



THE HEART OF HOUSING

Cochrane Society for Housing Options
2024 Report to Community



Cochrane Society for
Housing Options

Special Thanks

Our Staff

Cochrane Society for Housing Options' (CSHO) work is carried forward by a small but dedicated team who put heart and care into everything they do. Their commitment and compassion make our mission possible.

Jaimie Anton, Acting Executive Director

George Toumishey, HRH Sales Coordinator

Phil Astle, HRH Volunteer Coordinator

Our Board

Our board provides guidance, leadership, and countless volunteer hours to keep CSHO strong. We are grateful for their vision, dedication, and service.

Lyle Balmer, Chair

Steven Sinclair, Vice Chair

Margaret Stevens, Treasurer

Laura MacDonald, Secretary

Dylan Bakker, Director

Susan Flowers, Cochrane Council Member

Marni Fedeyko, Cochrane Council Member

Our Volunteers

CSHO's social enterprise, Home Reno Heaven, is powered by volunteers who give thousands of hours each year, sorting donations, serving customers, and keeping materials out of the landfill. Their generosity of time and spirit turns community effort into housing solutions.

Our Partners

Our impact is only possible because of the partners who strengthen and sustain our work. Their support turns housing stability into a reality for Cochrane residents and for that, we are deeply grateful.

Spotlights

TOWN OF COCHRANE

Since its inception, CSHO has relied on the Town of Cochrane as a **key partner**, providing essential funding for the Executive Director position and supporting strong leadership in the community.

COCHRANE FCSS & UNITED WAY

In 2025, Cochrane Family & Community Support Services and United Way Calgary & Area awarded CSHO a **\$13,000 grant** to help fund our Housing Administrator position, ensuring we have the staff capacity to support tenants and advance affordable housing.

Our Partners in Impact

Government

- Government of Canada
- Government of Alberta
- Town of Cochrane
- Rocky View County

Community Champions

- Cochrane Family & Community Support Services
- Family Resource Network Cochrane & Area
- Big Hill Haven
- Helping Hands
- United Way Calgary & Area



Letter from the Board Chair

It is with great pride that I share this year's Report to the Community on behalf of the Cochrane Society for Housing Options (CSHO).

*Housing is more than bricks and mortar—it is the **foundation of stability, dignity, and belonging**. Over the past year, CSHO has continued to demonstrate what is possible when a community comes together with compassion and purpose. Whether through our affordable rental homes, the dedication of our staff and volunteers, or the impact of Home Reno Heaven, **the common thread is people helping people**.*

*Behind every achievement this year are the people whose lives have been touched by safe, stable housing: the senior able to age in place, the parent who can rest easier knowing their children are safe, the volunteer who finds renewed connection in giving their time. **These stories remind us why housing matters**, and why CSHO's mission—to advocate, deliver, and enhance housing possibilities for the Cochrane and area community—remains as vital as ever.*

*We also stand at a moment of renewal. Through new partnerships, a strengthened brand, and a clearer strategic direction, **CSHO is building not only for today but for the future**. With the support of the Town of Cochrane, Cochrane Family & Community Support Services, our donors, volunteers, and countless community partners, we are turning challenges into opportunities.*

*On behalf of the Board of Directors, I extend my heartfelt thanks to everyone who makes this work possible—our staff, volunteers, tenants, and partners. **Together, we are proving that housing is a community solution** and that Cochrane is at its best when we lift one another up.*

*As we look ahead, **our commitment is unwavering**: to grow housing options, advocate with courage, and ensure every person in our community has a fair chance at a place to call home.*

Lyle Balmer, CSHO Chair



Letter from the Mayor of Cochrane

*Cochrane is a community built on connection, compassion, and collaboration. and nowhere is that more evident than in the work of the Cochrane Society for Housing Options (CSHO). **CSHO has a vital role to play in the future of our community**, not only as a provider of affordable housing, but as a key partner in fostering a more inclusive and supportive Cochrane.*

*As our town continues to grow, their leadership and collaborative approach will be essential in ensuring that residents have access to safe, stable, and affordable homes. **Together, we can build a community where everyone has the opportunity to thrive.***

Jeff Genung, Mayor of Cochrane

A handwritten signature in black ink, appearing to read 'Jeff Genung', with a stylized flourish at the end.

