



3

HOUSING NEED

3.1 CURRENT HOUSING PROFILE

3.1.1 KEY CHALLENGES FOR THE NEXT 20 YEARS

- An additional 12,341 dwellings is anticipated to be required to accommodate the projected population growth in the City of Whitehorse to 2036 (.id consulting 2013).
- State planning policy directs established residential areas to continue to play an important role in providing additional housing.
- State planning policy considers activity centres to be the best places to accommodate additional housing growth, and should be the focus of increased housing and employment densities, public transport and service provision. Each activity centre in Whitehorse has a different level of capacity and is equipped in different ways to support increased housing density.
- Whitehorse's attractive leafy character, dominance of detached dwellings and locational attributes that command higher property prices will place further pressure on housing affordability and the types of dwellings that may be built.
- Areas of high value character and vegetation or landscape significance should be preserved.
- Medium and higher density housing should make better utilisation of transport corridors including train and tram routes.
- Because of rising house prices, there will be high demand for private rental – a proportion of which will need to be affordable to low income tenants
- A higher proportion of lone person households may require smaller housing types including town houses, units and apartments. However in some instances, these housing types are more costly to buy / rent than older housing stock, and can contribute to housing affordability problems.
- Housing in Box Hill will continue to attract overseas investment and new and first generation migrant populations.
- Areas near Deakin University Burwood Campus and Box Hill Institute of TAFE will need to provide more accommodation for students.
- Structure Plans with objectives to improve housing affordability and special needs housing opportunities in activity centres will need to be further developed.

The preceding chapter established that the population of the City of Whitehorse in 2013 comprises approximately 158,992 residents living in 62,152 dwellings (.id consulting 2013).

But 'how', 'where' and 'in what' do people currently live? This section presents the current housing profile for the City by outlining the housing type, tenure and characteristics of the municipality's existing residential areas. It is necessary to first understand these aspects of the existing housing supply and current property market, to ensure that future housing growth and change is provided in a way that enhances accessibility and liveability and enhances neighbourhood character.

This assessment is based on the following data sources:

- 'Forecast ID' projections, prepared by .id consulting Pty Ltd in 2013.
- ABS 2011 Census.

- Department of Planning & Community Development (2013) *Victoria in Future*.

3.1.2 HOUSING TYPE

Housing types are unevenly distributed across the municipality with diversity limited in locations where there is a high proportion of a particular housing type. The majority of dwellings in Whitehorse are detached dwellings, accounting for 75% of dwellings. The highest proportion of detached dwellings is in Vermont South with 93.5%, and the lowest in Box Hill at 34.7%. The other suburbs with a higher proportion of detached dwellings are: Burwood East (90.1%); Blackburn North (89.3%); Vermont (86.2%); and Blackburn South (80.7%). Areas with a different dominant tenure type were: Blackburn South (medium density), Box Hill (high density), and Burwood (medium density).

Detached dwellings, however, continue to account for a declining share in overall dwellings for the City, as semi-detached, row/terrace, townhouse, flats, units and apartments emerge as a growing dwelling type. Over the past 5 years multi-residential development forms have grown by 1,287 or 9.9%.

Box Hill (48.5%), Mont Albert (38.8%) and Surrey Hills (35.6%) have higher proportions of medium-density dwelling stock compared with Vermont South at 6.2%. Medium density dwellings include semi-detached, row, terrace or townhouses; flats, units or apartments in a one or two storey block; and/or flats attached to a house.

In 2011, 1.8% of the City of Whitehorse's dwellings were classified as high density dwellings (flats, units or apartments in a three or more storey block) compared to 7.2% in Greater Melbourne. Higher density housing is focused in Box Hill (16.3%) compared with 0% in Forest Hill.

NUMBER OF BEDROOMS – 2 OR LESS

In 2011, 23.3% of total dwellings were classed as two bedrooms or less compared to 24.8% in Greater Melbourne. The highest proportion of two bedroom dwellings is in Box Hill (51.7%); Mont Albert (36.4%); Surrey Hills (28.5%); Box Hill South (27.8%); and Nunawading (27.7%).

