

The Whistler Housing Authority Story: A History of Affordable Housing in Whistler



helping to make **Whistler**
the place you call **home**

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Preface: An Olympic Dream

In 1997, the Whistler Housing Authority (WHA) was created to oversee and assist development of resident restricted housing in Canada's first resort municipality. While creation of the WHA represented a milestone in that effort, the history of affordable housing in Whistler goes back much further and is paralleled by a different yet undeniably related tale: The creation of Whistler itself and the dream of hosting the Winter Olympic Games. The story of resident housing in Whistler can't be told without telling the town's Olympic story.

The 1960 Winter Olympics transformed the small ski town of Squaw Valley, California, into an internationally recognized resort destination. Encouraged by the example, Canada's representative on the IOC told journalists a potential site for the Olympics could possibly be found near Vancouver. Four Vancouver businessmen agreed; they formed the Garibaldi Olympic Development Association (GODA) with the intention of turning a small mountain village into a premiere ski resort, one capable of hosting the Winter Games.¹ The site selected was London Mountain in Garibaldi Provincial Park.² One individual who played an integral role in many of the community's initial Olympic bids was Garry Watson, the Chairman of the bids' first Community Planning Committee. Garry, as well as other representatives from the community recognized the need to form a planning committee to support their Olympic efforts.³ With no paved roads, sewage treatment facilities and with many residents lacking even running water and electricity, the community of Alta Lake lacked the necessary infrastructure to support

“Our first bid started in 1961, of course, for (the 1968 Olympics), and it was all presumptuous...There was no road. There was nothing. But a vision was created -- we saw it happening.”

--Garry Watson to CTV Reporters, Feb, 2006.

an Olympic bid.⁴ Nonetheless, a year later this ambitious group of locals, in collaboration with the GODA, entered their bid to host the 1968 Olympics, a first effort destined to be repeated several times over. Their proposal failed to receive sufficient backing to become Canada's nomination. However, their efforts were noticed and laid the groundwork for stronger bids in coming years, as well as the first development of ski lifts and highway access.⁵

In 1965, London Mountain was officially renamed Whistler Mountain after the whistling marmot, a native species.⁶ Just over three years later, Whistler was Canada's nominee for the 1976 Winter Olympic Games. Unlike the previous bid, more detailed planning went into this attempt, including the initial town site idea destined to grow into the present-day village.⁷

Coincidentally, the province of British Columbia was witnessing its own first: the election of a new and unprecedented NDP government. The timing of the new government would prove fortuitous

since they were interested in expanding and developing tourism in British Columbia.⁸ Shortly after the election, the Community Planning and newly appointed Minister of Land Bob Williams were lobbied to secure funding for local infrastructure projects.⁹ Studies were undertaken by the Province and in 1975 the *Resort Municipality of Whistler Act* was passed by the Provincial legislature and Whistler became Canada's first resort municipality, an entirely new form of local government. Under the Act, the Province retained broad, discretionary land use powers to regulate forms of development within the municipality's boundaries and the power to initiate and finance a new sewer system in Whistler. Using these powers in consultation with a newly elected Municipal Council in 1976, an "Official Community Plan" for the municipality was created, as well as a plan to develop a new, central village and create a single resort encompassing both Whistler Mountain and the planned ski area development on Blackcomb Mountain.¹⁰ Just over a year later, Whistler was granted 53 acres of crown land and began developing the village nestled at the base of these two mountains.¹¹

In 1978 the Minister of Municipal Affairs announced a more detailed and comprehensive "Town Centre Plan" to guide the village's development.¹² Through this plan Whistler received many essential community amenities, such as a post office, bank, drug store and the Village's signature pedestrian-oriented streetscape.¹³ At that time, the Resort Municipality of Whistler (RMOW) created the Whistler Village Land Company to assist in the planning, project management and sales of development parcels for the ever-expanding town project.¹⁴ Over the next ten to fifteen years, Whistler witnessed the creation of its own village and the expansion of ski lift development on both Whistler and Blackcomb Mountains, never doubting for a second it would one day be the centre of a future Winter Games. In 2003, that dream finally came true; the IOC announced the 2010 Winter Olympics and Paralympics would be held in British Columbia, with both Whistler and Vancouver as host communities.

In fifty years, Whistler transformed itself into one of the top rated ski resorts in North America, simultaneously building a diverse and dynamic community in the process. As the town continued to grow, so did the needs of its community members. Key among them was affordable housing. While today Whistler successfully houses nearly 80% of its local workforce within municipal boundaries, the road to success has proven long and arduous and is still very much a work in progress. The inability of market housing to affordably house large segments of Whistler's population has been a perennial problem and has forced community members to seek alternative, non-market remedies.¹⁵ In the following chapters, the tale of resident-restricted housing will be explored, homage will be paid to those individuals who played pivotal roles in its creation and ongoing evolution, and successes and lessons learned along the way will be showcased. So let's start at the beginning, Whistler's first attempt to build affordable housing: Tapley's Farm.

Chapter One: Affordable Housing Pioneers--Tapley's Farm

Predating the RMOW's first attempts to tackle affordable housing — the legalization of rental suites and the formation of the Whistler Valley Housing Society (WVHS) in 1983 — Whistler's first real affordable housing development was a private venture: Tapley's Farm.

“The main difference between the first attempt at residential housing being Tapley's Farm... is that it was done without any subsidy from the RMOW.”