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LAND ACKNOWLEDGEMENT

CSHO acknowledges that we operate on the traditional territories of the Îyârhe Nakoda (Stoney Nakoda), comprised of the Chiniki, Bearspaw, and Goodstoney First Nations, as well as the Tsuut'ina Nation and the Niitsitapi (Blackfoot Confederacy), which includes the Siksika, Piikani, and Kainai Nations. This land is also home to the Métis Nation of Alberta, Region 3.

We honour and respect the longstanding relationships that Indigenous Peoples have with this land, and we recognize the impacts of colonization, including the ongoing lack of equitable access to housing and essential services. As a community-based organization, **CSHO is committed to working in ways that advance reconciliation, uphold dignity, and support housing as a human right for all.**



Why This Report?

This report **reflects a new chapter** for the Cochrane Society for Housing Options—an opportunity to step back, reflect on our journey, and share the impact of our work in a more intentional and visible way.

As a nonprofit housing provider rooted in dignity, stability, and inclusion, we have supported local residents through below-market housing, community partnerships, and a commitment to care. We've grown over the years, adapting to changing needs, launching a social enterprise, and expanding the number of people we serve. Now, with renewed energy and a stronger sense of direction, we're proud to share this report as both **a look back at our journey and a glimpse of what's ahead.**

This report also captures the measurable outcomes and human moments that define our work. It highlights our affordable housing program and Home Reno Heaven, and it shares the voices of tenants, volunteers, and partners who make our mission possible.

Above all, **this is a report about community.** It reflects our values—respect, equity, and connection—and our belief that housing is more than shelter. It's the foundation for well-being, belonging, and a fair chance at stability for everyone who calls Cochrane home.

Who We Are



The Cochrane Society for Housing Options (CSHO) was created from community collaboration and a shared belief that **housing is the foundation of a thriving Cochrane**. As a non-profit, we help residents in our community find and keep stable housing. We offer affordable housing options to those in need, advocate for inclusive policy, and support individuals and families with dignity and respect.

Backed by deep community roots and a hands-on board of directors, we're here to make sure everyone in Cochrane has a **fair chance at a place to call home**. Through Home Reno Heaven, (HRH) Cochrane's community-powered home improvement store, residents donate goods, shop affordably, and directly support local housing solutions. Every purchase helps create real impact, turning community support into long-term housing stability.

Building on Our Roots

In 2000, the Town of Cochrane formed the Affordable Homes Task Force, which confirmed the **urgent need for affordable rental housing**. From that effort, the Homestead was developed, and in 2002 CSHO was established to lead the project and manage the building. Initial funding came from all levels of government, alongside local fundraising and donations.

Since then, key milestones have included:

- **2006:** The Homestead opened, providing 21 below-market rental units.
- **2010:** Home Reno Heaven launched to raise funds through donated renovation goods.
- **2011:** A homeownership assistance program was launched with the Town to support first-time buyers.
- **2015:** 13 new-build condos in Sunset Ridge were added to our portfolio.
- **2016:** The Town of Cochrane transferred a four-plex to CSHO.

These milestones remind us of **what's been achieved and inspire the work that still lies ahead**.

Mission As a leader in vital housing, CSHO advocates, delivers and enhances housing possibilities for the Cochrane and area community.

Vision Every person feels safe and secure in their housing.

CSHO Housing Charter

Our Housing Charter **sets out the commitments and values that guide our mission and vision**, and that we hold ourselves accountable to as we work together to build a stronger Cochrane. These commitments define not just what we do, but *why* we do it, ensuring that housing remains connected to dignity, equity, and community.



HOUSING IS A HUMAN RIGHT

We believe **every person in Cochrane has the right to housing** that is safe, secure, accessible, and affordable. No one should be without a home due to their income or discrimination.