NUMBER OF BEDROOMS – 4 BEDROOMS OR MORE

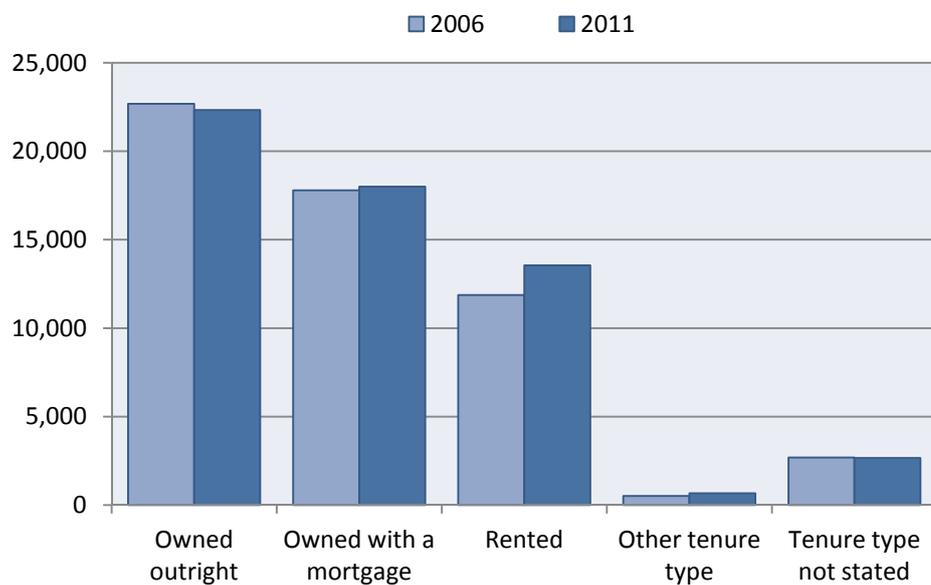
Dwellings with four or more bedrooms are similarly concentrated to locations where there is a higher proportion of detached housing stock. In 2011, 26.8% of the City of Whitehorse's total dwellings were classed as four bedrooms or more compared to 26.3% in Greater Melbourne. The suburbs with the highest percentages were: Vermont South (56.1%); Vermont (32.3%); Burwood East (31.6%); Surrey Hills (30.4%); and Mont Albert North (29.6%). Large dwellings are often occupied by families, particularly older families with teenage children. A large number of four bedrooms or more dwellings may also indicate more recently

built housing stock, as larger dwellings have been increasingly popular in recent decades.

3.1.3 HOUSING TENURE

In 2011, Whitehorse had a higher rate of home ownership of 70.5% compared to 66.8% for metropolitan Melbourne overall. This has declined slightly from 72.9% in 2006. Conversely the proportion of renters has increased from 21.4% to 23.7% over the same period which might suggest a decline in housing affordability. It could also be partly explained by new household formation with the large increase in population within the 20 to 24 age cohort which often tends to rent rather than purchase (*refer Table 2*). Most residents did not relocate between 2006 and 2011.

Table 2: Tenure in Whitehorse, 2006 and 2011



Source: ABS Census of Population and Housing, 2006, 2011

3.1.4 MEDIAN HOUSE PRICE

Property prices in Whitehorse have increased substantially as a result of strong demand in many suburbs across the municipality comprising increases of 26.7% and 37.5% for houses and unit/ apartment housing forms respectively over the past 5 years. The price gap between the Whitehorse and metropolitan medians has continued to grow wider with the median house price being \$665,000 in Whitehorse compared to \$490,000 for metropolitan Melbourne in 2011.

Median house and unit prices are a commonly accepted measure and indicator of changes in housing prices. House prices within the different suburbs of Whitehorse vary significantly, with those closer to Melbourne CBD and those suburbs generally within Zone 1 on the Metropolitan rail line commanding a significant premium over those further afield within Zone 2 of the public transport network. Mont Albert and

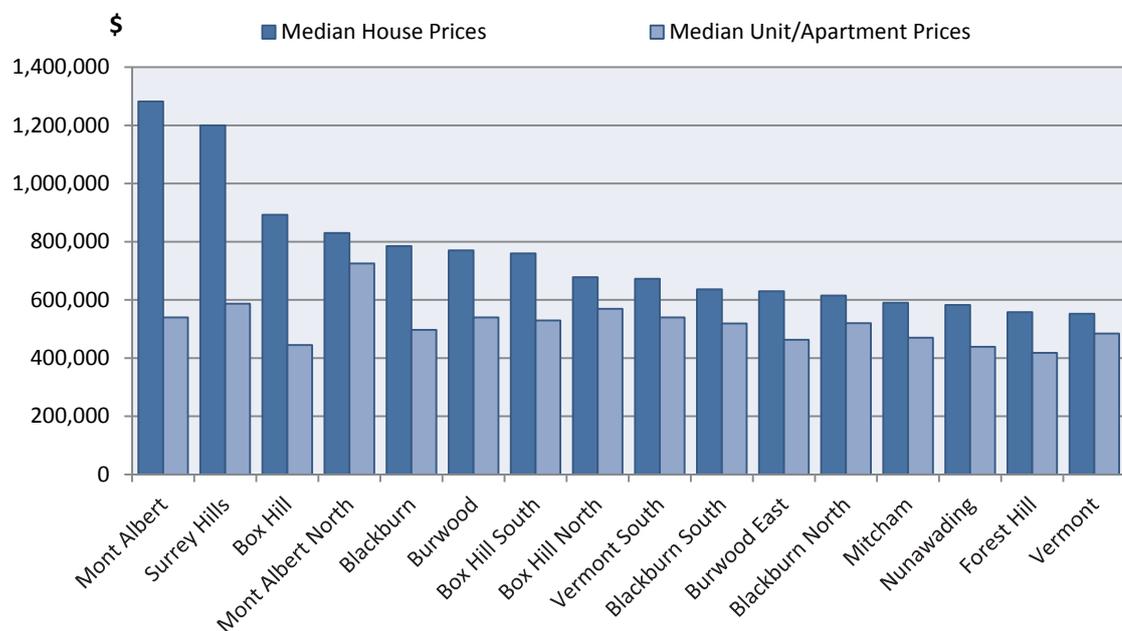
Surrey Hills, which include some of Melbourne’s most prestigious homes, have median house prices in excess of \$1.2 million (See Table 3).

