

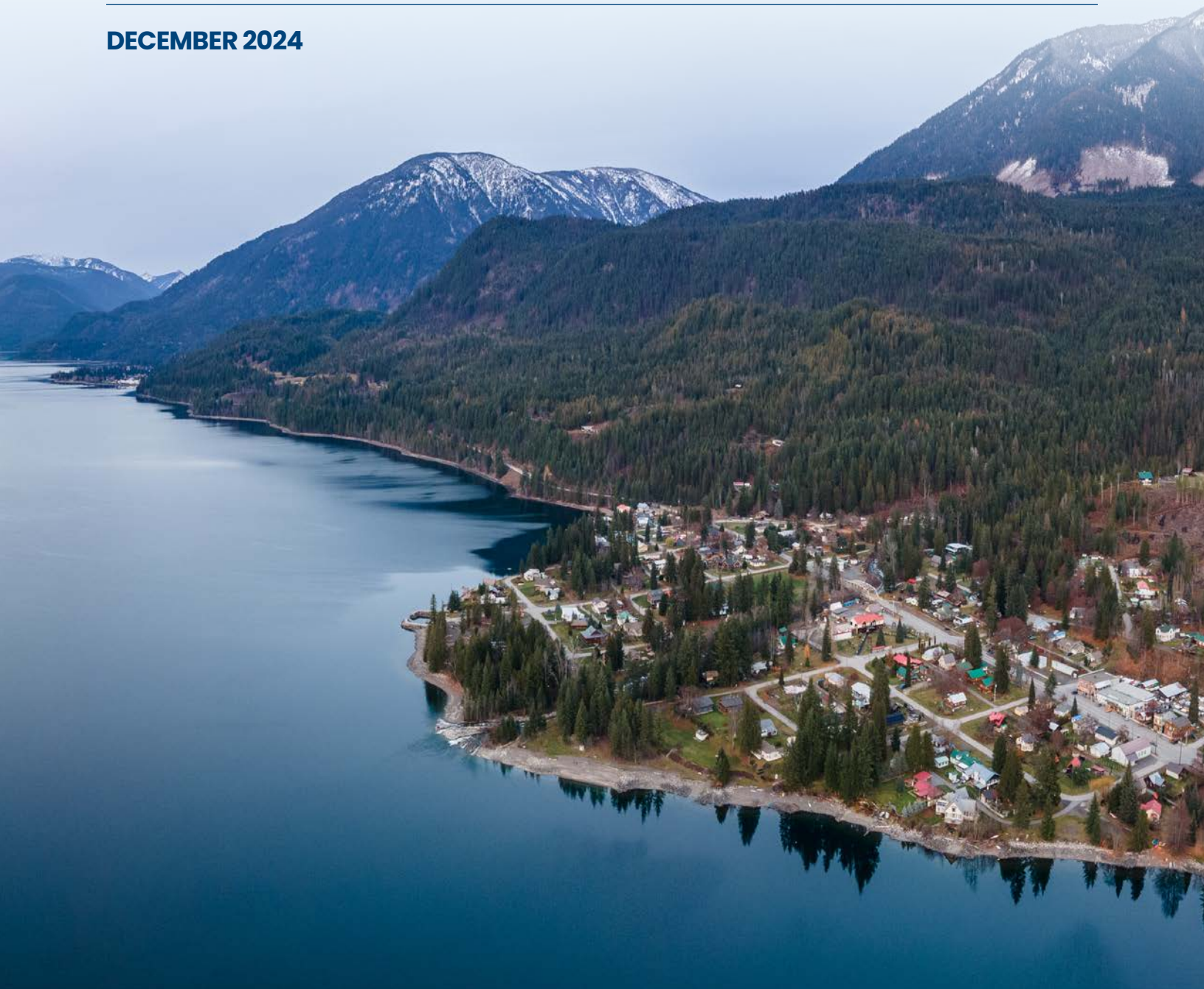


# Village of Silverton Housing Needs Report Update

REGIONAL DISTRICT OF CENTRAL KOOTENAY  
COMMUNITY PROFILES

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**DECEMBER 2024**



## Acknowledgments

The authors of this report acknowledge that this study takes place on the traditional land and territory of the Ktunaxa, Sinixt, Syilx and Secwépemc people. We hope to continue their legacy of learning from, caring for, protecting, and enjoying the blessings of tradition and territory.