Bob Daniels—Tapley's Resident and original MDC shareholder

Tapley's Farm was exactly that, land Phil Tapley farmed. One of Whistler's early pioneers, Phil Tapley was a trapper who arrived here in the early 1900's and who, in later years, built a farm in the shadow of London Mountain.¹⁶ He was also the brother of Myrtle Phillip, another Whistler pioneer and the namesake of a local school.

In 1979, with real estate prices on the rise and no formal housing authority, local residents were on their own in their quest for affordable accommodation. A group of 80 locals, seeing an opportunity and willing to take a risk, banded together and formed the Mountain Development Corporation (MDC) to purchase 110 acres being offered for sale. Their intention was to develop the tract into 80 affordable single-family lots for resident employees.¹⁷ MDC's board of directors went out on a limb and negotiated a bank loan to make the purchase.¹⁸ The land in question was Phil Tapley's Farm.¹⁹

Since no single resident could afford to purchase the land on their own, MDC devised a clever financial model to both generate initial equity and service the remaining debt. They cobbled together 80 shareholders, each subscribing to a 1/80th interest in the company.²⁰ To buy in — which entitled each shareholder to a building lot — each had to put up 1,000 dollars; the resulting \$80,000 equity was enough to get the loan and purchase the land.²¹ Additionally, each shareholder was obliged to pay 100 dollars per month; those funds were used to service MDC's loan.²²

By the time the land was subdivided, serviced, and delivered as building lots, each shareholder ended up paying roughly 35,000 dollars for their lot in Tapley's.²³ The biggest roadblock remaining was getting the necessary development rights.²⁴ For three years, the residents negotiated with the RMOW to get the land rezoned. Finally, in 1982 they were granted development rights and began building homes on the land they now owned outright. The RMOW's only condition was a restrictive covenant — a charge placed on property limiting or dictating its terms of use²⁵ — stipulating future buyers of the land had to be full-time resident employees of Whistler.²⁶ In addition, the RMOW was also granted “right of first refusal” (RFR), the ability to intervene and purchase the property if it was being sold to anyone other than a resident employee.²⁷ The rationale behind these two regulations was to preserve affordable housing in the neighborhood for future residents.

Although Tapley's finally appeared to be moving forward, the timing could not have been worse, with interest rates spiking to over 20% and the local economy joining the rest of the country in a deep and long recession. Whistler experienced a severe economic downturn; some local shops and businesses filed for bankruptcy, causing widespread unemployment. As a result, much development and local construction, which had fueled the economy for decades, ground to a stop. Around this time, a resident of Tapley's attempted to sell his home to a market bidder, which contravened the housing covenants. Under normal circumstances, the RMOW would have exercised its Right of First Refusal and Option to Purchase the property rather than have it sell to a market bidder, but due to the tight economic times in the municipality, the RMOW did not exercise the RFR clause.²⁸ The early and less refined covenants did not withstand the challenge resulting in the covenants being removed from the Tapley's properties. Ironically, by the time the residents of Tapley's made their final payments, they could have bought market property in Alpine Meadows for about the same price, without any covenants attached to them.²⁹

MDC was dissolved in the 1980s. Its final act was to dispose of the remaining land not used for residential lots. Some was donated to the RMOW and some sold to a private developer. The RMOW used their parcel in the Lorimer Ridge housing development; the remainder of the land was sold to Decigon and added to its large adjacent parcel. In a three way land deal, Intrawest paid out Decigon and the consolidated lands were dedicated as green space and as part of a greenbelt project.³⁰ In return, Intrawest was granted additional development rights elsewhere in Whistler.

Although Tapley's Farm is still primarily a neighbourhood of local residents, the challenge to the covenants highlighted the need for an established housing authority and strong legal mechanisms to ensure the affordable resident-restricted housing remained so in perpetuity. Since Tapley's Farm, all resident-restricted housing has been developed in conjunction with the RMOW, either through commercial developer incentives or by the use of designated housing funds, making the story of this neighborhood distinct from its successors.

Chapter Two: The Initiators--The WVHS, CMHC and the Employee Works and Service Charge

Throughout the 1970s and part of the 80s, Whistler grew and developed at an exponential rate. Larger numbers of second homeowners, seasonal workers and entrepreneurs flocked here with myriad hopes and aspirations. The price of real estate dramatically inflated, making it difficult for employees to find affordable accommodation. With pressure in the community mounting and a formal response from the municipality now critical, employers banded together in 1983 to form the Whistler Valley Housing Society (WVHS), a not-for-profit housing organization determined to find affordable housing solutions

for resident employees.³¹ While the organization existed on a strictly volunteer basis, its constitution and bylaws stipulated that members had to be employers in the community, fostering the recognition that employers themselves were an essential component in finding a solution to problems associated with resident housing.³²

Structuring WVHS as a not-for-profit was intentional, making it eligible for funding through the Canadian Mortgage and Housing Corporation (CMHC), Canada's national housing agency. RMOW had previously attempted to create affordable housing by legalizing secondary rental suites.³³ Secondary rental suites refer to any "dwelling unit that occurs on a property in addition to the principal dwelling".³⁴ While adequate for meeting the housing demands of seasonal workers, and an important component of Whistler's overall rental inventory, secondary suites were not a solution for employees seeking permanent, long-term, stable accommodations, especially those who wanted to raise families and own their own homes.