In contrast, median prices within the other suburbs of Whitehorse range from \$552,500 to \$892,500 with suburbs closer to Melbourne CBD and along the rail line being more expensive than those further afield. Interestingly, unit/apartment prices within the premium markets of Mont Albert and Surrey Hills are relatively similar to the rest of the municipality.

New land supply is generally constrained to redevelopment of existing lots, which includes change of use and demolition of older housing stock. This lack of available land adds to the pressure on housing prices and limits the municipality’s ability to accommodate for future population growth within existing established areas.

The median house block price in Whitehorse in 2011 was \$411,000, compared with the metropolitan median of \$210,000.

Table 3: House and Unit/Apartment Markets in Whitehorse, 2011



Source: Valuer-General Victoria A Guide to Property Values 2011

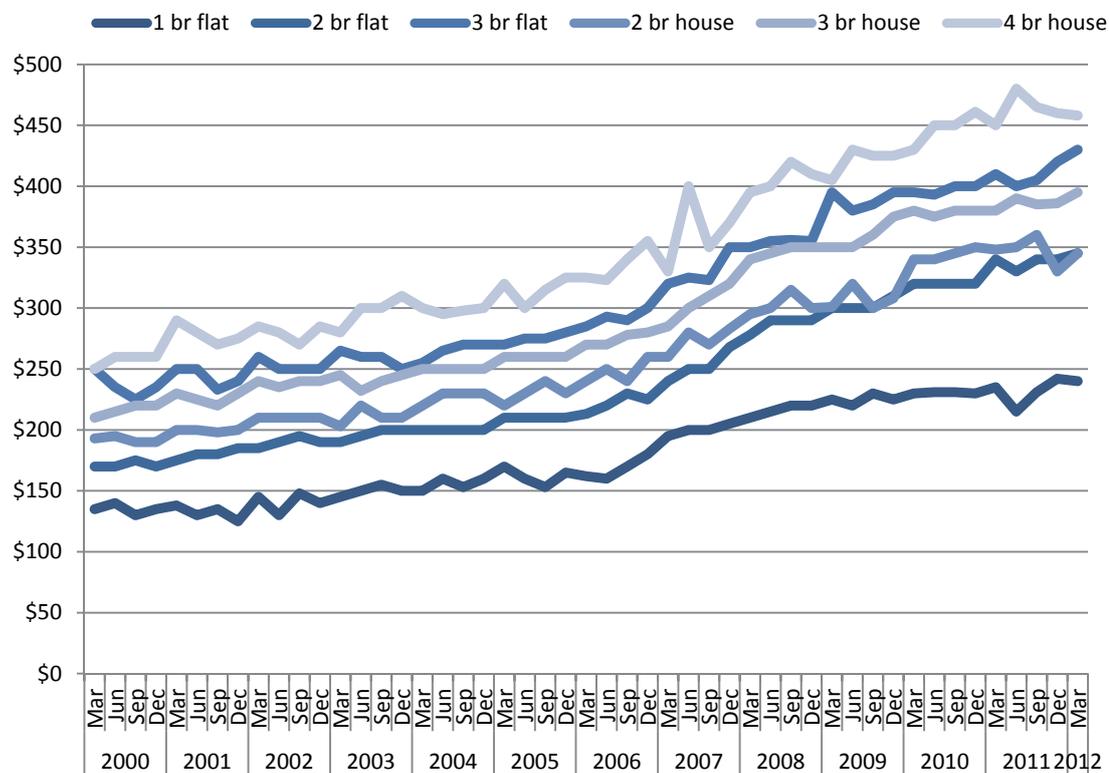
3.1.5 PRIVATE RENTAL COSTS

In the past ten years in Whitehorse, high property prices have resulted in a dramatic increase in rents. The average rents in Whitehorse range from \$240 per week for a 1 bedroom flat to \$458 per week for a 4 bedroom house.