The development of this Housing Needs Report Update Community Profile was led by the Regional District of Central Kootenay (RDCK) and supported by staff from the Land Use and Planning department as well as staff from the Village of Silverton.

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## Data Disclaimer

The Regional District of Central Kootenay (RDCK) Board of Directors recognizes that local governments are required to complete and publish interim Housing Needs Reports (HNR) following the HNR Method, in accordance with the Local Government Act and the Housing Needs Report Regulation. The RDCK has completed this exercise and is publishing its interim HNR and HNRs (Community Profiles) for the Villages of Kaslo, Nakusp, Salmo, and Slocan in order to meet the legislated requirements.

Data limitations were identified in compiling this HNR, which are discussed further in Section 1.1 of this Report.

The RDCK Board of Directors noted concerns that these data limitations may have an impact on the projected populations, households, and units in the RDCK's smaller municipalities and electoral areas.

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## Executive Summary

In 2020, the Regional District of Central Kootenay (RDCK), in partnership with participating member municipalities, including the Village of Silverton, released its first iteration of Housing Needs Reports (HNRs) in response to new legislation and the changing housing landscape. Like many other Canadian communities, the Village of Silverton is facing escalating housing pressures and rising housing costs.

Recognizing the dynamic nature of the housing market, the availability of new data, and the necessity for updated housing reports, the RDCK commissioned HNR updates for its rural Electoral Areas (A, B, C, D, E, F, G, H, I, J, and K) and partnering municipalities (the Villages of Kaslo, Nakusp, Salmo, Silverton, and Slocan). This Community Profile aims to provide an overview of Silverton's current and anticipated local housing conditions and needs and meet new provincial legislative requirements.

### KEY FINDINGS

#### The Population of Silverton is Evolving

- The province estimates that Silverton's population declined by 5% between 2016 and 2021, from 200 to 190 people. The total population is estimated to return to 2016 levels over the next two decades; however, the age distribution is likely to change. In 2021, about 76% of the population was 45+ years old. Projections anticipate growth among younger residents (under 45 years old) and decreases among older working age adults and early seniors over the next 20 years.
- By 2041, senior-led households could comprise 80% of total households in the Village.
- Projections expect there to be a total of 200 residents in the Village of Silverton by 2041.

#### Sale Prices are Rising, and Home Ownership is Increasingly Out of Reach for Many

- From 2012 to 2016, home ownership was reasonably affordable to most households in Silverton. As of 2017, the median price of a home has become increasingly out of reach for all median household types without external support or existing equity. In 2021, the median home price surpassed what the median couple income could afford for the first time.
- Homeownership attainability data highlights the notable disparity between growth in house sale prices and growth in estimated incomes, leading to reduced purchasing power for shelter for most households in the community.

#### Demand is Expected to Increase over the Next 20 Years

- Over the next two decades, provincial projections suggest Silverton may need to add 208 new homes across the housing spectrum to mitigate increased market imbalances, account for anticipated new demand, and address existing housing deficits. Readers may note that the number of required units surpasses the anticipated population in 2041. The unit demand methodology considers future population change as only one of six components included in the calculations. Results demonstrate that there is a considerable number of households that may have been suppressed from forming since 2006 and the province expects Silverton to need a greater buffer than other RDCK communities to bring local and regional markets back to a "healthy" threshold. More detailed is provided in section 4.
- Rental demand projections suggest an estimated 52% of new rental units would need to be affordable or offered at a below-market price to best meet the needs of Silverton residents.

## Interim Report Requirements

The first legislative requirements for housing needs reports were established in 2019, and required local governments to collect data, analyze trends and present reports that describe current and anticipated housing needs. The RDCK and its partner communities, including the Village of Silverton, completed a Housing Needs Assessment in September 2020.

In 2023, amendments to the *Local Government Act* introduced new requirements for housing needs reports. Local and regional governments must now use an established methodology to identify the 5- and 20-year housing need in their communities and local governments must update their official community plans and zoning bylaws to accommodate expected demand.

