



**Final Report**

**CLS Phone**

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**The purpose of the 2022 Resort Municipality of Whistler Community Life Survey (CLS) was to:**

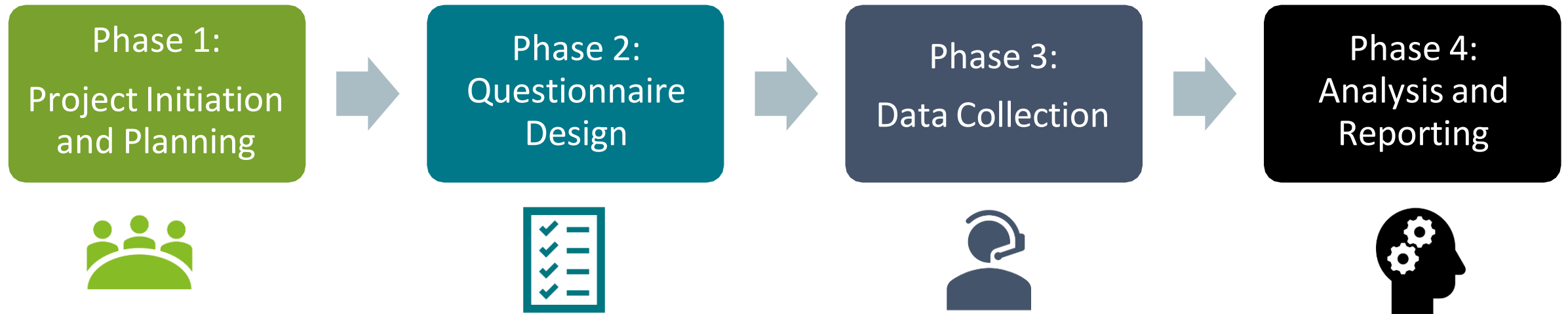
- Support transparency and accountability in municipal operations,
- Inform decision-making abilities,
- Gain feedback from residents and second homeowners to highlight community priorities, trends and concerns,
- Obtain insights into effectiveness of municipal plans and services,
- To leverage feedback gained from residents and second homeowners as part of Whistler's ongoing community monitoring program, and to
- Facilitate the measurements of trends over time, as the Community Life Survey has been deployed for the past 15 years (including 2022).

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**The survey objectives of the 2022 Resort Municipality of Whistler (RMOW) Community Life Survey (CLS):**

- Determine overall satisfaction with quality of life in Whistler
- Determine the level of satisfaction and importance of services provided by the Resort Municipality of Whistler
- Determine resident perceptions related to value for taxes paid, community engagement, and communication approaches
- Perceptions and expectations of customer service
- Benchmark the results of the 2022 Community Life Survey with those from previous years
- Prioritization of issues that the RMOW should address to improve municipal services
- Determine the current socioeconomic and demographic characteristics of permanent residents and second homeowners
- Determine residents' perceptions of visitors and their relationship with the community
- Determine the time spent in Whistler by second homeowners and how that impacts their satisfaction levels
- Determine views on taxes, budgeting, and financial allocation of resources
- Determine views on overall decision making and priority setting

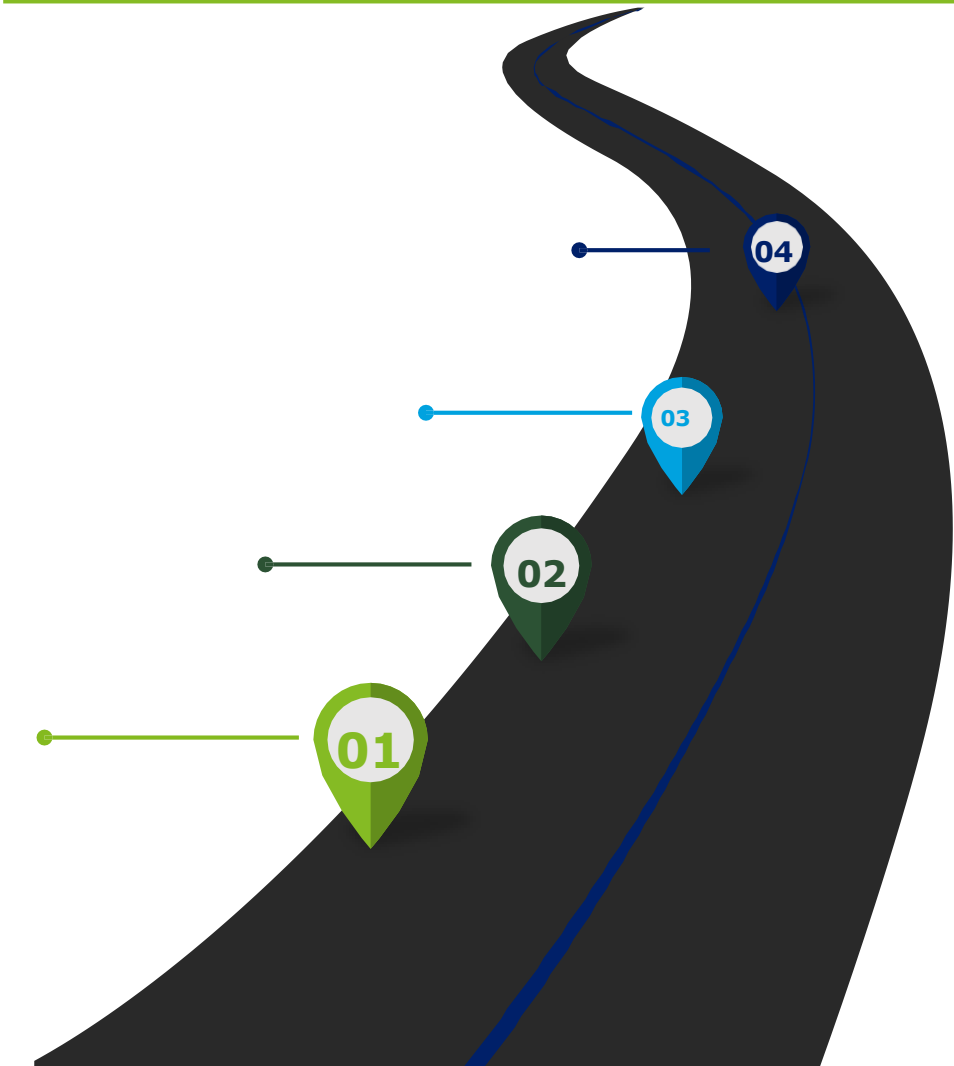
# CLS approach and implementation plan



## The Community Life Survey (CLS) used the following methods

- The survey was conducted using our state-of-the-art Voxco Computer Aided Telephone Interviewing system (CATI).
- The telephone portion of the 2022 Community Life Survey used a methodology combining cell and landline numbers using random digit dialling to ensure a scientific approach was taken resulting in data that will be representative of the total population.
- Respondents over the age of 18 were randomly-selected from the Municipalities' list of permanent residents and second homeowners mailing addresses. The addresses were provided from property tax information. Respondents were dialed across a mix of landlines and cell phone numbers.
- Telephone numbers were dialed from May 31<sup>st</sup> to July 23<sup>rd</sup>, 2022
  - 4:00pm to 8:00pm on weekdays
  - 10:00am to 4:00pm on Saturdays.
  - If a call back at a different time was requested, those calls were completed for alternative times
- A total of 508 interviews were completed. 331 for permanent residents and 177 for second homeowners leading to a maximum margin of error of +/- 4.35% with a 95% confidence interval.
- The phone survey length on average was 20.38 minutes per interview to complete.
- Results for permanent residents were weighted to the exact proportions of the population for the Resort Municipality of Whistler by age and gender (utilizing Census 2021 Statistics Canada).
- Throughout out the report, some percentages may not add to 100 due to rounding.





**Permanent Residents**

Throughout the 2022 CLS survey, permanent residents lived in smaller homes and had a lower satisfaction with their living arrangements compared to second homeowners. The workforce has a high employment rate and predominately worked for local companies.

Permanent residents continued to have a high levels of community satisfaction (84%) but showed some notable decreases in satisfaction rates with access to health, medical services and local transit.

Permanent residents continued to show a high appreciation for the recreational opportunities afforded to them while noting their interest in having additional learning opportunities available in their community. Their mental and physical health ratings remained stable. This group were also increasingly positive about their sense of belonging to the community.

Their confidence in municipal decisions decreased, with the largest areas for improvement including parking and building/land development services.

Their finances had improved as the pandemic eased and the median income category in 2021 was \$60-65K compared to \$50-55k in 2020.

**Second Homeowners**

The second homeowners tended to own higher value condo and townhomes and were relatively more satisfied with their housing arrangements compared to primary residents.

They visited Whistler more frequently in the offseason compared to previous years and continued to have high satisfaction with the time they spend in Whistler. Peak Winter remained the most popular season for long visits (20 days or more) and peak summer the most popular time for short visits (<10 days).

Like permanent residents, second homeowners noted areas for improvement in formal learning opportunities, health services and tourism. This group didn't have as strong of a sense of belonging to Whistler in 2022 and their confidence in municipal decisions also declined.



Their overall satisfaction with services provided by the municipality remained strong with 86% noting a level of satisfaction. They felt there could be potential improvements tied to parking options and land development services.

71% felt they received good value for their tax dollars with additional 10% noting this value was 'very good'.



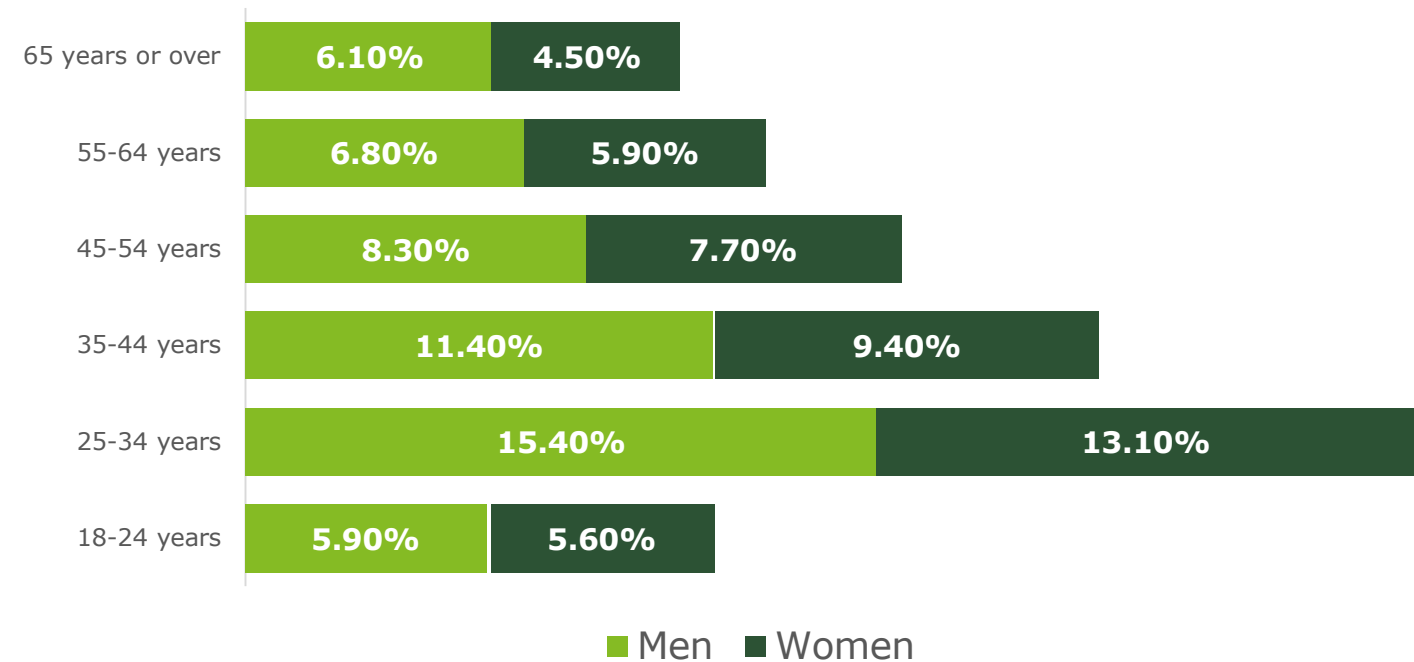


Respondents were grouped into 2 categories based on a series of screening questions described below:

Respondent Type	Criteria	Number of responses
Permanent Residents 	Either own or rent property in Whistler <b>AND</b> Live in Whistler permanently, most of the year	331
Second Homeowners 	Own property in Whistler <b>AND</b> Live most of the year outside of Whistler	177

The permanent resident (PR) respondents (331 of the 508 phone surveys completed) are shown below weighted by exact proportions of the population by age, gender (Census 2021 Statistics Canada).

Percentage of permanent residents responses distributed age, gender

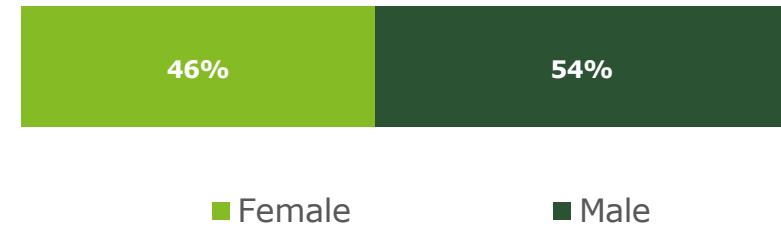


**How long have you lived as a permanent resident in Whistler?**



**15.6 years**  
on average

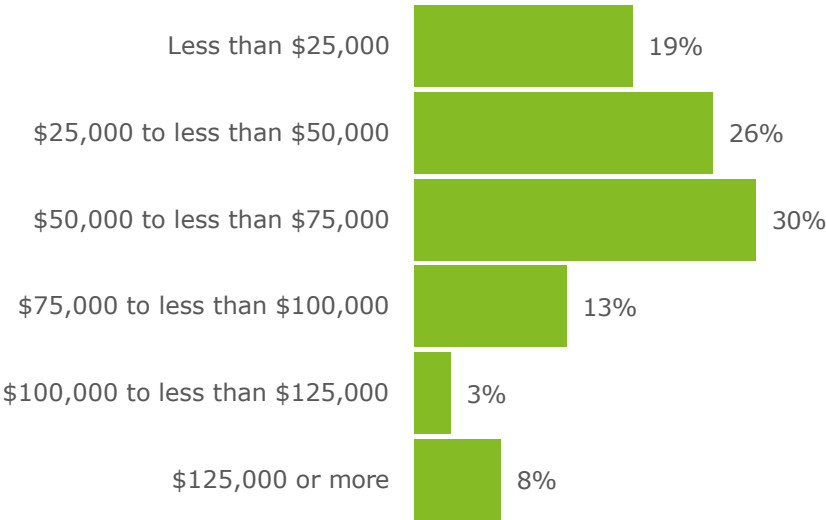
**What gender do you identify with?**



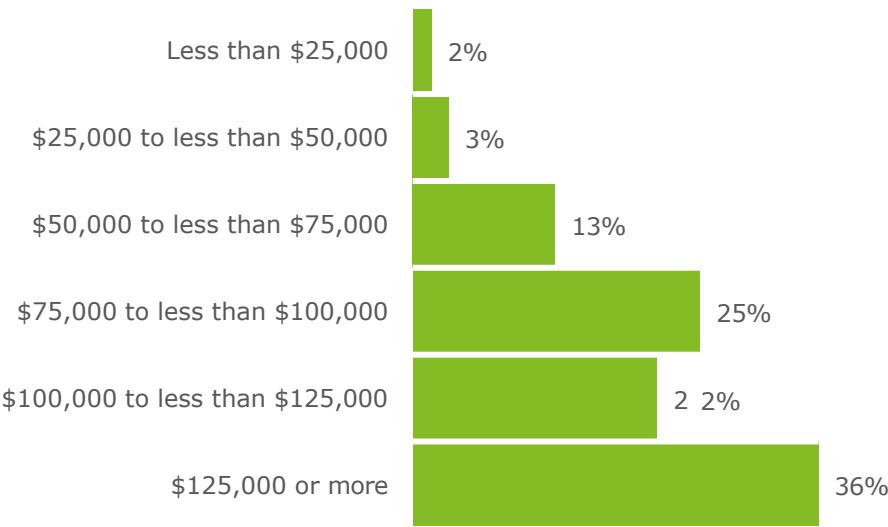
On average **0.6** children or adults living under the same roof are reported to be financially dependent of the respondents

There is an expected spread related to gross income when comparing single individuals to multi-person households.

