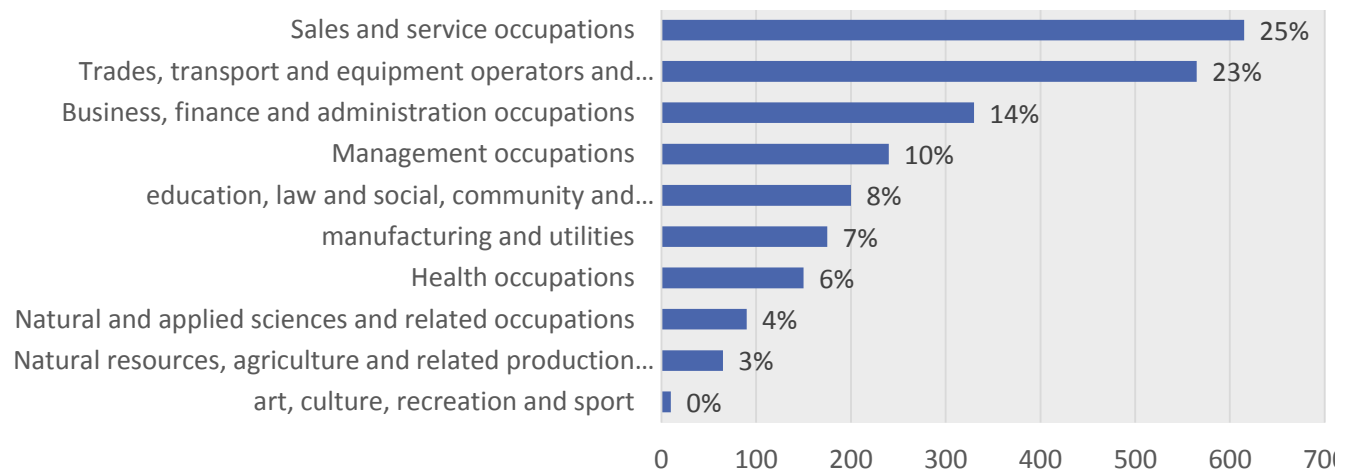
Town of Cochrane Housing Needs Study

Table 4 Industries ranked by regional median associated income, 2016

Rank	Industry	Median Total Income
1	Utilities	\$102,500
2	Mining, quarrying, and oil and gas extraction	\$98,600
3	Educational services	\$63,000
4	Public administration	\$62,000
5	Construction	\$61,800
6	Finance and insurance	\$58,900
7	Manufacturing	\$58,800
8	Wholesale trade	\$53,900
9	Health care and social assistance	\$53,400
10	Information and cultural industries	\$52,500
11	Agriculture, forestry, fishing and hunting	\$50,600
12	Transportation and warehousing	\$49,300
13	Professional, scientific and technical services	\$48,600
14	Real estate and rental and leasing	\$47,600
15	Other services (except public administration)	\$46,400
16	Retail trade	\$43,100
17	Administrative and support, waste management and remediation services	\$35,300
18	Accommodation and food services	\$34,900
19	Arts, entertainment and recreation	\$31,000

Almost half of all employment held by residents of the Town Cochrane is in sales and service occupations or in trades, transport and the operation of equipment, as shown in Figure 12. The median income of people whose occupations are in sales and services tend to be half that of those employed in trades, transportation and the operation of equipment in the region. A ranking of occupation types by median associated income is given in Table 5.

Figure 12 Employment by Occupation, 2016



Town of Cochrane Housing Needs Study

Table 5 Occupations ranked by regional median associated income, 2016

Rank	Occupation Type	
1	Management occupations	\$80,000
2	Natural and applied sciences and related occupations	\$65,000
3	Natural resources, agriculture and related production occupations	\$64,600
4	Occupations in manufacturing and utilities	\$64,200
5	Trades, transport and equipment operators and related occupations	\$61,300
6	Occupations in education, law and social, community and government services	\$60,000
7	Health occupations	\$51,700
8	Business, finance and administration occupations	\$47,400
9	Sales and service occupations	\$34,100
10	Occupations in art, culture, recreation and sport	\$18,500

2.0 HOUSING STOCK

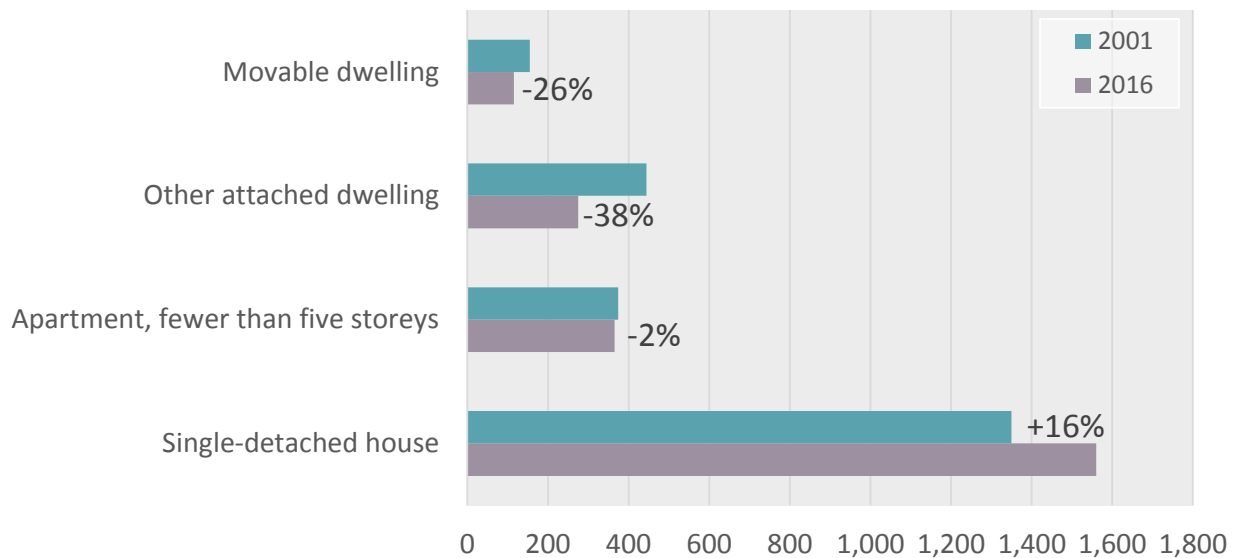
There are a total of 2,315 homes in Cochrane, the majority of which are single-detached houses. The second most significant build type is low-rise apartments (Table 6).

Table 6 Number of private dwellings by type, 2016

Type	Number of Units	Percentage of Stock
Single detached	1,560	67%
Low-rise apartment unit	365	16%
Other attached	275	12%
Movable	115	5%
Total	2,315	100%

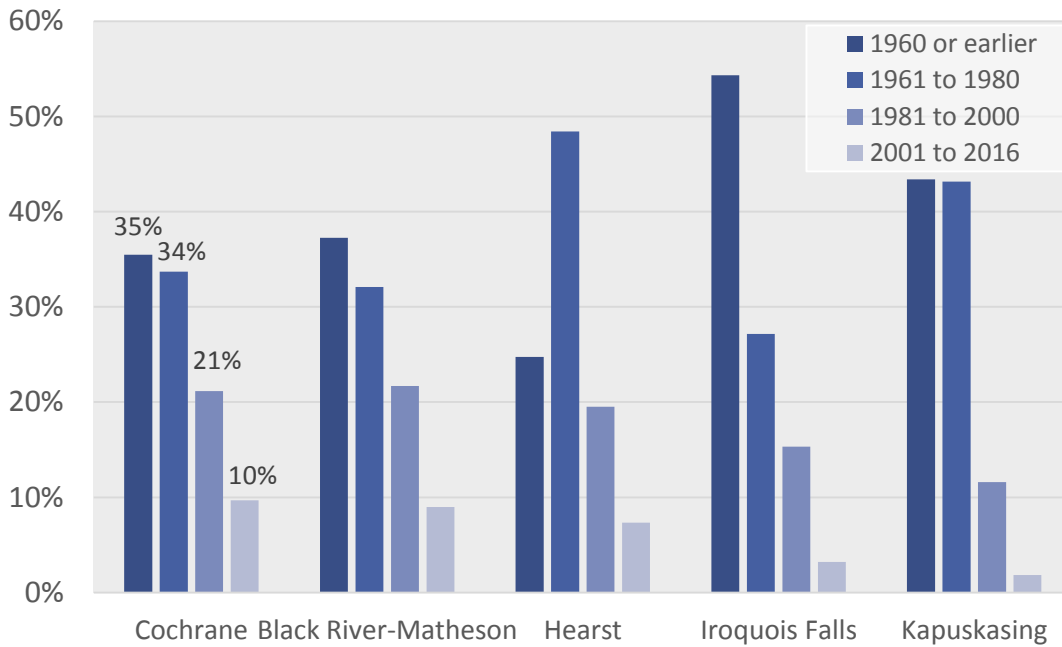
Since 2001, there has been an increasing number of households living in single-detached houses, as shown in Figure 13. This has corresponded with a decrease in the number of households living in other attached dwelling types, such as duplexes, semi-detached houses and row houses.