Communities must complete an interim housing needs report that is required to include three new additional items:

1. The number of housing units needed currently and over the next 5 and 20 years;
2. A statement about the need for housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit or other alternative forms of transportation; and,
3. A description of the actions taken by local government, since receiving the most recent housing needs report, to reduce housing needs.

The RDCK and partnering communities have elected to complete the interim report requirements and a comprehensive data update using 2021 census data. For reference, required report content fulfilling the interim report requirements is included in this section. The body of this Community Profile contains all information required by legislation for the Interim Housing Needs Reports and should remain relevant until the next release of Census data, projected for 2027 or 2028.

### NUMBER OF HOUSING UNITS REQUIRED TO MEET CURRENT AND ANTICIPATED

**Table 0-1: HNR Method base year versus current year estimates**

Description	5-year	20-year
Total demand from 2021 base year	59	208
Estimated total demand from current year (2024)	77	223

Further discussion and analysis of anticipated need is included in Section 5 of this report.

## KEY AREAS OF LOCAL NEED

Based on analysis of data and feedback from elected officials and community organizations, the following summary statements describe the current and anticipated housing needs across the following seven key areas: affordable housing, rental housing, special needs housing, housing for seniors, housing for families, shelters for individuals experiencing or at risk of homelessness and housing in close proximity to transportation infrastructure that supports walking, bicycling, public transit, and alternative forms of transportation.

**Table 0-2: Key areas of local need**

Need	Description
<p>Affordable housing</p>	<p>Affordability remains the largest contributor to Core Housing Need in the RDCK, with about 16% of regional households (no local data for Silverton available) spending more than 30% of their total income on shelter in 2021. Since then, the gap between income purchasing power and actual house prices has widened, indicating that homeownership is further out of reach for most residents in Silverton than it was three years ago.</p> <p>Individuals or families with one income are struggling the most to find affordable housing options in the community, whether to rent or own. Approximately 19% of RDCK households earned a "very low" or "low" income. While many in these categories may already be shelter-secure (e.g., retired households with fully paid-off mortgages), this percentage represents a significant portion of the population that may be especially vulnerable to affordability challenges.</p> <p>Projections anticipate at least 61 subsidized affordable units and 147 additional market units will be needed by 2041 in Silverton to meet demand and begin to balance local prices.</p>
<p>Rental housing</p>	<p>Homeownership is becoming increasingly unaffordable for the typical household in Silverton, forcing many who would prefer to own a home to rent instead. Although the cost of renting is also increasing, it often remains the more cost-effective option between the two tenures.</p> <p>Broader vacancy trends in the RDCK's municipalities and across BC suggest that this trend will continue. As rental vacancy rates continue to decrease, there is a clear rise in demand for rental housing relative to available supply. Although vacancy rates typically reflect purpose-built rentals in urban areas, a declining vacancy rate in these markets forces households to seek alternatives in lower-density markets where there is better availability and prices. This leads to increased demand overall.</p> <p>Although there is limited data available on the rental market in smaller communities within the RDCK, engagement with elected officials and community organizations/groups confirmed that vacancy rates remain well below the 3-5% healthy vacancy rate. Residents have reported having an extremely difficult time finding affordable, suitable rental options to meet their needs.</p> <p>Projection calculations support the data trends, anticipating an increase in rental housing demand, with approximately 39% of all dwellings in Silverton expected to be rental units in 2041.</p>

Need	Description
Special needs housing	<p>Although data on waitlists and core housing need is not specific to community members with special needs, national disability statistics show that overall rates of disability increased from 22.3% to 27.0%<sup>1</sup> between 2017 and 2022 surveys. Much of this increase is attributed to the growth of the senior population. As the population in Silverton ages, projections expect the need for more accessible and specialized housing to increase.</p> <p>Increases were also observed among youth and working-age adults, with significant rises in mental health, learning, and developmental challenges. This indicates a broad need for improved access to supportive housing options that cater to various specific support needs and age demographics.</p>
Housing for seniors	<p>According to BC projections, Silverton can expect that senior-led households will continue to grow over the next two decades. By 2041, senior-led households may increase by 14% and could comprise 80% of total households.</p> <p>In 2022, the Canadian disability rate among the senior population was 40%, an increase of three percentage points since the last survey in 2017. A significant portion of this rate is related to mobility issues, and the likelihood of disability that increases with age.</p> <p>Given the anticipated growth in senior households and the elevated disability rate within this group, increased senior housing interventions are necessary. These could include ensuring senior housing and facilities are widely permitted locally, further modifying building standards to support aging in place, and/or developing and improving existing senior services and programs.</p> <p>While many solutions fall outside the direct influence of local government, there may be opportunities to partner with other levels of government and local or regional organizations to encourage appropriate seniors housing.</p>
Housing for families	<p>Projections anticipate that growth among young family households may be limited over the next two decades. Consequently, the demand for family-specific dwellings (e.g., those with more bedrooms or larger floor areas) may be marginal.</p> <p>However, projections are inherently imperfect and should not be viewed as absolute. The growth of family-aged individuals is vital for sustaining local employment and productivity. Silverton should ensure that family-suitable dwelling sizes, across various housing types, remain available for existing households that may grow and new households projected to join the community.</p>