*Personal Income Before Taxes  
(Single individuals)*



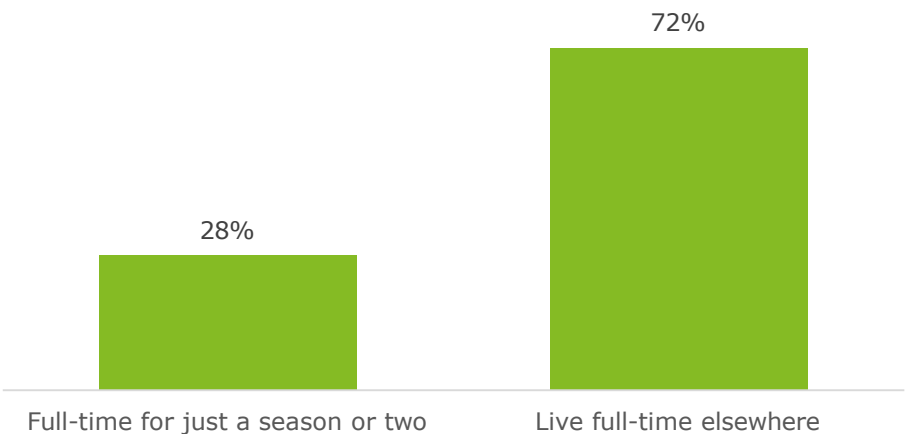
*Gross Household Income Before Taxes (Multi-person Households)*



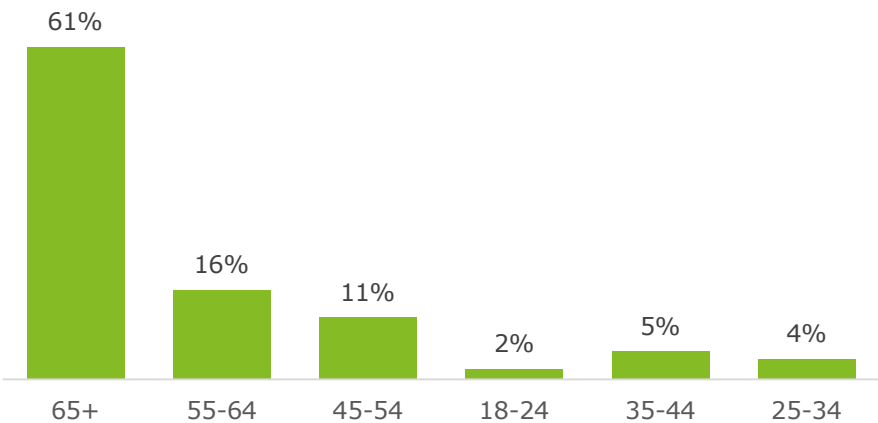
When permanent residents in Whistler were asked about their housing expenses per month, including rent/mortgage payments, electricity and heating, their responses showed the following results:

By Group:	Occupant Type	# of Respondents	Monthly Average Spend	% spending more than 30% of income	% spending more than 40% of income	
	Single Tenants	65	\$1250	46%	17%	
	Couple Tenants	57	\$2537	51%	29%	
	Single Owners	28	\$2116	53%	48%	
	Couple Owners	120	\$2827	41%	27%	
Overall:	% Income Spent on Housing	2018	2019	2020	2021	2022
	More than 30%	46%	40%	40%	43%	45%
	More than 40%	27%	25%	24%	25%	27%

When asked if they are living currently in Whistler second homeowners replied:

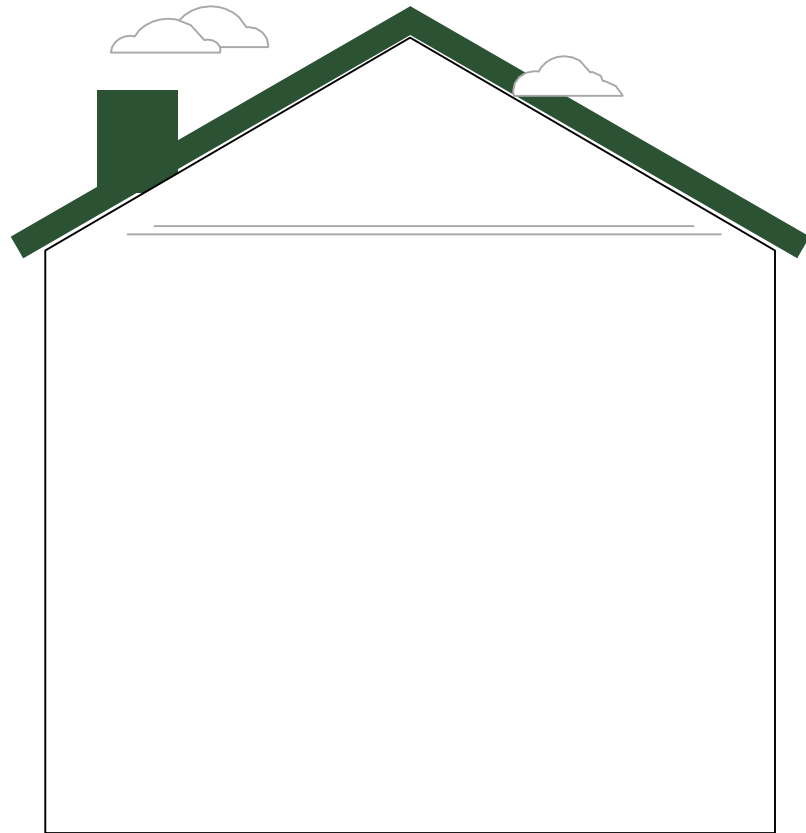


When asked about their age Second homeowners replied that the largest segment were 65 years and older.



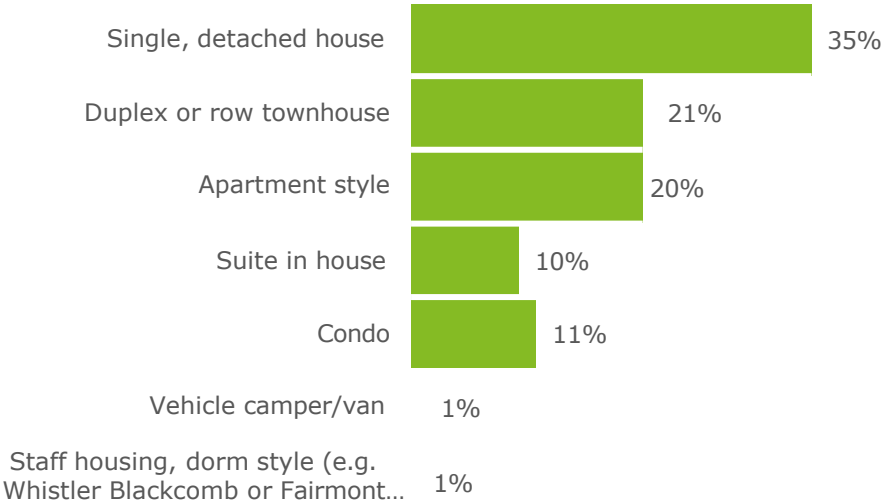
What gender do you identify with?



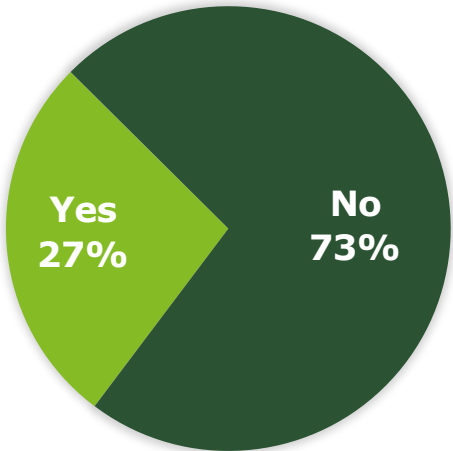


Permanent residents tended to live in detached houses, duplexes/row townhouses and apartments.

What type of dwelling is your Whistler residence? (n=331)



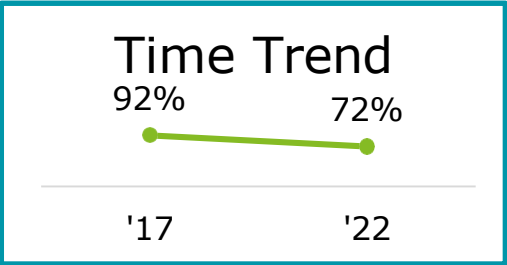
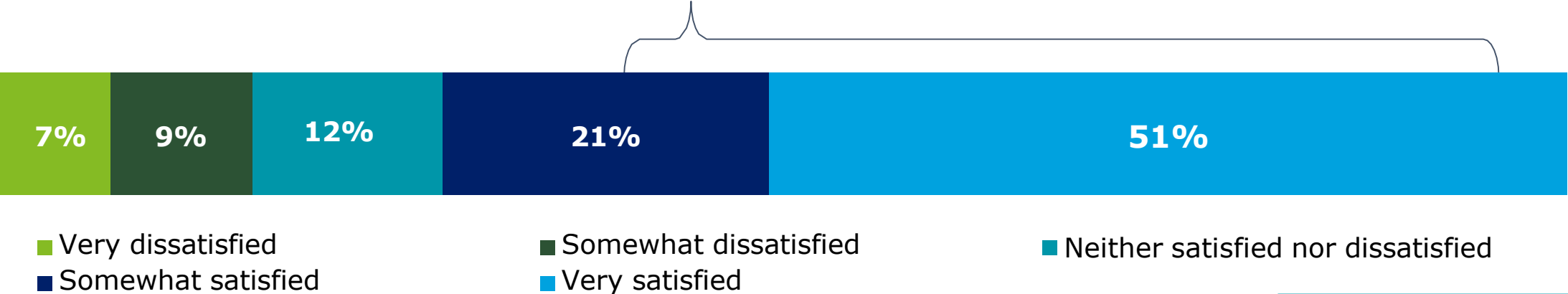
Does your residence have a restricted use for Whistler employees only? (n=323)





Permanent residents showed modest levels of satisfaction with their current housing arrangements in Whistler, a significant decrease from 2017.

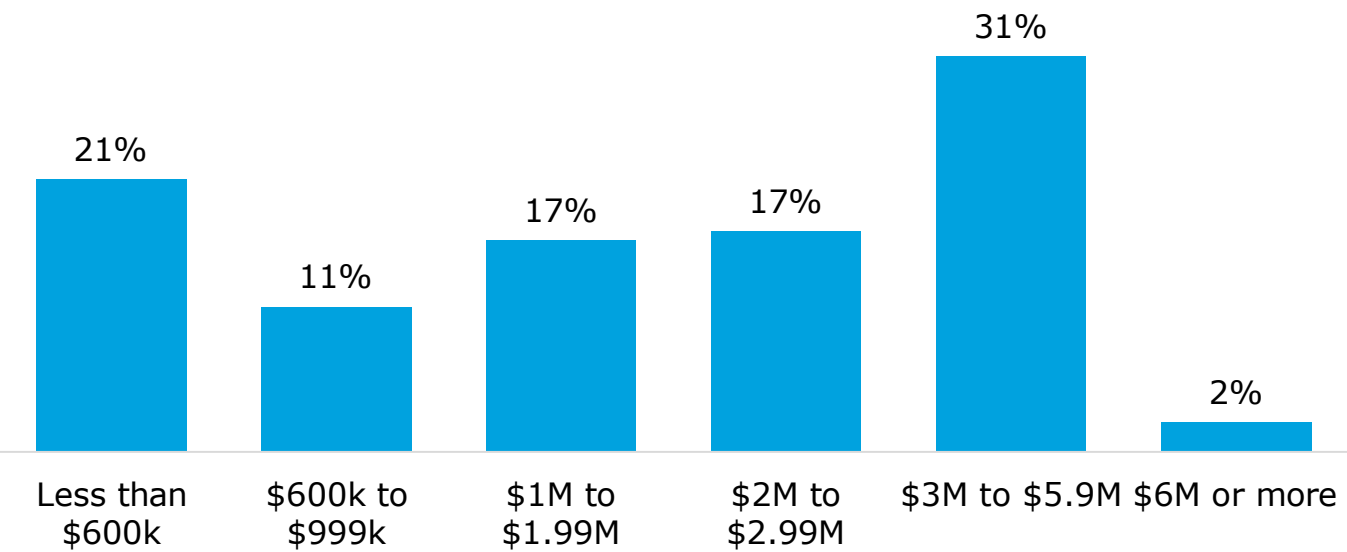
KPI: 72% **Satisfaction rate** with current housing arrangements in Whistler.



Q: Not including the cost of housing, how satisfied are you with your housing arrangement in Whistler?

Permanent residents who owned their homes reported a wide range of dwelling values for their residences.

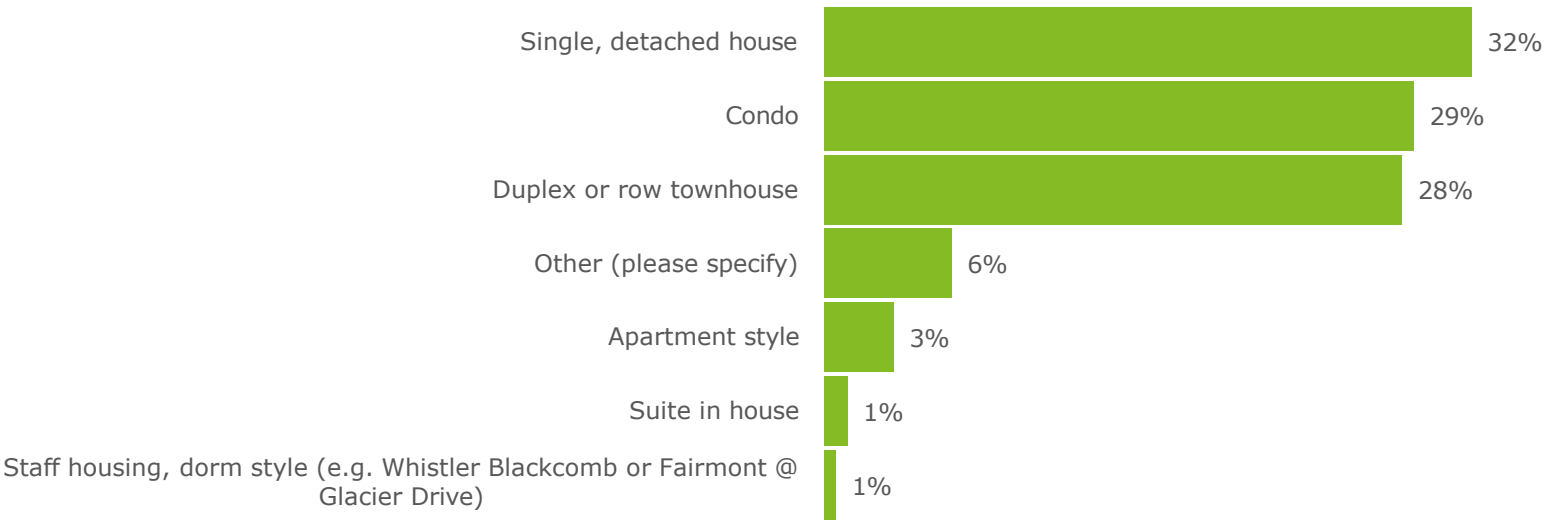
What is the assessed value of your permanent Whistler residence? Would it be closer to...?



Year	Average Value
2019	\$1,253,000
2020	\$1,632,700
2021	\$1,500,700
2022	\$1,822,705

Second homeowners tended to own detached houses, condos, and duplexes/row townhouses.

What type of dwelling is your Whistler residence? (n=177)



Though down from the previous year, second homeowners continued to show high levels of satisfaction with their current housing arrangements in Whistler.

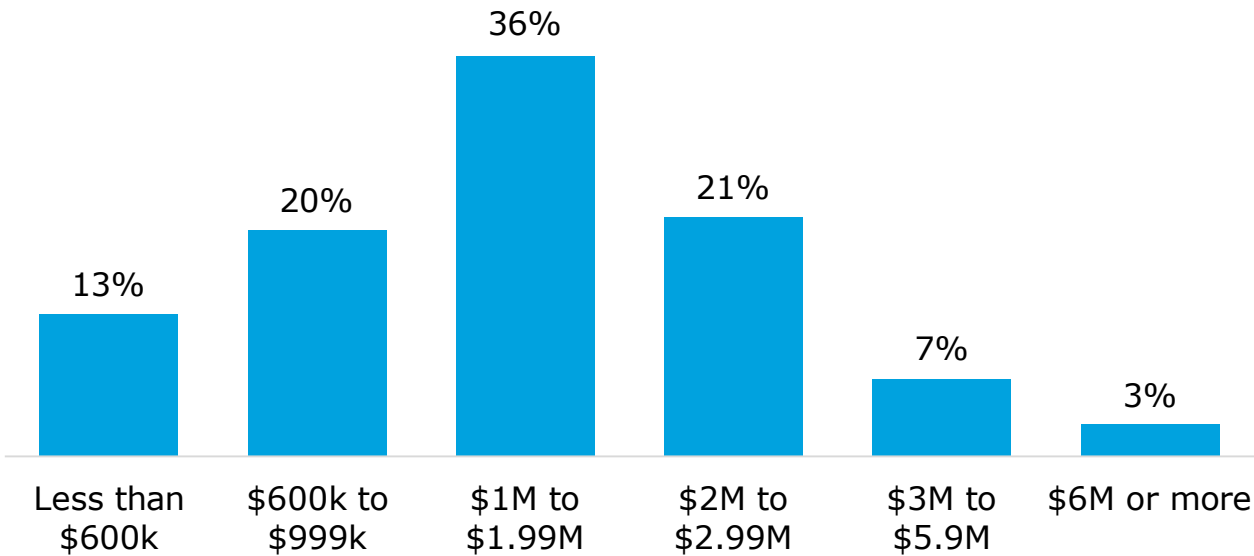
KPI: 88% Satisfaction rate with current housing arrangements in Whistler.



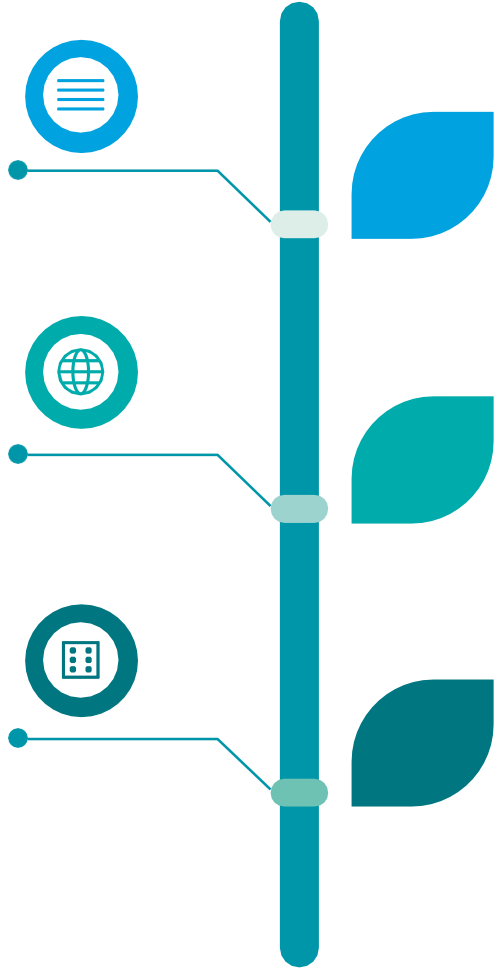
Q: Not including the cost of housing, how satisfied are you with your housing arrangement in Whistler?

Second homeowners tended to have high value homes, with the majority reporting values above \$1 million.

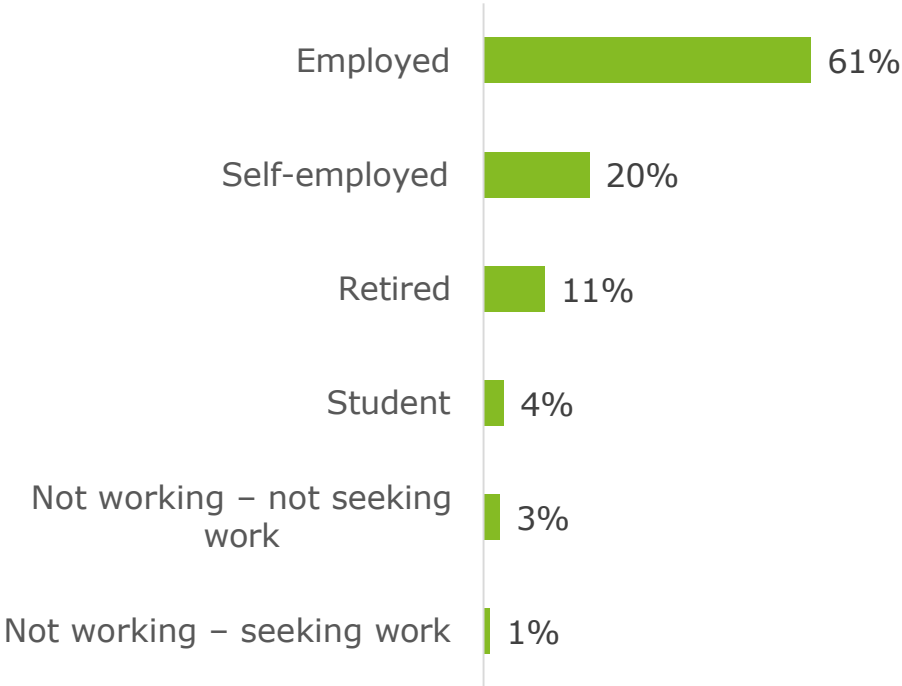
What is the assessed value of your permanent Whistler residence? Would it be closer to...?