Despite this, there has been an increase in the number of residential letting properties from around 3,400 in the year 2000 to some 4,300 in 2011.

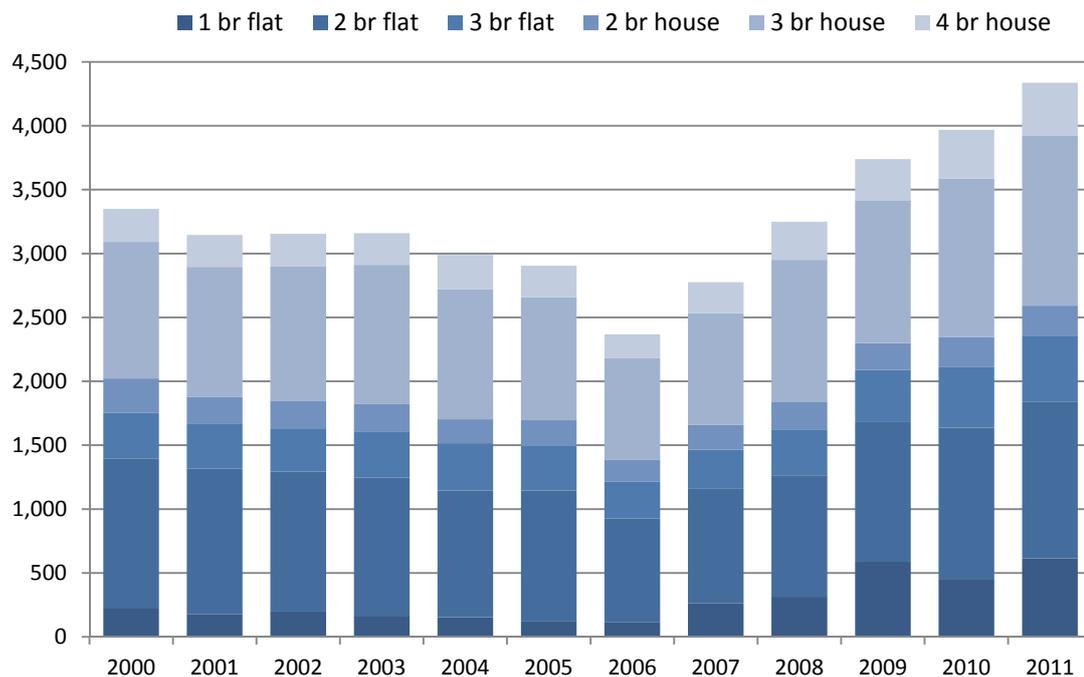
Two bedroom flats and three bedroom houses are the most common dwelling types for renters in Whitehorse LGA accounting for 59.0% of all lettings in 2011. The number of lettings per annum has significantly increased since 2006 which aligns with the point at which the residential sales market saw a dramatic increase in prices.

Table 4: Residential Rents in Whitehorse, 2000-2012



Source: DHS Rental Report

Table 5: No. of Residential Lettings in Whitehorse, 2000-2011



Source: DHS Rental Report

3.1.6 CURRENT DEVELOPMENT TRENDS

Table 6 indicates the average annual redevelopment rate of housing types in Whitehorse with the highest annual growth between 2001 and 2011 in high density residential development. Developers have focussed on developing apartments in Box Hill in line with the Central Activities Area status of the area that accounts for much of the growth in higher density dwellings.

Recent developments have included a large proportion of townhouses and units, particularly with 2 bedroom and 2 bathroom configurations targeted towards the middle of the market, or share house.

New housing includes mostly multi-unit developments, with large lot sizes of around 700 to 1,000 sq.m generally being the preferred lot size for unit development. According to local real estate agents, the high cost of acquiring lots for such development (which typically requires demolition of older housing) means that value add development such as units and townhouses are necessary to be able to provide a price point that the Whitehorse market will accept. The local real estate agents also advise that the student apartment market attracts a large proportion of investors, particularly overseas buyers, with less demand from owner-occupiers. However in recent times, the student apartment market has seen a decrease in demand, potentially due to the high Australian Dollar and falling international student enrolments.

