

WHA Employee Rental Housing Eligibility Criteria

If you are interested in applying for WHA rental inventory, are currently on the waitlist, or will sign a lease with the WHA on or after July 24, 2019, the following Eligibility Criteria apply to you.

If you are a tenant who signed a *lease prior to July 24, 2019*, these eligibility and qualification criteria have been updated and will not apply to you as presented. Please refer to the terms of your lease or contact your property manager if you have questions about your existing tenancy agreement.

All applicants are required to meet a number of relevant criteria (a through f), below) to be eligible for employee restricted rental housing:

- a) The applicants and occupants, unless they are a spouse or a dependent adult or dependent child of an eligible employee on the application, must meet the definition of employee for the duration of their tenancy (definition below).**

When there are 2 applicants in a relationship, only the Primary applicant must fall under the WHA definition of Whistler employee or retiree for the duration of their tenancy.

An employee is, for the purpose of employee housing, to mean a person who:

- i) Is either employed or self-employed on an annual basis for an annual average of at least 30 hours per week, employed by a Qualified Whistler Business; **or**
- ii) Is at least 55 years of age and has ceased active Full Time employment but who has been an employee (defined above in *i.*) for at least 10 of the past 12 years, prior to ceasing Full Time employment.

- b) The applicants and occupants, unless they are a spouse or a dependent adult or dependent child of an eligible employee on the application, must meet the residency requirements:**

Canadian citizen; or
Permanent Resident of Canada

- c) The applicants and occupants, must occupy the unit as their permanent primary residence.**

The employee restricted rental unit will be the place you and all occupants will ordinarily and continually occupy as your primary residence on a full-time basis.

The Tenant will not sub-let or assign the employee rental unit without the Landlord's consent.

d) The applicant(s) and all occupants must collectively have income and assets that fall below limits set out by the WHA.

The rental waitlist has income and asset limits in place to determine eligible applicants, the rate they will pay and the rental units they will have access to renting.

The MAXIMUM combined household income and assets an applicant can have are:

Total Household MAXIMUM Income Limits	
Unit	Maximum Income
Studio	\$100,000
1 BR	\$200,000
2 BR	\$250,000
3 BR	\$250,000
Total Household MAXIMUM Asset Limit	
Maximum Assets – any Unit size	\$300,000

(For a deeper understanding of the Income and Asset Limits, and how they will help determine what rent you will pay, please read the FAQ that follows this section).

e) No corporate or business applications are allowed.

f) You must keep your application up to date when requested.

Every year WHA Rental Waitlist members are **required** to complete a declaration confirming and updating all details of their application, including employers, hours worked, occupants, household income and household assets.

Frequently Asked Eligibility and Rental Questions:

1. Q. What does “Full Time” employment mean?

A. Full Time Employment means: An employee is either employed or self-employed for a minimum average of at least 30 hours per week on an annualized basis, employed by one or multiple Qualified Whistler Business(es).

- a. Average weekly hours worked = **total annual hours*** worked **divided** by **50** weeks.
- b. **Total annual hours worked is calculated by taking all jobs and contracts worked, minus any hours that are not for a Qualified Whistler Business.*

2. Q. How do you define Qualified Whistler Business?

A. The full definition of a Qualified Whistler Business or self-employment is:

- a. Has a valid RMOW business licence, or be legislatively exempt (e.g. schools); and
- b. Has an office or premises that are physically located in Whistler; and
- c. The business must be a permitted use under the municipality’s zoning bylaw; and
- d. The business must primarily* and directly service Whistler local residents, Whistler homeowners, Whistler businesses or Whistler tourists, and, either:
 - i. For Commercial (non-residential) premises, provide services within the RMOW boundary; or
 - ii. For a home based or mobile business, have more than 75% of business income from Whistler local residents, tourists or Whistler local businesses
- e. **Primarily is defined as the main purpose of the business/operation, which would translate to gross sales being generated predominantly by this group of customers. This includes Whistler start-ups that were initially established & operated to produce goods and services for the Whistler local market and met criteria 1) - 4) above during start up, and continue to operate and produce in Whistler.*
- f. *For rental applicants who were on the list prior to July 24, 2019, there is a staggered introduction to eligibility. Please see the full description, found here on the WHA website.*

3. Q. What are Income and Asset Limit Categories?

A. Income and Asset limitations have been put in place to support the needs of the community and ensure those households with a genuine need for affordable housing have access to the available homes, and encourages those able to access the open market to do so.