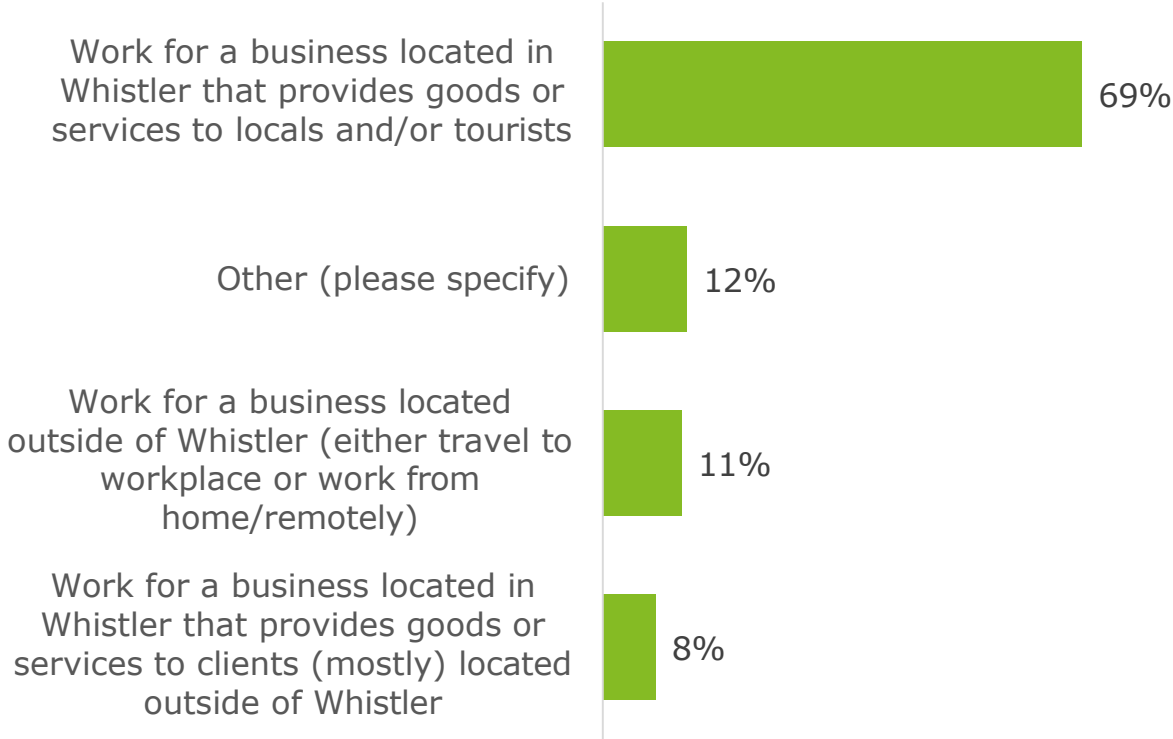
Year	Average Value
2019	\$1,138,600
2020	\$1,276,500
2021	\$1,255,500
2022	\$1,514,451



When asked about their current employment status, permanent residents reported to be:



Permanent residents' employment situation was described as:

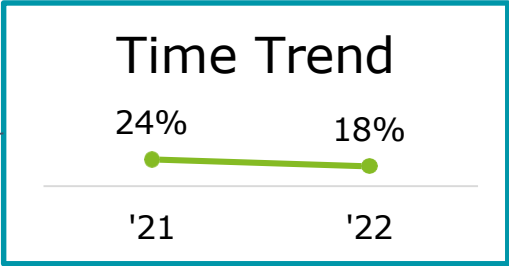
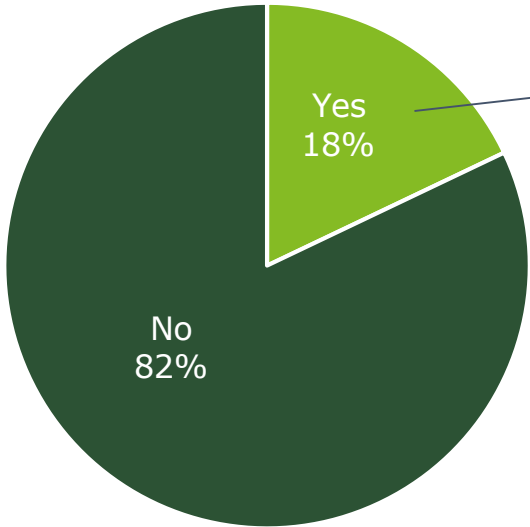


Other responses included: Consulting, self-employed, renovations, government/crown corporation

When working for a business located outside of Whistler, permanent residents reported their employer’s permanent physical location is (n=33):

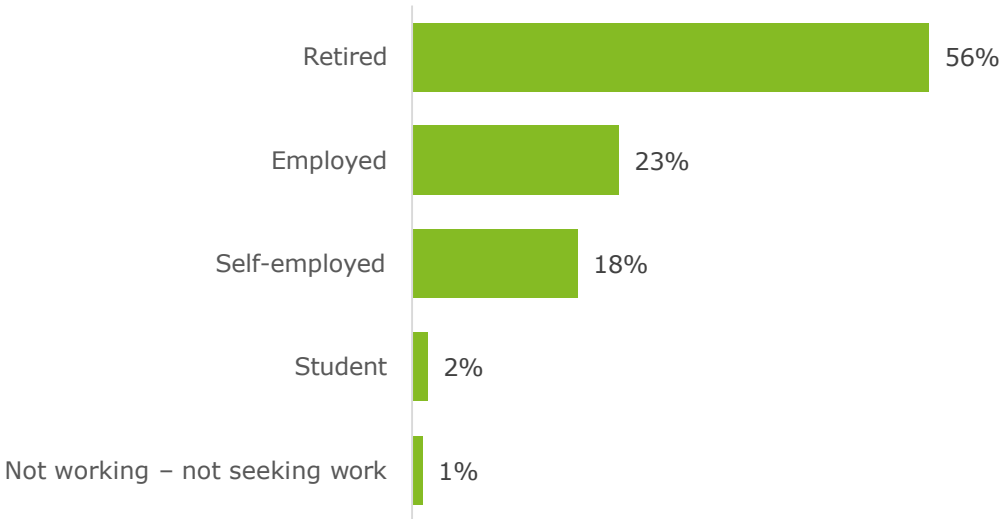
Top Locations	Percentage
Vancouver	24%
Richmond	12%
Pemberton	12%
Vancouver Island	6%
Squamish	6%
United States	3%

When asked if they are working remotely, permanent residents answered (n=266):

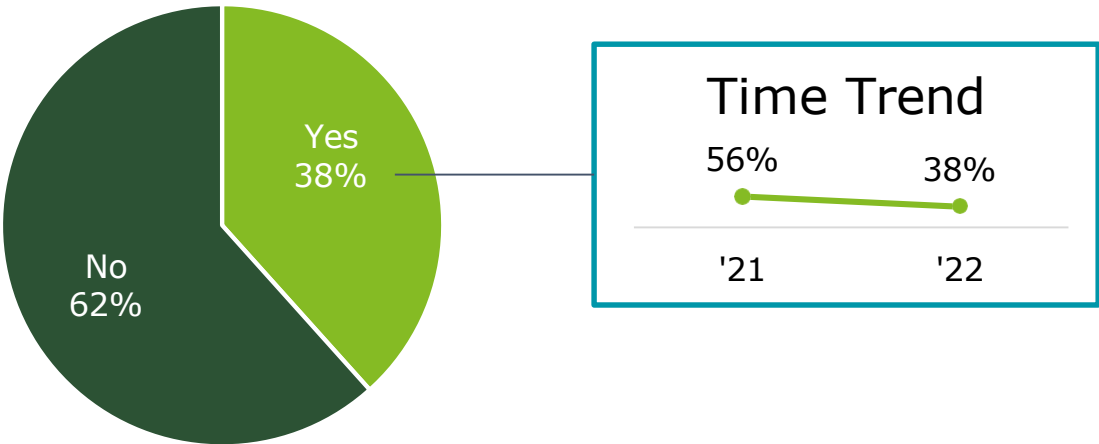




When asked about their current employment status second homeowners reported to be (n=177):



When asked if they are currently working remotely, second homeowners reported (n=73):

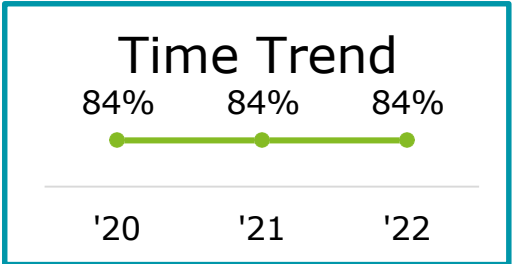
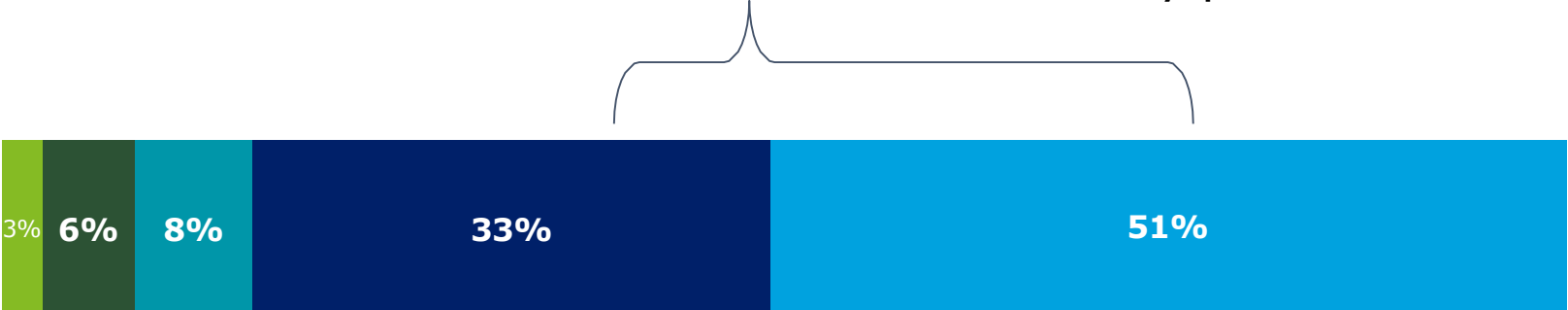




The majority of permanent residents felt they had a high level of overall satisfaction with their community.

Overall, how satisfied are you with Whistler as a place to live/spend time?

KPI: 84% Satisfaction rate with living in Whistler by permanent residents



Very dissatisfied Somewhat dissatisfied Neither satisfied nor dissatisfied Somewhat satisfied Very satisfied

How satisfied are you with the following aspects of life in Whistler?



2022	2021	2020
97%	97%	NA
97%	94%	NA
83%	85%	88%
81%	83%	NA
76%	81%	NA
72%	81%	NA
70%	64%	73%
68%	55%	61%
68%	80%	NA
54%	75%	74%
28%	35%	43%

Aspects of life in Whistler were ranked based on their relative importance and the levels of satisfaction with the attribute.

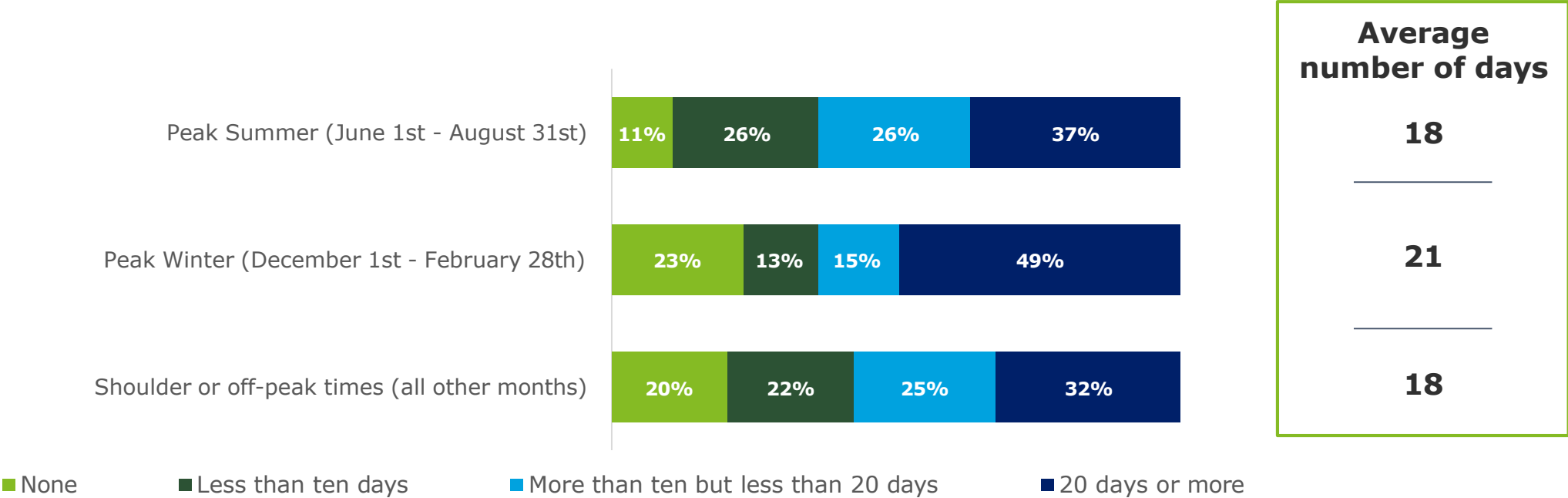


**When reviewing the derived importance based on permanent residents’ satisfaction levels with aspects of life in Whistler, opportunities for formal learning and health and medical services were noted as the highest priority areas for improvement.**

Attribute	Performance	Importance	Priority Rank
Opportunities for formal learning through schools, colleges and other organizations with accredited courses in Whistler and the Sea-to-Sky corridor	28%	8.0	1
Health and Medical Services	53%	8.0	2
Ability to travel to and from Whistler on Highway 99	68%	8.3	3
Number of people visiting Whistler	68%	8.3	4
Career and employment opportunities	70%	8.5	5
Ability to get around Whistler by personal automobile / vehicle	72%	7.8	6
Access to parks such as Rainbow Lake, Lakeside, Alpha Lake Park	76%	8.0	7
Atmosphere and ambience of Whistler Village	83%	9.4	8
Selection of arts, culture and heritage opportunities	81%	7.1	9
Opportunities available for recreational physical activities	97%	5.5	10
Ability to get around by bike and by foot	97%	5.3	11

Second homeowners predominantly visited during peak winter. Visiting rates remained similar to 2021 in peak seasons but increased in the off-peak times.

In the last year, approximately how many days did you stay in Whistler in the following seasons?

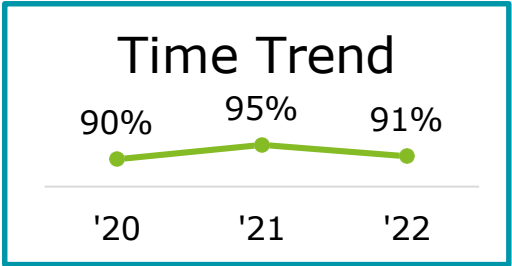


*\*This question was not applicable/ asked to permanent residents*

Whistler received a very high rating of second homeowners overall satisfaction, with 91% of respondents rating their satisfactions as somewhat or very satisfied.

Overall, how satisfied are you with Whistler as a place to visit/spend time? Are you ...?

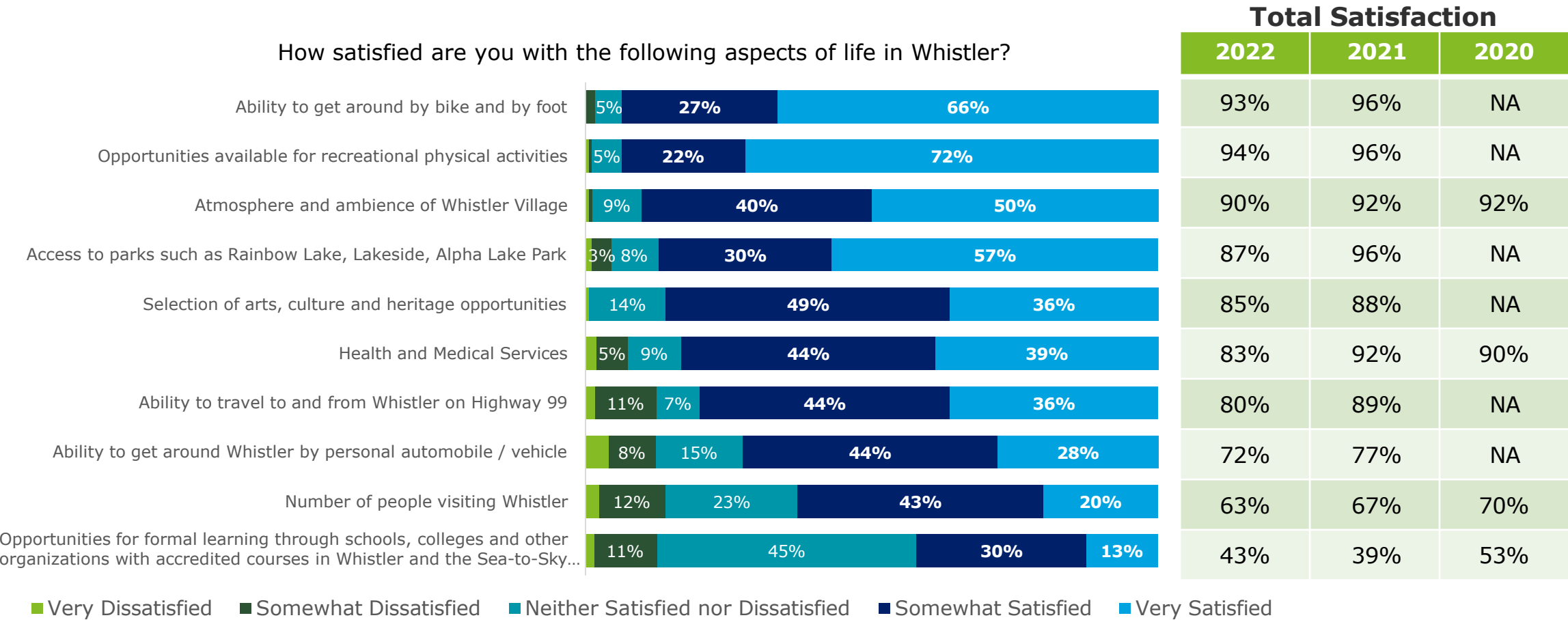
KPI: 91% **Satisfaction rate** for Second Homeowners with Whistler as place to spend time and visit in.



■ Somewhat dissatisfied ■ Neither satisfied nor dissatisfied ■ Somewhat satisfied ■ Very satisfied



When considering specific aspects of life, second homeowners were highly satisfied (94%) with recreational opportunities in Whistler but were notably less satisfied with opportunities for formal learning. These sentiments are aligned with the permanent residents results.



