



# Housing Needs Assessment

January 2026



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# Executive Summary

In 2025, the City of Whitehorse retained CitySpaces Consulting to complete a Housing Needs Assessment (HNA), in accordance with the federal government's HNA template for communities with populations below 30,000 as of the 2021 Census, as well as Yukon Housing Corporation's *Guide to Housing Needs Assessments*. This HNA is intended to provide an understanding of current and anticipated housing needs in Whitehorse.

## Key Findings



**From 2011 to 2021, Whitehorse grew by 21.2%**, or 1.9% annually, more than double the trend seen across Canada.

**From 2021 to 2041, the population is forecast to increase to 48,410 people**, which reflects a growth rate of 2.6% (Yukon Bureau of Statistics).



**There is an estimated need for 3,015 additional homes over the next five years** (2026 to 2031).



**Approximately 36% of the housing need is for rental homes**, including 17% for market rentals, 15% for non-market rental housing, and 5% for deeply subsidized or supportive housing.



**Approximately 84% of the new homes will need to provide one or two bedrooms, and 25% of these new one- or two-bedroom homes will need to serve households earning less than \$55,000 annually.**



Renter households are challenged to find affordable housing, with **19% of renter households spending more than 30% of income on shelter costs.**



Homeownership is out of reach for most households (61%), as the **minimum income needed to afford the average priced condominium in 2024 was \$135,000.**



Since 2011, vacancy rates have generally remained below 3%. COVID-19 resulted in additional rental market pressures, with declining vacancy rates and increasing rental prices. Between 2022 and 2024, **median advertised rental prices have risen from \$2,100 to \$2,350**. With limited new construction of rental buildings with 3+ rental units, **there is a need for additional purpose-built rental housing**.



Between 2020 and 2024, **the City issued an average of 389 residential building permits per year, representing a 61% increase** from the trend seen in the previous five-year period.



Monthly summaries from the Whitehorse By-Name List (late 2024 to early 2025) show an **average of 167 people actively unhoused in Whitehorse and an average of 138 people who meet the definition of chronic homelessness**.

With the Whitehorse Emergency Shelter averaging a monthly occupancy rate of 80%, **additional supports are needed for people experiencing homelessness**.



Lengthy waitlists for Yukon Housing Corporation housing demonstrate a **need for additional non-market rental housing options for seniors and other low-income households**.



With an aging population, **there is a growing need for adaptable and accessible housing in areas close to services and amenities**.



**There is a significant gap in Whitehorse's housing continuum for supportive housing**, as demonstrated through engagement and Health and Social Services' *Housing with Services Needs Assessment*.

## Housing Needs versus Housing Targets



- The housing need estimates in this report **should not be viewed as targets** for the quantity or type of housing required. While housing needs help inform housing targets, targets are also shaped by other factors such as the community's development capacity, available funding from senior governments, and Council priorities.
- Housing need figures are **estimates based on available data**; they are not exhaustive and may include limitations, including potential double counting. These estimates are intended to convey the **general scale and key characteristics** of households requiring affordable, suitable, and adequate housing, both now and in the future.

## List of Abbreviations

Table 1: List of Abbreviations

AMI	Area Median Income
CMHC	Canada Mortgage and Housing Corporation
CNLP	Chu Níikwän Development Corporation
CHN	Core Housing Need
DDDC	Da Daghay Development Corporation
HAF	Housing Accelerator Fund
HART	Housing Assessment Resource Tools
HIFIS	Homeless Information and Families Information System
HNA	Housing Needs Assessment
HICC	Housing, Infrastructure, and Communities Canada
OCP	Official Community Plan
PiT	Point-in-Time
RGI	Rent-Geared-to-Income
YBS	Yukon Bureau of Statistics
YHC	Yukon Housing Corporation

# 1. Introduction

CitySpaces Consulting was engaged by the City of Whitehorse to complete its Housing Needs Assessment and Housing Action Plan. Both reports aim to provide the City with a stronger understanding of the local housing landscape, with the information in this report informing the Housing Action Plan.

Housing is considered to be one of the largest expenses for households and a key necessity for social, physical, and economic well-being. While critically important, ongoing housing supply and affordability challenges are affecting communities across the Yukon and Canada. The challenges are further compounded by evolving economic and demographic trends, such as a mismatch between socioeconomic factors and the type of housing being supplied, adding to the complexity of housing availability.

## 1.1. What is a Housing Needs Assessment?

- **A housing needs assessment (HNA) helps communities better understand their current and future housing needs.** An HNA identifies evidence of existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, household incomes, housing availability, and other factors.
  - Using this baseline information, progress can be measured and tracked over time allowing community members, decision-makers, and interest-holders to better direct housing investment and planning decisions. An HNA is critical to developing a robust housing action plan and informing land use planning.
- **The City of Whitehorse’s HNA is informed by both Yukon Housing Corporation’s (YHC) 2025 HNA Guide<sup>1</sup> and Housing, Infrastructure and Communities Canada’s (HICC) federal HNA template<sup>2</sup>.** The objective of Whitehorse’s HNA is to serve as a comprehensive document that encompasses demographic analysis, housing indicators, unit needs estimates, and government and interest-holder engagement. This HNA will include additional analysis and commentary on key trends and data.

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1. In 2024, Yukon Housing Corporation prepared a *Housing Needs Assessment Guide*, providing a standard approach to assess housing needs across the territory.

2. City of Whitehorse’s Housing Needs Assessment follows Housing, Infrastructure and Communities Canada’s HNA template for communities with populations below 30,000 as of the 2021 Census; a pre-populated template was provided by HICC to inform data collection.

# 1.2. Methodology

The Housing Needs Assessment methodology is guided by an evidence-based and community-informed approach. Both quantitative and qualitative information were analyzed to provide a holistic picture of Whitehorse's housing needs.

## QUANTITATIVE DATA

The primary source for data indicators is the Canadian Census (2006, 2011, 2016, and 2021). Other key data sources include:

- Whitehorse By-Name List data;
- City of Whitehorse permit data;
- CMHC Starts and Completions Survey;
- Housing Assessment Resource Tools<sup>3</sup>;
- Whitehorse Point-in-time homelessness counts;
- Yukon Bureau of Statistics; and
- Yukon Housing Corporation data.

[Appendix B](#) includes all data tables required for the HICC and YHC HNA templates. The HICC data tables present indicators from the most recent 2021 Census, along with 10-year projections to 2031.<sup>4</sup> The YHC data tables summarize information from the three most recent censuses (2011, 2016, and 2021), unless otherwise specified. Revisions were made when applicable to both the HICC and YHC data tables to provide additional context or to substitute data where originally requested sources were unavailable.

## QUALITATIVE DATA

- Key partners and interest-holders in the Yukon housing sector were engaged to comment on data trends and local priority populations.
  - Participants included non-profit organizations, developers, the local business community, government agencies, and Yukon First Nation governments including Kwanlin Dün First Nation and Ta'an Kwäch'än Council. This broad engagement ensured the HNA reflected diverse perspectives and addressed the full spectrum of housing issues in Whitehorse.
- The primary objective of the engagement process was to identify potential gaps in the existing housing landscape and highlight areas for further exploration. Engagement

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3. The University of British Columbia's Housing Research Collaborative received funding through CMHC Housing Supply Challenge to develop standardized, replicable, and equity-focused Housing Assessment Resource Tools (HART); HART introduced an income group concept allowing for the distribution of future demand (household projections) and unmet need (core housing need) into five income groups.

4. HICC template projections are based on HART, which uses a 10-year projection time horizon.

activities consisted of three targeted workshops and supplementary key informant interviews conducted virtually.

- Each workshop was tailored to a specific participant group:
  - **Workshop 1:** Non-profit organizations working in housing, homelessness, and/or social services;
  - **Workshop 2:** Government agencies and Yukon First Nation governments and organizations; and
  - **Workshop 3:** Local business and development sector representatives.
- This structured approach ensured each group's unique insights were captured, supporting a comprehensive and well-rounded HNA.
  - Workshops spanned two hours and consisted of presentations to introduce HNAs and their required content and share key data highlights with participants. Presentations were then followed by structured discussion questions.
  - All feedback and responses were collated and synthesized into a *What We Learned* engagement report (see [Appendix C](#), page 121) summarizing participant responses and identifying key themes and priorities. Key findings from engagement are integrated throughout the report.

## LIMITATIONS

Despite best efforts to include comprehensive data for the HNA, known limitations are outlined below:

- **Age of Data + Data Gaps** – Census data is the main source for observation and analysis, but the latest 2021 Census may no longer reflect current realities. With the upcoming 2026 Census, it will be important to consider if key themes and trends have changed since 2021. Certain information (e.g., housing prices by number of bedrooms) was not available which limits the extent of the affordability analysis.
- **Projection Accuracy** – Projections rely on available datasets and are intended to forecast future population scenario(s) based on historical trends. Projections completed in 2021 as compared to 2024 or 2025 will have different results, as assumptions inevitably shift. Absolute accuracy is neither possible nor expected. It may be necessary to re-examine assumptions as conditions evolve (e.g., federal immigration policy, mine openings) which could impact population forecasts.

## 1.3. Geography + History

- **Located in a valley carved by the Chu N̄ikw̄än/Yukon River, the City of Whitehorse serves as both the capital of the Yukon and its largest urban centre.** Whitehorse is situated along both sides of the Chu N̄ikw̄än/Yukon River, framed by Canyon Mountain (locally known as Grey Mountain) to the east, Haeckel Hill to the northwest, and Golden Horn Mountain to the south.
- **Whitehorse lies within the shared traditional territory of Ta'an Kwäch'än Council and Kwanlin Dün First Nation,** reflecting the deep-rooted Indigenous presence and stewardship of the region. Historically, the area now known as Whitehorse was a gathering place for First Nations communities, favoured for its natural resources and strategic location. The city's colonial settlement began during the Klondike Gold Rush, with its proximity to the Yukon River making the city a convenient transportation and supply hub.
- The establishment of the White Pass & Yukon Route Railway reinforced Whitehorse's position as a strategic gateway to the gold fields and an essential connection to the Alaskan port of Skagway. Following the relocation of the territory's capital from Dawson City to Whitehorse in 1953, **the city has evolved into the administrative and commercial centre of the Yukon.** Whitehorse is home to the Government of Yukon's headquarters, numerous federal and First Nation government offices, and the Council of Yukon First Nations.
- Most of Yukon's businesses, utilities, and essential services are concentrated in Whitehorse, and tourism continues to be a significant contributor to the local economy, supported by the Alaska Highway and Erik Nielsen Whitehorse International Airport.
- Whitehorse experiences a subarctic climate, and these **climate conditions have shaped both the city's development patterns and its infrastructure needs.** Engagement with Yukon housing interest-holders identified the appeal of outdoor recreation as a key attractor to Whitehorse. Many residents prefer Whitehorse's proximity to services along with the Yukon's expansive wilderness. **This balance between accessibility and nature shapes the community's character and influences housing preferences, forming the backdrop for understanding local housing needs.**

# 1.4. Existing Housing Policy Framework

The City of Whitehorse Housing Needs Assessment recognizes previous work conducted and builds upon the strong foundation of these housing policies and related initiatives prepared by different levels of government, First Nations, and/or non-profit organizations. Recent policies and initiatives are summarized in further detail in Table 2.

Table 2: Summary of Recent Housing Related Policies and Initiatives

Policy / Initiative	Lead	Summary
Whitehorse's 2040 Official Community Plan (2023)	Municipal	Outlines number of dwelling units required to meet growth projections; based on 2021 projections to 2040, the OCP identified 6,150 total dwelling units to meet housing demand.
Housing Accelerator Fund Action Plan (2024)	Federal / Municipal	Commitment to accelerate development of housing and increase long-term housing supply.
Housing and Land Development Committee Recommendations (2022)	Municipal	Whitehorse City Council directed, this initiative represents the development industry, First Nations, and other governments; provided Council with recommendations to improve land development and increase housing supply.
Proposed Zoning Bylaw	Municipal	Informed by the Housing Accelerator Fund Action Plan, Housing and Land Development Committee Recommendations, and Official Community Plan – rewriting Zoning Bylaw to streamline regulations, align with the new OCP and support growth and development. At the time of writing this HNA, the Proposed Zoning Bylaw was under review by City Council.
Housing Development Incentives	Municipal	Whitehorse offers various incentives for the development of rental housing, missing middle housing, and suites.
Yukon Housing Incentive Programs	Yukon	Yukon Housing offer various incentive programs such as the Housing Initiatives Fund which provides funding for affordable rental housing projects, and the Developer Build Loan Program which provides low interest loans for short term construction financing to developers building modest housing and illegible for financing from traditional lenders.

Policy / Initiative	Lead	Summary
<p>Yukon Housing and Homelessness Action Plan 2025-2030</p> <p>Community Plan to Prevent and Reduce Homelessness Prepared for the Yukon Anti-Poverty Coalition</p>	<p>Non-Profit</p>	<p>Strategic document that aims to eradicate and prevent homelessness in Whitehorse through community collaboration and targeted actions. At the time of writing this HNA, the 2025 strategic document is currently under review.</p>
<p>Yukon Housing Action Plan (2015 – 2025)</p>	<p>Yukon</p>	<p>A strategic approach to addressing housing challenges across the territory, including Whitehorse – based on three key pillars: Housing with Services, Rental Housing, and Homeownership.</p>
<p>Creating Home (2023 – 2028)</p>	<p>Yukon Housing Corporation</p>	<p>A five-year strategy based on a 'Quadruple Aim of Housing.' The four aims include: improving the client experience, strengthening community well-being, improving the provider experience, and building a sustainable future.</p>
<p>Kwanlin Dün First Nation Community Lands Plan (2020)</p>	<p>Kwanlin Dün First Nation</p>	<p>Guides the direction for the planning and development of Kwanlin Dün First Nation Settlement Land (Community Land) within Whitehorse. The 2005 Kwanlin Dün First Nation Self-Government Agreement (SGA) established Kwanlin Dün First Nation as a self-governing entity with its own legislation powers. Alongside the SGA, the Final Agreement selected Community Lands to primarily generate revenue and provide opportunities for beneficiaries and citizens.</p>
<p>Ta'an Kwäch'än Council Self-Government Agreement (2002)</p>	<p>Ta'an Kwäch'än Council</p>	<p>The Ta'an Kwäch'än Council Self-Government Agreement identifies the First Nation will not enact laws on Settlement Lands in Whitehorse unless agreed upon by both the City of Whitehorse and Ta'an Kwäch'än Council.</p>

Policy / Initiative	Lead	Summary
Yukon Housing Corporation 2025-2028 Action Plan	Yukon Housing Corporation	YHC signed a nine-year cost-matching funding agreement with CMHC; this Bilateral Agreement focuses on preserving, renewing, and expanding social housing. YHC is required to develop three-year action plans throughout the duration of the agreement which outline how territorial and federal funding will be invested to achieve targets. The third and final plan covers April 1, 2025 to March 31, 2028 and includes a joint investment of \$56.1 million to support Yukon's housing needs.

**OFFICIAL COMMUNITY PLAN**

- In 2023, the City of Whitehorse adopted a new Official Community Plan (OCP) that sets a vision for the city to 2040. The OCP includes a 20-year Residential Growth Strategy that outlines the number of dwelling units required to meet various growth projections, as well as the percentage of units that will come from different types of development.
- **The Strategy calls for 6,150 total dwelling units to meet housing demand based on 2021 projections.**
- The Official Community Plan includes policies aimed at increasing housing supply across the housing continuum, improving affordability, and supporting accessible and supportive housing, while promoting sustainable land development patterns. Section 9 directs the City to encourage a diverse mix of housing types and rental options to meet changing community needs, including emergency, short-term, and long-term housing, in collaboration with partners (Policies 9.1, 9.2, 9.6).
- The OCP supports the integration of affordable and publicly operated housing throughout the city, with priority given to locations near Downtown, Urban Centres, and transit routes, and promotes the use of bylaws, policies, partnerships, and incentives to facilitate affordable housing development (Policies 9.3–9.5). It also encourages the development of secondary suites, such as living and garden suites, and calls for monitoring the impacts of short-term rentals on housing availability (Policies 9.7, 9.8). In addition, the OCP supports universally accessible housing and seniors' housing that can adapt to evolving needs over time (Policies 9.9, 9.10).

# 1.5. Housing Network

- **The Housing Network, illustrated in Figure 1, is a concept that demonstrates the full range of types and tenures of housing**, including emergency shelters and home ownership. As an illustration, the System has two purposes – to provide readers with an “at-a-glance” look at the different kinds of housing that comprise a complete community and as a tool to identify gaps in the housing market.
- **The Network has been envisioned to supplement the concept of a Housing Continuum**, as the linear nature of a continuum may assume upward mobility is desirable. The Network reflects the diversity of choice that is needed to support changing life circumstances; households can move around the System as needed – there is no determined pathway and no desired end goal.

Figure 1: City of Whitehorse Housing System



- **A healthy housing system consists of a range of housing options:** emergency shelters, transitional homes, supportive and social housing, affordable rentals, home ownership options, and market-rate residences. If there are shortages in any part of this system, other segments feel the effects. For instance, a lack of rental units usually pushes rents higher. Rising rents can make market rental housing unaffordable for some families, increasing demand for social housing. Likewise, when property prices or interest rates climb and fewer first-time buyers are able to purchase homes, more people remain renters. This shrinks rental vacancies and often leads to higher rental costs.

### Emergency Accommodation

Temporary, short-term housing people can access immediately when at-risk of or experiencing homelessness. May be open to all people or restricted to target groups such as men or women and children.

### Supportive Housing

Living spaces, typically subsidized, with on-site support services to help people maintain stable housing and improve their quality of life. Supports offered off-site can vary depending on needs. Supportive housing is designed for individuals living with disabilities, mental health issues, substance use challenges, seniors, or those at-risk of homelessness.

### Non-Market Rental

Rental housing with below market prices and typically funded through government grants and loans to reduce costs for residents. Often operated by non-profit organizations or with agreements that maintain affordability for a set number of years.

### Market Rental

Housing owned by a private individual or company that is rented to tenants at market rates. Rental housing can refer to any type of housing available on the market, such as purpose-built apartments, condominiums, and secondary suites.







































### Market Home Ownership

Ownership housing describes dwellings at market prices a person or household could purchase to reside within. This housing may be fee simple (building and land are attached together as one single property), leased (commonly on settlement land, owner grants tenant the right to occupy the property for a period of time), or stratified (owner buys the dwelling itself but shares common areas of land with other members of the strata corporation). Whitehorse has limited non-market ownership options.

# 1.6. Roles in the Whitehorse Housing System

Whitehorse’s housing system involves various interest-holders, rights-holders, and decision makers operating together to address housing needs, as further outlined in Table 3.

Table 3: Housing System Roles

	 PRIMARY  SECONDARY	HOUSING DELIVERY + SUPPORT	EDUCATION	REGULATION + PLANNING	FUNDING	ADVOCACY	LAND DEVELOPMENT
City of Whitehorse							
Territorial Government							
Federal Government							
Ta'an Kwäch'än Council							
Kwanlin Dün First Nation							
Developers + Builders							
Non-Profit Sector							

## CITY OF WHITEHORSE

- The City’s role in the housing system includes preparing policy and undertaking land use planning through the Official Community Plan and Zoning Bylaw to plan and regulate housing; the City also collaborates with the Government of Yukon and other developers of residential land. The City may also support the funding of housing through incentives.

## GOVERNMENT OF YUKON

- The Yukon’s main law governing municipalities is the territorial *Municipal Act*, providing the framework for city governance, powers (e.g., planning, finance, property) and interaction with the territory. Unlike other places in Canada, the Government of Yukon has a unique role as a major landowner and developer within the city, supporting housing development through various funding programs. Additionally, it delivers housing directly through the Yukon Housing Corporation.

## **KWANLIN DÜN FIRST NATION**

- Kwanlin Dün First Nation is a Self-Governing First Nation whose traditional territory and settlement lands are within the larger Whitehorse area. Kwanlin Dün First Nation provides an affordable housing program to help citizens and beneficiaries secure safe, affordable, and sustainable housing.
- The Nation also act as a land developer, principally through its development corporation, Chu Níikwän Development Corporation (CNLP), which focuses on strategic investments, real estate, energy, and construction to generate wealth for the First Nation. CNLP has supported the development of the Copper Ridge West neighbourhood and is a key player in the Chasàn Tatäy (Range Point) housing development, which aims to build hundreds of new residential units in Whitehorse.

## **TA'AN KWÄCH'ÄN COUNCIL**

- Ta'an Kwäch'än Council is a Self-Governing First Nation whose traditional territory and settlement lands are within the larger Whitehorse area. Ta'an Kwäch'än Council currently provides four rental units for its citizens and is actively engaged in a new 48-unit housing development underway in Whistle Bend. Its development arm, Da Daghay Development Corporation (DDDC), manages over 80,000 square feet of commercial and residential property citywide, including River Bend housing, and leases and develops land with the Council and strategic partners.

## **NON-PROFIT ORGANIZATIONS**

- The non-profit housing sector develops and manages non-market housing units and may include support services (e.g., life skills, employment training). The sector includes community-based non-profit organizations that typically receive government financial assistance to enable them to offer affordable rents to low-income households.

## **DEVELOPERS, BUILDERS, AND LOCAL BUSINESSES**

- Most housing projects are built by private developers for sale at market price, ranging from speculative homes to large subdivisions or multi-unit buildings. Developers pursue projects that are financially viable and typically receive financing from investors or financial institutions. Land in the Yukon has mainly been developed by the government; however, Kwanlin Dün First Nation and Ta'an Kwäch'än Council have recently begun developing their land, some of which is for their own members and some for the broader public.

## 2. Demographic Trends

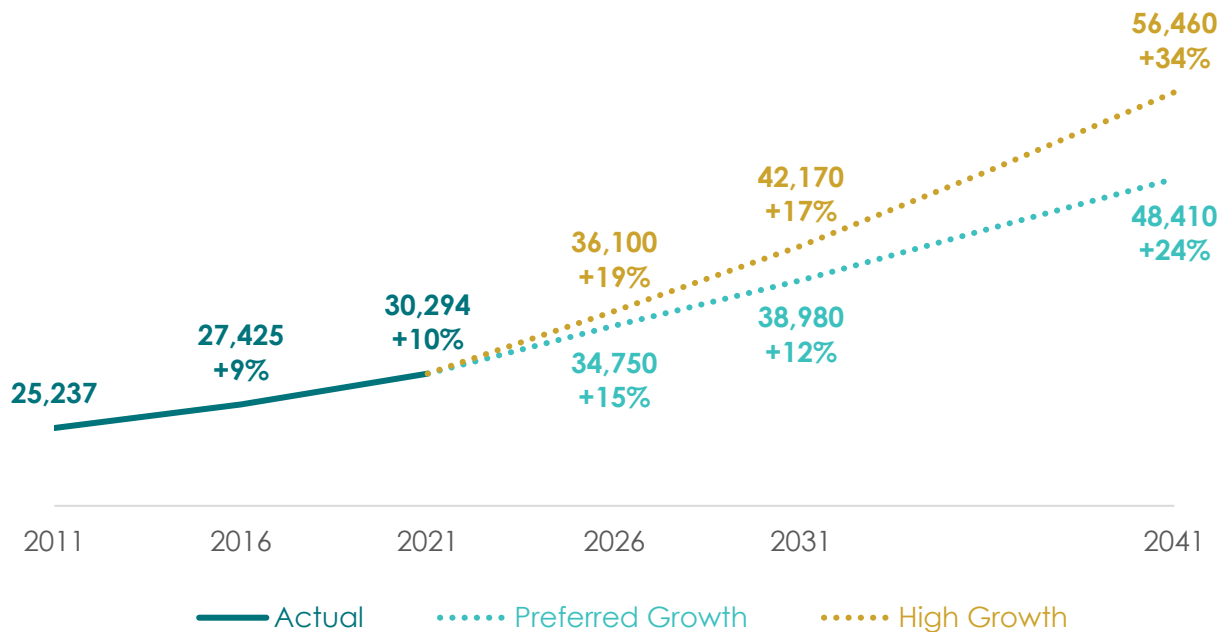
Understanding the housing needs of Whitehorse requires a comprehensive analysis of its demographic trends. Population growth, age distribution, and migration patterns all play a critical role in shaping demand for housing types, affordability, and associated infrastructure planning. The following sections present key population, demographic, and mobility data to provide the necessary context.

### 2.1. Population Growth

- **The City of Whitehorse has experienced consistent growth since 2011**, increasing from 25,237 residents to 30,294 in 2021, an overall growth of approximately +20%. Using five-, 10-, and 20-year time frames, the Yukon Bureau of Statistics' (YBS) preferred and high growth projections indicate continued growth is to be expected. **Under the preferred population scenario, the number of residents is expected to increase to 38,980 (+30%) between 2021 and 2031**, demonstrating an increased rate of growth from the previous ten-year period.

Figure 2: Historical and Projected Population, City of Whitehorse, 2011 – 2041

Source: Yukon Bureau of Statistics Population Projections



- Compared to the preferred projection, the high growth scenario forecasts the population to increase five percentage points higher in 2026 and 2031, and 10 percentage points higher in 2041.

## What's Driving Whitehorse's Rapid Population Growth?



Immigration, both international and interprovincial, remains the primary driver of growth in Whitehorse. See [Section 2.6](#) for more information.

- Table 4 presents population growth in comparable northern cities, providing further context for understanding Whitehorse's growth and unique northern setting. **Over 10-years, Whitehorse's annual growth rate was 1.9%, more than three times higher than Yellowknife**, which is likely related to migration patterns, economic opportunities, and geographic accessibility. Looking ahead, Whitehorse's preferred projection scenario between 2021 and 2041 reflects an annual growth rate of +2.3%, reflecting a further acceleration in the pace of growth.

Table 4: Population Change and Growth Rates for Northern Capital Cities, 2011 – 2021

Source: Statistics Canada, Census of Population, Whitehorse and Yellowknife (2011, 2021)

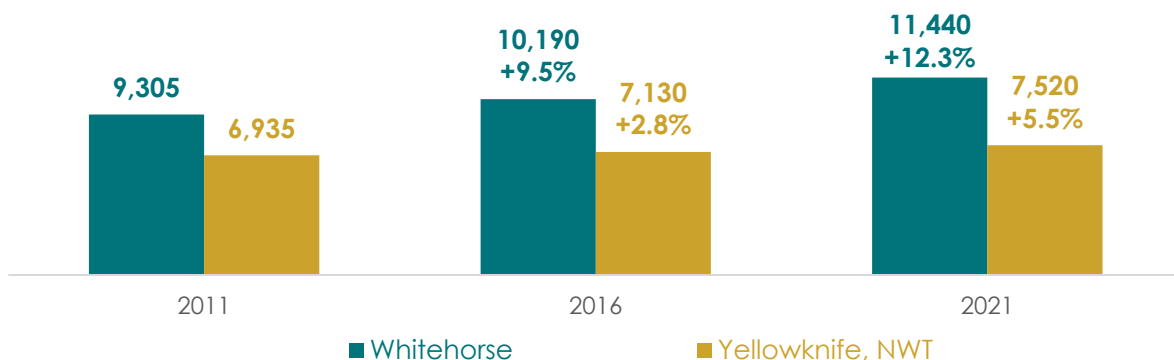
City	Population		Net Change	Annual Growth Rate
	2011	2021		
Whitehorse, Yukon	23,276	28,201	+4,925	1.9%
Yellowknife, N.W.T.	19,234	20,340	+1,106	0.6%

## 2.2. Household Growth

- From 2011 to 2021, Whitehorse gained 2,135 new households. The number of households grew by 9.5% between 2011 and 2016, and by 12.3% from 2016 to 2021; **this consistent growth reflects the city's overall population increase and is expected to continue over the next 20 years.**

Figure 3: Total Households of Northern Capital Cities, 2011 – 2021

Source: Statistics Canada, Census of Population, Whitehorse and Yellowknife (2011, 2016, 2021)



- Table 5 presents the **preferred household projection** developed by Yukon Bureau of Statistics for the City of Whitehorse. Between 2021 and 2031, households are forecast to increase by 5,045 (annual growth rate of 3.7%). Over 20-years, from 2021 to 2041, an additional 9,880 households are projected (annual growth rate of 3.2%). **Under the preferred projection, annual household growth over the next 10-years is expected to rise faster than the historical trend observed from 2011 to 2021 (3.7% vs. 2.1%).**

Table 5: Preferred Household Projections – Net Change and Annual Growth Rate, City of Whitehorse, 2021 – 2041

Source: Statistics Canada, Census of Population, Whitehorse (2021). Yukon Bureau of Statistics, Household Projections for Whitehorse (CY) 2025-45

Timeframe	Households at Start of Period	Households at End of Period	Net Change	Annual Growth Rate
2021 → 2026	11,440	14,405	+2,965	4.7%
2021 → 2031	11,440	16,485	+5,045	3.7%
2031 → 2041	16,485	21,320	+4,835	2.6%
2021 → 2041	11,440	21,320	+9,880	3.2%

- Table 6 shows the **high-growth household projection** developed by Yukon Bureau of Statistics for the City of Whitehorse. Compared to the preferred projection, the high-growth scenario shows a higher annual growth rate across all three timeframes. Similar to the preferred projection, the high-growth scenario anticipates a greater concentration of growth in the first 10-years. Under the high-growth scenario, household growth over the next 10-years is projected to increase at a faster pace than the historical trend observed between 2011 and 2021 (4.5% vs 2.1%).