In 1984, WVHS, in collaboration with CMHC, produced Whistler's first and only fully subsidized affordable housing at Whistler Creek Court. These new units consisted of 20 affordable, self-contained town homes with rents geared to residents' income.³⁵ Since 1984, these units have been subsidized through CMHC and BC Housing and will continue to be funded until 2019, when the thirty-five year funding agreement expires.

In 1988, WVHS facilitated development of 21 resident-restricted homes at Nordic Court. The 16 two-bedroom and five one-bedroom apartments all carried covenants with occupancy restrictions to employees. Prior to 1996, municipalities did not have the power under their zoning bylaws to prescribe who could live in a specific place of residence.³⁶ Under provincial legislation and federal Supreme Court rulings, municipal powers were largely limited to land use, density and the setback of buildings.³⁷ To avoid a repeat of Tapley's ultimate fate, the newly appointed Coordinator of Affordable Housing, Garry Watson, introduced a series of tougher "ground lease" policies.

Throughout the 1980's, other much smaller units along Eagle Drive, Whistler Road and Eva Lake Road were created with ground leases, increasing the



affordable housing stock. A ground lease is a long-term lease on the land (usually 60 years or more with renewal rights) limiting the use of any dwelling situated on that land. As used by Whistler, ground leases are very strong sanctions, stipulating an occupant must be an employee of the municipality.³⁸ In 1988 the RMOW developed the Marmot Housing Corporation (renamed W.V. Housing Corporation a year later) to oversee the ground leases and to assist with the community's ongoing demand for resident housing.

While progress had been made to increase the housing mix, most residents agreed much more needed to be done. Although the WVHS could have applied for more funding through CMHC or similar external government agencies, this was neither feasible nor appropriate for two reasons: first, because Whistler wanted to be self-sustaining and support its own housing developments; second, because the municipality was not the ideal CMHC candidate.³⁹ CMHC was created in 1946, directly after the Second World War, to address the housing shortage for returning veterans. In later years, the mandate of the organization expanded to include low-income families as a part of its growing social agenda. Although there was a shortage of affordable housing in Whistler, its resident employees were not typically classified as such, highlighting the key difference between resident restricted housing and social housing.⁴⁰ Traditionally, social housing is intended to be reserved for the "truly needy" in society. For this reason, it was necessary to explore other avenues.

While extremely reluctant to do so, another option was to turn to local taxpayers to finance resident housing developments. Mindful of the unpopularity of using taxpayer dollars to for this purpose, the municipality was determined to find another solution. Many American communities were using inclusionary zoning to create affordable housing. Similar to height and density bonusing, inclusionary zoning required developers to build affordable housing as part of their rezoning efforts.

Contributions toward affordable housing generally take two forms: direct construction of affordable housing units; or a monetary contribution (cash in-lieu) to a housing fund.⁴¹ In 1990, the RMOW enacted the "Employee Housing Service Charge" (bylaw 811, 1990), requiring developers of commercial, tourist and industrial land to either build resident housing or contribute cash in-lieu to a designated housing fund, which the RMOW would then use to build employee housing.⁴² Since it can often be difficult to curb the overwhelming forces of the housing market, the enactment of the bylaw is what former WHA General Manager Tim Wake has referred to as the RMOW's "attempt at hooking a solution onto the engine of development".⁴³

Section 933(2.1) of British Columbia's Local Government Act grants designated resort municipalities ability to impose development charges for the purposes of building resident housing to service its operations.⁴⁴ Whistler's challenge was that cash in-lieu fees were set extremely low, roughly \$5,500 per employee.⁴⁵ This was a common problem in other resorts, where the amount required from

commercial developers was too low and needed to be reviewed.⁴⁶ In Whistler, the employee housing generation fee should have been in the range of \$10,000 to \$15,000 in order to generate enough equity necessary to build resident-restricted units.⁴⁷ Regardless, for several years following the enactment of the bylaw, contributions by commercial developers were made to the housing fund as a condition of development approval.

Throughout the 1980s and early 1990s, significant amendments to Whistler's growth management strategy, outlined in the Official Community Plan, were introduced which would effectively — and somewhat paradoxically — increase local land prices. Unlike traditional urban centers, resort municipalities tend to reach “build out” much quicker.⁴⁸ Since part of the attractiveness of resort living is its indivisible connection to nature, efforts to monitor and control growth is integral. In Whistler, growth has been managed through a bed cap, or limit to the number of “bed units”, defined as a “measure of a quantity of development intended to reflect servicing and facilitate requirements to accommodate one person”.⁴⁹ Although necessary to stem unlimited growth, the cap has inflated the price of land.⁵⁰ From 1996-1999, the average selling price of a home in Whistler went from \$468,000 to \$818,000.⁵¹ Fortunately, during the same time, a housing authority was facilitating the development of affordable, resident-restricted housing.