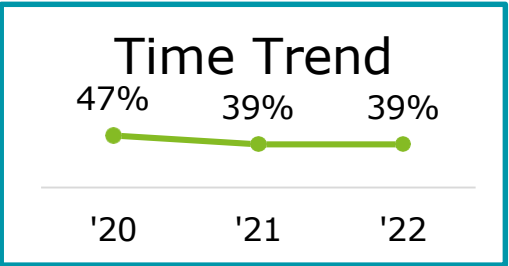
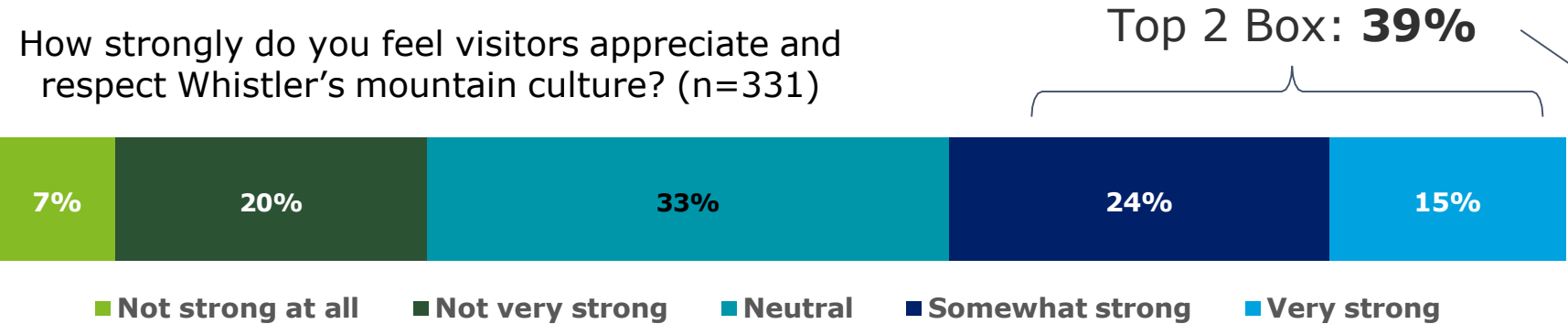
**When reviewing the derived importance based on second homeowners' satisfaction levels with aspects of life in Whistler, opportunities for formal learning and the number of people visiting Whistler were noted as the highest priority areas for improvement.**

Attribute	Performance	Importance	Priority Rank
Opportunities for formal learning through schools, colleges and other organizations with accredited courses in Whistler and the Sea-to-Sky corridor	42%	7.2	1
Number of people visiting Whistler	63%	6.8	2
Ability to get around Whistler by personal automobile / vehicle	73%	7.2	3
Health and Medical Services	83%	8.8	4
Ability to travel to and from Whistler on Highway 99	80%	7.0	5
Access to parks such as Rainbow Lake, Lakeside, Alpha Lake Park	87%	8.5	6
Selection of arts, culture and heritage opportunities	86%	7.0	7
Atmosphere and ambience of Whistler Village	90%	9.4	8
Ability to get around by bike and by foot	94%	8.1	9
Opportunities available for recreational physical activities	94%	6.0	10

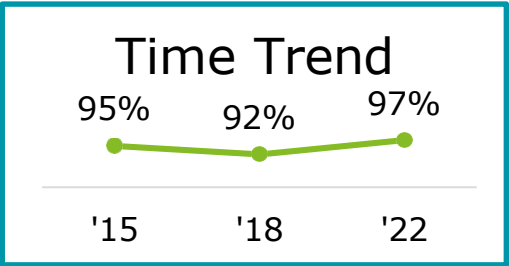


Permanent residents’ perception of visitor’s appreciation and respect for Whistler’s mountain culture has remained stable, though is notably lower than 2020.

How strongly do you feel visitors appreciate and respect Whistler’s mountain culture? (n=331)

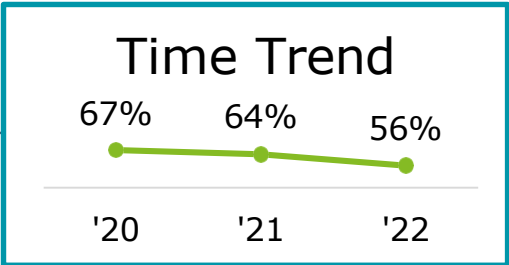
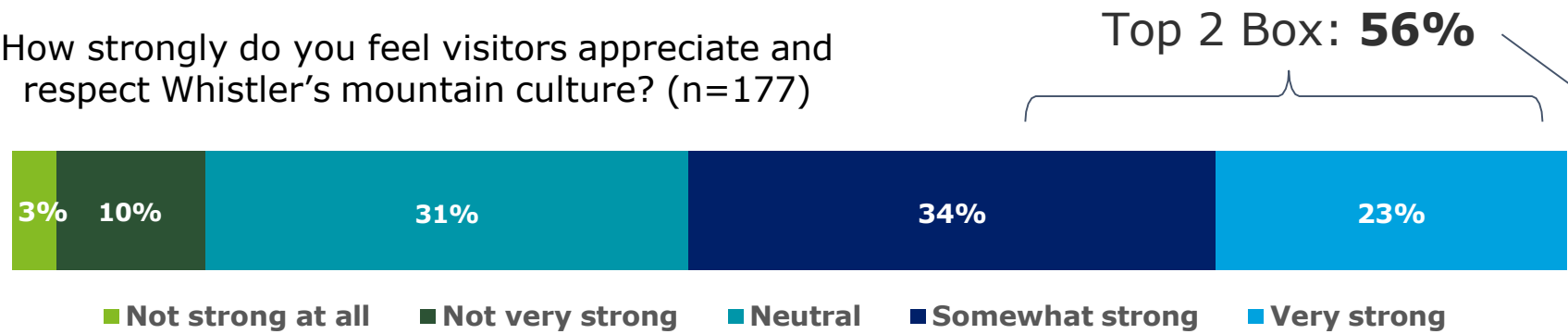


In general, how much would you agree or disagree that people living in Whistler are trustworthy? (n=325)

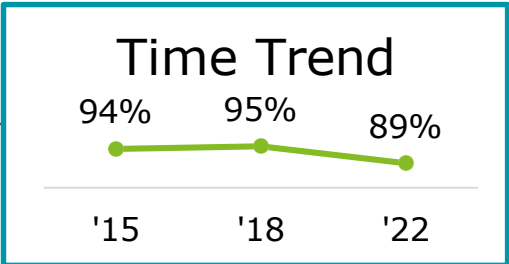


Second homeowners’ perceptions of visitor’s appreciation and respect for Whistler’s mountain culture has steadily decreased over the last 3 years.

How strongly do you feel visitors appreciate and respect Whistler’s mountain culture? (n=177)



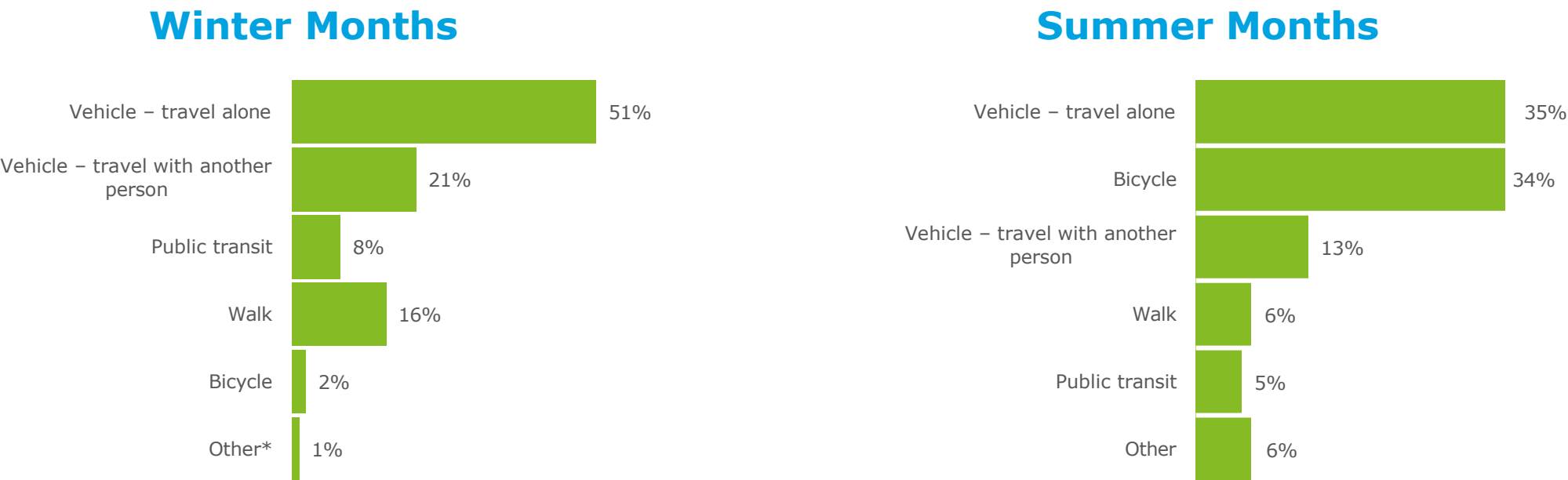
In general, how much would you agree or disagree that people living in Whistler are trustworthy? (n=159)





Among permanent residents, single-occupancy vehicles were the primary mode of commuting, particularly in Winter. Bicycle commuting was much more common in Summer.

What mode of transportation do you tend to use most often to travel to and from work in Whistler during the...



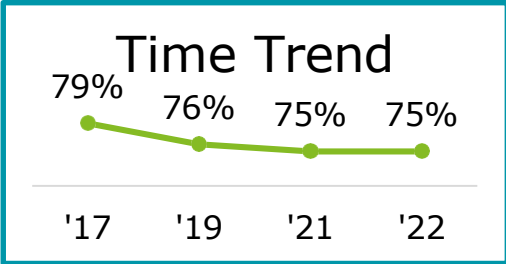
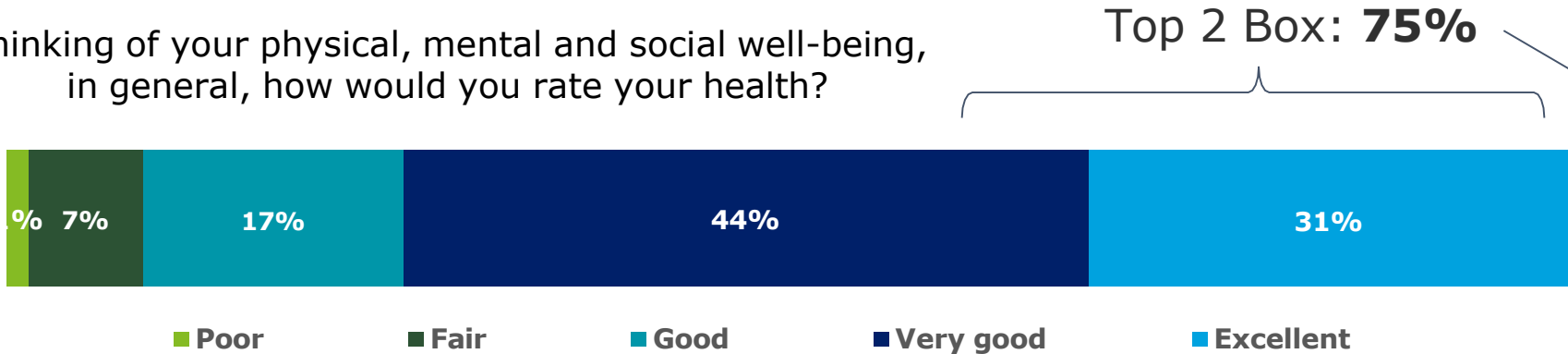
*\*This question was not applicable/ asked to second homeowners*





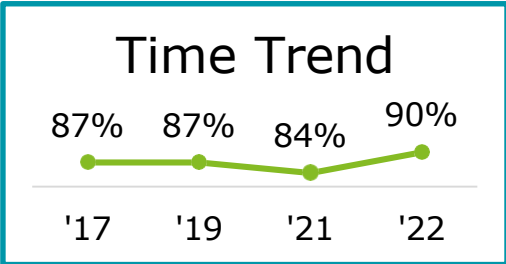
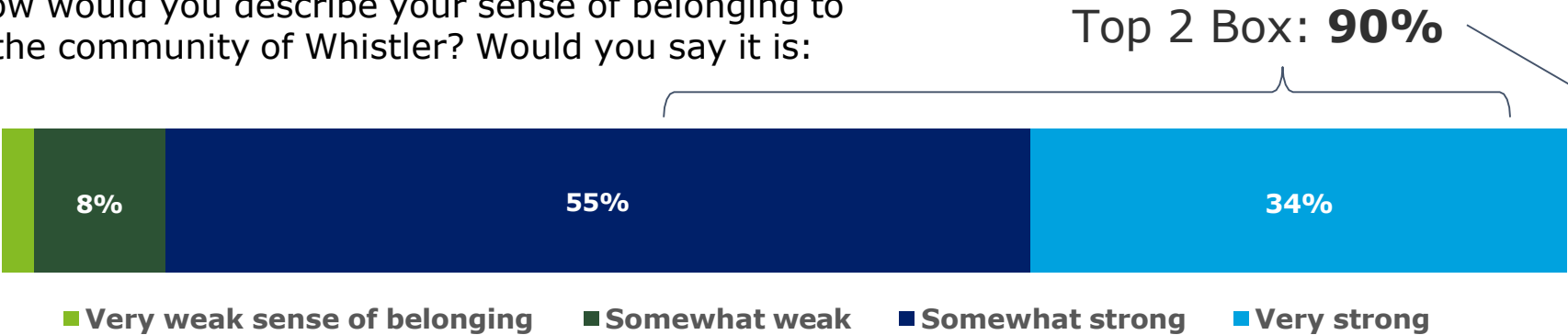
Among permanent residents, self reported health has remained stable since the previous year while sense of belonging has improved.

Thinking of your physical, mental and social well-being, in general, how would you rate your health?

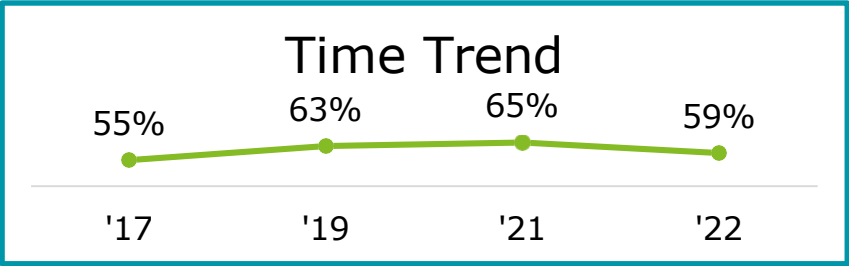
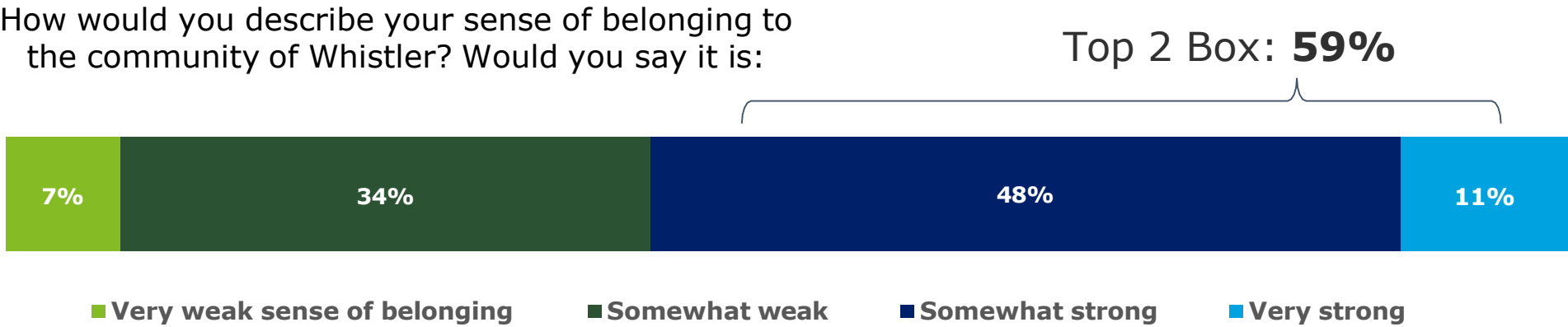


\*This question was not applicable/ asked to second homeowners

How would you describe your sense of belonging to the community of Whistler? Would you say it is:

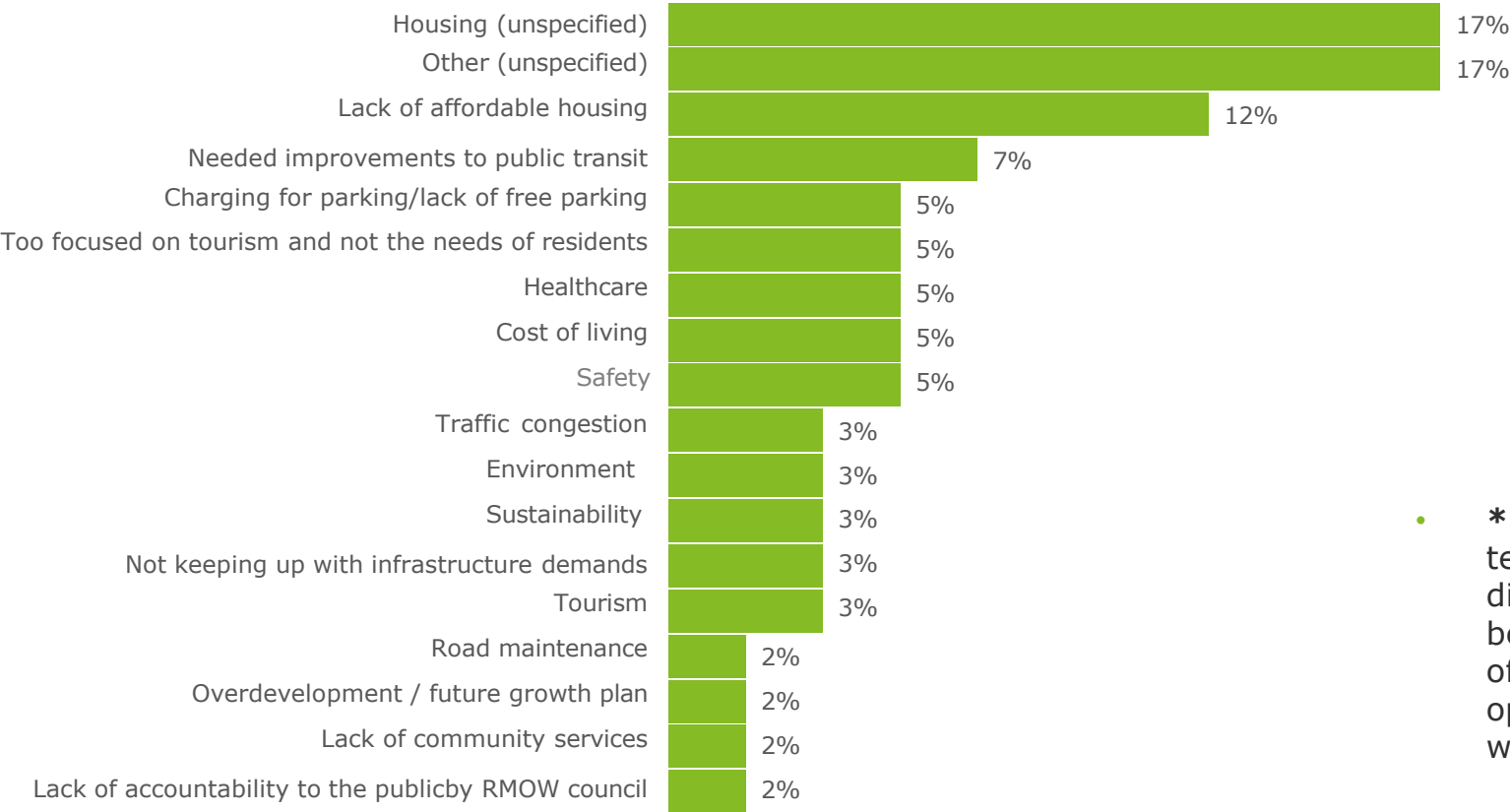


Among second homeowners, sense of belonging has decreased compared to the previous two measurements.