A HOME FOR ALL INCOMES

We work to enable a **full spectrum of housing options** so all residents can live with dignity regardless of income.

COMPLETE COMMUNITIES

We champion the creation of complete communities by integrating non-market, rental, and ownership housing **close to jobs, transit, and amenities**.

AFFORDABLE & NON-MARKET HOUSING

We advocate for more non-market housing, across all neighbourhoods, with clear targets in local plans to ensure **affordability is built into Cochrane's future**.

DESIGN FOR DIGNITY & ACCESSIBILITY

We believe all **housing should be inclusive** of diverse household sizes, physical and cognitive abilities, ages, and cultural identities.

SUPPORT FOR AGING IN PLACE

We promote adaptable housing so **residents can remain in their communities** as their needs change.

COMMUNITY PARTNERSHIPS

We collaborate with Indigenous communities, non-profits, developers, and governments to fund, build, and steward **housing that meets local needs**.

PREVENTING DISPLACEMENT

We work to prevent homelessness **by expanding transitional and supportive housing** and ensuring no resident is left behind.

TRANSPARENCY & ACCOUNTABILITY

We **measure progress, share results, and embed housing goals** into everything we do.

LONG-TERM FINANCIAL SUSTAINABILITY

We focus on a **strong funding model and consistent investment** to sustain community housing for the future.



CSHO Strategic Priorities

To put our commitments into action, CSHO's has set five strategic priorities. These focus areas ensure we respond to community needs today while building the foundation for long-term impact. **Together, our mission, vision, housing charter, and strategic priorities form a clear pathway.** We start with a belief in housing as a human right, ground our work in community commitments, and carry them forward through focused, strategic action.



Everything we do begins with a simple truth: **affordable housing changes lives.** Our mission, vision, housing charter and strategic priorities define who we are and guide how we work every day to make housing stability possible for more residents.

Our Programs



Through Affordable Housing Services and Home Reno Heaven (HRH), we provide **below-market homes and generate community-powered funding**, all rooted in the belief that everyone in Cochrane deserves a safe, secure, and affordable place to call home.

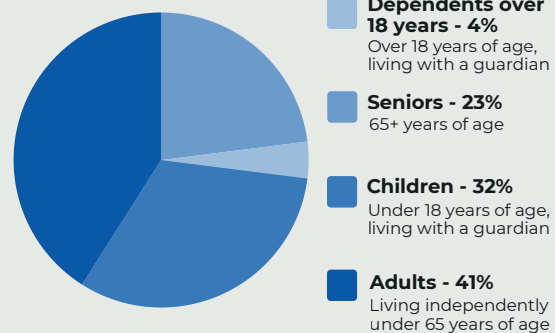
Affordable Housing Services

We currently operate 35 below-market rental units across Cochrane, including The Homestead, William Street, and The Trading Post. These homes serve a **diverse mix of residents**—seniors, newcomers, youth, essential workers, single parents, LGBTQIA+ individuals, Indigenous and immigrant families, working residents, pensioners, and Assured Income for the Severely Handicapped recipients. This mix of experiences and perspectives **strengthens our buildings and the community as a whole**. A look at tenant age demographics illustrates the diversity in our housing, supporting residents across all life stages, from young adults building their futures to seniors aging in place.

PRIMARY SERVICE AREAS

- * Affordable Housing Development and Management**
Administering long-term housing units for individuals and families in need.
- * Tenant Support Services**
Offering intake assistance, referrals, and basic guidance to help residents maintain stable
- * Housing Waitlist Coordination**
Managing and prioritizing housing placements for over 70 people currently awaiting housing solutions.
- * Community Advocacy and Policy Engagement**
Representing the housing needs of the community in discussions around bylaws, zoning, and municipal planning.

Tenant Age Demographic



▶▶ Tenant Story

"For me, affordable housing is very important — having a home that is well-maintained and affordable means everything. I am a pensioner on a fixed income, and having a safe, decent home is wonderful. Thank you!" - J.B.