Table 6: Annual Average Redevelopment/ Dwelling Growth Rate

DWELLING TYPE	10 YEAR CHANGE 2001 TO 2011	% OF CHANGE	AVERAGE ANNUAL GROWTH RATE
Detached House	+797	1.8%	0.2%
Medium Density	+2,369	19.3%	1.9%
High Density	+ 633	133.8%	13.4%
Caravans / Cabins / Houseboats	0	0%	0%
Other	-24	-25.3%	-2.5%
Not Stated	-204	-91.1%	-9.1%
Total Private Dwellings	+3,571	6.2%	0.6%

Source: ABS Buildings Approvals Data 2001, 2006 and 2011

Some shop-top housing has been undertaken within parts of the municipality providing for a moderate increase in density within activity centres.

The townhouse and unit market in Whitehorse has strong demand from first home buyers as well as middle age sole parents and retirees. Buyers typically target houses within the \$400,000 to \$600,000 price range due to greater affordability.

The impact of the Council's 2003 Housing Strategy, in particular the designation of Housing Change areas – Minimal, Natural and Substantial Change – in directing medium density housing development to the preferred areas, can potentially be assessed by looking at housing development that has occurred since its introduction in 2003. The figures would tend to indicate that the policy has resulted in an increase in development in Substantial Change areas, but possibly little reduced change in other areas. A comparison of the locations of new dwelling and subdivision applications in the City between 2001 and 2011 with the change area designations currently in the planning scheme indicates that dwelling development has occurred throughout the City. There have been increased concentrations of the number of developments have occurred in the Substantial Change areas, but this is not markedly different from activity that has occurred in many other parts of the City.

Housing Development Data 2011 indicates however that the quantum of housing development that has occurred (ie the number of dwellings) within Substantial Change areas represents a greater intensity than has occurred outside these areas. This tends to indicate that the policy is having some effect however stronger backing with controls or more encouragement in the Substantial Change areas would potentially result in more development occurring in the preferred areas. (Appendix D shows a map of development with the existing change areas, and Appendix E shows a map of Housing Development Data 2011)

3.1.7 DECLINING HOUSING AFFORDABILITY

The affordability of the housing market is largely influenced by the inextricable link between the rental and sales markets and availability. Lack of affordability in the

sales market can direct people into the rental market (should they wish to reside in the same area), which in turn can decrease affordability of rental properties as the demand for these properties increases.

Council's *Social & Affordable Housing Policy 2010* defines affordable housing as:

Affordable housing, from a consumer perspective, is housing which is appropriate to the needs of low to moderate income households and does not consume such a high proportion of household income that it leaves households with insufficient money to meet other basic costs.

Social housing is a sub-set of affordable housing. It refers to rental housing that is owned or managed by a government ('public housing') or a housing cooperative, community organisation or church ('community housing') and let to eligible persons.

Whitehorse's *Affordable Housing Discussion Paper, 2009*, noted that affordability is often linked with 'housing stress' – that is, where households that spend more than 30 per cent of their income on housing costs. Such a large portion of income may negatively impact the household's ability to meet other needs such as food, clothing, health care, education or transport. This is especially the case for those in the lowest 40% of Australians ranked by income (WCC, *Affordable Housing Discussion Paper, 2009*, page 8).

Table 7 indicates a decline in overall affordability with 18.1% of households having housing costs 30% or more of gross income in 2011, compared with 14.8% in 2006.

Table 7: Housing Affordability in Whitehorse LGA, 2006 and 2011

	2006	2011
Households with Rent Costs 30% or More of Gross Income	24.0%	42.2%
Households with Mortgage Costs 30% or More of Gross Income	36.2%	27.5%
Households with Housing Costs 30% or More of Gross Income (Includes Rent and Mortgage Households)	14.8%	18.1%

Source: *Community Indicators Victoria, 2006 and 2011*

In terms of rental properties, the Department of Human Services publishes data on affordable lettings, which are defined as lettings where the weekly rents are at 30% or less of the renter's income.

This rapid decline in affordable lettings after 2006 coincides with an increase in rents and sales prices. In the March quarter, only 3.9% of lettings were considered to be affordable in Whitehorse, compared with 9.5% for Metropolitan Melbourne. This will likely impact on renters' ability to accumulate savings for future purchase and could therefore affect future sales volumes in the first home buyer market.

According to the State Revenue Office of Victoria, in 2011 a total of 17,433 home purchasers claimed the First Home Owners Grant in Victoria. This accounts for 18.1% of the 96,096 house and unit/apartment transactions during the same

period. The implications of poor affordability on the overall residential market are therefore potentially quite significant.

3.1.8 PUBLIC & COMMUNITY HOUSING

As of the 2011 Census there were 1,117 dwellings within Whitehorse being rented from State or territory housing authorities, including housing associations, at a rate of 7.4 public housing dwellings per 10,000 population.