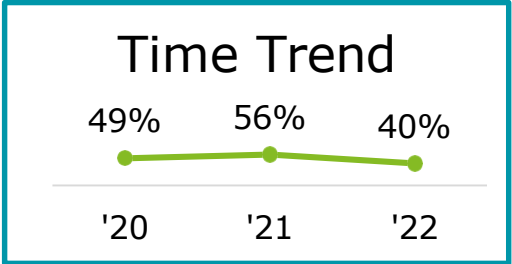
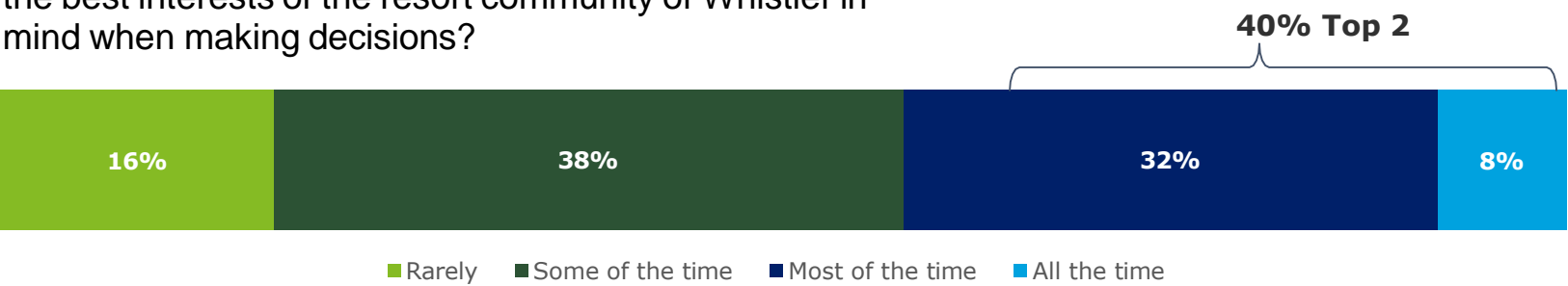
What is the most important issue facing your community that should receive the greatest attention from your local leaders?



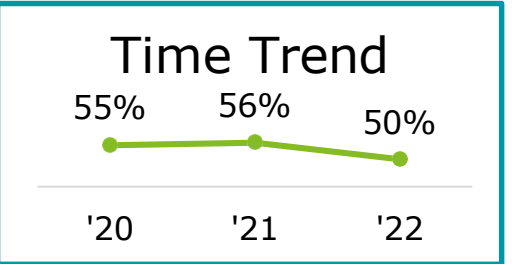
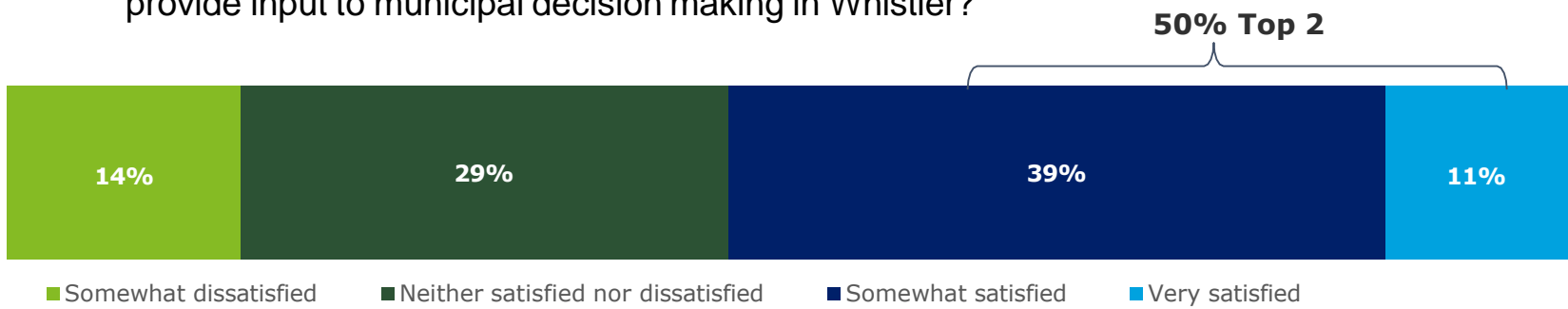
• \*\*This question was included in the CLS telephone survey throughout the first week of dialing. However, it was shifted while in field to become a question answered exclusively as part of the web survey. As it was found that the open-ended responses for this specific question were increasing overall telephone survey length.

**Permanent residents' confidence levels in municipal decision makers and their own ability to influence those same municipal decision forums both notably declined.**

Would you say municipal decision makers in Whistler have the best interests of the resort community of Whistler in mind when making decisions?



How satisfied are you with the existing opportunities to provide input to municipal decision making in Whistler?



More than the ¾ of all permanent residents indicated they were satisfied with the municipal services implemented across their community.

Overall, how satisfied are you with the services provided by the Resort Municipality of Whistler?

KPI: 78% **Satisfaction rate** with services provided by the municipality.

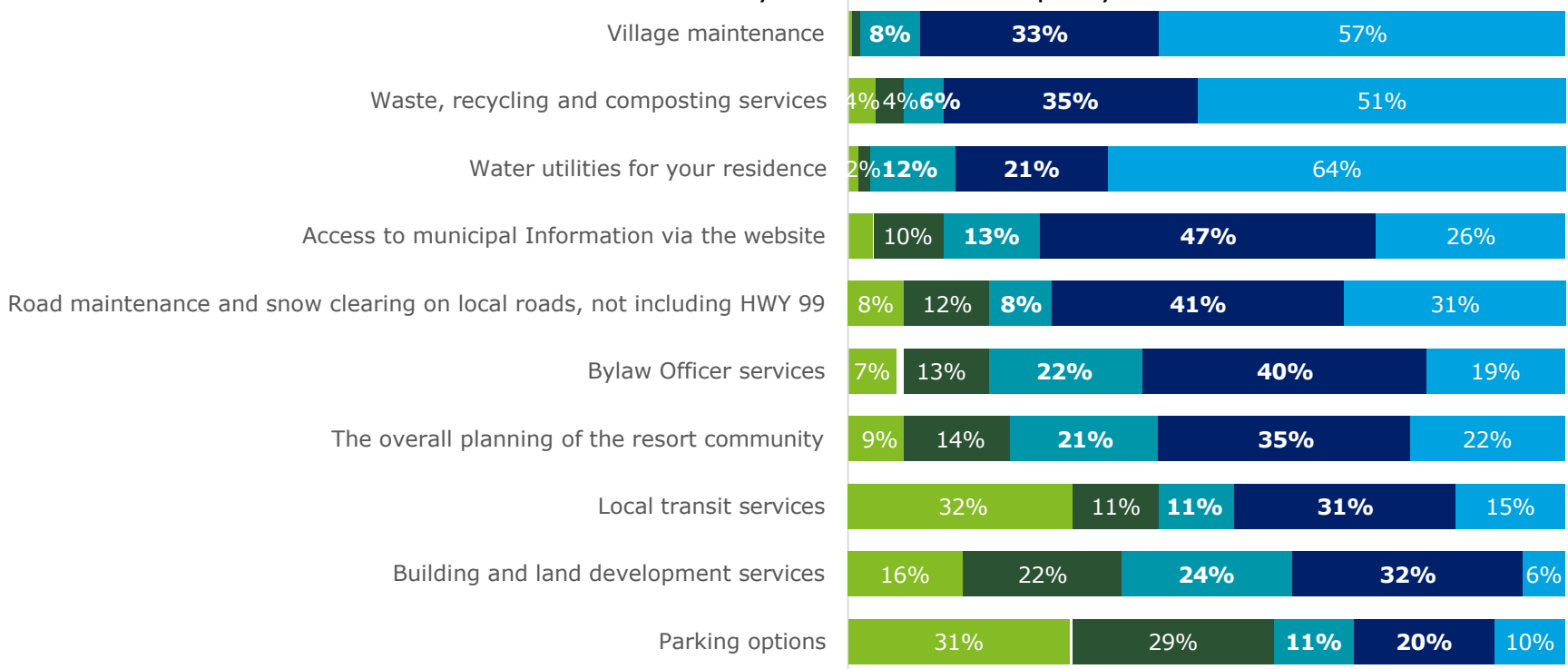


\*New question for 2022

■ Very dissatisfied   ■ Somewhat dissatisfied   ■ Somewhat satisfied   ■ Very Satisfied

When considering specific services, permanent residents were highly satisfied with village maintenance, waste/recycling/composting services and water utilities. There were lower levels of satisfaction with parking options and building/land development services.

How satisfied are you with each of the following services provided by the Resort Municipality of Whistler?



Total Satisfaction

2022	2021	2020
90%	94%	89%
86%	84%	85%
85%	88%	80%
73%	76%	72%
72%	79%	69%
59%	67%	56%
56%	69%	63%
46%	77%	71%
38%	43%	45%
30%	43%	41%

Very Dissatisfied   Somewhat Dissatisfied   Neither Satisfied nor Dissatisfied   Somewhat Satisfied   Very Satisfied

When reviewing the derived importance based on permanent residents’ satisfaction levels, parking options and building/land development services were noted as the highest priority areas for improvement.

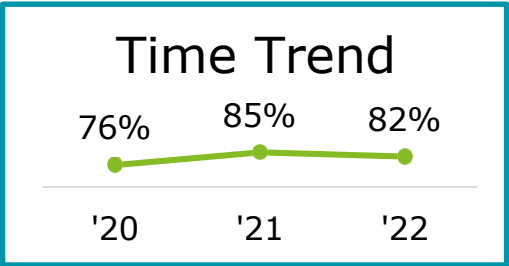
Service	Performance	Importance	Priority Rank
Parking options	30%	8.6	1
Building and land development services	38%	9.2	2
Local transit services	46%	9.4	3
The overall planning of the resort community	56%	8.9	4
Bylaw Officer services	59%	9.1	5
Road maintenance and snow clearing on local roads, not including HWY 99	72%	9.1	6
Access to municipal Information via the website	73%	8.6	7
Water utilities for your residence	85%	7.2	8
Waste, recycling and composting services	87%	6.4	9
Village maintenance	90%	6.9	10

How satisfied are you with each of the following services provided by the Resort Municipality of Whistler?



**When asked about permanent residents' sense of value for their municipal tax dollars, the largest segment (62%) felt they received fairly good value with an additional 20% noting they felt they obtained very good value for their property taxes.**

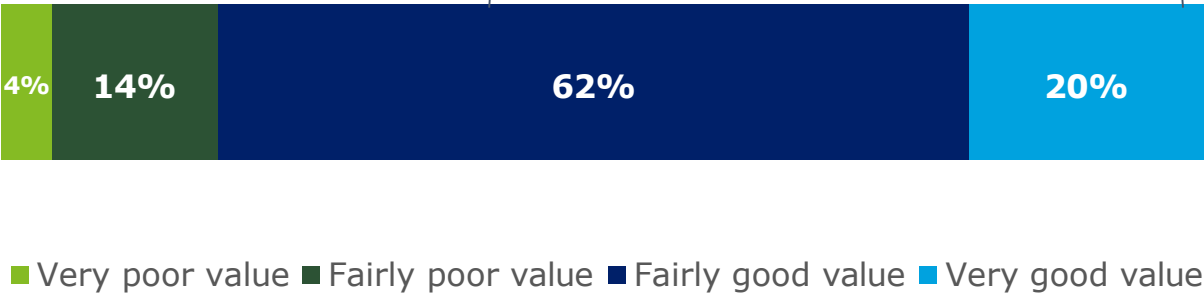
Approximately 1/3 of the property tax you pay goes directly to the provincial government, the other portion, goes to the municipality of Whistler in order to fund all the services you receive. Thinking about all the services provided by the municipality, how would you rate the value for that portion of your property tax dollar?



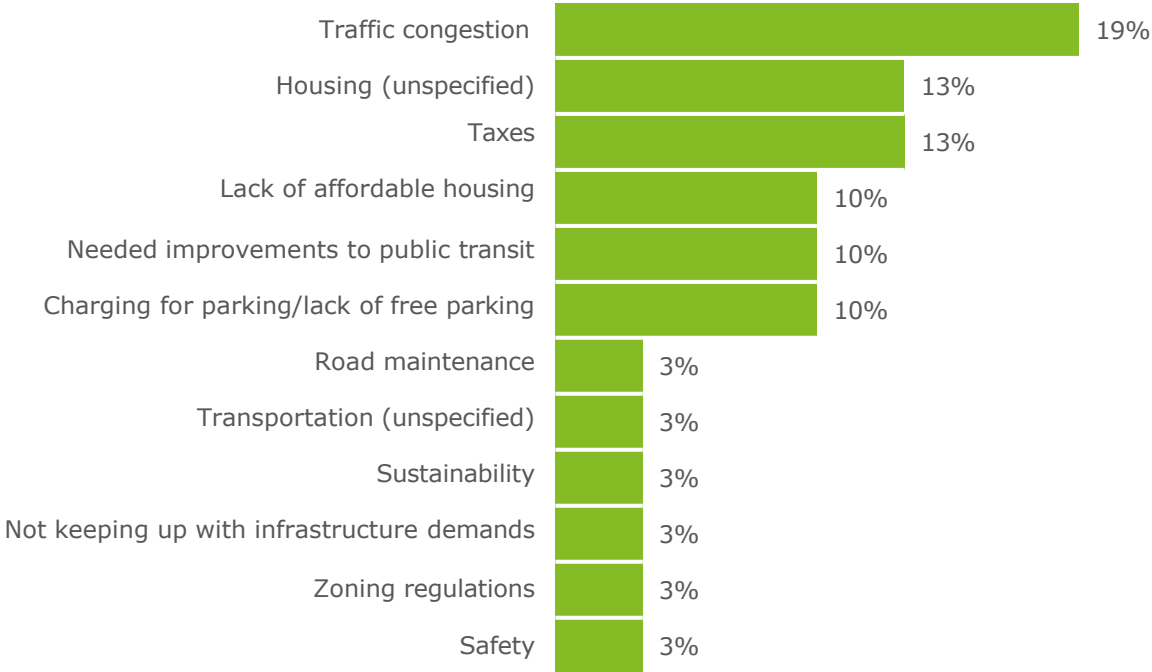
\$4,100

Median of Property Tax calculated for permanent residents based on housing value.

82% Top 2

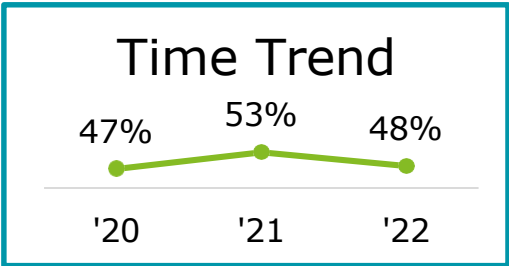
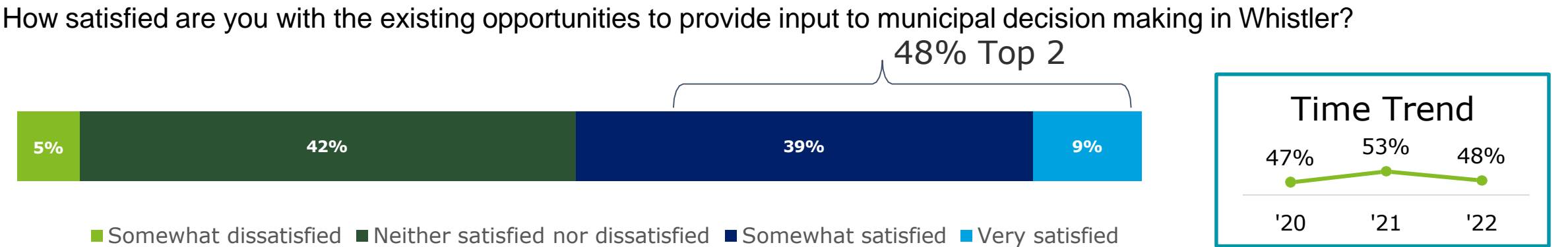
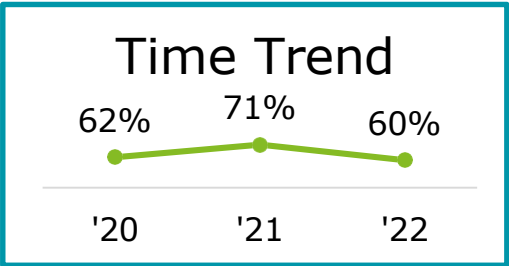
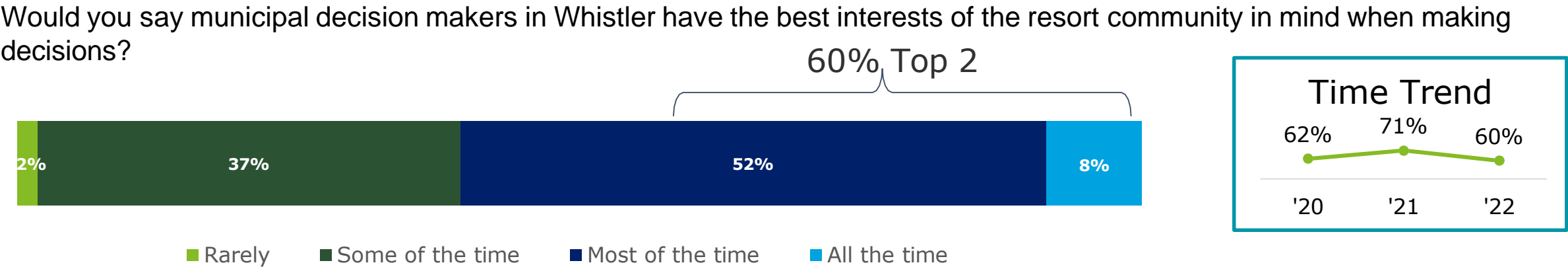


What is the most important issue facing your community that should receive the greatest attention from your local leaders?



\*\*This question was included in the CLS telephone survey throughout the first week of dialing. However, it was shifted while in field to become a question answered exclusively as part of the web survey. As it was found that the open-ended responses for this specific question were increasing overall telephone survey length.