Figure 13 Number of households by dwelling type, 2001 and 2016



The Town has an aging housing stock, with over one-third of its dwellings (35%) built in 1960 or earlier, and an additional third built between 1961 and 1980. This is common across similar-sized communities in the District of Cochrane. In fact, a larger share of the Town of Cochrane’s housing stock was built in the last 20 years relative to its peers, as shown in Figure 14.

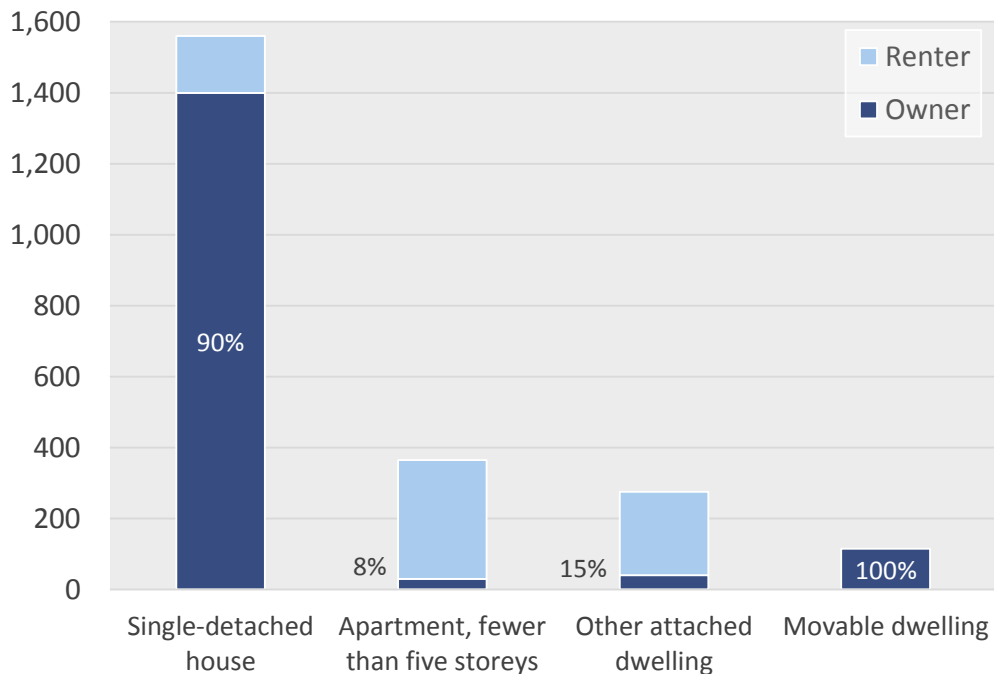
Figure 14 Age of housing stock and regional comparison



2.1 TENURE

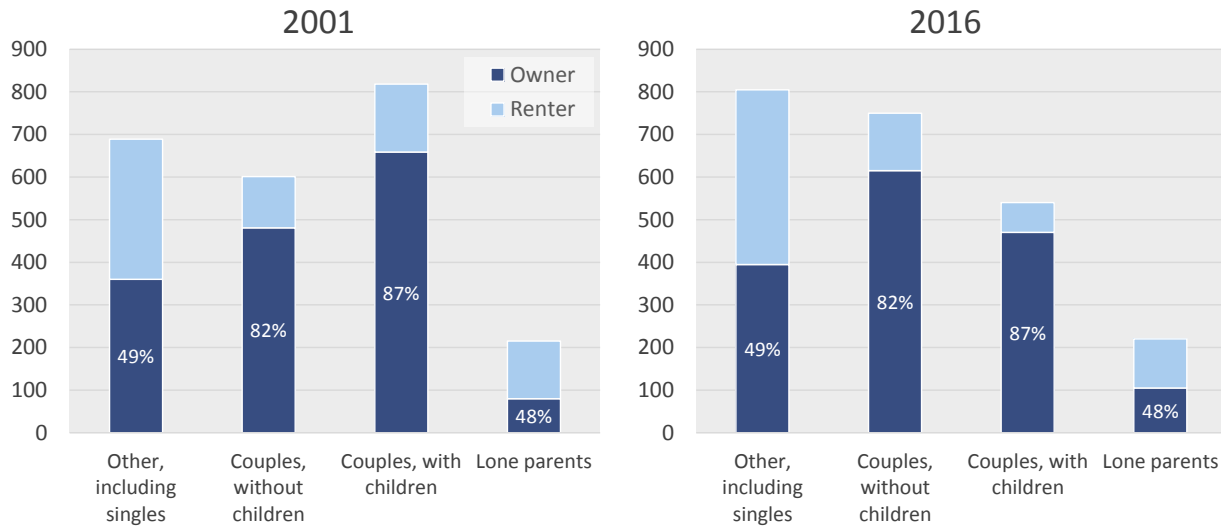
In the Town of Cochrane, ownership, for the most part, is only available for single-detached dwellings. Figure 15 shows that the large majority of single-detached houses and all movable dwellings are owned, while the remaining build types tend to be rented.

Figure 15 Households in dwellings by build type and tenure, 2016



Ownership is the main type of tenure in the Town of Cochrane, with 68% of households owning their home. Ownership rates are lowest for single-person and lone-parent households, as shown in Figure 16. Though the overall rate of ownership in the population has remained fairly constant in the last 15 years, the ownership rate has increased for every household type except single-person households.

Figure 16 Households in private dwellings by type and tenure, 2001 and 2016



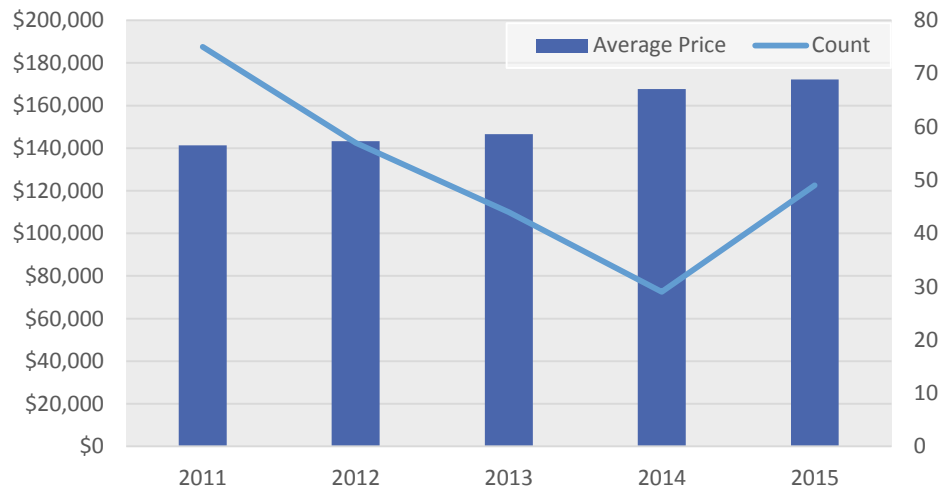
2.2 MARKET HOUSING

2.2.1 OWNERSHIP MARKET

Assessing current trends in dwelling values in smaller communities can be challenging due to the lack of current data and the small number of real estate transactions. However, based on the property value assessments and real estate data, it appears that the value of dwellings has steadily increased in the past decade. According to MPAC, the average value of residential properties in the Town has increased by 4.5% per year from 2012 to 2016.⁶ Similarly, real estate data shows that market prices increased on average by 5% per year between 2011 and 2015 in the Town of Cochrane, while the number of housing sales followed a decreasing trend, as shown in Figure 17.