By having a range of categories, rental rates may be better aligned with the financial situation of each household, and ensure households contribute an equitable portion of their income to their housing costs.

In conjunction with occupancy standards, the total gross income and net assets for all occupants of your household, will determine:

- a. The employee restricted homes available for rent, and
- b. The monthly rent a tenant will pay

Each applicant for a WHA rental housing unit, will be assessed based on their total household's annual gross income and their net assets, to determine their category.

Categories are outlined in the chart below. The income and asset amounts shown are the maximum allowed in that category for the relative unit size.

When total household Income and Assets do not align in the chart below, the options available to an applicant are defined by their asset or income level, whichever is higher.

Maximum Income & Asset Limits						
<i>Category:</i>	1	2	3	4	5	6
Studio	\$32,000	\$36,000	\$43,000	\$50,000	\$70,000	\$100,000
1 BR	\$39,000	\$45,000	\$54,000	\$63,000	\$87,000	\$200,000
2 BR	\$58,000	\$66,000	\$79,000	\$92,000	\$129,000	\$250,000
3 BR	\$70,000	\$80,000	\$96,000	\$112,000	\$156,000	\$250,000
<i>Maximum Assets:</i>	\$100,000	\$100,000	\$120,000	\$150,000	\$220,000	\$300,000

4. Q. What is included in the Net Assets for a Household?

A. Net Assets is the total asset of all applicant(s) and adult occupants **who you plan to live with** in your WHA rental unit. Assets from secondary applicants and all occupants are included.

Assets that are included for valuation are:

- Cash, bonds, stocks, mutual funds and term deposits (**not including** RRSPs, RESPs, RDSPs, RRIFs),
- Tax Free Savings Accounts (TFSA),
- Real estate equity, net of debt,
- Business equity in a private incorporated company, including GICs, cash, stocks, bonds or real estate equity

Assets that are excluded from valuation are:

- Personal items such as vehicles, jewelry, boats and furniture,
- Registered Retirement Savings Plans (RRSPs), Registered Education Savings Plans (RESPs) Registered Retirement Income Plans (RRIFs) and Registered Disability Savings Plans (RDSPs),
- For applicants that are currently students: Bursaries or scholarships from educational institutions,
- Trade and business tools such as farm equipment, vehicles or specialized tools that are essential to currently active employment,
- Assets derived from compensatory packages from government,
- Private pension plans.

5. Q. What if my income or assets exceed Category 6?

When income or assets exceed Category 6, it is considered a reasonable amount of income or assets to warrant entering into the market housing rental inventory, and the applicant(s) is no longer eligible to apply to, or occupy a WHA Rental Unit.

6. Q. What are the new Occupancy Standards for renting a unit?

To support the most optimal use of the available housing for the resort's workforce, occupancy Standards will be applied to determine an applicant's need for housing. Occupancy standards are defined based on BC Housing's standards and specifies the standards for household sizes relative to the number of bedrooms in a Residential Unit.

The following Occupancy Standards now apply for WHA rentals:

- No more than two (2) and no less than one (1) person per bedroom.
- Spouses and couples share a bedroom.

These occupancy standards have the effect that a single applicant wishing to live alone, or a couple living together, would be eligible for a studio or 1 bedroom unit only. A single parent of one child would qualify for a two bedroom unit. Single and couples can apply for a larger unit only if additional bedrooms will be occupied by a qualified employee. All occupants are required to be identified in the lease and meet all other eligibility requirements.

7. Q. Why is it that rent can differ between applicants, for the same unit?

A. the principle of this policy is that all households pay an equitable portion of their income towards their housing costs', this allows continued and ongoing maintenance and management of properties and capital improvements as required.

Each unit in respective projects in the employee housing rental portfolio has been summarized in the table below. It identifies the minimum rent to ensure a base level of financial viability, and the maximum rent that may be payable (to ensure alignment with operating agreements with senior levels of government such as BC Housing or CMHC).