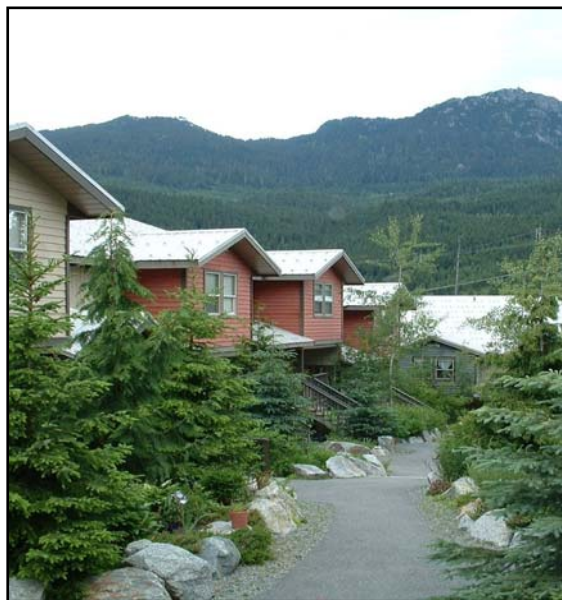
Chapter Three: The WHA - Governance and Policy

Between 1991 and 1996, Whistler accumulated \$6 million in development levies through its Employee Housing Service Charge but during this period no new housing was created. The combination of funds available and a growing need for employee housing set the stage for the creation of the Whistler Housing Authority.

When examining the pivotal milestones leading to the development of the WHA, one stands apart: the City Spaces Report. The report, a companion document to *Discussion Paper #1—Housing Functions and Organizational Approaches*, formally called for the creation of a housing authority and was presented to the RMOW on May 5th 1997.⁵² The paper outlined four alternative organizational approaches, one of which included the creation of “a separate, legally incorporated housing authority with the RMOW as sole shareholder”.⁵³ It provided a detailed and comprehensive analysis of what a separate housing authority would look like within the context of Whistler. It concluded the prospective housing authority would be a wholly owned subsidiary of the municipality and perform the combined function of two other agencies: WV Housing Corporation (responsible for resident-restricted developments and renamed the Whistler Housing Authority Ltd. in 2006) and the Whistler Valley Housing Society

(WVHS).⁵⁴ Retaining WVHS's not-for-profit status was critical to ensure existing properties at Whistler Creek Court would continue to be subsidized through CMHC and BC Housing.

Just prior to the City Spaces Report, changes were introduced to Whistler's housing efforts.⁵⁵ These included the Affordable Employee Housing Policy in 1991, the Affordable Employee Housing Study in 1992, the Comprehensive Development Plan in 1994 and an Employee Housing Strategy in 1996.⁵⁶ In 1994, WVHS revolutionized the terminology and language of resident housing in Whistler, by establishing the first definition of affordable.⁵⁷ A year later, WVHS also paved the way for the Millar's Ridge housing development, the first resident housing project in Whistler to utilize resale price controls.⁵⁸ Resale price controls limit the resale price of housing for future buyers; for this reason, they're commonly described as facilitating "perpetually affordable housing."⁵⁹ While acknowledged to be necessary in ensuring the long term affordability of housing for the community, the immense legal underpinnings and complicated mathematical formulas which accompanied them demonstrated the limitations of a volunteer based organization such as the WVHS, which lacked the necessary capacity to enforce and regulate their implementation.⁶⁰



Recognizing that a more formal housing authority was needed, Whistler Council began reviewing affordable housing models in communities and resorts throughout North America. In 1997, Council traveled to Colorado to study programs in Vail, Breckenridge and Aspen.⁶¹ The knowledge and insight gained on this trip played a pivotal role in the creation of Whistler's own housing strategy. Additional communities were reviewed, including Calgary, Jasper, Banff, Ottawa, Vancouver and the Region of Peel.⁶² While each followed different, and sometimes competing approaches, all created workable solutions for their communities. One, for example, employed a shared equity approach to resident housing.⁶³ Instead of restricting resale price, properties were allowed to appreciate at market value with the municipality retaining a percentage of the appreciation upon resale.⁶⁴ Through exposure to various practices, Council recognized each case was contextually specific and whatever model they adopted would have to meet the needs of Whistler residents.

Councilor Ted Milner drafted a "Seven Point Plan" calling for the creation of a local housing authority. It recognized the need for more resident restricted housing and the opportunity presented by

the money accumulated in the housing fund.⁶⁵ It recommended the creation of a separate housing authority and leveraging the \$6 million housing fund with a much larger bank loan.⁶⁶

A barrier to overcome was a stipulation the housing fund be used only for direct costs of building resident housing, not for operations of a governing body.⁶⁷ Council overcame that condition by allowing a portion of the fund to be used to create WHA under two conditions: that it be completely self-funding within two years and that no WHA funds come from Whistler taxpayers.⁶⁸

Steve Bayly, who had previously approached WVHS about building resident-restricted housing on the Barnfield site at the north end of Alta Lake, was recruited to help create WHA.⁶⁹ Together, Ted and Steve managed the formation of WHA over the next few years, bringing a series of necessary and complementary skills to the table to ensure its long-term viability. Using the \$6 million from the housing fund and an additional \$13 million in bank loans, WHA purchased and developed close to \$22 million worth of real estate.⁷⁰ In particular, Steve secured four properties— Beaver Flats, Nesters Pond, Nordic Drive and Lorimer Court —intending to turn them into affordable rental accommodation owned by



WHA.⁷¹ Maintaining these properties as rental was key to WHA's long-term sustainability. The \$2.2 million of rent generated annually would service the mortgage debt, fund the property management and capital replacement reserves, *and* cover WHA operations.⁷² By 2001, when Beaver Flats and Nesters were finally complete, these four properties provided 326 new resident-restricted rental beds for the community.