⁶ Source: [MPAC](#)

Figure 17 Average housing sales prices, 2011-2015⁷



According to MPAC, in 2016, the typical residential property was assessed at approximately \$163,000 in the Town of Cochrane. Table 7 below shows the median price for houses in Cochrane based on the number of bedrooms in August 2016, according to the Canadian Real Estate Magazine.

Table 7 Median house prices by number of bedrooms, August 2016⁸

Bedrooms	2 Bedrooms	3 Bedrooms	4 Bedrooms
Median Price	\$169,000	\$154,950	\$215,000

2.2.2 RENTAL MARKET

Similarly to dwelling values, current data on market rents are limited for the Town of Cochrane. The last rural rental market survey conducted by CMHC dates from 2015. The average rents reported by CMHC in this survey do not accurately represent the current state of the rental market in the Town of Cochrane since the survey is out of date and because average rents are typically significantly lower than market rents.⁹ This is because they include the rents paid by every renter households, including those who have stayed in the same dwelling over many years and whose rent has not increased significantly.

The market rents for the affordable housing units managed by the Cochrane District Social Services Administration Board (CDSSAB), which are used to determine the geared-to-income rent for residents, are presented in Table 8. Based on consultations with Town of Cochrane staff and residents, these most likely represent the lower end of the market rents currently charged in the Town of Cochrane. The rent for newly built apartments in the Town, at the higher end of the spectrum, is \$1,500 for a two-bedroom unit.

⁷ Source: [Town of Cochrane Website](#)

⁸ Source: Canadian Real Estate Magazine, [Real Estate Market Report for Cochrane, ON](#)

⁹ The 2015 survey reports monthly rents of \$477 for a one-bedroom apartment and \$714 for two bedrooms.

Table 8 Market rents for units managed by CDSSAB, 2020

Bedrooms	Market Rent
1	\$690
2	\$777
3	\$836
4+	\$873

2.3 NON-MARKET HOUSING

The Town of Cochrane’s affordable housing stock counts 223 private dwellings and 37 senior supportive housing units. This represents 9.6% of the Town’s total stock.¹⁰ A breakdown of affordable housing units by mandate and by number of bedrooms is presented in Table 9, and the location of these units is shown in Figure 18.

Of all the affordable housing units, 169 are rent-geared-to-income managed by CDSSAB or by the Cochrane District Housing Support Services Inc., a non-profit in Cochrane. The largest proportion of the affordable housing units found in the Town of Cochrane is geared towards the senior population. These units are mainly found in larger multi-unit complexes. The second-largest proportion of affordable housing units is geared towards the indigenous population. These units are managed by Cochrane Temiskaming Native Housing and by Ontario Aboriginal Housing.

At the beginning of 2020, there were 213 households on the waitlist for affordable housing:

- 101 for one-bedroom apartments, (60% seniors)
- 56 for two-bedroom apartments
- 56 for apartments with three or more bedrooms

Additional detail on the households that are on the affordable housing waitlist is provided in section 3.1. A table comprising all the waitlist data used in this report can be found in the Appendix in section A.2.

Affordable Housing Waitlist Data

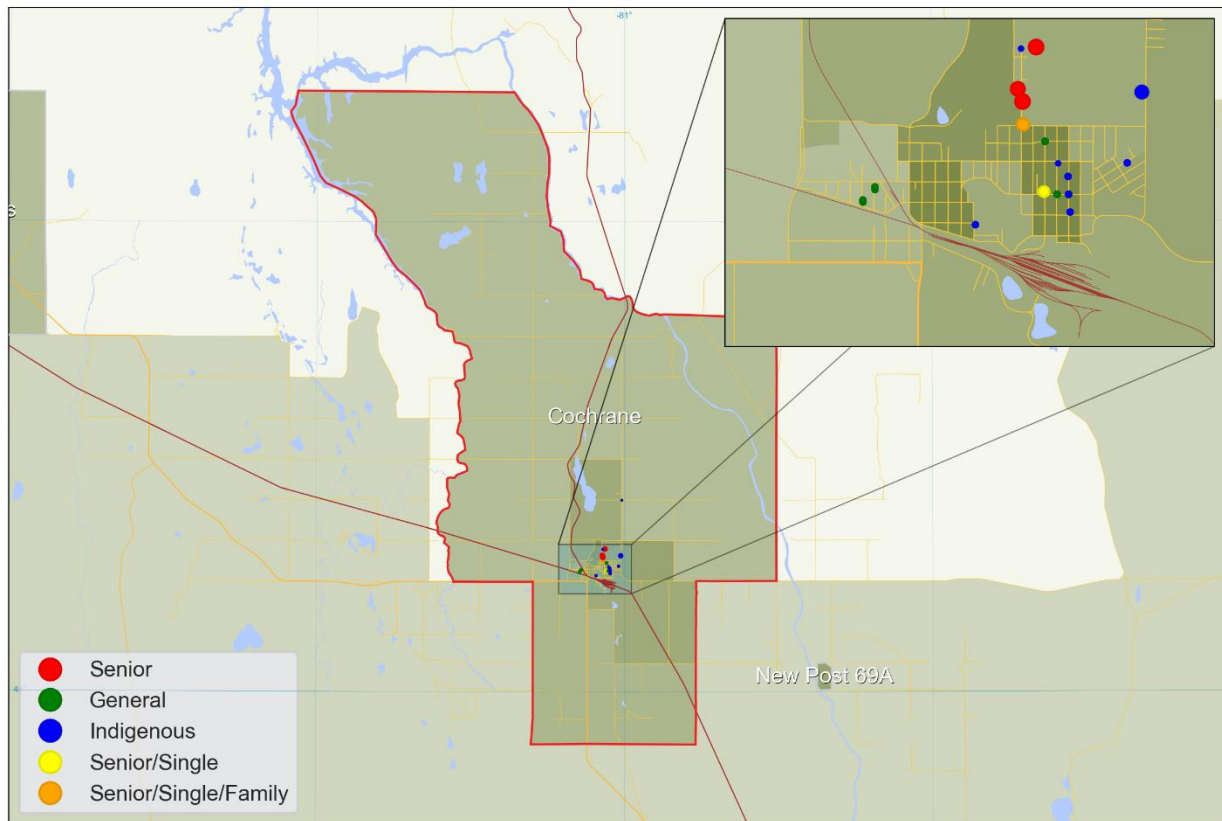
¹⁰ Supportive residences are excluded from this calculation, as they are not considered to be private dwellings by Statistics Canada and are therefore not included in the total dwelling count.

Town of Cochrane Housing Needs Study

Table 9 Affordable housing stock, 2019¹¹

	Bachelor/1 Bedroom	2 Bedrooms	3+ Bedrooms
General/Senior	110	7	52
Senior Supportive Housing	26	6	0
Indigenous	54		

Figure 18 Location of affordable housing stock in Cochrane



¹¹ Note that this table includes Cadence Residence, a residence providing senior supportive living, with 37 units.

3.0 HOUSING NEED

3.1 AFFORDABILITY

According to the definition used by CMHC, a household is considered affordably housed if it spends 30% of its pre-tax income or less on shelter. According to this definition, 429 households in the Town of Cochrane faced an affordability challenge in 2016, representing about one-fifth of the population. Table 10 below presents the maximum monthly amount that households in each income bracket can spend on shelter costs, which includes all expenses to make a dwelling operational, such as rent, mortgage payments, condo fees, property taxes and utilities. It does not include any transportation-related expenses such as car ownership or public transportation. Almost one-quarter (23%) of all households in the Town cannot afford shelter costs exceeding \$875 a month. This may include households of varying sizes and needs.

The Town's affordable housing stock consists of 169 rent-geared-to-income units for families, seniors, couples and single people. People applying for these units are placed on a chronological waitlist, and priority status is assigned on the basis of the eligibility criteria set out in the Housing Services Act, 2011 and CDSSAB Local Rules.¹² As reported in section 2.3, there are 110 one-bedroom units geared towards the general and senior population and 26 senior supportive bachelor or one-bedroom housing units, excluding any units managed by Ontario Aboriginal Housing and Cochrane Temiskaming Native Housing.¹³

¹² Source: [Cochrane District Social Services Administration Board](#)

¹³ The breakdown by number of bedrooms was unavailable for the units managed by Ontario Aboriginal Housing and Cochrane Temiskaming Native Housing.