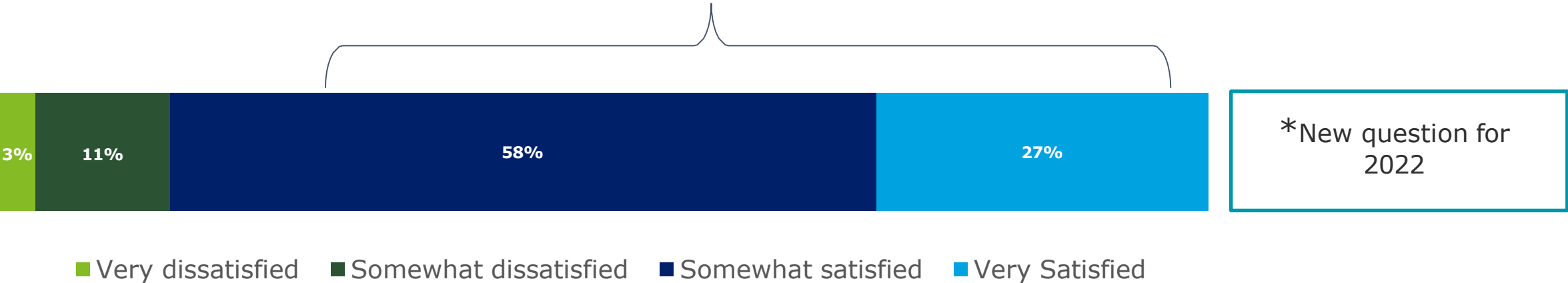
There was a significant decline in second homeowners indicating that they felt decision makers had their best interest in mind, and when asked about satisfaction to influence these decisions, less than half of respondents were satisfied.



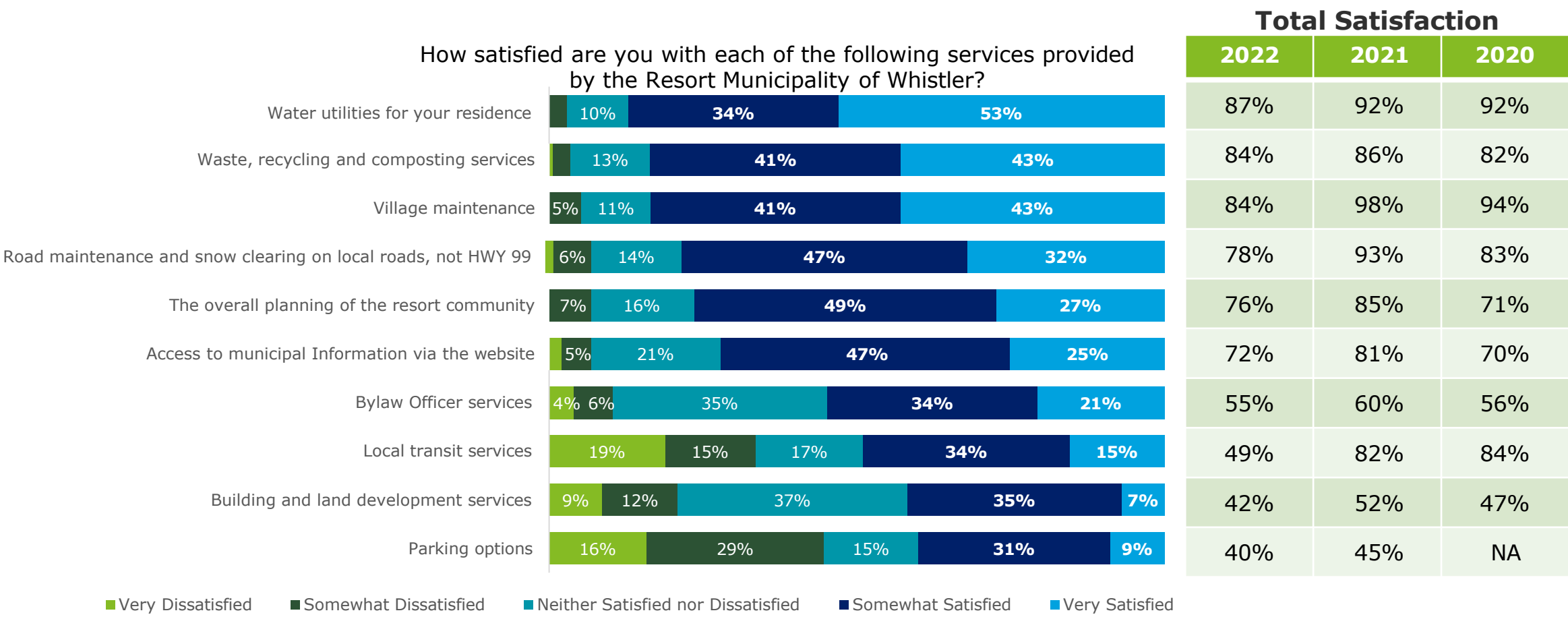
Second homeowners were predominately satisfied with the overall services provided by the municipality.

Overall, how satisfied are you with the services provided by the Resort Municipality of Whistler?

KPI: 86% Satisfaction rate with overall municipal services.

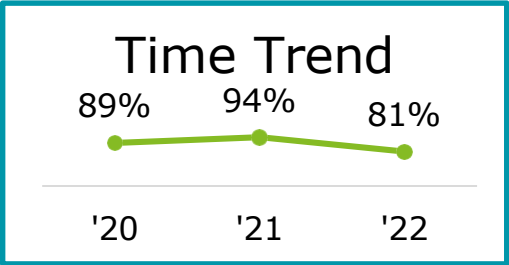


When considering specific services, second homeowners were highly satisfied with water utilities, waste/recycling/composting services and village maintenance. There were lower levels of satisfaction with parking options and building/land development services.



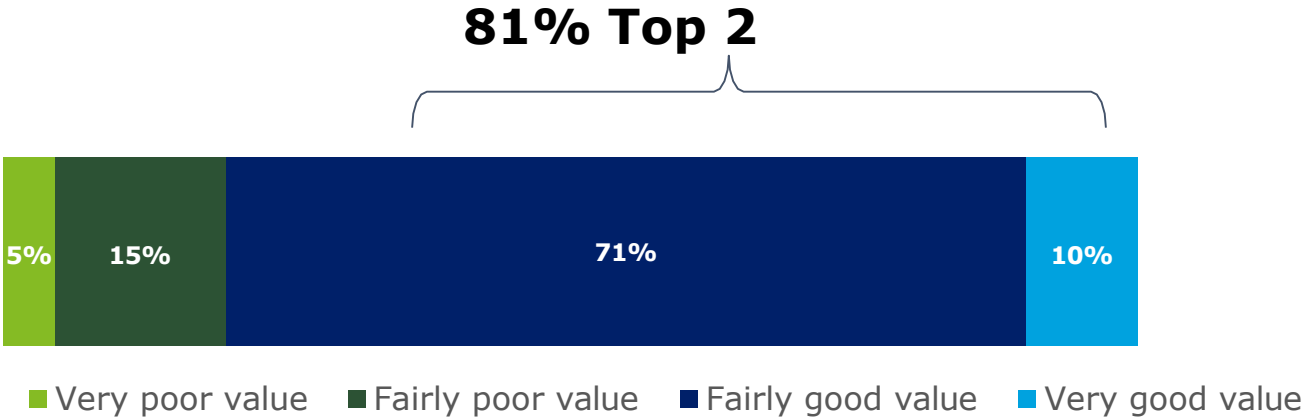
**When asked about second homeowners' sense of value for their municipal tax dollars, the largest segment (71%) felt they received fairly good value with an additional 10% noting they felt they obtained very good value for their property taxes.**

About 1/3 of the property tax you pay goes directly to the provincial government, the other portion goes to the municipality of Whistler in order to fund all the services you receive. Thinking about all the services provided by the municipality, how would you rate the value for that portion of your property tax dollar?



\$3,378

Median of Property Tax calculated for Second Homeowners based on housing value.



When reviewing the derived importance based on second homeowners’ satisfaction levels, parking options and building/land development services were noted as the highest priority areas for improvement.

Service	Performance	Importance	Priority Rank
Parking options	40%	9.2	1
Local transit services	49%	9.4	2
Building and land development services	42%	7.7	3
Bylaw Officer services	55%	8.4	4
Access to municipal Information via the website	72%	9.2	5
The overall planning of the resort community	76%	8.4	6
Road maintenance and snow clearing on local roads, not including HWY 99	78%	8.4	7
Village maintenance	84%	7.0	8
Waste, recycling and composting services	84%	6.3	9
Water utilities for your residence	87%	6.3	10

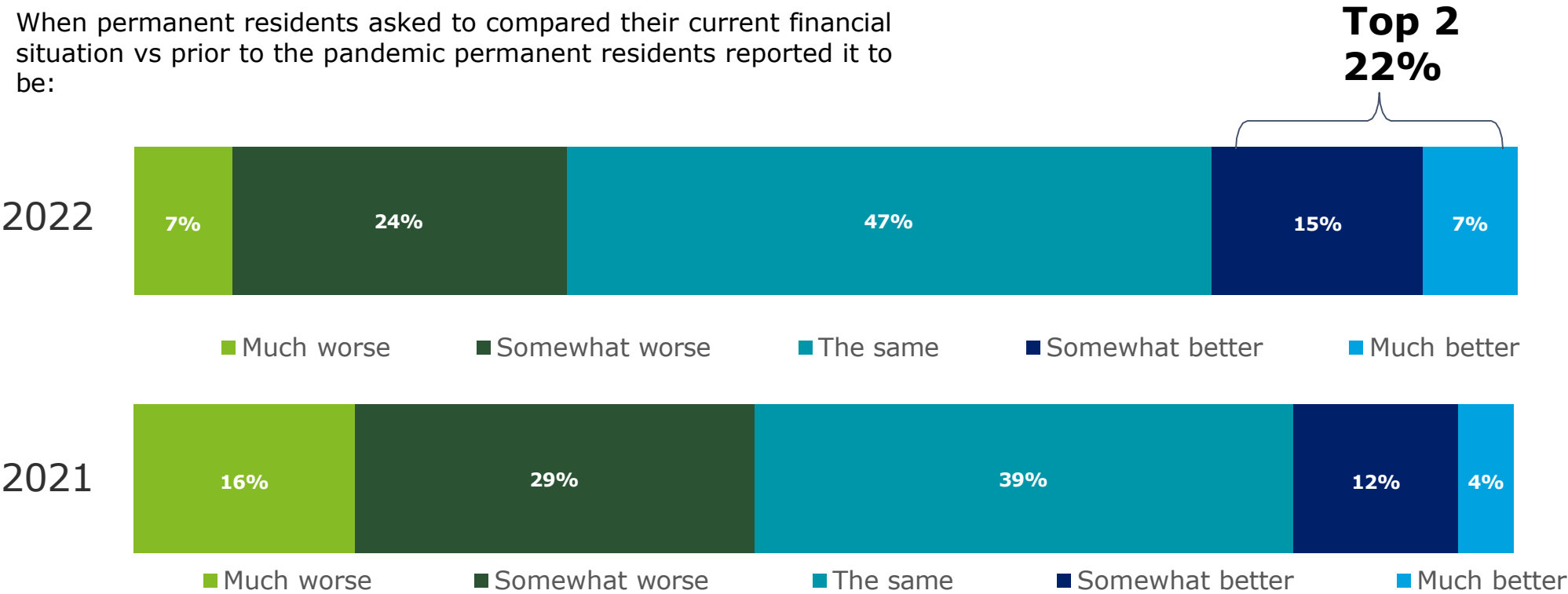
How satisfied are you with each of the following services provided by the Resort Municipality of Whistler?





Permanent residents' current financial situation continued to become more stable with a higher proportion of people noting their situation had stabilized or continued to improve upward since 2021.

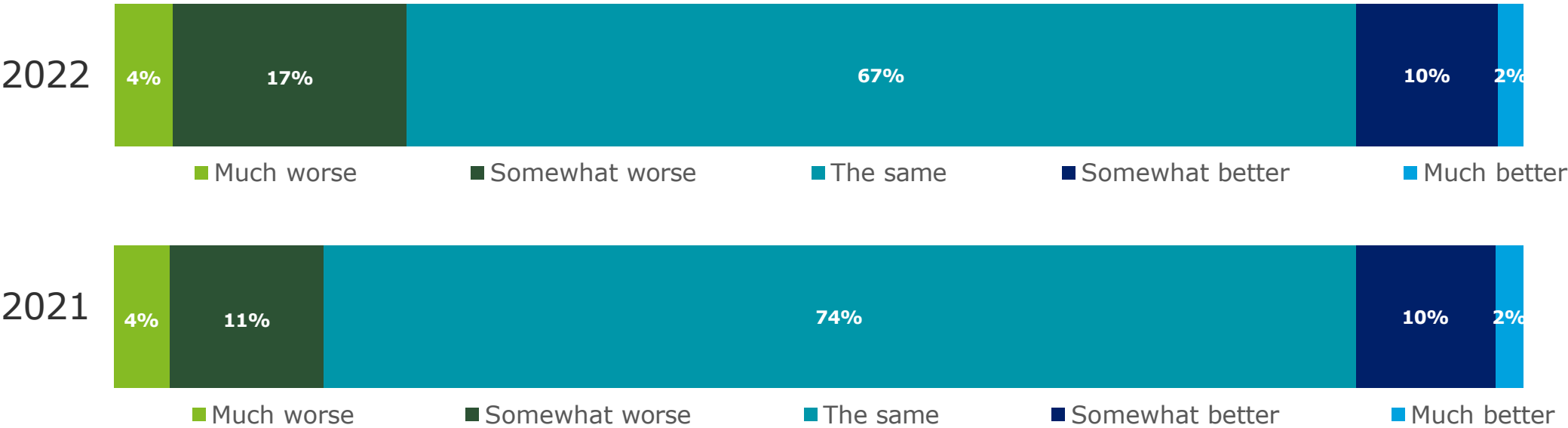
When permanent residents asked to compared their current financial situation vs prior to the pandemic permanent residents reported it to be:



Compared to 2020, there were relatively more second homeowners whose financial situations had gotten worse over pandemic and less that had remained stable.

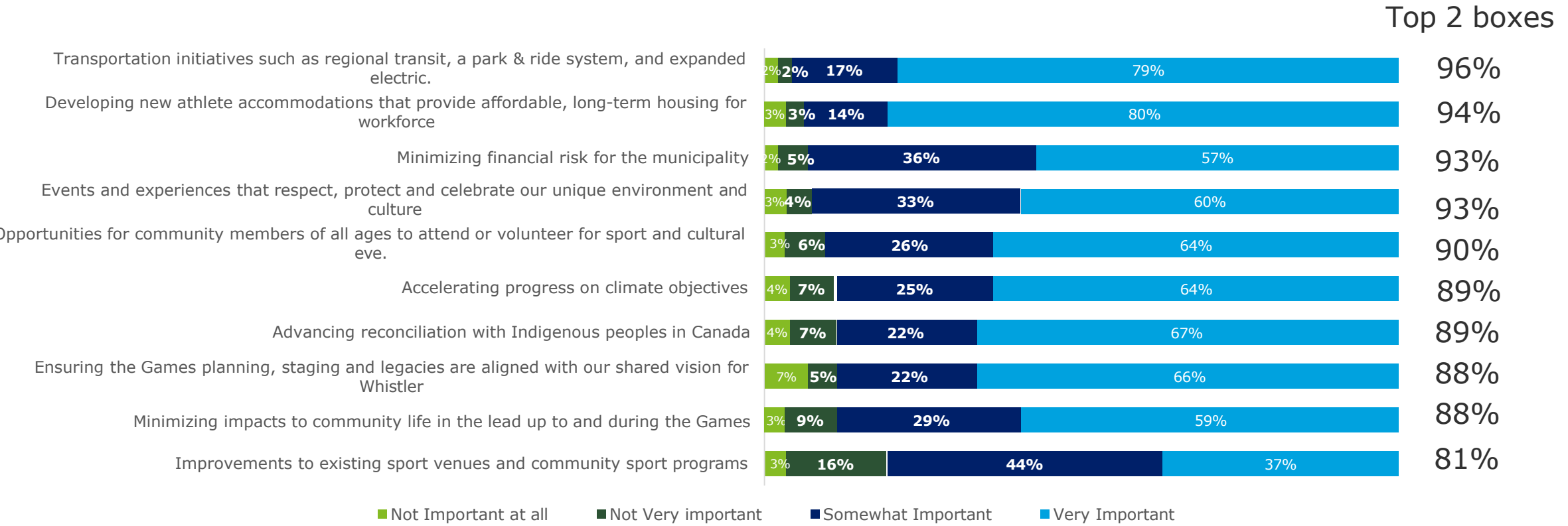
When asked to compared their current financial situation vs prior to the pandemic second homeowners reported it to be:

