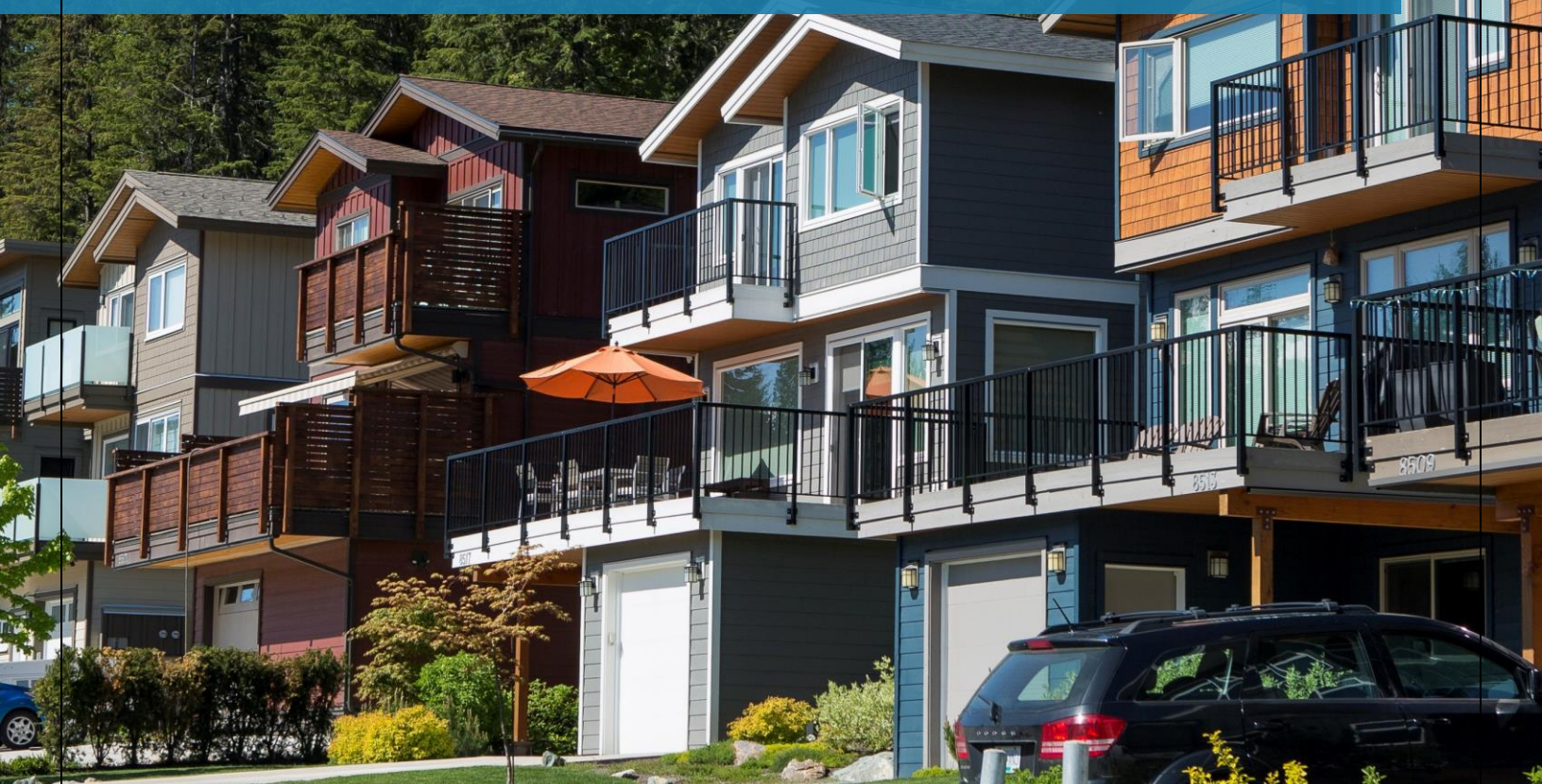


May 2022

Resort Municipality of Whistler Housing Needs Report



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1.0 PURPOSE & CONTEXT

This report is Whistler's first Housing Needs Report (HNR), a new Provincial requirement for all municipalities and regional districts, to assess their current housing needs as well as their anticipated housing needs over the next 5 years. While this is the municipality's first Housing Needs Report, it is far from the first analysis or plan for housing in Whistler as outlined in the section 3.0 Background.

WHILE THIS REPORT IDENTIFIES CHALLENGES AND MAY SUGGEST POTENTIAL SOLUTIONS, IT IS NOT INTENDED TO SERVE IN ITSELF AS AN ACTION PLAN

This report focuses on challenges and gaps in the housing supply by analyzing quantitative and qualitative information about local demographics, economics, housing inventory, and other factors, and builds upon many years of ongoing work that has been undertaken relating to Whistler's housing needs. Though Whistler has already developed a housing strategy with specific

actions as a result of the 2016 Mayor's Task Force on Employee Housing, this housing needs report will update the current perspective on housing needs and may inform additional actions within the municipality.

This report is based on several sources of robust data and analysis, and includes recent insights from community organizations and experiences over the past two years through the COVID-19 pandemic, recent sales of new employee housing with reference to applicant waitlists for purchase and rental of employee homes, and a survey of market residential properties in Whistler conducted in December 2021. The most recent Census is 2016 with regard to depth of households, incomes and housing data, with 2021 Census housing data release only due later in 2022.

While this report identifies challenges and may suggest potential solutions, it is not intended to serve in itself as an action plan. This report is to be considered in conjunction with other initiatives already in progress, for example recommendations that were adopted and targets set for the supply of new employee housing from The Mayor's Task Force on Resident Housing, as well as the work of the Balance Model initiative that is currently underway. The Balance Model initiative is a strategic planning exercise which considers the intrinsic relationship between the evolution of the resort economy and creation of jobs in Whistler, the demand for labour and subsequently the housing needs of this workforce. The Balance Model initiative is guided in collaboration with the Strategic Planning Committee and will provide much more direction on the scale of additional supply needed in the coming years, pending evolution of the resort economy and community demographics, and an interim report is anticipated early in the second half of 2022.

2.0 EXECUTIVE SUMMARY

WHISTLER'S CONTEXT

- As a purpose built resort town, Whistler has established a goal of having at least 75% of its workforce living locally, signifying the importance of a thriving local community. With approximately ~12,000 employed in the local workforce, an estimated 85% are able to live and work in the community.¹
- Whistler is a very successful four season resort destination, and has grown over the years into its accommodation base attracting around 3.4 million visitors in 2019. However, as the workforce needs have grown with the visitation growth, additional affordable housing supply has not kept pace with the needs, particularly for frontline staff in hospitality and retail with low to middle income levels.
- Further, Whistler's attractiveness as a four season resort destination poses additional challenges as it is a desirable location for many different groups (resort workers, lifestyle residents, retirees, vacation homeowners) all of whom are competing for a limited supply of available housing.
- Whistler has a significant second homeowner / part-time resident population that have close ties to the resort and are regularly visiting to share in the mountain lifestyle. Some of the homes owned have secondary suites that are mostly made available and rented to the local community, and others rent the entire property on a long-term basis to Whistler residents.² However, the supply of market rentals is decreasing as residents are increasingly being evicted from their homes (due to renovations, sales, etc.).
- Whistler has an employee restricted housing program to provide affordable and secure rental and ownership housing for a portion of the local workforce, and accounts for over 2100 dwellings, which was mostly developed in the lead up to Whistler co-hosting the 2010 Olympic and Paralympic Games. The remaining workforce find housing in the market, mostly in private rentals and some owner occupied homes.
- The 2010 Cheakamus Crossing neighbourhood is a legacy provided by the 2010 Olympic Games and Paralympic Games, and is a part of the employee restricted housing program providing affordable and secure housing for many households in Whistler, creating a vibrant community of long-term residents who are employed in the resort tourism economy. There are also additional Legacy Lands provided to the community for future employee housing development, with Phase 2 now underway, and future phases that may be developed (but require significant infrastructure investments for servicing the lands before housing can be developed).
- Following the Mayor's Task Force on Resident Housing which was established in 2016, Whistler has been focused on the development of 1000+ additional employee restricted bed units to provide secure and affordable housing for the workforce. This will benefit those already working in Whistler's local economy, and will also contribute to attracting additional workforce needed to sustain the resort over time, which includes both professional/middle management and front line positions. The intent of additional supply is to relieve pressure from the higher demand and rising prices in the current market.

¹ The 2019 workforce was estimated at 13,600 people and approximately 2,100 of those are commuters from outside of Whistler, with the remainder are permanent and temporary residents of Whistler, implying approximately 85% of the workforce living locally.

² According to the 2021 Housing Survey, 10% of all market residential properties are rented on a long-term basis to residents, and over 75% of secondary suites are rented to Whistler residents.

- The current focus for additional supply is Phase 2 of Cheakamus Crossing, along with private-sector infill projects. Together these have the potential to achieve the target of 1000 additional bed units by the end of 2025
- Whistler's rental units in market residential housing have decreased over time as older homes are redeveloped or no longer made available, counteracting efforts to increase availability of employee restricted rental units. This is evidenced by the steady number of households in rental dwellings since 2006 even though the community population has grown substantially during that time. Stagnant supply of rental homes has forced prices out of reach for many who rely on rental homes, and contributes to challenging financial as well as mental health situations that are increasing throughout the community. This has been exacerbated during COVID-19 as household incomes have come under increasing pressure.
- Whistler also consists of predominantly single family detached homes in the unrestricted market with prices in excess of \$2 million meaning these are typically not accessible by those living and working in the local resort economy.
- There is a growing difference in the price gap between market homes and employee housing and this has widened further during COVID as there was more demand for market homes from those living outside the community, and prices growing by over 30% in the last year.
- COVID has also provided greater depth of understanding of the scale of vulnerable people in the community – the majority of whom rely on the private market for rental housing. Resales of market homes during the pandemic has often meant a reduction in the supply of homes available for rent. With much reliance on the tourism economy for household income, and the volatility in business activity due to various restrictions experienced during the pandemic, there was a significant increase in the vulnerable population in Whistler. Community social service groups saw rising numbers of people at risk of homelessness, or experiencing homelessness, use of food bank and mental health sources due to a lack of full-time employment. There was also rising levels of domestic violence, as victims struggled to leave these situations due to limited alternative housing options within their price range.
- Finally, the most recent new employee housing units developed in Cheakamus Crossing provided homes for 46 households, some of which were from existing employee-restricted inventory, but many transitioned from market rental properties. Ten households that purchased a new Cheakamus development were previously in employee restricted rental properties, freeing up these rentals for those on the waitlist and currently in market rentals. Two additional households sold their smaller employee-restricted property to move into this new development. Therefore these 46 units impacted housing for 58 households due to the movement through housing types and tenures.
- Many people on the waitlist did however pass on the opportunity to purchase a property in this new development, primarily due to prices of these new homes being out of reach.³ This is even considering that the sales prices are well below market rates, and sold at build cost only. With rising interest rates on the horizon, the challenges of buying a home continues to rise, and the security of housing supply in the rental market takes on even greater significance.

³ According to WHA

COMMUNITY ENGAGEMENT

The Housing Needs Report is informed by the following community engagement and data sources:

- Community Engagement via the **Mayor's Task Force on Resident Housing** and recent insights about waitlist management from the **WHA** and **WDC** as new developments have been undertaken
- Further understanding and insights about the most vulnerable population segments have been gleaned from RMOW's **Emergency Services Coordinator** who has worked extensively with social service organizations throughout the pandemic, including Whistler Community Services Society
- **RMOW's Accessibility Coordinator** provided perspective on work currently underway regarding the **Accessibility Action Plan**
- **Census** data on population, households, dwellings, income, and demographics,
- **BC Statistics** forecasts for future expected population, households, and demographics,
- **Balance Model** segmented population estimates that captures the size of the temporary workforce (that is not captured by Census data),
- **WHA data** on the inventory of employee-restricted housing, historical purchase prices, and rental rates,
- **RMOW Planning** data on market properties, zoning and covenants for allowed uses, and progress of current builds (e.g. Cheakamus crossing phase 2),
- **BC Assessment** data on valuations of market residential properties,
- **The 2021 Community Life Survey** results on overall satisfaction providing insights into housing, affordability, employment, and income, and
- **The 2021 Market Residential Housing Survey** that provided an update on our understanding of the utilization of market residential properties and their availability for the local workforce

For more detail refer to Section 8.0 Engagement & Data

SUMMARY STATEMENTS OF NEEDS IN THE COMMUNITY

1. INCREASED SUPPLY OF PURPOSE BUILT RENTALS

With median household incomes of renter households at \$61,000⁴, there is a strong need for more purpose built rental homes to provide secure and stable housing at affordable rates so that members of the community can continue to live and work in Whistler. This is applicable for any person who may either not be able to access a mortgage for purchasing a home, or those who prefer rental accommodations that are secure for the long term without risk of eviction (as is commonly the key risk associated with private market rental housing).

It is acknowledged that real estate prices in Whistler continue to accelerate out of reach of most residents who work in the local tourism economy, with rental rates also accelerating due to demand from both temporary and permanent residents that outstrips supply. Despite new purpose-built rental projects over the last 5 years, there is still a relatively small proportion of rental units in Whistler's employee restricted inventory, and in Whistler generally. For example, just 26% of 2 bedroom employee units and 7% of 3 bedroom employee units are purpose built rentals in the WHA inventory (excluding short term dorm style rentals managed by corporate employers). The RMOW is currently seeking opportunities to increase the supply of rental units and the proportion of rental units in the employee inventory.

By way of reference, the majority of Whistler's renter households are currently not likely to meet mortgage lending criteria to purchase a suitably sized home in the employee-restricted purchase housing inventory – without any outside help, e.g., gifts from parents. Specifically, for the 60 lone-parent families with children in Whistler who are currently renting, 83% could not afford an average priced employee-restricted 2-bedroom purchase property⁵. Similarly, 80% of couple renter households with children, 84% of single-person renter households and 43% of couple renter households without children could not afford to purchase a suitably sized home in employee restricted inventory.⁶

With Whistler's policy to tie WHA rental rates to an affordable level based on commonly recognized affordability standards, which is shelter costs to be up to 30% of gross household income, purpose built employee rentals would provide security of housing for all of these households, to continue to live and work in the community they currently call home.

Additionally, when considering temporary residents who typically stay for 6 months up to a year or two, to experience Whistler's lifestyle and contribute to our front line staffing needs, it is estimated that

⁴ As of 2016 Census

⁵ "Could not afford" implies that total shelter costs given the average resale values of employee restricted properties in 2021 (assuming 5% down) would exceed 30% of their gross income, which is consistent with the definition of 'unaffordable' per Census Canada's Core Housing Need.

⁶ Given the 2021 average resale price of a 3-bedroom, 1-bedroom, and 1-bedroom employee restricted property respectively, per the minimum suitable dwelling size according to National Occupancy Standards.

roughly half live in accommodations provided by their corporate employers, while the other half are reliant on the private market. For those reliant on the market, they are competing with families and other permanent residents for the limited supply of private market rentals. This young temporary population segment has been identified as one of the most vulnerable in the current environment, due to variability of their income, potentially less than full-time work being available, and living in overcrowded homes to make ends meet. This is further described below in 2. Housing for Low Income and Vulnerable Persons.

2. HOUSING FOR LOW INCOME AND VULNERABLE PERSONS

Purpose-built housing is required for Whistler's most vulnerable populations to curtail the rising level of households facing extreme core-housing need and may be on the spectrum of being under housed or homeless.

From 2011 to 2016, Whistler's households in extreme core housing need increased by over twofold, from 200 households in 2011 to over 400 households in 2016. This sharp increase is a major concern, as the number of households vulnerable to the spectrum of homelessness becomes more significant, with the potential for owner households to default on mortgages as interest rates start rising, and renter households risk eviction from inability to pay rent or overcrowding to pay rent. If no other interventions exist, the number of individuals experiencing homelessness may become a growing concern for Whistler.

COVID has provided a lens to see more deeply some of the challenges being experienced in the community, with greater resources being needed for a broader group of community members, such as food bank, mental health services and temporary shelters for isolation and domestic situations. Social services groups have experienced significantly higher demand for services from vulnerable groups, and have sought additional resources from both the RMOW and higher levels of government to be able to meet the needs.

Temporary seasonal residents living in rental housing have been a dominant group needing additional resources and support during this time. While some businesses have provided support to their staff, this has not been consistent for all, and overall, this temporary resident worker group is considered extremely vulnerable. They experience a combination of risk of homelessness, mental health illness and/or financial strain due to a lack of full-time employment, and living in shared overcrowded accommodations.

Intersections of these challenges have also been observed in family domestic situations as well, leading to particularly challenging circumstances where one may not be able to leave an unsuitable or unsafe home environment due to financial constraints.

Based on the needs outlined above, Whistler may need prioritize increasing the supply of purpose-built rental units. It is also necessary to consider the related services to support identified groups, acknowledging that there may also be an additional hidden portion of the population not yet identified.

While the young temporary workers typically have most visibility with the range of social services organizations that are present in our community, they are not fully reflected in Census data due to their temporary resident nature.

In early 2022 the RMOW received a grant from Vancouver Coastal Health to be allocated to a project that addresses social determinants of health and community resiliency. An additional assessment of housing needs specifically for vulnerable populations in our community has been identified as a very high priority, to help guide delivery of housing projects and to further pursue grant opportunities to secure supportive housing, in alignment with the healthy communities initiative.

3. EQUITABLE HOUSING OPPORTUNITIES FOR FAMILIES

Purpose-built rentals are needed to house Whistler's lower-income family population which includes lone-parent households, as these renter households often face steeper challenges in securing larger homes that are still affordable.

It is noted that low-income family renter households would compete with the many dual or multi-income households in Whistler (about 50% of all households) for the small number of 2+ bedroom market rental properties that would suitably house their families. This stresses the need for purpose-built rental housing with rental rates based on income rather than market value, and for access to larger homes appropriately allocated based on family size. The current purpose built rental inventory managed by WHA has a very low proportion of family sized units (ie 103 units of 2 or 3 bedrooms), meaning the vast majority of low-income households are reliant on the instability of market rental properties.

While lone-parent families represent only 4% portion of households in Whistler, they are over-represented in the core and extreme core housing need metrics, and are one of Whistler's most vulnerable populations. Over half of lone-parent households spent over 30% of their gross income on shelter costs in 2016 due to their median household income being just over \$50,000, and based on income, many of these households would not qualify for a mortgage for an average below-market priced employee restricted 2-bedroom home.

On the ownership front, there is currently a relatively high supply of 3+ bedroom 'employee restricted' properties that are suitable for families (e.g. Cheakamus Crossing townhouses), that were developed in 2010 and are a legacy of the 2010 Olympics Athlete's Village, and have allowed many of Whistler's residents to settle down and start families.⁷ While this has successfully led to a vibrant permanent

⁷ The RMOW engaged Urban Systems to conduct an in-depth analysis of the relationship between available dwelling types and household structures in Whistler over time. This analysis concluded that there is a direct link between the increased availability of family sized properties, such as townhomes (or row houses) in Whistler, and the growth in number of census families soon after..

resident community in Whistler, the focus needs to also be on providing income-related rental properties as an alternative option for families that may not be able to afford to purchase an employee-restricted family-sized property.

4. ACCESSIBLE HOUSING

While there is limited quantitative data to determine needs for accessible units in Whistler, there have been some developments with adaptable or universal designs. A specific action plan is currently in progress to enable determination of need and ensure appropriate policy and governance supports the need. .

There are currently 14 'Accessible'⁸ employee restricted purpose-built rental units. An additional 45 rental units have adaptable or universal design such that they can be upgraded to 'Accessible' at a low cost.⁹ However, the development of accessible units tends to be funder-led (e.g. CMHC and BC Housing), as the RMOW does not require accessible units through code/bylaw.

There is also a very small portion of these Accessible units actually occupied by households where an individual has mobility constraints or other accessibility needs, and the current WHA waitlist process may not identify or prioritize those who need these units.

2% of respondents in the most recent Whistler Community Life Survey indicated that they require accessible and/or inclusive housing to meet their functional independent needs. With an aging population, albeit Whistler has a much smaller proportion of seniors than elsewhere, it is likely that accessibility needs will increase with time and planning for these needs now will be important to meet future needs. While only 6% of the population was over the age of 65 in 2016, this is forecasted to increase to 14% by 2030 and over 20% by 2040¹⁰. Therefore, the demand for accessible housing may well double or triple over the 10-20 years.

The RMOW Planning policy group is in progress of developing a comprehensive Accessibility Action Plan that is expected to be available later in 2022. This plan will have a broader representation of Whistler's accessibility needs, and make recommendations relating to housing as well as other policy objectives.

⁸ As per 'Accessibility' requirements in the BC Building Code, that help make sure buildings are designed and constructed so everyone can reasonably approach, enter and exit buildings, and move safely throughout.

⁹ Accessibility data does not exist for privately owned homes – both employee restricted and market properties.

¹⁰ According to BC Stats population forecasts

5. SMALLER DWELLING UNITS FOR BOTH THE YOUNG AND SENIORS

With young adults considering alternative opportunities for their first-home in an ever challenging real estate market, and an aging workforce population becoming 'empty nesters', smaller dwelling units are anticipated to see increasingly higher demand from both of these groups. Due to the breadth of demographics that suit a smaller dwelling unit, the need can be anticipated to be both rental and for purchase of employee restricted homes, with both price and non-price capped restrictions.