Table 10 Maximum monthly shelter costs by household income, 2016

Income Bracket	# of Households	% of Households	Monthly Affordable Shelter Costs
Under \$5,000	20	1%	\$0 to \$125
\$5,000 to \$9,999	20	1%	\$125 to \$250
\$10,000 to \$14,999	65	3%	\$250 to \$375
\$15,000 to \$19,999	100	4%	\$375 to \$500
\$20,000 to \$24,999	105	5%	\$500 to \$625
\$25,000 to \$29,999	100	4%	\$625 to \$750
\$30,000 to \$34,999	120	5%	\$750 to \$875
\$35,000 to \$39,999	125	5%	\$875 to \$1,000
\$40,000 to \$44,999	115	5%	\$1,000 to \$1,125
\$45,000 to \$49,999	85	4%	\$1,125 to \$1,250
\$50,000 to \$59,999	195	9%	\$1,250 to \$1,500
\$60,000 to \$69,999	155	7%	\$1,500 to \$1,750
\$70,000 to \$79,999	145	6%	\$1,750 to \$2,000
\$80,000 to \$89,999	145	6%	\$2,000 to \$2,250
\$90,000 to \$99,999	130	6%	\$2,250 to \$2,500
\$100,000 and over	650	29%	\$2,500 and over

The population living on sources of fixed income are particularly exposed to affordability challenges, including seniors receiving government transfers such as Old Age Security (OAS) and Guaranteed Income Supplement (GIS) and those receiving Ontario Works (OW) payments and Ontario Disability Support Plan (ODSP) payments. In the Town of Cochrane:

- 61 single persons receive \$400 a month for rent, including utilities, from OW.
- 167 single people receive \$500 a month for rent, including utilities, from ODSP.

Including couples without children on OW and ODSP, CDSSAB reports that there are 255 households in need of affordable bachelor or one-bedroom apartments in the Town of Cochrane. This alone is over 150 units more than the number of RGI units of this size available in the Town that is geared towards to general population. According to CDSSAB, some of these households are living with family and friends or sharing accommodations due to a lack of affordable housing, and some are at risk of homelessness.

3.2 CORE HOUSING NEED

Core housing need is the standard indicator of housing need in Canada used by CMHC and Statistics Canada. A household is considered to be in core housing need if its dwelling does not acceptably meet its needs and there is no alternative acceptable housing that would cost less than 30% of total household income.

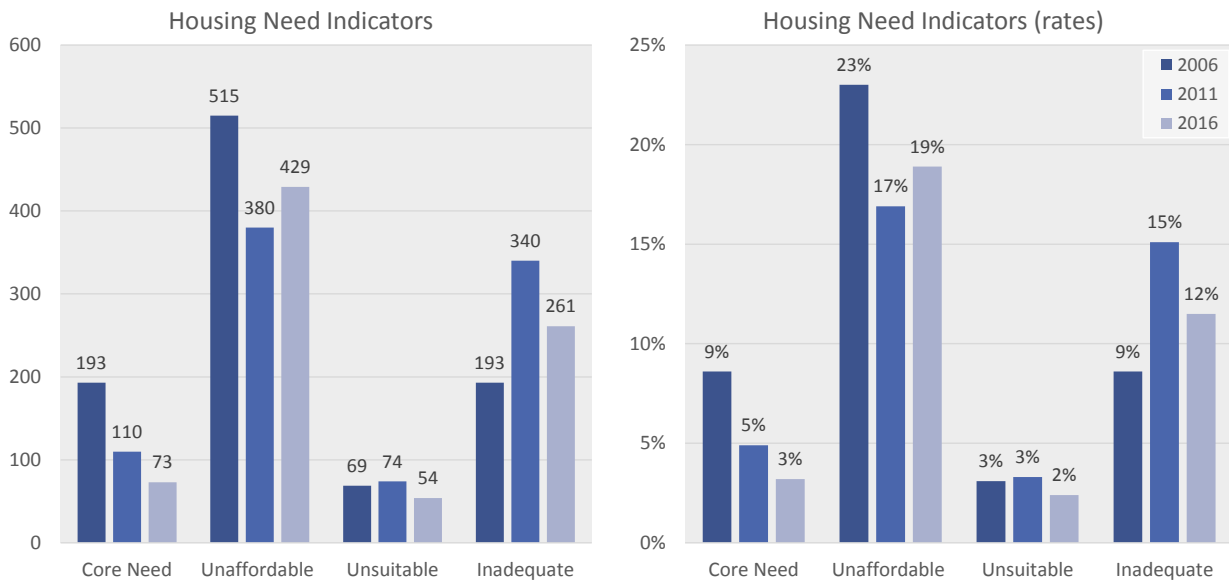
Town of Cochrane Housing Needs Study

The three conditions of acceptability include:

- **Suitability** – the unit has a sufficient number of bedrooms given the household’s size, according to the National Occupancy Standard.¹⁴;
- **Adequacy** – the dwelling is in good conditions and needs only minor or no repairs; and
- **Affordability** – housing costs do not exceed 30% of the household’s pre-tax income.

According to the 2016 census, core housing need affected a total of 73 households in the Town of Cochrane and decreased by half between 2006 and 2016. Considering the number of people on the affordable housing waitlist and findings from the 2018 homelessness survey (reported below and in more detail in section 4.4, this metric likely significantly underestimates the number of households whose housing does not meet their needs. This may be due to the methodology used to calculate core housing need, which is based on the average amount that households in the Town are paying for housing and is likely to significantly overestimate the availability of suitable and adequate housing options that would cost less than 30% of a household’s income. For this reason, the remaining indicators of housing need, such as affordability and adequacy, combined with the number of people who are homeless or at risk of homelessness are more informative in assessing the true state of need in the Town of Cochrane.

Figure 19 Housing need indicators, 2006-2016



¹⁴ This is calculated as follows (if household members meet more than one criteria, earlier conditions listed take precedence): a maximum of two persons per bedroom; household members living as part of a married or common-law couple share a bedroom; lone parents have a separate bedroom; household members aged 18 or over have a separate bedroom; household members under 18 years of the same sex share a bedroom; household members under 5 years of the opposite sex share a bedroom if doing so would reduce the number of required bedrooms. Households consisting of one person living alone are the exception, as they do not need a bedroom, i.e. they may live suitably in a bachelor apartment.

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Unaffordability and inadequacy (the need for major repairs) affected 19% and 12% of all households in Cochrane, respectively. While the number of households facing affordability challenges decreased by 86 (17% change) between 2006 and 2016, the number of households living in an inadequate dwelling has increased by 68 (35% change).

It is important to note that none of these metrics of housing need includes homelessness, whether absolute or hidden (i.e. living in spaces that are not counted as dwellings by the census or couch surfing). According to the housing and homelessness Period Prevalence Count (PPC) conducted by Laurentian University in May 2018, 365 people were homeless or at risk of homelessness in the Town of Cochrane. Of this number, 56 were currently homeless (absolute or hidden) and an additional 148 were at risk of homelessness. In total, this makes about 7% of the population of the Town of Cochrane either currently homeless or at risk of homelessness. Characteristics of this population include:

- 204 independent youth or adults with 161 dependent children;
- Even split between male and female;
- Over 50% indigenous identifying, 7% other racialized groups;
- 23% were involved in the child welfare system;
- 16% identified as two-spirit, gay, lesbian or bisexual.

The main reasons for homelessness reported in the survey were financial (i.e. affordability challenges) and family conflict or abuse. 39% of the respondents reported having employment income. Further details relating to homelessness in the Town of Cochrane are reported in Section 4.4.

4.0 SUB-POPULATION ANALYSIS

4.1 OLDER ADULTS

Similarly to the District of Cochrane, the population of the Town of Cochrane has been undergoing a process of demographic aging over the last two decades. This means that an increasingly larger share of the population is reaching retirement age. In 2016, over one-third of the population was 55 years or older, and 18% of the population was considered senior, i.e. 65 years or older. The senior population is projected to increase to 27% of the total population by 2041. In 2016, 157 or 16% of the senior population was considered low-income under the LIM-AT measure. At the end of 2019, 61 seniors were on the waitlist for one-bedroom RGI units.

Housing challenges that are more common among the senior population include:

- **Fixed income source:** Retired households who depend on fixed monthly payments are vulnerable to increases in housing costs or the cost of living.
- **Decreasing mobility:** As people age, they are more likely to need more accessible housing with supports. This may require making significant investments to existing dwellings to allow seniors to age in place.