<sup>1</sup> Statistics Canada. (2023, December 1). Canadian Survey on Disability, 2017 to 2022. <https://www150.statcan.gc.ca/n1/daily-quotidien/231201/dq231201b-eng.htm>



Need	Description
Shelters to address homelessness	<p>While shelters are often located in larger urban communities, homelessness is not confined to these areas. National and provincial trends show that overall homelessness is on the rise, with hidden homelessness likely increasing, particularly in small urban and rural areas.</p> <p>About 2% of regional households were identified as earning "very low" incomes. These individuals are the most vulnerable to changes in their housing circumstances and are the most likely to require emergency housing interventions.</p> <p>Addressing homelessness locally is ideal, as it allows residents to remain within their community. However, doing so can be challenging without provincial or federal support. Silverton should stay engaged in regional homelessness strategies to help coordinate and determine the allocation of emergency housing services and programs.</p>
Proximity to transportation	<p>The Village of Silverton acknowledges the importance of situating future housing developments near transportation infrastructure to encourage more sustainable living choices for residents. Offering housing options close to facilities that support walking, cycling, and other transit alternatives not only improves quality of life by providing convenient and affordable mobility for individuals of all ages and abilities, but it also plays a crucial role in reducing the Village's carbon footprint. By cultivating neighbourhoods where residents can easily commute and run errands without relying on personal vehicles, the Village can foster a more inclusive, vibrant, healthy, and interconnected community.</p>

## LOOKING BACK

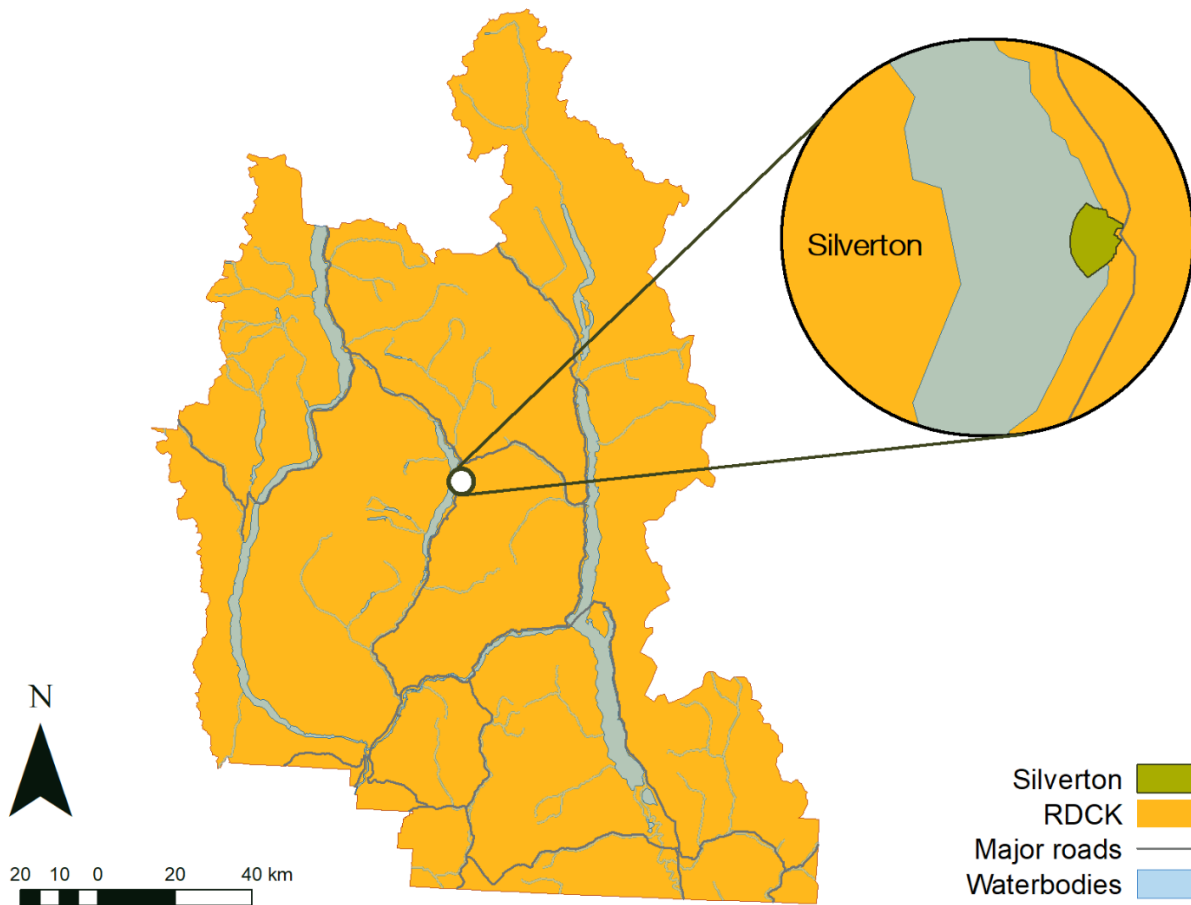
Table 0-3: Actions taken by the Village of Silverton to reduce housing needs since the last HNR was received