Without supply of smaller units and higher density developments, Whistler will face continued challenges in attracting professionals and middle management to live and work in the resort community, while maintaining the older generation who have contributed so much in their careers to Whistler's resort economy and community.

Smaller 'employee restricted' ownership units (by definition are more affordable) provide the ability for those currently in rental homes to access ownership opportunities (if they are able to and wish to own their property), while also freeing rental inventory for others. Expanding the supply of smaller 'employee restricted' rental properties is also important to provide a greater supply of affordable rental options to the households that are not financially able to (or do not have the desire to) purchase their property (as mentioned in the previous section).

The population of seniors over 65 years are growing albeit from a very low base in Whistler, from 4% to 6% in the decade to 2016, and could potentially double in the next 5 years as the workforce ages. Identifying opportunities for downsizing at the appropriate time would be important to offer suitably sized homes for aging in place¹¹. This could apply across the senior population who live in both employee-restricted or market single-family homes, to enable all to stay and continue to be contributing members of the community.

Continuing to expand supply of employee restricted housing across a range of housing products, such as smaller units, would offer the following benefits:

- Access to purchase affordable homes for first home buyers due to the smaller size (e.g. singles and couples and families);
- Ability for empty nesters to downsize to a smaller unit that may be easier to maintain than a larger home and be more suitable to their needs;
- Open opportunities for those with (or considering) families to have access to the family sized homes that would be freed by the empty nesters;
- Remove obstacles and open opportunities for resort employees to move through the housing continuum and have access to 'employee restricted' housing that is most suitable for their needs at different stages of their lives.

¹¹ According to the CMHC, Aging in place is defined as the ability to live in the same home or community safely, independently, and comfortably as you age.

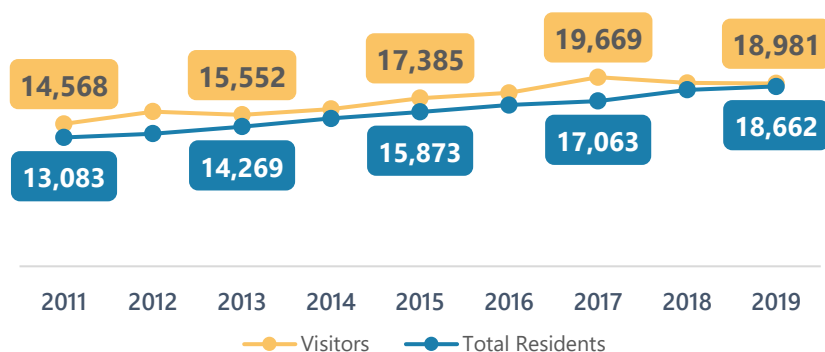
3.0 BACKGROUND

As a resort municipality, promoting year-round visitation is vital to supporting the dominant tourism economy with local businesses, jobs, and the overall livelihoods of residents and sustaining a thriving community. There has been tremendous growth throughout the resort with increased visitation in recent years influenced by both internal factors driven by key resort organizations' initiatives with diversity of tourism products, and also external macroeconomic factors mostly beyond our control including growth in regional population and prosperity. With the resort's success, the number of visitors arriving in Whistler and the occupancy rate have grown to record highs, as have the number of additional jobs created and subsequently the demand for workers who look to live locally.

While Whistler has enjoyed much success in this regard, its popularity has also introduced pain points for local residents, as employees face the mounting challenge of finding affordable housing in a tight market. Referring to Figure 1 below, Whistler frequently has more visitors per day than residents. In this time frame, visitation grew by 30% and the total resident population (which includes temporary residents) grew by over 40% driven by the demand for more workers to service the growing visitor base.

Figure 1: Whistler's Daily Visits vs. Resident Growth

Source: RMOW Balance Model Population Estimates & Tourism Whistler



At the same time, total developed residential accommodation, measured in bed units has only increased by approximately 6% since 2010. While the limit on bed units is by design (per Whistler's growth management policies outlined in its official community plan and further discussed later in this section), Whistler has grown into its accommodation capacity and has felt the growing pressure over recent years.

Consequently, Whistler has experienced a surge in real estate demand while maintaining a limited supply, driving affordability further out of reach of many locals. COVID has exacerbated this with demand from outside of Whistler for the existing market homes, some of which may have previously been rented, and now offered for sale to mostly those from the Lower Mainland, as they look for less dense and more nature-based lifestyle environments, and spend increasing amounts of time at their second properties or alternatively relocate completely to Whistler. The available residential inventory has also been subject to an increasing number of renovations as older homes from the early days of the resort's development are being upgraded and modernized, and differing uses of suites. Unfortunately, there are also the opportunists who seek to use residential homes as illegal nightly rentals which the municipality continues to enforce against. All of the above contributes to a reduction in available supply of affordable homes for employees.

As Whistler continues to work towards its vision to foster a thriving community while continuing to progress the tourism-based economy, available and affordable housing for employees is paramount to its ongoing success.

To date, significant effort has been undertaken to understand and satisfy the housing needs of Whistler's resident employee population, specifically the workforce that supports the resort economy. Affordable housing needs for resort employees are core to the Official Community Plan (OCP), the mandates of the municipally owned subsidiaries including Whistler Development Corporation (WDC) and the Whistler Housing Authority (WHA), and were the focus of the 2016 Mayor's Task Force on Resident Housing which produced multiple recommendations for action. This section provides additional detail on Whistler's long history of work on affordable and diverse housing to meet the needs of its community.

OFFICIAL COMMUNITY PLAN

In June 2020, Council adopted Whistler's Official Community Plan (OCP), Whistler's most important guiding document that sets long-term community direction.

The OCP also contains a renewed Community Vision for Whistler that articulates the high level aspirations for our resort community, describing what we collectively seek to achieve now and over Whistler's long-term future.

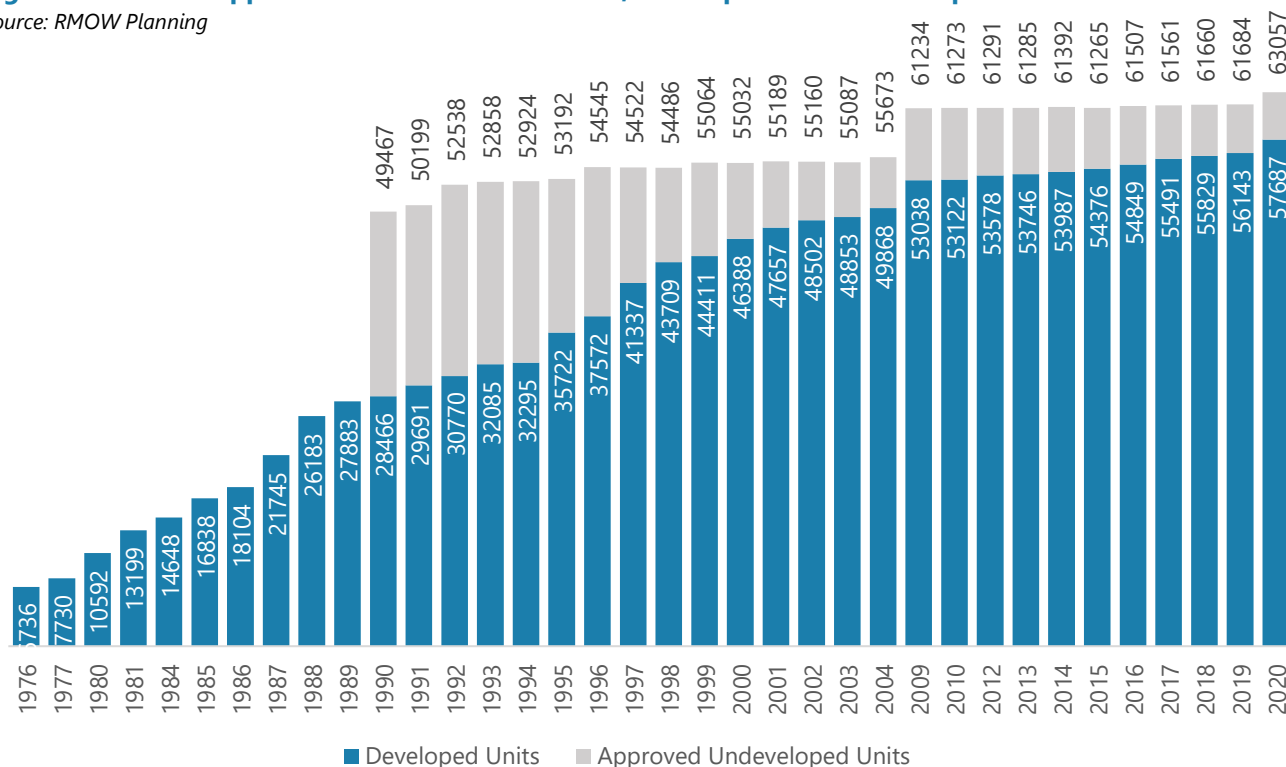
WHISTLER'S APPROACH TO DEVELOPMENT & GROWTH MANAGEMENT

Whistler's success as a resort community is largely attributed to careful planning and significant investment in infrastructure. Since its incorporation in 1975, the municipality has managed growth and development through its OCP policies and land use regulations to control the location, amount, type and character of development.

This includes the development of an approved *accommodation capacity* measured in bed units. Whistler uses this accommodation capacity to ensure sustainable growth management to balance the needs of its economy, community, and natural environment. The concept of the accommodation capacity was initially introduced in the 1990s, and was set at just under 50,000 bed units. Per the most recent OCP, the approved accommodation capacity was set at approximately 61,500 total bed units, with the allowance for up to 1,000 additional bed units related to employee housing initiatives. By 2020, the approved capacity increased to 63,057 bed units, reflecting the pursuance of those employee housing initiatives (Figure 2 below).

Figure 2: Whistler Approved Accommodation Units, Developed and Undeveloped

Source: RMOW Planning



VISION FOR RESIDENTIAL ACCOMMODATION

Chapter 5 of the OCP outlines a shared vision for residential accommodation, where:

- Whistler residents have access to a continuum of affordable housing types, including market housing, which enables people to live and work in the community through a progression of life stages.
- Green buffers between neighbourhoods contribute to neighbourhood identity and livability.
- Trail networks provide connections to key destinations and promote walkability.
- Housing has been developed close to transit, pedestrian and bicycle routes, amenities, and services to reduce automobile dependency.
- Whistler's employees enjoy a secure supply of affordable and livable employee housing that includes a range of housing types, prices and tenures.
- More than 75 per cent of Whistler's employees live in Whistler, contributing to the resort community's vibrancy and success.
- New housing and renovations are designed and built to meet targets for green building standards, providing sustainable, affordable, healthy homes and reducing energy demand and greenhouse gas (GHG) emissions.

The OCP further outlines four additional goals to support the achievement of housing at least 75 per cent of local workforce within Whistler:

- Meet Whistler's long-term housing needs consistent with the growth management policies and land use designations in the OCP
- Promote diversity in housing price ranges to maintain affordability for the varied needs of different workforce groups and retirees within the community
- Promote a diversity of housing forms, tenures, residential uses and densities to support the resort community's needs.
- Reduce the environmental and energy impacts of residential neighbourhoods to improve the quality of life and sustainability of the resort community.

MAYOR'S TASK FORCE ON RESIDENT HOUSING

In 2016, Council resolved to form the Mayor's Housing Task Force on Resident Housing in order to facilitate short to medium term recommendations to support Whistler's employee housing needs.

The purpose of the Mayor's Task Force on Resident Housing was to identify, share and consider key current and anticipated trends affecting housing; and participate in a collaborative process to ensure challenges and opportunities were examined to enable prioritization of initiatives to action. The Task Force was a combined effort of the private and public sector who are able to influence the outcomes and deliver the identified actions.

The Mayor's Task Force was formed in October of 2016, and involved:

- Six task force meetings
- Three council meetings
- Two significant Community Engagements (A Housing Survey and a Community Forum)

Refer below for a detailed view of the associated timeline for the Mayor's Task Force.

Mayor's Task Force Timeline



A key target determined by the Mayor's Task Force on Resident Housing's Final Report was for the **delivery of 1,000+ employee restricted bed units by 2022**. This was later adopted in the OCP in June 2020, and much of the development is currently underway with completion dates on the horizon, as depicted in the following Section 4.0.

The final report was delivered in December 2017, detailing the resulting seven recommend actions to deliver on the target bed units:

1. **Tourist Accommodation Review** - New municipal bylaw to ensure residential homes are not being used for tourist accommodations and are therefore available for residential purposes only.
2. **Home Run program** to match resort businesses with property owners
3. **Development Cost Charge Update** - Ensure new commercial/industrial/tourist accommodation developments are contributing to providing new employee housing for the incremental workforce that is generated by the new developments.
4. RMOW to **build more employee restricted inventory** for the permanent resident workforce needs
5. **New and expanded infill program** for homeowners to add a new employee dwelling (eg suite) to their existing property
6. **Allow private employee housing development** for rentals on underdeveloped private lands
7. **Further refine employee restricted eligibility** and enforcement to protect housing for Whistler's workforce

Initiatives 1 and 2 have been completed, while 3-7 are in progress. Updates can be found online at <https://www.whistler.ca/services/housing>.

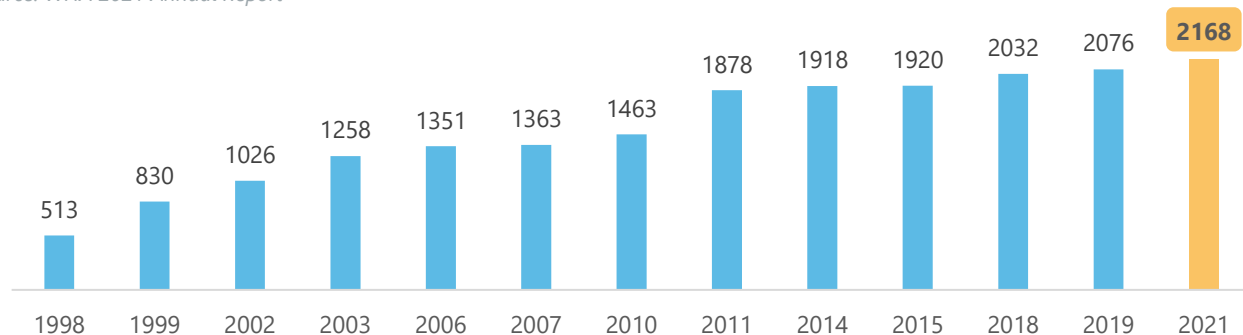
WHISTLER HOUSING AUTHORITY

In 1997, the Whistler Housing Authority (WHA) was created as a subsidiary of the municipal government. Its mandate was to oversee the development of price-controlled real estate available for sale and rent to only resident resort employees and their families. Today, the WHA continues to maintain and augment its inventory of employee restricted housing so that both rental and ownership accommodation are available and affordable for local resort income earners and resort retirees in perpetuity.

In 2021 the WHA managed 2168 employee housing units, including units available for rent and ownership (Figure 3).

Figure 3: Employee Housing Stock

Source: WHA 2021 Annual Report



Following significant growth in the resort's workforce after the 2010 Olympic and Paralympic Games, it was acknowledged that additional affordable housing was needed, and the Mayor's Task Force on

Resident Housing was initiated by the Resort Municipality of Whistler in 2016. The Mayor's Task Force activated two strategies for the WHA to pursue:

1. An increase in employee restricted housing supply to support the resort's permanent resident workforce growth and
2. A review of eligibility such that those most in need had access to the limited supply available and that increased compliance efforts be implemented to protect the existing supply.

Looking forward, municipally owned WDC is working with WHA to pursue development of additional supply of ownership and rental housing for employees to continue to address housing shortages and with policy review to ensure support is accessible to the local workforce.

COMMUNITY LIFE SURVEY

Every year the RMOW releases its Community Life Survey, which is an important component of Whistler's community monitoring program designed to:

- Support transparency and accountability in municipal operations
- Inform decision-making
- Facilitate the measurement of trends over time

This survey has been conducted since 2006, and targets a random sample of 300 permanent residents and 200 second homeowners with the permanent resident sample size having a margin of error of +/- 5.66% at the 95% confidence level. The survey seeks to determine overall satisfaction with quality of life in Whistler and provides insight into housing, affordability, employment and income.

Looking at the results of the 2021 Community Life Satisfaction Survey, Housing continued to be the top concern indicated by both permanent residents and second homeowners – and has been the top reported concern since 2014.

Much of the surveyed households reported affordability issues, where 43% reported spending more than 30% of their gross income on housing, and 25% reported spending more than 40% of their gross income on housing. According to Census Canada's core housing needs metric, 1340 households, or 30% of all households,

What are the most important issues facing Whistler?



Housing

35% (-11%)
17% (-5%)



Transportation

6% (-5%)
12% (-10%)



Tourism

8% (+8%)
9% (+9%)



RMOW Operational Concerns

5% (+1%)
6% (+0%)



Environmental

5% (-3%)
2% (-4%)

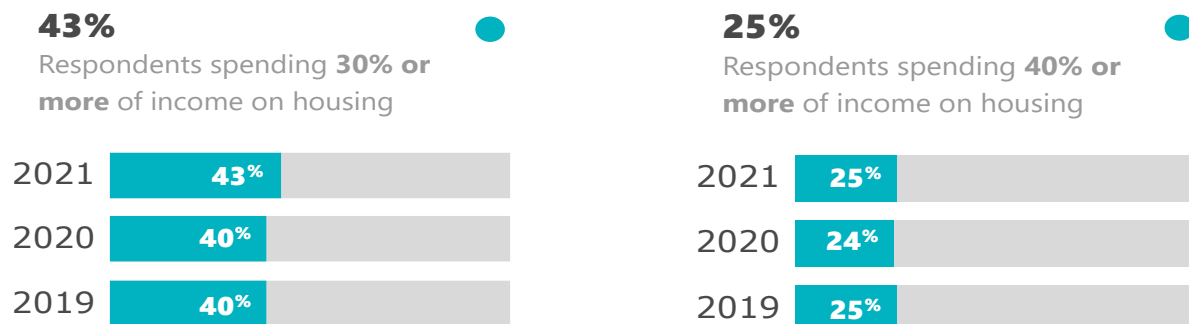


Healthcare

6% (+6%)
0% (+0%)

Permanent Residents
Second Homeowners

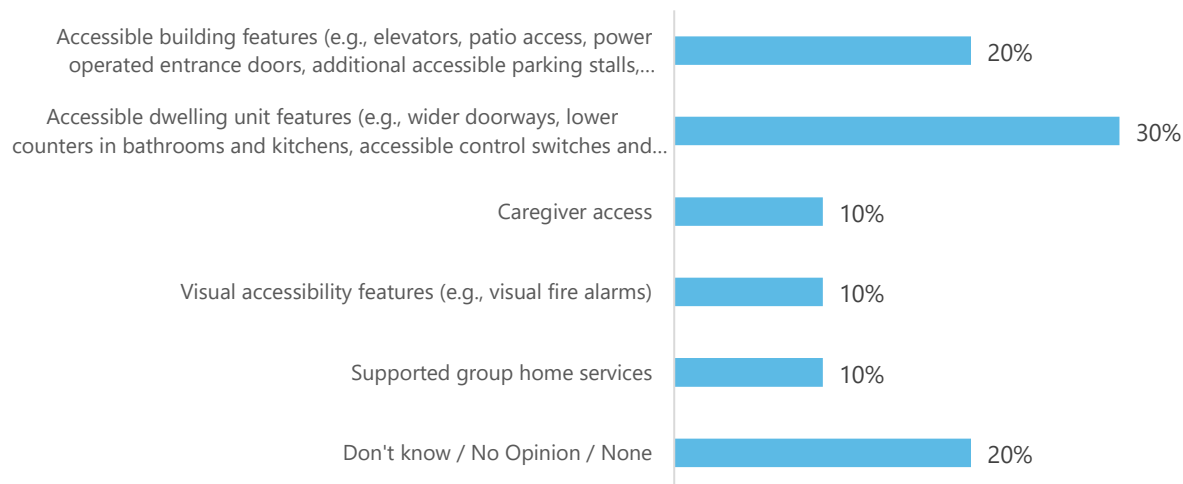
were spending more than 30% of their gross income on housing in 2016. The community life survey provides an updated (yet self-reported) view on affordability challenges, and may indicate a higher portion of households below the affordability standard in the upcoming 2021 Census results.



The Community Life Survey also asks about accessible housing need. In 2021, 2% of respondents reported that they need accessible and/or inclusive housing to meet their functional independent needs. While the sample size is too small to make statistically significant conclusions,¹² these respondents reported that accessible dwelling features (e.g., wider doorways, lower counters, etc.) and accessible building features (e.g. elevators, accessible parking & loading, etc.) were most needed.