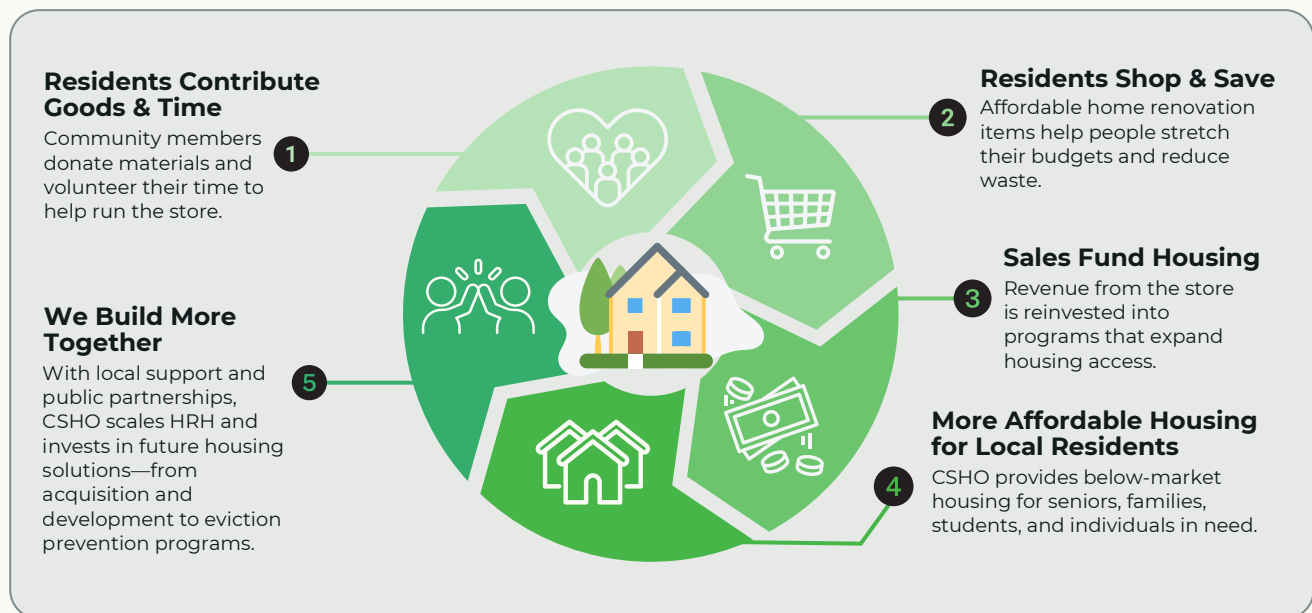
Home Reno Heaven



HRH is CSHO's community-powered retail store and social enterprise. It resells donated building materials, hardware, tools, fixtures, and more at affordable prices, helping residents save money while reducing landfill waste. Every purchase has a purpose—**100% of proceeds go directly toward supporting CSHO's mission** to provide safe, stable, and affordable housing in Cochrane.

Over the years, HRH has grown into a **hub of community connection, mentorship, and second chances**. Retired tradespeople, youth completing community service, and volunteers of all backgrounds work side by side to run the store and support a mission bigger than any one person.

How HRH Powers Affordable Housing



▶▶ Volunteer Story

"I volunteer at HRH for a variety of reasons. As a retired individual, it provides me with a social connection to the community, and I get to prepare/repair items donated by the community for resale keeping them out of the landfills. Recycling at its finest. The big bonus is that the proceeds of the store go directly into affordable housing in Cochrane. Providing a much needed service." - Alec

HRH 2024 HIGHLIGHTS

- **Celebrated 15 years** of serving the community
- **\$266,283 in sales** (up 10% from 2023)
- **\$161,934 reinvested** into affordable housing in Cochrane
- **\$43,800 in rent subsidies** provided directly to tenants
- Powered by **5,700 volunteer hours** and 2 staff
- Unofficially **Cochrane's best hardware store**

Our Impact



Every story begins with the same truth: **housing changes everything**. It's the peace of mind for a parent who can finally sleep at night knowing their family is secure. It's the dignity of a senior who gets to remain in the community they love. It's the purpose a volunteer finds in giving their time and skills to help a neighbour.