General Housing Actions	
Date	Description of Action or Policy
2024	Amended the Zoning Bylaw to allow for Temporary Use Permits (TUPs) for temporary accommodation to house workers for future developments in the community.

# 1. Introduction

Using a wide range of quantitative data and qualitative input from elected officials and community organizations, this document analyzes existing and anticipated housing needs and gaps in the Village of Silverton. All data presented in the report refers to Silverton unless otherwise identified in the text. Figure 1-1 illustrates Silverton’s location in relation to adjacent communities and the RDCK.

Figure 1-1: Map



Source: BC Geo Warehouse, Statistics Canada

The purpose of this report is to catalogue current and anticipated challenges so that decision makers, regulators, funders, and community members can better understand and react to housing issues. A thorough assessment of housing need is a vital foundation to support future initiatives. The data gathered and insights generated by a needs report can inform land use and social planning initiatives at local levels, as well as provide hard evidence to further advocacy to senior levels of government. They are also a useful resource for those engaged in or entering the housing sector.

### 1.1 DATA AVAILABILITY

Some data sections present in the other RDCK HNR Village Community Profiles are absent from this report. Given its small population, some of Silverton's data is suppressed by Statistics Canada, resulting in data that is unavailable or unsuitable for analysis.

### 1.2 DATA SOURCES

This report refers to several pieces of data that work together to contextualize housing conditions experienced by residents of the Village of Silverton. The following is a list of secondary quantitative data sources (i.e., information collected by other organizations and used for this report):

- BC Assessment
- British Columbia Statistics
- Canada Mortgage and Housing Corporation (CMHC)
- Local government data
- Statistics Canada
- UBC Housing Assessment Resource Tools (HART)

Limitations for each source are detailed in the next subsection. At a high level, no analysis can be exact without individualized person or household datasets. Many datasets in this report rely on population samples which, though statistically sound, may not feel representative or reflect lived experience in Silverton. Any analysis in this report should be considered informed estimates rather than precise descriptions.

This is especially applicable to projection work from any source. Estimating variable changes without knowledge of future conditions is inherently flawed. The projections included in this report are subject to economic, social, and environmental conditions that may not persist in the future. Projections should serve as guideposts, regularly recalculated and adjusted to incorporate new information as needed.