Table 6: High-Growth Household Projections – Net Change and Annual Growth Rate, City of Whitehorse, 2021 – 2041

Source: Statistics Canada, Census of Population, Whitehorse (2021). Yukon Bureau of Statistics, Household Projections for Whitehorse (CY) 2025-45

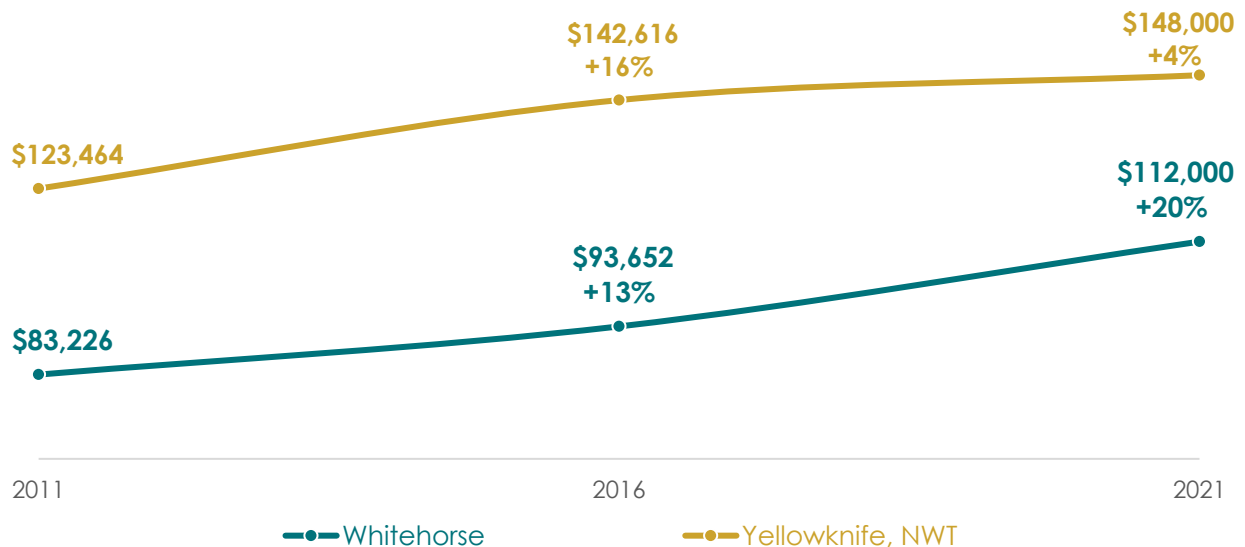
Timeframe	Households at Start of Period	Households at End of Period	Net Change	Annual Growth Rate
2021 → 2026	11,440	14,965	+3,525	5.5%
2021 → 2031	11,440	17,835	+6,395	4.5%
2031 → 2041	17,835	24,865	+7,030	3.4%
2021 → 2041	11,440	24,865	+13,425	4.0%

## 2.3. Household Income

- **Total median household income in Whitehorse increased steadily between 2011 and 2021, rising by +35% from \$83,226 to \$112,000.** This trend intensified in the most recent Census period, with median household incomes increasing by +20%.<sup>5</sup>

Figure 4: Total Median Household Income in Northern Capital Cities, 2011 – 2021<sup>6</sup>

Source: Statistics Canada, Census of Population, Whitehorse, Yellowknife (2011, 2016, 2021)



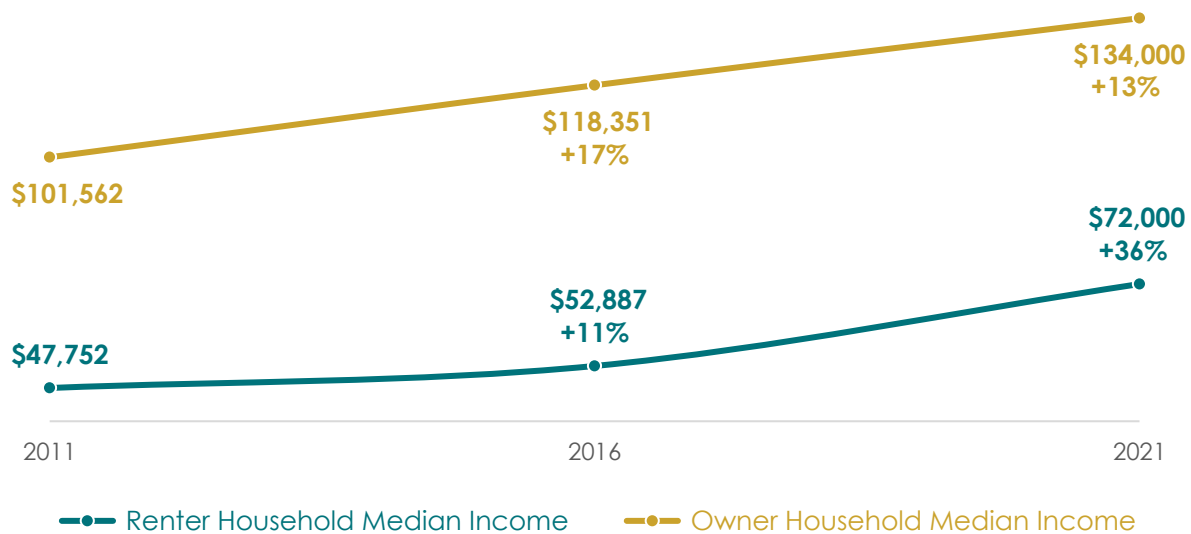
- **Renter median household income grew by +51% between 2011 and 2021, while owner household income increased by +32%.** Over the same period, renter median income grew at an annual rate of 4.2%, compared to 3.6% for all households and 2.8% for owner households.
- **This demonstrates renter incomes have outpaced owner household income growth by +1.4 percentage points annually.** Looking ahead, it will be important to consider how evolving renter incomes may influence both housing affordability, as well as the resulting mobility within the overall housing system.

5. Incomes are not inflation adjusted, but it is important to acknowledge that inflation has contributed to higher incomes, while reducing purchasing power. From 2015-2021, the consumer price index increased 11.2% in Whitehorse.

6. In March 2020, the Government of Canada provided the Canada Emergency Response Benefit to support employed and self-employed Canadians directly affected by COVID-19. Those eligible could receive \$2,000 for a four-week period.

Figure 5: Median Household Income – Renters and Owners, City of Whitehorse (2011 – 2021)

Source: Statistics Canada, Census of Population, Whitehorse (2011, 2016, 2021)



- Figure 6 illustrates the shifts in renter income distribution from 2011 to 2021. **The proportion of renters earning more than \$100,000 more than doubled in 10-years**, from 14% in 2011 to 33% in 2021. By contrast, the share of renters earning less than \$20,000 declined by 13% over the same period, while those earning between \$20,000 and \$39,999 declined by 5%.
- **Income changes relative to inflation highlight the pace at which shelter prices have increased in the last ten years**; for all items, inflation between 2011 and 2021 was 20.8%, yet for shelter, inflation totalled 38.5%. This demonstrates the extent to which wages have risen to accommodate higher shelter costs, yet rising shelter costs have reduced how much households can afford to spend on housing.

### What We Heard – Engagement Feedback

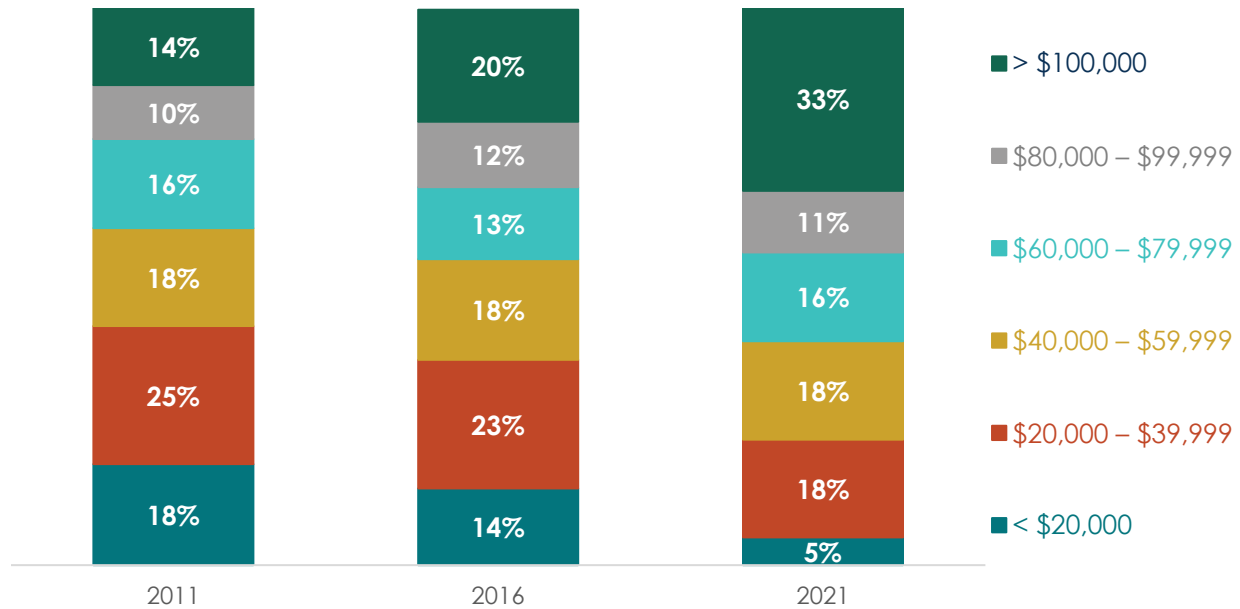


Participants identified challenges for first-time homebuyers:

- Limited housing options have led to more high-income renters, increasing competition in an already tight rental market.
- Low vacancy rates are driving rental prices up, reducing affordability for lower-income households.
- Non-profit housing providers noted persistent barriers for lower-income renters in accessing affordable, suitable units.

Figure 6: Proportion of Renter Household Income Categories, City of Whitehorse, 2011 – 2021<sup>7</sup>

Source: Canada Mortgage and Housing Corporation, Historical Renter Household Income, Whitehorse, (2011, 2016, 2021)

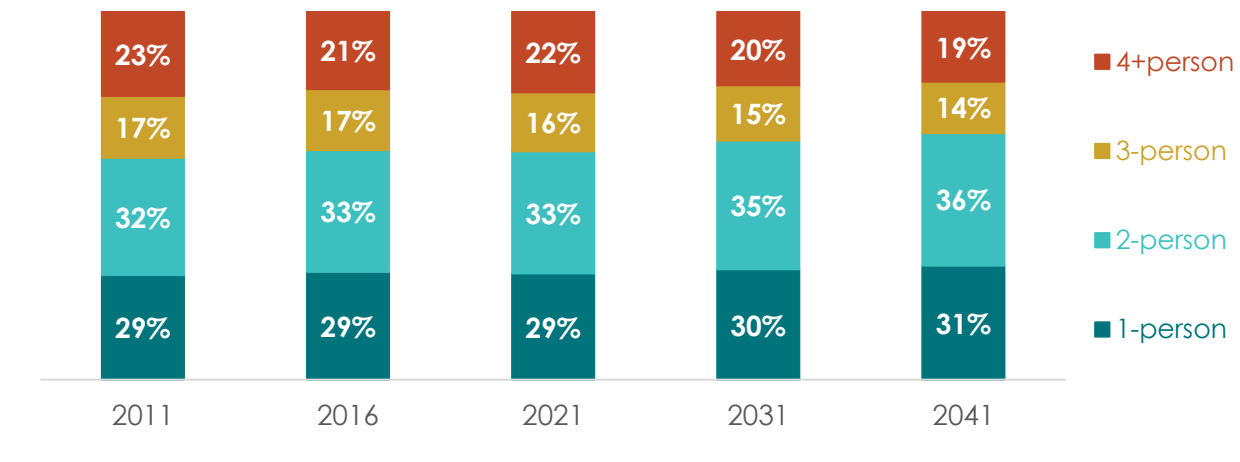


## 2.4. Household Size and Tenure

- **The total number of households in Whitehorse increased between 2011 and 2021, while the distribution of household sizes remained largely stable.** In 2021, one- and two-person households represented 62% of all households, indicating a sustained demand for smaller housing types.

Figure 7: Share of Households by Household Size, City of Whitehorse, 2011 – 2041

Source: Statistics Canada, Census of Population, Whitehorse (2011, 2016, 2021). Yukon Bureau of Statistics, Preferred Household Projections (2031 and 2041)

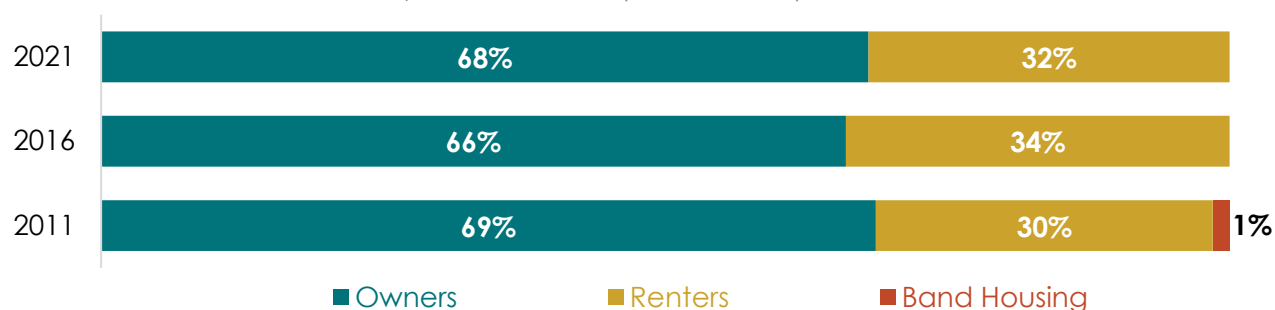


7. In March 2020, the Government of Canada provided the Canada Emergency Response Benefit to support employed and self-employed Canadians directly affected by COVID-19; those eligible could receive \$2,000 for a four-week period.

- **Whitehorse's household tenure has been stable over the past decade (2011-2021)**, with an average of 67.4% owners and 32.1% renters. While this distribution has not shifted significantly, it does not necessarily indicate that the housing needs of both groups have been adequately met. The stability of this trend underscores the importance of maintaining accessibility to both ownership and rental opportunities.

Figure 8: Household Tenure Share, City of Whitehorse, 2011 – 2021<sup>8</sup>

Source: Statistics Canada, Census of Population, Whitehorse (2011, 2016, 2021)



## 2.5. Age Distribution of Population

- **The median age and overall age distribution of Whitehorse's population have shown limited change, with the median age holding steady at 37 years.** The share of residents in the 0–14 and 80+ age categories have remained relatively consistent. Residents aged 15–24, 25–44, 45–64, and 65–79 experienced more significant changes, with the proportion of residents aged 65–79 increasing from 7% in 2011 to 11% in 2021.
- **Feedback from engagement with government and interest-holders highlighted a growing senior population.** Census data suggests the share of the senior population is growing but specifically within the 65–79 age category. The proportion of the population 80+ has remained consistent at 2% since 2011.

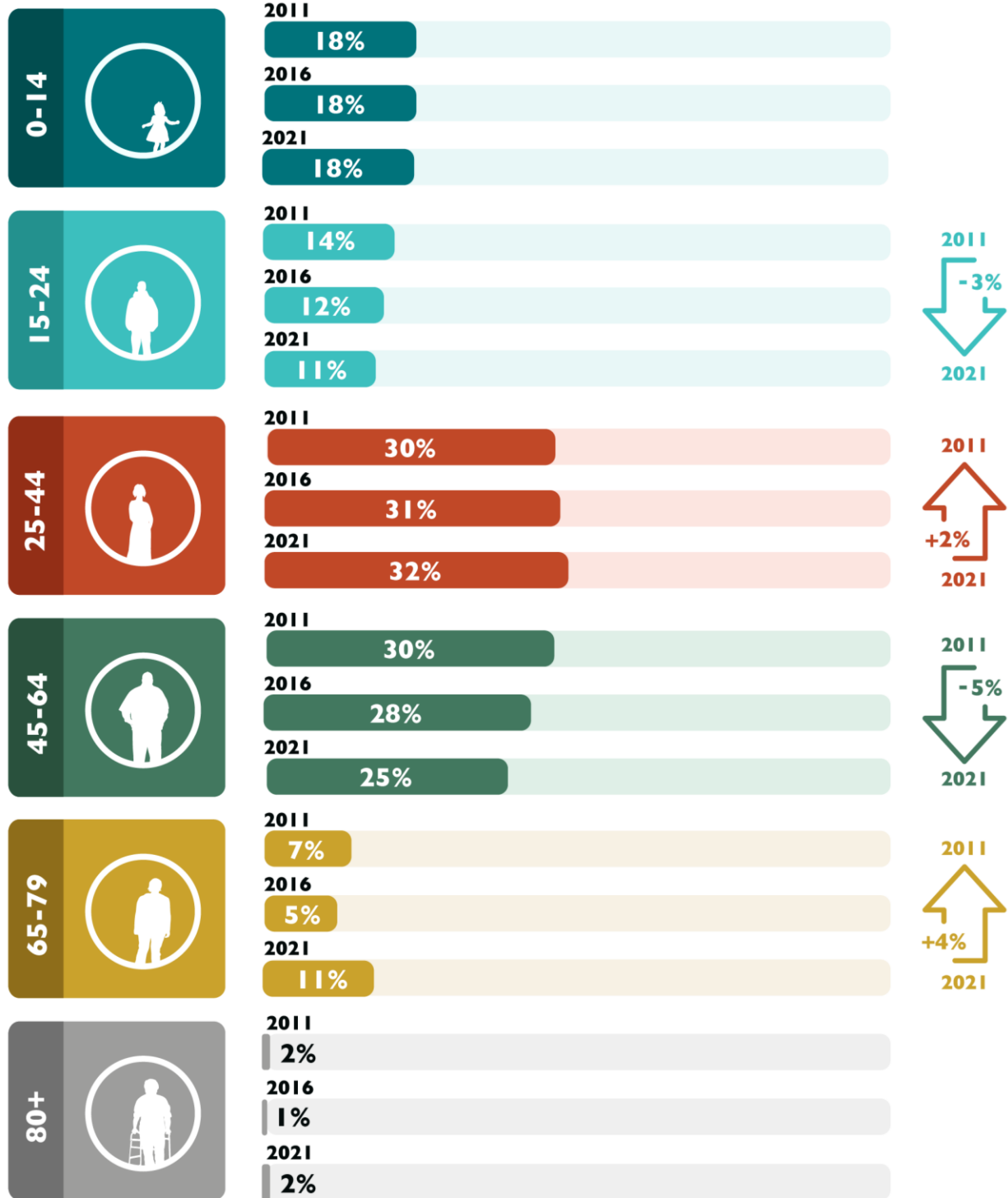
8. In 2011, the National Household Survey recorded 140 households (1.5%) as band housing.



## How Whitehorse's Population Compares to National Trend

- Canada's median age is 41, reflecting an older population overall.
  - Whitehorse has a younger demographic when compared to the national trend: while the share of residents aged 65 to 79 has grown, the proportion aged 80+ remains stable, unlike the national trend where older age groups are increasing.
  - Millennials (ages 25 to 40) are a rapidly growing segment both nationally and in Whitehorse; in Yukon and other northern territories, millennials outnumber baby boomers due to younger age profiles.
- 
- The Yukon Bureau of Statistics publishes quarterly population estimates each year. **Between 2021 and 2024, the age distribution has demonstrated overall stability across all categories**, with only marginal changes observed in the percentages of residents aged 0 to 14 (-1%), 25 to 44 (+3%), and 45 to 64 (-2%).
  - **The increase of residents aged 25 to 44 may be attributed to Whitehorse's ability to retain working-age adults through employment compounded by the city's unique lifestyle opportunities.** Meanwhile, the decrease in residents aged 45 to 64 may reflect the out-migration of pre-retirement adults that may be influenced by a variety of economic and lifestyle reasons. The increase of residents aged 65 to 79 reflects the aging population and suggests an increasing need for seniors' services, housing, and long-term care options.

Figure 9: Age Distribution of Population, City of Whitehorse, 2011 – 2021  
 Sources: Statistics Canada, Census of Population (2011, 2016, 2021)

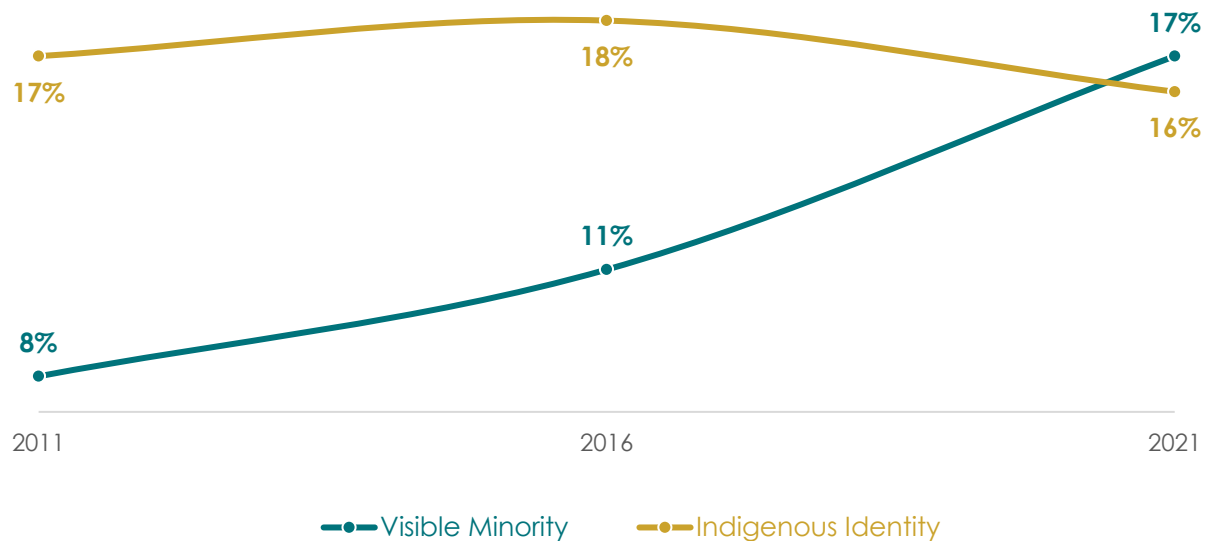


## 2.6. Identity, Immigrant Status, & Mobility

- **From 2011 to 2021, the proportion of the population identifying as a visible minority increased significantly, from 8% to 17%**, reflecting a steadily diversifying community. While the absolute number of people identifying as Indigenous grew from 3,770 in 2011 to 4,530 in 2021, the share of the total population remained relatively stable, with a slight decline from 17% to 16%.
- **Notably, 2021 marked the first year the proportion of the population identifying as a visible minority exceeded the Indigenous-identifying population.** These trends highlight Whitehorse's increasingly diverse community amidst a strong Indigenous presence. The growth in both populations underscores the need for housing development that includes culturally appropriate and informed options.

Figure 10: Visible Minority and Indigenous Identity, City of Whitehorse, 2011 – 2021

Source: Statistics Canada, Census of Population (2011-2021)



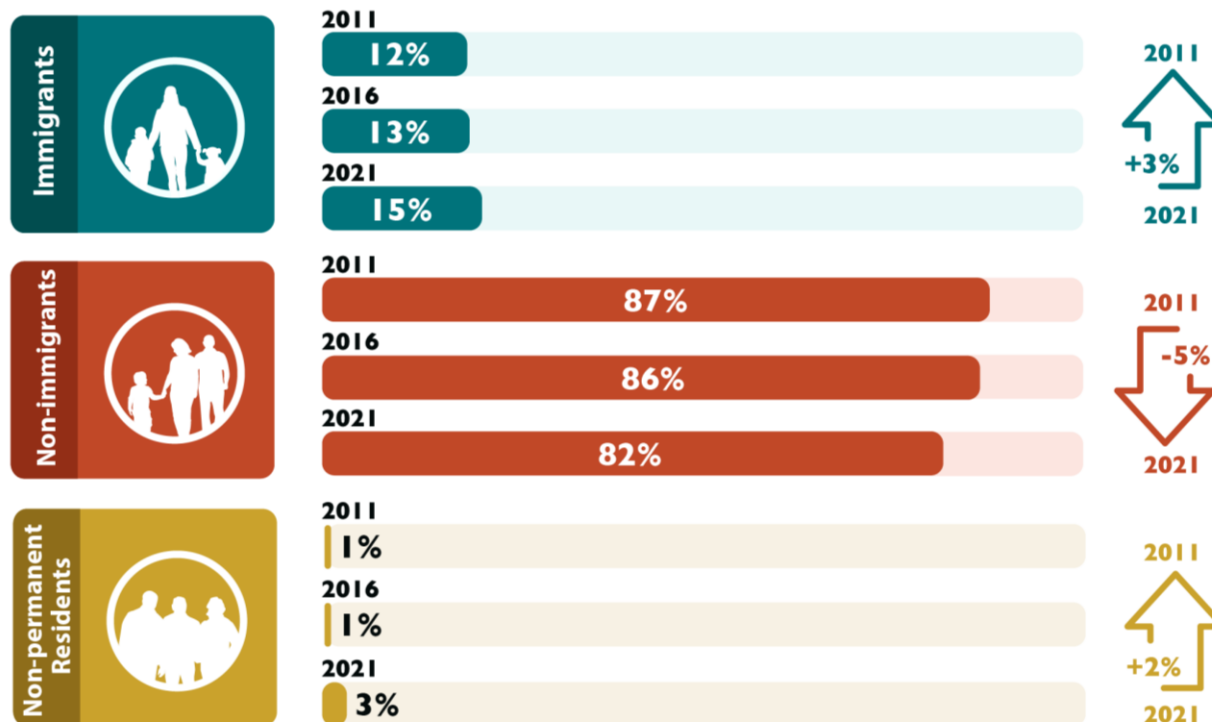
- **Between 2011 and 2021, the share of immigrants in Whitehorse increased from 12% to 15%.** Conversely, the share of non-immigrants and non-permanent residents<sup>9</sup> has shifted, decreasing by -5% and increasing by +2% respectively. These shifts may reflect the role of immigration in supporting population growth and addressing labour market needs.

9. Statistics Canada defines non-permanent residents as persons from another country with a usual place of residence in Canada and who have a work or study permit or have claimed refugee status (asylum claimants). Family members living with work or study permit holders are also included, unless these family members are already Canadian citizens, landed immigrants, or permanent residents.

- As immigration continues to impact Whitehorse's demographic profile, **housing policies and supply will need to account for the diverse needs of newcomers** such as tenure preferences and access to settlement supports.

Figure 11: Share of Population – Immigrants, Non-immigrants, and Non-Permanent Residents, City of Whitehorse, 2011 – 2021

Source: Statistics Canada, Census of Population (2011-2021)



- Census mobility status data demonstrates Whitehorse's mobility patterns have remained stable, with no significant shifts observed between 2011 and 2021.** Mobility status helps measure population movement, with the one-year timeframe capturing short-term migration patterns and five-year timeframe providing a broader view of long-term movement.

### Movers + Non-Movers



Statistics Canada defines mobility based on a person's residence on May 11, 2021, compared to one or five years earlier:

- Non-movers:** Individuals who remained at the same address.
- Movers:** Individuals who changed residences, including both migrants and non-migrants.

- From 2011 to 2021, one-year mobility data remained relatively constant, with just over 80% of the population classified as non-movers, and the remainder as movers.
- **That pattern shifts when considering five-year mobility data trends;** while similarly constant over the last 10 years, the proportion of movers and non-movers is almost equal, at close to 50%.

### Migrants + Non-Migrants



- **Migrants** include both internal and external movers: **internal migrants** are individuals who relocated to another city, town, township, or village within Canada, while **external migrants** are those who previously lived outside Canada at the earlier reference date.
- **Non-migrants** are persons who did move but remained in the same city, town, township, or village.

- **Within the movers population group, the share of non-migrants and migrants has remained close to constant since 2011**, with a roughly even split (53% non-migrants and 47% migrants as of 2021).
- Similarly consistent patterns are evident among the migrant population over the last ten years. **As of 2021, most of the migrant population (79%) is comprised of internal migrants, of which the majority (81%) are interprovincial migrants.**
- **The mobility data highlights consistent trends over time, with Whitehorse's population exhibiting a high degree of long-term mobility**, driven by interprovincial migration. This pattern highlights the city's position in the Yukon, as the territory's primary residential, service, and employment hub, contributing to sustained demand for housing.

## 2.7. Labour Force

- Between 2011 and 2021, **the total number of workers in Whitehorse increased**, reflecting population growth. Simultaneously, **the participation rate decreased**, indicating there are fewer people working or actively looking for work.
  - This is likely related to the aging population, as older residents may be retired and no longer looking for work. While a lower unemployment rate may be reflective of a strengthening economy, a decline in labour force participation may also be a factor.

Table 7: Labour Force Statistics, City of Whitehorse, 2011 – 2021  
 Source: Statistics Canada, Census of Population, Whitehorse (2011-2021)

	2011	2016	2021
Population Aged 15+	18,630	20,015	22,785
% of Population in Labour Force	80%	77%	74%
Unemployment Rate	7.6%	7.0%	5.6%

- The largest proportion of the labour force worked in public administration (24.3%), followed by healthcare (12.9%) and retail trade (10.3%). **This reflects Whitehorse's position as the territorial capital, with public administration a core component of the city's economic development.** A similar pattern is reflected in Yellowknife's labour data, with 29.5% of the labour force working in public administration. These labour trends are distinct from what is seen across Canada, where the proportion of the labour force working in public administration was 6.2%.

# 3. Housing Profile

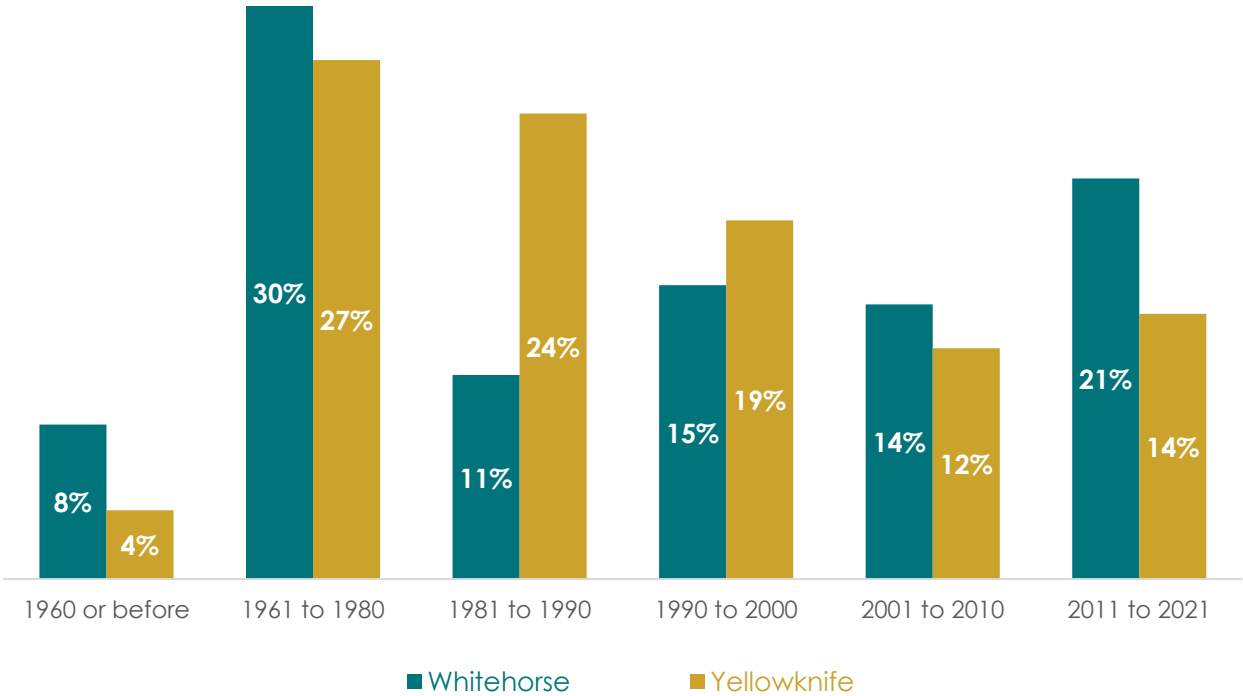
The following indicators highlight trends related to Whitehorse's housing stock over time, including specific data for rental, ownership, and non-market housing.