These voices are at the heart of CSHO. They remind us that housing isn't just walls and a roof, it's **stability, hope, and the foundation for a better life**.

Affordable Housing — Tenants

* "I would be in a **very dire situation if I'd not been approved** for tenancy in this building. I had faced a very tragic and life alternating situation in the fall of 2018, which left me **homeless and penniless**. I applied with CSHO for an apartment and found myself bouncing between family and friends for shelter and food for nineteen months. It was an extremely trying time and it certainly had a toll on my mental and emotional health.

I received both approval for Assured Income for the Severely Handicapped and an apartment in the Homestead building here in Cochrane in July 2018. It was a **life saver for me as I was losing hope, along with healthy connections with my family**. I am tremendously grateful for my accommodations here at the Homestead and am thankful for the amazing staff (and board members) that run this facility. I feel a **great deal of pride living in such a well-organized and maintained building without discrimination**. I believe there is a great need for more facilities like this as we are facing extreme poverty and homelessness in our country right now." - C.W.

* "After struggling with a **great tragedy and finding myself in an unimaginable situation**, I found myself needing to find a safe haven to rebuild my life. Cochrane was where I landed and through the support of Cochrane Family & Community Support Services and CSHO, I was able to get back on my feet again. When I was settled in my apartment, I was **finally able to rebuild my life knowing that I had housing security** at a cost that enabled me to live moderately." - Anonymous

* "This home mattered to us, as I left an abusive relationship to find a home for myself and my children, a place to feel safe and comfortable. **This was a beginning to a new life for myself**. I never knew what it was like to have a home for 23 years. I lived with a household of 3 families in one until I moved to Cochrane. **My children now have a future to look forward to**, I can live in peace, and live a healthy lifestyle. I love being apart of Cochrane community!" - Anonymous



Home Reno Heaven — Volunteers

* "I was a longtime customer of HRH since it opened and finally decided to volunteer one day a week and found that I genuinely like working with the staff/volunteers and one of the Board of Directors. I feel **HRH fills a very useful niche in Cochrane** and I applaud the use of the profits from the store. On a personal note, I am 71 years old and consider myself to be a handy kind of guy (although unfortunately not handsome - to paraphrase Red Green) but I have **never volunteered a day that I do not learn something from my co-workers!**" - D.S.

* "As a longtime volunteer with HRH, I enjoy working to support Cochrane residents who need a hand up. **HRH helps keep usable home improvement items out of the landfill, offers customers a wide selection of donated goods at bargain prices and provides meaningful volunteer opportunities.** It all makes a valuable difference in our community while funding CSHO's program to subsidize affordable housing for families in need." - Don

Community Partners

* "CSHO plays an **essential role in promoting housing stability and responding to the complex needs** of our community. Their commitment to keeping individuals and families safely housed not only meets individual needs but creates a **pathway for long-term success.** Our team at **Cochrane FCSS deeply values the impact of their work and the strength of our collaboration.**"
- Manager of Cochrane FCSS

These stories show what this work is truly about: **people helping people, and a community coming together** so that everyone has the chance to thrive.

Meeting Cochrane's Housing Needs

Cochrane is one of Alberta's **fastest-growing communities**, and with growth comes change. More residents are calling Cochrane home each year, yet rising costs and limited housing options are putting pressure on families, seniors, and workers. Affordable housing is not just about providing shelter, it's about ensuring that the people who keep our community running can **continue to live and thrive here**.

Population Growth & Housing Pressures

The 2024 municipal census recorded a **population of 37,011—a 43% increase since 2016**, with growth averaging nearly 5% per year. While this rapid expansion reflects Cochrane's appeal as a place to live, it has also created significant pressure on housing supply and affordability.