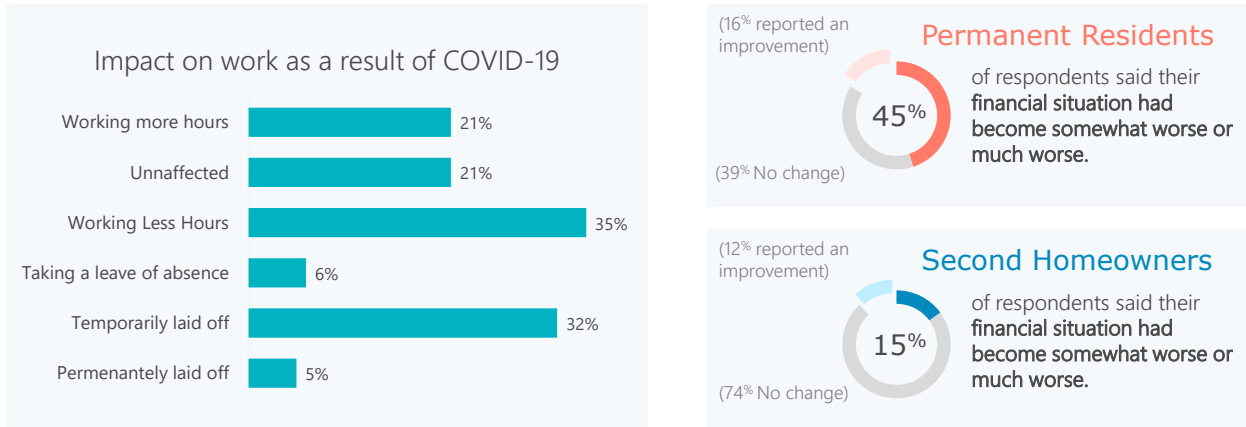
Which accessible and/or inclusive housing features do you require?

(n = 6)



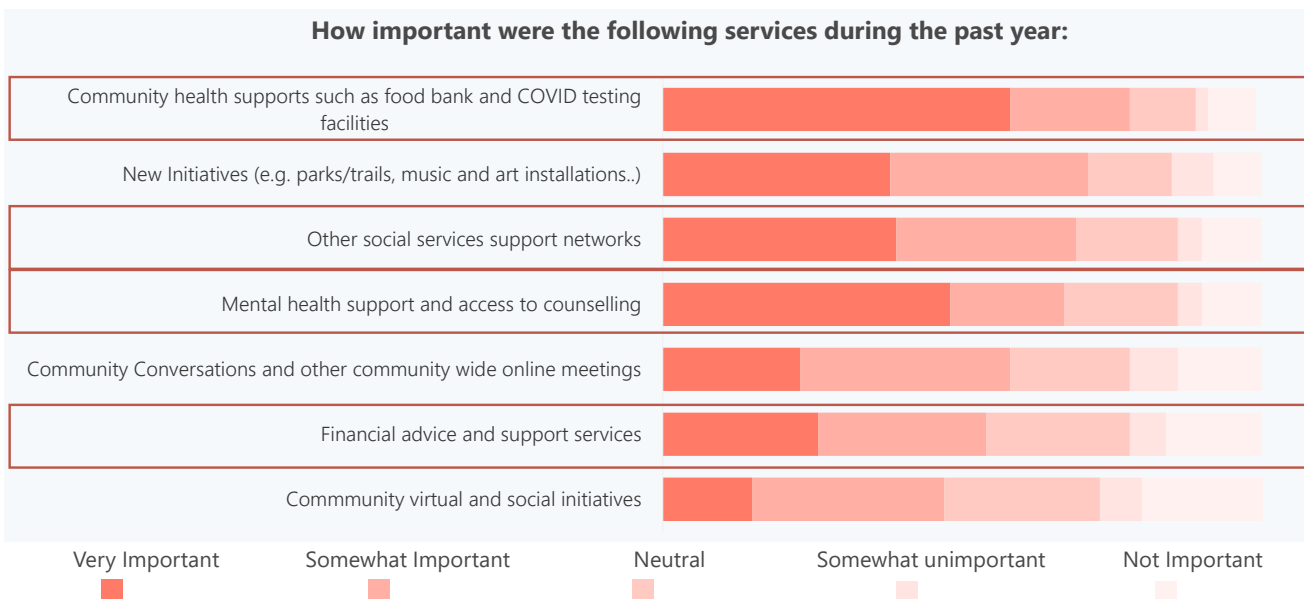
¹² While Whistler's current population with special needs is relatively small, it is noted that this may likely be a result of the lack of available accessible and inclusive housing. The Accessibility Action Plan further engages with those currently outside of the community who would like to live in Whistler if the opportunity was available (e.g. Paralympic athletes who commute to Whistler to train)

New to 2021, the Community Life Survey further asked residents about the impact of COVID-19 on their lives. 45% of permanent resident respondents indicated that their financial situation had become worse, and over 70% of respondents were negatively impacted in terms of work – either being temporarily or permanently laid off, or on reduced hours.



Many residents indicated the importance of social services during this time, including the food bank, mental health support and counselling, and financial support. This correlates to the experiences reported by social service organizations in Whistler with an increasing vulnerable population that is facing more severe financial constraints due to job losses, and may increase the size of the population that is at risk of homelessness or already on the spectrum of homelessness.

Further information on Whistler's Community Life Survey and historical results can be found at <https://www.whistler.ca/stay-connected/surveys>.



4.0 CURRENT HOUSING INITIATIVES

There have been significant efforts to progress on affordable housing initiatives in the municipality, including the recommendations of the Mayor's Task Force that were endorsed, and affordable housing continues to be a major focus area of RMOW staff and Council, together with community stakeholders.

The following employee-restricted developments are a direct result of the Mayor's Task Force on Residential Housing, and together are expected to add an additional 567 employee-restricted dwellings, equivalent to nearly 1800 employee restricted bed units:

- **Cheakamus Crossing Phase 2** is currently projected to add 295 employee-restricted dwelling units (902 bed units), which will include a mix of apartments and townhomes for ownership and rent
 - Lot 1 has been mostly completed, with 100 dwelling units (276 bed units) for employee-restricted ownership opportunities
 - Lots 2-5 are at various stages of the permitting and development process
 - Lot 6 could provide additional capacity to further expand employee-restricted dwellings
- **Six Private Sector rezonings** are projected to add 156 dwellings (550 bed units) that will be a combination of employee-restricted purpose-built rentals and ownership units. One of these rezonings has been approved by council while the remainders are at various stages in the zoning approval process.
- **WHA built four multi-family employee-restricted rental buildings** totaling 116 dwelling units (320 bed units) from 2017 to 2021 – three in the original Cheakamus Crossing neighbourhood (Phase 1), as well as a seniors priority rental building in Rainbow. These four new buildings resulted in a significant increase (~60%) in purpose built rentals.

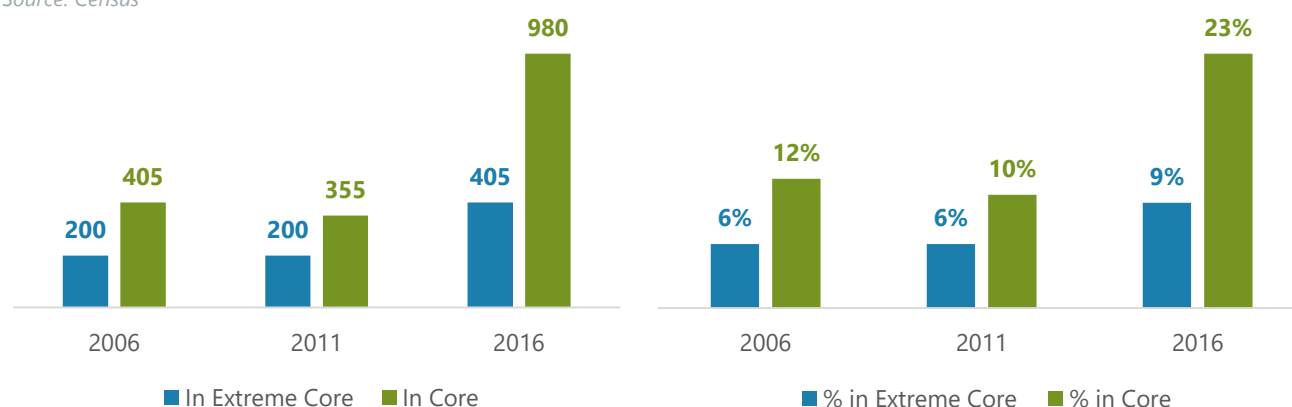
5.0 PERMANENT POPULATION – HOUSING NEED

This report leverages the definition of core housing need and the thresholds for affordability, suitability, and adequacy to assess the housing need of Whistler's census resident population. 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). If a household would have to *spend 50% or more of its total before-tax income* to pay the median rent of alternative local housing that meets all three standards, it is considered in '*extreme core housing need*'.

Refer to Section 9.0 Definitions for more detail on how *core* and *extreme core housing needs* are determined by the CMHC.

Figure 4: Core and Extreme Core Housing Need, Number of Households and Percentage of Households

Source: Census



In the most recent census data available, Whistler had 980 households in core housing need, 405 of which are in extreme core housing need, or 23% and 9% of Whistler's households, respectively. This is a significant increase from the previous census year, as more than double the amount of households qualified in core and extreme core housing need.¹³ The growth in households in need is directly driven by affordability, which also influences suitability and adequacy of housing for their needs.

This sharp increase is a major concern, as the number of households vulnerable to the spectrum of homelessness becomes more significant.

For renter households, there may be a myriad of reasons for the surge in core and extreme core housing need. In particular, are income instability concerns due to not having full-time or consistent work, and the insecurity of housing due to reliance on private owners who may or may not continue with renting their property, and limited alternatives available if their home is no longer available to

¹³ While much may have changed since 2016 Census data is combined with local data and observations to provide a picture on the type and magnitude of housing need in Whistler. 2021 Core Housing Need data is expected to be available later in 2022.

them. If no other interventions exist, the amount of individuals experiencing homelessness may become a greater concern for Whistler and is likely to also then affect the resort's economy by exacerbating labour shortages which have been seen in recent years.

Owner households also experience core housing needs and this may be driven by a number of different factors which may have varying implications, if any. For example, there may be additional financial support provided (eg the Bank of Mom & Dad), undeclared rental income (from room or suite rentals), or rising property taxes for market homes (which may be deferred through provincial tax programs for families and seniors), all of which can overcome affordability concerns. However, there may be substantial affordability challenges for some owners, such as loss of income from temporary parental leave or loss of income from illness or job loss. The Whistler Housing Authority has not reported experience of any significant number of owners with affordability challenges. Due to the uncertainty of reasoning for why owner households are identified in core housing needs, this will need to be monitored closely. Monitoring will offer the opportunity to consider the implications of owners in core and extreme housing needs, which may include actions such as consideration for supply of smaller units for downsizing in the future.

Whistler's experience during the COVID pandemic identified opportunities for housing vulnerable populations on a temporary basis, in local hotels and vacant/unoccupied homes when isolation or quarantining was needed. In early 2022 the RMOW received a grant from Vancouver Coastal Health to be allocated to a project that addresses social determinants of health and community resiliency. An additional assessment of housing needs specifically for vulnerable populations in our community has been identified as a very high priority, to help guide delivery of housing projects and to further pursue grant opportunities to secure supportive housing, in alignment with the healthy communities initiative. This assessment will identify the existing supply of, and community need for:

- Below market rental
- Social housing
- Transitional / supportive housing
- Short term shelter
- Other underserved housing target groups

In order to take proactive steps in supporting Whistler's population, particularly those facing extreme core housing needs, the following section identifies the ideal type and number of affordable, suitable, and adequate dwelling units by size, that would be appropriate to house the number of census rental households in core and extreme core housing need, as depicted in Table 4. This provides context for the size of dwelling units (eg 1 bedroom etc) that may be more optimal in future developments in meeting the needs of these households.

It is noted that Whistler Council recently adopted a change in policy by the WHA which sets rental rates geared to income, and offers existing tenants (who may not have previously been subject to this policy) who may be paying higher than 30% of their income in rent, to apply for a change in tenancy agreement. This may provide some relief for existing renters in core or extreme core housing need, and the actual impact will become evident in the near future.

Of the total 980 households in need, 550 are renter households (~30% of all renter households) and 425 are owner households (~15% of all owner households).

For the 550 renter households in core housing need, this indicates a direct need for additional purpose built rental housing where affordability is prioritized, and policies similar to existing WHA practice in correlating rental rates to household incomes will be key.

The following Table 4 shows the estimated dwelling size that would be most appropriate for those currently in core and extreme core needs to match household size with dwelling size – and clearly shows that the need is highest in smaller dwelling sizes such as studio and one bedroom units. Appropriate dwelling sizes were approximated using Census estimates of Whistler's owner and renter household structures, and matching them to the minimum suitable dwelling size according to National Occupancy Standards.

It is anticipated that some of the new supply of employee restricted rental homes built over the last 5 years will offset some of this need, and as more purpose built rentals are available in future developments, the demand may better match supply and relieve some pressure on current market rental rates.

Table 4: Core Needs - Total Dwelling Units by Census Household size ¹⁴

Tenure	Dwelling Size					Total Households
	No bedroom	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	
Rental	69	189	37	55	38	387
Additional Dwellings Needed by 2026	19	52	10	15	10	106
Total Dwellings	88	241	47	70	47	493

While this report identifies the size of dwellings needed, alternative development options and living arrangements may be considered to meet this need. For example, apartments with single bedrooms,

¹⁴ The number of dwellings needed directly reflects the number of households facing core & extreme core housing need. The mid-point between core & extreme core housing need is depicted above, to suggest units needed for all those in extreme core housing need and a portion of those in core housing need, as some of those households in core (in 2016) may have found housing in recent employee restricted developments. Results will be updated upon availability of 2021 Core Housing Need statistics.

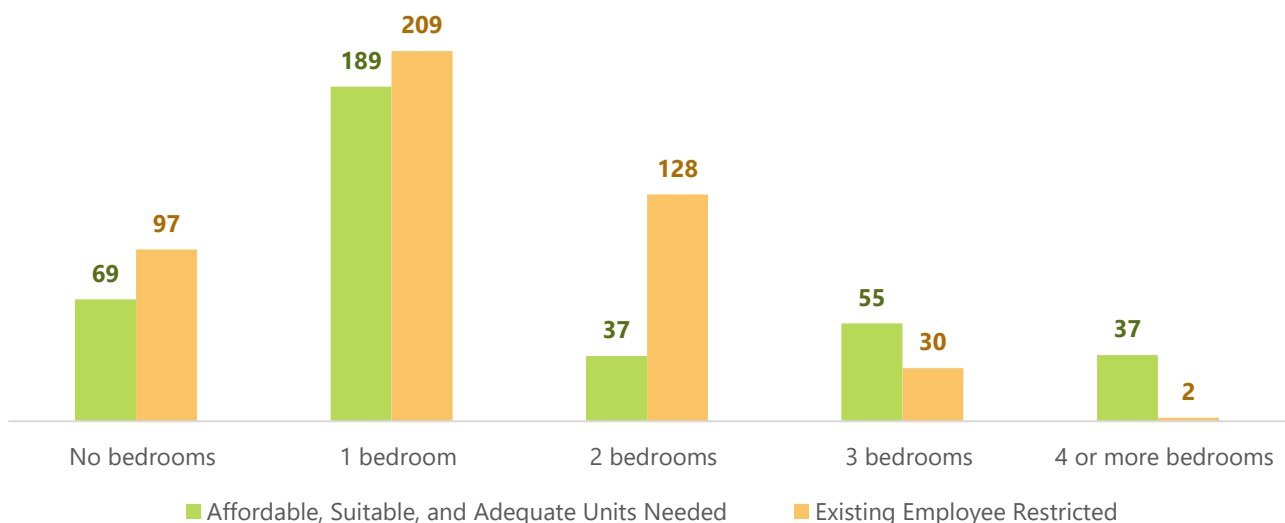
shared communal living spaces and amenities may provide a good option for Whistler's single-person households, as they could improve mental health outcomes through socialization and community building while still having their own private space, and providing more economical and environmentally friendly development options through reduced use of energy and space.

It should be noted that with current employee-restricted developments in progress (with a goal of providing 1000 bed units for workforce members), we expect this to address many of the dwelling units needed. Still, this analysis sheds light on the distribution of dwelling units needed by size and tenure (rental or ownership) and therefore could inform the most desirable units for size and price.

Figure 5 compares the recommended affordable, adequate, and suitable dwelling units by size relative to the current inventory of employee-restricted rental housing. The higher need for bachelor and one-bedroom dwellings indicates more significant affordability challenges for a single-person household, and limited supply of more dense development relative to the amount of smaller households in Whistler. It should be noted that the need for bachelor dwellings (i.e., no bedroom) is derived by single-

Figure 5: Dwelling Units Needed Compared to Actual Employee Restricted Dwelling Units

Source: 2016 Census, RMOW Analysis, WHA



person households in core and extreme core housing need, who could also be accommodated by one-bedroom dwellings (though bachelor dwellings tend to be more affordable for single-person households).

Looking forward, any additional affordability needs in the community are likely to come from a growing workforce, which is directly correlated to the resort's visitation. Given the data currently available relates to 2016 when the resort experienced some record levels of visitation, and much has changed since then with COVID, including the rise of remote work, worker shortages in frontline sectors, and changing business models to adapt to the rise of ecommerce, the net impact of these opposing forces is somewhat unknown, and the housing needs of Whistler's workforce are expected to continue to change as the world readjusts to life during and after COVID. While Whistler's current housing initiatives are expected to alleviate some pressures on the affordability front, ongoing monitoring and data collection is required to ensure Whistler continues to respond to evolving housing needs.

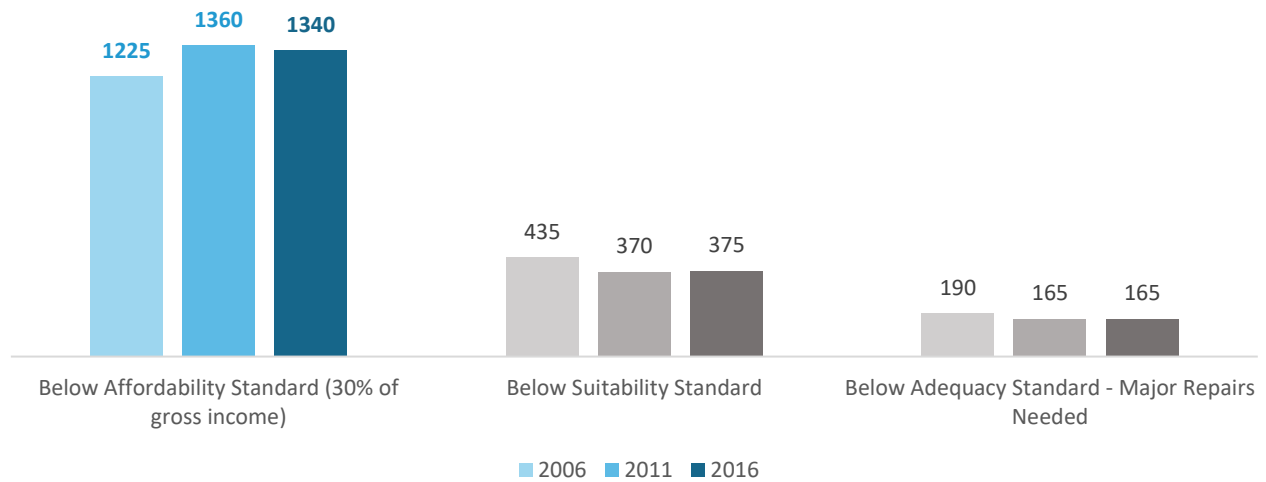
The following sections now describe in more detail the affordability, suitability and adequacy challenges by tenure and household groups in the community.

AFFORDABILITY

Affordability is the clear leading factor that contributes to Whistler's rising core housing need, and is the strongest threat to displacing Whistler's local workforce and increasing the size of the population vulnerable to homelessness. Looking at Figure 6, 1340 households spent over 30% of their gross income on shelter, which accounts for 30% of all census households in Whistler. This section will further examine affordability by tenure, household size and structure, and age.