Office of Housing waiting list data for the Box Hill Office (<http://www.dhs.vic.gov.au>) indicates that in September 2012, 2,231 persons were waiting for public housing which has declined by some 400 persons since 2008, indicating some improvement in provision but a continuing relative level of demand. However it should be noted, public housing waiting list data is problematic for a number of reasons as applicants may be on a number of waiting lists and may select areas based on stock available. For example, applicants requiring four bedroom properties may select areas based on understanding more four bedroom properties are available in an area.

The Eastern Affordable Housing Alliance (EAHA) is made up of seven eastern region councils. It was formed to advocate to the Victorian and Federal governments on the housing affordability needs of residents living in the eastern metropolitan region. The EAHA released data in August 2012 that indicates Whitehorse requires a minimum of 1,030 additional social housing dwellings by 2015 to meet demand. Further, that the Eastern Metropolitan Region social housing stock is 50% below the Victorian average (Eastern Affordable Housing Alliance media release, 2013).

3.1.9 STUDENT HOUSING

Current student housing in Whitehorse comprises a range of forms including boarding/ room houses, homestay and purpose built 1-2 bedroom apartments. Council's *Student Accommodation Study 2006* guides student housing development within the municipality.

Whitehorse has two major tertiary education facilities comprising Box Hill Institute of TAFE in Box Hill, and Deakin University in Burwood. Overall the two institutions have around 60,000 students of which approximately 16,000 or 27% are overseas students.

Since 2009 there has been a significant decline in overseas student enrolments comprising an annual decline to October 2012 of over 7% Australia wide. Whilst student numbers have been declining in recent years, particularly overseas students, both institutions have reported that there is an ongoing requirement for student housing.

Whitehorse in recent years has experienced a number of larger purpose built student housing developments in apartment formats, particularly along Elgar Road near Box Hill TAFE and also in areas surrounding the Deakin University Burwood

campus. However, the decline in international student numbers and overseas investor interest has reduced the market appeal for purpose built student housing developments. A number of developers have indicated that student apartments are not selling.

Council has reported anecdotal evidence that there are a growing number of private dwellings being converted to group and boarding room housing often targeted towards students. This may be a reflection of the high cost of, or limited opportunity sites, for development of student housing.

In the medium term (beyond 2014) recent assessment suggests student numbers will begin to recover. The extent to which student numbers recover will be dependent on the extent to which the Australia dollar and associated cost of studying in Australia declines and the future level of competition from international providers.

3.1.10 HOUSING FOR AGED PERSONS

Aside from aged persons continuing to reside in their own homes, the municipality has a wide range of dedicated aged care facilities operated by the private sector and not-for-profit organisations. As of 30 June 2011, there were 34 aged care services within the City of Whitehorse offering 555 Community Care places, 601 Residential High Care beds and 863 Residential Low Care beds.

In practice, however, around half of beds allocated for low care are actually used for high care due to ageing in place. Based on the utilisation rate published by the Department of Health and Ageing, there are around 1,013 high care beds and 451 low care beds in Whitehorse.

3.1.11 HOUSING FOR SPECIAL NEEDS

There are a range of specialist social housing facilities provided throughout the municipality to cater for a number of special needs including transitional and crisis housing, housing for persons with disabilities and rooming/ boarding housing facilities. A range of owners and providers are in place including:

- The Office of Housing (within the current Victorian Department of Human Services)
- Disability Services (within the Victorian Department of Human Services)
- Registered Housing Associations
- Church / Community Groups
- Private operators
- The City of Whitehorse (i.e. Local Government)

Up to date comprehensive and consolidated data sets on the provision of special housing needs is limited due to the diverse range of operators and government responsibilities for regulatory compliance for housing forms. In addition it is noted that there is a substantial overlap in data sets in terms of special housing utilised by the elderly, and students.

Council owns and operates a number of specialist facilities including Combarton Street and Gowanlea.

There has been an increase in Housing Associations and other non-government bodies providing special housing facilities including Housing Choices Australia, Villa Maria, and Anglicare, for example.

3.1.12 ROOMING HOUSES

Privately owned rooming houses are typically occupied by people who cannot otherwise afford to access rental housing. Three departments at Council have responsibility for the approvals and enforcement in relation to rooming houses – Environmental Health (under the *Public Health and Wellbeing Act*), Building (through various building codes and regulations) and Planning. Council maintains a register of rooming and boarding houses. These rooming house facilities cater for a range of special needs, although many facilities provide student accommodation for the Deakin University Campus around Burwood and Box Hill TAFE.