Bayly agreed to serve as WHA's General Manager on an interim basis until a permanent manager could be found. WHA was planned as a small operation, employing only a GM and Administrative Assistant. Tim Wake was recruited to fill the latter role. Several months later, Rick Staehli was selected as General Manager. Rick had worked for the province as the Director of Development for BC Management Housing Commission.⁷³ He had also met with WVHS a decade earlier discuss the state of resident housing in Whistler.⁷⁴ As Steve Bayly would later say, part of the reason he supported Rick was because he had a strong history of getting things done and could execute the existing plan.⁷⁵



WHA's early inventory was fairly evenly split between rental and ownership units. With growing demand from locals for permanent, owner-occupied homes, WHA focused more efforts on developing ownership properties, a trend that has continued through the most recent resident restricted housing projects at Rainbow, Fitzsimmons Walk and Cheakamus Crossing. The latter, Cheakamus Crossing, is the site of Whistler's Olympic

Athlete Village. The development includes a 55 rental apartment building owned by the WHA and 221 owner-occupied homes. When the Games are over and valley residents move into their new homes, Cheakamus Crossing will play an important role in meeting current demand for non-market resident restricted housing.

Chapter Four: The Athlete Village—an Olympic Legacy

While Whistler's early Olympic bids served as the driving force behind the development of the current village and the larger municipality, since 2003, the 2010 Winter Games has played an equally significant role in the creation of affordable resident housing. Hosting the Games presents an opportunity to shape Olympic legacies, developments built for the Games that will serve community's needs. Whistler quickly recognized the opportunity to help meet its unmet demand for affordable housing through adaptive reuse of its commitment to build an athlete village.⁷⁶

Whistler negotiated three other Olympic legacies; a boundary expansion, financial tools and the transfer of 300 acres of crown land.⁷⁷ Although a bit of paradox, the rationale for the boundary expansion was to keep Whistler small. Expanding the municipality was a strategy to enforce its growth cap, preventing development just outside current municipal boundaries.⁷⁸

The financial tools and 300 acres of crown land on the other hand, would play a significant role in turning the athlete village into an affordable housing legacy for the community. Resort communities are challenged to develop and maintain the infrastructure necessary for the large population of the tourists from a small property tax base. Whistler collaborated with other resort communities in BC to lobby the Provincial government for creative solutions to this challenge.⁷⁹ The solution was to share the Provincial Sales Tax on hotel accommodation.⁸⁰ Whistler's additional revenue was projected to be \$6 million

annually for the five year term of the current agreement.⁸¹ Of that annual amount, \$2 million was to be used for Affordability Initiatives, among them affordable housing.⁸²

The 300 acres of crown land Whistler received as its final legacy is dedicated to the creation of affordable housing. This may well prove the most important of the three in its ability to meet future housing needs.

Part of the reason the athlete village has been heralded as a success long before housing a single Whistler resident, is because Whistler stayed true to its original focus: to provide a legacy of affordable long term accommodation for resident employees.

Obviously, hosting the Olympics is not a strategy every community can follow. But the route taken to develop the athlete village demonstrates the importance of an unwavering focus, a strategy any community facing similar challenges can use to maximize opportunities that come their way, regardless of how big or small.⁸³ Before exploring the athlete village in greater detail, it's useful to explore the roots of this focus as embodied in Whistler's Comprehensive Sustainability Plan (CSP), now known as Whistler 2020 (W2020).



When the 2010 Games were awarded to Vancouver and Whistler in July, 2003, the community celebrated; the dream was finally coming true. By this time, Whistler had begun drafting its CSP, focusing on long-term sustainability, the economy and the natural environment. While much planning had to be done in preparation for the Games, Council decided to defer many decisions until the CSP process was more evolved.⁸⁴ Though public support for the W2020 went through peaks and valleys, the finished plan provided Whistler with the guidance needed to undertake the rest of their Olympic planning process.⁸⁵

Unlike satellite communities in previous Olympic Games, Whistler established itself as an equal partner early on. Other partners included the Government of Canada, the Province of BC, the City of Vancouver, the four host First Nations, the Canadian Olympic Committee and Paralympic Committee and Vancouver Organizing Committee. Coming to the table, Whistler was able to stand “peer to peer” with these groups and support the Games within the context of its own needs.⁸⁶ With a long-term vision established through W2020, Whistler could filter those needs through the five goals it outlined: Enhancing the Resort Experience; Enriching Community Life; Protecting the Environment; Ensuring Economic Viability; and Partnering for Success. In concert with these five goals were sixteen strategies,

all paired with an associated task force comprised of staff, elected officials and individual community members with knowledge of and/or passion for the specific topic. One of the task forces focused on Resident Housing. Filtering the Games decisions through these goals and strategies, as opposed to meeting the needs of the Games and then figuring out how they might help the community, was instrumental in ensuring the athlete village would fulfill the long-term goals of W2020.⁸⁷

The housing task force agreed the athlete village should be converted into a community of resident-restricted housing post 2010, but there was disagreement about where it should be located. The Bid envisioned locating the athlete village in the Callahan Valley, nearly 15km south of Whistler village.⁸⁸ Since the terrorism at the 1972 Games in Munich, athlete villages have been located in isolated and secure settings to ensure the safety of all athletes.⁸⁹ Many in the community feared this location would produce unwanted sprawl; they recommended adopting a new and closer site.