HOUSING COSTS TELL A STORY

- * **Rents** — In 2019, typical rents were around \$1,050 per month. Today, they are over \$1,400 per month, an increase of 33% to 67% depending on unit size.
- * **Home Prices** — As of May 2025, Cochrane's benchmark price reached \$589,400, up from \$401,500 in October 2020, a 47% increase in less than five years.

Together, these trends show how Cochrane's rapid population growth is pushing housing costs higher and putting **affordability further out of reach** for many households.

HOUSING GAPS IDENTIFIED

The Town's last *Housing Needs Assessment (2020)* highlights critical gaps that remain visible today:

- **Aging housing stock** dominated by single-detached homes.
- **Mismatch with demographics** as demand grows for smaller, more accessible units.
- **Gap for lower-income workers** particularly in retail, service, and care sectors.
- **Limited non-market housing options**, leaving many households vulnerable.
- **Need for transitional and short-term housing** to support residents in unstable situations.
- **Importance of partnerships** across sectors is required to deliver housing solutions.

UPDATING THE PICTURE

In 2025, Town Council approved funding for a new Housing Needs Assessment. While the need for affordable housing is already evident, **the results will provide the up-to-date evidence CSHO needs** to demonstrate demand to funders, strengthen applications, and ensure more housing solutions can move forward in Cochrane.

Sources:

Town of Cochrane, *Cochrane Census Demonstrates Continued Strong Growth* (June 12, 2024).
Rental Market Trends in Cochrane, AB, *Apartments.com*, Accessed August 17, 2025.
Cochrane Real Estate Market Update May 2025, Rae-Lyn Burnman - Royal Le Page, June 4, 2025.
Urban Matters CCC, *Cochrane Community Housing Needs Assessment* (November, 2020).



SPOTLIGHT: AGING POPULATION

The *Cochrane Housing Needs Assessment (2020)* projected dramatic growth in older age groups between 2016 and 2046.

85+ YEARS

↗ 329%

75-84 YEARS

↗ 316%

65-74 YEARS ↗ 195%

This demographic shift underscores the **urgent need for age-friendly, accessible, and supportive housing**, alongside services that enable seniors to remain active and connected in the community.



Breaking the Stigma

Misunderstandings about affordable housing often persist. Too often, it is seen as a benefit for “others” rather than as an essential part of a healthy, inclusive town. The reality is different. Affordable housing supports the very people who keep Cochrane thriving. This isn’t about charity—**it’s about stability, fairness, and belonging**, ensuring that those who shape our community every day can continue to call Cochrane home.

WHO AFFORDABLE HOUSING SERVES

Affordable housing touches lives we all know: friends, neighbours, coworkers, and family. It’s not about “them,” it’s about *us*. It supports:

- **Caregivers and health aides** who look after our seniors and families.
- **Retail and service workers** who power local businesses.
- **Newcomers and young families** building their lives here.
- **Students and early-career workers** striving to get established.
- **Grandparents and seniors** who want to age in place close to family.

Affordable housing is what keeps Cochrane strong and connected. It ensures our community remains a place where **everyone—from new families to lifelong residents—can build a future.**

▶▶ Tenant Story

"I was so fortunate and grateful to get into my rental. When I got accepted, I had just had double hip surgery, I also had major back surgery in 2018 and was living on Assured Income for the Severely Handicapped (AISH). I recently turned 65 and on government pensions now only. I would never have been able to afford the cost of what normal rentals are. There is such a need for more low rental housing, and I feel for the people who are barely making ends meet and having to pay the high rental rates." - D.W.

Reflections

Behind every milestone in CSHO's journey are the people who've guided and shaped it. To ground this report, we spoke with board members, Town councillors, and community advocates whose perspectives capture the hopes, challenges, and priorities driving affordable housing forward in Cochrane. Their voices remind us that **CSHO's story is a collective one, built on relationships, a shared vision, and the belief that housing is foundational to community.**



Five Emerging Themes



1. HOUSING AS COMMUNITY INFRASTRUCTURE

Interviewees reminded us that housing isn't a "nice-to-have", it's **core infrastructure**, just like roads or schools. Tackling stigma and reframing **housing as a community good** came through as a shared priority.