Top 2  
12%

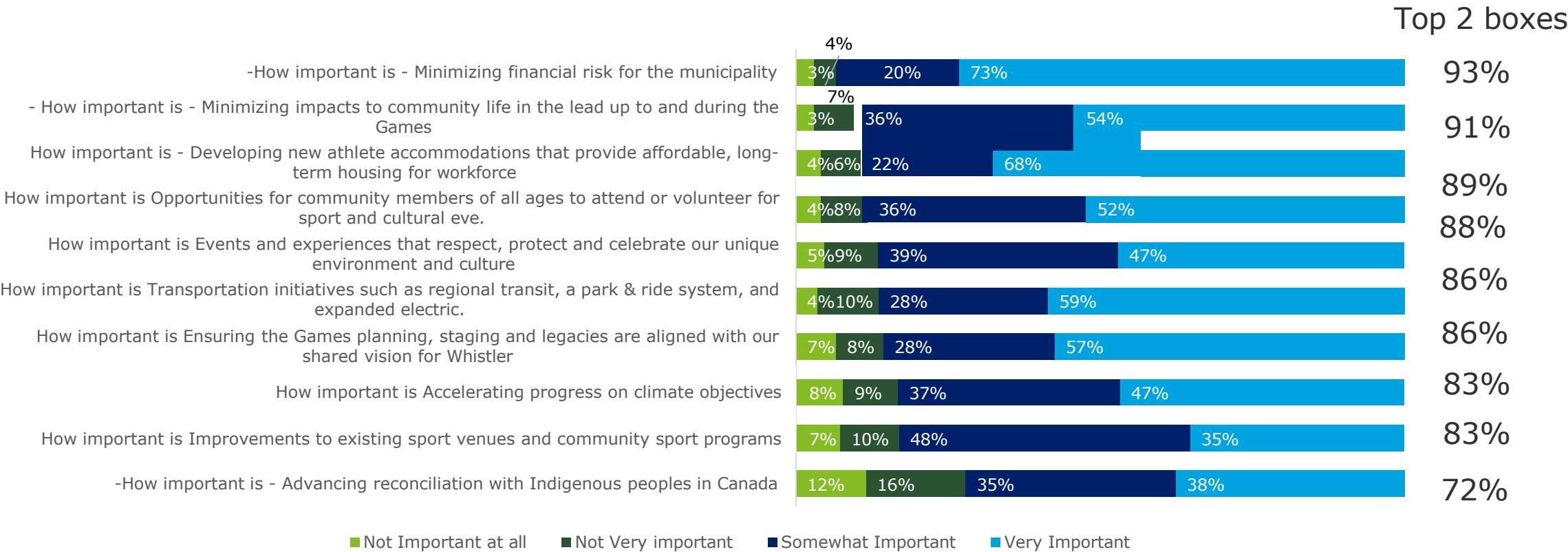




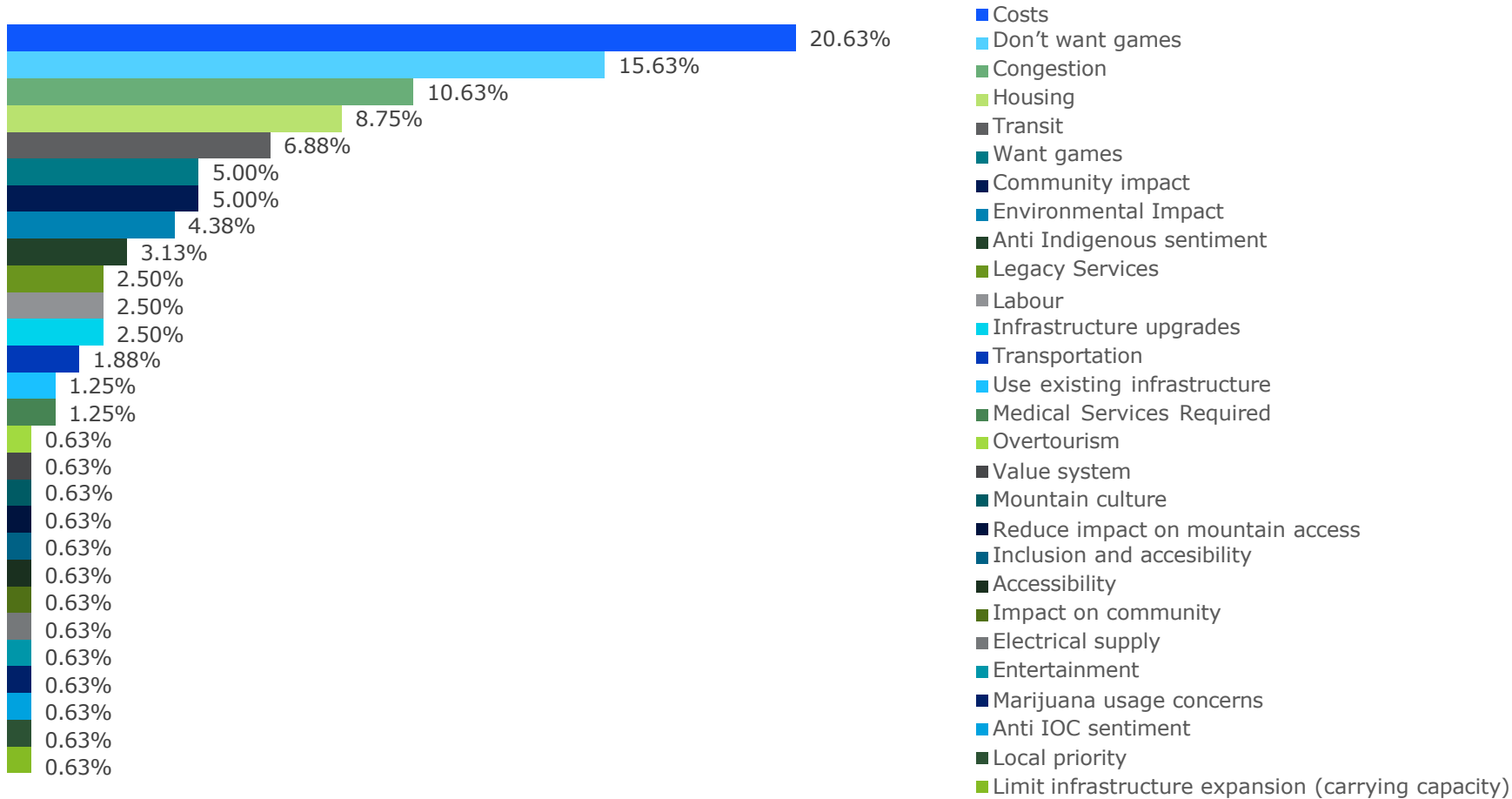
When asked how important are the following considerations in the process regarding Whistler’s invitation by four regional First Nations into a process to potentially bid for the 2030 Olympic and Paralympic Winter Games, permanent residents considered:



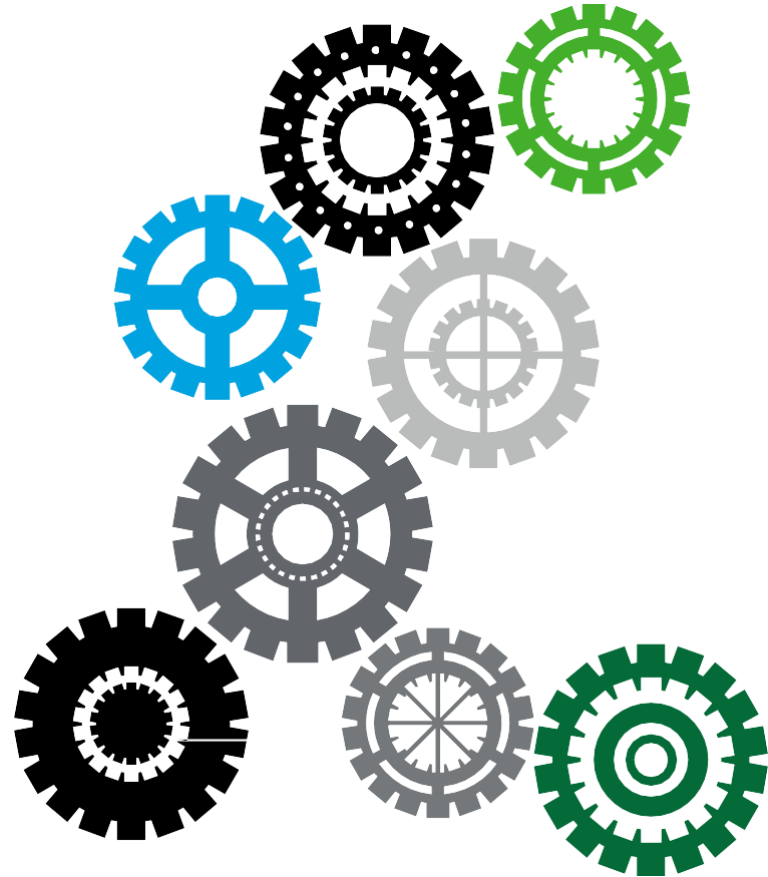
**When asked how important are the following considerations in the process regarding Whistler’s invitation by four regional First Nations into a process to potentially bid for the 2030 Olympic and Paralympic Winter Games, second homeowners considered:**



Are there any other considerations regarding the potential Olympic bid that are important to you and have not been touched on yet?



\*Coding and analysis of this question was completed by Resort Municipality of Whistler using a data set of the first 319 responses which combined PR and SHO. Of the 319 responses, 136 chose to respond to this optional question with the above categorization.



## **KPI comparisons between Phone & Benchmarking Survey**

An online panel methodology provides a way to target certain demographic groups across wider geographies. This methodology randomly selects respondents from a pre-established database list of individuals to complete a survey. Although this does not achieve a completely random, scientific sample of the full population, this is a next-best option that can be used to uncover the opinions of a specific population.

This method was used for benchmarking poll survey. It deployed a short benchmarking survey through a combination on online panel and supplemented by CATI in the communities of:

- District of North Vancouver
- District of West Vancouver
- Revelstoke
- Squamish



Overall, how satisfied are you with the Community as a place to live/spend time?

KPI: 89% Satisfaction rate living in the community

Whistler:  
84%



Very dissatisfied

Neither satisfied nor dissatisfied

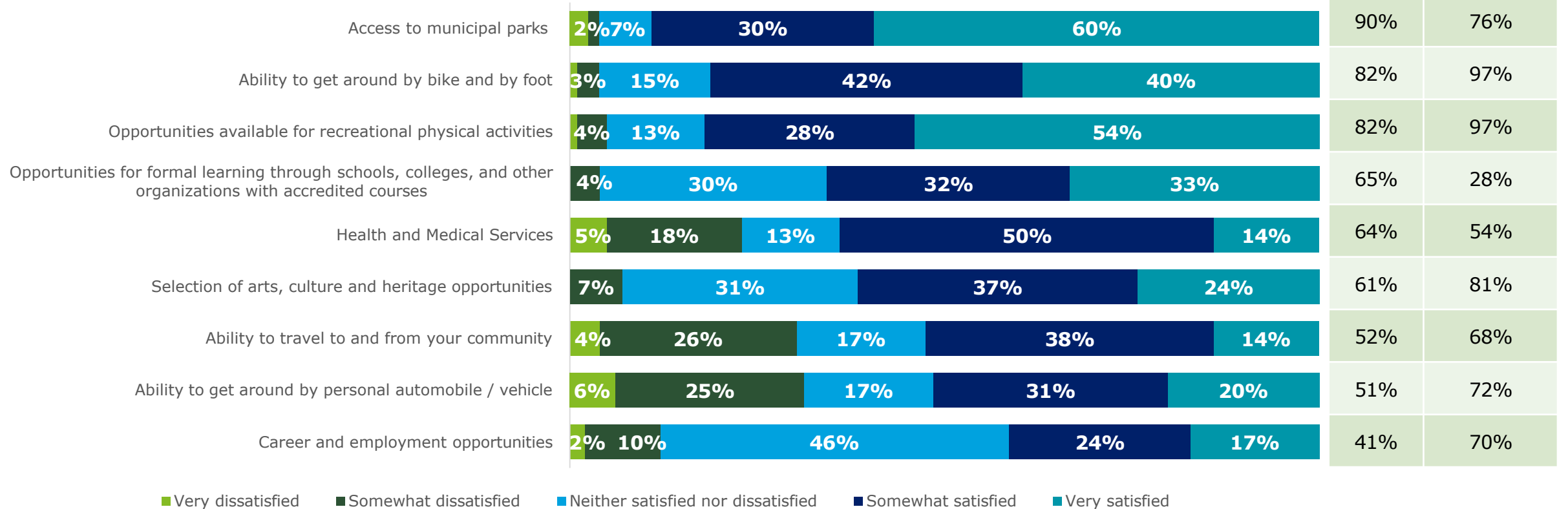
Somewhat dissatisfied

Somewhat satisfied

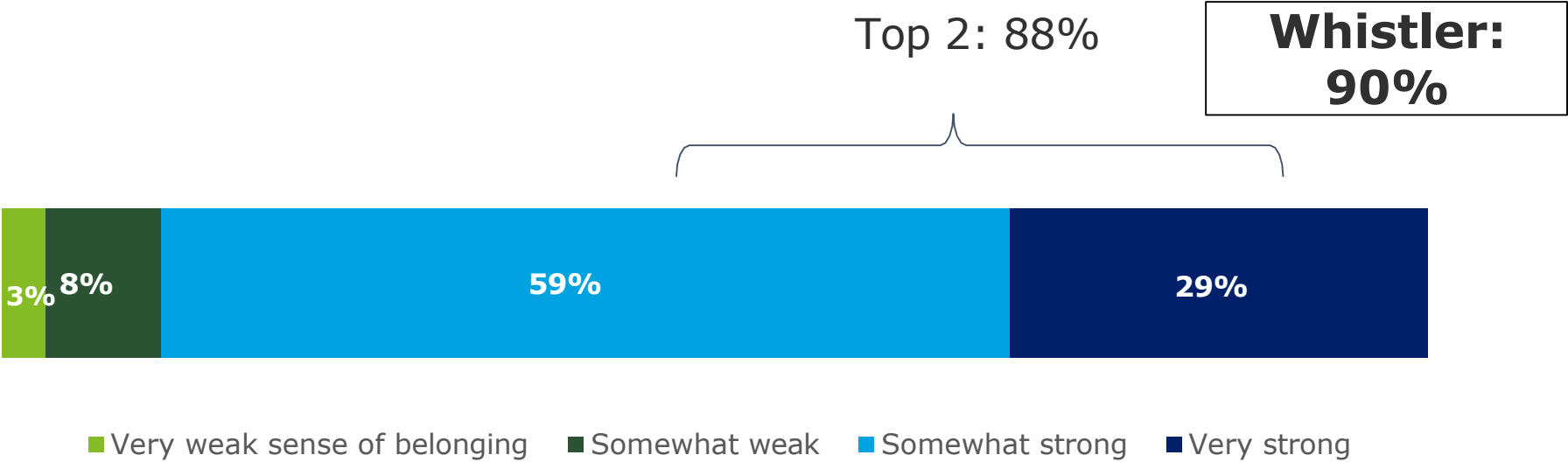
How satisfied are you with the following aspects of life in the community?

**Total Satisfied**

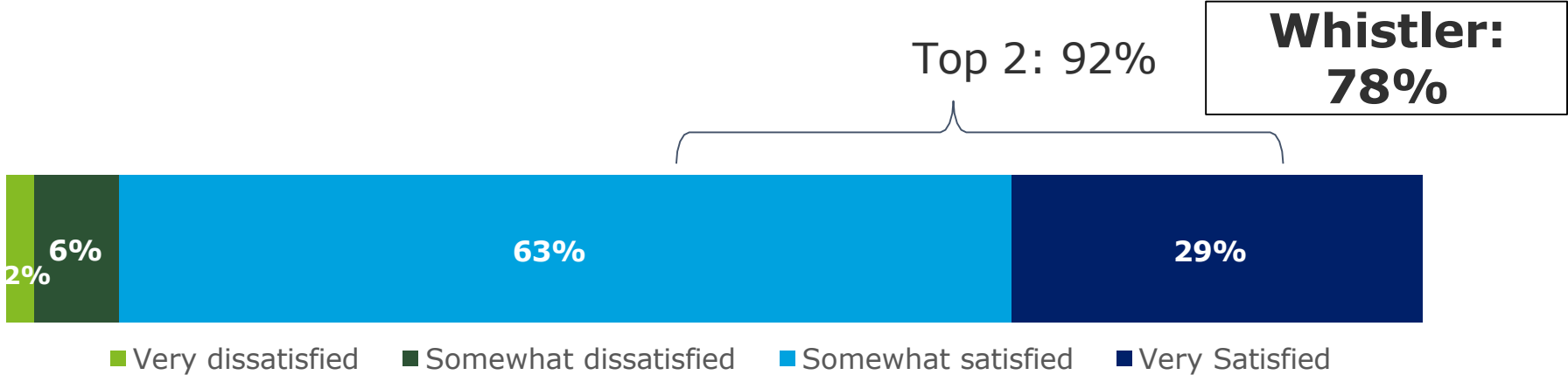
**N Van Whistler**



How would you describe your sense of belonging to your community? Would you say it is:



Overall, how satisfied are you with the services provided by your community?



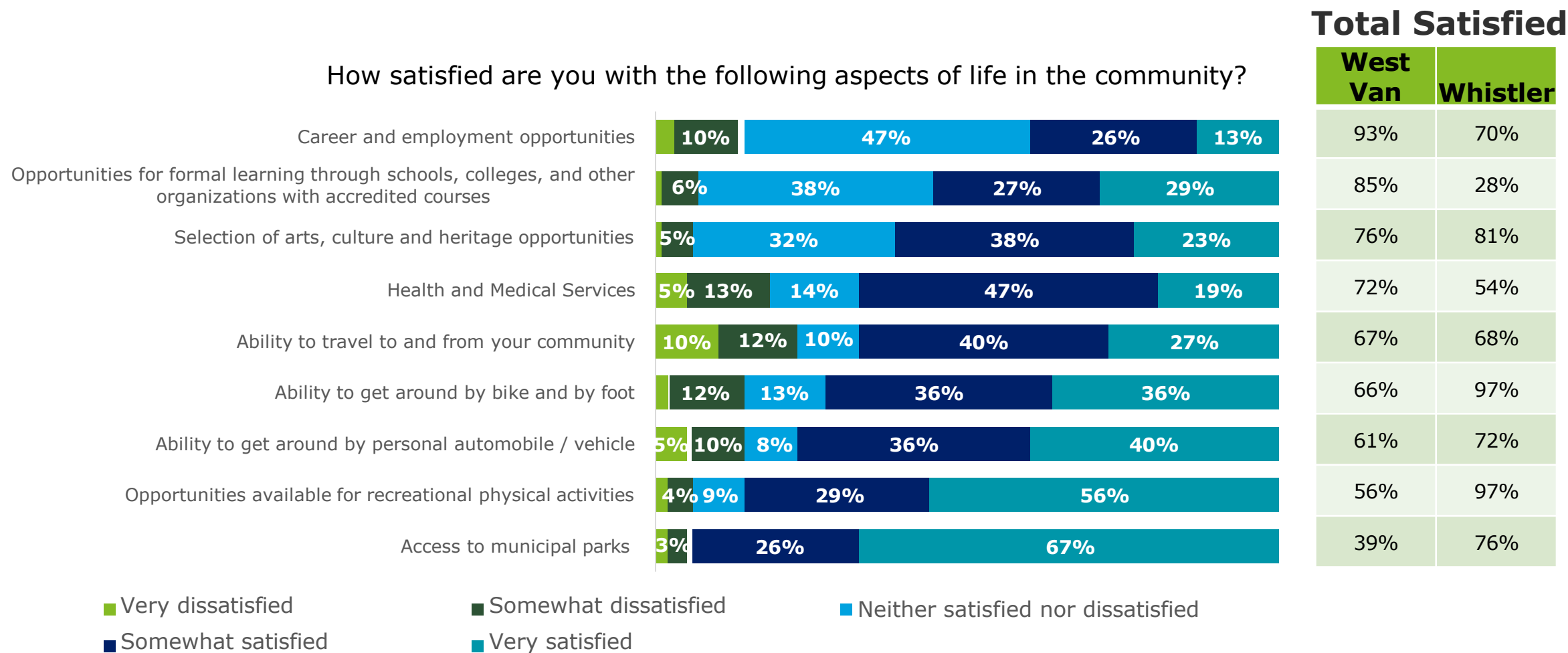
Overall, how satisfied are you with the Community as a place to live/spend time?