#### 1.2.1 Data Limitations

##### **BC Assessment**

###### [Grouped Information](#)

BC Assessment provides assessment roll spreadsheets for communities across British Columbia for the years 2005/2006 through 2022/2023. Assessment roll information is not on an individual property level; rather, similar types of properties are grouped together in "folios" based on several factors, such as property type and dwelling type. These folio groups also mean that assessment and sale price values reflect averages, making it more difficult to express community level average and median values.

##### **British Columbia Statistics**

###### [Urban Focus](#)

BC Statistics helpfully consolidates most data related to complete Housing Needs Reports, like the new homes registry, non-market housing, post-secondary student housing, and homeless count sources. The database primarily offers data for urban areas, potentially excluding unincorporated or rural data, or suppressing data for confidentiality. This is often due to urban communities having greater data quality and quantity.

### **Canada Mortgage & Housing Corporation (CMHC)**

#### [Reporting Landscape](#)

CMHC conducts its Rental Market Survey (RMS) every year in October to estimate the relative strengths in the rental market. The survey collects samples of market rent levels, turnover, and vacancy unit data for all sampled structures. The survey only applies to **primary rental markets**, which are those urban areas with populations of 10,000 and more. The survey targets only privately initiated rental structures with at least three rental units, which have been on the market for at least three months. In the RDCK, CMHC only collects rental data for the City of Nelson.

### **Statistics Canada**

#### [Area and Data Suppression](#)

Some geographic areas are too small to report, resulting in the deletion of information. Suppression can occur due to data quality or for technical reasons, limiting the use of granular Census geographies. This was not a particular concern for this study but limited the ability to use granular Census geographies (specifically, Dissemination Areas – see **Definitions**).

#### [Random Rounding](#)

Numbers are randomly rounded to multiples of “5” or “10,” leading to potential discrepancies when summed or grouped. Percentages derived from rounded data may not accurately reflect true percentages, introducing a level of approximation. Additionally, the sums of percentages may not equal 100%.

### **UBC Housing Assessment Resource Tools (HART)**

#### [Sourced from Statistics Canada](#)

While HART offers detailed methodologies for their analysis, they do rely on Statistics Canada datasets. Consequently, the same limitations as stated above apply for HART analysis results.

## **1.3 ENGAGEMENT**

The RDCK Housing Needs Report Updates Engagement Summary Report summarizes engagement activities conducted by the M’akola Development Services (MDS) and Turner Drake & Partners (TD) in collaboration with RDCK staff for the HNR updates. Engagement opportunities included targeted surveys, presentations, and facilitated discussions.

The Engagement Summary Report captures key themes and feedback shared by engagement groups, including RDCK elected officials, municipal staff, and community organizations/groups. The feedback gathered through these engagement activities informed and contextualized sections of the HNR updates. These findings are incorporated throughout the RDCK Regional Summary Report, Electoral Area Summary Report, and Village Profiles.