Rental Rates by Project								
Name / Address	Unit Type	Number of Units	Actual Rental Rate Per Category (Bold indicates minimum rent)					
			1	2	3	4	5	6 (market)
Chiyakmesh 1060 Legacy Way <i>Utilities included</i>	Studio	40	\$835	\$835	\$1,000	\$1,170	\$1,355	\$1,575
	1 Bedroom	15	\$1,040	\$1,040	\$1,250	\$1,460	\$1,695	\$1,960
Nordic Court 2120 Nordic Drive	2 Bedroom	18	\$1,485	\$1,485	\$1,780	\$2,085	\$2,415	\$2,890
	3 Bedroom	2	\$1,630	\$1,855	\$2,230	\$2,605	\$3,025	\$3,500
Beaver Flats 2400 Dave Murray Place <i>Utilities included</i>	Studio	24	\$845	\$845	\$1,015	\$1,185	\$1,375	\$1,575
	1 Bedroom***	26	\$1,075	\$1,075	\$1,290	\$1,510	\$1,755	\$1,960
	2 Bedroom***	7	\$1,430	\$1,630	\$1,955	\$2,285	\$2,650	\$2,890
Nester's Apartments 7531 & 7525 Seppos Way	1 Bedroom***	10	\$1,060	\$1,060	\$1,270	\$1,490	\$1,725	\$1,960
	2 Bedroom	42	\$1,450	\$1,450	\$1,740	\$2,035	\$2,360	\$2,890
	3 Bedroom	1	\$1,885	\$1,885	\$2,260	\$2,645	\$3,070	\$3,500
Lorimer Court 6320 Lorimer Court	1 Bedroom	6	\$975	\$1,110	\$1,330	\$1,555	\$1,805	\$1,960
	2 Bedroom	6	\$1,545	\$1,545	\$1,855	\$2,170	\$2,520	\$2,890
	3 Bedroom	2	\$1,980	\$1,980	\$2,375	\$2,780	\$3,225	\$3,500
Nita Lake Residences 5151 Nita Lake Drive	1 Bedroom	6	\$975	\$1,110	\$1,330	\$1,555	\$1,805	\$1,960
	2 Bedroom	2	\$1,475	\$1,475	\$1,770	\$2,070	\$2,400	\$2,890
	3 Bedroom	1	\$2,140	\$2,140	\$2,140	\$2,505	\$2,905	\$3,500
Whistler Creek Court 2178 Sarajevo Drive	3 Bedroom	20	\$1,925	\$1,925	\$2,310	\$2,705	\$3,135	\$3,500
6415 Balsam Way (Infill)	1 Bedroom	1	\$1,025	\$1,025	\$1,230	\$1,440	\$1,670	\$1,960
	3 Bedroom	1	\$1,975	\$1,975	\$2,370	\$2,775	\$3,215	\$3,500
Projects below have agreements between WHA and either BC Housing or CMHC and have specific rent or income limits								
Cloudburst 1A* 1310 Cloudburst Drive	1 Bedroom	4	\$1,375	\$1,375	\$1,375	\$1,375	\$1,595*	\$1,960*
	2 Bedroom	23	\$1,810	\$1,810	\$1,810	\$2,120	\$2,455*	\$2,890*
8350 Bear Paw Trail* (seniors priority)	1 Bedroom	14	\$1,550	\$1,550	\$1,550	\$1,550	\$1,800*	\$1,960*
	2 Bedroom***	6	\$1,950	\$1,950	\$1,950	\$2,280	\$2,645*	\$2,890*
1020 Legacy Way**	Studio	4	\$1,265	\$1,265	\$1,265	\$1,265	\$1,265	
	1 Bedroom	13	\$1,575	\$1,575	\$1,575	\$1,575	\$1,575	
	2 Bedroom	7	\$1,985	\$1,985	\$1,985	\$1,985		

* 1310 Cloudburst, 8350 Bear Paw Trail operate under an agreement with BC Housing with maximum incomes for new tenants at the commencement of the lease. 2019 Income Limits are: \$71,810 (up to 1 bedroom) and 107,000 (2+ bedrooms). A Household's income may increase in subsequent years, and if applicable, category increases would apply.