Figure 6: Households below Affordability, Suitability, and Adequacy Thresholds

Source: Census



TENURE

There is a notable disparity between owner and renter households in Whistler. While in absolute terms, more owner households fell below the affordability threshold in 2016 (i.e. they spend more than 30% of their gross household income on shelter costs), a significantly higher portion of renter households spent more than 30% of their gross income on shelter costs, as depicted in Figures 7 and 8 below. It

Figure 7: Number of Households below the Affordability Threshold, By Tenure

Source: 2016 Census

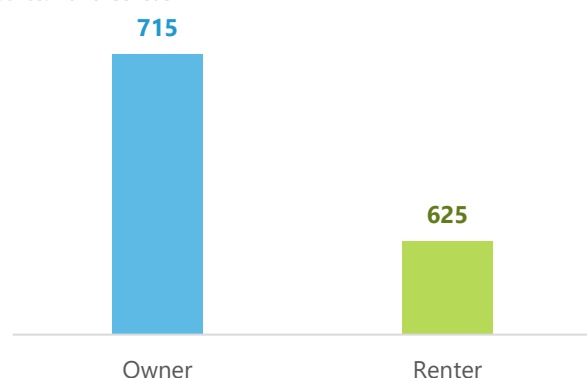
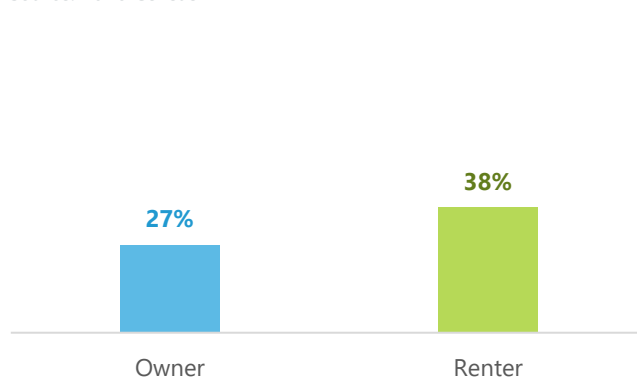


Figure 8: Portion of Households below the Affordability Threshold, By Tenure

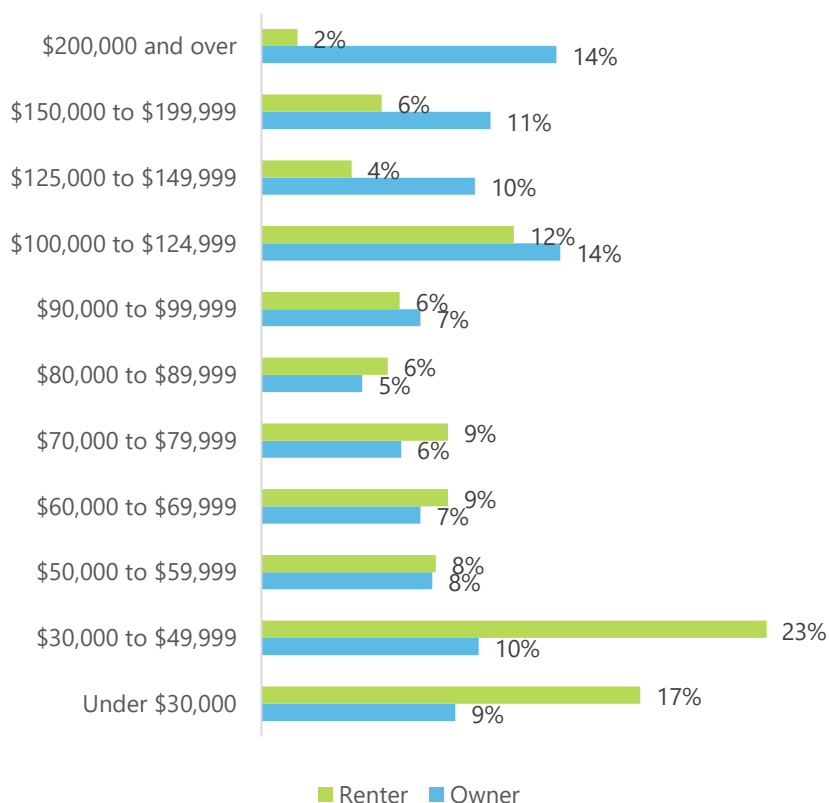
Source: 2016 Census



should also be noted that financing approval for mortgages can be up to 32% of gross household income which may push owners into the core housing need, when it may actually not be an affordability challenge. Renter Households tend to have lower incomes as depicted in Figure 10 and are more vulnerable to the stability of their housing situation. As wage increases have not kept pace with the cost of housing and some renters experience eviction from their dwellings, the cost of housing would have inflated to an extent that no affordable alternative option exists in the market, likely resulting in the alarming pace of growth of core housing need for renters. While employee-restricted purpose built rentals currently provide an affordable option for a portion of Whistler's renters, the supply is very little

Figure 9: Distribution of Household Incomes, by Tenure

Source: 2016 Census



compared to the need and therefore, many still rely on market rentals for housing.

Table 5 below compares the average value of existing and net new employee restricted properties with the average assessed value of Whistler's market properties. Whistler's net new employee-restricted housing is generally sold at build cost with zero land value, eliminating developer profits to deliver a more affordable product. Existing employee-restricted units tend to also be price restricted, where the annual price increase is limited to inflation adjustments.

Table 5: Affordability Analysis of Whistler's employee restricted properties vs. market properties

Whistler Property		Average Value
Lot 1 Average Prices – New Homes (Cheakamus Crossing) ¹⁵	1 bedroom	\$333,750
	2 bedroom	\$430,366
	3 bedroom	\$532,500
Existing Employee Restricted Resales ¹⁶	1 bedroom	\$228,308
	2 bedroom	\$323,776
	3 bedroom	\$513,379
Market Residential (Assessed Values as of July 2020)	Apartment	\$963,326
	Town House	\$1,367,501
	Duplex/Triplex	\$1,675,896
	Single Family Dwelling w Suite	\$2,400,090
	Single Family Home	\$3,176,087

Table 5 illustrates that the market does not supply affordable ownership dwellings, and employee-restricted ownership properties have been the primary method to provide affordable housing for the workforce.

To date, market properties have housed a portion of the workforce through ownership (generally those who purchased many years ago when prices were more affordable) and rentals from second homeowners. A recent survey¹⁷ indicated that only 32% of market properties are owned by Whistler

¹⁵ These are the average prices from the 1360 Mount Fee Road Price List, as of April 13, 2022 - [link here](#)

¹⁶ These are the 2021 average resale values from the Whistler Housing Authority historical resales archive - [link here](#)

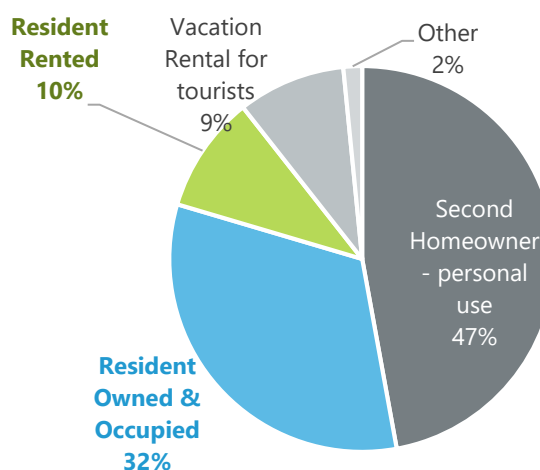
¹⁷ A housing survey was released in December 2021, which asked owners of Whistler's market residential properties about how they are currently using their property. The results of this survey provided the municipality with a more detailed and current understanding of the availability of market housing for the resort's workforce.

residents, 10% of market properties are available to residents as long-term rentals, while many second homeowners prefer to keep their space available year-round for personal use (Figure 10).

These shortages have been addressed partly by some larger employers with dorm-style apartment buildings typically tailored to temporary seasonal workers, which is further discussed in Section 6.0. The municipality via its subsidiary Whistler Housing Authority has also invested in building purpose built rental units although on a relatively small scale (327 of the total 2100 employee dwellings). Most recently the municipality has adopted policy and guidelines to encourage privately developed employee-restricted units, however, these efforts to increase the overall supply is mostly focused on ownership, with increased supply of rentals being slow and is growing from a low base, and may be partly counteracted by reduced availability of market rentals, requiring greater policy focus on purpose built rental housing.

Figure 10: Utilization of Market Residential Properties

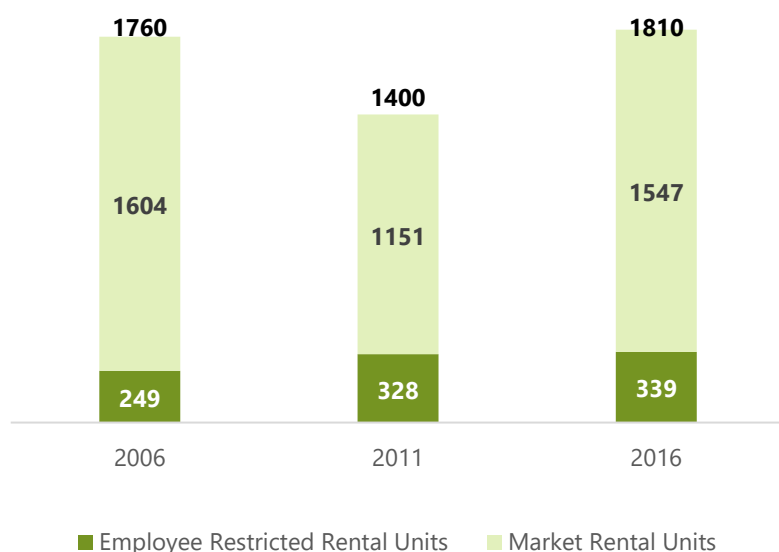
Source: 2021 Whistler Housing Survey



Looking at Figure 11, the most recent census year indicates there were 1810 renter occupied dwellings, which is not significantly different from 2006 levels of 1760, noting a significant dip in rental dwellings in 2011. However, during this period nearly 100 new purpose built rentals were added to the employee restricted housing supply. This increase in supply was offset by a decrease in the availability of rental

Figure 11: Renter Dwellings, Market and Employee Restricted

Source: Census, WHA Employee Restricted Database



units in market housing. It is difficult to predict or control the supply of rentals in the market, as they are likely a result of external factors that may reduce the financial attractiveness of renting out a property or suite, or changing personal preferences. Therefore, Whistler may need to accelerate its pace of purpose-built rentals to account for declining trends in availability of market rental supply.

Additionally, secondary suites in market residential homes have proven to provide a supplementary source of rental housing for the workforce. According to the results of the Housing Survey, though only 20% of

homeowners reported having a secondary suite, 73% of those suites were rented to a member of the local workforce. Based on this survey, it is expected that secondary suites make up ~65% of all market rentals. Accordingly, recommendation #5 from the Mayor's Task Force on Residential Housing is focused on working with homeowners to expand the supply of rental properties through the infill development of more secondary suites.

Household Size and Structure

When looking at households that spend more than 30% of their gross income on shelter costs, smaller households appear to be more chronically impacted than larger households – where 43% and 42% of one person owner and renter households, respectively, are considered to be in unaffordable living arrangements (Figures 12 and 13). This is of course due to a single person household having only one source of income, but also likely the lack of affordable options for single person households. Still, a significant portion of all household sizes, particularly renter households, are spending more than 30% of their gross income on shelter costs.

Figure 12: Number of Households below the Affordability Threshold, By Tenure and Household Size

Source: 2016 Census

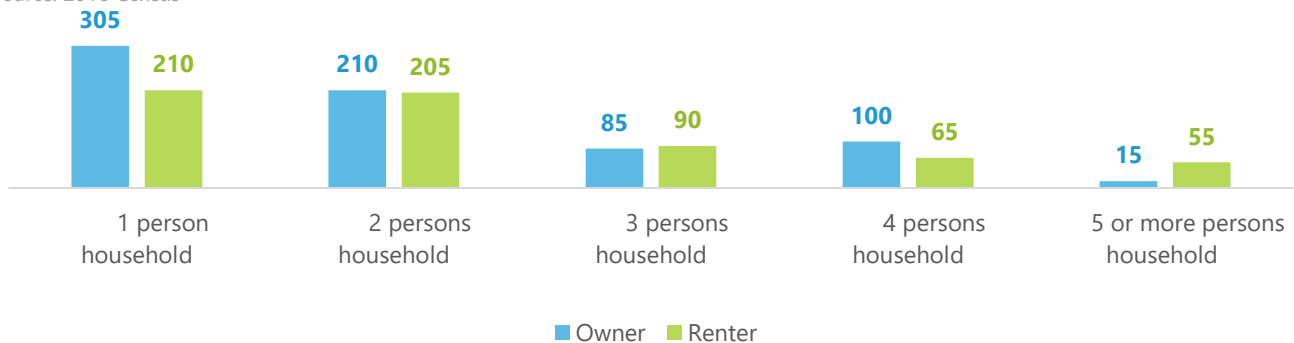
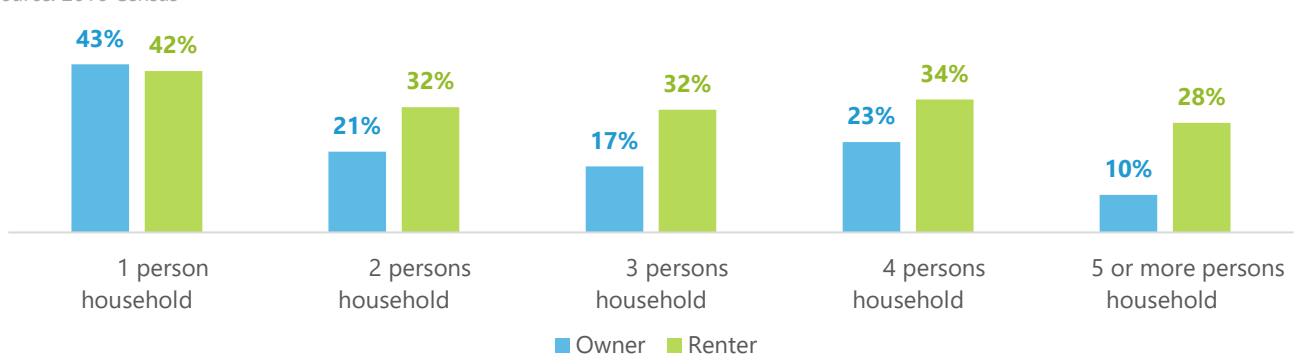
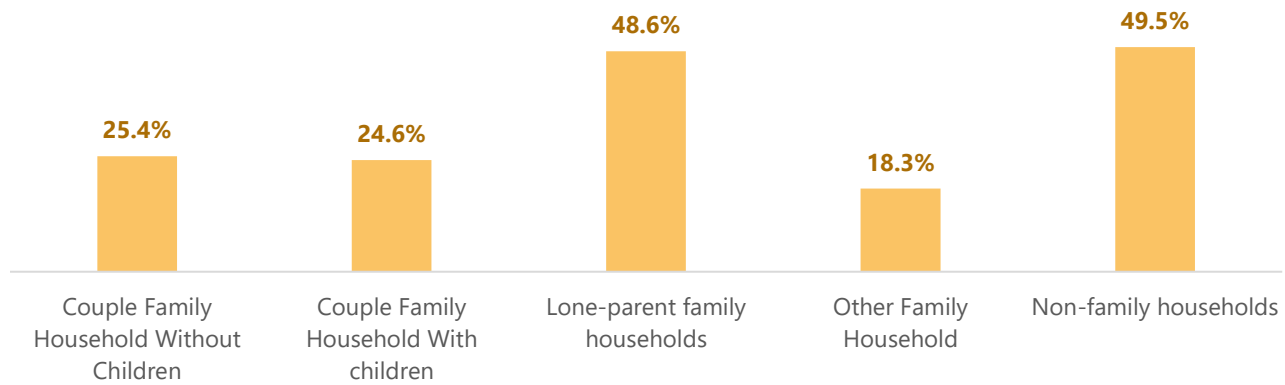
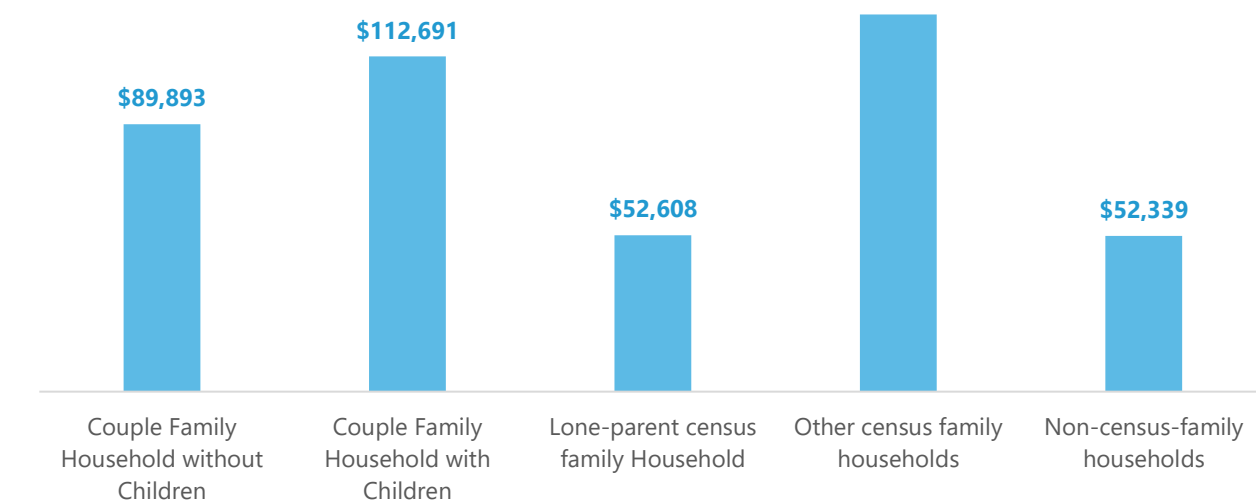


Figure 13: Portion of each Household Size below the Affordability Threshold, By Tenure

Source: 2016 Census



Looking at family structures, similar conclusions can be drawn, as nearly 50% of lone parent households and non-family households are considered to be in unaffordable housing, as these households are more likely to be composed of one earner (Figure 15). And a quarter of couple households, both with and without children are below the affordability threshold, meaning that affordability remains a chronic challenge even in dual income households.

Figure 14: Portion of each Household Type below the Affordability Threshold, Overall*Source: 2016 Census***Figure 15: Median Income of Households, By Household Type***Source: 2016 Census*

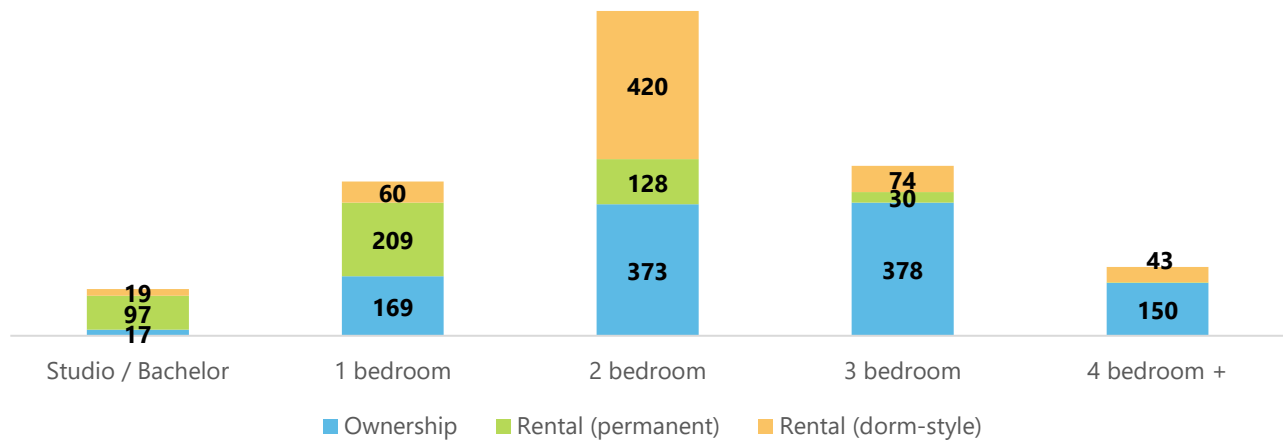
As it has already been established above that market housing is not considered affordable, the existing inventory of employee restricted housing by dwelling type may indicate why lone-parent households and non-family households are overrepresented in households that do not meet affordability criteria. Looking at figure 16 below, we see a significant supply of ownership 2 and 3 bedroom employee-restricted properties, and limited bachelor dwellings. While 2-bed and 3-bed properties are suitable for lone-parent households, as the parent is not expected to share a room with a child, employee-restricted ownership properties are not adjusted to the household's income level or need. Therefore, lone-parent household with one source of income (and a median income of \$52K, Figure 15) would unlikely qualify for a mortgage for a 2 or 3-bedroom employee restricted property, and would thus be reliant on rental properties.

We also see a very limited supply of bachelor properties, which are generally only suitable for 1-person households. While a one-bedroom may be more flexible in that it could house both one and two

person households, bachelor units tend to be more affordable for a single-person household. There may be opportunity to provide alternative forms of housing for the 500+ single person households facing affordability challenges, such as smaller bachelor units or private secure rooms with communal living spaces and other shared facilities like is seen in progressive university housing. This could offer a higher density, low-cost and environmentally friendly form of development to meet this need, while also potentially improving the sense of community for these single-person households who may wish to have their own private space, while also having a community feel.

Figure 16: Employee Restricted Ownership and Rental Properties, By Tenure

Source: WHA

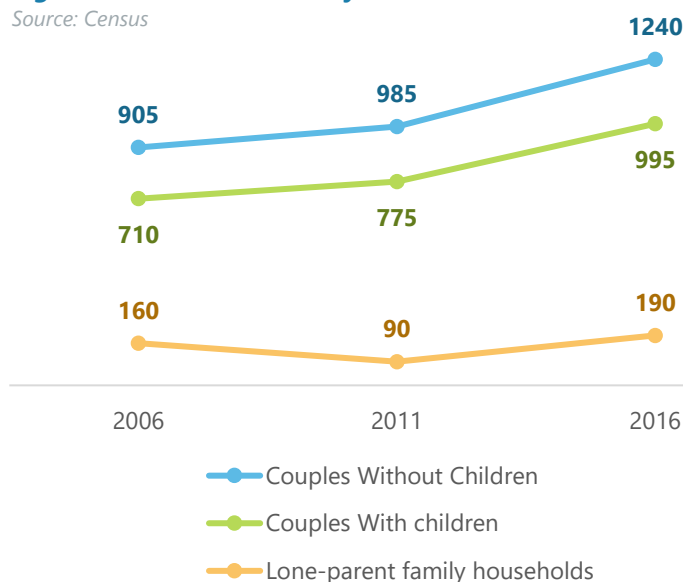


Challenges for lone-parent households in terms of finding secure and affordable housing may have become more acute in recent years, as the number of couple family households has increased significantly. This places more competition for family-suitable properties, and places greater pressure on lone-parent families. Looking at figure 17, we see the jump in couple family households from 2011 to 2016.