## 3.1. Housing Indicators

### AGE OF HOUSING

- **There has been substantial new housing construction in Whitehorse, with 35% of the city's housing stock constructed after 2001.** Simultaneously, a similar proportion of Whitehorse's housing units were constructed prior to 1980 (38%) and may be reaching end-of-life and in need of major repair. This diversity of housing age demonstrates the different eras of development that have occurred locally.
- When compared to Yellowknife, Whitehorse has a large proportion of older housing units. However, in the last 20-years, Whitehorse added many new units, as the city has a higher proportion of homes built after 2001 when compared to Yellowknife. **Feedback from engagement indicates more supply is needed to address housing needs, as much of the new supply is not affordable to low- and moderate-income households.**

Figure 12: Age of Housing by Community  
Source: Statistics Canada, Census of Population (2021)



## How does the age of housing in Whitehorse compare to national trends?



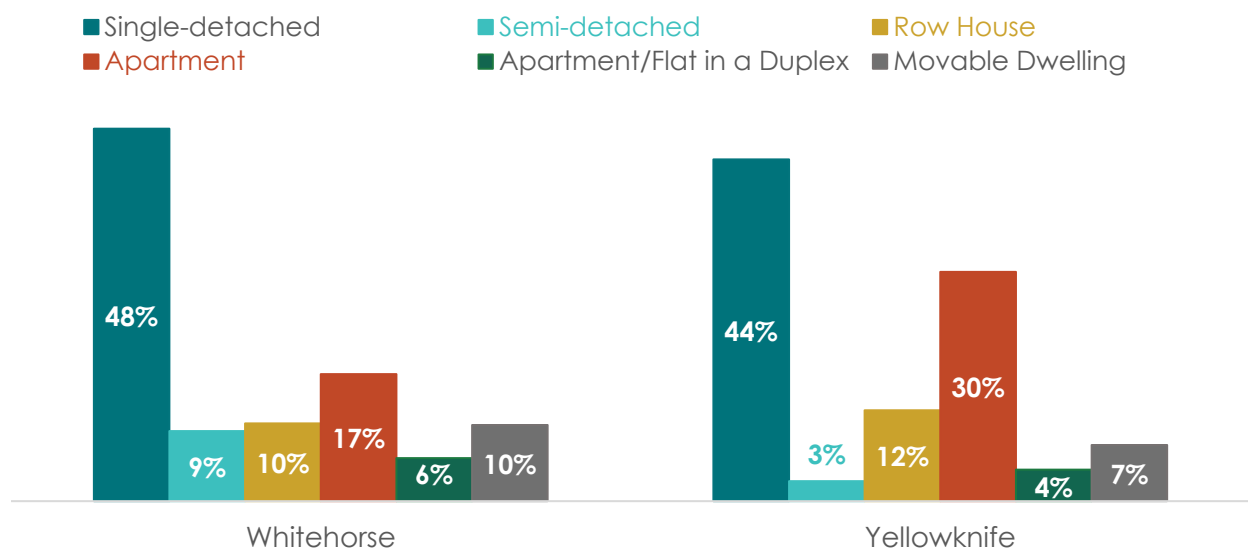
- Whitehorse's housing stock is generally newer than the Canadian average. Nationally, about 48% of private dwellings were built before 1980, while roughly 27% were constructed after 2001.
- This newer housing mix likely influences local prices; with fewer older, lower-cost homes available, buyers often face limited choices beyond newer, and typically more expensive, properties.

## HOUSING MIX

- **Between 2016 and 2021, Whitehorse's housing stock became slightly more diverse, with the proportion of single-detached homes declining and row homes increasing.** Multi-unit development has become more commonplace in Whitehorse since 2020, which is reflected in the City's occupancy permit data.
- When compared to Yellowknife, Whitehorse's housing typology is similar, with a higher proportion of single-detached and semi-detached houses, and a lower proportion of apartments. This typology is reflective of community characteristics, as the City of Yellowknife occupies a smaller land area, which has historically led to greater population densities and more apartment buildings. With a larger land base, Whitehorse's housing development is more dispersed and lower density.

Figure 13: Housing Mix by Community

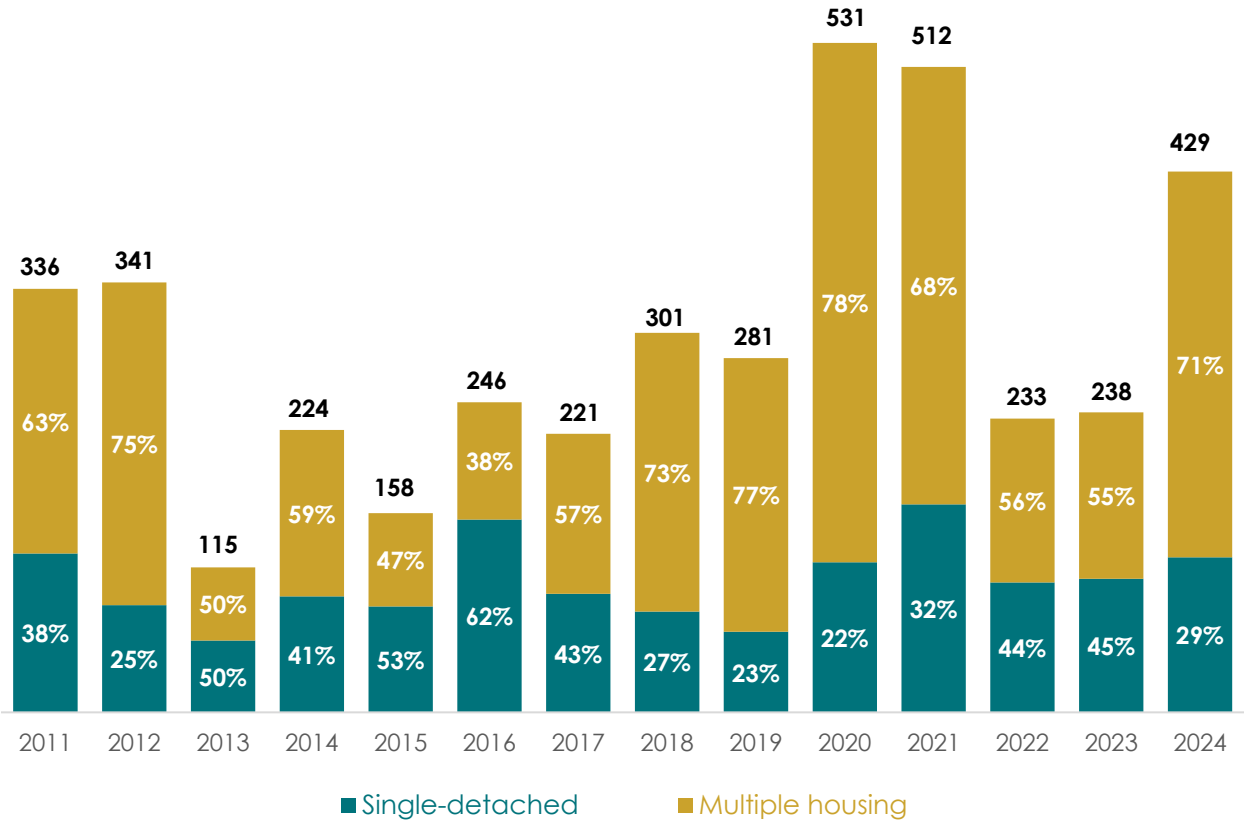
Source: Statistics Canada, Census of Population (2021)



## BUILDING PERMITS AND COMPLETIONS

- Figure 14 shows the annual residential building permits issued for new units between 2011 and 2024.<sup>10</sup> Over this timeframe, an average of 298 permits were issued, comprising 194 permits (65%) for multiple housing and 104 permits (35%) for single-detached housing.
- **The number of permits issued for new residential units has increased in recent years:** between 2011 and 2019, an annual average of approximately 247 permits were issued, compared with an annual average of 389 permits issued between 2020 and 2024. The trend over the last five years represents a 57% increase, or about 142 permits annually.

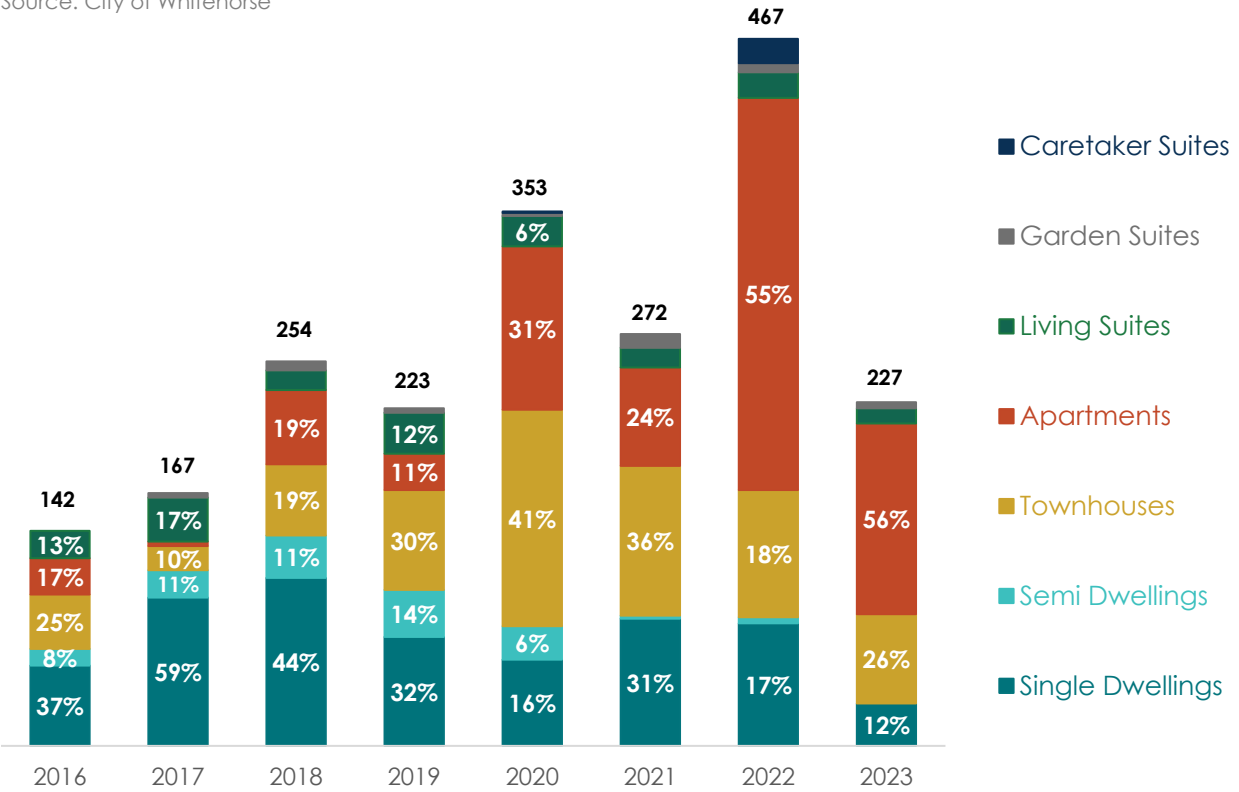
Figure 14: Type and Total - Annual Issued Residential Permits, City of Whitehorse, 2011 – 2024  
 Source: City of Whitehorse



<sup>10</sup> The primary difference between municipal building permits and CMHC housing starts, further explained on the following pages, lies in the stage of construction they represent: building permits signal the intention to build, while CMHC starts confirm that construction has actually begun. A “housing start” is recorded by CMHC when 100% of the concrete has been poured for the entire footing around the structure (or an equivalent stage if no basement).

- From 2016 to 2023, Whitehorse saw 2,105 new occupied residential units. Apartments (658), single dwellings (584), and townhouses (550) comprised 85% of these homes. Similarly to the trends seen in building permit data, recent years demonstrate a higher rate of occupied units. **From 2020 to 2023, there were 1,319 newly occupied units, which is more than one and a half times the number added between 2016 and 2019 (786).**

Figure 15: Total New Occupied Residential Units by Type of Dwelling, City of Whitehorse, (2016 – 2023)  
 Source: City of Whitehorse



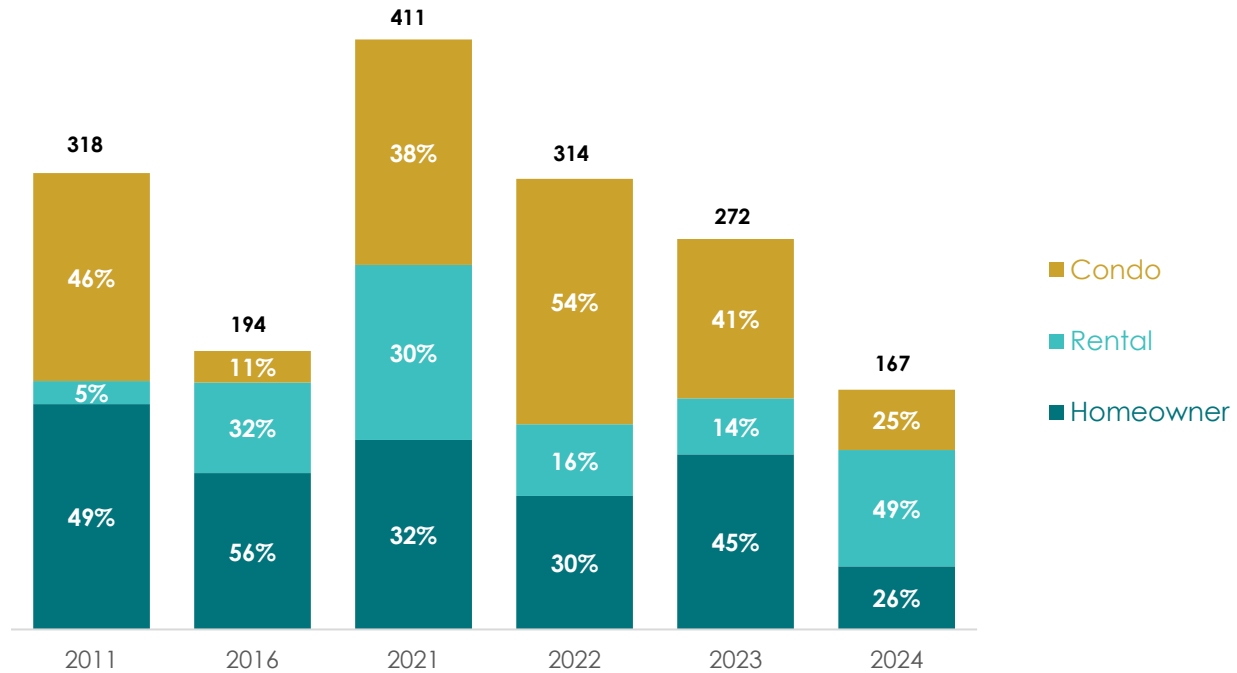
### HOUSING STARTS

- Between 2011 and 2024, a total of 3,635 new housing starts were recorded (annual average of 260 starts), comprising 33% ownership dwellings, 40% condominium units, and 27% rental dwellings. In more recent years, overall housing starts have trended downwards. From 2020 to 2024, total starts declined from 478 to 167, representing a 65% decrease, or an average annual reduction of 22%.
- By tenure, rental starts declined to the greatest extent (-71%), followed by condominiums (-61%) and ownership dwellings (-53%). While population growth has continued over this period, the decline in housing starts, particularly rental dwellings, suggests increasing pressure on an already constrained rental market, which may further

affect mobility within the housing system. This may also be indicative of changing market conditions, as the number of building permits issued by the City increased between 2023 and 2024, while construction starts slowed.

Figure 16: Distribution of Housing Starts by Market, City of Whitehorse (2011-2024)<sup>11</sup>

Source: Canadian Mortgage and Housing Corporation, Starts and Completions Survey



### 3.2. Homeownership Indicators

- **The average sales prices of all building types in Whitehorse increased between 2011 and 2025.** Over this period, condominiums experienced the largest overall growth, rising by 76%, followed by both single-detached and semi-detached homes at 68% each, and mobile homes at 59%.

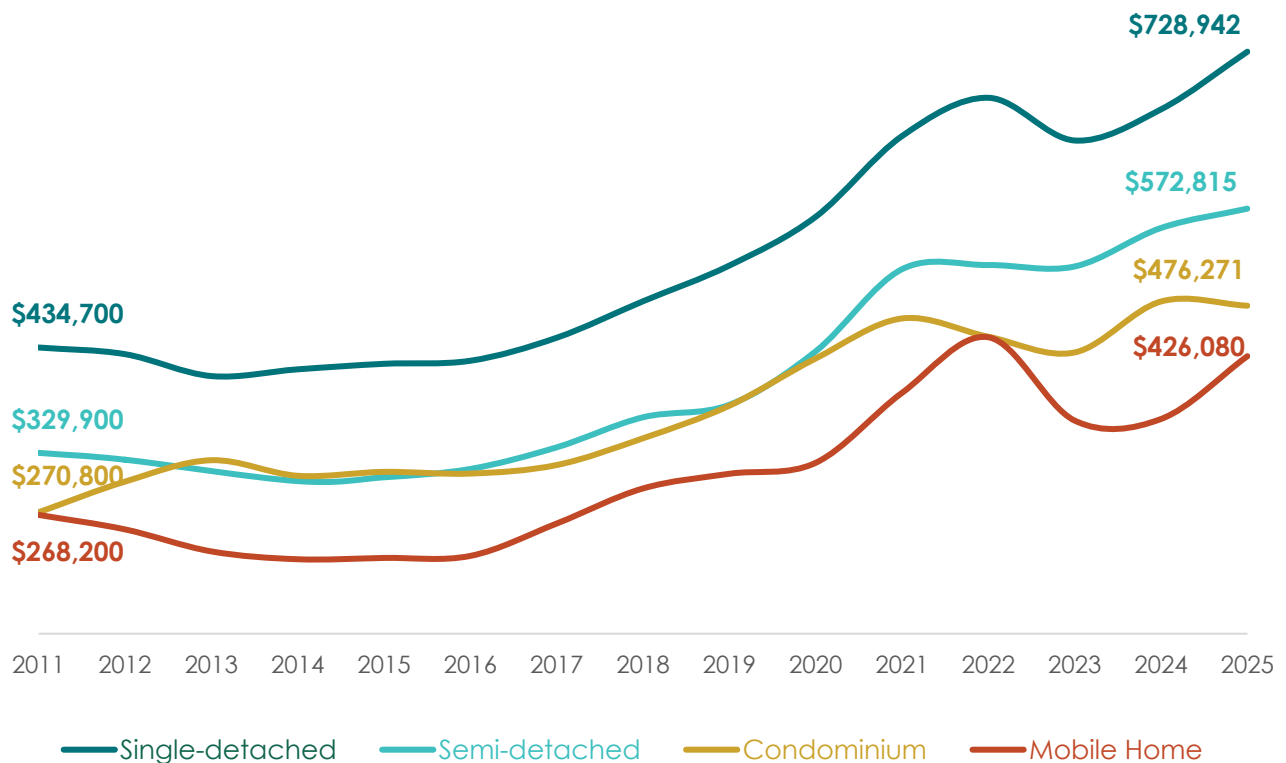
11. Canada Mortgage and Housing Corporation defines the 'intended market' as the tenure in which the unit is being offered. Homeowner units are described as a residence where the owner owns the dwelling and lot, whereas condominiums (including Strata-Titled) are an individual dwelling unit that is privately owned but the building and/or the land are collectively owned by all dwelling unit owners and is a form of ownership rather than a type of dwelling. A rental unit is a dwelling constructed for rental purposes, regardless of who finances the structure.

- **Between 2020 and 2021, average sales prices increased across all building types**, with mobile homes rising by 21.8%, duplexes by 19%, single-detached dwellings by 14.2%, and condominiums by 9.4%. This coincided with the onset of the COVID-19 pandemic, which disrupted supply chains and led to increased housing prices, partly due to low interest rates and tight demand-supply conditions.

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Refer to Charlene & Kyle's housing story (page 67) to learn more about housing options for families.

Figure 17: Average Sales Prices by Building Type, City of Whitehorse, 2011 – 2025<sup>12</sup>  
 Source: Yukon Bureau of Statistics, Yukon Real Estate Reports and Annual Statistical Reports.



- **From 2020 to 2025, prices have shown considerable fluctuation**, including a decrease of 18.6% for mobile homes between 2022 and 2023, and an increase of 11.8% for condominiums between 2023 and 2024. Given the size of Whitehorse's housing market

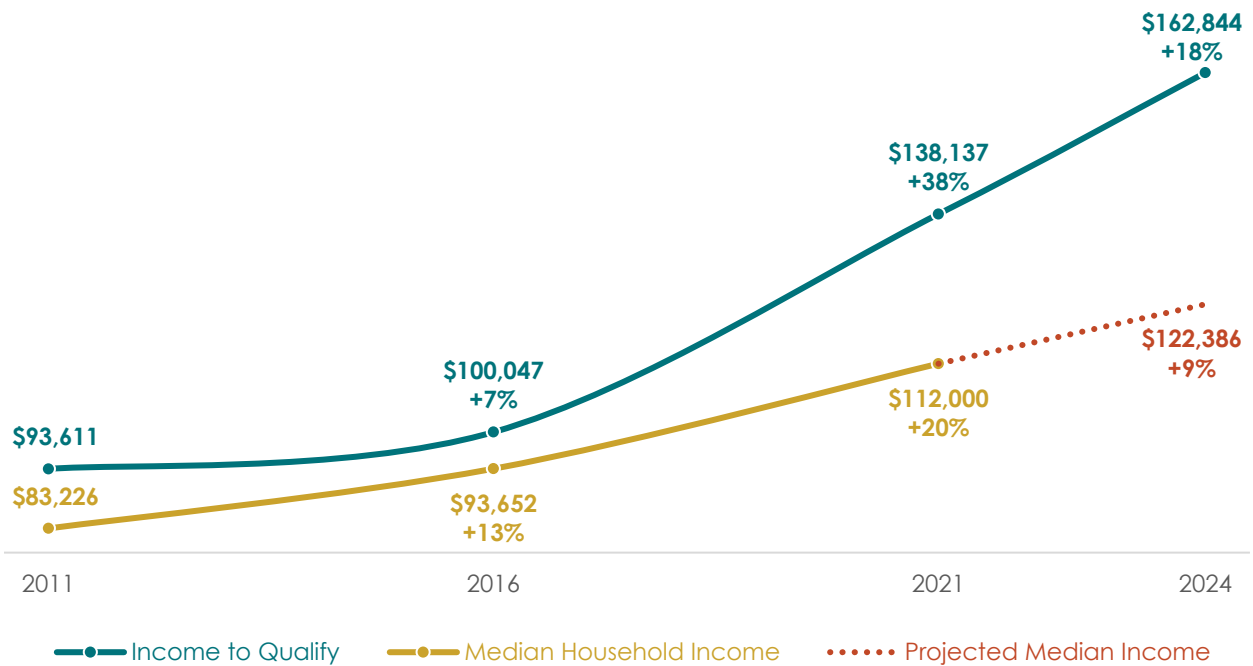
<sup>12</sup> Average 2025 sales prices by housing type were calculated using a weighted average, as fourth-quarter 2025 data was unavailable at the time this report was prepared. Note that condominiums include both condo units and row houses.

and the small number of annual sales, larger price fluctuations are more likely. These shifts underscore the variability of the housing market and may contribute to challenges for households interested in purchasing a home.

- Figure 18 compares the household income required to purchase a condominium with median household income from 2011 to 2021. Incomes are projected to 2024 using the historic average growth rate. Between 2011 and 2016, median incomes were close to qualification thresholds, but **after 2016, the income needed to purchase a condominium increased to a greater extent than median household income growth** (38% compared to 20%).

Figure 18: Condominium Affordability: Required Qualifying Income Compared to Median Household Income, City of Whitehorse, 2011 –2024<sup>13</sup>

Source: City of Whitehorse, CitySpaces Consulting



13. This analysis uses YBS average condominium prices; City of Whitehorse's 2025 residential mill rate (1.123) was used to determine property taxes; and January interest rates for 2011, 2016, 2021, and 2024 were applied to estimate the income required to purchase a condominium. Projected median income was calculated using the historical growth rate observed between 2011 and 2021 and applied to 2024.

### 3.3. Rental Housing Indicators

- Figure 19 showcases the median rent<sup>14</sup> and median advertised rent<sup>15</sup> of all bedroom sizes, and vacancy rates from 2011 to 2024. **Over this period, median rents increased by 83%**, from \$790 to \$1,447.
- More recently, **between 2019 and 2024, the median advertised rent increased by 34% from \$1,750 to \$2,350**. Median advertised rent has grown at a higher annual rate than median rent (6.1% and 4.8% respectively), reflecting prevailing rental market conditions.
- Vacancy rates reached a high of 4.1% in 2014 and have generally decreased since then, declining from 3.3% in 2020 to 2.2% in 2023, and further decreasing to 1.4% in 2024.
- There are limited vacant 2+ bedroom units, making it particularly challenging for larger households to find rental options that meet their needs. **The combination of rising rents and declining vacancy rates may suggest an increasingly constrained rental market in recent years.**



Refer to Theo's housing story (page 70) to learn more about housing options for low-income students.

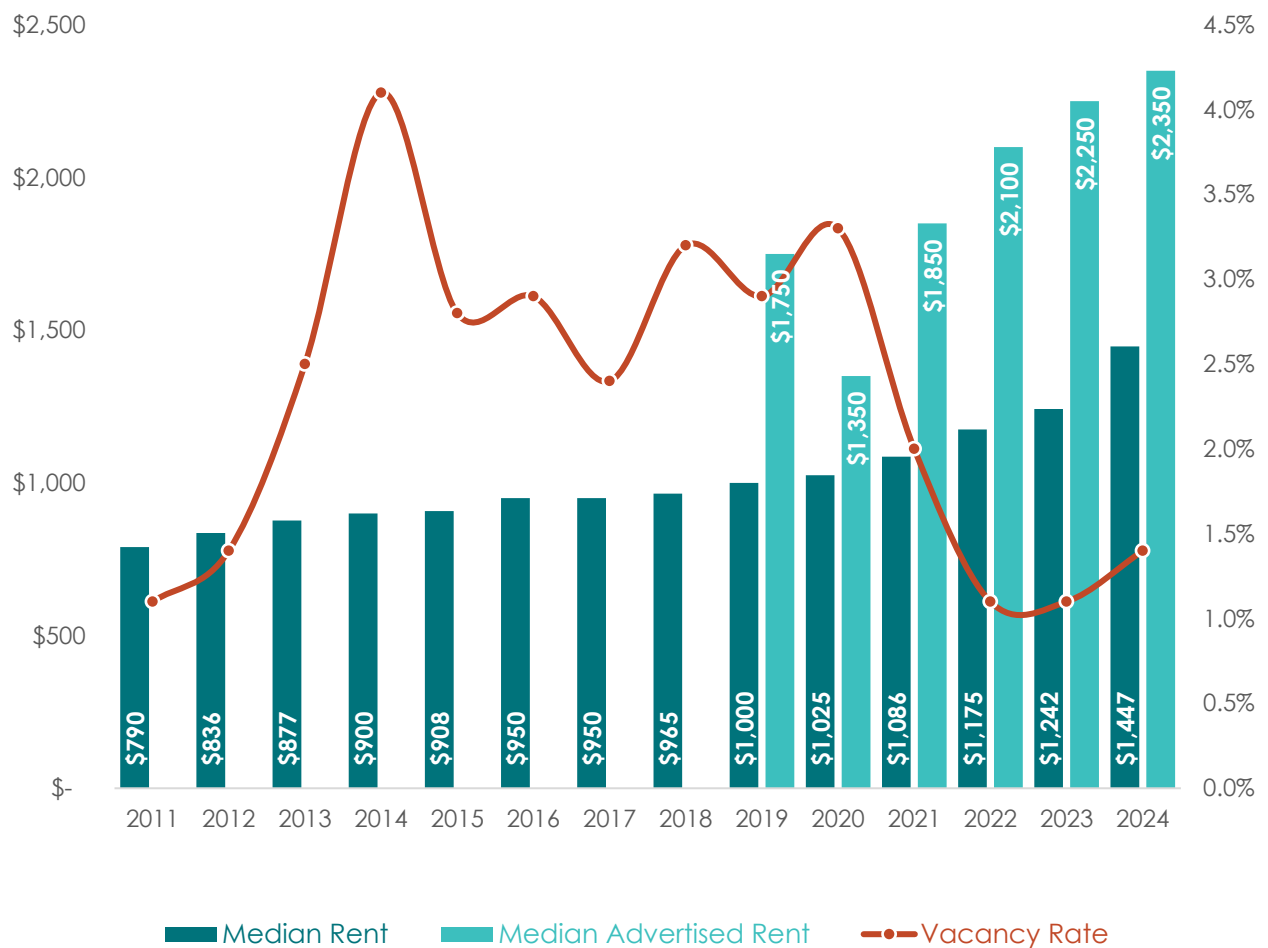
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14. YBS Rent Survey collects rental data of all rental buildings with at least one rental unit. Prior to 2014, only rental buildings with three or more rental units were included.

15. YBS began collecting advertised rent data in 2019. Advertised rent data is based on asking rents for dwellings advertised on social media, Kijiji, and electronic media and may not reflect the availability of all dwellings available for rental on the market. Data does not include short-term rentals and rooms for rent.

Figure 19: Rental Vacancy Rate and Median Rent & Median Advertised Rent, City of Whitehorse, 2011 – 2024

Source: Yukon Bureau of Statistics, Rent Survey, City of Whitehorse



- Vacancy rates falling below 2% is an important threshold to monitor. Rents typically quickly respond to this threshold with rent increases, and this pattern can be seen in Figure 19. Between 2013 and 2021, vacancy rates were above this threshold and rents stayed relatively flat. On an inflation-adjusted basis, rents only increased by an average of 0.3% per year for the 8 years vacancy rates were over 2%. **However, with vacancy rates falling below 2% since 2021, rents have increased ten times faster (3.1% per year after inflation).**

Yukon Bureau of Statistics conducts the Yukon Rent Survey on a semi-annual basis in April and October.

- As of April 2025, rental housing in buildings with three or more rental units represented 44% of the city's total rental housing stock, or 1,023 rental units of a total 2,308 rental

units<sup>16</sup>, meaning over half of the city's rental housing is more likely to be secondary market rental housing.

### What is the difference between primary and secondary market rental housing?

- **Primary market rental housing** refers to multi-unit buildings (i.e. 3 units or more) designed and built expressly as long term rental housing. Primary rental housing provides a secure, long-term housing option for households that cannot afford or do not choose to own.
- **Secondary market rental housing** refers to units built for ownership which are then purchased by an individual or group that intends to rent and manage the units directly or through a property management firm (e.g., secondary suites and rented condominiums). With secondary market rentals, there is greater risk of displacement when owners decide to sell or when family members move into the rented unit.

- **When examining the number of rental units in buildings with three or more rental units, the 10-year total has remained relatively consistent, from 1,001-units in 2015 to 1,023-units in 2025.** Limited growth in the number of rental units in buildings with three or more rental units could be a result of demolitions, transition from market rent to subsidized rent, or change in dwelling status from rented to owner-occupied or manager-occupied.

### What We Heard – Engagement Feedback



- Rising rental costs have made it difficult for renters to find affordable options that meet their needs.
- Limited affordable homeownership opportunities and sharp increases in housing prices prevent high-income renters from purchasing homes, reducing mobility within the housing system and further constraining rental supply.