Jensen Resort Planning, Cascade Environmental Resource Group Ltd., CJ Anderson Civil Engineering Inc., and Drew Meredith (realtor and former Mayor) were contracted to provide a 360-degree analysis of all possible development sites for resident housing in Whistler.⁹⁰ The completed report, “Comparative Evaluation of Potential Residential Housing Sites in Whistler”, looked at every possible resident housing option from the municipally owned golf course to small infill sites and road ends throughout the municipality.⁹¹ It suggested two alternative sites for the athlete village: privately held lands north of Whistler Village — the Rainbow lands — and the soon to be decommissioned municipal landfill at south end of town. The landfill was chosen since it could comprise part of the land legacy from the Province and offered better security in a more central location.⁹²

With the site selected, planning began. VANOC had budgeted 35 million dollars to build temporary housing units in Whistler for athletes. The RMOW acquired these funds and put an additional 8 million dollars from the Affordability Initiatives into clearing and servicing the land. Shortly thereafter, an arm’s-length organization (wholly owned by the municipality) called the Whistler 2020 Development Corporation (WDC) was created to develop the site. WDC was charged with constructing the athlete village to meet the IOC’s requirements while also creating a legacy neighbourhood of affordable housing.⁹³ Out of respect for the growth cap, Council directed a market housing component of the project not exceed 10% of the overall project, an unprecedented ratio which is still the lowest ever achieved. The ingenuity and creativity of WDC in meeting these diverse needs should not be understated; it has created a multipurpose neighborhood with housing that will welcome athletes during the Games and become a thriving, affordable community afterwards. Even though owners cannot take possession until the summer of 2010, all but two of the units were sold by the end of summer, 2009.

Though most housing in Cheakamus Crossing is owner-occupied, one rental-only apartment building — consistent with WHA’s mission to provide residents with a wide range of housing opportunities⁹⁴ — has been constructed: The Chiyakmesh. More equity was needed to build this, and keep rents affordable, than WHA had in its reserves. WHA and the municipality tackled the challenge jointly; WHA put in \$3 million and the RMOW contributed another million dollars from the Affordability Initiatives fund. The remaining \$3.2 million was secured from long term financing.⁹⁵

As the Games approach and Cheakamus Crossing nears completion, it’s worth noting the project has been built at no expense to Whistler’s tax payers.⁹⁶ While others recommended the town build a hotel to house athletes and sell it on the open market after the Games to help cover the costs,⁹⁷ Whistler held fast to its vision for the future. Building another hotel would have been at odds with its growth management strategy and further distorted the supply-demand balance in the hotel sector. Although the route chosen was more complicated, requiring greater time and effort, the end result is a legacy that will enrich the community and help it meet its goal of housing an ambitious percentage of its workforce for generations to come.



Chapter Five: Lessons Learned, Challenges and Successes

Understanding the economic, political and social challenges facing local community members is integral to building a successful, affordable, resident housing inventory. One tool providing that understanding is the “Employer Housing Needs Assessment” survey, conducted on an annual basis.⁹⁸ Since 1998, these surveys have proven instrumental in identifying and highlighting key housing needs, measuring, for example, the current cost of living, changing demographical data and the most recent workforce employment statistics.⁹⁹ Using this information, WHA and the municipality have been able to project, prepare for and guide resident housing projects in the community. Notwithstanding success, Whistler continues to be faced with challenges. The purpose of this chapter is to explore some of these challenges and showcase some of the lessons learned along the way.

Whistler’s demand for affordable accommodation has always outstripped available supply. For this reason, it was necessary to devise an unbiased and impartial selection process to distribute affordable housing as fairly and objectively as possible. In 1992, the RMOW conducted the first employee-housing

lottery at Lorimer Ridge.¹⁰⁰ A lottery system was seen as the most appropriate and suitable selection method. Not surprisingly, there were community members who strongly disagreed with its “luck of the draw” nature since it offered no preferential treatment to long-standing community members.¹⁰¹

When the WHA was created in 1997, Tim Wake investigated selection processes used by other communities. Some of the people unhappy with the lottery recommended a points system, which would use a list of criteria to rank applicants. With this in mind, he contacted ten communities in the United States for advice on the topic. They all said the same thing: “Do not create a points system”.¹⁰² While feasible, a points system, he was warned, can become overly complicated, requiring a large amount of time and resources WHA didn’t possess.¹⁰³ A compromise was needed. One community studied had a limited lottery system. Applicants were placed on a waitlist and then entered into a lottery to draw for the properties in question.¹⁰⁴ While this method was not adopted, a similar approach was.

Starting in October of 1998, a three-month interim point system was created for people interested in an upcoming project at Spruce Grove. The point system prioritized local residents on a waitlist based on length of time in the community, years of employment in Whistler and number of family members and dependents that would be housed. Four months later, by January 1st 1999, the allocation system became a permanent first-come, first-served waitlist.¹⁰⁵ The rationale behind this two step initial approach was to provide community members, who may benefit from a prioritizing points system, with a finite window of time to buy a resident restricted property before it became an equalized system.

While at first, many locals were less than enthused to enter onto a waitlist, fearing it may ruin their future opportunity of owning a home, it proved to be an effective allocation technique.¹⁰⁶ Although there is a separate *rental* housing waitlist — offering preferential treatment to employees classified as essential services, e.g., public safety, public health education — the waitlist for purchase housing continues to be first-come, first-served.¹⁰⁷ The main concern of those seeking WHA housing today is not the waitlist, but getting on it quickly enough. The first-come, first served waitlist continues to be the tool used to allocate units at the time of resale, with over 1 in 10 Whistler community members on the list today.