This growth in resident families is largely attributed to a new housing development that resulted from repurposing the Athlete's Village that was built for the 2010 Winter games – also known as Cheakamus Crossing Phase 1¹⁸. This development resulted in many employee-restricted units that were suitable for families, and thus allowed much of Whistler's workforce to settle down and begin the next phase of their lives in starting families. As a result, any net new developments that are built in the future, particularly employee-restricted developments, are expected to directly shape the future growth in population, households, and demographics of the local community.

Figure 17: Whistler's Family Households over Time

Source: Census



While an increase in resident families is seen as an overall positive result of the Cheakamus Phase 1 development, bringing vibrancy and a sense of community to resort, there may be a lesson learned in terms of considering the needs of the broader population. For future employee-restricted developments, Whistler may consider offering a broader range of housing types, prices, and tenures, and consider those in the greatest degree of housing need – lone-parent households that cannot compete with dual income households for family appropriate properties, and smaller developments to house the many single person households facing affordability challenges.

As a part of the Mayor's Task Force on Residential Housing recommended actions, a significant amount of development has been taking place to increase the supply of employee restricted properties, with vast majority being available for purchase. To see how much of Whistler's current renter households could transition to ownership via purchasing a net new or existing employee restricted development, an affordability analysis was conducted, by family structure to identify the estimated portion of renter households that could afford a suitably sized property. Refer to Table 6 below for the detailed results of the analysis.

The majority (83%) of lone parent renter households could not afford to purchase a suitably sized employee restricted property, as estimated shelter costs would exceed 30% of their gross annual household income. 93% of single-person households could not afford a new 1-bedroom property in the Cheakamus Crossing development, and even 83% of these households would be not be able to afford

¹⁸ This phase or development resulted in 221 employee restricted ownership units (154 town homes and 67 condominiums), 151 WHA owned and managed employee-restricted rental units, and 102 market homes (60 townhomes and 42 single-family lots and duplex dwellings).

an existing 1-bedroom property, if one is for sale. And 61% of couple households with children would not be able to afford a new employee restricted 2-bedroom property, and 80% of them would not be able to afford a 3-bedroom property (if they have 2 or more children).

With rising inflation that has resulted from supply chain issues due to Covid-19, the war in Ukraine and Russian oil embargos, and interest rates hikes on the horizon, the cost of building housing is expected to continue to rise. Therefore, even in situations where there is no developer profit and land is free, such as municipal housing developments, it will continue to be challenging to provide affordable purchase housing to all of Whistler's households. Based on this analysis, there are between 735 – 960 renter households that could not afford an employee-restricted ownership property (either resale of existing employee housing or purchase cost of a new property), and may continue to face challenges with insecurity of rental housing. Therefore, for these renter households for whom employee-restricted ownership may not be an option, purpose built rental with rent geared to income will be required to support their wellbeing, and prevent poverty and risk of homelessness.

Table 6: Affordability of Employee Restricted Properties for Census Renter Households, by Family Structure

Employee Restricted Properties		Average Price / Resale Value	Estimated Monthly Shelter Cost ¹⁹	Number of Renter Households (Portion of Renter Households) that would spend 30% or of their gross income on shelter costs ²⁰			
				Single Person Households	Couple Households Without Children	Lone Parent Families	Couples Households with Children
Lot 1 Average Prices – New Homes (Cheakamus Crossing) ²¹	1 bedroom	\$333,750	\$1,974	470 (93%)	275 (66%)		
	2 bedroom	\$430,366	\$2,508		340 (82%)	50 (83%)	125 (61%)
	3 bedroom	\$532,500	\$3,070		340 (82%)	50 (83%)	165 (80%)
Existing Employee Restricted Resales ²²	1 bedroom	\$228,308	\$1,445	275 (54%)	180 (43%)		
	2 bedroom	\$323,776	\$1,974		275 (66%)	50 (83%)	80 (39%)
	3 bedroom	\$513,379	\$2,974		340 (82%)	50 (83%)	165 (80%)

Legend:

- **Bolded text** indicates the dwelling size that would be considered suitable for the family structure, according to National Occupancy Standards
- **Grey text** indicates the dwelling size that would not be considered suitable for the family structure per National Occupancy Standards. These figures are still included for additional context – for instance a couple household may desire a 2 or 3 bedroom property if they are planning to start a family soon.

¹⁹ Shelter Costs were calculated assuming a mortgage with a 5% down payment, 25 year term, and 4% annual interest rate, and an additional \$300, \$350, and \$400 is added to proxy monthly strata, hydro, and property tax costs for 1-bedroom, 2-bedroom, and 3-bedroom properties, respectively.

²⁰ Renter household income distribution was provided by 2016 Census data. While this is out-of-date relative to recent house prices, previous Census data has indicated minimal growth of renter household incomes. From 2011 – 2016, there was a 4% increase in the median income of census renter households, and a 1% decline in the average income of census renter households. Therefore, the conclusions of this analysis are believed to be reasonably accurate to proxy affordability.

²¹ These are the average prices from the 1360 Mount Fee Road Price List, as of April 13, 2022 – [link here](#)

²² These are the 2021 average resale values from the Whistler Housing Authority historical resales archive – [link here](#)

Age

Looking at the number and portion of households that do not meet the affordability threshold by age of primary household maintainer, affordability appears to be a challenge experienced across all age groups, though affects a higher proportion of the population under the age of 54, and a very high portion of the 15 to 24 year old population (Figure 18). Further it is noted there are affordability challenges for senior populations, where 155 senior-led households (primary maintainer is above the age of 65) do not meet the affordability threshold, which is likely due to the rising cost (compared to a retirees income level) of maintaining a market home that has appreciated significantly in asset value over the years, and that asset value may only be realized on a sale.

Figure 18: Households below Affordability Threshold, by Age of Primary Household Maintainer

Source: 2016 Census

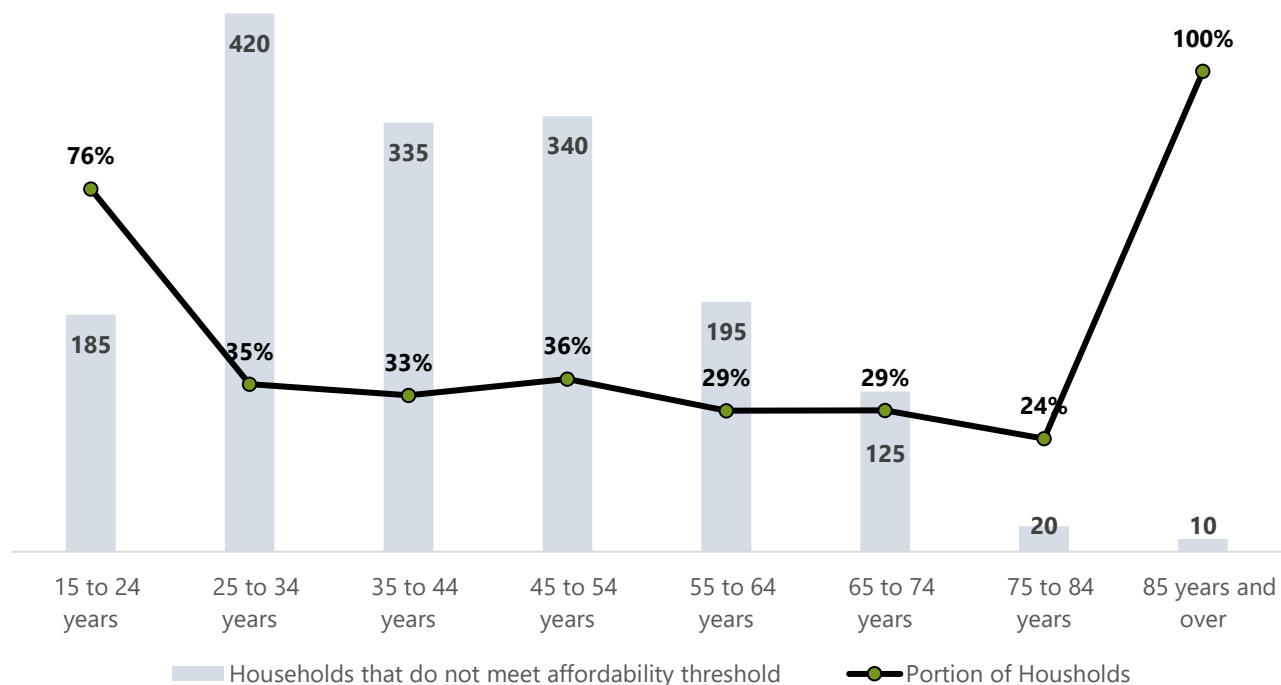


Figure 19: Owner Households with a Mortgage and Renter Households without subsidized Housing, by Age of Primary Household Maintainer

Source: 2016 Census

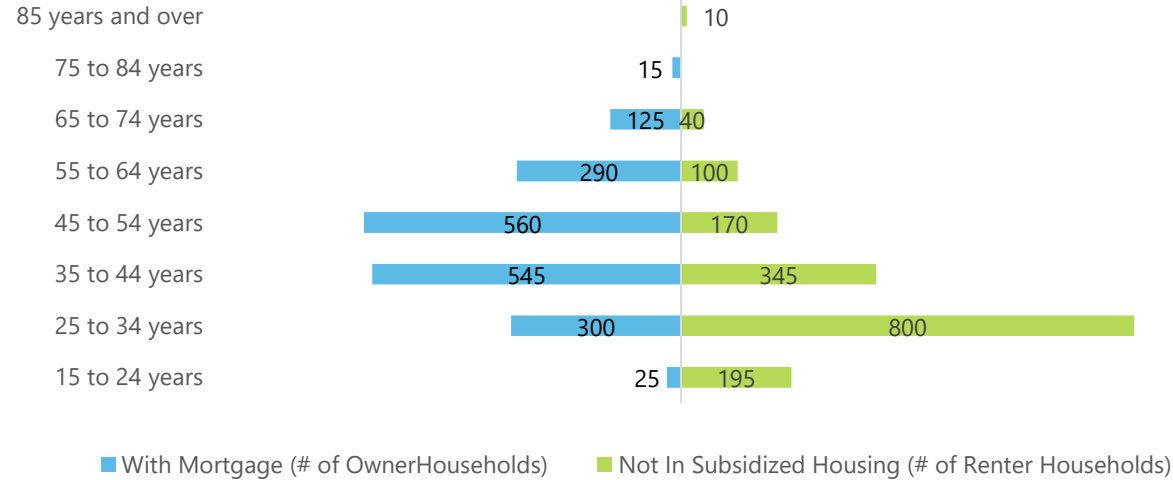
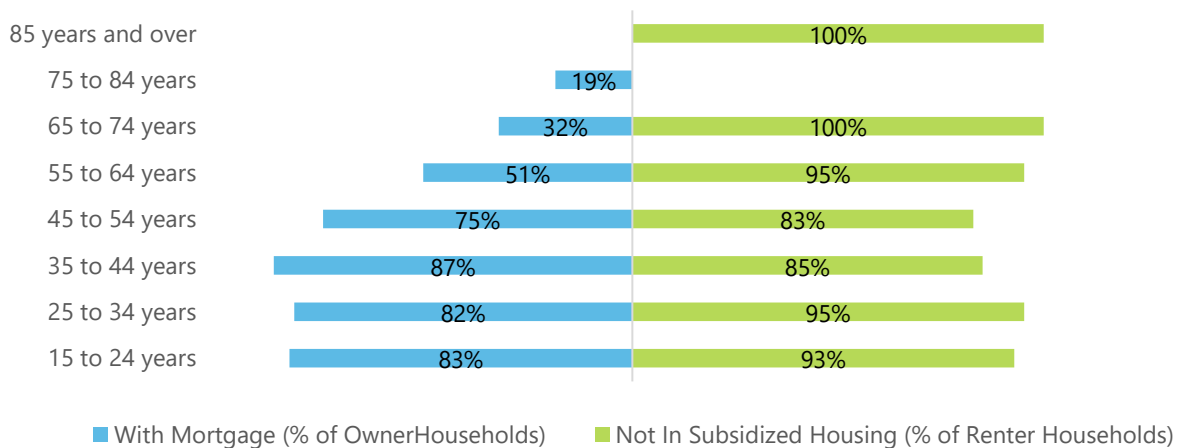


Figure 20: Portion of Owner Households with a Mortgage and Portion Renter Households without subsidized Housing, by Age of Primary Household Maintainer

Source: 2016 Census



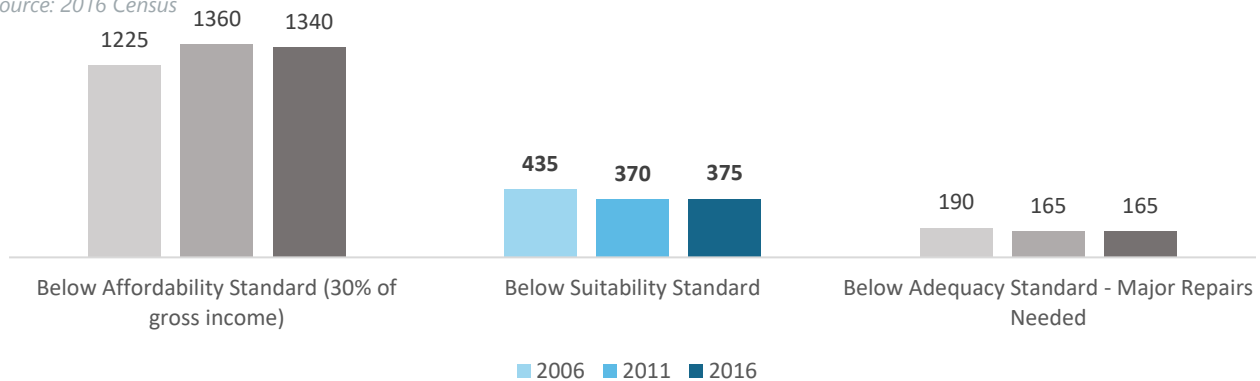
Of the 150 senior households that do not meet the affordability threshold, it appears that the majority of them would come from the 140 senior-led owner households that continue to pay off their mortgage, and experience rising costs of ownership on a significantly appreciated asset value, and would have access to provincial programs such as tax deferral. There are also 50 senior-led renter households. Recent years has seen focus on senior's priority projects for those who fulfil eligibility from prior active resort employment, with a new 20 unit rental apartment building opened in December 2019 together with a 20 unit ownership building with price restrictions on title.

SUITABILITY

While not as chronic as affordability challenges, suitability is the second leading factor that may contribute to Whistler's core and extreme core housing need, and 375 households were living below the suitable standard according to CMHC's National Occupancy Standards (NOC). This may be a result of the lack of affordable housing, where multiple adults may be sharing a room, or families living in a smaller sized home, to manage the cost of housing. This section will further explore suitability needs by tenure, household size and structure, and age.

Figure 21: Households below Affordability, Suitability, and Adequacy Thresholds

Source: 2016 Census



Tenure

Whistler's renter households experience a greater need for suitable housing as compared with owners, where 17% of renter households were determined to be living in unsuitable housing, being housing that does not meet the minimum National Occupancy Standards based for the specific household (Figures 22 and 23).

Figure 22: Number of Households below the Suitability Threshold, By Tenure

Source: 2016 Census

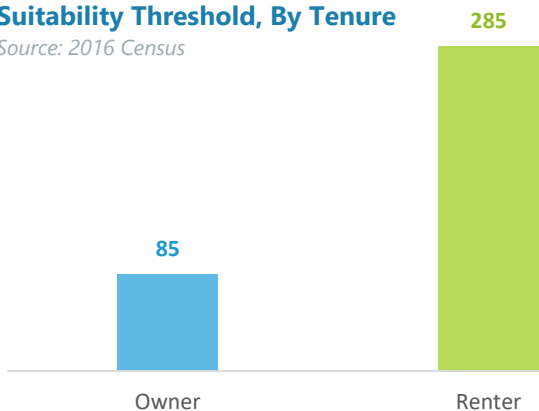
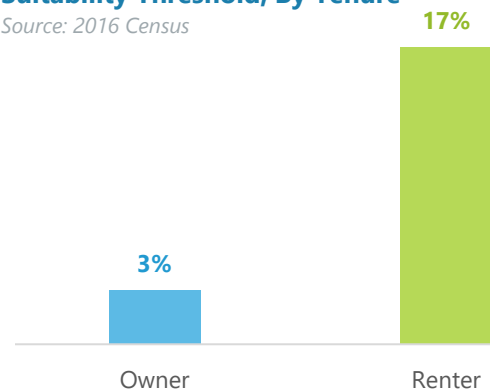


Figure 23: Portion of Households below the Suitability Threshold, By Tenure

Source: 2016 Census



This is likely a result of the tight supply of rental units, driving up prices and encouraging renter households to squeeze more people into increasingly smaller units for their size.

A further analysis into which types of dwellings are occupied by renter and owner households is detailed in the next section.

Household Size and Type

The majority of households that do not meet minimum suitability standards are 2-person and 5+ person renter households (Figures 24 and 25). A two person household that would not meet the minimum standard would likely be a two-person non-census family (i.e. two adults living together that are not a census couple), or a lone parent with one child. Census couple households would only be considered under housed if they were living in a bachelor type suite, of which there are relatively few in Whistler.

Figure 24: Number of Households below Suitability Standard, By Size of Household

Source: 2016 Census

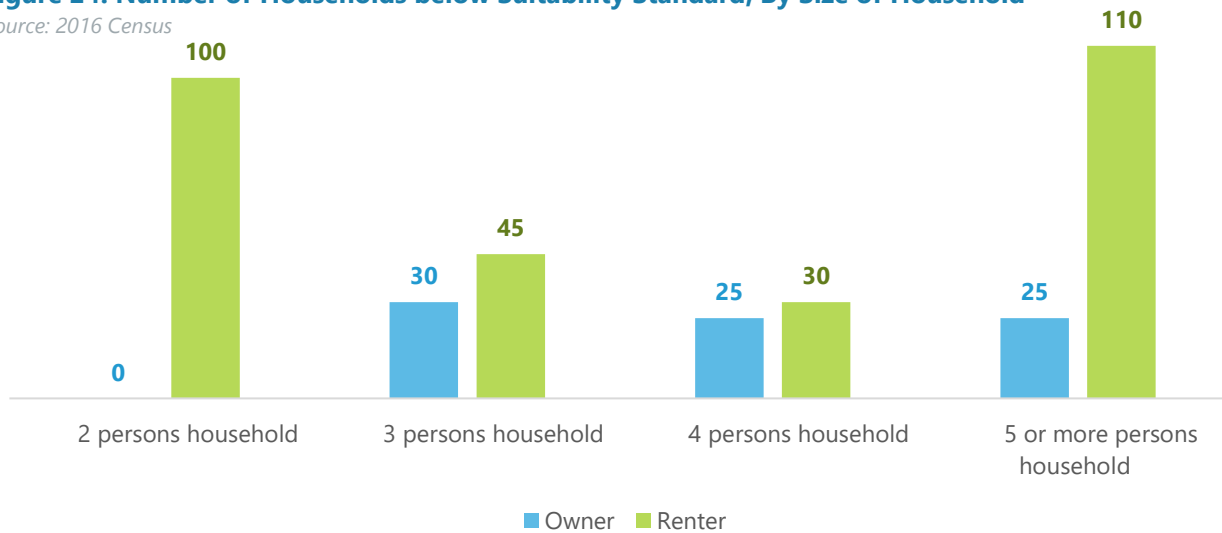
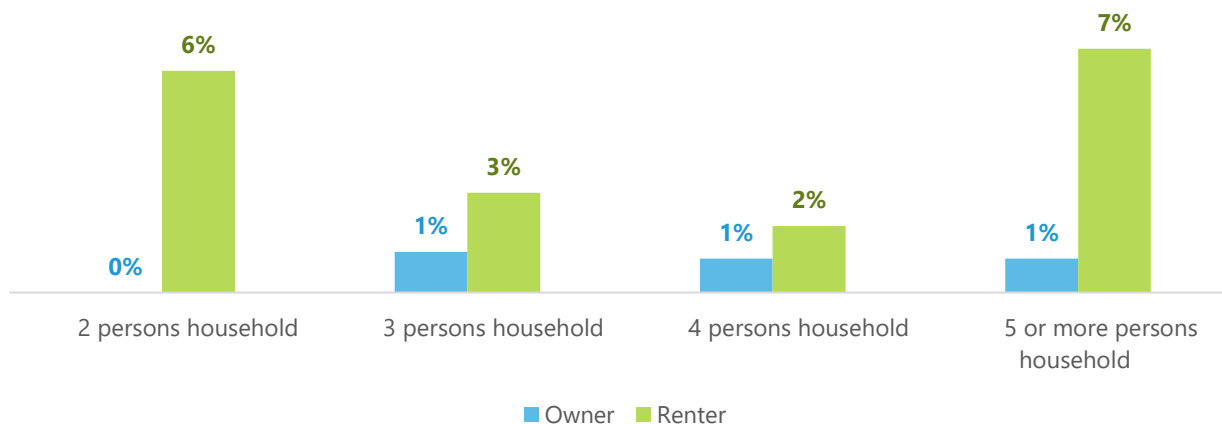


Figure 25: Portion of Households below Suitability Standard, By Size of Household

Source: 2016 Census



A closer examination of 2-person and 1-person owner and renter households in Figures 26 and 27 respectively shows that renter households tend to occupy smaller dwellings, with 15 2-person households occupying a bachelor dwelling, which would be considered below the suitability threshold. This further indicates a need for purpose-built rentals to house Whistler's households facing a greater need – lone-parent households that have a single income, cannot afford a mortgage on employee restricted properties, and compete with dual income families for 2 and 3 bedroom market rental dwellings.