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16. YBS Rent Survey tracks all properties rented at any time in the past five years, excluding those deemed out of scope based on survey responses or dwelling structure. Condominiums rented out by owners or property managers are classified as secondary market rentals and not counted as rental units in buildings with three or more rental units.

### SHORT-TERM RENTALS

- Short-term rental listings are dispersed across all neighbourhoods in Whitehorse, as highlighted in Table 8.

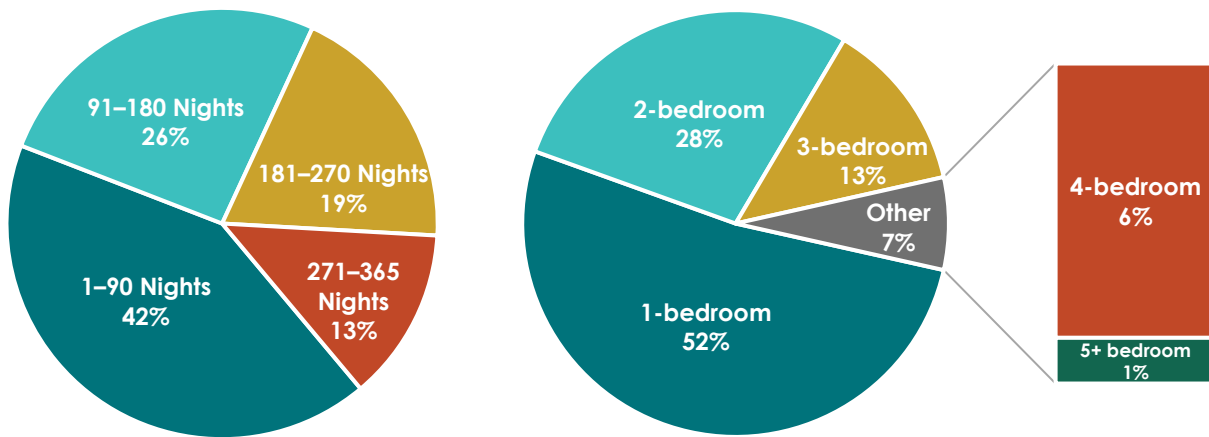
Table 8: Approximate Distribution of STRs by Approximate Neighbourhood, City of Whitehorse, 2024  
Source: AirDNA

Neighbourhood	Approximate Active Listings	% of Active Listings
Copper Ridge	20	6%
Country residential south of the city (Copper, Fox Haven, Wolf Creek, and Pine Ridge combined)	14	4%
Crestview	12	3%
Downtown	90	25%
Granger	14	4%
Hillcrest	9	3%
Other neighbourhoods	58	16%
Porter Creek	36	10%
Riverdale	52	14%
Takhini	10	3%
Whistle Bend	44	12%
<b>Approximate Total</b>	<b>359</b>	<b>100%<sup>17</sup></b>

- In 2024, listings included entire homes and private rooms, with most available for over 90-days and about one-third (114-units) rentable for more than 180-days. Over half (185 units) were one-bedroom units, while just 8% had more than three bedrooms.

17. Percentages may not total to 100 due to rounding.

Figure 20: Short-term Rental Listings by Annual Availability and Bedroom Size, City of Whitehorse, 2024  
 Source: City of Whitehorse



- **Between July 2023 and June 2024, short-term rental occupancy increased in the summer months of July and August**, reaching a high of around 80%. Conversely, occupancy was lowest in January at 38%.
- Summarized in Table 9, **the average daily rental rate (which includes both whole units and private room rentals) was \$213**, however it should be noted it is common practice for short-term rentals to provide discounts for longer term stays (e.g., weekly or monthly). Applying the daily rates to understand monthly rates suggests renting through STRs is unaffordable on a long-term basis.

Table 9: Average Daily Short-term Rental Rate by Unit Size, 2023 – 2024  
 Source: City of Whitehorse

Unit Size	Average Daily Rental Rate
1-bedroom	\$160
2-bedroom	\$227
3-bedroom	\$282
4-bedroom	\$379
5-bedroom	\$486
6+bedroom	\$295

### 3.4. Non-Market Housing Indicators

Yukon Housing Corporation provides most of the non-market housing within Whitehorse through several programs. **While the number of the Corporation’s units has increased since 2009, demand for non-market housing remains significant.** Feedback from non-profit housing providers specified lower-income households are struggling to find affordable rental options that meet their needs.

- **The number of units for seniors has not changed in the last five years;** with an aging population, there will likely be a need for additional non-market seniors housing in coming years.
- With close to half of Yukon Housing Corporation’s housing constructed before 1981, older units may need repair. It will be important to monitor building condition and address adequacy issues proactively.

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Refer to Patrice’s housing story (page 66) to learn more about seniors housing options.

Table 10: Total Number of Yukon Housing Corporation Units in Whitehorse, 2009 – 2024<sup>18</sup>

Source: Yukon Housing Corporation, 2009–2024

Units	2009	2010	2011	2012	2017	2020	2021	2022	2023	2024
Total	380	385	412	440	478	489	489	502	549	549
Senior	-	-	-	-	-	241	241	241	241	241

18. YHC provided custom data for 2020-2024, including a breakdown of senior housing units. Total YHC units prior to 2020 were compiled via a review of YHC’s annual reports, which do not provide a breakdown of senior housing units.



## Yukon Housing Corporation – Rent-Geared-to-Income Program

The Rent-Geared-to-Income (RGI) program offers income-tested, subsidized housing for low-income Yukon residents in need of affordable, suitable, and accessible rental housing. Rents are calculated at 25% of the total gross household (combined) income, which is broken into monthly installments.

### Who can apply?

- ✓ Lived in Yukon for at least 12 months;
- ✓ Low-income and unable to find affordable housing in the private market;
- ✓ No homeownership and assets under \$100,000; and
- ✓ In good standing with Yukon Housing Corporation.


### How are units allocated in Whitehorse?

- 20% for people experiencing homelessness on the By-Name List;
- 20% for those affected by intimate family violence or needing medical accommodation; and
- 60% for people with financial need.

### Current Situation

- 232 applicants on the RGI waitlist, 41% (95 applicants) are seniors.
- Most applicants fall within the 'affordability' priority.
- To better understand clients on the waitlist, Yukon Housing Corporation and Yukon Bureau of Statistics conducted a survey in Fall 2023. Findings showed that seniors make up 55% of the waitlist and the main reason for applying to the RGI program was the need for more affordable housing (57% of respondents).

- In addition to Yukon Housing Corporation's RGI program, the Corporation also administers the **Canada-Yukon Housing Benefit**, which has two portable rental subsidy streams available that provide direct financial support to help Yukon residents with affordability challenges.
  - The first rental subsidy, launched in November 2020, is for eligible Yukon residents requiring rent support.
  - **As of November 2024, 170 clients received the rental subsidy, to varying degrees of benefit level (ranging from \$200 to \$800 per month).**
  - The second rental subsidy, launched in June 2024, is for survivors of gender-based violence.

Refer to Jennifer's  housing story (page 68) to learn more about housing options for people fleeing family violence.

## EMERGENCY SHELTER + HOMELESSNESS

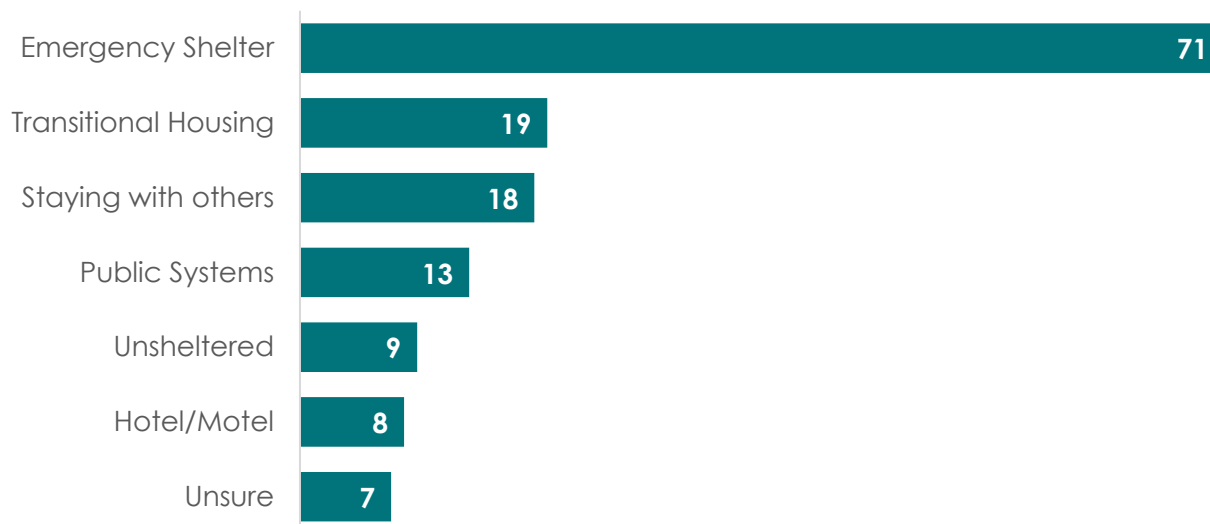
- The *Draft Yukon Housing and Homelessness Action Plan 2025-2030* specifies current data shows persistent pressure on the homelessness response system. The Point in Time Count, the By-Name Data and several recent reports all reflect high chronicity, high complexity and an overrepresentation of First Nations people among those who are unhoused.

### 2024 Point in Time Count

- The 2024 Point in Time Count identified at least 145 people who were unhoused in Whitehorse on October 22, 2024.

Figure 21: Where People Stayed on the Night of the 2024 Whitehorse PIT Count

Source: 2024 PIT Count



- As compared to previous Point in Time Counts, **these numbers are the highest seen to date and continue an upward trend consistent since 2018**. There has also been a rise in chronic homelessness and a growing share of people who have experienced homelessness for long periods.
- The demographic profile of the 2024 Count reflects a wide range of ages and identities.
  - Half of the respondents identified as men, and 45% identified as women.
  - Youth aged 16 to 24 represented 12% of the people counted and older adults aged 55 or older represented 2%.
  - 83% of respondents identified as First Nations, Inuit, Métis or as having Indigenous ancestry.
- These proportions have been consistent across several Point in Time cycles and show that **First Nations people remain significantly overrepresented among those who are unhoused in Whitehorse**.
- The 2024 Count also highlights high levels of complexity for people experiencing homelessness.

Figure 22: Complexity Indicators Reported in the 2024 Point in Time Count  
 Source: 2024 PIT Count



- **Economic poverty and income instability were widespread among respondents: 76%** reported social assistance as their primary source of income.
  - **Low income and high rent were the most common barriers** people identified when asked what prevents them from securing housing, which is consistent with previous Point in Time counts.
  - Affordability pressures were also reflected in respondents' descriptions of their most recent loss of housing, with 53% saying eviction played a role.

- 2024 Point in Time data also provides insight into where people were staying before they became unhoused.
  - Many respondents said they had been staying with friends or family. Others reported losing rental housing or leaving other provisional or temporary arrangements. This demonstrates how **people often move between different unstable living situations before seeking formal homelessness response services.**

## By-Name Data

- Safe at Home Yukon manages the **Whitehorse By-Name List**,<sup>19</sup> a centralized registry of individuals experiencing homelessness. The list tracks inflows and outflows within the system, providing important context for understanding both the scale of homelessness in Whitehorse and associated housing and service needs. The Whitehorse By-Name List data is managed within the **Homeless Information and Families Information System (HIFIS)**<sup>20</sup> and is designed to enable homeless-serving organizations to confidentially collaborate, share information, and improve service provision.
- As outlined in the *Draft Yukon Housing and Homelessness Action Plan 2025-2030*, the By-Name Data provides additional insight into many of the same patterns that emerged from the 2024 Point in Time Count.
  - Monthly summaries from late 2024 and early 2025 show an **average of 167 people actively unhoused in Whitehorse and an average of 138 people who meet the definition of chronic homelessness.** Chronic homelessness scenarios consistently make up most of the active list and remain steady month over month.
- **Across these same months, inflow into homelessness continued to exceed outflow.**
  - On average, 18 people were newly identified each month and about 12 of these individuals (67%) already met the federal definition of chronic homelessness when they were added to the list.
  - During this same period, an average of 11 people moved into housing each month and about 9 of these (82%) were experiencing chronic homelessness.

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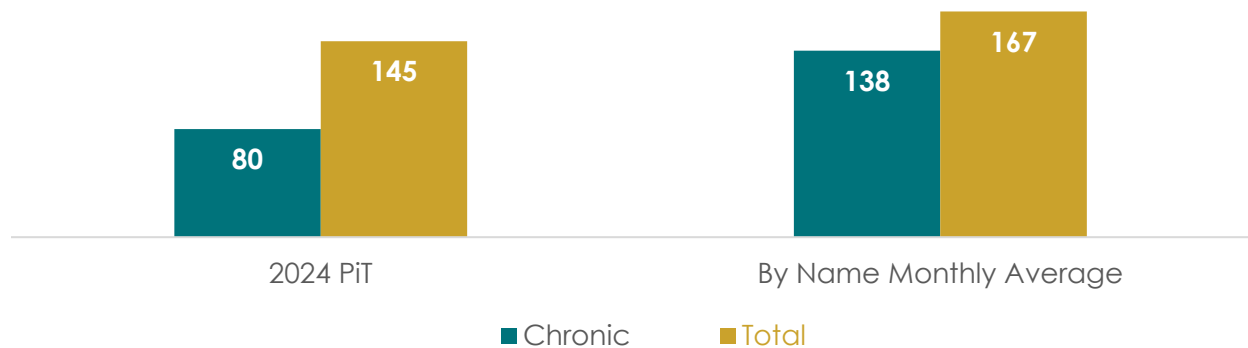
19. Feedback from social service organizations indicated the By-Name List excludes individuals in long-term hotel stays, as a three-month threshold is used to distinguish between housed and unhoused populations. The By-Name List also excludes people incarcerated at the Whitehorse Correctional Centre.

20. Developed by the Government of Canada, HIFIS is a Homelessness Management Information System that is designed to support daily operational activities of Canadian homelessness service providers. As a comprehensive data collection and case management system, HIFIS enables participating services providers within the same community to access, collect, and share real-time homelessness data.

- It is evident that local partners are committed to serving people who are experiencing long periods of homelessness and higher complexity of support needs, but the **inflow versus outflow pattern creates a steady increase in the number of people on the list over time**. This creates pressure on the system and limits the ability and pace of service providers to respond and reduce the number of households experiencing homelessness.

Figure 23: Comparison of Total and Chronic Unhoused

Source: 2024 PiT Count and BNL Monthly Averages

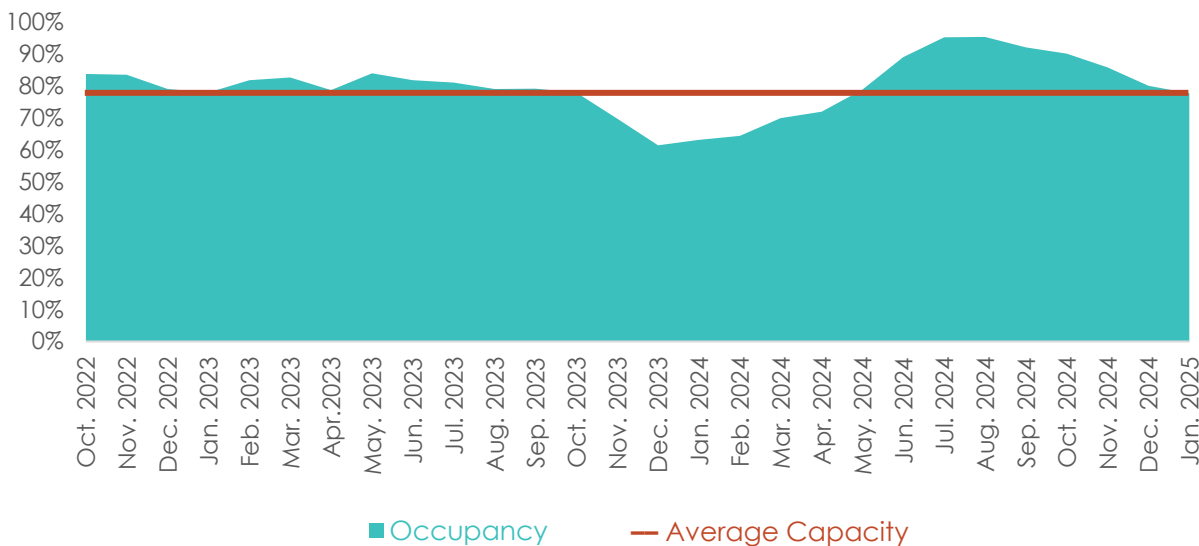


- The *Draft Yukon Housing and Homelessness Action Plan 2025-2030* highlights recent investments have expanded housing with supports, but gaps remain.
  - Temporary supportive housing at 4051 4<sup>th</sup> Avenue created 20-units and has supported about 30 people in maintaining tenancies during the initial operating period.
  - A 15-unit Family Preservation Wellness centre operated by the Council of Yukon First Nations provides housing and onsite supports for families.
  - A 17-unit supportive housing site at 408 Alexander Street was added in early 2025, and a new 67-unit supportive housing project known as the Hearth is under development and expected to open in 2026.
- **These are important additions to the housing continuum, yet demand continues to remain higher than available supply.**

- The Whitehorse Emergency Shelter,<sup>21</sup> operated by Connective Support Society with support from the Council of Yukon First Nations, provides 54 emergency shelter beds for short-term housing needs. In addition, the building includes a small number of permanent housing units on a separate floor, though these are not counted within the shelter bed total.
- **Between October 2022 and January 2025, the shelter maintained an average monthly occupancy of 80%<sup>22</sup>,** underscoring its consistent use. During this period, the shelter operated at or above full capacity on 52-days (6%), while it dropped to 50% capacity or below on just 10-days (1%). Engagement with interest-holders highlighted cases of prolonged shelter stays and reliance on inadequate rental accommodations.

Figure 24: Whitehorse Emergency Shelter Occupancy, City of Whitehorse, (2022-2025)

Source: Connective Support Society



- **In the 2024 Housing with Services Needs Assessment report prepared by the Department of Health and Social Services, emergency shelters were identified as a critical housing need.** The report emphasized the limited diversity of shelter options in Whitehorse and raised concerns about the safety of existing facilities. For example, for individuals supported through Adult Protection Services, safe housing was noted as a particular challenge, with many clients reporting feeling unsafe accessing the Whitehorse

21. In addition to the Whitehorse Emergency Shelter, Council of Yukon First Nations' Family Preservation Wellness Centre and Kaushee's Place primarily serve Indigenous women/LGBTQ2s+ and women fleeing violence respectively.

22. Shelter capacity data is amalgamated by month but was originally recorded daily.

Emergency Shelter due to the heightened vulnerability to be victimized in such environments.

- **The Assessment specified the three priority groups identified at highest risk of homelessness in 2017 remain in need of more targeted supports:**
  - **Youth**, especially youth transitioning out of Family and Children's Services care;
  - **Adults with complex disorders**, including addictions, mental health issues and cognitive disabilities; and
  - **Aging seniors in need of assisted living and long-term care supports**, including those in communities outside of Whitehorse.
- Informants that contributed to the *Housing with Services Needs Assessment* emphasized the lack of affordable housing as the most significant challenge facing their clients. Without affordable housing options, the demand for emergency shelters, transitional housing, and supportive housing programs continues to increase.

### Local Strategies & Reports

- The *Draft Yukon Housing and Homelessness Action Plan 2025-2030* specifies several local evaluations and reviews help explain why people remain unhoused for long periods even after securing some form of housing.
  - The **2022 Auditor General's report** found that demand for affordable housing has outpaced supply and that the social housing model was not designed for many of the people it now serves. **The audit identified a long and growing waitlist, an incomplete assessment of support needs and limited coordination between Yukon Housing Corporation and the Department of Health and Social Services.**
  - The **Rapid Response to Homelessness report** identified similar issues and highlighted the need for more coordinated, person-centred housing and support models for people with overlapping mental health, substance use or mobility needs.
  - Substance use trends in Yukon are adding pressure on the homelessness response system. The **Substance Use Health Emergency Strategy** outlines high rates of opioid and stimulant-related harms, polysubstance use and increasing drug poisoning presentations. These pressures are evident in emergency shelters, outreach and health services, particularly for people who move between homelessness, crisis responses and other systems.

- The **Downtown Whitehorse Safety Response Action Plan** notes connections between safety concerns, housing instability, limited access to treatment or harm reduction supports and the concentration of services in the downtown core.

### What We Heard – Engagement Feedback



- Non-profit service providers identified a major gap in Whitehorse's housing system: the lack of suitable 'in-between' options for individuals working to regain stability. Providers emphasized the need for more supportive and transitional housing, prioritizing safety and well-being, especially during harsh winter months.
- **These reports and data indicate the homelessness system is under greater strain than it can address.** The *Draft Yukon Housing and Homelessness Action Plan 2025-2030* summarizes the current context:
  - The number of people who are unhoused in Whitehorse has grown, and those who enter the system often stay for long periods because housing options with the right level of support are limited;
  - Chronic homelessness now represents most active cases in the By Name Data, and First Nations people continue to be overrepresented across every indicator;
  - Complexity is high, exits are slow, and more people enter homelessness each month than move into stable housing;
  - Core housing need in Yukon remains above the national average, while non-market housing has expanded too slowly to meet demand; and
  - The constrained rental housing market leaves people with few viable choices, and these pressures are evident daily in shelters, outreach services, and in provisional settings across the community.

## 3.5. Core Housing Need

- **Between 2016 and 2021, the proportion of Whitehorse households experiencing core housing need decreased from 12.8% to 10.4%.** This decline was observed across numerous communities; however, evidence suggests the reduction may be attributable more to temporary factors, such as COVID-19 income supports and short-term

decreases in rental costs during 2020, rather than a substantive improvement in underlying housing stress or challenges.<sup>23</sup>

### What is Core Housing Need?

- Core housing need is a Statistics Canada concept to identify households with unmet housing needs; **a household is classified as being in core housing need when their housing does not meet any one of three housing standards (suitability, adequacy, and affordability) and could not resolve their housing issue by moving within the community without spending more than 30% of its income.**
  - Adequacy: adequate housing does not need any major repairs
  - Suitability: housing is suitable when there are enough bedrooms for the household type and size as per the National Occupancy Standards
  - Affordability: Housing is affordable when it costs less than 30% of before-tax household income.

- When examining the affordability standard, this pattern prevails, as the number and proportion of households that could not afford their housing decreased from 2016 (before the pandemic) to 2021 (after the pandemic), from 1,120 households (11.2%) to 1,005 households (8.9%).

Figure 25: Households in Core Housing Need, City of Whitehorse, 2016, 2021<sup>24</sup>

Source: Statistics Canada, Census of Population, Whitehorse (2016, 2021)

Household Type	2016		2021	
	#	%	#	%
Renter	905	27.1%	805	22.2%
Owner	380	5.7%	375	4.9%
<b>Total</b>	<b>1,280</b>	<b>12.8%</b>	<b>1,175</b>	<b>10.4%</b>

23. CMHC, 2022 Canadian Housing Survey.

24. Totals may not sum due to Census rounding.

- Compared to homeowners, **renters continually experience lower housing standards**. In 2021, 19.3% of renter households were spending 30% or more of income on shelter costs, compared to 3.9% of owner households.
- It is worth noting that **no owner households lived in unsuitable or overcrowded housing**, compared to 65 renter households, or 1.8%.
- While the proportion of renter households living in dwellings in need of major repair was higher than that of owner households (3.6% versus 1.5%), those shares represent similar total household numbers (130 renter households versus 115 owner households).
- **The trend in the adequacy standard between 2016 and 2021 was distinct from what was seen in other housing standards and core housing need**; the proportion and number of households living in dwellings in need of major repair increased, particularly for owner households (from 15 households, or 0.2%, to 115 households, or 1.5%). With close to half of Whitehorse's housing constructed before 1990, this may be indicative of aging homes that require repairs. This may also indicate higher housing costs leave less disposal income for homeowners to repair and renovate their homes.

### 3.6. Yukon First Nations Housing

- The engagement process included Kwanlin Dün First Nation and Ta'an Kwäch'än Council in recognition of their roles in providing housing within Whitehorse.<sup>25</sup>

#### KWANLIN DÜN FIRST NATION

- Kwanlin Dün First Nation advised it is working on its own Housing Needs Assessment and Housing Action Plan, with no specific timelines for completion. Once these documents are finalized, the Nation is interested in exploring a collaborative approach towards addressing housing needs in the community.

#### TA'AN KWÄCH'ÄN COUNCIL

- Ta'an Kwäch'än Council is currently focused on its C-9B development in Whistle Bend (which will provide enough housing for Ta'an Kwäch'än Council citizens), and other developments may come forward once the Council's leasing mechanism is complete. Individual citizens are also registering interests on parcels for potential future development.

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25. Champagne and Aishihik First Nations were contacted, given they provide housing for their members in Whitehorse, but a response was not received.

- Ta'an Kwäch'än Council currently provides four rental units for citizens within city limits. Da Daghay Development Corporation housing (e.g., River Bend) provides additional housing and is separate from Ta'an Kwäch'än Council government. It is important to note some citizens also own their housing off Settlement Land.

## 4. Income Group Concept

- **Households' ability to afford housing can be assessed by income group.** Table 11 outlines typical income sources for each group and associated share of local area median income (AMI). The concept, developed by UBC's Housing Research Collaborative, is now widely used across Canada and by the federal government for housing needs assessments and funding eligibility.<sup>26</sup>
- The Income group concept helps explain the link between household income and housing costs and supports modeling how many units are needed at different price points (see [Section 5. Unit Need Estimates](#), page 53).

Table 11: HART Income Groups and Associated Percent of Area Median Income

Source: University of British Columbia Housing Research Collaborative, HART Housing Need Assessment Tool

Income Group	Income Type or Source <sup>27,28</sup>	Percent of Area Median Household Income
Very Low	Social Assistance	< 20%
Low	Minimum Wage Worker	20% – 49%
Moderate	Entry-Level Professional Job	50% – 79%
Median	Middle Class	80% – 120%
High	High-Income	> 120%

- Figure 26 provides the income ranges and associated affordable monthly housing cost<sup>29</sup> for the five income groups based on the median household income in Whitehorse (\$112,000), in addition to the number and share of households in each income group (2021 Census). The median income in Whitehorse is relatively high, resulting in higher

26. UBC's Housing Research Collaborative, funded by CMHC's Housing Supply Challenge, created the Housing Assessment Resource Tools (HART) to support equity-focused housing supply decisions. Now required for several federal housing and infrastructure programs, HART uses income groups based on area median household income to allocate future demand and unmet need. Its key innovation is a custom dataset that cross-tabulates census data by five income categories defined by the Collaborative.

27. The relationship between income groups, area median incomes, and typical income source is defined by the UBC Housing Research Collaborative. See the *HART Housing Need Assessment Tool Methodology Guide* for more information.

28. The household income categories defined in this column are generally equivalent to a full-time minimum wage job or entry-level professional job and do not assume the category is fully comprised of those people.

29. Assuming a household can afford its housing when it costs no more than 30% of its before-tax income.

income ranges than might be seen in other communities applying the income group concept.

Figure 26: Income Range, Affordable Monthly Housing Cost, Number and Share of Households by Income Group, 2021

Source: CitySpaces Consulting, Statistics Canada, HART (2025), 2021 Census of Canada, Yukon Custom Tabulation

Income Group	Very Low	Low	Moderate	Median	High
Income Range	< \$20,000	\$20,000 – \$54,999	\$55,000 – \$89,999	\$90,000 – \$134,999	\$135,000+
Maximum Monthly Housing Cost	< \$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	> \$3,375
Number of Households	420	1,1815	2,160	2,520	4,500
Share of Households	4%	16%	19%	22%	39%

- **Most households fall into the median- (22%) or high-income categories (39%);** these households can afford to spend at least \$2,250 on housing each month and may be able to afford market rental or potentially purchase a dwelling. Almost two thirds of these households are in the high-income group, which can afford to spend at least \$3,375 per month.
- **Households in the medium- and high-income categories are the least likely to be experiencing housing stress,** but they may still have challenges depending on their circumstances. For example, a high-income household with many members could still struggle to find housing that meets their needs due to unavailability or the relatively high cost of larger dwellings.
- About 19% of households in the moderate-income group are expected to afford market rentals,<sup>30</sup> while low-income households may struggle and require non-market options, especially those at the lower end of the range.
- Households in the very low-income group face severe challenges securing affordable housing; for about 4% of these households, even standard non-market social housing may be unattainable without deep subsidies targeted to those on social assistance.

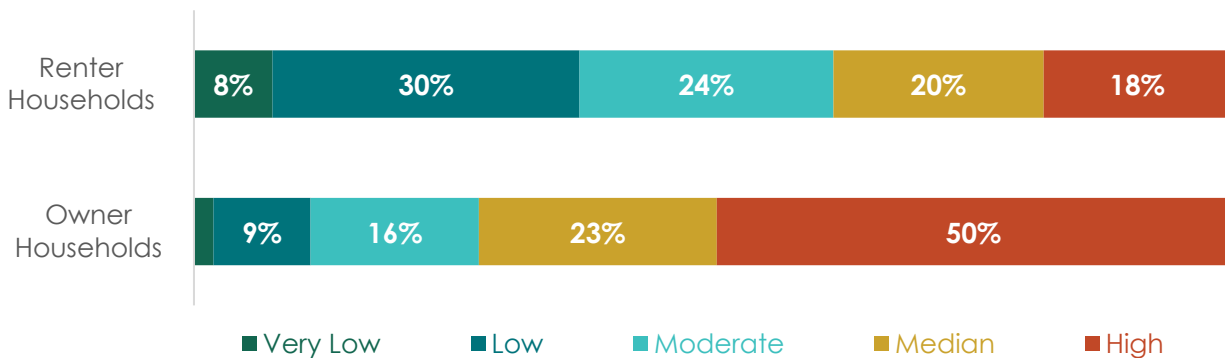
30. Moderate income households with four+ members are allocated to non-market rental due to the higher cost of 3+ bedroom rental housing, while households of one to three members are allocated to market rental.

## 4.1. Income Group Distribution by Tenure

- While the previous section groups all households by income, **renter and owner income distribution differs significantly**. Owners typically have higher incomes because purchasing a home requires greater financial capacity.
- For renters, the link between income and housing cost is straightforward – about 30% of income determines affordable rent. **For owners, it is more complex: many purchase homes despite incomes below mortgage qualification thresholds**, often using equity from previous homes, family assistance, or inheritances to make larger downpayments, reducing required income.
- As a result, some new owner households may fall into lower income groups, even though a high income is typically needed to qualify for an average-priced condominium with a 20% downpayment (see [Section 5.1 Housing Need Estimates by Type](#), page 62). Since 2006, two-thirds of households in Whitehorse have owned homes, and this trend continues in projected housing type and tenure estimates.
- Figure 27 shows that 50% of owner households fall into the High-income group, compared to only 18% of renter households. Combined, 38% of renters are in the Median and High-income groups.