## 2. Demographic Profile

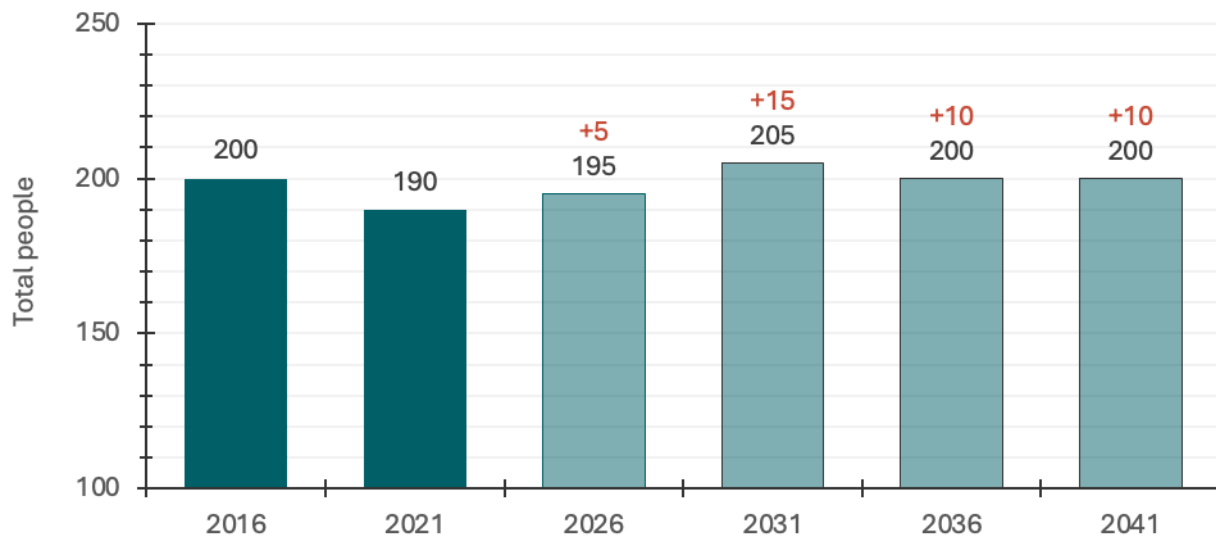
### 2.1 POPULATION

#### 2.1.1 Historical & anticipated population

Government of British Columbia estimates show that the Village of Silverton’s total population declined by 5% between 2016 and 2021.<sup>2</sup>

Figure 2-1 illustrates the changing total population in Silverton from 2016 and 2021 (BC estimates for Census years) and from 2026 to 2041 (BC Government projections).

**Figure 2-1: Historical and anticipated population, net anticipated change of population since 2021**



Source: BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections

Table 2-1 provides a summary of the historical population changes across different age cohorts and includes anticipated population figures over the next two decades.

<sup>2</sup> Note that Statistics Canada’s 2021 Census reports a 24% decrease to the Village of Silverton’s population. The totals from which the results are calculated differ between sources. BC estimates are adjusted to account for possible undercounting during the Census’ enumeration. Also note that Statistics Canada reported an error for Silverton’s Census results, amending the 2021 Census population from 149 to 181 persons.

**Table 2-1: Historical (BC Gov't estimates) and anticipated population by age cohort (BC Gov't projections)**

	Total	0 to 14	15 to 24	25 to 44	45 to 64	65 to 84	85+
<b>Historical population</b>							
2016 population	200	15	5	30	85	65	5
2021 population	190	15	15	20	60	80	5
% change ('16-'21)	-5%	+0%	+200%	-33%	-29%	+23%	+0%
<b>Anticipated population</b>							
2026 population	195	0	10	25	50	95	10
% change ('21-'26)	+3%	-100%	-33%	+25%	-17%	+19%	+100%
2041 population	200	15	10	45	30	65	40
% change ('26-'41)	+3%	-	+0%	+80%	-40%	-32%	+300%
% change ('21-'41)	+5%	+0%	-33%	+125%	-50%	-19%	+700%

Source: BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections

- The province estimates that the Village of Silverton's population was 190 people in 2021, down from 200 in 2016.
- In 2021, about 76% of the population was 45 years or older.
- Historically, the highest rates of growth have been largely among senior (65+) populations. Across the same time period, adults (25 to 44) and older working age adults (45 to 64) decreased.
- The total population is estimated to return to 2016 levels over the next two decades; however, the age distribution is likely to change. Projections anticipate growth among residents younger than 45 years old and seniors 85 and older and decreases among older working age adults (45 to 64) and early seniors (65 to 84).

## 2.2 HOUSEHOLDS

Statistics Canada defines a household as a person or group of persons sharing the same dwelling without another usual residence. A household is the highest-level descriptor of many unique living situations. Households are often categorized in this report by the primary household maintainer's age, which is the age of the person responsible for major expenses like rent, mortgage, taxes, and utilities. When multiple people share this responsibility, the first listed individual becomes the primary household maintainer.