KPI: 92% Satisfaction rate living in the community

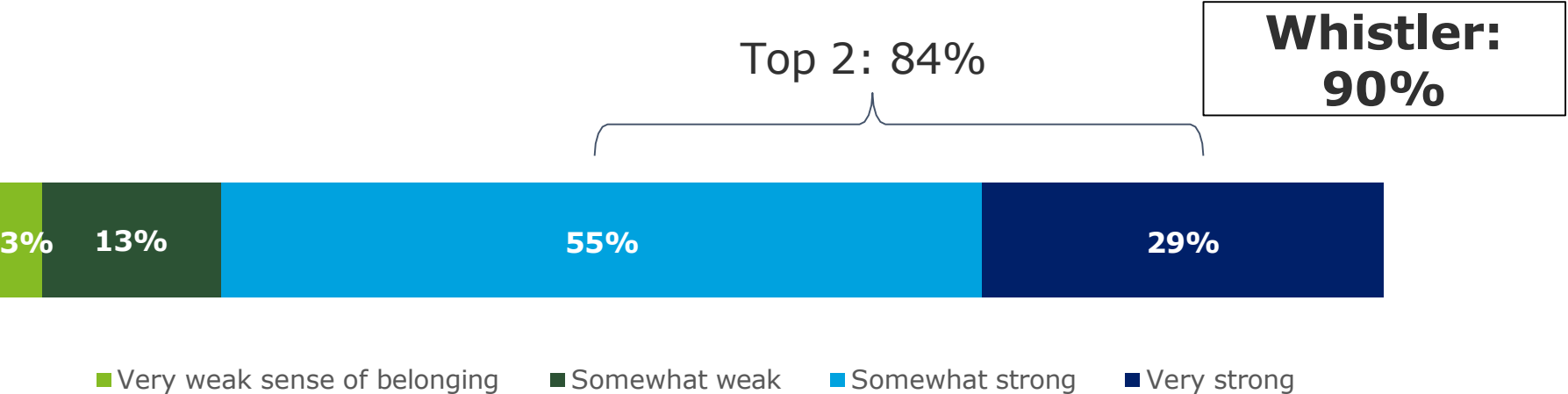
Whistler: 84%



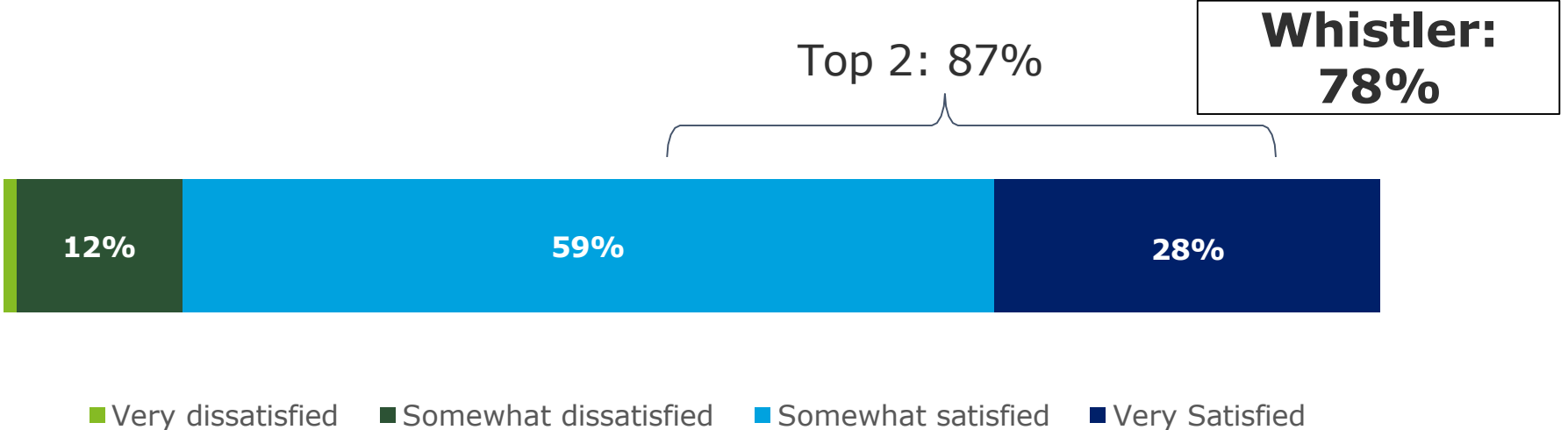
Very dissatisfied   Somewhat dissatisfied   Neither satisfied nor dissatisfied   Somewhat satisfied   Very satisfied



How would you describe your sense of belonging to your community? Would you say it is:



Overall, how satisfied are you with the services provided by your community?



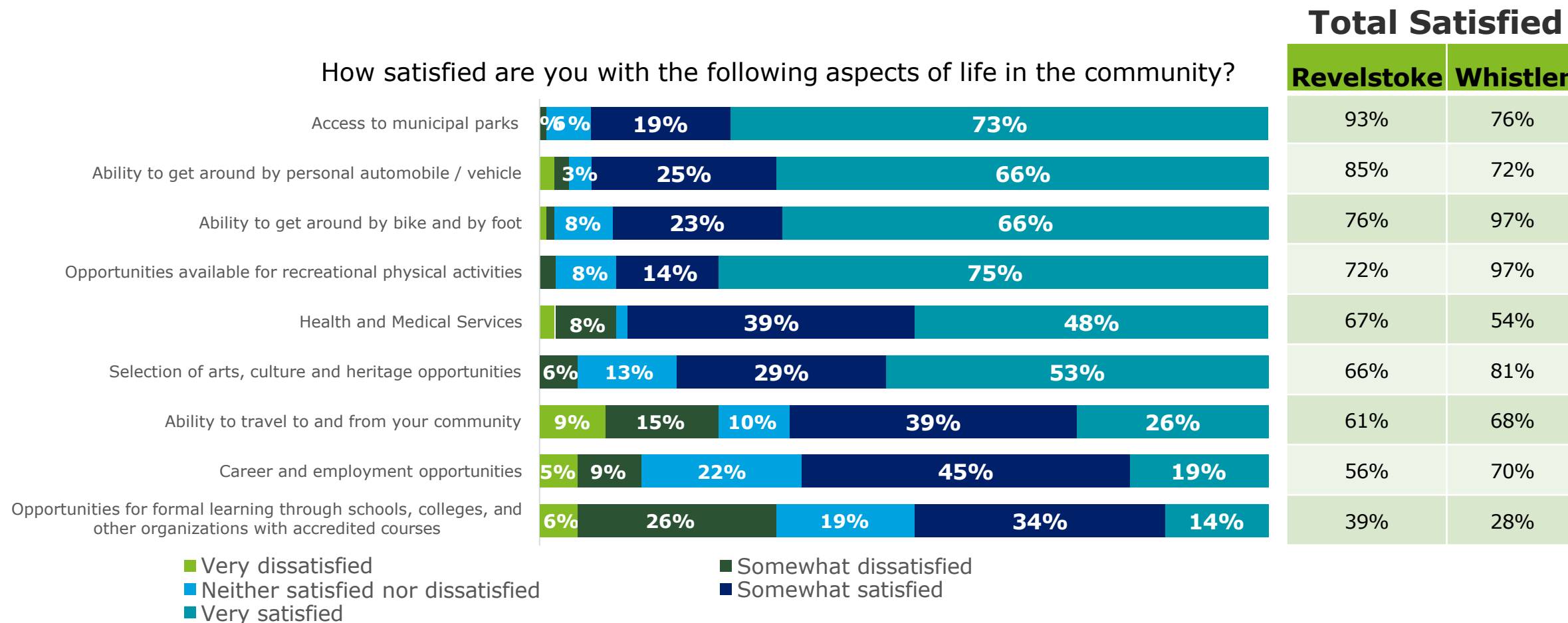
Overall, how satisfied are you with the Community as a place to live/spend time?

KPI: 86% **Satisfaction rate** living in the community

**Whistler:**  
**84%**

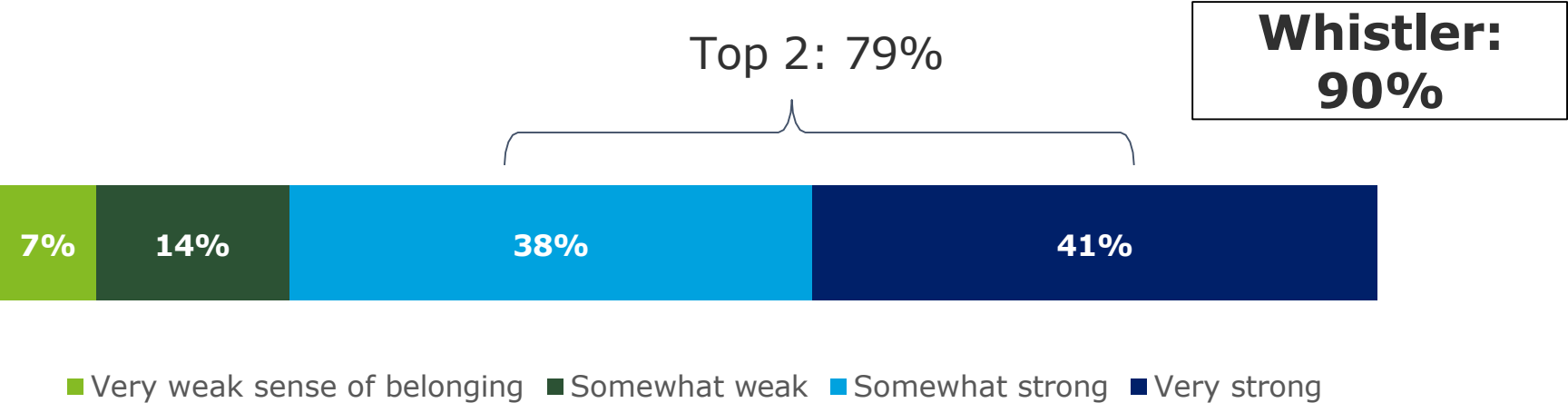


■ Very dissatisfied ■ Somewhat dissatisfied ■ Neither satisfied nor dissatisfied ■ Somewhat satisfied ■ Very satisfied

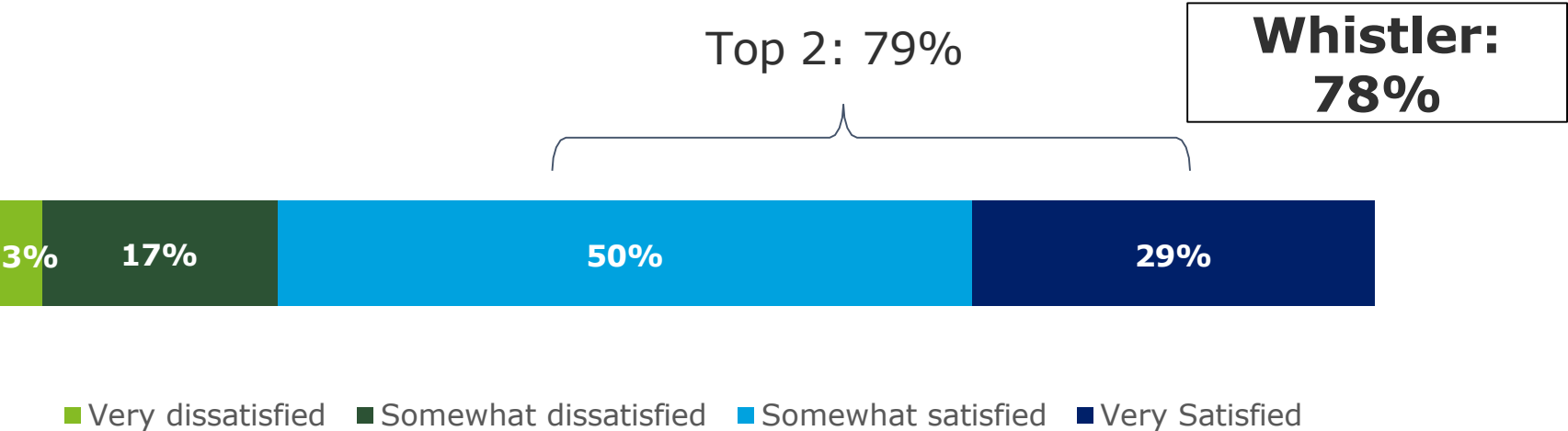




How would you describe your sense of belonging to your community? Would you say it is:



Overall, how satisfied are you with the services provided by your community?



Overall, how satisfied are you with the Community as a place to live/spend time?

KPI: 76% **Satisfaction rate** living in the community

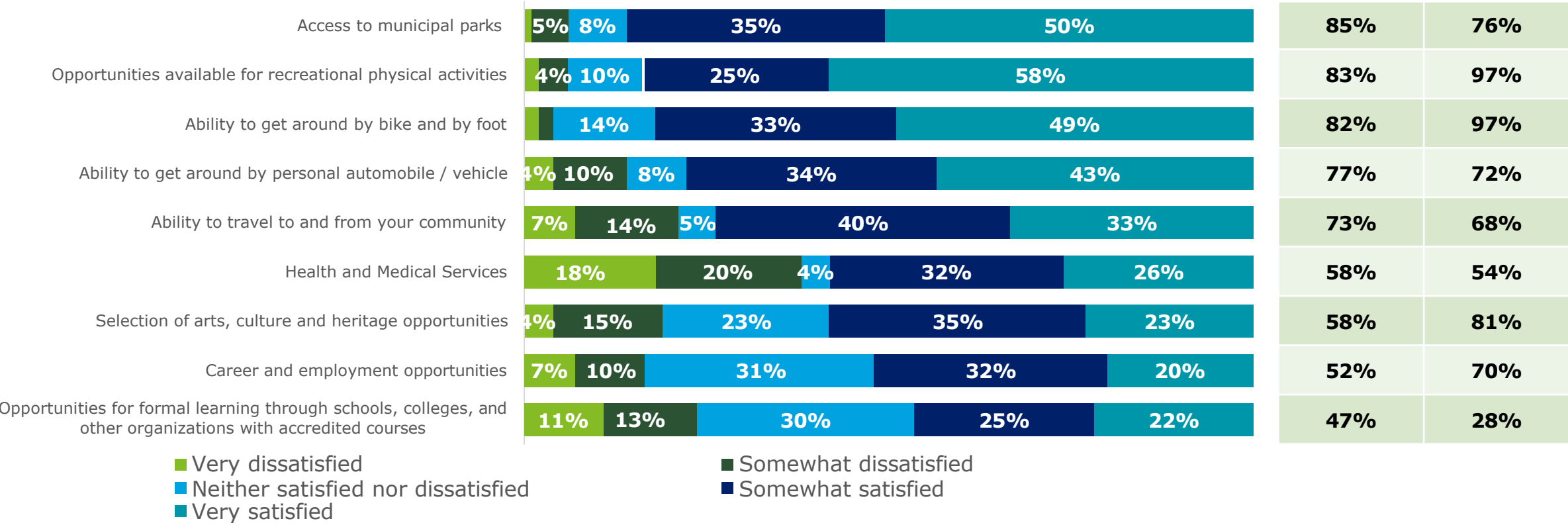
**Whistler:**  
**84%**



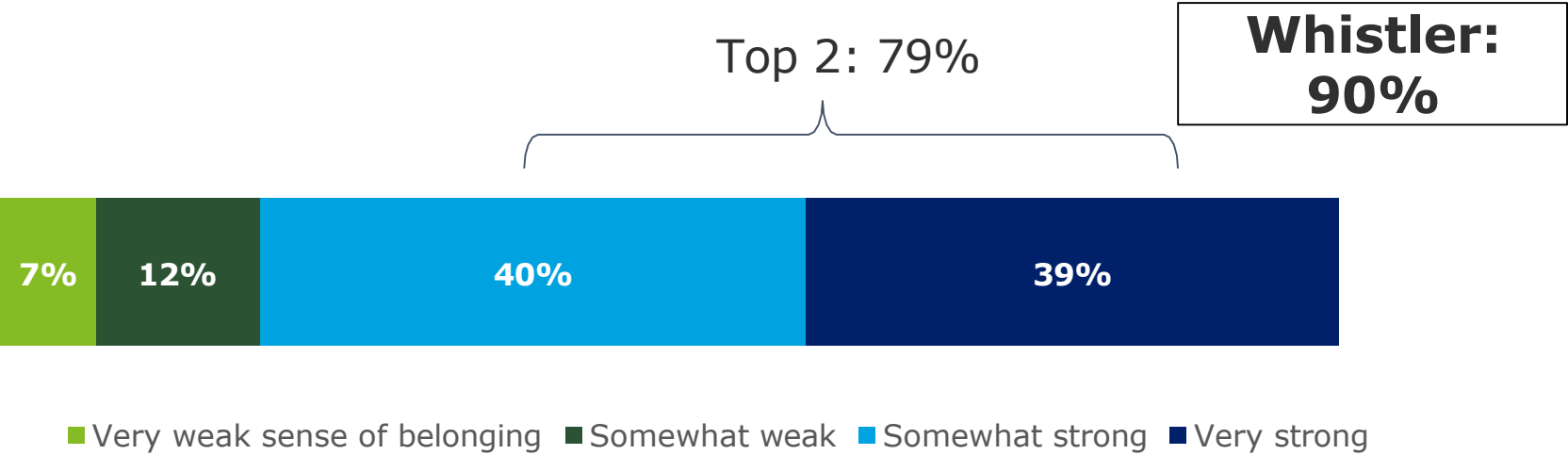
■ Very dissatisfied ■ Somewhat dissatisfied ■ Neither satisfied nor dissatisfied ■ Somewhat satisfied ■ Very satisfied

How satisfied are you with the following aspects of life in the community?

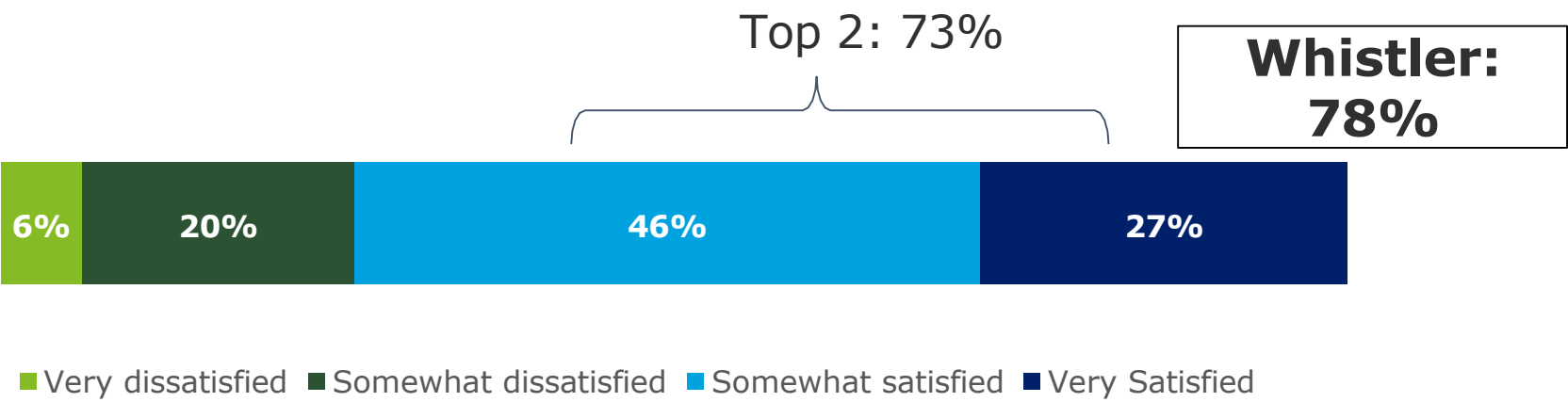
Total Satisfied



How would you describe your sense of belonging to your community? Would you say it is:



Overall, how satisfied are you with the services provided by your community?



## The Top 2 Box metrics are shown for the benchmarking communities below compared to Whistler:

	North Vancouver	West Vancouver	Revelstoke	Squamish	Benchmark Average	Whistler
Satisfaction rate living in the community	89%	92%	86%	76%	<b>86%</b>	84%
Opportunities for formal learning through schools, colleges, and other organizations with accredited courses	65%	56%	48%	47%	<b>54%</b>	28%
Career and employment opportunities	41%	39%	64%	52%	<b>49%</b>	70%
Health and Medical Services	64%	66%	87%	58%	<b>69%</b>	54%
Ability to get around by bike and by foot	82%	72%	89%	82%	<b>81%</b>	97%
Access to community parks	90%	93%	92%	85%	<b>90%</b>	76%
Ability to get around by personal automobile / vehicle	51%	76%	91%	77%	<b>74%</b>	72%
Ability to travel to and from your community	52%	67%	65%	73%	<b>64%</b>	68%
Selection of arts, culture and heritage opportunities	61%	61%	82%	58%	<b>66%</b>	81%
Opportunities available for recreational physical activities	82%	85%	89%	83%	<b>85%</b>	97%
Sense of Belonging	88%	84%	79%	79%	<b>83%</b>	90%
Satisfaction with Municipal Services	92%	87%	79%	73%	<b>83%</b>	78%

**Project completed  
by Deloitte**