Figure 27: Income Group Distribution by Tenure, 2021

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation



## 4.2. Income Group Distribution by Household Size

- While income distribution is useful, household size is also a key driver of housing need. For example, a single-person household in the low-income group will likely find housing more easily than a five-person household with the same income. Table 12 shows households by income group and size, though it does not account for the number of earners. **Within each income group, the number of earners has little impact on affordability:** a

moderate-income household can afford no more than \$2,250 per month regardless of earners. However, larger households typically need more bedrooms, which increases housing costs.

- Table 12 shows how income group and household size interact. Lower-income groups rarely include households with four or more members, while larger households often have multiple earners, pushing them into higher income groups. Higher-income groups tend to have larger households, reflecting both the impact of multiple earners and lifestyle choices – higher earners may plan for bigger families. Conversely, roommates combining incomes can also form larger households in higher income groups.

Table 12: 2021 Households by Income Group and Household Size

Source: Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP		VERY LOW	LOW	MODERATE	MEDIAN	HIGH		
% AMI		<20%	20–49%	50–79%	70–119%	>120%		
HOUSEHOLD INCOME		<\$20,000	\$20,000–\$54,999	\$55,000 – \$89,999	\$90,000 – \$134,999	\$135,000+		
MONTHLY AFFORDABLE HOUSING COST		<\$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	\$3,375+	TOTAL	% TOTAL
HOUSEHOLD SIZE	1-person	385	980	410	260	90	2,125	34%
	2-person	25	430	390	465	665	1,975	32%
	3-person	20	125	175	205	435	960	15%
	4-person	0	80	70	140	495	785	13%
	5+person	0	0	15	55	310	380	6%
TOTAL		430	1,615	1,060	1,125	1,995	6,225	100%
% TOTAL		7%	26%	17%	18%	32%	100%	

### CORE HOUSING NEED BY INCOME GROUP AND HOUSEHOLD SIZE

- Table 13 provides the number of households in core housing need by income group and household size from the 2021 Census. **There were no households in core housing need in the median- or high-income groups, with most (70%) in the low-income group.**
- **Core housing need is also concentrated within smaller households**, especially 1-person households (58%), which will always have a single income. Some households with two or more members may have a second source of income, reducing the likelihood of

experiencing core housing need, and no one-person households earning more than \$55,000 per year were in core housing need in 2021.

- **While the largest number of households in core housing need were in the low-income category** (815, or 45% of households in this group), a larger share of households in the very low-income group experienced core housing need in 2021 (60% of households in the very low-income group were in core housing need).

Table 13: Households in Core Housing Need by Income Group and Household Size, 2021

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP		VERY LOW	LOW	MODERATE	MEDIAN	HIGH		
% AMI		<20%	20–49%	50–79%	70–119%	>120%		
HOUSEHOLD INCOME		<\$20,000	\$20,000–\$54,999	\$55,000 – \$89,999	\$90,000–\$134,999	\$135,000+		
MONTHLY AFFORDABLE HOUSING COST		<\$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	\$3,375+	TOTAL	% TOTAL
HOUSEHOLD SIZE	1-person	225	445	0	0	0	670	58%
	2-person	15	240	30	0	0	285	24%
	3-person	10	80	45	0	0	135	12%
	4-person	0	50	25	0	0	75	6%
	5+person	0	0	0	0	0	0	0%
	TOTAL	250	815	100	0	0	1,165	100%
% TOTAL		21%	70%	9%	0%	0%	100%	

## 5. Housing Unit Need Estimates

- This section explores three different scenarios for estimating current housing need and future demand. These findings provide helpful insights for framing and understanding housing unit needs, however, all modeling is based on current assumptions while conditions are constantly evolving. Having three scenarios allows for the consideration of a range of future outcomes and will better support the ability of the City to pivot if trends move in an unexpected direction.
- **It is assumed the medium scenario is the most likely, and is the basis for more detailed analysis on housing type, price point and bedroom count.** This modelling considers potential housing unit need for 2026 through 2041 (15 years).

### Estimated Housing Unit Need

The medium scenario estimates a total need for approximately 10,205 additional homes by 2041, or an average of 680 homes per year. Two thirds of the estimated need is due to projected population growth, while the remainder is due to the unmet housing needs of existing households explored in the next section, and an estimate of existing units lost to redevelopment.

### 5.1. Existing Housing Deficit

- Most housing unit need over the next 15 years will likely be from population growth, whether through migration or new households forming from within the community due to children reaching adulthood or roommates moving out into their own homes. This demographic evolution means the need for additional housing units could increase without anyone new moving into the community. The impact from the number of households increasing will be explored further in [Section 5.2 – Future Housing Demand](#).
- There may also be pre-existing unmet housing needs from households already living in the community. This could be described as the existing housing deficit and represents

### Estimated Housing Deficit

There is an estimated pre-existing need for **2,610 to 2,985 additional housing units** to address the needs of households and individuals who already live in Whitehorse.

situations where there is a mismatch between a household's current housing and what they need. This could be due to many different situations, including households needing a different type of housing, households not being able to afford the cost of their current home, roommates being forced to live together to manage costs when they would prefer their own separate home, or people experiencing homelessness.

## COMPONENTS OF UNMET HOUSING NEED

**Five components of unmet housing need have been considered based on data availability and local relevance** (see Table 14, on page 56, for a summary of the specific assumptions applied for each scenario; Table 15 provides the results of these assumptions by number of units needed on page 57):

- 1. Individuals Experiencing Homelessness:** the By-Name List maintained by Safe At Home Yukon is used to estimate the number of people experiencing homelessness in Whitehorse.<sup>31</sup> The low scenario estimate is based on the average number of people on the list, while the high scenario is the maximum number of people ever recorded since the By-Name List started in November 2023. The medium scenario is the midpoint.
- 2. Healthy Vacancy Rate:** a vacancy rate of 3 to 5% is typically considered a healthy balance, where 3% is the minimum for existing households to easily circulate within the housing system. If any new households form from the existing population or move into the community, a higher level of vacancy may be required to avoid price escalations.<sup>32</sup> This component estimates how many more units need to be vacant to achieve a target vacancy rate at a particular point in time, but it is possible a higher number of units would need to be added to the local housing system to maintain the target vacancy if those new units are all immediately occupied. The low scenario tests a 3% vacancy rate based on the 2021 renter population, while the high scenario is

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31. It is unlikely the by-name list is a comprehensive record of all people experiencing homelessness or housing instability. Experiences of homelessness are diverse and often hidden, and while a by-name list is a best practice for comprehensively tracking homelessness, it still relies on individuals registering their status and it up to date. Other components of unmet need may also capture some experiences of homelessness, and they could serve a proxy for those not included in the by-name list data.

32. When vacancy rates fall to 2% or below, the market typically immediately responds with rent increases. This is consistently seen across communities and over time. While rents are very quick to increase when vacancy rates fall, they rarely come down without maintaining high vacancy rates for an extended period of time. This highlights the importance of maintaining sufficient vacancy to avoid these escalations. This pattern can be seen in Figure 19: when the vacancy rate fell below 2% in 2021, rents began to increase much faster than any point in the past 15 years. After adjusting for shelter inflation, rents increased ten times faster since 2021 (3.1% / year) compared to the previous 8 years while vacancy was above 2% (0.3% / year).

based on the estimated number of rental households in 2041 with a 4.9% vacancy rate. The medium scenario is the midpoint.

- 3. Suppressed Household Formation:** this component estimates how many additional households might exist if housing supply or affordability were not barriers to household formation. It compares the current rate of household formation by age group to rates from a previous point in time. For example, if 50% of individuals aged 25 to 34 were household heads in 2006, but only 44% were in 2021, it may indicate suppressed household formation. This could reflect more young adults living with roommates or staying longer in their parental homes due to limited housing affordability or availability. The low scenario compares the 2006 headship rate to 2021 for household heads aged 15-54, while the high scenario considers households led by someone of any age. The medium scenario is the midpoint.
- 4. Extreme Core Housing Need:** core housing need is a Statistics Canada concept to identify households with unmet housing needs; a household is classified as being in core housing need when their housing does not meet any one of three housing standards (suitability, adequacy, and affordability)<sup>33</sup> and could not resolve their housing issue by moving within the community without spending more than 30% of its income. Households in extreme core housing need are spending 50% or more of their income on their current homes. The value is the same for all three scenarios.<sup>34</sup> The number of households in extreme core housing need has been applied to reduce the likelihood of double counting households represented by other components of unmet housing

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33. Assessing for Core Housing Need is a two-step test, and the household does not meet both conditions:

1. The household lives in acceptable housing; and
2. The household's before-tax income is sufficient to access acceptable housing in the community

Housing is acceptable when all three housing standards are met:

1. Adequacy: adequate housing does not need any major repairs;
2. Suitability: housing is suitable when if there are enough bedrooms for the household type and size as per the National Occupancy Standards; and
3. Affordability: Housing is affordable when it costs less than 30% of before-tax household income.

Source: Statistics Canada, Census Dictionary, 2021

34. Due to data unavailability, any broad modeling of extreme core housing need by income group or household size has been based on the overall distribution of households in regular core housing need scaled down to the total number of households in extreme core housing need.

need, which may have been more likely if using standard core housing need.<sup>35</sup> All three scenarios use the same value.

- Housing Supply Gap:** the housing supply gap estimates the gap between the number of housing units completed and the increase in households from approximately June 2021 to July 2025. The number of housing units completed is informed by occupancy permit records, while household growth is estimated by dividing the Yukon Bureau of Statistics population estimate for June 30, 2025 by the average household size from the 2021 census to estimate the increase in households since 2021. This value is the same for all three scenarios.

Table 14: Components of Unmet and Future Housing Need by Scenario

Source of Existing Housing Need	Assumptions by Housing Unit Need Scenario		
	Low	Medium	High
Individuals Experiencing Homelessness	By-Name List Average	Average of High and Low Scenario	By-Name List Maximum
Healthy Vacancy Rate	2021 Households @ 3.0%		High Projection 2041 households @ 4.9%
Suppressed Household Formation	Referenced against 2006 headship rate (15 – 54 yrs)		Referenced against 2006 headship rate (15 – 75+ yrs)
Extreme Core Housing Need	# of Households in Extreme Core Housing Need		
Housing Supply Gap (2021-2025)	Difference between household growth and housing units receiving occupancy permits		

Table 15 on the next page provides the results of these assumptions by estimated number of units needed per component of unmet need and by scenario.

35. Some households in standard core housing need could have their housing need addressed by a rent subsidy (affordability standard), a grant for home repairs (adequacy standard), or could already be accounted for by estimates of household suppression (suitability). Households in extreme need likely have a larger challenge with higher affordability barriers.

## ESTIMATED HOUSING DEFICIT BY SCENARIO

Table 15 provides the results for each of the three scenarios based on the assumptions described in Table 14 above. **It is estimated 2,610 to 2,985 units are required to fill the existing deficit.**

Table 15: Estimated Existing Unmet Housing Need (Deficit), Low, Medium and High Scenario, 2025  
 Source: Statistics Canada, Census of Population, Whitehorse, 2021; By-Name List, Safe at Home Society, 2023-2025; Yukon Bureau of Statistics, Household Projection, 2026-2041

Source of Existing Housing Need	Estimated Unit Deficit <sup>36</sup>		
	Low Scenario	Medium Scenario	High Scenario
Individuals Experiencing Homelessness	165	200	235
Healthy Vacancy Rate	60	160	260
Suppressed Household Formation	630	685	735
Extreme Core Housing Need		430	
Housing Supply Household Growth Gap (2021 – 2025)		1,325	
<b>Total Existing Deficit</b>	<b>2,610</b>	<b>2,800</b>	<b>2,985</b>
Per 5-Year Period	870	935	995

<sup>36</sup> All values have been rounded to the nearest multiple of 5.

Figure 28: Housing Supply Household Growth Gap (2021 - 2025)

Source: Yukon Bureau of Statistics, Population Estimates, 2025; City of Whitehorse, Occupancy Permits

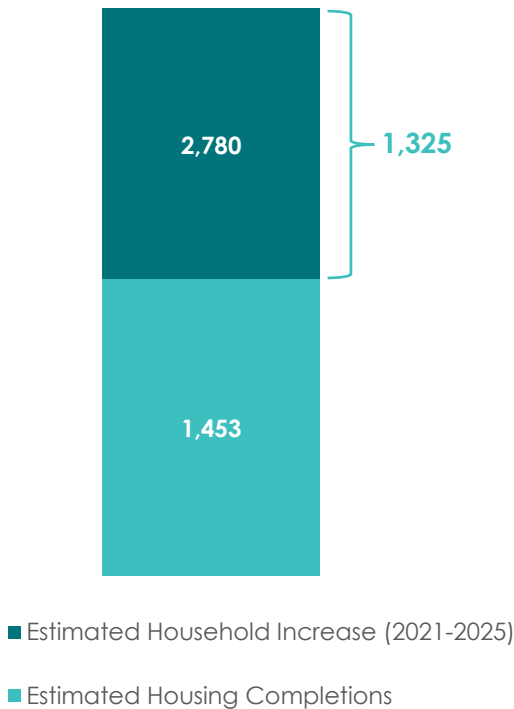


Figure 28 shows the difference between the estimated household growth from 2021 to 2025, by comparing occupancy permits to the growth estimated by the Yukon Bureau of Statistics.

Overall, the range between the housing deficit scenarios is relatively small (375 homes), with approximately half being due to the estimated 2021-2025 supply gap (1,325).

**Further detailed analysis on housing type, price point or bedroom count assumes the housing deficit will be addressed over the next 15 years, with a third of the need allocated to each 5-year period.** The timeframe is stretched out over 15 years in recognition of the challenge of shaping housing outcomes through policy in the short-term, and the current construction cost and affordability challenges.

## 5.2. Future Housing Demand

While it is important to estimate the existing unmet housing needs of current residents and households, additional demand will be generated over time through population growth and household formation. Future housing needs due to household growth arise both from within the existing population, such as young adults moving out of their family homes, and from people relocating to the city. This consideration is based on the household projections produced by the Yukon Bureau of Statistics, and includes three different growth scenarios.

**Estimated Future Demand**

It is **estimated 3,540 to 9,900 additional housing** units will be required over the next 15 years to accommodate household formation and migration to the City.

- Projections are not predictive nor perfectly accurate, as they model forward current trends and are based on an understanding of demographics and migration patterns. In recent years, the Yukon has seen rapid population growth exceeding the historical pattern, largely due to increased immigration. However, this trend may be shifting with the federal government's lower immigration targets for at least the next three years. This could result in recent projections becoming inaccurate due to changing assumptions about in-migration. If this national policy change reduces in-migration to the Yukon, it will be important to revise this analysis accordingly.
- Table 16 provides the three Yukon Bureau of Statistics household projections broken out into 5-year increments from 2026 through 2041. The difference between projection scenarios is much greater (6,360 homes) than the range of estimated housing deficit explored in the previous section (375 homes). This range reflects the exploratory nature of population projections, which apply a set of assumptions to test a range of possible futures.

Table 16: Projected Housing Demand Based on Projected Household Growth in 5-Year Increments (2026 – 2041)

Source: Yukon Bureau of Statistics, Household Projection, 2026-2041

Growth Scenario <sup>37</sup>	2026 - 2031	2032 - 2036	2037 – 2041	Total
Low Projection	930	1,245	1,365	<b>3,540</b>
Preferred Projection <sup>38</sup>	2,080	2,385	2,450	<b>6,915</b>
High Projection	2,870	3,355	3,675	<b>9,900</b>

Table 17 identifies which household projection is allocated to each housing unit need scenario.

Table 17: Projection Scenario Assigned to Each Unit Need Scenario

	Housing Unit Need Scenario		
	Low	Medium	High
Growth Scenario	Low Projection	Preferred Projection	High Projection

37. Based on the Yukon Bureau of Statistics Population and Household projections from February 2025.

38. The preferred projection is a population projection by the Yukon Bureau of Statistics (YBS), derived as a weighted average of the medium growth scenario of the demographic projection model and the scenario developed with the results of the DemEcon model. YBS considers this projection scenario to be the most likely outcome.

### 5.3. Total Estimated Housing Need

- To understand the total estimated need for housing units, the deficit can be added to the future projection. Another important consideration is the loss of existing housing units due to redevelopment. For example, when an apartment building is built it may replace three detached homes with their lots consolidated. This means if the new development had 50 units, the actual net increase to the housing supply would only be 47 homes.
- Table 18 combines the projection plus a third of the unmet need for each of the three 5-year timeframes. Table 19 estimates the impact of units lost to redevelopment (based on the historical trend to estimate the net total unit need).

**Total Estimated Housing Unit Need**

It is **estimated 6,460 to 13,535 additional housing** units will be required over the next 15 years to address existing unmet needs, and to accommodate household formation and migration to the City.

Table 18: Total Estimated Housing Need – Existing Unmet Need + Future Projected Demand in 5-Year Increments (2026 – 2041)

Source: Statistics Canada, Census of Population, Whitehorse, 2021; By-Name List, Safe at Home Society, 2023-2025; Yukon Bureau of Statistics, Household Projection, 2026-2041

Scenario	2026 - 2031	2031 - 2036	2036-2041	2026-2041
Low Scenario	1,800	2,115	2,235	<b>6,150</b>
Medium Scenario	3,015	3,320	3,385	<b>9,720</b>
High Scenario	3,865	4,350	4,670	<b>12,885</b>

- Table 19 provides the estimated unmet need, estimated future demand (projected household growth), and an estimate of how many units might be lost to demolition or conversion over the next 15 years (based on past trend of demolitions/conversion being approximately 5.1% of housing starts).

**The Net Unit Need is the total estimated housing unit need for 2026-2041 for each scenario.**

**For the Medium Scenario**, which is predominantly based on the most likely (“preferred”) Yukon Bureau of Statistics household projection, **the total estimated need is for 10,205 housing units, or approximately 3,400 per 5-years, or 680 per year.**

Table 19: Total Net Estimated Housing Need by Scenario (2026 – 2041)

Source: Statistics Canada, Census of Population, Whitehorse, 2021; By-Name List, Safe at Home Society, 2023-2025; Yukon Bureau of Statistics, Household Projection, 2026-2041; City of Whitehorse, Building Permit Reports

Scenario	Low Scenario	Medium Scenario	High Scenario
Estimated Pre-Existing Unmet Housing Need	2,610	2,800	2,985
Projected Household Growth (2026 – 2041)	3,540	6,915	9,900
Demolitions and Conversions	310	490	650
<b>Net Unit Need</b>	<b>6,460</b>	<b>10,205</b>	<b>13,535</b>
Average Per 5-Year Period	2,155	3,400	4,510
Average Per Year	430	680	900

- Over the past five years (2021-2025), the City issued an average of approximately 315 occupancy permits per year. There was a peak in completions between 2020 and 2023, with an annual average of 375 occupancy permits over those four years, before falling below both the 5- and 10-year averages (315 and 274 respectively) in 2024 and 2025 (213 and 214). **Compared to the medium scenario annual average unit need of 680, keeping up with the estimated need going forward would mean increasing completions by approximately 115% from the 5-year average (from 315 to 680 per year).**

### Alignment with 2040 Official Community Plan Estimates



The 2023 Official Community Plan estimated a need for 6,150 additional homes by 2040 based on 2021 population projections. It was estimated there would be 40,700 people living in Whitehorse by 2040.

When considering the February 2025 population projections, the preferred projection estimated there would be 47,450 people by 2040 (+6,750, or 17% more). This would be equivalent to approximately 2,810 more households than contemplated in the OCP, or a total increase of 8,960 households before incorporating the other components of unmet need explored in this section.

This highlights the impact of shifting population projections on unit need estimates, the importance of focusing on shorter time frames, and the need to update analysis with the latest information whenever possible.

## 5.4. Housing Need Estimates by Type

While it is helpful to understand the estimated total housing need or demand in the community for the next 15-years, there are a wide range of housing needs and all housing may not effectively or affordably meet the needs of all households.

**To understand the total housing need in more detail, the results have been considered against local housing costs to allocate the need into four type and tenure categories** by applying the income groups introduced in [Section 4. Income Group Concept](#) (page 48):

- 1. Market Rental** is rental housing with prices set by the open market and includes both purpose-built rental housing and ownership units rented on the secondary market. **Based on local prices and analysis, renter households that can afford to spend between \$1,375 and \$3,375 per month on housing are allocated to this category.** This price range is based on the moderate- and median-income groups.
- 2. Non-Market Rental** describes purpose-built, subsidized rental housing with below market prices.<sup>39</sup> **Based on local market rents, renter households that can afford to spend between \$500 and \$1,375 per month are allocated to this category.** This price range is based on the low-income group.
- 3. Deep Subsidy + Supportive Rental** is deeply subsidized rental housing affordable to individuals on social assistance as well as housing with additional on-site supports. This category is intended to address the needs of very low-income households, individuals requiring extra supports, and those experiencing homelessness.<sup>40</sup> **Renter households that can afford to spend \$500 or less per month and people experiencing homelessness are allocated to this category.**<sup>41</sup> This price range is based on the very low-income group.
- 4. Ownership** housing is owned and occupied by individual households. While housing built for ownership is sometimes rented on the secondary market, this category describes demand for owner-occupied homes only. **Based on affordability analysis of**

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39. Technically, any rental housing with rents between \$500 and \$1,375 could meet the needs allocated to the Non-Market Rental category, but it is unlikely any new housing will be available at this price-point without subsidization.

40. Most families on the by name list are allocated to non-market housing rather than Deep Subsidy + Supportive.

41. 17% of the households experiencing homelessness, who are families with children, are allocated to the non-market rental category.

local sales and current interest rates, the 18% of renter households earning \$135,000<sup>42</sup> or more are assumed to be able to purchase, in addition to approximately two thirds of projected household growth based on recent and historical trends. This price range is based on the high-income group.

Table 20 provides 5-, 10- and 15-year estimates of housing unit need and demand by type for the medium scenario.<sup>43</sup>

Table 20: Estimated Housing Need by Type, Medium Scenario, 2026 – 2041

Source: Consultant Calculations; Statistics Canada, Census of Population, Whitehorse, 2021; Yukon Bureau of Statistics, Real Estate Report + Rent Survey, 2025

Timeframe		Market Rental	Non-Market Rental	Deep Subsidy + Supportive Rental	Ownership	Total
5-Years	#	542	469	150	2,019	3,180
	%	17.0%	14.8%	4.7%	63.5%	100%
10-Years	#	1,107	976	310	4,262	6,655
	%	16.6%	14.7%	4.7%	64.0%	100%
15-Years	#	1,688	1,494	470	6,553	10,205
	%	16.5%	14.6%	4.6%	64.2%	100%

## 5.5. Bedroom Allocation by Income Group

- The previous section estimated housing needs by income and housing type, however, it is also important to understand how many bedrooms households may need. **There is not necessarily a direct relationship between household size and the number of bedrooms a household requires**, which can make it more challenging to understand household needs.

42. Based on the minimum income required to qualify for the average priced condominium (\$480,500, 2024) with 20% downpayment (\$96,100) at 4.19% (stress tested at 6.19%) for 25-years, a gross debt service ratio of 32% and \$600/month of utility and strata fee costs relevant to qualification. The ability to estimate purchasing capacity is complicated by households having access to downpayment assistance from family or inheritances, and there is a wide range of ways people are able to purchase despite incomes that appear insufficient compared to local prices.

43. The overall distribution to each housing type varies slightly by timeframe due to the projected growth rate shifting over the next 15-years. A slightly lower share of the overall need is due to the deficit as the timeframe lengthens, which skews the results towards ownership housing.

- For example, a three-person household made up of unrelated roommates would need three bedrooms to meet their needs, while a couple with one child would only require two bedrooms. Most households can be assessed for their bedroom needs by applying the National Occupancy Standards, while considering their household type and size.<sup>44</sup>

**This analysis identifies the minimum number of bedrooms a household requires to meet its needs; however, households with higher incomes often seek additional space or more bedrooms for hosting guests, storage, future family expansion, office or hobby space, or other reasons. The analysis is focused on identifying basic needs rather than additional desires, which are dependent on household preferences where incomes allow.**

Table 21 provides an estimate of the bedroom needs of households in each income group for the medium scenario.

Table 21: Estimated Housing Units Needed by Bedroom Count + Income Group, Medium Scenario, 2026 – 2041<sup>45</sup>

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP		VERY LOW	LOW	MODERATE	MEDIAN	HIGH		
MONTHLY AFFORDABLE HOUSING COST		<\$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	>\$3,375	TOTAL	% TOTAL
UNIT SIZE	1-BEDROOM	530	1,385	1,540	1,495	1,735	<b>6,685</b>	66%
	2-BEDROOM	25	195	320	460	880	<b>1,880</b>	18%
	3-BEDROOM	10	100	155	245	550	<b>1,060</b>	10%
	4+BEDROOM	0	45	32	95	405	<b>580</b>	6%
TOTAL		<b>565</b>	<b>1,725</b>	<b>2,050</b>	<b>2,295</b>	<b>3,570</b>	<b>10,205</b>	

44. The National Occupancy Standards outline the recommended number of bedrooms for a household's housing to be considered suitable when assessing core housing need. Generally, adults (except couples) and children should each have their own bedroom, with a maximum of two people per bedroom. Children of the same sex or under five years old can share a room, but this analysis assumes each child has their own bedroom.

45. See [Appendix A](#) for the percent distribution by income and bedroom rather than unit counts, and results for the low and high scenarios.

## Considerations for Roommate Households

While many of the household types in the census are straightforward to allocate by bedroom needs (for example, single parents or couples with children), there are some household classifications with less clarity. This particularly relates to “non-census family households” with two or more people, which describes unrelated roommates living together, but there is no way to determine whether this household arrangement is by choice. Some roommate households may be forced into this situation to reduce their housing costs, while others may desire living together regardless of the increased affordability combining households can provide.

- **The number of households in this situation increased by 81% between 2006 and 2021, compared to an overall household growth of 38%.** This suggests a changing trend, and the total share of households exclusively made up of unrelated roommates increased from 4.8% to 6.3%.
- While it could be assumed all households in this situation chose it or were forced into it based on affordability, **the scenario presented in Table 21 offers a midpoint, where only the increased prevalence of roommate households between 2006 and 2021 are assumed to be due to affordability rather than choice.** For this analysis, 43% of roommate household members are assumed to prefer their own 1-bedroom unit instead of living with roommates.
- For the unmet need components not represented in these distributions (persons experiencing homelessness, suppressed household formation, and rental vacancy adjustment), specific assumptions were applied to estimate bedrooms needs (see [Appendix A](#), page 76, for additional assumptions).

## 6. Household Profiles

Household profiles offer detailed illustrations of housing circumstances and challenges encountered by residents and households in Whitehorse. These fictional profiles highlight common compromises and potential solutions identified through community engagement, research, and analysis.

### PATRICE

- Patrice has lived in Whitehorse all her life and is ready for retirement. Her children have moved south and her husband died several years ago.
- Currently, Patrice drives into downtown Whitehorse for her social activities and appointments. Her doctor and physical therapist are based downtown, and she enjoys swimming at the Canada Games Centre. She wants to find a new home where she can walk to get groceries and attend appointments, as she doesn't think she will be able to drive for much longer.
- Patrice is worried about being able to afford rental prices once she retires; she has been renting her two-storey house for 20-years and is currently spending \$1,600 per month. Now that she is no longer working, she will need to rely on savings and her pension, which CPP estimates at \$11,000 annually. **She has \$20,000 in savings, and together with her pension, will be able to afford \$775 per month on rent.** She doesn't think she will be able to afford anything on the market and is hopeful instead to qualify for Yukon Housing Corporation's Rent-Geared-to-Income units. But with a lengthy waitlist, she isn't sure how long it will take to get into the housing and find something that meets her needs in downtown Whitehorse.



**For low-income seniors, there are limited options that meet their needs for affordable, accessible, and centrally located housing. With an aging population, it will be important to ensure affordable, adaptable and accessible housing options are available for low-income seniors.**

**CHARLENE & KYLE**

- Having just welcomed a baby, Charlene and Kyle are settling into new parenthood and looking to buy their first home. They are currently renting a one-bedroom apartment (\$1,800 monthly rent) in downtown Whitehorse and need more space for their growing family.
- Recent real estate data has been discouraging for Charlene & Kyle; they are unable to afford a row house or condominium apartment. They are hopeful they can find an older condo apartment but also can't afford any major renovations.
- They will try and find a larger rental unit in the meantime, but understand there are limited 2+ bedroom unit vacancies.
- Kyle wonders if he and Charlene could eventually move into the C-9B development in Whistle Bend. As a Citizen of Ta'an Kwäch'än Council, he isn't sure what the timeline is for the development and needs more information on the leasing mechanism but is interested to learn more.



Household Income		\$120,600
Affordable Purchase Price		\$467,075
Market Price	Row House	\$512,200
	Apartment	\$491,800

**Depending on household income, families may not be able to afford to purchase row houses or apartment condominiums in Whitehorse. With limited vacant larger rental units, it can be challenging for growing households to find housing options that meet their needs. As new rental housing is built in the City, it will be important to ensure a proportion of units are family-friendly (i.e., 2+ bedrooms) to facilitate housing choice for all residents.**

## JENNIFER

- Jennifer and her children are no longer safe at home and need to find another place to live. She had hoped to find temporary housing at Kaushee's Place or Council of Yukon First Nations' Family Preservation Wellness Centre, but both programs are full. She knows that if her son was older, they wouldn't be able to go to Kaushee's as a family. She can't imagine having to leave her son, especially given the abuse he has endured at home. Her priority is to stay with her kids, which should be possible as her son is only 5 years old.
- Her sister lives close by and she has moved there temporarily but knows they can't stay indefinitely. Her partner knows where her sister lives and she is worried about him coming to find them.
- As a survivor of violence, Jennifer and her children would be prioritized for Yukon Housing Corporation housing, but she knows there is a lengthy waitlist, and she needs a safe place to stay now. Luckily, Jennifer has lived in the Yukon for the last 10 years, which means she is eligible for Yukon Housing Corporation housing. She is part of a women's support group and some of the women she has met aren't eligible for YHC housing as they haven't lived in the territory for a year. She can't imagine what other options these women have, particularly given they are fleeing violence.
- She is worried about her eligibility for Yukon Housing Corporation housing, as she has a cat. She knows Yukon Housing does permit some pets, but having a pet has limited her housing options in the past. The emotional support provided by her cat is tremendous and she is very anxious about needing to give her up for adoption. Even if Kaushee's had beds available, it would be incredibly challenging for her to stay there, as Kaushee's doesn't accept pets and she would need to leave her cat.
- She has also heard she may be eligible for the Canada-Yukon Housing Benefit and has a meeting with Safe at Home to try and understand her support options and find housing.



- Even with social assistance, she won't be able to afford housing in the rental market and knows that landlords are often hesitant to rent to someone receiving social assistance. She thinks her best bet is Yukon Housing Corporation's rent-geared-to-income program, but she doesn't know how long it will be before a unit is available.