Dispelling myths and rumors associated with resident housing and the individuals who occupy them has also been a challenge for the WHA. Studies have shown a wide range of housing catering to diverse individuals of varying socio-economic backgrounds is a key element to building successful neighbourhoods and sustainability communities. Nonetheless, affordable housing continues to carry a stigma, a perception it contributes to, rather than protects against, the moral decline of a neighborhood. NIMBY’s or “not in my backyard” proponents often invoke this anti-affordable housing rhetoric and have fought against many affordable housing projects in Whistler.

The project at 19 Mile Creek is a good example. Built at the entrance of Alpine Meadows — one of Whistler’s early residential neighbourhoods — on what had been a gravel pit abutting a flood plain of 19 Mile Creek, the resident-restricted project is comprised of well cared for one, two and three bedroom townhouse units. Surrounding residents at the time of rezoning were less than receptive to the project,

If you can’t build resident housing in a gravel pit, on a flood plain, next to a highway, where else can you build it?

Community member response to NIMBY critics

arguing it would attract “sex offenders, drug dealers and other undesirable vagrants to the neighborhood, decreasing the value of their homes and endangering the lives of their families.”¹⁰⁸ Local history has shown that resident-restricted housing has never devalued the price of adjacent market homes or contributed to the ghettoizing of a neighborhood and such was not the case with the 19 Mile Creek development.

Many WHA properties have, in fact, improved neighbourhoods.

In 2001, for example, WHA developed Whistler’s first ‘green building’ at Beaver Flats, a resident-restricted rental building equipped with energy efficient appliances, geothermal heating, double glazed low emissions windows and a continuous exterior waterproof membrane.¹⁰⁹ In addition to being nominated for an Affordable Housing Award by CMHC and a Silver Georgie Award for environmental innovation, these features have improved the affordability and livability of the units for the tenants and contributed to the overall sustainability of the municipality.¹¹⁰

A final challenge has been and still is resale price controls. Designed to ensure future



affordability — as opposed to windfall profits for original purchasers — resale price controls restrict the appreciation of affordable housing units. In the early 1990’s, Council opposed resale price controls and thought restricting occupancy and ownership to residents only would be sufficient to keep prices down.¹¹¹

At one of the early resident housing projects, “winners” of a housing lottery got the right to purchase a building lot and an opportunity to then build their own home.¹¹² The assumption was they’d build modest houses which would be sold at an affordable price to future buyers.¹¹³ This assumption proved incorrect. Many built large, sophisticated homes. Notwithstanding the resident-restricted covenant, these homes later sold at near market value.

To ensure the long-term affordability of future resident-restricted properties, the RMOW implemented resale price controls thereafter. Since 1997, Whistler has used three different formulas to help calculate the maximum resale price of a resident-restricted unit. The first was a formula tied to the Royal Bank prime lending rate. The rationale for this formula was to provide a return similar to a conservative term deposit or GIC. This formula was used for the first four developments and proved to be both cumbersome and counterintuitive (housing prices generally increase as the interest rate drops).

The second formula tied appreciation to the Vancouver Housing Price Index (HPI) so that residents moving in or out of Whistler from the Lower Mainland would be moving to a similarly priced housing market.¹¹⁴ Beginning in 2000, projects at 19 Mile Creek, Bear Ridge and Beaver Flats were sold



using that formula.¹¹⁵

In the decade prior to its adoption, the HPI in Vancouver had remained fairly steady. After its adoption, Vancouver real estate skyrocketed and began appreciating at an unprecedented rate. At one point, this left resident-restricted homes appreciating quicker than market properties in Whistler.

The third formula again tried to remedy the deficiencies of its predecessor. It was based on the Core Consumer Price Index (CCPI), considered to be the most reliable measure of inflation and more able to ensure affordability for subsequent purchasers. WHA recommended and Council decided to apply the new formula to all new developments *and* to all WHA properties — regardless of their initial resale formula — when they were resold. This would ensure that as much of the inventory as possible was subject to current best practices. When the owners of the housing linked to the HPI learned that their formula would not pass to new purchasers, there was considerable protest from some.¹¹⁶ A public meeting was called and after discussion and debate, the WHA Board recommended Council stick with the decision to apply the new formula to subsequent purchasers. Council agreed. The new formula has not had a measurable impact on the sale price of the HPI linked units. Ironically, many of those units have already appreciated well beyond comparable resident-restricted units in Whistler and the sellers are not finding purchasers willing to pay that price. As Lisa Landry, WHA Board member and the General Manager of Economic Viability for the RMOW explained, WHA needed to pick a formula that would effectively drive home the idea that “this (maximum resale price) is not a floor but a ceiling.”¹¹⁷

“We needed to pick something that is objective, not arbitrary, consistent and not subject to political will.”

*Lisa Landry-General
Manager of Economic
Viability, regarding CCPI
price control formula*

In response to concerns expressed during and subsequent to the public meeting, WHA Chair Gordon McKeever directed WHA to conduct a “stem to stern” review of policies and procedures in the latter half of 2006 and beginning of 2007.¹¹⁸ The purpose was to examine the organization’s relationship with its stakeholders and to review the community engagement strategies, the policies and operating processes. With a 50% increase in the amount of resident restricted housing either under construction or due over the next few years, this review was timely.¹¹⁹ Some of the more significant outcomes included the creation of a new Resident Housing Representative position on the Board of Directors, to highlight the homeowners’ perspective, and adoption of a more dynamic and interactive community engagement strategy.¹²⁰

The paramount lesson learned from these experiences is the importance of municipal Council’s unwavering support, adherence to a well-defined vision and courage of their convictions. When the protests subsided, the people who opposed 19 Mile Creek came to realize the project attracted families and individuals not unlike themselves. Those opposed to changes in the resale appreciation formula found it didn’t affect them as they feared. And not unsurprisingly, demand for affordable housing has only grown; Cheakamus Crossing is virtually sold out one year before any purchaser will have the opportunity to move into their new home.