The regulatory framework for rooming houses is complex and inconsistent. In particular, there is a gap in the decision making tools offered within the Whitehorse Planning Scheme which impedes Council's decision-making for rooming house proposals.

3.1.13 DESIGN QUALITY

Design and quality of existing and proposed housing is important for its perceived impact on character. These can be generally associated with each dwelling type: detached dwellings, semi-detached dwellings, and apartments and units.

Detached dwellings: housing which stands alone in its own grounds, with a form of separation from other dwellings. A detached dwelling may also have a flat attached to it, such as a granny flat or converted garage. The characteristics of some newly constructed detached dwellings which have raised some concerns within the community are that they are bulkier in design; different in form and scale with the existing streetscape; include inconsistent setbacks to nearby dwellings; have high fencing; unsustainable design; and are dominated by car access with wide crossovers. New developments often entail larger footprints leading to poor landscape outcomes with a lack of mature trees and vegetation compared to established areas.

Semi-detached dwellings, units, townhouses, row or terrace houses: have their own private grounds and no other dwellings above or below them. Issues associated with some newer semi-detached dwellings and units are related to inconsistent siting and scale along the streetscape; high fencing; dominating car access and crossovers; poor housing design standards with limited flexibility; lack of private open spaces; poor solar access; and lack of landscaping that may contribute to the garden settings of the preferred future neighbourhood character in relevant areas.

Flats and Apartments: includes all self-contained dwellings in blocks of flats or apartments. These dwellings do not have their own private grounds and usually share a common entrance foyer or stairwell. This includes houses converted into flats. Low rise apartments comprise no more than 3 storeys.

Issues that have raised some community concern regarding apartments are poor design standards with limited flexibility and adaptability; height and scale; unsustainable design; poor internal and external amenity; unarticulated building façades; lack of communal open spaces; and poor street interfaces with dominant car parking and service access.

3.1.14 FUTURE HOUSING NEED

Population projections form the basis of all strategic planning, however there are a number of sources for these projections which can be used to form a picture of future demand for housing. The need for housing in the City will be determined by the number of new residents over the next 20 years, and by choices made by these and existing residents as to their housing requirements.

The two key sources of population projections available for Whitehorse are:

- 'Forecast ID' projections, prepared by .id consulting pty ltd in 2013; and
- 'Victoria in Future' (ViF) projections, prepared by the former Department of Planning and Community Development in 2012.

For the purposes of this section, the id.consulting projections have been used for all detailed breakdowns of data. The most current 2013 .id consulting data have been used for total projected population growth, dwelling and household growth, and detailed breakdowns. The .id consulting pty ltd population forecasts, which are commissioned by Council, are based on more detailed and localised assessment of development trends, and are therefore treated in this report as a more accurate growth projection compared to *Victoria in Future* projections.

It should also be noted that:

- These projections are a guide only and provide an estimate of the order of magnitude of growth that the city will need to plan for over the next 20 years;
- The purpose of this Strategy is to identify appropriate locations, housing types and areas for change rather than to quantifying the exact number of dwellings required in the City over a set timeframe; and
- A higher or lower level of population growth than the State Government ViF2012 projections or the .id consulting pty ltd demographic forecasts could take place – the ultimate growth levels will depend on numerous external factors such as State planning policy, immigration levels and economic conditions.

3.1.15 POPULATION GROWTH

Projected population growth in Whitehorse is estimated to continue at 0.7% per annum up to 2036. It is expected that the municipality will have an additional increase of 28,625 persons from 2011-2036, with a total population of 186,365 and an additional 12,341 households (i.d consulting 2013).

3.1.16 AVERAGE HOUSEHOLD SIZE

The average household size in Whitehorse is expected to decrease from 2.55 to 2.53 by 2036. This means that in the future fewer people are predicted to live in more dwellings across the municipality.