**Jennifer will likely end up couch-surfing with family and friends until she can find temporary housing at Kaushee's or the Family Preservation Wellness Centre. This form of 'hidden homelessness' represents 30-50% of individuals experiencing homelessness on the By-Name List. Even though survivors of violence are prioritized for Yukon Housing Corporation housing and can receive the Canada-Yukon rental benefit, there are still challenges finding available emergency and transitional housing given the extent of need.**

## THEO

- Theo was accepted to Yukon University and is eager to start his undergraduate degree this fall. He currently lives in Carmacks with his family and is looking to relocate to Whitehorse. Several of his friends are also attending Yukon University this fall, and he plans to find housing with them.
- Campus housing monthly fees are between \$525 and \$625, which includes basic furnishings and utilities. With a four-month term, Theo can afford student housing if he spends between 35% to 40% of his annual income on housing costs. He knows it can be difficult to get into campus housing but understands his application will be prioritized given he is from outside Whitehorse. The campus housing coordinator reviewed his application and offered him a spot in the 500 Building.



Household Income	\$18,660
Affordable Monthly Rent	\$500
Market Rent for Bedroom in Three-Bedroom House	\$1,000 – \$1,167

**For first-year students looking for affordable accommodation options, on-campus housing fulfills an important need. For students in need of affordable accommodation who cannot find on-campus housing, there are limited off-campus options. Additional non-market rental housing options are needed for student households and other low-income households in Whitehorse.**

## 7. Housing Supply Gaps

### 7.1. Emergency Shelter, Transitional + Supportive Housing

The projected need for deep subsidy and supportive rental housing over the next five years (2026-2031) is 150 units, factoring in those who can only afford to spend less than \$500 per month, along with individuals experiencing homelessness. !

- **Non-profit service providers have reported capacity limitations and long waitlists for emergency shelter and short-term transitional housing.** Research and evaluations on housing and homelessness have also pointed out shortcomings in the current emergency accommodations, especially for women and women fleeing violence; Yukon Housing Corporation's 2024 waitlist data identifies 50 individuals as priority cases due to being victims of violence.
- **Engagement feedback identified a significant gap in Whitehorse's housing continuum related to supportive housing.** Key needs included housing options for individuals seeking stability and sobriety, supportive housing for families, and transitional housing for individuals, particularly women and gender-diverse people, leaving correctional facilities.
- In August 2024, Health and Social Services released the *Housing with Services Needs Assessment*, which outlined **the need for a range of supportive housing options**, which include housing for individuals with low- to medium-acuity needs, people with complex care needs ineligible for disability services, aging individuals with disabilities, youth, individuals exiting treatment programs, people involved in the justice system, and those living with persistent mental illness; this wide spectrum of needs highlights the depth of the supportive housing gap in Whitehorse, where current options are insufficient for those requiring housing with integrated support services.

## 7.2. Non-Market Rental Housing

The estimated five-year (2026-2031) demand for non-market rental housing is 469 units. This includes purpose-built, subsidized rental housing offered at below market rates, targeted at households able to afford monthly rents between \$500 and \$1,375 based on local market conditions.

- **In 2021, 700 renter households (19%) were spending more than 30% of their income on housing, highlighting a significant need for non-market rental housing.** Engagement with non-profit housing providers reinforced this, as they noted that rising rental prices have increasingly made market housing unaffordable for lower-income households.
- The need for more non-market housing in Whitehorse is further underscored by the 232 applicants on the waitlist for Yukon Housing Corporation's Rent-Geared-to-Income program (as of Fall 2024).

## 7.3. Purpose-Built Rental Housing

The five-year (2026-2031) estimated demand for market rental housing is 542 units, including both purpose-built rental housing and ownership units rented in the secondary market. Households that can afford to spend between \$1,375 and \$3,375 per month on housing are included in this category, based on local pricing and analysis.

- As of April 2025, rental housing in buildings with three or more units comprised 44% of the total rental housing stock in the city,<sup>46</sup> indicating more than half of the city's rental housing is likely in the secondary market, which carries a higher risk of displacement when property owners decide to sell or family members move into the unit. **Over the past decade, the number of rental units in buildings with three or more units has**

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46. Yukon Bureau of Statistics Rent Survey Frame includes a register of all properties known to have been rented anytime in the last five years, excluding those out of scope based on survey responses and based on dwelling structure. Rented condominiums are considered secondary market rental housing – or units built for ownership which are then purchased by an individual or group that intends to rent and manage the units directly or through a property management firm. These units are not included in the definition of rental units in buildings with three or more rental units.

remained relatively stable, increasing slightly from 1,001 units in 2015 to 1,023 units in 2025. The limited growth in this segment may be due to demolitions, shifts from market to subsidized rent, and changes from rented to owner-occupied or manager-occupied units.

- **Feedback from engagement highlighted the challenges many households face with secondary market rental housing.** Beyond concerns about adequacy, renters in the secondary market often lack security of tenure, leading to greater instability; this has affected many households in Whitehorse, including students and newcomers, who are seeking stable housing options for studies or to establish themselves in the territory.
- **With vacancy rates at 1.4%, there is a pressing need for more purpose-built rental housing in Whitehorse** to provide renters with more housing choice and greater stability.

## 7.4. Entry-Level Homeownership

The five-year (2026 to 2031) estimated demand for ownership housing is 2,019 units; these units would meet the needs of renter households earning \$135,000 or more (18% of renter households), as well as approximately two-thirds of the projected household growth based on recent and historical trends.



- The unit need estimates indicate that households earning between \$90,000 and \$134,999 per year would face challenges in affording homeownership. **To afford the average-priced condominium (\$480,500 in 2024), a minimum income of \$135,000 is required. Households within this income range represent 22% of all households.**
- Engagement feedback revealed that median-income households are struggling to afford homeownership, leading to an increase in high-income renters. As competition for rental housing intensifies, low- to moderate-income households are finding it harder to secure affordable rental options. The scarcity of entry-level homeownership options is also limiting mobility within the housing system, creating inefficiencies and barriers.
- There is a clear need for more entry-level homeownership opportunities for median-income households seeking to purchase their first home.

## 7.5. Adaptable + Accessible Housing

- Between 2011 and 2021, the proportion of residents aged 65 to 79 grew from 7% to 11%; this demographic shift aligns with engagement feedback, which emphasized the **growing need for housing options that meet the needs of older adults**. The need is particularly acute for low-income senior households, many of whom face long waitlists for access to non-market rental housing.
- **For seniors able to live independently, adaptable and accessible housing plays a key role in supporting aging in-place.** To be effective, such housing should be single-level, designed to accommodate changing mobility needs, and located within walking distance of transit and essential services, allowing seniors to remain connected to their communities and neighborhoods.

## Closing Comments

This Housing Needs Assessment builds from recent engagement and related housing studies, highlighting ongoing efforts to address housing needs. Like many cities in Canada, there are numerous housing gaps and priority population groups in Whitehorse, which is reflective of rising rental and homeownership prices. It is also important to note this report and associated key takeaways will be reviewed in five years. Findings from this report demonstrate a need for additional housing options across the continuum, from emergency shelters to homeownership, and further work to address these needs will be the focus of the City's upcoming Housing Action Plan.

# **A P P E N D I X A**

## **Housing Unit Estimates Approach + Supplemental Tables**

# Housing Unit Estimates Supplemental Tables and Assumptions

This appendix includes additional assumptions and supplementary breakdowns related to the analysis in [5. Housing Unit Need Estimates](#).

## BEDROOM ANALYSIS ASSUMPTIONS

To estimate bedroom needs, the assumptions summarized in Table 22 were applied.

Table 22: Assumptions for Estimating Bedroom Needs

CONCEPT	Distribution Approach
Household Projection	Estimated by examining census household composition against the national housing standards by income group and household size and projecting the distribution forward
Extreme Core Housing Need	
Individuals Experiencing Homelessness	Predominantly assumed to be in the <b>Very Low Income</b> group and to need 1-bedroom units, however, most families on the By Name List (85%) requiring 2-, 3-, or 4-bedrooms are allocated to the <b>Low Income</b> group.
Healthy Vacancy Rate	Distributed based on vacancy adjustment calculation by unit size (1-, 2-, and 3-bedrooms) and assumed to be evenly split between the <b>Moderate</b> and <b>Median</b> income groups to align with housing type estimates for market rental
Suppressed Household Formation	Assumes 1-bedrooms with 18% assigned to the <b>High Income</b> group and the remainder evenly split between the <b>Moderate</b> and <b>Median</b> income groups to align with housing type estimates for ownership and market rental

# Supplemental Housing Need Tables

## 2041 SCENARIOS

The following sections provide supplemental breakdowns for the three scenarios, including tables with the percent distributions matching the results for the bedroom analysis.

### Low Scenario with Low Projection

#### Total Unmet + Future Need and Housing Type Allocation

Table 23: Estimated Unmet and Future Housing Need, Low Scenario (Preferred Projection), 2026 – 2041

Source: Statistics Canada, Census of Population, Whitehorse, 2021; By-Name List, Safe at Home Society, 2023-2025; Yukon Bureau of Statistics, Household Projection, 2026-2041

Unmet Need Component	#
Individuals Experiencing Homelessness	165
Healthy Vacancy Rate	60
Suppressed Households	630
Extreme Core Housing Need	430
Housing Supply Household Growth Gap (2021 – 2025)	1,325
<b>Sub-Total (Unmet Need)</b>	<b>2,610</b>
<b>2041 Preferred Projection (Future Need)</b>	<b>3,540</b>
<b>Demolitions and Conversions</b>	<b>310</b>
<b>Total</b>	<b>6,460</b>

Table 24: Estimated Housing Need by Type, Low Scenario (Preferred Projection), 2026 – 2041

Source: Consultant Calculations; Statistics Canada, Census of Population, Whitehorse, 2021; Yukon Bureau of Statistics, Real Estate Report + Rent Survey, 2025

Timeframe		Market Rental	Non-Market Rental	Deep Subsidy + Supportive Rental	Ownership	Total
5-Years	#	349	294	110	1,047	<b>1,800</b>
	%	19.4%	16.4%	6.1%	58.2%	100%
10-Years	#	755	654	230	2,481	<b>4,120</b>
	%	18.3%	15.9%	5.6%	60.2%	100%
15-Years	#	1,162	1,019	354	3,925	<b>6,460</b>
	%	18.0%	15.8%	5.5%	60.8%	100%

## Low Scenario Bedroom and Income Group Estimates

As described in [5.5. Bedroom Allocation by Income Group](#), the bedroom analysis assumes 43% of roommate household members desire their own dwelling with the remainder preferring their current situation. This represents the increase in these households between 2006 and 2021.

Table 25: Estimated Housing Units Needed by Bedroom Count + Income Group, Low Projection, 2026-2041  
Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP	VERY LOW	LOW	MODERATE	MEDIAN	HIGH		
MONTHLY AFFORDABLE HOUSING COST	< \$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	> \$3,375	<b>TOTAL</b>	
1-BEDROOM	385	915	1,010	980	1,065	<b>4,355</b>	<b>67%</b>
2-BEDROOM	15	135	180	260	520	<b>1,110</b>	<b>17%</b>
3-BEDROOM	5	75	95	145	325	<b>645</b>	<b>10%</b>
4+BEDROOM	0	30	20	55	245	<b>350</b>	<b>5%</b>
<b>TOTAL</b>	<b>405</b>	<b>1,155</b>	<b>1,305</b>	<b>1,440</b>	<b>2,155</b>	<b>6,460</b>	

Table 26: Estimated Housing Units Needed by Bedroom Count + Income Group – Share of Households per Income Group, Preferred Projection, 2026-2041

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP	VERY LOW	LOW	MODERATE	MEDIAN	HIGH	TOTAL
1-BEDROOM	95%	79%	77%	68%	49%	<b>67%</b>
2-BEDROOM	4%	12%	14%	18%	24%	<b>17%</b>
3-BEDROOM	1%	6%	7%	10%	15%	<b>10%</b>
4+BEDROOM	0%	3%	2%	4%	11%	<b>5%</b>

Table 27: Estimated Housing Units Needed by Bedroom Count + Income Group – Share of All Households by Income Group, Preferred Projection, 2026-2041

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP	VERY LOW	LOW	MODERATE	MEDIAN	HIGH	TOTAL
1-BEDROOM	6%	14%	16%	15%	16%	<b>67%</b>
2-BEDROOM	0.2%	2%	3%	4%	8%	<b>17%</b>
3-BEDROOM	0.1%	1%	1%	2%	5%	<b>10%</b>
4+BEDROOM	0%	0.5%	0.3%	1%	4%	<b>5%</b>
<b>TOTAL</b>	<b>6%</b>	<b>18%</b>	<b>20%</b>	<b>22%</b>	<b>33%</b>	

## Medium Scenario with Preferred Projection

### Total Unmet + Future Need and Housing Type Allocation

Table 28: Estimated Unmet and Future Housing Need, Medium Scenario (Preferred Projection), 2026-2041  
Source: Statistics Canada, Census of Population, Whitehorse, 2021; By-Name List, Safe at Home Society, 2023-2025; Yukon Bureau of Statistics, Household Projection, 2021-2041

a) Unmet Need Component	b) #
Individuals Experiencing Homelessness	200
Healthy Vacancy Rate	160
Suppressed Households	685
Extreme Core Housing Need	430
Housing Supply Household Growth Gap (2021 – 2025)	1,325
<b>Sub-Total (Unmet Need)</b>	<b>2,800</b>
<b>2041 Preferred Projection (Future Need)</b>	<b>6,915</b>
<b>Demolitions and Conversions</b>	<b>490</b>
<b>Total</b>	<b>10,205</b>

Table 29: Estimated Housing Need by Type, Medium Scenario (Preferred Projection), 2026-2041

Source: Consultant Calculations; Statistics Canada, Census of Population, Whitehorse, 2021; Yukon Bureau of Statistics, Real Estate Report + Rent Survey, 2025

Timeframe		Market Rental	Non-Market Rental	Deep Subsidy + Supportive Rental	Ownership	Total
<b>5-Years</b>	#	542	469	150	2,019	<b>3,180</b>
	%	17.0%	14.8%	4.7%	63.5%	100%
<b>10-Years</b>	#	1,107	976	310	4,262	<b>6,655</b>
	%	16.6%	14.7%	4.7%	64.0%	100%
<b>15-Years</b>	#	1,688	1,494	470	6,553	<b>10,205</b>
	%	16.5%	14.6%	4.6%	64.2%	100%

## High Scenario Bedroom and Income Group Estimates

As described in in [5.5. Bedroom Allocation by Income Group](#), the bedroom analysis assumes 43% of roommate household members desire their own dwelling with the remainder preferring their current situation. This represents the increase in these households between 2006 and 2021.

Table 30: Estimated Housing Units Needed by Bedroom Count + Income, Preferred Projection, 2026-2041  
Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP	VERY LOW	LOW	MODERATE	MEDIAN	HIGH		
MONTHLY AFFORDABLE HOUSING COST	< \$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	> \$3,375	<b>TOTAL</b>	
1-BEDROOM	530	1,385	1,540	1,495	1,735	<b>6,685</b>	<b>66%</b>
2-BEDROOM	25	195	320	460	880	<b>1,880</b>	<b>18%</b>
3-BEDROOM	10	100	155	245	550	<b>1,060</b>	<b>10%</b>
4+BEDROOM	0	45	35	95	405	<b>580</b>	<b>6%</b>
<b>TOTAL</b>	<b>565</b>	<b>1,725</b>	<b>2,050</b>	<b>2,295</b>	<b>3,570</b>	<b>10,205</b>	

Table 31: Estimated Housing Units Needed by Bedroom Count + Income Group – Share of Households per Income Group, Preferred Projection, 2026-2041

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP	VERY LOW	LOW	MODERATE	MEDIAN	HIGH	TOTAL
1-BEDROOM	94%	80%	75%	65%	49%	<b>66%</b>
2-BEDROOM	4%	11%	16%	20%	25%	<b>18%</b>
3-BEDROOM	2%	6%	8%	11%	15%	<b>10%</b>
4+BEDROOM	0%	3%	2%	4%	11%	<b>6%</b>

Table 32: Estimated Housing Units Needed by Bedroom Count + Income Group – Share of All Households by Income Group, Preferred Projection, 2026-2041

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP	VERY LOW	LOW	MODERATE	MEDIAN	HIGH	TOTAL
1-BEDROOM	5%	14%	15%	15%	17%	<b>66%</b>
2-BEDROOM	0.2%	2%	3%	5%	9%	<b>18%</b>
3-BEDROOM	0.1%	1%	2%	2%	5%	<b>10%</b>
4+BEDROOM	0%	0%	0.3%	1%	4%	<b>6%</b>
<b>TOTAL</b>	<b>6%</b>	<b>17%</b>	<b>20%</b>	<b>22%</b>	<b>35%</b>	

## High Scenario with High Projection

### Total Unmet + Future Need and Housing Type Allocation

Table 33: Estimated Unmet and Future Housing Need, High Scenario (High Projection), 2026-2041

Source: Statistics Canada, Census of Population, Whitehorse, 2021; By-Name List, Safe at Home Society, 2023-2025; Yukon Bureau of Statistics, Household Projection, 2021-2041

Unmet Need Component	#
Individuals Experiencing Homelessness	235
Healthy Vacancy Rate	260
Suppressed Households	735
Extreme Core Housing Need	430
Housing Supply Household Growth Gap (2021 – 2025)	1,325
<b>Sub-Total (Unmet Need)</b>	<b>2,985</b>
<b>2041 High Projection (Future Need)</b>	<b>9,900</b>
<b>Demolitions and Conversions</b>	<b>650</b>
<b>Total</b>	<b>13,535</b>

Table 34: Estimated Housing Need by Type, High Scenario (High Projection), 2026-2041

Source: Consultant Calculations; Statistics Canada, Census of Population, Whitehorse, 2021; Yukon Bureau of Statistics, Real Estate Report + Rent Survey, 2025

Timeframe		Market Rental	Non-Market Rental	Deep Subsidy + Supportive Rental	Ownership	Total
<b>5-Years</b>	#	650	555	178	2,482	<b>3,865</b>
	%	16.8%	14.3%	4.6%	64.2%	100%
<b>10-Years</b>	#	1,406	1,226	373	5,645	<b>8,650</b>
	%	16.3%	14.2%	4.3%	65.3%	100%
<b>15-Years</b>	#	2,166	1,915	575	8,879	<b>13,535</b>
	%	16.0%	14.1%	4.2%	65.6%	100%

## High Scenario Bedroom and Income Group Estimates

As described in in [5.5. Bedroom Allocation by Income Group](#), the bedroom analysis assumes 43% of roommate household members desire their own dwelling with the remainder preferring their current situation. This represents the increase in these households between 2006 and 2021.

Table 35: Estimated Housing Units Needed by Bedroom Count + Income Group, High Projection, 2026-2041

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP	VERY LOW	LOW	MODERATE	MEDIAN	HIGH		
MONTHLY AFFORDABLE HOUSING COST	< \$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	> \$3,375	<b>TOTAL</b>	
1-BEDROOM	660	1,800	2,015	1,960	2,325	<b>8,760</b>	<b>65%</b>
2-BEDROOM	30	245	450	640	1,200	<b>2,565</b>	<b>19%</b>
3-BEDROOM	10	125	205	335	750	<b>1,425</b>	<b>11%</b>
4+BEDROOM	0	60	45	130	550	<b>785</b>	<b>6%</b>
<b>TOTAL</b>	<b>700</b>	<b>2,230</b>	<b>2,715</b>	<b>3,065</b>	<b>4,825</b>	<b>13,535</b>	

Table 36: Estimated Housing Units Needed by Bedroom Count + Income Group – Share of Households per Income Group, Preferred Projection, 2026-2041

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP	VERY LOW	LOW	MODERATE	MEDIAN	HIGH	TOTAL
1-BEDROOM	94%	81%	74%	64%	48%	<b>65%</b>
2-BEDROOM	4%	11%	17%	21%	25%	<b>19%</b>
3-BEDROOM	1%	6%	8%	11%	16%	<b>11%</b>
4+BEDROOM	0%	3%	2%	4%	11%	<b>6%</b>

Table 37: Estimated Housing Units Needed by Bedroom Count + Income Group – Share of All Households by Income Group, Preferred Projection, 2026-2041

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP	VERY LOW	LOW	MODERATE	MEDIAN	HIGH	TOTAL
1-BEDROOM	5%	13%	15%	14%	17%	<b>65%</b>
2-BEDROOM	0.2%	2%	3%	5%	9%	<b>19%</b>
3-BEDROOM	0.1%	1%	2%	2%	6%	<b>11%</b>
4+BEDROOM	0%	0%	0.3%	1%	4%	<b>6%</b>
<b>TOTAL</b>	<b>5%</b>	<b>16%</b>	<b>20%</b>	<b>23%</b>	<b>36%</b>	

## Estimated Current and Future Need by Income Group (HART Analysis)

The following tables are based a typical HART approach, which **combines core housing need with a future household projection by income group and household size**. These distributions do not directly consider persons experiencing homelessness, rental healthy vacancy rate estimates, or suppressed households, which represent less than 15% of the total estimated need in Table 21.<sup>47</sup> In 2021, the number of households in core housing need (1,165) was lower, but similar to the unmet need estimate used in the primary analysis (1,285-1,660).<sup>48</sup>

These alternative breakdowns can be helpful to understand the distribution of need by household size and income and may help support federal funding applications, which may require applying this concept. To estimate current and future housing need by the HART approach, the low, preferred, and high projections have been distributed following the 2021 trend and added to the core housing need income and household size distribution.

Table 38 provides the results for the Low projection.

**Table 38: Low Projection + Core Housing Need by Income Group and Household Size, 2026-2041**

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP		Very Low	Low	Moderate	Median	High		
HOUSEHOLD INCOME		<\$20,000	\$20,000 – \$54,999	\$55,000 – \$89,999	\$90,000 – \$134,999	\$135,000+		
MONTHLY AFFORDABLE HOUSING COST		<\$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	\$3,375+	<b>TOTAL</b>	<b>%</b>
HOUSEHOLD SIZE	1-person	338	819	288	181	62	<b>1,689</b>	36%
	2-person	23	373	281	324	467	<b>1,468</b>	31%
	3-person	18	113	135	143	304	<b>712</b>	15%
	4-person	0	70	56	98	347	<b>571</b>	12%
	5+person	0	0	9	39	217	<b>265</b>	6%
<b>TOTAL</b>		<b>379</b>	<b>1,375</b>	<b>770</b>	<b>785</b>	<b>1,397</b>		
<b>PERCENT OF TOTAL</b>		<b>8%</b>	<b>29%</b>	<b>16%</b>	<b>17%</b>	<b>30%</b>	<b>4,705</b>	

47. Concepts not represented by Census data cannot be distributed by income group and household size as it would not be representative of those subpopulations. The tables with these distributions represent core housing need (unmet housing need) and household projection (future demand).

48. Excluding the housing supply gap component, which estimates the housing shortfall for 2021-2025.

Table 39 provides the results for the Preferred projection.

Table 39: Preferred Projection + Core Housing Need by Income Group and Household Size, 2026-2041

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP		Very Low	Low	Moderate	Median	High	TOTAL	%
% AMI		<20%	20–49%	50–79%	70–119%	>120%		
HOUSEHOLD INCOME		<\$20,000	\$20,000 – \$54,999	\$55,000 – \$89,999	\$90,000 – \$134,999	\$135,000+		
MONTHLY AFFORDABLE HOUSING COST		<\$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	\$3,375+		
HOUSEHOLD SIZE	1-person	446	1,175	563	354	121	<b>2,660</b>	33%
	2-person	30	500	521	633	912	<b>2,596</b>	32%
	3-person	25	144	221	279	594	<b>1,262</b>	16%
	4-person	0	89	86	191	678	<b>1,044</b>	13%
	5+person	0	0	18	76	424	<b>518</b>	6%
TOTAL		<b>501</b>	<b>1,908</b>	<b>1,408</b>	<b>1,533</b>	<b>2,729</b>		
PERCENT OF TOTAL		<b>6%</b>	<b>24%</b>	<b>17%</b>	<b>19%</b>	<b>34%</b>	<b>8,080</b>	

Table 40 provides the results for the high projection.

**Table 40: High Projection + Core Housing Need by Income Group and Household Size, 2026 – 2041**

Source: Consultant Calculations; Statistics Canada, HART (2025) 2021 Census of Canada, Yukon Custom Tabulation

INCOME GROUP		Very Low	Low	Moderate	Median	High		
% AMI		<20%	20–49%	50–79%	70–119%	>120%		
HOUSEHOLD INCOME		<\$20,000	20,000 – \$54,999	\$55,000 – \$89,999	\$90,000 – \$134,999	\$135,000+		
MONTHLY AFFORDABLE HOUSING COST		<\$501	\$501 – \$1,375	\$1,376 – \$2,250	\$2,251 – \$3,375	\$3,375+	<b>TOTAL</b>	<b>%</b>
HOUSEHOLD SIZE	1-person	542	1,490	807	507	170	<b>3,519</b>	32%
	2-person	37	613	732	906	1,305	<b>3,594</b>	32%
	3-person	32	171	297	399	850	<b>1,748</b>	16%
	4-person	0	106	112	273	971	<b>1,463</b>	13%
	5+person	0	0	26	108	607	<b>742</b>	7%
<b>TOTAL</b>		<b>610</b>	<b>2,380</b>	<b>1,973</b>	<b>2,194</b>	<b>3,907</b>		
<b>PERCENT OF TOTAL</b>		<b>6%</b>	<b>22%</b>	<b>18%</b>	<b>20%</b>	<b>35%</b>	<b>11,065</b>	

This approach to determining housing needs generates precise estimates by household size and income category, which aggregate to reflect the overall assessed need.<sup>49</sup> However, **this modeling estimates overall trends and the focus should be on the general distribution of units across categories rather than the precise number of units.**

49. All values have also been rounded to the nearest multiple of five.

# APPENDIX B

## Data Indicators

# YBS Population and Household Projections

Table 41: Total Projected Population in Low Growth, Preferred, and High Growth Scenarios (2024 – 2041)

Source: Yukon Bureau of Statistics, Population Projection, City of Whitehorse, 2025

Year	Projected Total Population		
	Low Growth	Preferred Projection	High Growth
2024e <sup>50</sup>	33,072	33,072	33,072
2025f	32,980	33,900	34,770
2026f	33,380	34,750	36,100
2027f	33,780	35,570	37,410
2028f	34,150	36,430	38,690
2029f	34,410	37,210	39,870
2030f	34,640	38,070	40,980
2031f	34,920	38,980	42,170
2032f	35,220	39,900	43,380
2033f	35,650	40,870	44,750
2034f	36,150	41,850	46,210
2035f	36,620	42,770	47,650
2036f	37,110	43,730	49,110
2037f	37,560	44,640	50,550
2038f	38,000	45,570	51,960
2039f	38,480	46,500	53,420
2040f	38,970	47,450	54,940
2041f	39,470	48,410	56,460

50. e = estimate, f = forecast

Table 42: Population Projections by Age Groups in Low Growth, Preferred, and High Growth Scenarios (2021 – 2041)

Source: Yukon Bureau of Statistics, Population Projection, City of Whitehorse, 2025

Year	Low Growth Scenario			Preferred Projection			High Growth Scenario		
	Age in Years								
	0–19	20–64	65+	0–19	20–64	65+	0–19	20–64	65+
2024e	7,143	21,551	4,378	7,143	21,551	4,378	7,143	21,551	4,378
2025f	7,085	21,485	4,410	7,280	22,085	4,535	7,465	22,650	4,650
2026f	7,135	21,715	4,530	7,430	22,610	4,715	7,715	23,485	4,895
2027f	7,185	21,945	4,650	7,565	23,105	4,895	7,960	24,300	5,150
2028f	7,230	22,155	4,765	7,710	23,635	5,085	8,190	25,100	5,400
2029f	7,245	22,255	4,910	7,835	24,065	5,310	8,395	25,785	5,690
2030f	7,255	22,335	5,045	7,975	24,550	5,545	8,585	26,425	5,970
2031f	7,275	22,450	5,190	8,120	25,060	5,795	8,785	27,115	6,270
2032f	7,300	22,580	5,340	8,270	25,580	6,050	8,990	27,815	6,580
2033f	7,345	22,735	5,570	8,420	26,060	6,390	9,220	28,535	6,995
2034f	7,405	22,925	5,820	8,575	26,540	6,740	9,465	29,305	7,440
2035f	7,455	23,085	6,075	8,710	26,965	7,095	9,700	30,040	7,905
2036f	7,510	23,255	6,345	8,850	27,405	7,475	9,940	30,775	8,395
2037f	7,570	23,385	6,600	9,000	27,795	7,845	10,190	31,475	8,885
2038f	7,630	23,535	6,835	9,150	28,225	8,195	10,430	32,185	9,345
2039f	7,690	23,725	7,065	9,295	28,670	8,535	10,675	32,935	9,805
2040f	7,755	23,920	7,300	9,440	29,125	8,885	10,930	33,720	10,290
2041f	7,815	24,115	7,535	9,585	29,580	9,245	11,180	34,500	10,780

Table 43: Projected Households in Low Growth, Preferred, and High Growth Scenarios (2024 – 2041)

Source: Yukon Bureau of Statistics, Household Projection, City of Whitehorse, 2025

Year	Projected Total Number of Private Households		
	Low Growth	Preferred Projection	High Growth
2024e	–	13,603	–
2025f	13,620	14,000	14,360
2026f	13,840	14,405	14,965
2027f	14,060	14,805	15,570
2028f	14,270	15,225	16,170
2029f	14,435	15,610	16,730
2030f	14,590	16,035	17,260
2031f	14,770	16,485	17,835
2032f	14,955	16,940	18,420
2033f	15,200	17,425	19,080
2034f	15,475	17,915	19,780
2035f	15,740	18,380	20,480
2036f	16,015	18,870	21,190
2037f	16,275	19,340	21,900
2038f	16,530	19,825	22,605
2039f	16,810	20,310	23,335
2040f	17,090	20,810	24,095
2041f	17,380	21,320	24,865

Table 44: Projected Number of Households by Size - Low Growth Scenario (2024 – 2041)

Source: Yukon Bureau of Statistics, Household Projection, City of Whitehorse, 2025

Year	Low Growth Scenario			
	One-Person Households	Two-Person Households	Three-Person Households	Households With Four Or More Persons
2024e				
2025f	4,000	4,620	2,140	2,860
2026f	4,075	4,715	2,160	2,890
2027f	4,155	4,810	2,180	2,920
2028f	4,230	4,900	2,195	2,945
2029f	4,290	4,975	2,205	2,965
2030f	4,350	5,050	2,215	2,980
2031f	4,415	5,130	2,225	3,000
2032f	4,485	5,215	2,240	3,020
2033f	4,570	5,320	2,260	3,050
2034f	4,665	5,435	2,285	3,090
2035f	4,760	5,550	2,305	3,120
2036f	4,855	5,670	2,330	3,160
2037f	4,950	5,785	2,350	3,190
2038f	5,040	5,895	2,375	3,220
2039f	5,140	6,020	2,395	3,255
2040f	5,240	6,140	2,420	3,290
2041f	5,345	6,270	2,445	3,325

Table 45: Projected Number of Households by Size - Preferred Scenario (2024 – 2041)

Source: Yukon Bureau of Statistics, Household Projection, City of Whitehorse, 2025

Year	Preferred Projection			
	One-Person Households	Two-Person Households	Three-Person Households	Households With Four Or More Persons
2024e	3,984	4,597	2,151	2,871
2025f	4,110	4,750	2,200	2,940
2026f	4,245	4,905	2,245	3,010
2027f	4,375	5,060	2,295	3,075
2028f	4,510	5,225	2,345	3,145
2029f	4,640	5,380	2,385	3,205
2030f	4,780	5,550	2,435	3,275
2031f	4,930	5,725	2,485	3,345
2032f	5,080	5,905	2,535	3,420
2033f	5,240	6,100	2,590	3,495
2034f	5,400	6,295	2,645	3,575
2035f	5,560	6,480	2,695	3,645
2036f	5,720	6,680	2,745	3,720
2037f	5,880	6,875	2,795	3,790
2038f	6,045	7,070	2,845	3,860
2039f	6,210	7,270	2,895	3,930
2040f	6,380	7,480	2,945	4,005
2041f	6,555	7,690	2,995	4,075

Table 46: Projected Number of Households by Size - High Growth Scenario (2024 – 2041)

Source: Yukon Bureau of Statistics, Household Projection, City of Whitehorse, 2025

Year	High Growth Scenario			
	One-Person Households	Two-Person Households	Three-Person Households	Households With Four Or More Persons
2024e				
2025f	4,220	4,870	2,255	3,015
2026f	4,410	5,100	2,335	3,125
2027f	4,600	5,325	2,410	3,235
2028f	4,790	5,550	2,490	3,340
2029f	4,970	5,765	2,555	3,435
2030f	5,145	5,970	2,620	3,525
2031f	5,330	6,195	2,690	3,620
2032f	5,520	6,420	2,755	3,720
2033f	5,735	6,675	2,835	3,830
2034f	5,965	6,950	2,920	3,945
2035f	6,190	7,220	3,000	4,060
2036f	6,425	7,500	3,085	4,180
2037f	6,660	7,780	3,165	4,295
2038f	6,895	8,060	3,245	4,405
2039f	7,135	8,355	3,325	4,515
2040f	7,390	8,660	3,410	4,635
2041f	7,645	8,970	3,495	4,755

## Demographics

Table 47: Population and Dwellings, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population, 2011, 2016, 2021. Yukon Bureau of Statistics, Population Estimates.