This population requires senior-friendly housing options that fit different budgets. This includes sufficient senior-friendly housing, such as one- or two-bedrooms dwellings with accessible design. The availability of these types of units can have positive repercussions on other household types, as it can help free up larger units for growing families that no longer suit the needs of aging residents.

The Town of Cochrane has one retirement residence called Cadence Residence, which opened at the end of 2015 and includes 32 units of various sizes and prices. The rent includes three meals a day, housekeeping, health supports and organized activities. It was built as a result of community consultations to fill the gap of senior options between living independently and living in long-term care. As the senior population continues to increase in the coming decades, building additional senior residences of this type can continue to help meet this need.

4.2 INDIGENOUS POPULATION

The indigenous population in the Town of Cochrane included 790 people who reported having an aboriginal identity such as First Nations, Métis, or with Treaty Indian status in 2016. This represents 20% of the total population of the Town. The indigenous population by aboriginal identity is presented in Table 11.

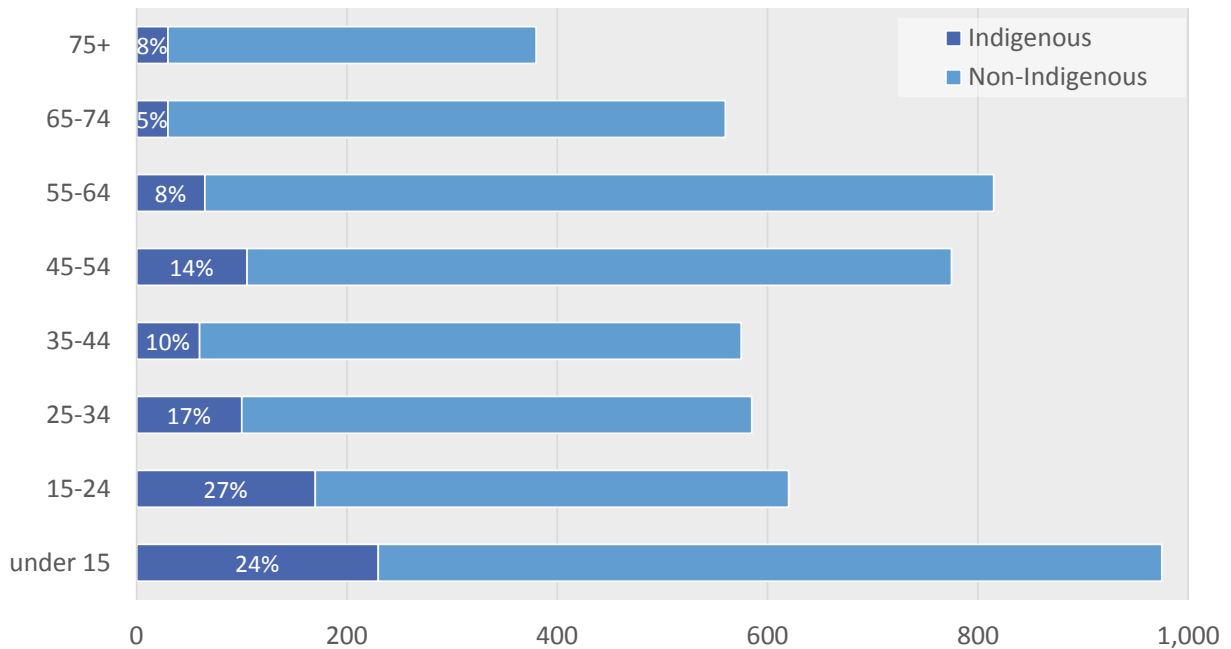
Town of Cochrane Housing Needs Study

Table 11 Indigenous population, 2016

Aboriginal Identity	Number of People
First Nations (North American Indian)	790
Métis	275
Aboriginal responses not included elsewhere	10

As a whole, the indigenous population is younger than the non-indigenous population in the Town of Cochrane. In fact, about one-quarter of the under 25 population identified as indigenous in 2016, as shown in Figure 20.

Figure 20 Indigenous and non-indigenous population by age, 2016



Analyzing the specific housing needs of the indigenous population is challenging, as employment and housing data is not available by indigenous identity at the Town level. However, there is some indication that housing needs and housing services may be higher within this population. For instance, half of the respondents who were homeless or at risk of homelessness in the Town of Cochrane identified as indigenous in the homelessness survey conducted by the Centre for Research in Social Justice and Policy at Laurentian University in May 2018. Considering that the indigenous population makes up about one-fifth of the total population of the Town, indigenous-identifying people are overrepresented in this population.

There are one short-term transitional shelter and 54 affordable housing units that are specifically geared towards the local indigenous population. These are described in more detail below:

- **The Ga Beh Shoo In Men’s Shelter** is a temporary short-term home for males ages 18 and older who are homeless or at risk of being homeless and are actively searching for a home.

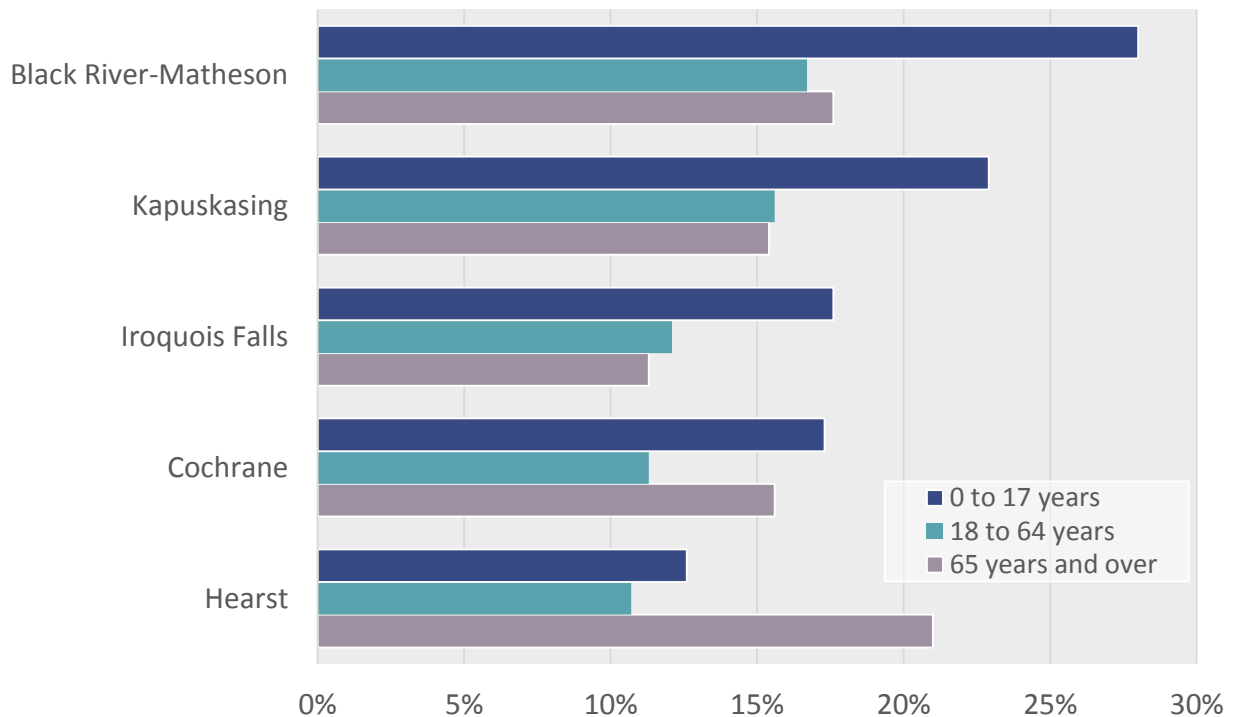
- **Ontario Aboriginal Housing** manages 33 units in the Town of Cochrane and has taken over the two units from Co-Tem Pro-Native Non-Profit Units.
- **Cochrane Temiskaming Native Housing Inc.** manages 19 rent-geared-to-income units for low-income Aboriginal families and individuals.

4.3 LOW-INCOME POPULATION

One measure of relative poverty used by Statistics Canada is the low-income measure after tax (LIM-AT). A household is considered low-income under this metric if its after-tax income is below 50% of the median after-tax income for households of that size.