Moving into the future, other groups are now approaching WHA to expand their work and build even more forms of affordable accommodation for different residents of the municipality. In final chapter, these future projects will be explored in the hopes of shedding some light on the current direction of the organization.



Future Roles

Where is the WHA heading in the future? Eventually, WHA will enter a maturation stage and be

less involved with building resident-restricted units and more with monitoring and managing existing inventory. Until then, it will continue facilitating new projects, adhering to its original mandate to provide a wide and diverse range of options to house at least 75% of Whistler's workforce in the community. In recent years, this mandate has begun to expand to embrace the housing requirements of seniors, the disabled and, possibly, temporary seasonal workers.

Seniors housing continues to be a growing concern and need in Whistler as the population, many of whom literally built this town, ages. In recognition of this, Gord Leidal, president of the Mature Action Committee (MAC), was appointed to a newly-created seat on the WHA Board. Following a 2005 memorandum of understanding between the two organizations, he will represent the housing concerns of seniors and facilitate the development of senior-restricted housing.¹²¹ MAC is a not-for-profit organization created in 1995 to advocate for issues facing the growing population of Whistler seniors, one of which is the ability to "age in place".¹²²

In 2000, MAC hired a planner to investigate potential housing sites in Whistler. Fourteen of MAC's members contributed five hundred dollars each to cover the project's fees, believing the study would yield credible recommendations they could use to lobby Council.¹²³ The RMOW, in 2003, created a seniors' housing task force that came up with 14 recommendations to Council.¹²⁴

Currently, there are three proposed sites for seniors' housing: Cheakamus Crossing, Rainbow and Holborn. At Cheakamus, seniors could see a maximum of 24 restricted units, six town homes and 18 apartments.¹²⁵ At Rainbow, two adjacent complexes are proposed which would provide 40 additional



seniors restricted units to MAC members.¹²⁶ Finally at Holborn — just north of Marketplace — there's an opportunity to create as many as 22 units.¹²⁷ The intention of these developments is to create neighborhoods for seniors that would allow them to be "independent yet self-supporting of one another".¹²⁸ Although many of these developments are still in their infancy, MAC has made significant progress as an

organization and will continue to pave the way for seniors' housing for generations to come.

In order to provide housing for the Paralympic athletes in the 2010 Winter Games, many of the units at the athlete village have been designed to allow greater accessibility. These accessibly-designed

units, both rental and ownership, have been offered to employees in Whistler in need of housing with those features and will be occupied by their owners and/or tenants following the completion of the 2010 Paralympic Games.

In 2006, the H.O.M.E. committee (an acronym for Housing Our Many Employees) was also created by the Whistler Chamber of Commerce to try and find a solution for the shortage of temporary seasonal housing. As of 2009, a solution continues to be elusive.

Recently, there have also been discussions exploring a regional approach to affordable housing issues.¹²⁹ The District of Squamish has created an affordable housing program and task force.¹³⁰ WHA's current General Manager, Marla Zucht, has been a guest speaker at some of their meetings. In May, 2007, the Regional Housing Discussion Group — consisting of staff members from RMO, WHA, Village of Pemberton, District of Squamish and the Squamish Lillooet Regional District — organized a public meeting on *Housing Alternatives for Sea to Sky Communities* which was moderated by Whistler's Mayor and WHA Board of Director member, Ken Melamed.¹³¹

In addition to Cheakamus Crossing, two new projects are nearing completion in Whistler: Rainbow and Fitzsimmons Walk. Rainbow will produce 220 new resident restricted units, 80 duplexes, 70 townhomes, 30 condominiums and 40 seniors' restricted townhomes. Some units are now occupied and the development will be completed after the Olympics. Fitzsimmons Walk's 36 townhouses will be completed in late 2009. Both are being built to Whistler's new Green Building Standards criteria — *Whistler Green*.

An important future task will be to review and alter the WHA funding model. Operational funding has historically been provided by revenue from rental units. But with many more owner-occupied properties to administer and a disproportionately smaller percentage of rental properties, funding the entire operation from the rental revenue is not sustainable and raises issues of fairness. Fears are it will create pressure to increase rents and impact affordability. Another mechanism, for example modest fees on the resale of ownership units, needs to be found. The first step has been taken with the implementation of small fees to register and remain on the purchase waitlist.

H.O.M.E.  

Rental properties are required to relieve the severe shortage of seasonal housing in Whistler

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- Providing hassle-free rental solutions for local and second home owners in Whistler
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Through the ongoing efforts of WHA and the RMOW, Whistler is on the cusp of resolving one of its biggest challenges: housing most of its workforce in a way that retains valuable employees and builds a healthy community. Not only is the current supply of resident housing finally beginning to meet the demand but with several developable sites in the 300 acres of Olympic legacy land, there is room for future affordable housing. Whistler's future ability to house its workforce looks bright and its residents can continue to expect the highest quality resident housing from the Whistler Housing Authority.

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