** 1020 Legacy Way operates under an agreement with CMHC that includes a maximum allowable rent. Households exceeding Category 5 for studio & 1 bedroom, and category 4 for 2 bedrooms, will not be eligible for this project.

*** Some units may include a loft or den being categorized as a bedroom. Eg, Studio Loft = 1 br; 1 br + den = 2 bedroom

8. Q. I am on the Rental waitlist, but may no longer be eligible under these eligibility rules. Will I be immediately removed from the waitlist?

A. No. To accommodate how the changes in eligibility will impact our waitlist, the following staggered timeline has been adopted:

The Employee Housing Policy will apply to all applicants to the rental waitlist after 23 July 2019, and will be required to meet policy prior to being approved for the waitlist.

All rental applicants will be required to meet the policy prior to signing a lease agreement with the WHA. For applicants on the rental waitlist prior to 23 July 2019 that do not meet this policy, they will be entitled to remain on the waitlist & maintain their position until 31 December 2020 to provide time to meet the policy. Should they not meet this policy by 31 December 2020, they will then be removed from the rental waitlist.

9. Q. Do I qualify to be on the rental waitlist if I own real estate?

A. Yes. As long as your net assets do not exceed the set amount for your income/ asset category, you may own other real estate assets. The maximum asset limit is \$300,000, so any real estate value (net of debt) will need to be considered in this calculation.

Additional details on the types of real estate allowed and restrictions on ownership are as follows:

Applicants, or their spouse, may own Real Estate, either personally, jointly, or indirectly through business assets any real estate, including commercial real estate, so long as:

- The net value of their total assets (either personally, jointly, or indirectly through business assets) including real estate holdings (inclusive of commercial or employee restricted housing), does not exceed the upper limit for net assets as established.
- If an applicant currently owns an employee restricted unit, they will be required to sell it prior to the signing a tenancy agreement for an employee restricted rental unit.

For applicants who were on the rental waitlist prior to July 24, 2019, there is a staggered introduction to eligibility. Please see the full description, found here in question 8 above.

10. Q. If the program is intended to house employees of Whistler that are not able to participate in the open market then why is real estate ownership allowed?

A. The eligibility criteria was created to not differentiate real estate ownership from other investments, such as stocks or GICs. Qualifying for the WHA rental inventory will be

determined through a valuation of your Income and Assets. The amount of equity owned in real estate is included in the calculation. Pension plans, RRSPs and RESPs are not included as net worth.

While the program does accommodate some real estate ownership, the new rental program asset and income limits have been established to balance the future opportunity for tenants to be able to transition into purchasing a home, while limiting income and asset levels that would most likely allow someone to be housed in the open market.

11. Q. What if my income and assets falls in different categories?

- A. Your category is determined by your income or assets, whichever is higher. The changes will not affect current tenancy agreements, however, they will apply to any new ones.

12. Q. Will my rent change during my tenancy?

- A. Maybe. your income and assets will be reviewed annually through mandatory annual declarations and your rent will change based on any associated movement between categories your household may have. The Rental rates per property will be reviewed on an annual basis to determine any increases taking into consideration inflation, and market and economic conditions.

13. Q. What happens if my income changes?

- A. If your income fluctuates year to year the average of your income tax return over the past 2 years may be used so any changes will be reflected in this average. If your income has significantly and permanently gone down, you can submit a request to the WHA office for review at your annual review time. If your income increases significantly and means that your two year average now falls in a higher category, rental rates will increase to reflect this at your next annual review

14. Q. I am a first time rental applicant. When will I be required to submit my income asset verification?

- A. When you first apply, you will be asked for basic information from your Notice of Assessment on the prior year's tax form. Prior to being able to enter into a tenancy agreement you will be required to complete a detailed income and asset verification process. This verification will be completed by a confidential 3rd party financial verification service provider. The external verification provider will contact you with information about what documentation you will need to provide in order to confirm your eligibility. Once a tenant of the WHA, a confirmation process will be held annually to declare and confirm household eligibility, income and assets.