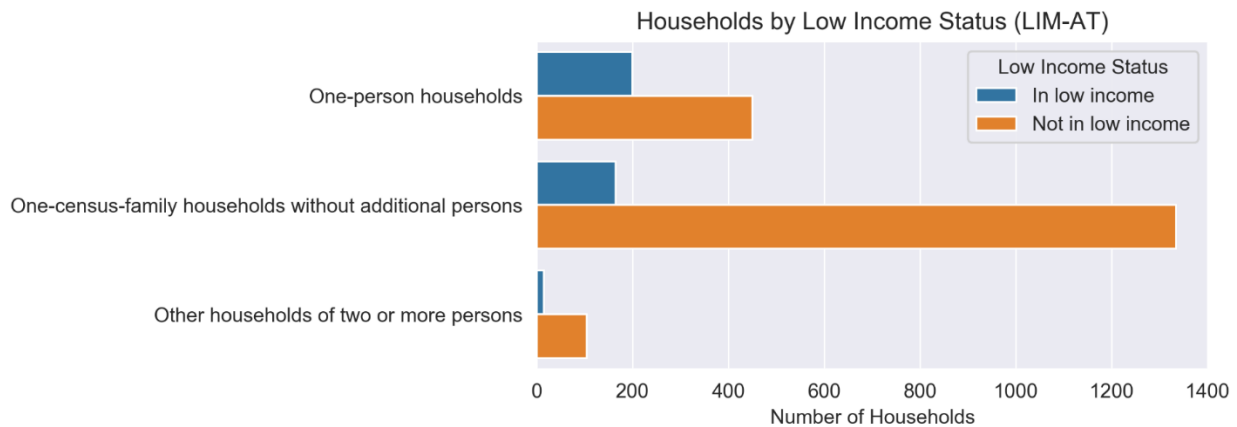
In the Town of Cochrane, 17% of people under the age of 18, 11% of adults aged 18 to 64, and 17% of seniors aged 65 years or more have an income below the LIM-AT threshold. As can be seen in Figure 21, Cochrane’s share of the working-age population falling under the low-income threshold is lower than most similar-sized towns in Cochrane District. However, its share of youth and seniors falling under the threshold is similar to that of its peers.

Figure 21 Regional comparison of percentage of population with LIM-AT status by age, 2016



About 200 single-person households fall under the low-income threshold in the Town of Cochrane. This is the household type with the highest prevalence of low-income in the Town, as can be seen in Figure 22.

Figure 22 Core housing need by household type, 2016



4.4 HOMELESSNESS

Homelessness is a spectrum that can include people and households in situations of precarious housing as well as those in acute need of housing. The definitions used in the 2018 homelessness survey of Cochrane District conducted by Laurentian University include the following:

- **Absolute Homelessness:** include people who have no home of their own or a home that is not suitable for human habitation (e.g. squats or sleeping outdoors). People experiencing absolute homelessness may be unsheltered or temporarily housed in emergency shelters.
- **Hidden Homelessness:** includes people who have no permanent dwelling but whose homelessness may be concealed. For instance, it includes people who rely on couch surfing.
- **Chronic Homelessness:** Includes people who have been continuously homeless for six months or more.
- **Episodic Homelessness:** includes people who frequently experience homelessness, i.e. three times or more in a year.
- **At Risk of Homelessness:** includes people who are at an elevated risk of becoming homeless due to circumstances such as low wages, inability to pay rent, eviction, illness or violence in the home.

The Centre for Research in Social Justice and Policy of Laurentian University conducted a Period Prevalence Count (PPC) in May of 2018 to enumerate the people who were homeless or at risk of homelessness in the District of Cochrane and at the Town level. While a PPC can help provide a reasonable understanding of the scale and nature of homelessness within a community, it is important to note that prevalence is consistently underestimated due to hidden homelessness and some people living with homelessness choosing not to participate.

In total, the survey found that 365 people were homeless or at risk of homelessness in the Town of Cochrane, which represents about 7% of the Town’s total population. This includes 205 independent youth and adults with 161 dependent children between them. Out of the independent youth and adults, 56 reported to be homeless at the time of the survey and 148 were at risk of homelessness.

Town of Cochrane Housing Needs Study

The survey also reported characteristics of the population that was homeless or at risk of homelessness, including age, indigenous identity, gender identity and sexuality. Over half of the respondents identified as indigenous and 7% reported belonging to other racialized groups. There was a relatively even split between male and female respondents, and 16% identified as two-spirit, gay, lesbian or bisexual. About one-quarter of respondents were involved in the child welfare system.

The main factors contributing to homelessness reported by survey respondents were financial (e.g. inability to pay rent or job loss) and family conflict or abuse. The main sources of income of respondents include employment (39%) and social assistance (23%), followed by disability benefits (13%), GST refunds (12%) and seniors benefits (11%)¹⁵

¹⁵ Multiple responses were possible.

5.0 POLICY OPTIONS

The data analysis shows that the Town of Cochrane’s current housing stock is not diverse enough to meet the changing needs of local households. Specifically, there is a lack of affordable housing options for one and two-person households, and the existing options are almost exclusively on the rental market. In the coming decades, the population is expected to decrease slightly, and the overall population is expected to age. This means that there will be an increased need for smaller, senior-friendly units that are accessible and have supports in place to help households age in place. These trends indicate that the demand for housing is not expected to increase. The Town of Cochrane can, therefore, focus on making adapting the current stock to meet these evolving needs through conversions and renovations.

These trends were discussed in consultations with local stakeholder, who provided input to the analysis and helped identify housing priorities. A summary of the feedback and insight generated through the consultations is included as an appendix in section 0. The main priorities that emerged from the consultation process and the data analysis are the following:

1. Ensuring the Town has a well-maintained and diverse housing stock to address the changing needs of households in the community – Areas of focus include:
 - a. Increasing the number of affordable bachelor, one- and two-bedroom dwellings
 - b. Increasing the number of accessible one-bedroom dwellings for seniors
 - c. Creating alternative affordable housing options on the ownership market for households who may not be able to afford a single-detached house, e.g. co-operative housing
 - d. Improving the condition of the aging housing stock
2. Reducing homelessness – Areas of focus include:
 - a. Increasing the number of beds in shelters and transitional housing
 - b. Increasing the supports for households who are at risk of becoming homeless

This section presents policy suggestions that align with the priorities listed above, presented for consideration by the Town of Cochrane by type and objective.

5.1 REGULATORY APPROACHES

1. **Inclusionary zoning:** To incentivize the development of additional affordable housing units, the Town of Cochrane could consider revising the Official Plan to include inclusionary zoning policies that require all new residential developments to include units for sale or rent at below-market rates, either on the same site or on a different site.
2. **Demolition policy:** To maintain the existing stock of affordable rental housing, the Town of Cochrane could consider implementing a demolition policy, which would require developers to offset the losses of rental or affordable housing units due to demolition by building new rental units or paying a fee.

5.2 FINANCIAL & ADMINISTRATIVE APPROACHES

The following are policy recommendations to incentivize the development of additional affordable housing units.

3. **Designate Community Improvement Project Areas:** The Town of Cochrane's Official Plan states that the Council may designate Community Improvement Project Areas to address poor housing and/or building conditions and the creation of affordable housing. The Town of Cochrane could consider the feasibility of using CIP grants to:
 - a. Incentivize the conversion of single-detached homes into duplexes or other types of multi-unit dwellings.
 - b. Incentivize investments in existing dwellings to make them more accessible to enable seniors to age in place.
4. **Affordable secondary suite grant:** The Town of Cochrane could consider putting in place a grant for homeowners who build a second unit (apartment-in-house) for rental and maintain affordability for a stated length of time (e.g. 20 years). Additionally, the Town can consider re-examining its current development charges to ensure that second units in new homes are exempt from development charges based on recent changes in provincial legislation.
5. **Property tax reduction:** The Town of Cochrane could consider the feasibility of waiving or reducing property tax for a set period for:
 - a. New rental and ownership and co-operative housing developments that fall at or below a defined affordability threshold.
 - b. Property owners who donate or lease properties at below-market rates to community agencies and co-operatives.
6. **Affordable housing development incentives:** The Town of Cochrane could assess the feasibility of providing incentives on a sliding scale for developers of affordable housing, which would increase with the number of units or as the affordability of these units deepens, e.g. larger incentives for affordable housing that is affordable to households below a certain income threshold. Such incentives could include:
 - a. Allowing greater height and/or density;
 - b. Waiving development and/or building fees and charges in part of full;
 - c. Streamlining the development and planning application process; or
 - d. Relaxing parking requirements in areas within walking distance of essential services.
7. **Below-market land lease:** The Town of Cochrane could consider leasing land at below-market value to developers of affordable housing projects, such as co-operative housing.