Figure 26: Two-Person Households by Size of Dwelling and Tenure

Source: 2016 Census

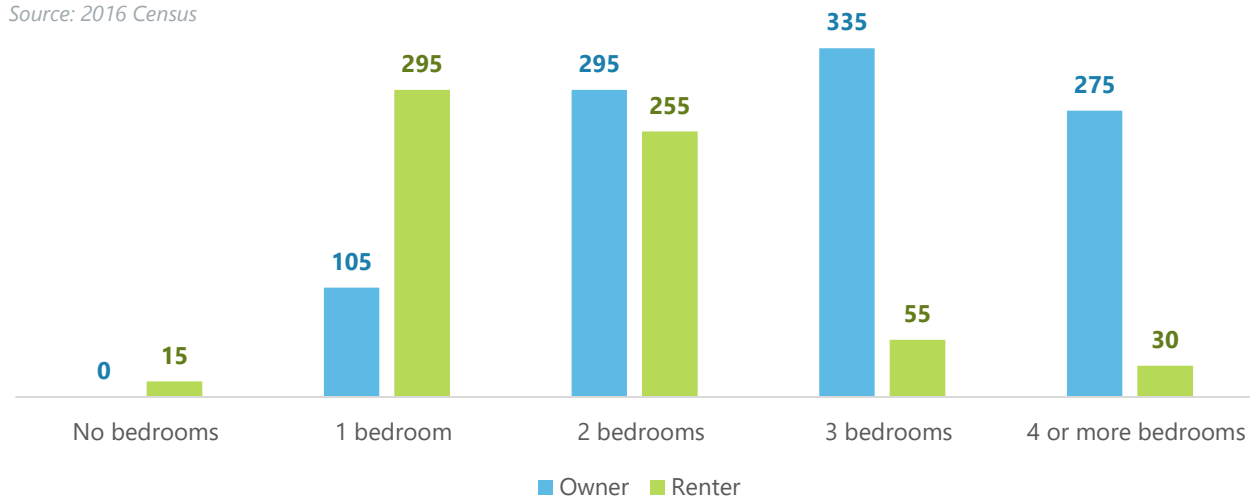
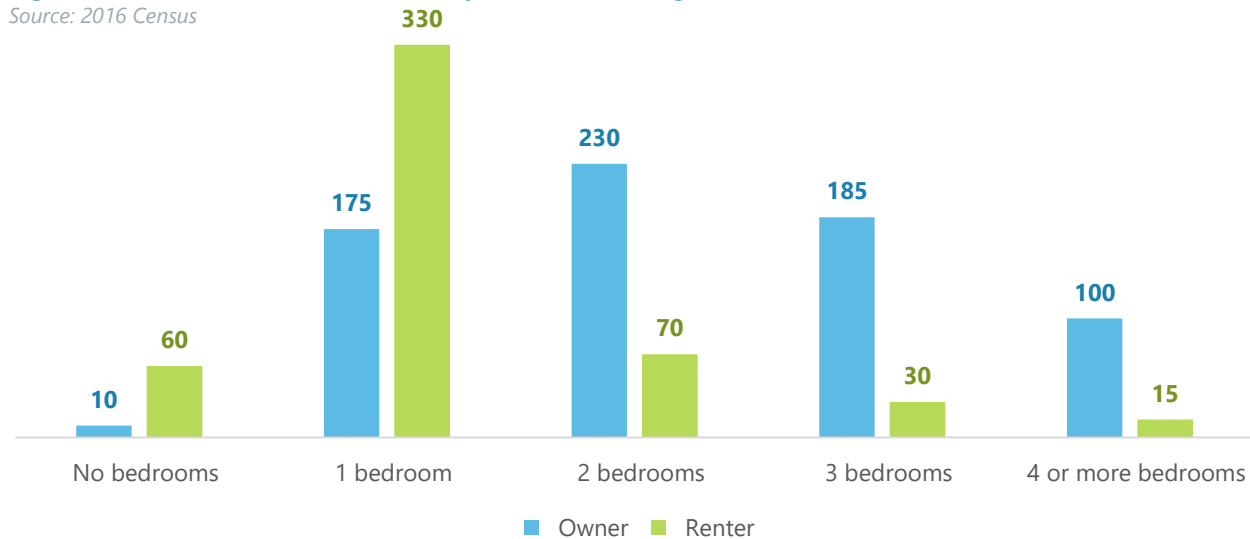


Figure 27: One-Person Households by Size of Dwelling and Tenure

Source: 2016 Census



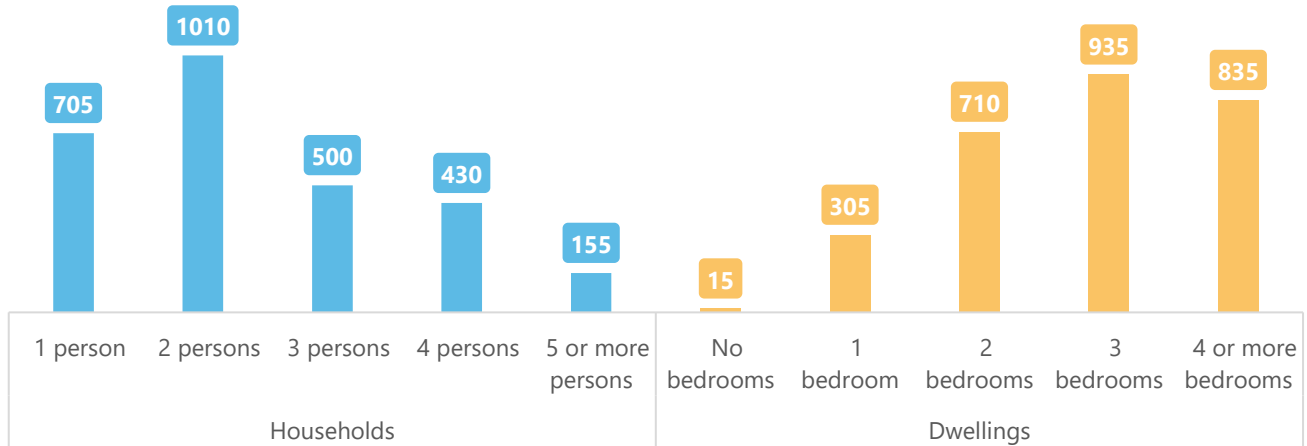
This chart also indicates a separate challenge in Whistler, where owner households tend to occupy larger dwellings. In Figure 26, we see that over 600 2-person owner households (60% of all 2-person owner households) are living in dwellings that are larger than their need (3 and 4 bedroom properties). Further to this point, 90% of 1-person owner households (515 households) were living in a 2+ bedroom dwelling in 2016.

This highlights the disparity between owner and renter households – where owners are more likely to have unoccupied bedrooms in their homes for hobbies or guests, and they are less likely to rent these rooms out to residents or develop a separate suite.

To understand the extent of ‘empty bedrooms’ in Whistler, we compared owner households to owner-occupied dwellings (Figure 28), which indicates a relatively low supply of bachelor and 1 bedroom dwellings as compared to household structures.

Figure 28: Whistler Owner Households vs. Occupied Dwellings

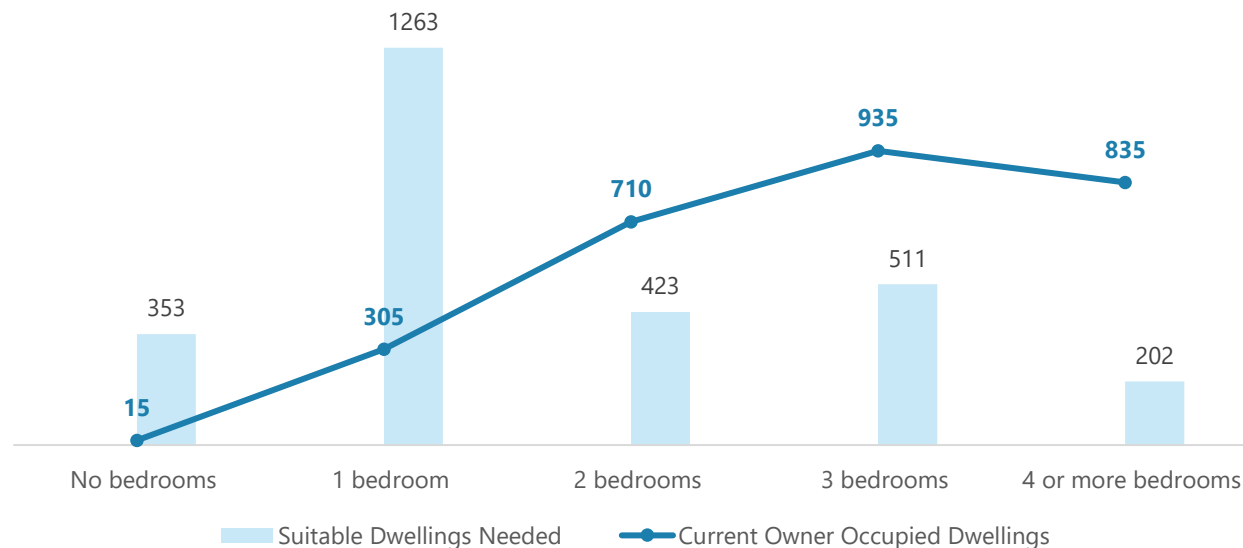
Source: 2016 Census



We then used household structures to estimate the actual suitable dwellings needed for owner households, and compared this to actual occupied dwellings. The oversupply of two plus bedroom homes, and an undersupply of bachelors and one bedrooms is clear in Figure 29.

Figure 29: Suitable Ownership Dwellings vs. Actual Owner-Occupied Dwellings

Source: Census & RMOW Analysis



This analysis supports two conclusions:

One, Whistler's owner households are living in larger dwellings compared to what is considered 'suitable' according to NOS. This may be due to preferences for more space, having spare bedrooms for hobbies or guests, or future planning of families. This could also suggest that seniors/empty nesters are continuing to occupy their larger dwellings due to possible low inventory of smaller units (1 and 2 bedrooms units) compared to number of larger homes, i.e., lack of downsizing opportunities in Whistler. This may present additional challenges which will be explored further in the next section as we unpack age characteristics and dwelling sizes.

Two, this provides further evidence that there is limited incentive to rent out spare bedrooms in a home, or develop a suite, supporting the conclusion that market forces alone cannot be relied upon to fill the rental 'gap'. Therefore, there is continued need for additional policy levers to promote infill and densification.

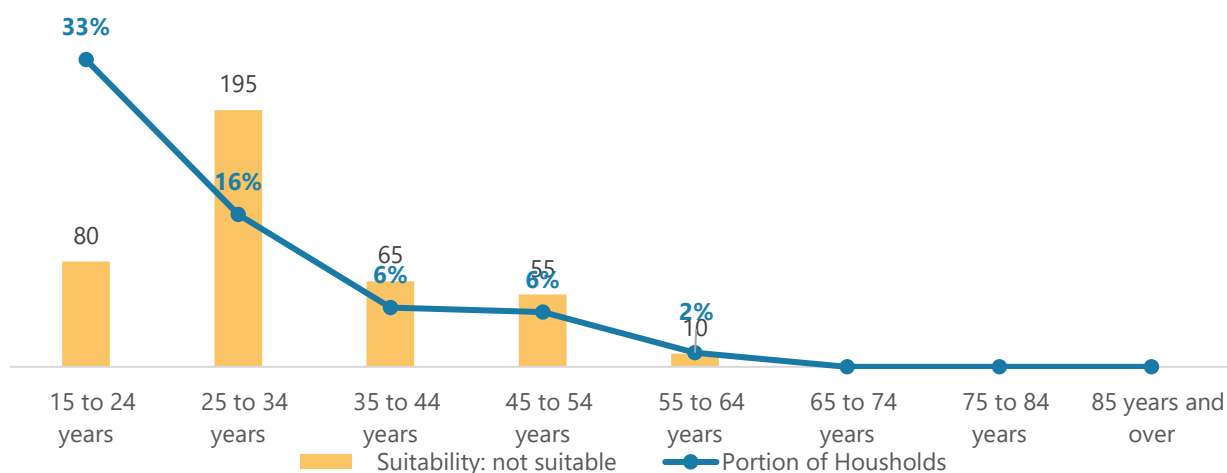
Age

Looking at the number and portion of households that are not suitable by age of primary household maintainer in Figure 30, we can conclude that no senior-led households are facing unsuitable housing, and to the contrary are more likely over housed (i.e. occupying larger dwellings than needed). As discussed in the previous section, this may indicate a different problem where seniors are occupying larger homes due to lack of available downsizing opportunities in Whistler, inhibiting the continuum of housing for younger households that may be looking to start families and stay in the community, and potentially preventing aging in place if seniors cannot find a smaller, more accessible unit (e.g., if mobility challenges become a concern, staircases in larger dwellings would make the dwelling inaccessible). So while the senior population may be occupying 'suitable' dwellings according to National Occupancy Standards (i.e. there are more than enough bedrooms for their household size), this does not necessarily mean that they are occupying suitable housing in terms of accessibility.

Figure 30: Whistler Households below Suitability Standard, by Age of Primary Household Maintainer

Source: Census

It is



acknowledged that seniors downsizing from market homes will likely sell their home to a non-resident due to its high market value, thus not increasing the supply of housing to younger resident households.

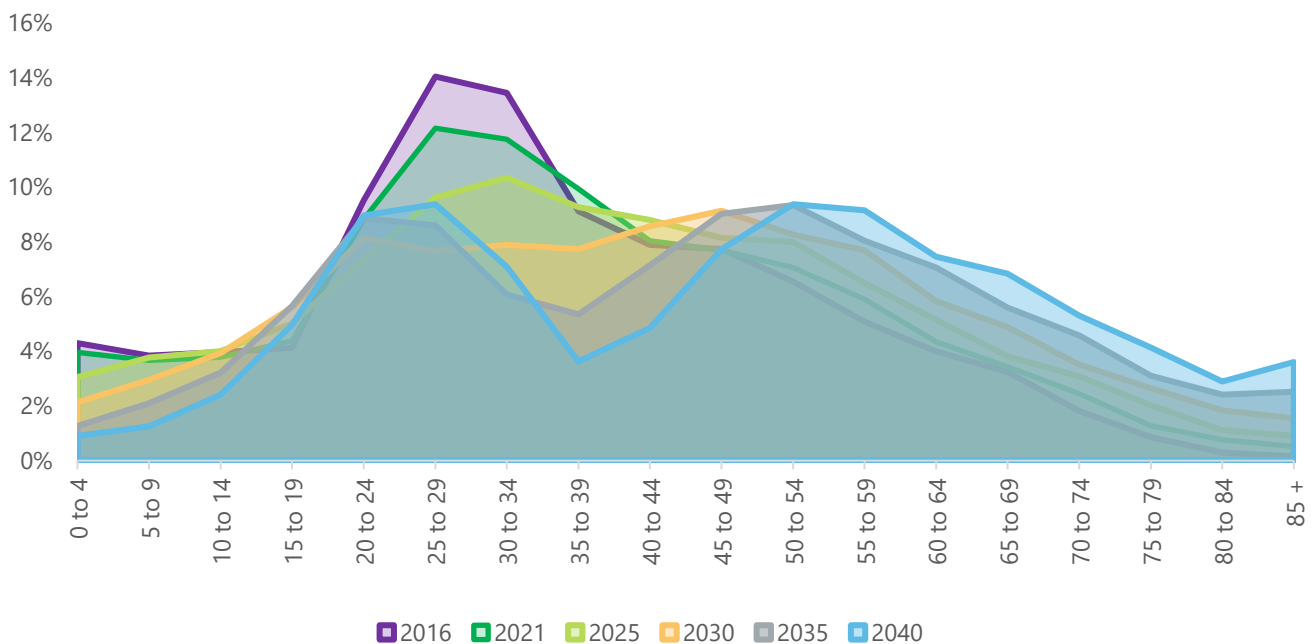
However, it is still important for Whistler to have downsizing opportunities for resident seniors to retain these people in the community, as they may alternatively move to another municipality with a greater supply of senior specific housing.

While there are relatively few senior households (520 senior-led households as of 2016 Census, or 11% of all Census Whistler households), this problem may intensify in the future. BC Stats provides forecasts for demographic shifts in populations. Looking at Figure 32 below, Whistler is expected to shift from a population primarily comprised of individuals aged 25 to 35, to a two-tailed distribution with increasing portions of people in the 50+ age groups. While the amount of senior households facing challenges with affordability, adequacy, and suitability is relatively low in Whistler (as compared to the middle aged and younger households), pressure on senior specific housing will likely grow in the next 15 to 20 years.

Therefore, the larger concern with respect to senior housing is the future continuum of housing – particularly in employee specific-housing. As Whistler's workforce ages and retires, if there are limited feasible downsizing opportunities in Whistler, their only option may be to continue to occupy their current dwelling – even if it is larger than their need. This may inadvertently create a future 'bottleneck' in the employee-restricted housing supply, reducing availability to new workforce members. Therefore, additional housing options specific to Whistler's aging workforce will be critical to ensure housing availability for future Whistler employees and families.

Figure 31: Whistler Population Distribution by Age Group, Forecasted

Source: BC Stats

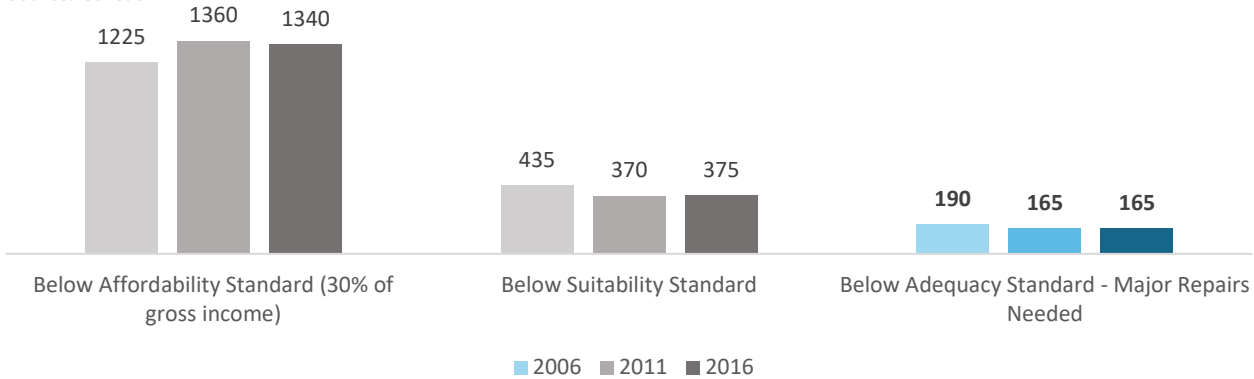


ADEQUACY

While adequate housing is not a major need for Whistler's population, there are still 165 renter households that do not have adequate housing, as indicated in Figure 32 below.

Figure 32: Households below Affordability, Suitability, and Adequacy Thresholds

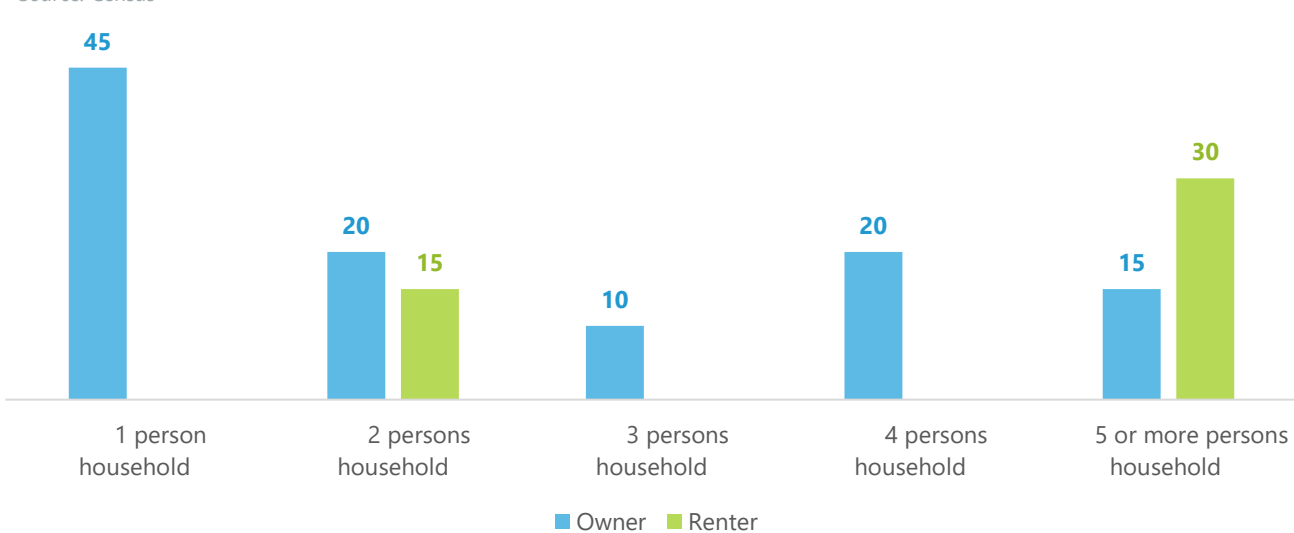
Source: Census



Lack of adequate housing is more prominent across owner households of all sizes (Figure 33) – where those who are already stretched to pay a mortgage may not be able to afford the major repairs needed for their house to be considered adequate. This is likely reflective of a number of residents who purchased their properties many years ago, when market prices were more affordable. While these homeowners may be lucky (in a relative sense) to own an asset at a much higher valuation, the cost of maintenance and upkeep

Figure 33: Number of Households below the Adequacy Standard

Source: Census



has also increased, and owners may face liquidity constraints that prevent them from paying for necessary repairs. Further, as noted in the prior section, there are limited market opportunities for owners to downsize to a property that may be considered adequate (while also suitable for the household size), due to the lack of density in Whistler's market housing stock.