Year	2011	2016	2021
Total Population (Census)	23,276	25,085	28,201
Population Growth (Count)		1,809	3,116
Population Growth (%)		7.8%	12.4%
Total Population (YBS)	25,068	27,099	29,909

Table 48: Indigenous Identity Count and Share of Population, City of Whitehorse, 2011, 2016, 2021

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	%	2016	%	2021	%
Indigenous Identity	3,770	16.5%	4,420	18%	4,530	16.3%

Table 49: Average and Median Age, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
Average Age	*	37.9	38.7
Median Age	37.1	37.4	37.6

Table 50: Age Group Distribution, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Age Group Distribution	2011	2016	2021
0-14	4,513	4,813	5,089
15-19	1,649	1,551	1,550
20-24	1,820	1,612	1,919
25-44	7,504	8,546	10,089
45-64	7,545	7,768	7,454
65-79	1,694	2,327	3,174
80+	343	482	634

## Household Profiles

Table 51: Household Income and Profile

Source: Statistics Canada, Census of Population, 2021. Housing Assessment Resource Tool Dashboard (HART) 2021

Household Income and Profile		
Characteristic	Data	Value
Total # Households	2016	10,187
	2021	11,436
Household Income	Average	\$130,800
	Median	\$112,000
Tenant Household Income	Average	\$87,400
	Median	\$72,000
Owner Household Income	Average	\$147,200
	Median	\$130,000
Average Household Size	Total	2.4
Household Size Breakdown	Total	11,440
	1 person	3,310
	2 persons	3,815
	3 persons	1,840
	4 persons	1,595
	>5 persons	880
# Tenant Households	Total	3,700
	%	32.3%
# Owner Households	Total	7,735
	%	67.6%
% of Tenant Household in Subsidized Housing	%	21.6%
# of one-parent families	Total	1,430
	%	18.7%
# of one-parent families in which the parent is a woman+	Total	1,045
# of one-parent families in which the parent is a man+	Total	385
# of Household by Income Category	Very Low – up to 20% below Area Median Household Income (AMHI)	420
	Low (21% – 50% AMHI)	1,815
	Moderate (51% – 80% AMHI)	2,160
	Median (81% – 120% AMHI)	2,520
	High (>120% AMHI)	4,500

Table 52: Household Formation

Source: HART 2021

Household Formation						
Year	2016	2016	2016	2021	2021	2021
Age	Pop.	Headship Rate (%)	Household Count	Pop.	Headship Rate (%)	Household Count
15 to 24	2,925	10.4%	305	3,180	9.3%	295
25 to 34	4,090	43.4%	1,775	4,575	44%	2,015
35 to 44	3,680	54.1%	1,990	4,560	52.1%	2,375
45 to 54	3,610	59.7%	2,155	3,555	59.8%	2,125
55 to 64	3,435	64.6%	2,220	3,590	61.7%	2,215
65 to 74	1,855	63.3%	1,175	2,515	64.4%	1,620
75 to 84	670	67.9%	455	995	59.3%	590
85+	220	50%	110	290	69%	200

Table 53: Household Suppression

Source: HART 2021

Household Suppression							
Year	2006 Actual		2021 Actual		2021 Household Suppression		
Age	Pop.	Household Count	Pop.	Household Count	Headship Rate (% 2006)	Potential # of Household (2021)	Suppressed # Household (2021)
15 to 24	3,005	330	3,180	295	11.0%	349.2	54.2
25 to 34	2,655	1,335	4,575	2,015	50.3%	2300.4	285.4
35 to 44	3,390	1,905	4,560	2,375	56.2%	2562.5	187.5
45 to 54	3,755	2,335	3,555	2,125	62.2%	2210.6	85.6
55 to 64	2,295	1,450	3,590	2,215	63.2%	2268.2	53.2
65 to 74	875	580	2,515	1,620	66.3%	1667.1	47.1
75 to 84	495	340	1,285	790	68.7%	882.6	92.6
<b>Total</b>							<b>805.7</b>

Table 54: Tenant Households in Subsidized Housing

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
Tenant Households in Subsidized Housing	19.1%	22.1%	21.6%

Table 55: Households by Size – Count and Share, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	%	2016	%	2021	%
1 person	2,660	29%	2,980	29%	3,310	29%
2 persons	2,980	32%	3,365	33%	3,815	33%
3 persons	1,575	17%	1,685	17%	1,840	16%
4 persons	1,370	15%	1,405	14%	1,595	14%
5+ persons	725	8%	755	7%	880	8%
<b>Total</b>	<b>9,310</b>		<b>10,190</b>		<b>11,440</b>	

Table 56: Total Private Households by Tenure, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	%	2016	%	2021	%
Tenant	2,780	29.9%	3,480	34.2%	3,700	32.4%
Owner	6,390	68.6%	6,710	65.9%	7,735	67.6%

Table 57: Total Households, Average Household Size, and Family Characteristics, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
Total Households	9,305	10,190	11,440
Average Household Size	2.5	2.4	2.4
# of 1-parent families	1,340	1,345	1,430
# of 1-parent families which parent is a man+	330	330	385
# of 1-parent families which parent is a woman+	1,005	1,020	1,045

Table 58: Census Family Characteristics, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
One-census family households without additional persons	6,300	6,460	6,495
Multigenerational households <sup>51</sup>	*	*	265
One-census family households with additional persons <sup>52</sup>	555	*	555
Two-or-more-person non-census-family households	545	560	710
One-person households	2,655	2,980	3,310

Table 59: Immigration Status and Period of Immigration, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
Immigrants	2,645	3,120	4,195
Non-immigrants	19,900	21,095	22,715
Recent immigrants	775	905	955

Table 60: Mobility Status One Year Ago, City of Whitehorse, (2011 – 2016)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
Non-Mover	18,605	19,895	22,885
Movers	3,965	4,385	4,570
Non-Migrants	2,525	2,915	3,140
Migrants	1,440	1,470	1,430
Internal Migrants	1,175	1,260	1,225
Intraprovincial Migrants	200	235	165
Interprovincial Migrants	970	1,020	1,060
International Migrants	260	210	200

51. Multigenerational households include any household with a person who is both a grandparent and a parent, or both a child and a grandchild of others in the same household. Previous censuses used only the first definition, so counts for 2011 and 2016 may differ slightly in archived tables.

52. One-census family households with additional persons was not a collected indicator in the 2016 Census.

Table 61: Number of Commuters by Commuting Destination, City of Whitehorse, (2011 – 2021)<sup>53</sup>  
 Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
Commuters by commuting destination	*	11,915	21,510
Within census subdivision	*	11,560	11,885
To different census subdivision	*	190	150
To different census division	*	0	0
To another province/territory	*	165	475

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53. Commuting destination data is unavailable in the 2011 Census and 2011 National Housing Survey.

## Economic Conditions

Table 62: Economy and Labour Force

Source: Statistics Canada, Census of Population 2021

Economy and Labour Force		
Characteristic	Data	Value
# Labour Force	Total	16,900
# Workers by Industry (Top 10 only)	Public administration	4,110
	Health care and social assistance	2,175
	Retail trade	1,745
	Construction	1,425
	Educational Services	1,215
	Professional, scientific and technical services	980
	Accommodation and food services	895
	Other services (except public admin.)	770
	Transportation and warehousing	625
	Information and cultural industries	430
Unemployment rate + Participation rate	Unemployment	5.6%
	Participation	74.2%
All classes of workers (Number)	Total	16,675
Employees	Total	14,595
Permanent Position	Total	11,780
Temporary Position	Total	2,815
Fixed term ( $\geq 1$ )	Total	1,010
Casual, seasonal or short-term position ( $< 1$ year)	Total	1,805
Self-employed	Total	2,075
Number of commuters by commuting destination	Within census subdivision	11,885
	To different census subdivision	150
	To different census division	0
	To another province/territory	475
	Car, truck or van	12,150

Economy and Labour Force		
Characteristic	Data	Value
Number of commuters by main mode of commuting for the employed labour force with a usual place of work or no fixed workplace address	Public transit	475
	Walked	970
	Bicycle	390
	Other method	240

Table 63: Total Population Aged 15+ and Unemployment & Participation Rate, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
Total Population Aged 15+	18,630	20,015	22,785
Unemployment Rate	8%	7%	6%
Participation Rate	80%	77%	74%

Table 64: Number of Workers by Industry, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
Legislative and senior management occupations	1,755	1,655	270
Business; finance and administration occupations	2,755	2,545	3,230
Natural and applied sciences and related occupations	1,120	1,085	1,330
Health occupations	665	960	1,245
Occupations in education; law and social; community and government services	2,080	2,575	3,230
Occupations in art; culture; recreation and sport	455	545	560
Sales and service occupations	3,100	2,940	3,460
Trades; transport and equipment operators and related occupations	2,365	2,475	2,835
Natural resources; agriculture and related production occupations	165	205	290
Occupations in manufacturing and utilities	205	210	220
<b>Total</b>	<b>14,665</b>	<b>15,190</b>	<b>16,675</b>

Table 65: Average and Median Pre-Tax Household Income, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population 2011, 2016, 2021

Year	2011	2016	2021
Average pre-tax household income	\$95,352	\$108,914	\$130,800
Median pre-tax household income	\$83,226	\$93,652	\$112,000

## Households in Core Housing Need

Table 66: Income Categories and Affordable Shelter Costs

Source: HART 2021

Income Categories and Affordable Shelter Costs		
Income Category, relative to AMHI	Annual Household Income	Affordable Shelter Cost
Very Low Income (20% or less of AMHI)	<= \$22,400	<= \$560
Low Income (21% to 50% of AHMI)	\$22,400 – \$56,000	\$560 – \$1,400
Moderate Income (51% to 80% of AMHI)	\$56,000 – \$89,600	\$1,400 – \$2,240
Median Income (81% to 120% of AMHI)	\$89,600 – \$134,400	\$2,240 – \$3,360
High Income (121% or more of AMHI)	>= \$134,401	>= \$3,361

Table 67: Share of Households in Core Housing Need, by Income Category and Household Size<sup>54</sup>

Source: HART 2021

Share of Households in Core Housing Need, by Income Category and Household Size						
Income Category	Affordable Shelter Costs	Household Size				
		1 Person	2 Person	3 Person	4 Person	5+ Person
Very Low Income (20% or less of AMHI)	<= \$560	100%	0%	0%	0%	0%
Low Income (21% to 50% of AHMI)	\$560 – \$1,400	54.9%	29.6%	9.9%	5.6%	0%
Moderate Income (51% to 80% of AMHI)	\$1,400 – \$2,240	0%	30%	45%	25%	0%
Median Income (81% to 120% of AMHI)	\$2,240 – \$3,360	0%	0%	0%	0%	0%
High Income (121% or more of AMHI)	>= \$3,361	0%	0%	0%	0%	0%

54. Income categories with no data means either there are no households in core housing need within an income category, or there are too few households to report.

Table 68: 2021 Affordable Housing Deficit by Household  
 Source: HART 2021

2021 Affordable Housing Deficit by Household						
Income Category	Affordable Shelter Costs	Household Size				
		1 Person	2 Person	3 Person	4 Person	5+ Person
Very Low Income (20% or less of AMHI)	<= \$560	225	0	0	0	0
Low Income (21% to 50% of AHMI)	\$560 – \$1,400	445	240	80	45	0
Moderate Income (51% to 80% of AMHI)	\$1,400 – \$2,240	0	30	45	25	0
Median Income (81% to 120% of AMHI)	\$2,240 – \$3,360	0	0	0	0	0
High Income (121% or more of AMHI)	>= \$3,361	0	0	0	0	0
<b>Total</b>		<b>670</b>	<b>280</b>	<b>135</b>	<b>75</b>	<b>0</b>

Table 69: Households in Core Housing Need, 2021

Source: Statistics Canada

Households in Core Housing Need		
Characteristic	Data	Value
Affordability – Owner and tenant spending $\geq$ 30% on shelter costs	Total	1,955
	%	17.1%
Affordability – Owner and tenant households spending $\geq$ 30% on shelter costs and in core need	Total	1,015
	%	9%
Affordability – Tenant households spending $\geq$ 30% of income on shelter costs	Total	1,050
	%	28.5%
Affordability – Tenant households spending $\geq$ 30% of income on shelter costs and in core need	Total	705
	%	6.2%
Affordability – Owner households spending 30% or more of income on shelter costs	Total	905
	%	11.7%
Affordability – Owner households spending 30% or more of income on shelter costs and in core need	Total	315
	%	2.8%
Adequacy – Owner and tenant households in dwellings requiring major repair	Total	1,065
	%	9.3%
Adequacy – Owner and tenant households in dwellings requiring major repair and in core need	Total	255
	%	2.3%
Adequacy -Tenant households in dwellings requiring major repair	Total	345
	%	9.3%
Adequacy -Tenant households in dwellings requiring major repair and in core need	Total	135
	%	1.2%
Adequacy – Owner households in dwellings requiring major repair	Total	720

Households in Core Housing Need		
Characteristic	Data	Value
	%	9.3%
Adequacy – Owner households in dwellings requiring major repair and in core need	Total	125
	%	1.1%
Suitability – Owner and tenant households in unsuitable dwellings	Total	610
	%	5.3%
Suitability – Owner and tenant households in unsuitable dwellings and in core need	Total	75
	%	0.70%
Suitability – Tenant households in unsuitable dwellings	Total	365
	%	9.9%
Suitability – Tenant households in unsuitable dwellings and in core need	Total	65
	%	0.6%
Suitability – Owner households in unsuitable dwellings	Total	250
	%	3.2%
Suitability – Owner households in unsuitable dwellings and in core need	Total	0
	%	0%
Total Households in Core Housing Need	Total	1,175
% of Tenant Households in Core Housing Need	%	22.2%
% of Owner Households in Core Housing Need	%	4.9%

## Core Housing Need – Canada Mortgage and Housing Corporation Priority Groups

Table 70: Core Housing Need by CMHC Priority Groups, 2021<sup>55</sup>

Source: Canadian Mortgage and Housing Corporation (CMHC)

Characteristic	Data	Value
CHN in HH led by single mothers	Total HH	230
	% Priority Group	25.3%
CHN in Black-led HH	Total HH	35
	% Priority Group	20.6%
CHN in HH led by senior(s) aged 85+	Total HH	35
	% Priority Group	17.5%
CHN in Indigenous-led HH	Total HH	350
	% Priority Group	15.4%
CHN in HH led by senior(s) aged 65-84	Total HH	345
	% Priority Group	14.4%
CHN in HH with Veteran member(s)	Total HH	55
	% Priority Group	13.1%
CHN in new-immigrant-led HH	Total HH	40
	% Priority Group	12.7%
CHN in HH led by young adult(s) aged 18-29	Total HH	130
	% Priority Group	12.5%
CHN in HH led by women	Total HH	705
	% Priority Group	12.4%
CHN in visible minority-led HH	Total HH	145
	% Priority Group	8.1%
CHN in HH with member(s) with physical health and/or mobility challenges	Total HH	270
	% Priority Group	8.3%
CHN in HH with member(s) with developmental disabilities	Total HH	190
	% Priority Group	8%
CHN in HH with member(s) dealing with mental health and addictions issues	Total HH	100
	% Priority Group	7.1%
CHN in refugee-led HH	Total HH	0

55. Gender details may not be presented in the data files for the three Territories since they do not meet the 100k population requirement.

Characteristic	Data	Value
	% Priority Group	0
CHN in HH with Transgender member(s)	Total HH	0
	% Priority Group	0
CHN in HH with women and/or children fleeing domestic violence	Total HH	*
	% Priority Group	*
CHN in HH with Non-Binary member(s)	Total HH	*
	% Priority Group	*
All HH experiencing CHN	Total HH	1,175
	% of all HH	10.4%

## Housing Profile

Table 71: Housing Units: Currently Occupied/Available, 2021

Source: Statistics Canada, Census of Population, 2021. Yukon Bureau of Statistics. City of Whitehorse

Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
Total Private Dwellings	Total	11,435
Breakdown by structural types of units	Single-detached	5,535
	Semi-detached	1,035
	Row house	1,150
	Apartment/flat in a duplex	640
	Apartment in a build <5 storeys	1,825
	Apartment in a build >=5 storeys	55
	Other single attached	70
	Movable dwelling	1,130
Breakdown by size	Total	11,435
	No bedrooms	130
	1 bedroom	1,475
	2 bedrooms	3,005
	3 bedrooms	4,140
	>=4 bedrooms	2,685
Breakdown by date built	Total	11,435
	1960 or before	930
	1961-1980	3,440
	1981-1990	1,225
	1991-2000	1,760
	2001-2005	665
	2006-2010	985
	2011-2015	1,130
	2016-2021	1,295
Rental vacancy rate 2025 (YBS)	Total	1.3%
	Bachelor	1.9%
	1 bedroom	1.9%
	2 bedrooms	1.0%

Housing Units: Currently Occupied/Available		
Characteristic	Data	Value
	3+ bedrooms	0.6%
Number of primary and secondary rental units	Primary	*56
	Secondary	*
Number of STR units (City of Whitehorse) <sup>57</sup>	Total	359

Table 72: Change in Units Affordable to Low-Income HH  
Source: Canadian Housing Evidence Collaborative (CHEC)

Change in Units Affordable to Low-Income HH		
Characteristic	Data	Value
Affordable units built (# of units)	2016-2021	195
Change in # of affordable units built before 2016 (# of units)	2016-2021	-200
Change in number of affordable units (# of units)	2016-2021	-5

Table 73: Average Rent by Year  
Source: Yukon Bureau of Statistics

Average Rent by Year		
Characteristic	Data	Value
Average Monthly Rent (#/year)	2016	\$997
	2017	\$1,005
	2018	\$1,036
	2019	\$1,105
	2020	\$1,148
	2021	\$1,218
	2022	\$1,303
	2023	\$1,359
	2024	\$1,432

56. Yukon Bureau of Statistics does not distinguish primary and secondary rental units. In 2025, the Yukon Rent Survey recorded a total of 1,023 rental units. Buildings with three or more rental units, which can generally be interpreted as a large proportion of the City's primary rental housing units, are included in the results for all buildings with rental units in the Yukon Rent Survey.

57. STRs are not currently regulated by the City of Whitehorse with data sourced from AirDNA.

Average Rent by Year		
Characteristic	Data	Value
	2025	\$1,451 <sup>58</sup>
Change in Average Monthly Rent (%/year)	2016-2017	1%
	2017-2018	3%
	2018-2019	7%
	2019-2020	4%
	2020-2021	6%
	2021-2022	7%
	2022-2023	4%
	2023-2024	5%
	2024-2025	1% <sup>59</sup>
Average Advertised Monthly Rent (#/Year) <sup>60</sup>	2019	\$1,500 <sup>61</sup>
	2020	\$1,548
	2021	\$1,907
	2022	\$2,029
	2023	\$2,249
	2024	\$2,318
	2025	\$2,294
	Change in Average Advertised Monthly Rent (%/year)	2019-2020
2020-2021		23%
2021-2022		6%
2022-2023		11%
2023-2024		3%
2024-2025		-1%

58. Due to unavailability of October numbers, April 2025 data was used for 2025. October data was used in all previous years.

59. Ibid.

60. Average advertised rent is based on asking rents for all dwelling types advertised on social media, Kijiji, and electronic media during the period of data collection for the YBS Rent Survey. Data does not include short-term rentals and rooms for rental.

61. Due to unavailability of Fall data, Spring 2019 and 2025 data were used. Fall numbers were used in all previous years.

Table 74: Rental Vacancy Rate by Year

Source: Yukon Bureau of Statistics (YBS), Rent Survey Report

Rental Vacancy Rate by Year		
Characteristic	Data	Value
Rental vacancy rate (%/year)	2016	2.9%
	2017	2.4%
	2018	3.2%
	2019	2.9%
	2020	3.3%
	2021	2%
	2022	1.1%
	2023	1.1%
	2024	1.4%
	2025	1.3%

Table 75: Core Housing Need by Year and Tenure

Source: CMHC

Core Housing Need by Year and Tenure		
Characteristic	Data	Value
Owner Households in Core Housing Need (#)	2016	380
	2021	375
	Total Change	-5
	% Change	-1.3%
Tenant Households in Core Housing Need (#)	2016	905
	2021	805
	Total Change	-100
	% Change	-11.1%
Owner Households in Core Housing Need (%)	2016	5.7%
	2021	4.9%
Tenant Households in Core Housing Need (%)	2016	27.1%
	2021	22.2%

Table 76: Total Number of Private Dwellings and Median Monthly Shelter Costs for Owned & Rented Dwellings

Source: Statistics Canada, Census of Population, 2011, 2016, 2021. YBS, Annual Statistics Review

Year	2011	2016	2021
Total Number of Private Dwellings and Total Number of Private Dwellings Occupied by Usual Residents	9,309	10,187	11,435
Median Monthly Shelter Costs for Owned Dwellings (YBS)	\$1,327	\$1,562	\$1,800
Median Monthly Shelter Costs for Rented Dwellings (YBS)	\$933	\$1,165	\$1,400

Table 77: Number of Residential Building Permits and Rental Universe, City of Whitehorse, (2011 – 2021)

Source: City of Whitehorse. CMHC, Rental Universe

Year	2011	2016	2021
Single-detached	126	153	165
Multiple Housing	210	93	347
Total	336	246	512
Rental Universe			
Median Rent (total)	\$790	\$950	\$1,086
Vacancy Rate	1.1%	2.9%	2%

Table 78: Total Number of Occupied Private Dwellings by Structural Type of Dwelling, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population, 2011, 2016, 2021

Year	2011	%	2016	%	2021	%
Single-detached	5,080	55%	5,100	50%	5,535	48%
Semi-detached	860	9%	975	10%	1,035	9%
Row house <sup>62</sup>	500	5%	870	9%	1,150	10%
Apartment/flat in a duplex	435	5%	560	5%	640	6%
Apartment in a building that has fewer than 5 storeys	1,460	16%	1,615	16%	1,825	16%
Apartment in a building that has 5 or more storeys	5	0%	45	0%	55	0%
Other single attached	50	1%	45	0%	70	1%
Movable dwelling	925	10%	980	10%	1,130	10%

62. The City of Whitehorse describes this housing form as a townhouse.

Table 79: Total Number of Occupied Private Dwellings by Number of Bedrooms, City of Whitehorse, (2011 – 2021)

Source: Statistics Canada, Census of Population, 2011, 2016, 2021.

Year	2011	%	2016	%	2021	%
No bedrooms (studio)	0	0%	60	1%	130	1%
1 bedroom	1,275	14%	1,285	13%	1,475	13%
2 bedrooms	2,400	26%	2,795	27%	3,005	26%
3 bedrooms	3,575	38%	3,520	35%	4,140	36%
4 or more bedrooms	2,060	22%	2,520	25%	2,685	23%

## Housing Trends

Table 80: Housing Values (2021)

Source: YBS, Special Request

Housing Values		
Characteristic	Data	Value
Median monthly shelter costs for rented dwellings	Median	\$1,400
Purpose-built rental prices by unit size (Average) <sup>63</sup>	Total	\$1,907
	1 bedroom	\$1,463
	2 bedrooms	\$1,998
	3 bedrooms	\$2,418
	4 bedrooms	\$2,800
Purpose-built rental prices by unit size (Median)	Total	\$1,850
	1 bedroom	\$1,450
	2 bedrooms	\$2,000
	3 bedrooms	\$2,500
	4 bedrooms	\$2,800
Average Sale Prices (CAD)	Single-detached	\$645,000
	Mobile Home	\$ 389,600
	Condo <sup>64</sup>	\$ 463,600
	Duplex	\$ 512,600
Sale prices by unit size <sup>65</sup>	Average	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3+ bedrooms	*
Sale prices by unit size (Median)	Median	*
	Bachelor	*
	1 bedroom	*
	2 bedrooms	*
	3+ bedrooms	*

63. YBS uses the term market rent (advertised rents) and reflects rental rates advertised on social media, Kijiji, and electronic media. Purpose-built rental price data includes all buildings with rental units in Whitehorse

64. Prior to 2023, YBS combines rowhouses and condos together.

65. Sales prices by unit size indicators are not available.

Table 81: Housing Units: Change in Housing Stock, 2021

Source: City of Whitehorse. CMHC

Housing Units: Change in Housing Stock		
Characteristic	Data	Units
Demolished – Breakdown by tenure (Whitehorse)	Total	9 <sup>66</sup>
Completed – Overall and breakdown by structural type (annual, number of structures)	Total	486
	Single	107
	Semi-detached	2
	Row	148
	Apartment	229
Completed – Breakdown by tenure (annual, number of structures)	Tenant	194
	Owner	11
	Condo	181
	Coop	0
Starts – Overall and breakdown by structural type (2021, number of structures)	Total	411
	Single	130
	Semi-detached	0
	Row	92
	Apartment	189
Starts – Breakdown by tenure (2021, number of structures)	Tenant	122
	Owner	132
	Condo	157
	Coop	0

66. Breakdown by tenure not available.

## Non-Market Housing

Table 82: Current Non-Market Housing Units (2021)

Source: CMHC. City of Whitehorse

Current Non-Market Housing Units		
Characteristic	Data	Value
Subsidized housing units	Total	800
Housing units below market rent in the private market (can either be rent or income-based definition)	Total	2,505
Co-op housing units	Total	12
Other non-market housing units (permanent supportive, transitional, etc.)	Total	190

Table 83: Total Number of Units Owned Provided by Yukon Housing Corporation, Total Number of Rent Supplement Recipients, and Total Number of Shelter Beds, City of Whitehorse, (2020 – 2024) <sup>67</sup>

Source: Yukon Housing Corporation (YHC)

Year	2020	2024
Yukon Housing Corporation Units	489	529
Rent supplement recipients	80	73
Shelter beds	*	54

Table 84: Total Number of Units with Disabilities Services with Clients Living in Residential Placements and Total Number of Transitional Housing Units with Supports, (2022 – 2024)

Source: Yukon Housing Corporation (YHC)

Year	2022	2024
Disabilities services clients living residential placements	68	65
Transitional housing units with supports <sup>68</sup>	*	117

Table 85: Point In Time Homelessness Counts, City of Whitehorse, (2018 – 2024)

Source: Yukon Planning Group on Homelessness. Safe at Home Yukon

Year	2018	2024
Total People Experiencing Homelessness	195	145
Absolutely Homeless	61	80
Provisionally Accommodated	134	58

67. No data collected in 2020.

68. The reference does not specify whether it includes all supportive housing units or only YHC supportive housing units.

## Projected Needs

Table 86: Projected Households by Household Size and Income Category, 2031<sup>69</sup>

Source: HART Projections 2031

Projected Households by Household Size and Income Category, 2031						
HH Income Category	1 person	2 persons	3 persons	4 persons	5+ persons	Totals
Very Low	165	10	10	0	0	<b>185</b>
Low	530	190	45	30	0	<b>795</b>
Moderate	410	360	125	45	15	<b>955</b>
Median	260	460	200	140	55	<b>1,115</b>
High	90	665	435	495	310	<b>1,995</b>
<b>Total</b>	<b>1,455</b>	<b>1,684</b>	<b>815</b>	<b>710</b>	<b>380</b>	

Table 87: Projected Population by Age Distribution, Yukon, 2031 (# and %)

Source: Yukon Bureau of Statistics

Projected population by age distribution, Yukon, 2031 (# and %)		
Characteristic	Data/Formula	Value
	0-14	8,170, 15.3% (Yukon)
	15-19	2,575, 4.8% (Yukon)
	20-24	3,061, 5.7% (Yukon)
	25-64	30,609, 57.4% (Yukon)
	65-84	8,321, 15.6% (Yukon)
	85+	545, 1.0% (Yukon)
Births, Yukon, 2031	Births*estimated proportion of male births	Over the last two censuses, the ratio of males to females has ranged from 1:0.985 to 1:1.001. Using these as lower and upper bounds, the projected number of males in 2031 would be 26,732 +/- 0.4%.
Female Births	Total births-male births	26,554 +/- 0.4%. <sup>70</sup>
Survival Rate	Survival rate for those not yet born at the beginning of the census year	Not available.

69. The HART analysis uses the 2024 YBS preferred projections.

70. Yukon population estimates by sex are calibrated to postcensal population estimates adjusted for net under coverage following the Census of Population. As a result, Census ratios can be applied to YBS population projections for Yukon to approximate the sex distribution of the forecasted population in 2031 (53,280f).