8. **Housing reserve fund:** The Town of Cochrane can consider the feasibility of establishing a Housing Reserve Fund¹⁶ through section 37 of the Planning Act and identifying other municipal revenue streams to finance affordable housing.

5.3 PARTNERSHIP APPROACHES

The following are suggestions for ways in which the Town of Cochrane can support collaboration between the non-profit community, the private sector, aboriginal organizations and CDSSAB to advance its housing priorities.

9. **Facilitating partnerships:** The Town of Cochrane could play a role in facilitating partnerships among owners of vacant homes and community agencies who may be able to buy or lease these properties on a long-term basis.
10. **Promote existing housing programs:** working with the CDSSAB and community stakeholders, the Town of Cochrane can increase awareness and take-up among the Town's residents and affordable housing providers of Provincial and National programs, as well as private funding related to housing and support services, such as¹⁷:
 - a. CMHC seed funding to help develop new affordable housing;
 - b. CMHC Preservation Funding for Community Housing;
 - c. Enbridge Affordable Housing Multi-Residential Conversion program; and
 - d. OPHI Ontario Renovates Home Repair Program for Indigenous homeowners.

¹⁶ A housing reserve fund is an account set up by a municipality to set aside and accrue funds for various affordable housing initiatives. More information can be found from the Ontario Ministry of Municipal Affairs and Ministry of Housing.

¹⁷ A list of resources, including government programs, private initiatives and funding and information is included in the Appendix.

6.0 CONCLUSIONS

The housing needs analysis shows that the Town of Cochrane's housing stock, primarily comprising single-detached houses for ownership and a much smaller share of low-rise apartments for rent, is not sufficiently diversified to meet the changing needs of households. Additionally, the Town's housing stock is aging, and many households live in homes needing major repairs.

Households are getting smaller as the average age of the population increases and the population is expected to stagnate or decrease over the coming decades. The changing demographic profile of the Town forecasts a change in demand for housing. Namely, the demand for smaller, accessible units with fewer bedrooms for seniors is likely to increase considerably. Fulfilling this need is helpful not only to the older population but also to growing families who can move into larger homes that would free up.

In addition, given the current economic and employment trends, there will continue to be significant demand for one- and two-bedroom units that are affordable for the lower-income population, including the significant share of employed people working in lower-paying sales and services occupations. Creating more housing options for this population can help reduce the number of households that are homeless or at risk of homelessness in the Town. This population, which currently makes up about 7% of the Town's total population, faces a gap in the housing continuum. Other housing solutions geared towards the need of this at-risk population, including transitional shelters, supportive housing, and other housing-adjacent programs can help fill this gap.

The challenge for the Town of Cochrane is to ensure the proper maintenance of its aging stock while adapting it to meet a range of needs over the coming decades. This will require prioritizing initiatives that create more variety within the housing stock in terms of build types, unit size (number of bedrooms) and tenure. This challenge can be met by considering a mix of approaches and initiatives, including regulatory measures, financial incentives and the development of partnerships that have a clear focus on the Town's housing priorities. Such initiatives can include conversions of single-detached houses into multi-unit housing types and incentivizing owners of single-detached houses to create secondary suites within their homes. New developments should also be planned with flexibility in mind, to ensure that new units are appropriate to different household types from seniors with mobility constraints to young families.

APPENDIX

A.1. CONSULTATION FEEDBACK

As part of this project, CANCEA presented the results from the housing analysis to the Town of Cochrane's Housing Strategy Committee over the course of two consultations to elicit feedback and gain a local perspective on the trends and patterns seen in the data.

Those who attended the consultations included the Mayor of Cochrane, City Councilors, representatives of the local Friendship Centre, members of the business community, as well as Town Staff from the Protective Services and Economic Development departments. Those who did not attend received a copy of the presentation and were given the opportunity to submit questions or comments via email.

The main discussion points and takeaways from these sessions are summarized in the following subsections.

LOCAL RENTAL HOUSING AFFORDABILITY PRESSURES

Consultation participants shared their concerns over the increasing rent and housing price pressures felt in the community. It was agreed that the average rents reported by the CMHC rural rental market survey were significantly lower than rents currently paid by community members. The arrival of workers in service occupations to the Town of Cochrane is thought to contribute to this increase in rents.

COMPARISONS WITH SIMILAR COMMUNITIES IN THE DISTRICT

The committee was interested in expanding the data analysis to include additional comparisons across similar-sized municipalities in the District of Cochrane. The general sentiment was that the Town of Cochrane was retaining more of its younger residents than other communities and even attracting workers from elsewhere in the province. To see whether these trends were visible in the data, comparator statistics for the District, as well as similar-sized municipalities such as Iroquois Falls, Hearst, Kapuskasing and Black River-Matheson were added to the analysis and are presented in the report.

DEMOGRAPHIC TRENDS AND ABORIGINAL IDENTITY

One of the most important demographic trends that was identified in the consultation is the relatively large proportion of indigenous youth in the younger age cohorts. This trend, borne out in the data, may, in fact, be larger than the numbers would suggest. Participants in the consultation mentioned that the local elementary schools are reaching capacity and seeing higher enrollment rates than elsewhere in the District. This phenomenon may be in part driven by indigenous youth from outside the Town choosing to go to school in the Town of Cochrane. If some of these children are living in boarding arrangements or staying with family, they may not be counted in the census.

HOMELESSNESS

The findings of the homelessness survey conducted by Laurentian University in 2018 brought up concerns about the limited number of resources for the homeless and those at risk of homelessness in the Town of Cochrane. Currently, the Town is home to one men's shelter with six beds, through which many services and programs are offered in partnership with the local Friendship Centre. The Housing Strategy Committee was concerned that this is insufficient to meet the need for shelters and transitional housing found in the community.

The development of a ten-unit transitional housing centre is currently being planned by Ontario Aboriginal Housing in Cochrane, once completed, will help address this gap in the housing continuum. Additional initiatives of this type will likely be needed to fully address the local need, based on the findings of the homelessness study and the data analysis, especially for currently underserved groups, namely women. The committee identified the need for a women's shelter or transitional housing, especially since the closure of Tranquility House, a local Women's shelter in nearby Matheson in 2019.

Committee members were conscious about the challenges that come with addressing these issues given the costs associated with development. This may require the piloting of innovative solutions. One idea proposed was the conversion of aging motels into mini-suites to provide affordable housing for low-income single-person households.

KEY HOUSING PRIORITIES

A theme that emerged from the data analysis and ensuing discussions was diversifying the Town of Cochrane's housing stock to address diverse and changing needs. Given that the demand for housing in the Town of Cochrane is not expected to increase significantly, members of the Housing Strategy Committee expressed that a priority should be to make the best use of the existing housing stock through conversions and renovations, especially of current multi-unit complexes. Members of the Committee also agreed that reducing homelessness should be made a priority in the Town.

1. Ensuring the Town has a well-maintained and diverse housing stock to address the changing needs of households in the community – Areas of focus include:
 - a. Increasing the number of affordable bachelor, one- and two-bedroom dwellings
 - b. Increasing the number of accessible one-bedroom dwellings for seniors
 - c. Creating alternative affordable housing options on the ownership market for households who may not be able to afford a single-detached house, e.g. co-operative housing
 - d. Improving the condition of the aging housing stock
2. Reducing homelessness – Areas of focus include:
 - a. Increasing the number of beds in shelters and transitional housing
 - b. Increasing the supports for households who are at risk of becoming homeless

A.2. AFFORDABLE HOUSING WAITLIST DATA

The following waitlist data for rent-geared-to-income units was provided by the CDSSAB Area Manager. The one-bedroom waitlist data was obtained on October 21st 2019 and the remaining data were obtained on January 26th, 2020.

Table 12 Households on the waitlist for affordable housing by unit size, 2019-2020

Unit Size	Number of Families
Bachelor or 1-bedroom unit	101
Two-bedroom unit	56
Three-bedroom unit	39
Four-bedroom unit	10
Five-bedroom unit	7

Of the households on the waitlist for a bachelor or one-bedroom unit, 40 were non-seniors and 41 were seniors.