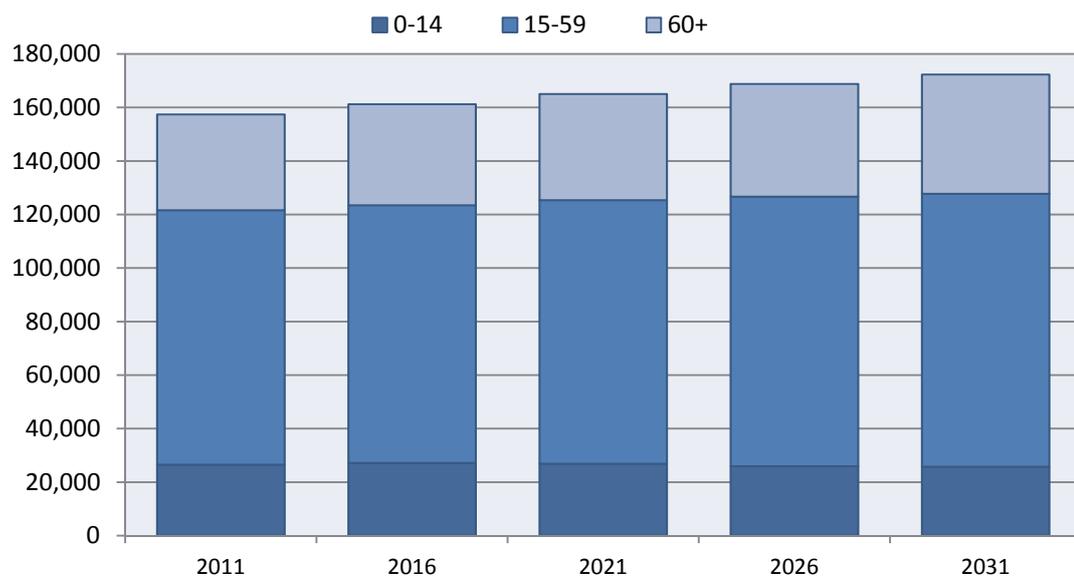
3.1.17 AGE STRUCTURE

An ageing of the population between 2011 and 2031 is evident, with the 60+ age cohort anticipated in the ViF2012 projections to increase by 8,778 people or 25%, while the 15-59 age cohort is forecast to increase by 6,848 people or 7%. The 0-14 age cohort is expected to decrease by 735 people or 3%. Table 9 shows that projected change in age structure of the City of Whitehorse between 2011 and 2031.

A large increase is projected in persons aged between 20 years and 39 years – this is largely due to a strong net migration increase of young people aged between 15 and 29 years attracted to the housing opportunities, Deakin University and Box Hill Institute of TAFE, and affordability in the municipality.

The age group forecast to have the largest proportional increase, relative to its current population size, by 2031 is residents aged over 65 years.

Table 9: Population Growth in Whitehorse by Age Cohort, 2011-2031



Source: DPCD Victoria in Future 2012

3.1.18 HOUSEHOLD COMPOSITION

Between 2011 and 2031, Whitehorse is forecast to see a significant increase in 'Couple family without children' and 'Lone person households', increasing by 3,190 people or 20.3%, and 3,434 people or 21.8% respectively. Conversely, the other household types are expected to see a smaller degree of change particularly 'Couple family with children' households which are expected to remain relatively constant in number and therefore will represent a smaller proportion of the population. The projected household composition of the City in 2031 is presented at Table 10.

Table 10: Net Change in Household Type, 2011-2031

Household type	Net Increase in Households 2011-2031	% Share of Total Increase
Couple family with children	171	2%
Couple family without children	3,190	38%
One-parent family	864	10%
Other family	87	1%
Group household	599	7%
Lone person	3,433	41%
Total	8,346	100%

Source: DPCD Victoria in Future 2012

3.2 FUTURE HOUSING PROFILE

This section presents the predicted future housing profile of the City, in terms of dwelling type and tenure needed to accommodate its growing and changing population.

3.2.1 FUTURE DWELLING MIX

The projected demand for different housing types as a proportion of overall dwelling requirements to 2036 for the City have been considered. Recent housing trends have been identified and tested through discussions with local real estate agents and developers, and extrapolation of ABS Census annual residential development figures.

3.2.2 DIVERSITY OF TENURE

The analysis of housing tenure contained in Section 3.1.3 identified that approximately 70.5% of all dwellings in the City were fully owned or being purchased and 23.7% of all dwellings were private rentals.

It is projected that there will be demand for additional private rental of both dwellings and apartments. This view is based on the historical tenure trend shown in Section 3.1.3 of this strategy and the well-documented overall decrease in housing affordability in Melbourne (based on housing costs as a proportion of household income) and the associated strong demand for rental properties.

A generally accepted figure is that allowance should be made for at least 3% of all privately rented dwellings to be vacant.

3.2.3 IMPLICATIONS FOR THE STRATEGY

At present Whitehorse's housing satisfies a broad range of housing needs, however, as the greater metropolitan area expands, Whitehorse's locational advantages will attract higher prices, placing pressure on lower income households. Positive action is required now and into the future if the housing needs of the City's residents are to be adequately met in a way that also addresses community aspirations for the form and design of housing within the City.

The focus of the Housing Strategy is on identifying that a broader range of housing types should be provided to support the municipality's growing and changing population and where these are best located. It seeks to ensure that the dwellings we build today will be environmentally responsible, adaptable and meet the needs of future generations and that future housing is appropriately located throughout the City of Whitehorse