A number of larger renter households were also considered inadequate, which may reflect the wear and tear of a larger renter household that may have a higher rate of occupant turnover as compared with 5+ person owner households. Such households may also be over-occupied due to affordability challenges that renters face, where tenants in Whistler may have an easier time finding and affording one large property shared across many people.

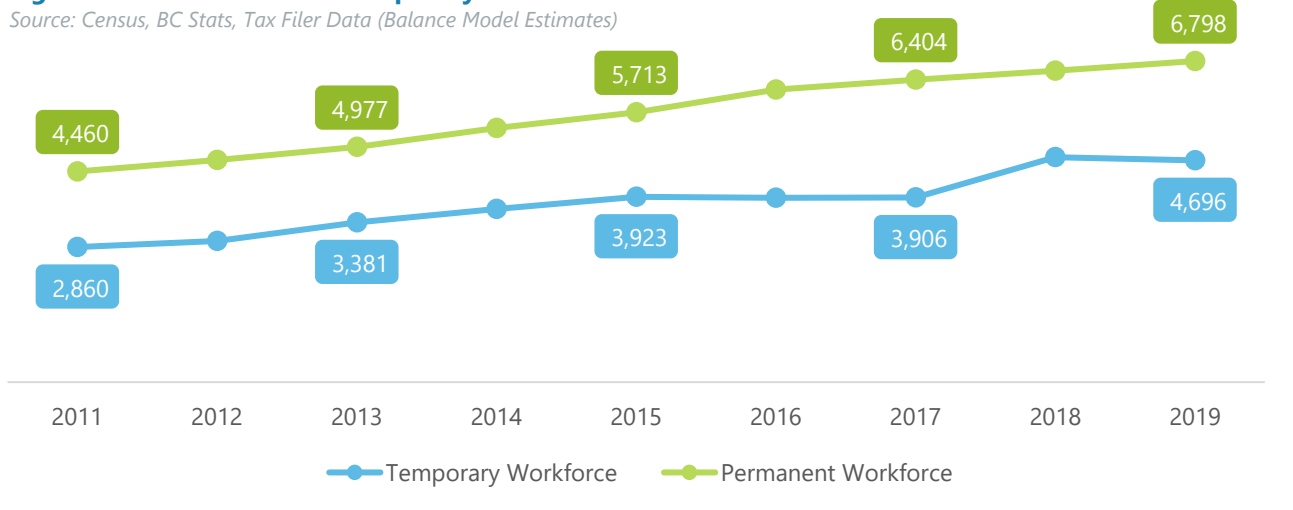
While the need for adequate housing is on a much smaller scale as compared to affordable and suitable housing, the three are all linked. Therefore, providing more affordable purpose-built rentals, offering these to both permanent and temporary employees, and increasing density of neighborhoods through infill and development of apartment buildings should alleviate all three needs.

6.0 TEMPORARY WORKFORCE– HOUSING NEED

Whistler's local workforce is made up of permanent residents – homeowners and renters, as well as a temporary workforce population that augments the need for resort staff and seasonal swings in demand for labour. Figure 34 shows the growth of these segments over time. This temporary workforce is not captured in census estimates, and therefore merits additional analysis.

Figure 34: Permanent and Temporary Workforce Members over Time

Source: Census, BC Stats, Tax Filer Data (Balance Model Estimates)



To put the significance of this population in perspective, when including the temporary workforce, Whistler's resident population becomes 50/50 owners and renters, as compared to the 60/40 owner to renter split that is captured in Census data.

Whistler's temporary workforce was estimated to include 4696 people as of 2019 (Figure 34). While this number may fluctuate year-to-year and has likely decreased as a result of Covid-19, we will use the 2019 figure as a proxy for the expected post-COVID size of the temporary workforce. This population is thought to be housed partly by dorm-style units, provided by the major corporate employers that bring new temporary workers to Whistler every season. These dorm units are intended to provide affordable and secure housing for this segment of the population for the first year of their stay in Whistler, which could be 1-2 years in total. However, a portion of Whistler's temporary workforce are also employed by smaller businesses that do not have housing to provide to their staff. These workers generally find housing in Whistler's market rentals, as they typically do not stay in resort long enough to qualify for the waitlist for the small number of WHA rental units.

The current capacity of this corporate-owned dorm housing is 2302 people (refer to Table 8) – resulting in an estimated 2400 temporary workers relying on market rentals. This significantly increases pressure and competitiveness for the limited supply of rental housing in the market. Recently, some major employers have looked at creating more full-time positions to reduce the number of total persons/employees needed, as COVID impacted the usual high availability of seasonal employees. Additional solutions to address the gap in rental units for the temporary workforce is required to meet this need, as well as encourage

businesses to consider further labour efficiencies through technology etc. due to an often temporary workforce who prefer less than full-time hours, and alleviate pressure on the overall rental market.

The table below indicates the current stock of dorm housing for the temporary workforce.

Table 7: Estimated Capacity of Corporate-Owned Dorm Units for Temporary Workforce

	Dwelling Size									Total
	0 bed	1 bed	2 bed	3 bed	4 bed	7 bed	12 bed	19 bed	Single Family Home	
Assumed occupants per unit	1	2	4	6	8	14	24	38	8	
Number of Dwellings	16	56	383	85	6	1	1	1	1	550
Number of Occupants	16	112	1532	510	48	14	24	38	8	2302

7.0 NEXT STEPS

While this Housing Needs Report is not intended to serve as a housing action plan in itself, it is connected to several ongoing projects related to the identification of housing needs and implementation of solutions in Whistler.

- **Updated Analysis to Reflect Current Reality:** This analysis will be updated upon the availability of detailed 2021 Census data, to validate and deepen our understanding of Covid's impact on the local population and their housing needs, as well as provide a more up-to-date view on the magnitude and sources of Whistler's housing needs.
- **Vulnerable Populations:** An in-depth housing needs analysis focused specifically on the needs of Whistler's vulnerable populations will be completed by the RMOW Planning department
- **Mayor's Task Force Actions:** This analysis will support the ongoing implementation recommended actions that resulted from the 2016 Mayor's Task Force on Residential Housing, in particular relating to increasing supply of employee housing and implementing greater enforcement to ensure appropriate use of available homes.
- **The Balance Model initiative:** This analysis will also supplement the work of the Balance Model Initiative, which considers the intrinsic relationship between the evolution of the resort economy and creation of jobs in Whistler, the demand for labour and subsequently the housing needs of this workforce. The Balance Model initiative is guided in collaboration with the Strategic Planning Committee, and will provide much more direction on the scale of additional supply needed in the coming years, pending evolution of the resort economy and community demographics, and an interim report is anticipated early in the second half of 2022.

8.0 ENGAGEMENT & DATA

This following engagement took place to inform this Housing Needs Report and the other housing related initiatives described above :

- Significant engagement was undertaken across the community during the work of the **Mayor's taskforce** which helped inform the needs and actions at that time, which continues to be progressed and implemented as it is a multi-year plan.
 - The November 2017 Community Forum which saw over 1,000 people in attendance, including renters and owners in the community,
 - a major Community Housing survey 2016, and
 - ongoing public consultation with initiatives as they are progressed, for example public hearings for private developments.
- **The 2021 Whistler Housing Survey of market residential properties** was conducted in December 2021, where respondents were also given the opportunity to provide open-ended feedback or commentary explaining the current and expected use of their property. This survey was sent to nearly 8000 addresses, and garnered over 1200 responses in 4 weeks
- **Future scenario planning** has recently engaged a cross section of the community through a transformative scenario planning process called Whistler Sessions, including students, young adults, social and health services, provincial colleagues.
- **Ongoing work with the Whistler Housing Authority and Whistler Development Corporation** provide insight to demand for affordable housing through existing waitlists, and other real estate insights.
- Input was provided by the **RMOW's Accessibility Coordinator** to gather information on the current level of need for Accessible Housing, while we anticipate the in-depth Accessibility Action Plan in the second half of 2022.
- Additionally, engagement with **emergency services coordinator** liaising with **community social services organizations** has been key to understanding and gaining grassroots insights to vulnerable groups is through. This work is ongoing and planning is also underway for deeper studies in this area, with support from Vancouver Coastal Health in alignment with the healthy communities initiative.

Data supporting the analysis and conclusions in this Housing Needs Report was collected from:

- **Descriptive population, household, economic and housing data**, made available by the Province at no cost to the municipality
- **Whistler Housing Authority data**, which provided the current stock of employee restricted housing by type (e.g. townhouse, apartment, single family, dorm, etc.), as well as the utilization of employee housing
- **The 2021 Whistler Housing Survey**, provided quantitative data on the current and anticipated utilization of market residential housing in Whistler, with a special focus on the availability of

housing for the resort workforce – this survey had a response rate of 16% implying a margin of error or +/- 2.3%.

- **The Whistler Community Life Survey**, which seeks to determine overall satisfaction with quality of life in Whistler and provides insight into housing, affordability, employment and income.
- **The Whistler Balance Model Initiative**, which provided segmented estimates of Whistler's permanent and temporary population and workforce, developed in consultation with the Strategic Planning Committee – a committee of council consisting 5 community members at large, 3 members of council, and 4 RMOW staff members.
- **Tourism Whistler statistics** on visitation trends, which enabled the analysis of the relationship between visitation to Whistler and the demand for labour
- **A memorandum and analysis completed in collaboration with Urban Systems**, which took an in-depth review of the current and historical relationship between Whistler's dwelling types and its demographics, and the anticipated impacts on community planning

9.0 DEFINITIONS

Accommodation Types

Whistler's current approved bed units fall broadly into four categories: tourist accommodation, market residential properties, mixed use tourist and residential properties, and employee restricted housing.

- **Tourist Accommodation (TA)** - These units are strictly zoned for tourism use, and generally include hotels, condos, and other properties that are rented out on a short-term basis. While these properties may be owned by a resident or second homeowner as an investment property, they are only occupied by tourists on a short-term basis.
- **Residential Market** - These properties only allow for residential use. An owner of a residential property may use it as a personal vacation home, live in it full time, or rent it out to a Whistler resident on a long-term basis. Short-term rentals or tourist accommodations are not permitted in residentially zoned properties.
- **Residential and Tourist Use (RTA)** These properties are the most flexible in their use, and are generally tourist accommodation properties that also allow residential use. They may be occupied by a long-term resident, used as a personal vacation property by a second homeowner, or rented out on a short-term basis to tourists.
- **Employee Restricted** – These properties are restricted to Whistler employees meet defined eligibility criteria, such as working in the resort economy on a full-time basis (minimum 30 hours per week). In order to qualify to rent or own one of these properties, at least one of its occupants must be employed by a business or organization that meets the prescribed definition. Retirees who meet the eligibility criteria of a resort employee may also occupy a portion of Whistler's employee housing.

Core Housing Need

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). If a household would have to spend 50% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three standards, it is considered part of the '*extreme core housing need*'.

Housing standards are defined as follows:

- **Adequate housing** is reported by their residents as not requiring any major repairs.
- **Affordable housing** has shelter costs equal to or less than 30% of total before-tax household income.

- **Suitable housing** has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements.

Only private, non-farm, non-reserve and owner- or renter-households with incomes greater than zero and shelter-cost-to-income ratios less than 100% are assessed for 'core housing need.'

10.0 METHODOLOGY OF DWELLING UNIT NEED ANALYSIS

Purpose and Scope

The following section provides an analysis of the ideal mix of units for the current population, by number of additional dwelling units by type (e.g. bachelor, 1 bedroom, 2 bedrooms, etc.), for rental households. Note that this analysis is not intended to provide a recommended build out plan for additional units as there are existing households who could trade unit sizes for example. However, this analysis examines the 'fit' of the current dwelling types to current household types, and identifies potential gaps for consideration in future development and planning decisions.

Methodology

Households in core and extreme core housing need were assigned to the appropriate dwelling unit size according to the National Occupancy Standard (NOS)²³ as determined by the Canadian Mortgage and Housing Corporation (CMHC), based on the distribution of census family structures of the renter populations.

While sufficient detail was not available to get an exact match, for instance, we did not have access to the gender of children under the age of 18 in each household which would have an impact on the suitable number of bedrooms, we made conservative assumptions that each child above the age of 5 required a separate bedroom.

The following dwelling sizes were deemed appropriate for each household structure:

- 0-bedroom (bachelor)
 - Single person households
- 1-bedroom
 - Couples without children
 - Single person households
- 2-bedroom
 - Two adult singles (non-census family)
 - Lone parent with one child
 - Couple with one child
- 3-bedroom
 - Three adult singles (non-census family)
 - Lone parent with two children
 - Couple with two children
- 4-bedroom +

²³ National Occupancy Standard means the requirements set by the Canadian Mortgage and Housing Corporation (CMHC) to help determine the number of bedrooms a dwelling should have to provide freedom from crowding taking into account the number, age, sex and interrelationships of the household members.

- Four + adult singles (non-census family)
- Lone parent with 3+ children
- Couple with 3+ children

As single person households have the option to occupy bachelors and 1 bedroom suites, we allocated these households in core housing need equally across both dwelling types.

Tables 8 show the resulting distribution of renter households across suitable dwelling sizes.

Table 8: Household size to dwelling size matching system – Renter Households

Household Size	Dwelling Size				
	Bachelor	1 bedroom	2 bedroom	3 bedroom	4 or more bedrooms
1 person	50%	50%	0%	0%	0%
2 persons	0%	84%	16%	0%	0%
3 persons	0%	0%	34%	78%	0%
4 persons	0%	0%	0%	59%	46%
5 or more persons	0%	0%	0%	0%	100%

RESULTS

By matching renter households in extreme core and core housing need to the suitable dwelling size based on the distribution of household types and family structures, the following would be the ideal mix of future units, as depicted in Table 10 below. This recognizes the higher portion of studio and 1 bedroom units would be ideal at this current time. However, this does not recognize the reality of demographic changes and the versatility of larger units to house varying groups over a longer period of time, such as 2 bedroom units which can be suited to 2 singles, a couple with child or lone parent with child. There are some real considerations in determining whether to provide to current need or to longer term flexibility, such that demographics change over time can be accommodated, and consideration for ensuring occupancy for financial viability of rental units in the longer term.

Note that the recommended additional dwellings needed is the midpoint between the number of dwellings needed to house only those in extreme core housing need vs. housing all in core housing need. The midpoint is selected as reference point for needs, and it is likely that some who were experiencing core housing need as of Census 2016 estimates may have since moved into one of the recent employee restricted developments resulting from the Mayor's Task Force on Residential Housing. As described earlier in section 4.0, there is also significant quantity of new homes in the development process, and as such many of the below needs may be addressed with consideration of unit size needs based on current demographics. It is recognized that 2021 Census Core Housing Need estimates are required to provide an updated view on the current number dwellings needed – as such, the results of this analysis will be updated upon availability of those statistics.

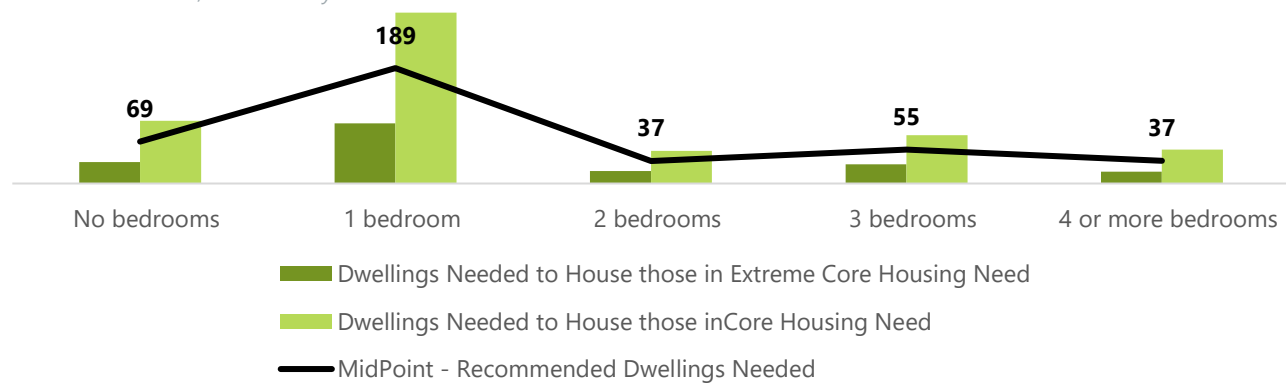
Table 9: Recommended Dwellings Needed by Dwelling Size – midpoint of core and extreme core housing need

Dwelling Size					Total Households
No bedroom	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	
69	189	37	55	38	387

The results are also depicted in the following charts, where the need for smaller units is clear.

Figure 35: Affordable, Adequate, and Suitable Dwelling Units Needed for Renter Households

Source: 2016 Census, RMOW Analysis

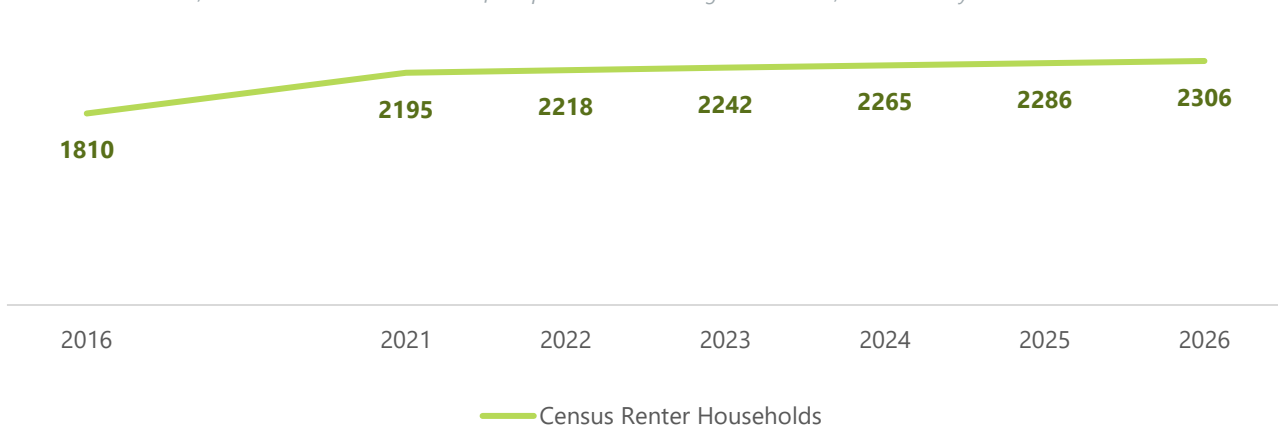


FORECASTED NEED

Over the next 5 years to 2026, BC statistics forecasts, being a proxy for Whistler's population growth, has been used with a 5% growth in the number of census households in Whistler from 2021, and close to 30%

Figure 37: Forecasted Households

Source: 2016 Census, BC Stats Household Forecasts for Squamish Lillooet Regional District, RMOW Analysis



from 2016 census households, equivalent to a compound annual growth rate of ~2%.²⁴ However, it should be noted that as stated earlier, Whistler's workforce population is directly linked to the tourism economy and visitation levels, and as such is likely to be more variable than is anticipated by the BC Statistics forecasts that are compiled for all municipalities in the province. The RMOW is currently working on the Balance Model initiative which will identify more likely workforce and population trends, based on economic evolution, and therefore, this analysis based on BC statistics will be updated in that work.

Nonetheless, as is required for the housing needs report, the following Table 11 provides some indication of possible future housing needs based on BC Statistics forecasts.

Table 11: Potential Additional Rental Dwelling Units based on BC Statistics by 2026

Dwelling Size					Total Households
No bedroom	1 bedroom	2 bedrooms	3 bedrooms	4 or more bedrooms	
19	52	10	15	10	106

²⁴ Based on leveraging BC Stats forecasts for the Squamish Lillooet Regional District, as household-level forecasts for Whistler were not available.

11.0 APPENDIX – SUMMARY FORM HOUSING NEEDS REPORT

Housing Needs Reports – Summary Form

MUNICIPALITY/ELECTORAL AREA/LOCAL TRUST AREA: Resort Municipality of Whistler

REGIONAL DISTRICT: Squamish-Lillooet Regional District

DATE OF REPORT COMPLETION: 04/2022 (MONTH/YYYY)

PART 1: KEY INDICATORS & INFORMATION

Instructions: please complete the fields below with the most recent data, as available.