2. SCALING WITH INTENTION

There was **broad support for growth**, through new builds, expanded programs like Home Reno Heaven, and stronger wraparound supports, but with an **emphasis on sustainability and clear direction.**



3. THE ROLE OF RELATIONSHIPS

Housing solutions depend on connection. **Stronger partnerships between CSHO, the Town, service agencies, and community leaders** were highlighted as essential for lasting progress.



4. THE POWER OF STORYTELLING

Again and again, participants came back to the need for human stories. Numbers matter, but it's **personal experiences that change minds and spark collective action.**



5. LEARNING FROM THE PAST, PLANNING FOR THE FUTURE

Board members reflected on CSHO's grassroots beginnings and the community spirit that shaped our first projects. Looking ahead, they **called for bold advocacy, practical implementation, and better use of land and policy tools.**

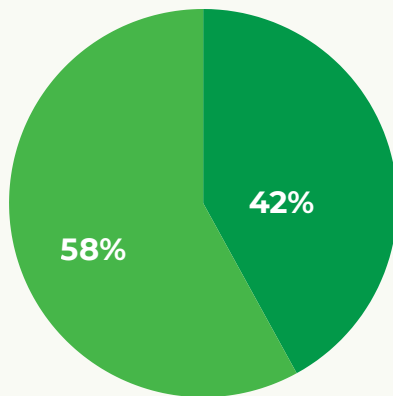
These insights are more than reflections, they are a call to action. They remind us that CSHO's work is not just about managing housing, but about strengthening community. As we enter a new chapter, these voices push us to collaborate more deeply, share stories more widely, and keep housing at the heart of Cochrane's future.

Financial Summary 2024

This summary highlights the key points from CSHO's 2024 financial statements. For those interested in a more detailed view, our full audited financial statements are available upon request. Please feel free to contact our office by emailing: janton@csho.ca.

Revenue

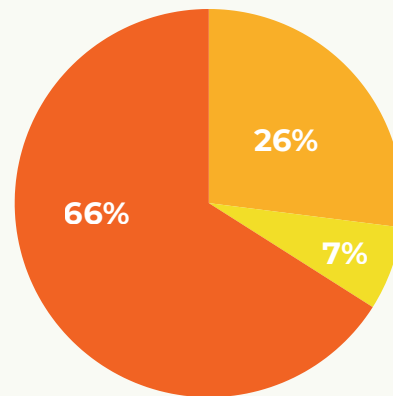
\$643,640



- Home Reno Heaven Income
- Other Housing Revenues (rent, grants, donations)

Expenses

\$634,542



- Other Operating Expenses
- Home Reno Heaven Expenses
- Housing Allowance Support

ASSETS

Current Assets	\$1,864,197
Non-Current Assets	\$5,908,682
Total Assets	\$7,772,879

NET ASSETS

\$2,725,616

LIABILITIES

Current Liabilities	\$3,196,924
Non-Current Liabilities	\$1,850,339
Total Liabilities	\$5,047,263

LIABILITIES + NET ASSETS

\$7,772,879



How You Can Help

CSHO's impact is powered by people and there are many ways to get involved. Whether you're giving your time, voice, or resources, you're **helping to create housing solutions with heart**. Every action brings us closer to a community where everyone has a stable home.

Donate

Make a one-time or monthly contribution to help keep housing affordable in Cochrane. Your gift directly supports our tenants and programs.

Advocate

Use your voice to make housing a community priority. Talk about the need in your circles and help reduce stigma.

Volunteer

Join the HRH team and lend your professional or amateur skills. From customer service to carpentry, every hour makes a difference.

Learn

Challenge misconceptions about affordable housing. Share stories, attend events, and stay informed about local housing issues.

Partner

Work with us on land opportunities, housing policy, or development projects. Together, we can expand the housing options Cochrane needs.

Together, we are Cochrane's housing solution — practical, respectful, and community-driven.

Contact Us

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