Projected population by age distribution, Yukon, 2031 (# and %)		
Characteristic	Data/Formula	Value
Net Migrations	Net migration (in and out) of those not yet born at the beginning of the census year	Previous net migration and natural increase are incorporated into YBS population projection model <sup>71</sup>
Projected number of 2+ person households, Whitehorse, 2031	Age group population*projected age specific family headship rate	70.1% (Whitehorse). Data not available by age group or headship rate.
Projected number of 1 person households, Whitehorse, 2031	Age group population*projected age specific non-family headship rate	29.9% (Whitehorse). Data not available by age group or headship rate.
Total Projected Headship Rate	Family headship rates + non-family headship rates	Not available.
Projected Net Household Formation, Whitehorse, 2031 compared to 2024	Projected households by type (family and non-family)(year 2)- projected households by type (family and non-family)(year 1)	1-person = 946 (Whitehorse) 2-person = 1,128 (Whitehorse) 3-person = 334 (Whitehorse) 4+ person = 474 (Whitehorse)  Note: Projections for Whitehorse are based on population demand, not availability of dwelling structures.
Projected Owner Households	Projected households by type, year and age group*projected ownership rate by type, year and age group	Not available.

71. See projected population by age and distribution.

Projected population by age distribution, Yukon, 2031 (# and %)		
Characteristic	Data/Formula	Value
Projected Renter Households	Projected households by type, year and age group-projected owner households by type, year and age group	Not available.
Projected Dwelling Choice	Projected households by type, tenure and age group*projected dwelling choice propensities by age, tenure and age group	Not available.

Table 88: Anticipated Population by 2031

Source: Yukon Bureau of Statistics

Anticipated Population by 2031		
Characteristic	Data	Value
Anticipated Population	Total	Preferred Projection: 38,980 High Growth: 42,170
Anticipated Population Growth	Total	Preferred Projection: 10,779 High Growth: 13,969
	%	Preferred Projection: 38% High Growth: 50%
Anticipated Age	Average	44.6
	Median	38.1
Anticipated Age and Distribution	0-14	8,170
	15-19	2,575
	20-24	3,061
	25-64	30,609
	65-84	8,321
	85+	545

Table 89: Anticipated Households by 2031

Source: Statistics Canada, Census of Population 2021. City of Whitehorse. CMHC. Yukon Bureau of Statistics.

Anticipated Households by 2031		
Characteristic	Data	Value
Current Number of Households (2021)	Total	11,440
Anticipated Number of Households	Total	16,485
Anticipated Household Age	Average	2.3
Anticipated Households by Tenure	Renter	4,825
	Owner	9,310
Anticipated Units by Type	Total	10,840
	Single	6,030
	Semi-detached	1,240
	Row	2,630
	Apartment	940
Anticipated units by # of bedrooms	1 bedroom	1,715
	2 bedrooms	3,785
	3 bedrooms	4,810
	4+ bedrooms	3,515
	5 bedrooms	*
Anticipated Household by Income	Very Low Income	330
	Low income	1,935
	Moderate	3,100
	Median	3,360
	High	5,255
Anticipated Average Household Size	Total	2.37

# APPENDIX C

## What We Heard Engagement Report

# HOUSING NEEDS ASSESSMENT

What We Heard Report

City of Whitehorse | September 2025



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# KEY FINDINGS

The engagement process was designed to confirm data trends and address outstanding gaps through qualitative information to better understand community housing needs. The workshops and interviews provided further clarity on housing challenges and priority populations in Whitehorse, building from the trends identified through quantitative data.

- Across the housing continuum, Whitehorse residents are challenged to find adequate, suitable, and affordable housing. Rising rents have negatively impacted all income groups, making it more challenging to transition from non-market to market rental housing, and rental housing to homeownership. There is currently limited mobility in the housing system and low-income households are at-risk of eviction and homelessness given the precarity of their housing situations.
- There are specific gaps for supportive and transitional housing programs, particularly for those leaving correctional facilities and supportive housing for families.
- First-time home buyers are finding it difficult to enter the housing market, contributing to a higher proportion of high-income renter households, which creates further competition for limited rental housing options.
- As the population ages, there is a growing need for additional housing to accommodate aging-in-place, such as adaptable and accessible housing. Low-income seniors are particularly challenged to find options that meet their needs, given lengthy waitlists for accessible non-market housing.
- Newcomers and students in Whitehorse often struggle to find suitable housing due to limited employment income and a lack of affordable options. As a result, many initially rely on staying with family as a temporary solution, which frequently turns into a long-term arrangement because of the scarcity of affordable housing choices.

## **NEXT STEPS**

This What We Heard Report will be used to inform the City of Whitehorse's Housing Needs Assessment, which will be completed in late 2025. In early 2026, the next phase of the project will commence, which is focused on the development of a Housing Action Plan. There will be additional engagement opportunities as part of the housing action plan process and a subsequent What We Heard Report will be completed following those activities.

# INTRODUCTION



The City of Whitehorse engaged CitySpaces Consulting to complete a Housing Needs Assessment and Housing Action Plan. To inform the Housing Needs Assessment, a community engagement process occurred in July and August 2025. This report summarizes the key themes from feedback received and identifies:

- Whitehorse’s current and emerging housing challenges experienced by community members;
- Existing housing supply gaps including price, tenure, type, and size;
- Priority groups experiencing disproportionate housing challenges; and
- Potential opportunities to address identified challenges.

The Housing Needs Assessment will guide the development of the Housing Action Plan, which aims to address identified issues and create a sustainable and healthy housing system..

# OBJECTIVES

The objectives for the engagement process were to:

- Inform interest-holders, partners, and the public about the Housing Needs Assessment and Housing Action Plan in Whitehorse;
- Listen and learn from housing sector organizations to understand their perspective and their clients' housing needs;
- Engage with local government officials, non-profit organizations, Yukon Housing Corporation, Government of Yukon, and First Nations government staff, as well as the business and development community, to gather housing insights; and
- Confirm data trends and address outstanding gaps through qualitative information to understand community housing needs.

# PARTICIPANT LIST

The engagement process was made possible by the participation of representatives from the following groups, governments, and organizations. Additional organizations were invited to participate in the engagement process but either did not respond or were unable to attend.

- Boys and Girls Club Yukon
- Chu Níikwáñ Development Corporation
- Council of Yukon First Nations
- Gateway Housing Society
- Government of Yukon
  - Health and Social Services
  - Justice
  - Land Development Branch
  - Land Management Branch
  - Women and Gender Equity Directorate
- Grey Mountain Housing Society
- Habitat for Humanity
- Kobayashi + Zedda Architects
- Kwanlin Dün First Nation
- Multicultural Centre of Yukon
- Normandy Living
- Northern Community Land Trust
- Opportunities Yukon
- Safe at Home Society
- Ta'an Kwäch'än Council
- Taylor Architecture Group
- The Nelson Project
- Vimy Heritage Housing Society
- Walker Home Construction
- Whitehorse Chamber of Commerce
- Yukon Anti-Poverty Coalition
- Yukon Council on Aging
- Yukon Housing Corporation
- Yukon Legal Services Society
- Yukon Residential Landlord Association
- Yukon Status of Women Council
- Yukon University.

# ENGAGEMENT APPROACH

The engagement process involved a wide range of groups to assess Whitehorse's housing needs and gaps, including representatives from non-profit organizations, Yukon First Nations, Government of Yukon, and key interest-holders from sectors such as development, business, education, and more.

## ENGAGEMENT ACTIVITIES AT-A-GLANCE

The engagement process was designed to obtain feedback from interest and rightsholders on housing gaps and priority populations in Whitehorse, which reflects the “consult” level of engagement as per the IAP2 spectrum of public participation. Example techniques that reflect the “consult” level of engagement include focus groups and interviews, which were the activities used by the project team to obtain feedback from diverse groups.

It is also important to acknowledge the extent of recent or simultaneous engagements around housing and homelessness in Whitehorse. Where relevant and appropriate, feedback received from other community engagement exercises is included in this summary report.

A summary of all engagement activities is provided below, including the groups engaged.

### WORKSHOPS

Three two-hour workshops brought together various organizations to gather Whitehorse-specific insights on housing challenges, gaps, and priorities. The workshops included an overview presentation of key quantitative data highlights and smaller breakout discussion groups.

- **In Person Non-Profit Sector Workshop:** This session included representatives from local non-profit housing providers, advocacy groups, and social service organizations. It offered valuable insights into their experiences working with priority populations and equity-deserving groups facing current or emerging unmet housing needs.

- June 26, 2025; 14 attendees
- **Virtual Government Workshop:** Participants from multiple Government of Yukon departments, Yukon First Nations, and the Council of Yukon First Nations were involved. The session focused on the role of the Yukon Government in the development process and the ongoing efforts to address housing needs in Whitehorse.
  - July 16, 2025; 15 attendees
- **Virtual Private Sector Workshop:** This workshop brought together developers, homebuilders, architects, and real estate professionals. It explored the dynamics of the local real estate market, the challenges of recruiting and retaining workers, and how larger industrial projects impact the housing market.
  - July 23, 2025; 7 attendees

## WORKSHOP QUESTIONS

The workshops included facilitated discussions, with questions tailored to each audience. These questions were developed collaboratively with the City of Whitehorse and were inspired by data trends, information gaps, or specific areas of interest. The questions asked at the non-profit workshop, government workshop, and private sector workshop are summarized below:

- Does the initial research reflect your observations of housing trends in Whitehorse?
- What other data does your organization gather or use to understand what's happening with its client groups (i.e., waitlist info, turn away data, etc.)
- With a 1.4% rental vacancy rate reported in October 2024, where are your clients finding rental housing? Alternatively, what are they doing if they can't find rental housing at all?
- How might increasing rental prices impact how your clients manage their transportation costs along with rent? Does transportation influence their housing choices (e.g., are they looking for more central locations to rent, ones with better access to public transit)

- Who is currently served by supportive housing in Whitehorse, and where is the supportive housing system failing to meet the need?
- The rental household income slide shows the proportion of low-income households renting decreasing significantly between 2006 and 2021, with the proportion of higher income households increasing significantly.
  - How might this data be “showing up” with your client? Can you provide examples?
  - What is your sense of what is happening with the lower income households who used to be served by rental housing?
  - What is your sense of what has been happening since 2021 and what the next 5 years will bring?
- Are there other options for those who cannot access emergency housing at the shelter due to capacity, and if so – what are they?
- What are the gaps between existing housing data and current policy objectives?
- Where is data being collected and how can data collection be improved?
- Where are significant disconnects between local housing needs and the data available to support decision-making?
- What housing issues are you most focused on as a government?
- What are the greatest challenges experienced in accessing housing and services?
- How have migration and the labour market impacted housing needs in Whitehorse?
- How is the current housing market impacting businesses – for example, their ability to attract and retain workers?
- How do labour market trends impact housing needs? What about major projects and associated housing needs (e.g., Casino Mine)? We are particularly interested in data regarding the impact of temporary workers (e.g., fly-in/fly-out) on housing, often referred to as the “shadow population”.
- We are interested in better understanding student housing needs and how people released from Whitehorse Correctional Centre are supported in finding

housing. Do you have ideas as to where we could access more information on the housing needs of these populations?

- What are people interested in purchasing? What housing types are in high demand? What about locations?
- What additional housing and services are needed in Whitehorse?
- What would make the biggest difference in addressing housing gaps in Whitehorse?
- Are there any other issues related to housing to be aware of?

## **INTERVIEWS**

A total of three informant interviews were held with five participants, including representatives from the Yukon Residential Landlord Association, Yukon University, Yukon Legal Services Society, and Kwanlin Dün First Nation – Justice Department. The project team also received written feedback from Ta'an Kwäch'än Council in response to interview questions. The interviews provided an opportunity to share input for those unable to participate in focus groups and/or with specific insight into the Whitehorse housing system. For each respondent, questions were tailored to focus on their relevant experience and insight into housing gaps and challenges.

# WHAT WAS HEARD

## HOUSING GAPS + PRIORITY GROUPS



### Housing Gap: Non-Market Rental Housing



### Priority Group: Low-Income Households

- Non-profit housing providers emphasized that rising rental prices have increasingly placed market rental housing beyond the reach of lower-income households. With the escalation in median rents in recent years, higher-income renters are struggling to afford homeownership. As a greater proportion of higher-income renter households remain in rental housing, rental supply is increasingly constrained and no longer affordable for low-income renter households. Non-profit housing providers specified lower-income households are struggling to find affordable rental options that meet their needs.
- Given the limited housing options available to renter households constrained by affordability, many lower-income households are turning to substandard secondary rental units that fail to meet adequate living standards. Outside of multi-unit residential housing, most rental options consist of secondary suites or rented single-family homes. Feedback indicated that such units often form a 'second tier' of housing, with particular concerns raised about the livability of basement suites. Even when suitable housing is available, issues of overcrowding can arise; the Yukon Housing Corporation noted that its rent-geared-to-income (RGI) units have, at times, attracted unauthorized occupants.

- Feedback received referenced the challenges many households encounter with secondary market rental housing.<sup>1</sup> In addition to adequacy concerns, households renting in the secondary market do not have security of tenure and experience greater instability.



**People rent for three, six, nine months until the unit is sold or the landlord evicts them using some of the loopholes around rent control; these are common stories.**

– Feedback from Non-Profit Workshop

- Non-profit housing providers shared that many clients feel the non-market housing system is “rigged”, since their chances of receiving support are reduced if they share that their circumstances are improving (i.e., receiving addictions treatment, holding down a job, maintaining sobriety).
- Whitehorse’s rental market includes short- and medium-term rental units, often secured by companies and government agencies to accommodate workers. This practice contributes to a widening gap between household affordability and prevailing market rental rates, as institutional renters are able to pay above-market prices that remain less costly than hotel accommodations. Feedback indicated that this dynamic disproportionately impacts lower-income households, which are unable to compete with institutional demand in securing affordable rental housing.

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<sup>1</sup> Refers to units built for ownership which are then purchased by an individual or group that intends to rent and manage the units directly or through a property management firm (e.g., secondary suites and rented condominium apartment units).



**Renters are at the whim of companies willing to pay more.**

– Feedback from Non-Profit Workshop

- There was recognition among those engaged that a diversity of non-market purpose-built rental housing is needed, both family-friendly options, including larger units (5+ bedrooms), as well as one-bedroom units.
- While feedback received focused on the importance of new supply, several groups engaged highlighted the importance of eviction prevention resources and education, particularly given how much of Whitehorse's rental housing is in the secondary rental market. Yukon Housing Corporation and Safe at Home employ eviction prevention workers and housing support workers to help people stay housed; these positions were highlighted as important precedents that may warrant further expansion.



## Housing Gap: Supportive + Transitional Housing



## Priority Group: People Experiencing Homelessness / Housing Precarity

- Participants noted the absence of a clear definition of supportive housing but emphasized a significant gap in Whitehorse’s housing continuum for an ‘in-between’ option designed for individuals requiring assistance in re-establishing stability in their lives.
  - This need was particularly identified for individuals seeking greater housing stability and sobriety, including those leaving correctional facilities with abstinence conditions.<sup>2</sup>
  - Currently, no supportive housing exists for families; the recent project at 408 Alexander Street is limited to individuals without children.
  - Additional gaps include the lack of supportive housing options for women and gender-diverse people under conditional release from federal penitentiaries, as well as the broader need for temporary, stable housing for individuals transitioning out of correctional facilities. Participants highlighted the importance of the Supervised Housing and Reintegration Program (SHARP) for men leaving incarceration, and specified a similar program is needed for women.
- For people transitioning out of correctional facilities, it can be challenging to find housing before their release for several reasons. When people are incarcerated, they are not prioritized on housing waitlists, as they are considered “housed”. It is also difficult for people who are incarcerated to maintain their housing, as federal social assistance only pays for three months of rent if people are incarcerated, meaning many of those with 3+ month sentences lose their housing.
- Groups engaged highlighted the difficulty of accurately assessing the extent of homelessness in Whitehorse, noting that many individuals experiencing

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2. The Nelson Project indicated it is currently working on an initiative to build a 24-unit housing project for men coming out of treatment and in-need of two to five years of stability.

homelessness are 'hidden', often couch-surfing.<sup>3</sup> This pattern is reflected in By Name List data, with 30%–40% of individuals on the list reported as couch-surfing, transitioning to encampments during the summer months. However, several participants noted the limitations of the By Name List, as it draws data from a limited number of Whitehorse agencies and does not provide a comprehensive measure of homelessness in the community.<sup>4</sup>

- Some participants noted that low-income households often secure housing wherever it is available, regardless of location or access to public transit. Living further from services and amenities can pose additional challenges for low-income households, with increased transportation costs, commuting times, and difficulties accessing services. Other participants observed a preference for Downtown and Riverdale due to their proximity to support services.
- Individuals experiencing housing precarity face constrained options, with feedback highlighting cases of prolonged shelter stays and reliance on inadequate or overcrowded rental accommodations.



**We know a single mother with three kids that lived in a women's shelter for 2 years...**

**There was a mother, grandmother, child, and aunt living in a marginal one-bedroom unit that rented for \$1600.**

– Feedback from Non-Profit Workshop

- Focus group participants highlighted the impact of the supportive housing project at 408 Alexander Street in a smaller community, noting that its opening corresponded with a significant reduction of approximately 40 individuals on the By Name List. In the absence of additional supportive housing developments, organizations such as the Council of Yukon First Nations (CYFN) are pursuing alternative strategies to secure housing for its clients. Currently, CYFN is investing

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3. The Canadian Observatory on Homelessness defines hidden homelessness as individuals who are provisionally accommodated. That is, those whose accommodation is temporary or lacks security of tenure.

4. Feedback from social service organizations indicated that the By Name List excludes individuals in long-term hotel stays, as a three-month threshold is used to distinguish between housed and unhoused populations. The BNL also excludes people who are incarcerated at the Whitehorse Correctional Centre (WCC).

\$150,000 in partnerships to accommodate their households in short-term rental units.

- Some participants offered critical feedback regarding certain government housing policies:
  - Households face pressure to accept non-market housing when offered, as policies specify households will be removed from waiting lists after two refusals; this can result in households accepting units that may not meet their needs or are located in areas where they do not feel safe.
  - Assets are not included in the consideration of “low income” for seniors, which leads to competition between seniors with some means and those with little.
  - There is a prioritization framework in place to guide tenant selection, which specifies that 20% of Yukon Housing Corporation (YHC) units are allocated to participants on the By Name List (BNL). Some participants expressed a desire for a greater proportion of YHC units to be dedicated to BNL participants.



### **Housing Gap: Homeownership Options**



### **Priority Group: First-Time Home Buyers**

- Participants acknowledged the growing challenges for first-time homebuyers in achieving homeownership. Households earning in the range of \$100,000 are finding it difficult to enter the housing market, contributing to a higher proportion of high-income renter households. This dynamic affects lower-income renters, who are increasingly unable to afford market rental housing and must turn to social housing. The limited availability of affordable homeownership options reduces mobility within the housing system, leaving high-income renters in the rental market.
- Engagement feedback also highlighted preferences regarding housing size and location. Participants noted that the ‘northern lifestyle’ necessitates additional space for outdoor gear and equipment. For prospective homeowners, adequate storage, flexible spaces, and extra bedrooms for home office use are important considerations.

- City-led research, as part of their OCP review, included a paper titled “Accommodating Future Residential Demand in Whitehorse” (August, 2021), which showed strong support for denser housing near neighbourhood cores (67%), along transit routes (57%), and through zoning changes on existing lots (51%). Less support was given to suburban expansion (25%), infill on green spaces (17%), or other options (15%).
- Groups engaged focused on the generational effects of homeownership, as families able to access homeownership build equity that can be passed down to future generations; this is particularly important for Yukon First Nation households, which historically have experienced barriers to accessing home ownership opportunities.



### **Housing Gap: Adaptable + Accessible Housing**



### **Priority Group: Seniors**

- The senior population is increasing, creating a need for additional housing options that accommodate their needs. Adaptable and accessible housing can support seniors who wish to remain in their existing communities and neighbourhoods, facilitating aging in place.
- Low-income senior households face particular challenges in accessing affordable and accessible housing. Non-profit housing providers noted that older Whitehorse residents earning \$20,000 to \$30,000 encounter limited social housing options, and lengthy waitlists further restrict their ability to secure suitable housing.
- Cultural considerations are also critical when planning housing options, particularly to support the needs and preferences of Elders.



## Housing Gap: Below-Market Rental Housing



## Priority Group: Newcomers, Students

- Groups engaged emphasized the difficulties newcomers face in securing affordable housing upon arrival in Whitehorse. Short-term living with family members is often preferred, but limited affordable options frequently result in these arrangements becoming permanent, with cases of multiple-family households sharing a single room.
- Feedback indicated that housing scarcity contributes to newcomers leaving Whitehorse after obtaining permanent residency, as a lack of suitable long-term housing options limits their ability to remain in the territory.
- Participants noted that many multi-unit residential buildings have a high proportion of international occupants (approximately 70%). Recent federal immigration policy changes have reduced demand for rental housing, with key informants describing the shift as abrupt, 'like a light switch went off.'
- Students face significant challenges in finding affordable housing. Limited on-campus housing and an insufficient supply of market rental options make it difficult for students, many of whom work in lower-wage or hourly positions that have not kept pace with rising living costs in Whitehorse. Feedback from Yukon University indicates there are typically 25 students on the waitlist for campus housing.
- International students encounter additional barriers, including low priority on Yukon University's housing waitlist and landlord requirements for references from previous landlords, which can be difficult for newcomers to provide. Yukon University also highlighted concerns regarding racial bias within the private rental market.

## WHITEHORSE FIRST NATIONS

*The engagement process included Kwanlin Dün First Nation and Ta'an Kwäch'än Council in recognition of their roles in providing housing within Whitehorse.*

### KWANLIN DÜN FIRST NATION

- Kwanlin Dün First Nation advised they are working on their own Housing Needs Assessment and Housing Action Plan, with no specific timelines for completion. Once these documents are finalized, they are interested in exploring a collaborative approach towards addressing housing needs in the community.

### TA'AN KWÄCH'ÄN COUNCIL

- Ta'an Kwäch'än Council is currently focused on its C-9B development in Whistle Bend (which will provide enough housing for Ta'an Kwäch'än Council citizens), and other developments may come forward once the Council's leasing mechanism is complete. Individual citizens are also registering interests on parcels for potential future development.
- Ta'an Kwäch'än Council currently provides four rental units for citizens within city limits. Da Daghay Development Corporation housing (i.e., River Bend) is separate from Ta'an Kwäch'än Council government. It is important to note some citizens also own their housing off Settlement Land.

## STUDENT HOUSING

The engagement process included interviews with Yukon University to understand student housing needs, as well as Yukon University's role as a housing provider for some on-campus student housing.

- Ayamdigut Campus offers shared two- or three-bedroom units and single dormitory rooms across four buildings, with a maximum capacity of 129 students.
- On-campus housing fees are significantly lower than market rental rates in Whitehorse. Fees include heating, electricity, and Wi-Fi, reducing overall living costs compared with private rentals. The term fee for single dormitory rooms ranges from \$2,100 to \$2,300. Housing fees have not changed since 2019; a review is planned following internal procedures.
- On-campus housing at Yukon University is limited and not all students can be accommodated. Students residing in Whitehorse are not prioritized for campus housing. Allocation follows a housing priority system:
  - Yukon communities – Indigenous;
  - Yukon communities – Non-Indigenous;
  - Northern communities;
  - Domestic students from outside Yukon;
  - International students (not eligible for family housing).
- An active waitlist is maintained, with demand steadily increasing over the past three years. Typically, there are approximately 25 students on the waitlist for campus housing.
- Yukon University recently introduced a first-year student housing guarantee, detailed in the Campus Housing Policy and Procedures available on the university website.
- There are currently no formal off-campus housing programs. Students seeking accommodation are referred to local rental management companies, social media marketplace listings, and non-governmental organizations such as Safe at Home.

# ADDITIONAL CONSIDERATIONS

## HOUSING-RELATED CHALLENGES

### WHITEHORSE – A SEASONAL TOWN

- Participants noted that Whitehorse’s housing market is affected by seasonality, with limited availability during the summer months. Seasonal workers in tourism and construction often depend on short-term rentals. Data show that one in 20 private dwellings is either vacant or occupied by temporary residents, underscoring the need to account for this buffer in future housing planning.
- The city’s seasonality has also resulted in hotels being used in the winter for longer-term transitional housing. Once spring arrives, there are mass evictions which lead to encampments, as hotels make space for tourism. Groups engaged indicated there is gap in the *Residential Landlord Tenant Act* as those living in hotels for longer time periods have limited legal protections.

### LAND AVAILABILITY

- Participants emphasized challenges related to land availability, particularly high acquisition costs. Concerns were raised that the Government of Yukon land lottery system is being exploited by developers, limiting access for private citizens.
- It was also noted that most released land (estimated at 95%) is allocated to the market ownership stream, disadvantaging the non-profit sector and alternative ownership models. Participants highlighted that land transfers by donation are difficult, with lengthy timelines and significant administrative requirements.

### CONSTRUCTION COSTS + REGULATORY BARRIERS

- Participants noted that construction costs and regulatory requirements make new apartment development financially unfeasible. Layered design, energy

efficiency, and safety standards have left developers focusing instead on purchasing and renovating existing buildings.

- In the current cost environment, government financing and subsidies are considered essential to enable new construction.

## **INFRASTRUCTURE GAPS + SECTOR CAPACITY**

- Participants noted that while increased density permissions in certain Whitehorse neighbourhoods create opportunities for the development of new multi-unit housing, the supporting infrastructure required to accommodate higher-density growth is not yet in place. Without adequate infrastructure investment, the feasibility of such projects remains constrained.
- The construction sector in Whitehorse also faces capacity limitations, as the availability of skilled tradespeople restricts the number of projects that can be undertaken at one time. Recruitment of additional workers has proven challenging, in part due to the lack of available housing. Some groups highlighted situations where they were compelled to construct staff housing solely to accommodate employees, underscoring the interconnection between housing availability and workforce capacity.
- Given these constraints around infrastructure and sectoral capacity, participants questioned whether additional measures could be implemented to better support the private development industry in bringing forward new construction projects.

# OPPORTUNITIES TO CONSIDER

## SITE-SPECIFIC OPPORTUNITIES

- While the focus of this engagement process was the Housing Needs Assessment, certain comments received were more closely related to the Housing Action Plan, which represents the second phase of this project. Site-specific opportunities reflect considerations for the upcoming Housing Action Plan and are included here for context as the next phase of work is completed.
- Feedback identified the former Municipal Services Building site as a significant opportunity for housing development. It was suggested that the City consider foregoing potential sale revenue and instead make the site available to non-profit organizations to deliver an innovative housing project focused on affordability. The site was highlighted as particularly suitable, having received a perfect score on the Housing Assessment Resource Tools (HART) suitability scale.<sup>5</sup>

## DATA COORDINATION

- Participants emphasized the challenges created by the absence of a clear and coordinated data-sharing system for information on housing waitlists, individuals experiencing homelessness, and other key data. While Coordinated Access and the By Name List provide useful insights into homelessness trends, they are not comprehensive. Gaps were particularly noted in relation to waitlists, as some non-profits, such as the Grey Mountain Housing Society, maintain separate lists distinct from Yukon Housing Corporation's waitlist. Greater coordination and integration of data systems was widely viewed as necessary.

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<sup>5</sup> The Housing Assessment Resource Tools (HART) project is a research group that works towards evidence and data-based solutions to Canada's housing crisis. Their tools include a land assessment tool, which is a mapping mechanism that assesses suitable public land for non-profit affordable housing, based on proximity to key services and amenities. It supports governments to effectively use land, including housing on top of libraries, health centres, etc. to maximize deeply affordable homes.

## MARKET RENTAL HOUSING

- Participants highlighted opportunities to leverage the private rental market to support low-income households in need of affordable housing. There was interest in exploring partnerships with market landlords to secure units for individuals who have experienced housing precarity and require stable, lower-cost rental options.
- Feedback also emphasized the absence of programs that enable landlords to provide or connect tenants with supportive services. For renters requiring additional assistance, participants noted it would be beneficial if landlords had access to mechanisms that facilitate tenant supports within independent housing settings.

## ALTERNATE HOUSING MODELS

- Participants emphasized the significance of 408 Alexander as a precedent-setting project and recommended exploring additional leased sites to expand non-market housing supply.
- Questions were raised regarding the potential efficiencies associated with modular construction, with interest expressed in further examining this approach.
- Mobile home parks were identified as a viable housing option, with participants questioning why this model is no longer supported and suggesting that more could be done to enable its development.
- The land trust model was highlighted as an alternative to traditional fee-simple ownership, with participants noting its potential to deliver housing at approximately 30% below market rates, thereby enhancing affordability.
- Engagement feedback also pointed to bylaw restrictions on cohousing as an unnecessary barrier to a creative and potentially more affordable housing model.

## INCLUSIVE PLANNING PROCESS

- Participants noted the absence of a designated point of contact within the City for the vulnerable and social housing sector, identifying this as a significant gap. It was suggested that enhanced coordination in this area could create greater

opportunities to engage individuals who have faced barriers in the planning process.

## **PUBLIC TRANSIT CONNECTIVITY**

- Groups engaged indicated it can be challenging for people without cars to live outside of the Downtown, yet nearby neighbourhoods are more appealing for those looking to avoid “downtown trigger spots”. Participants emphasized a transit pass program for low-income households would allow people to consider housing options further afield (e.g., Whistle Bend, Porter Creek, Copper Ridge).

## RELEVANT FEEDBACK FROM COMPLEMENTARY HOUSING + HOMELESSNESS ENGAGEMENT EXERCISES

Participants highlighted the importance of reviewing other complementary reports, given this topic has been engaged extensively.

- Yukon Anti-Poverty Coalition is currently finalizing its Homelessness Action Plan, which will inform the Housing Needs Assessment and Housing Action Plan.
- The Yukon Status of Women Council, along with the Canadian Association of Elizabeth Fry Societies and Elizabeth Fry Society of Cape Breton, produced a case study in 2022 titled *Community Re-entry Supports for Indigenous Women and Gender-diverse People in the Yukon Territory Post-Federal Incarceration*, which specifies “there are no supportive housing options for women and gender-diverse people with housing conditions on conditional release from federal penitentiaries”.
- The Yukon Status of Women Council and Safe at Home Society authored a report in 2023 titled *Experiences of Precariously Housed and Unhoused Women in Whitehorse During the Pandemic & the Unintended Gendered Policy Implications*, which identified gaps in the continuum, including the need for spaces for people pursuing sobriety, supportive housing, family housing, transitional housing, safe options for those experiencing violence, as well as pet-friendly options.
- The *Whitehorse Emergency Shelter Evaluation (2023)* specified “some adults experiencing homelessness, in particular some women, are not accessing the shelter ... women are more likely to stay temporarily with family or friends.”
- Health and Social Services produced *Housing with Services Needs Assessment (2024)*, which indicates the three priority groups identified at highest risk of homelessness in 2017 remain in need of more targeted supports:
  - Youth, especially youth transitioning out of Family and Children’s Services care;

- Adults with complex disorders, including addictions, mental health issues and cognitive disabilities; and
- Aging seniors in need of assisted living and long-term care supports, including those in communities outside of Whitehorse
- Feedback from people with lived and living experience of housing precarity was shared in reports *Let Your Voice Be Heard: A Lived Experience Forum on Homelessness* and *A Place to Call Home: Research & Recommendations Regarding the Housing Crisis in Whitehorse, Yukon*. Both reports provide insightful perspective from people seldom heard in planning processes, and those perspectives will inform the City of Whitehorse Housing Needs Assessment and Housing Action Plan.



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