15. Q. How do I know when a unit comes for rent what category it is and if I qualify?

- A. When a unit is available for rent, notification will be sent to rental waitlist applicants, requesting their interest in the property. This notification will confirm the base rent and associated minimum category eligible to rent the unit. Generally speaking, priority will continue to be based on waitlist position. Currently, there are three buildings in the WHA inventory that have an additional income threshold limitation; 1310 Cloudburst Drive (all units), 1020 Legacy Way (most units) and 8350 Bear Paw Trail (all units) priority will be based on waitlist position as long as the applicants category does not exceed the maximum allowable incomes as determined by the provincial and federal operating agreement for those projects. Before any tenancy agreement is signed, applicants will need to pass a financial verification process that includes a confidential 3rd party audit of the household's total income and assets.

16. Q. If I'm on the WHA Rental Waitlist, am I guaranteed a rental unit?

- A. No, the WHA retains the right to determine who it does or does not rent to. Applicants and WHA Rental Waitlist Members who meet eligibility and qualifications may be excluded from consideration for WHA employee housing, such as if any of the following apply:
- Failure to provide documents as requested, or consent as needed to verify information provided and to determine eligibility.
 - Unable to demonstrate an ability to pay rent.
 - Do not meet eligibility requirements.
 - If there is cause to believe that a household member is engaging in or has a history of criminal activity that may threaten the health, safety or right of peaceful enjoyment of the community by others, including the manufacturing or production of illegal drugs.
 - Unsatisfactory tenancy history (based on landlord references (see below), receipt of notices to end tenancies, or review of past tenancies in subsidized housing).
 - Provision of false or fraudulent information.

Note: Applicants who may be potentially excluded based on any of the above will be provided with an opportunity to provide additional information and/or documentation in support of their application to demonstrate suitability as a potential tenant. Each application and supporting documents shall be evaluated on its own merit.

17. Q. Why would I go on the WHA Rental Waitlist?

- A. The WHA's rental accommodations are purpose built rentals and as such they provide a secure long term housing arrangement, and typically are priced lower than many private market rentals. Once you have a tenancy agreement, your lease will provide you with rental security. Your tenancy will be renewed annually – to confirm that you continue to meet eligibility and qualification requirements, and abide by the terms of your tenancy agreement.

18. Q. What type of housing is available for Whistler employees?

- A. The Whistler Housing Authority (WHA) controls an inventory of both rental and for ownership units that are price restricted and are only available to Whistler residents who meet employment requirements in Whistler. To learn more about the different types of employee restricted housing in Whistler [click here](#).

19. Q. What types of rental accommodations does the WHA have?

- A. The WHA has units in apartment buildings and townhouse complexes in a range of sizes. These include studio units, 1, 2, and 3 bedroom units, and one duplex (two units). All accommodations are long-term rentals, with a minimum one year lease for Whistler’s employees. In order to be offered one of these units, you must have your name on the WHA Rental Waitlist.

For detailed information on WHA rental inventory, [click here](#).

20. Q. How much will I pay?

- A. In order to fairly assign rent to the individual unit types and income categories, monthly rent is calculated to reflect a household’s ability to pay – and has been determined with a reference to the standard ‘affordable’ metric as used by Canada Mortgage and Housing Corporation (CMHC) in the range of 30% of gross household income to be spent on shelter costs.

The amount you will pay depends on the size of the unit, and what unit may become available in the Income and Asset Category your household falls in.

Be prepared to also pay for:

Security deposit – A mandatory half a month’s security deposit is held by the landlord and will be returned when your tenancy ends, if there has been no damage to the unit.

Pet deposit – In units that allow pets, pet owners may be required to pay a pet deposit.

Other charges may include:

Telecommunications

Laundry

Parking

Utilities

Your rent will increase annually based on the allowable rental increase determined by the BC Residential Tenancy Branch, and any movement between Income and Asset Categories your household may have made over the last 12 months.

21. Q. How long are the leases? Can I have a seasonal lease?

- A. The WHA does not provide seasonal leases. The WHA leases start at a minimum one-year (12 month) fixed-term lease, then continues on a month-to-month basis. How much rent you will pay is determined each year upon completion of a tenant confirmation form, declaring the employment, annual income and assets of your total household.

22. Q. How long would I need to wait for a unit to become available?

- A. This can vary, but most people can expect to be on the WHA Rental Waitlist for at least 2 years.