A.3. RESOURCES

The tables below lists and describes funding opportunities and programs that are available for housing initiatives to the Town of Cochrane, community partners and residents. The information contained in this table is provided for informational purposes only. Those wishing to obtain complete information regarding these programs should refer to the links provided in the table or contact the program administrators.

Table 13 Resources: Federal programs

Name	Description	Who is Eligible	Eligible Projects/Activities
CMHC Seed Funding	Supports affordable housing through interest-free loans and/or non-repayable contributions to help with costs related to pre-development activities. This can include business plans, preliminary designs, development permits and more.	Municipalities community housing providers indigenous governments and organizations private sector groups	<ul style="list-style-type: none"> • Indigenous community housing • Community and affordable housing • Mixed-use market / affordable rental • Shelters, transitional housing and supportive housing • Conversion of non-residential buildings to affordable multi-residential • Renovation of existing affordable units at risk of being abandoned or demolished
CMHC Preservation Funding for Community Housing	Helps existing community housing providers remain viable and prepare for future funding opportunities by providing financial assistance to support the cost of completing preservation activities.	Community Housing Providers, e.g. non-profit housing organizations and rental co-operatives	Project must : <ul style="list-style-type: none"> • Have been previously subject to a federally administered operating agreement • Be primarily residential • Have a minimum of 5 affordable units/beds • Be considered affordable, as determined by the Municipality or Province, or as accepted under other CMHC programs
Employment and Social Development Canada Reaching Home	Provides long-term stable funding to 58 urban communities outside the territories that face significant issues with homelessness. Organizations in Designated Communities can apply for project funding by contacting their local community entity	<ul style="list-style-type: none"> • Designated Communities (urban centres) • Indigenous communities • Territorial communities Rural and remote communities across Canada	<ul style="list-style-type: none"> • Housing services • Prevention and shelter diversion • Client support services • Coordination of resources and data collection

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Table 14 Resources: Provincial programs

Name	Description	Who is Eligible	Eligible Projects/Activities
Canada-Ontario Community Housing Initiative	<p>Funding for social housing and community housing to protect, regenerate and expand social housing and reduce housing need and to preserve Urban Native housing units.</p> <p>This program is administered through local Service Managers.</p>	<p>Housing Providers/projects are eligible to receive COCHI if:</p> <p>The project was administered within a “Transferred Housing Program” in Schedule 1, Regulation 367/11 of the <i>Housing Services Act</i> as of April 1, 2019</p> <p>The project is still listed as above at the time of the commitment and use of COCHI funding</p>	<p><u>Operating Components</u></p> <p>Rent supplements</p> <p>Transitional operating funding, such as Asset management planning services</p> <p>Business streamlining/operations analysis</p> <p>Enabling acquisitions and mergers of housing providers/assets</p> <p><u>Capital Component</u></p> <p>Repair</p> <p>Replacing and/or repairing core building systems and sub-systems</p> <p>Carrying out health and safety repairs, e.g. accessibility</p>
Ontario Priorities Housing Initiative – Rental Housing Component	<p>Funding of up to 75% of the pro-rated share of capital costs of affordable units to increase the supply of community rental housing for households on social housing waiting lists and to ensure that safe, adequate and affordable rental housing is available to Ontario households.</p> <p>This program is administered through local Service Managers.</p>	<p>Non-profit, municipal, co-operative developments or partnerships</p>	<p>New construction, including additions and extensions</p> <p>Acquisition/rehabilitation of existing residential buildings to maintain or increase the affordable rental stock</p> <p>Conversion of non-residential buildings or units to purpose-built rental buildings/units</p>

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<p>Ontario Priorities Housing Initiative – Homeownership component</p>	<p>Assist low to moderate-income renter households to purchase affordable homes by providing down payment assistance in the form of a forgivable loan. Funding is limited to \$50,000 per unit.</p> <p>This program is administered through local Service Managers.</p>	<ul style="list-style-type: none"> • Renter households building a sole and principal residence in a participating Service Manager area • Have a household income at or below the 60th percentile income level for the Service Manager Area or the Province, whichever is lower • Meet any additional criteria set by the Service Manager 	<ul style="list-style-type: none"> • The purchase price may not exceed the average resale price in the Service Manager’s area • Resale or new homes • Modest in size relative to community norms in terms of floor area and amenities
<p>Ontario Priorities Housing Initiative – Ontario Renovates component</p>	<p>Provides financial assistance of up to \$50,000 to renovate and/or rehabilitate affordable ownership and rental properties including community housing. There are two subcomponents: home repair and multi-unit rehabilitation.</p> <p>This program is administered through local Service Managers.</p>	<p>For home repair:</p> <ul style="list-style-type: none"> • Households with an income at or below the 60th income percentile for the Service Manager area or province, whichever is lower • Homes that are the sole and principal residence of the household with a market value at or below the average resale price for the Service Manager area <p>For Multi-unit rehabilitation:</p> <ul style="list-style-type: none"> • Units that are modest relative to community norms • Rents that are at or below CMHC average market rent for the Service Manager area • Renovations to shelters, rooming houses and affordable secondary or garden suites are eligible 	<ul style="list-style-type: none"> • Repairs and rehabilitation required to bring a home or unit to an acceptable standard while improving energy efficiency • Remediation for an overcrowded dwelling through the addition of habitable living space • Modifications to reduce physical barriers related to housing and reasonably related to the occupant’s disability • Creation of self-contained secondary suites and garden suites for affordable rental purposes • Labour costs, taxes, permits, legal fees, appraisal and other costs that the Service Manager deems reasonable

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<p>Ontario Priorities Housing Initiative – Rental Assistance</p>	<p>Funding to address affordability issues of households in rental units, including:</p> <ul style="list-style-type: none"> • Rent supplement • Housing allowance direct delivery • Housing allowance shared delivery <p>The program prioritizes households affected by expiring programs and households who are homeless or at risk of homelessness.</p> <p>This program is administered through local Service Managers.</p>	<ul style="list-style-type: none"> • Households who are eligible to be on social housing waiting lists with an income below the applicable Household Income Limits in the Ontario Regulation 370/11 under the <i>Housing Services Act, 2011</i> • Units may be in private buildings or in non-profit and co-operative projects, but only market rent units in social housing developments are eligible 	
<p>Ontario Priorities Housing Initiative – Housing Support Services</p>	<p>Provides housing support services to tenants that need extra support to achieve housing stability.</p> <p>This program is administered through local Service Managers.</p>	<ul style="list-style-type: none"> • For eligible tenants in existing social housing, affordable housing units and tenants in units established through OPHI • May be provided by the Service Manager or through a partnership with external community agencies. 	<p>Some eligible activities include (but are not limited to):</p> <ul style="list-style-type: none"> • Counselling, case management, crisis prevention, harm reduction and intervention services • Support with physical and cognitive disabilities • Assistance with basic needs • Support to connect with peers and strengthen positive relationships with family members and friends
<p>Ontario Aboriginal Housing Services Ontario Priorities Housing Initiative (OPHI) Ontario Renovates Home Repair Program</p>	<p>A forgivable loan program (to a maximum of \$25,000) to assist low to moderate-income indigenous homeowner households to repair their primary and sole residence to bring them to acceptable standards while improving the energy efficiency of the unit.</p>	<p>Indigenous homeowner households</p>	<p>Repairs must be on a sole and primary residence</p>

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Table 15 Resources: Private initiatives

Name	Description	Who is Eligible	Eligible Projects/Activities
Enbridge/Uniongas Affordable Housing Multi-Residential Conservation Program	Covers 50% of the costs of upgrading to energy-efficient equipment.	Social Housing Not for Profit Housing Providers Market-Rate Housing Providers at rates at or below CMHC average rents	Existing multi-residential housing complexes
Home Depot Foundation Orange Door Project Grant	Provides grants up to \$50,000 to charities working to prevent and end youth homelessness in Canada.	Charities	Projects that help end youth homelessness, including: Renovation projects Prevention initiatives Employment/life skills programs
Home Depot Foundation Community Impact Grants	Provides charities with funding up to \$10,000 (cash and/or gift card) for affordable housing and community-based improvement projects.	Charities	Preference will be given to repair, renovation and/or improvement projects to housing and/or other support facilities for homeless youth.