LOCATION	Neighbouring municipalities and electoral areas:		
	<u>Squamish, Pemberton, Sunshine Coast regional district, Metro Vancouver Regional District</u>		
	Neighbouring First Nations:		
	<u>Lil'wat Nation, Squamish Nation</u>		

POPULATION	Population: 13,982 (2021, all household olds)		Change since 2016	:	19 %
	Projected population in 5 years: 14, 687 (2026)		Projected change:		(2021-2026) 5 %
	Number of households: 5,597 (2021)		Change since 2016	:	21 %
	Projected number of households in 5 years: 5,972 (2026)		Projected change:		7 %
	Average household size: 2.4 (2016)				
	Projected average household size in 5 years: 2.5 (Squamish Lilloet Regional District)				
	Median age (local): 33.8	Median age (RD): 37.5	Median age (BC): 43		
	Projected median age in 5 years: 38 (2026)				
	Seniors 65+ (local): (2016) 7 %	Seniors 65+ (RD): (2016) 7 %	Seniors 65+ (BC):	(2016) 17 %	
	Projected seniors 65+ in 5 years: (2026) 12 %				
	Owner households: 61 %		Renter households: 39 %		
	Renter households in subsidized housing: 8 %				

INCOME	Median household income	Local	Regional District	BC
	All households (2016, private)	\$ 79,779	\$ 78,713	\$ 69,995
	Renter households (2016, private)	\$ 61,021	\$ 55,685	\$ 45,848
	Owner households (2016, private)	\$ 96,808	\$ 91,486	\$ 84,333

ECONOMY	Participation rate: (2016) 85.2 %	Unemployment rate: (2016) 4.7 %
	Major local industries: Accommodation and food services (30%), Construction (9%), Retail trade (8%), Professional, scientific and technical services (7%) and Arts, entertainment and recreation (7%).	

HOUSING	Median assessed housing values: \$ 1,961,000 (2021)	Median housing sale price: \$ 2,057,000 (2021)
	Median monthly rent: \$ 1656 (2016)	Rental vacancy rate: <i>not available</i>
	Housing units - total: 4610 (2016, Occupied units)	Housing units – subsidized: 150 (Census, 2016)
	Annual registered new homes - total: 84 (2018)	Annual registered new homes - rental: 44 (2018)
	Households below <i>affordability</i> standards (spending 30%+ of income on shelter):	(2016) 31 %
	Households below <i>adequacy</i> standards (in dwellings requiring major repairs):	(2016) 4 %
	Households below <i>suitability</i> standards (in overcrowded dwellings):	(2016) 9 %

Briefly summarize the following:

1. Housing policies in local official community plans and regional growth strategies (if applicable):

Target of 75% workforce living locally in official community plan (OCP).

Approved Accommodation Capacity - the OCP sets a limit of approved bed units. Bed units are allocated by type of accommodation incl Market Residential and Employee Restricted Housing - with employee restricted for use by Whistler employees and retirees of the resort only and 1,000 additional bed units were approved in recent OCP update.

2. Any community consultation undertaken during development of the housing needs report:

A Housing Survey was conducted to understand the current utilization of market residential properties in Whistler - this survey was sent to over 8000 addresses and garnered ~1200 responses in 4 weeks. Survey respondents had the opportunity to provide open-ended commentary as per the current and expected uses of their Whistler properties. The 2021 Community Life Survey is an annual survey that has been conducted since 2006. The survey seeks to determine overall satisfaction and provides insight into housing, affordability, employment, and income.

3. Any consultation undertaken with persons, organizations and authorities (e.g. local governments, health authorities, and the provincial and federal governments and their agencies).

The Whistler Housing Authority, RMOW staff including the Director of Planning, the Accessibility Coordinator, and the Emergency Program Coordinator who liaised with social services organizations including Whistler Community Services Society throughout the pandemic in the last two years.

4. Any consultation undertaken with First Nations:

None

PART 2: KEY FINDINGS

Table 1: Estimated number of units needed, by type (# of bedrooms)

	Currently	Anticipated (5 years)
0 bedrooms (bachelor)	69	19 (incremental to current)
1 bedroom	189	52 (incremental to current)
2 bedrooms	37	10 (incremental to current)
3+ bedrooms	93	25 (incremental to current)
Total	387	106 (incremental to current)

Comments:

This analysis is based on the number of renter households in core and extreme core housing need, as indicated by Census and CMHC. This will be updated upon release of 2021 core housing needs data later in 2022.

Table 2: Households in Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	3515	100	3515	100	4325	100
Of which are in core housing need	405	12	355	10	980	23
Of which are owner households	170	9	190	8	425	16
Of which are renter households	235	15	160	13	550	34

Comments:

The 2016 Census year saw a significant increase in both renter & owner households in core housing need. Affordability continued to drive housing need, as the population grew while rental inventory remained relatively static, and household incomes have not kept pace with rising house prices. Without the existing supply of employee-restricted homes, core and extreme core need would likely be even higher.

Table 3: Households in *Extreme* Core Housing Need

	2006		2011		2016	
	#	%	#	%	#	%
<i>All households in planning area</i>	3515	100	3515	100	4325	100
Of which are in extreme core housing need	200	6	200	6	405	9
Of which are owner households	120	6	70	3	220	8
Of which are renter households	80	5	125	10	190	12

Comments:

Similar to the numbers reported above, 2016 saw a significant increase over 2006 and 2011, likely due to the particularly high escalation in house prices over the period. Market rental properties continued to decrease in availability, driving up rents, giving these households limited options for acceptable housing. However, ownership households in extreme core housing need may be a result of various situations (from families in smaller than suitable homes where alternative housing requires more than 50% of their income; loss of income; rising property taxes not yet

taking advantage of property tax deferral program, rental income from room/suite etc). The RMOW will continue to monitor the situation as interest rates rise and community needs change.

Briefly summarize current and anticipated needs for each of the following:

1. Affordable housing:

Affordable housing is needed to house much of Whistler workforce - including families, seniors, and young adults. Market properties are beyond affordable for the vast majority of Whistler's workforce, so affordable units, primarily purpose built rentals, are needed now and into the future to allow community members to live and work locally and sustain the resort economy and enable community to thrive.

2. Rental housing:

With median household incomes of renter households at \$61,000, there is a strong need for more purpose built rental homes to provide secure and stable housing at affordable rates so that members of the community can continue to live and work in Whistler. This is expected to continue to be a need as market rentals continue to decline due to rising property prices and redevelopments.

3. Special needs housing:

While there is limited availability of data to support a need for more accessible housing, this is expected to increase in the future as the local population ages. A specific study is currently in progress to more broadly determine the needs in an upcoming Accessibility Action Plan.

4. Housing for seniors:

With an expected increase in aging workforce population retiring and becoming 'empty nesters', smaller dwelling units with accessible designs are anticipated to see increasingly higher demand. Providing these now and in the future is important to enable Aging in Place and will potentially free up some family sized dwellings.

5. Housing for families:

Purpose-built rentals are needed to house Whistler's lower-income family population (such as low-income families with children, many lone-parent households) as these renter households often face steeper challenges in securing larger family-suitable homes that are still affordable relative to their household income. There are a very small portion of employee restricted rental homes in 2-3+ bedroom size.

6. Shelters for people experiencing homelessness and housing for people at risk of homelessness:

In early 2022 the RMOW received a grant from Vancouver Coastal Health to be allocated to a project that addresses social determinants of health and community resiliency. An additional assessment of housing needs specifically for vulnerable populations in our community has been identified as a very high priority, to help guide delivery of future housing projects and to further pursue grant opportunities to secure supportive housing, in alignment with the Healthy Communities initiative.

7. Any other population groups with specific housing needs identified in the report:

Whistler's local workforce is vital to supporting its resort economy, however there are current labour shortages similar to that being experienced elsewhere, and is further impacted by limited supply of available housing. There is a current need to increase the supply of housing for the workforce, specific to both temporary and permanent workers.

Were there any other key issues identified through the process of developing your housing needs

A current lack of density (smaller units such as bachelor, 1-bedroom, and 2-bedroom properties) prevents

Whistler's households from moving along the housing spectrum as household needs change, and many of Whistler's larger homes are under-occupied (i.e. 3+ bedrooms occupied by single person households).

Market housing has reached a point where it is likely unaffordable to any new workforce members looking to live locally, as driven by the high volume of second homeowners from the lower mainland. Therefore, employee-restricted housing is becoming the only feasible housing option to provide local housing options for the workforce.

Even when sold at cost (and at far lower prices than market homes), employee-restricted ownership units may still be unaffordable to purchase by many of Whistler's local rental households and in the current economic climate with rising interest rates this will become more challenging. A higher proportion of purpose built rentals are anticipated to be required now and in the future.

12.0 APPENDIX – REQUIRED DATA COLLECTION

Population	2006	2011	2016
Total population	8,935	9,135	11,245
Population Growth (#)	NA	200	2,110
Population Growth (%)	NA	2%	23%
Average Age	33.76	35.32	36
Median Age	32.61	33.35	33.8
Age group distribution (#)			
0 to 14 years	1,160	1,140	1,465
15 to 19 years	470	420	410
20 to 24 years	1,030	890	1,055
25-64	5,925	6,165	7,545
65-84	335	500	745
85+	15	0	10
Age group distribution [%]			
0 to 14 years	13%	13%	13%
15 to 19 years	5%	5%	4%
20 to 24 years	12%	10%	9%
25-64	66%	68%	67%
65-84	4%	5%	7%
85+	0.2%	0.0%	0.1%
Mobility			
Non-movers	6,435	6,235	8,210
Non-migrants	1,160	1,765	1,455
Migrants	1,275	1,040	1,485

Households	2006	2011	2016
Total number of households	3,910	3,900	4,615
Average household size	2.3	2.3	2.4
Breakdown of households by size [#]			
1 person	1,185	1,115	1,210
2 person	1,420	1,425	1,645
3 person	615	620	785
4 person	460	535	620
5 person +	230	200	350
Breakdown of households by size [%]			
1 person	30%	29%	26%
2 person	36%	37%	36%
3 person	16%	16%	17%
4 person	12%	14%	13%
5 person +	6%	5%	8%
Renter and owner households			
Owner Households	2,145	2,500	2,805
Renter Households	1,760	1,400	1,810

% Owner Households	55%	64%	61%
% Renter Households	45%	36%	39%
Renter households in subsidized housing [#]	NA	215	150
Renter households in subsidized housing [%]	NA	15%	8%

Anticipated Population	2022	2023	2024	2025	2026
Anticipated population	14,129	14,282	14,426	14,559	14,687
Anticipated population growth [#]	160	153	144	133	128
Anticipated population growth [%]	1.1%	1.1%	1.0%	0.9%	0.9%
Anticipated average age	37.70	38.24	38.74	39.25	39.75
Anticipated median age	35	36	37	37	38
Anticipated age - Age group distribution [#]					
0 to 14 years	1,615	1,615	1,608	1,579	1,545
15 to 19 years	598	648	684	731	767
20 to 24 years	1,193	1,136	1,094	1,067	1,078
25 to 64 years	9,548	9,605	9,671	9,710	9,737
65 to 84 years	1,216	1,303	1,390	1,462	1,546
85 years +	82	92	114	131	159
Anticipated age - Age group distribution [%]					
0 to 14 years	11%	11%	11%	11%	10%
15 to 19 years	4%	5%	5%	5%	5%
20 to 24 years	8%	8%	8%	7%	7%
25 to 64 years	67%	67%	66%	66%	66%
65 to 84 years	9%	9%	10%	10%	10%
85 years +	0.6%	0.6%	0.8%	0.9%	1.1%

Anticipated Households - Squamish Lillooet RD	2022	2023	2024	2025	2026
Anticipated number of households	19,909	20,270	20,625	20,993	21,333
Anticipated average household size (# of people)	2.5	2.5	2.5	2.5	2.5

Household Income	2006	2011	2016
Average household income (2015 Constant dollars)	\$92,317	\$106,830	\$114,768
Median household income (2015 Constant dollars)	\$73,799	\$71,419	\$79,779

Households in specified income brackets (#)			
Under \$5,000	105	175	85
\$5,000 to \$9,999	80	35	75
\$10,000 to \$14,999	140	60	75
\$15,000 to \$19,999	60	120	60
\$20,000 to \$24,999	70	85	145
\$25,000 to \$29,999	110	145	125
\$30,000 to \$34,999	225	95	145
\$35,000 to \$39,999	160	180	190
\$40,000 to \$44,999	175	250	190
\$45,000 to \$49,999	140	150	170
\$50,000 to \$59,999	325	270	365
\$60,000 to \$69,999	255	330	355
\$70,000 to \$79,999	265	280	330
\$80,000 to \$89,999	310	170	230
\$90,000 to \$99,999	265	305	320
\$100,000 to \$124,999	355	455	595
\$125,000 to \$149,999	280	205	350
\$150,000 to \$199,999	320	275	400
\$200,000 and over	270	300	405
Households in specified income brackets (%)			
Under \$5,000	3%	5%	2%
\$5,000 to \$9,999	2%	1%	2%
\$10,000 to \$14,999	4%	2%	2%
\$15,000 to \$19,999	2%	3%	1%
\$20,000 to \$24,999	2%	2%	3%
\$25,000 to \$29,999	3%	4%	3%
\$30,000 to \$34,999	6%	2%	3%
\$35,000 to \$39,999	4%	5%	4%
\$40,000 to \$44,999	4%	6%	4%
\$45,000 to \$49,999	4%	4%	4%
\$50,000 to \$59,999	8%	7%	8%
\$60,000 to \$69,999	7%	8%	8%
\$70,000 to \$79,999	7%	7%	7%
\$80,000 to \$89,999	8%	4%	5%
\$90,000 to \$99,999	7%	8%	7%
\$100,000 to \$124,999	9%	12%	13%
\$125,000 to \$149,999	7%	5%	8%
\$150,000 to \$199,999	8%	7%	9%
\$200,000 and over	7%	8%	9%
Renter household income – Average (2015 Constant dollars)	\$69,725	\$72,189	\$71,307
Renter household income – Median (2015 Constant dollars)	\$58,355	\$58,843	\$61,021

Renter households in specified income brackets (#)			
Under \$5,000	35	80	55
\$5,000 to \$9,999	35	0	60
\$10,000 to \$14,999	80	25	30
\$15,000 to \$19,999	20	35	35
\$20,000 to \$24,999	35	25	60
\$25,000 to \$29,999	50	85	75
\$30,000 to \$34,999	155	65	80
\$35,000 to \$39,999	105	105	125
\$40,000 to \$44,999	95	70	125
\$45,000 to \$49,999	95	65	90
\$50,000 to \$59,999	190	135	145
\$60,000 to \$69,999	145	140	155
\$70,000 to \$79,999	170	155	155
\$80,000 to \$89,999	145	60	105
\$90,000 to \$99,999	120	80	115
\$100,000 to \$124,999	110	155	210
\$125,000 to \$149,999	90	55	75
\$150,000 to \$199,999	45	30	100
\$200,000 and over	45	25	30
Renter households in specified income brackets (%)			
Under \$5,000	2%	6%	3%
\$5,000 to \$9,999	2%	0%	3%
\$10,000 to \$14,999	5%	2%	2%
\$15,000 to \$19,999	1%	3%	2%
\$20,000 to \$24,999	2%	2%	3%
\$25,000 to \$29,999	3%	6%	4%
\$30,000 to \$34,999	9%	5%	4%
\$35,000 to \$39,999	6%	8%	7%
\$40,000 to \$44,999	5%	5%	7%
\$45,000 to \$49,999	5%	5%	5%
\$50,000 to \$59,999	11%	10%	8%
\$60,000 to \$69,999	8%	10%	8%
\$70,000 to \$79,999	10%	11%	8%
\$80,000 to \$89,999	8%	4%	6%
\$90,000 to \$99,999	7%	6%	6%
\$100,000 to \$124,999	6%	11%	12%
\$125,000 to \$149,999	5%	4%	4%
\$150,000 to \$199,999	3%	2%	5%
\$200,000 and over	3%	2%	2%
Owner household Income – Average (2015 Constant dollars)	\$110,843	\$126,205	\$142,848
Owner household Income – Median (2015 Constant dollars)	\$89,868	\$87,099	\$96,808

Owner households in specified income brackets (#)			
Under \$5,000	65	100	35
\$5,000 to \$9,999	45	25	15
\$10,000 to \$14,999	65	35	45
\$15,000 to \$19,999	35	85	25
\$20,000 to \$24,999	35	60	80
\$25,000 to \$29,999	55	65	50
\$30,000 to \$34,999	70	20	70
\$35,000 to \$39,999	50	70	65
\$40,000 to \$44,999	80	180	65
\$45,000 to \$49,999	50	85	80
\$50,000 to \$59,999	135	140	220
\$60,000 to \$69,999	115	195	205
\$70,000 to \$79,999	90	125	180
\$80,000 to \$89,999	165	115	130
\$90,000 to \$99,999	145	225	205
\$100,000 to \$124,999	250	300	385
\$125,000 to \$149,999	190	150	275
\$150,000 to \$199,999	280	245	295
\$200,000 and over	220	275	380
Owner households in specified income brackets (%)			
Under \$5,000	3%	4%	1%
\$5,000 to \$9,999	2%	1%	1%
\$10,000 to \$14,999	3%	1%	2%
\$15,000 to \$19,999	2%	3%	1%
\$20,000 to \$24,999	2%	2%	3%
\$25,000 to \$29,999	3%	3%	2%
\$30,000 to \$34,999	3%	1%	2%
\$35,000 to \$39,999	2%	3%	2%
\$40,000 to \$44,999	4%	7%	2%
\$45,000 to \$49,999	2%	3%	3%
\$50,000 to \$59,999	6%	6%	8%
\$60,000 to \$69,999	5%	8%	7%
\$70,000 to \$79,999	4%	5%	6%
\$80,000 to \$89,999	8%	5%	5%
\$90,000 to \$99,999	7%	9%	7%
\$100,000 to \$124,999	12%	12%	14%
\$125,000 to \$149,999	9%	6%	10%
\$150,000 to \$199,999	13%	10%	11%
\$200,000 and over	10%	11%	14%

Economic Sectors and Labour Force	2006	2011	2016
Total number of workers (in labour force)	6630	6630	8330

Balance Model Workforce	10,147	9,365	12,200
Permanent resident workforce (whistler residents who work in Whistler)	4,940	4,460	6,195
Temporary workforce	2,487	2,860	3,905
Commuters (In)	2,720	2,045	2,100
Commuters (out)	545	570	550
Number of workers by industry			
11 Agriculture, forestry, fishing and hunting	60	50	90
21 Mining and oil and gas extraction	0	0	20
22 Utilities	0	0	10
23 Construction	635	775	715
31-33 Manufacturing	105	65	180
41 Wholesale trade	90	50	130
44-45 Retail trade	565	645	645
48-49 Transportation and warehousing	135	170	225
51 Information and cultural industries	75	180	110
52 Finance and insurance	155	155	145
53 Real estate and rental and leasing	280	365	360
54 Professional, scientific and technical services	520	395	605
55 Management of companies and enterprises	10	0	15
56 Administrative and support, waste management and remediation services	365	415	435
61 Educational services	320	270	395
62 Health care and social assistance	265	235	460
71 Arts, entertainment and recreation	315	470	590
72 Accommodation and food services	2180	1695	2470
81 Other services (except public administration)	230	270	375
91 Public administration	270	355	315
Unemployment Rate (%)	5.35	8.6	4.7
Workforce Participation Rate (%)	85.34	82.93	85.2
Commuting destination			
Commute within census subdivision (CSD) of residence	4295	3810	5250
Commute to a different census subdivision (CSD) within census division (CD) of residence	180	215	200
Commute to a different census subdivision (CSD) and census division (CD) within province or territory of residence	365	355	355

Commute to a different province or territory	30	30	15
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Occupied Housing Units (2016)	#	%
Total number of housing units	4,610	100%
Breakdown by structural type of units		
Occupied private dwellings	4,610	100%
Single-detached house	1,355	29%
Semi-detached or double house	1,255	27%
Row house	370	8%
Apartment, duplex	450	10%
Apartment in a building that has fewer than five stories	1,155	25.1%
Apartment in a building that has five or more stories	15	0.3%
Other Dwellings	0	0.0%
Breakdown by size		
0 bedrooms (bachelor)	90	2%
1 bedroom	965	21%
2 bedrooms	1,190	26%
3 bedrooms	1,275	28%
4+ bedrooms	1,090	24%
Breakdown by date built		
Dwellings built before 1946	35	1%
Dwellings built from 1946 to 1960	30	1%
Dwellings built from 1961 to 1980	910	20%
Dwellings built from 1981 to 2000	2375	52%
Dwellings built from 2001 to 2010	1030	22%
Dwellings built from 2011 to 2016	230	5%

Households in Core Housing Need	2006	2011	2016
Affordability – households spending 30%+ of income on shelter costs			
Overall (# of Households)	1225	1360	1340
Overall (% of households)	35%	39%	31%
Owner (# of Households)	625	775	715
Owner (% of households)	33%	34%	27%
Renter (# of Households)	600	585	625
Renter (% of households)	37%	47%	38%
Adequacy – households in dwellings requiring major repairs			
Overall (# of Households)	190	165	170
Overall (% of households)	5%	5%	4%
Owner (# of Households)	80	90	110

Owner (% of households)	4%	4%	4%
Renter (# of Households)	115	70	60
Renter (% of households)	7%	6%	4%
Suitability – households in overcrowded dwellings			
Overall (# of Households)	435	370	375
Overall (% of households)	12%	11%	9%
Owner (# of Households)	105	135	85
Owner (% of households)	5%	6%	3%
Renter (# of Households)	330	235	285
Renter (% of households)	21%	19%	17%