23. Q. How do I get on the WHA Rental Waitlist?

- A. The first step is to check to see if you meet the eligibility requirements (see above). If you qualify, the next step is to complete an online [WHA Rental Waitlist Application](#). The waitlist is administered in a first-come-first-served order.

24. Q. On the application form, what is the difference between ‘Applicant’ and ‘Occupant’?

- A. “Applicants” can be a single person who works in Whistler, two people that intend to live in a unit as roommates, or two people in a spousal or common-law relationship who both work in Whistler. All applicants (unless spousal) must meet the eligibility requirements (see above, “Am I eligible for WHA Employee housing?”).

If you are a couple trying to decide who should be the primary applicant and who should be the secondary one, keep in mind that the primary applicant *must* be eligible.

For example, Sara and Jerry are married. Sara works full time at Whistler Blackcomb, while Jerry telecommutes for a software company in Germany. Because Gerry is not an eligible employee, he would be listed as the secondary applicant.

In this example, Gerry would not normally (as a primary applicant or occupant) be qualified for WHA Rental housing, but as a couple in a relationship (and sharing a bedroom), Gerry meets the rules of exception.

An occupant is anyone else living in the house, dependents, children or roommates. Adult occupants must meet the eligibility requirements (see above, “Am I eligible for WHA Employee housing?”).

25. Q. Why does the application form ask for the housing situation and current rental rate of the applicant(s)?

- A. Knowing the current rental rates of employees waitlisted for Non-Market WHA properties helps inform us on the current market trends and employee needs.

We use this data as a measurement of our success and impact on the community.

We don’t use this information to calculate ‘what you can afford’ to pay when you are offered a unit for tenancy.

Anytime the data is used for analysis, it is “non-identifying” – meaning we remove any reference to the applicant’s identity.

26. Q. I plan on sharing my unit with additional occupants. How do I determine the amount of rent that can be charged?

- A.** All adult occupants must be on the lease, meet eligibility requirements, and be considered when calculating the total household income and asset limits. What Rental rates you can charge the occupants can be clarified on a case-by-case basis.

27. Q. How will I be contacted?

- A. When there is a vacancy in a rental unit, the WHA (or a property management representative) will email applicants on the WHA Rental Waitlist to let them know the details of the available unit. Waitlist members are always offered the opportunity to view units prior to signing a lease. Interested waitlist members will be required to provide additional information to confirm they are still eligible for WHA's employee restricted housing.

Applicant evaluation processes may include:

- Personal interviews
- Verification of information provided on your application (employment of you and any other occupants in the household)
- Private and confidential verification of household income and assets, completed by WHA staff or a 3rd party financial verification service provider
- Requesting your consent for completion of a Credit Check
- Completion of Reference Checks

28. Q. Can I choose the building/complex/property I am interested in?

- A. When a unit is offered to you, you can decline interest and not lose your standing on the waitlist.

29. Q. Can I have a pet?

- A. The WHA's current pet policy allows for one pet per property at certain WHA employee rental properties. This information will be included in the email when a unit comes available.

Registered guide or support pets are permitted at any of WHA's properties.

30. Q. What if my employment or household needs change?

- A. Every year waitlisted applicants and tenants are **required** to complete a declaration confirming that the information they have provided the Whistler Housing Authority is still current and true. This annual declaration process is completed by email and administered by the Whistler Housing Authority or its agent. Sample audits are expected to be undertaken to ensure true and accurate reporting of information.

31. Q. I need housing now, what should I do?

- A. WHA's employee restricted non-market rental units are offered first to members at the top of the WHA Rental Waitlist. At this time, it is unlikely a new waitlist member would get housing right away, and a 2 year minimum wait is more realistic based on current demand.

32. Q. Can you give me some general advice on renting in Whistler?

A. See the [New to Whistler](#) section of the WHA website.

33. Q. Are there rental accommodations in Whistler that are not controlled by the WHA?

A. Yes. The private sector provides most of the rental housing in Whistler in the form of private rooms or shared rooms, suites, townhouses, and detached homes. These opportunities can be found through word of mouth, in the classifieds in Whistler's local newspaper, online, or on notice boards around town.