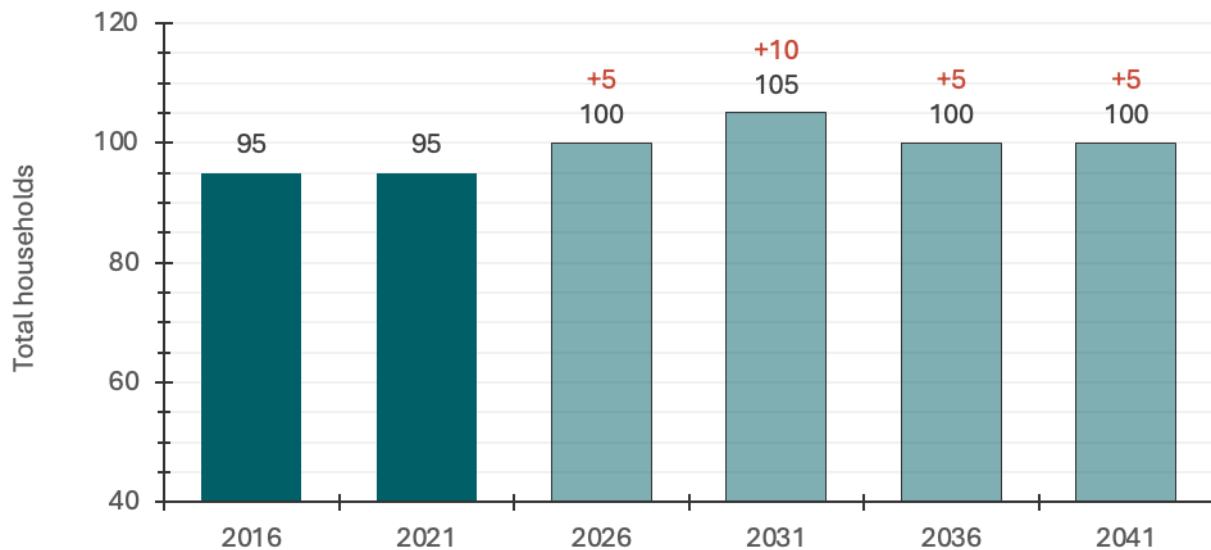
### 2.2.1 Historical & anticipated households

Total households and the age distribution of maintainers are influenced by population changes, and driven by factors like relocations, preferences, and financial situations. Changes in household patterns typically align with broader population trends. Household growth is a key driver of housing demand. Since households need dwellings, projections are closely tied to the needed increase in housing stock to accommodate expected population changes. Economic and financial drivers, while influential, are excluded since they are difficult to predict, both in the near- and long-term.

**Important note:** There were errors reported with Silverton’s Census totals when the household data was first released in 2021. The data originally indicated that there were 78 households in Silverton. This total was later revised to 97. Readers should be aware of this discrepancy when reviewing the following data.

Figure 2-2 illustrates Silverton’s 2021 estimated total households and the anticipated 20-year net growth in households.

**Figure 2-2: Historical and anticipated households, net anticipated change of households since 2021**



Source: Statistics Canada, BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections

Table 2-2 summarizes historical shifts in total Silverton households, providing insights into expected figures over the next two decades. Note that individual age category totals may not sum to the totals due to rounding.

**Table 2-2: Historical and anticipated households by primary maintainer age (BC Gov't projections)**

	Total	15 to 24	25 to 44	45 to 64	65 to 84	85+
<b>Historical households by primary maintainer age</b>						
<b>2016</b> households	95	0	10	30	60	0
<b>2021</b> households	95	0	0	25	70	0
% change ('16-'21)	+0%	-	-100%	-17%	+17%	-
<b>Anticipated households by primary maintainer age</b>						
<b>2026</b> households	100	0	10	15	75	0
% change ('21-'26)	+5%	-	-	-40%	+7%	-
<b>2041</b> households	100	0	5	10	80	0
% change ('26-'41)	+0%	-	-50%	-33%	+7%	-
% change ('21-'41)	+5%	-	-	-60%	+14%	-

Source: Statistics Canada, BC P.E.O.P.L.E estimates, BC P.E.O.P.L.E projections, Turner Drake & Partners

- The province estimates that Silverton had 95 households in 2021, the same as in 2016. Similar to population growth, increases occurred mostly among 65- to 84-year old led households.
- Total households may grow by 5% between 2021 and 2041, reaching approximately 100. Senior led households are likely to be the main contributor to household growth, indicating that fewer and fewer working age individuals may live in Silverton over the next two decades.

### 2.2.2 Additional household characteristics

Table 2-3 summarizes the totals and distributions of households by their size per the 2016 and 2021 Censuses, as well as their respective tenure splits.

Household totals for 2016 and 2021 may differ between this and previous sections, as each section draws from different data sources with distinct purposes. This section relies on a custom Census dataset, purchased by the province from Statistics Canada, which provides more detailed information about households based on a 25% sample of the population. In contrast, the previous section's household data is from a separate provincial dataset, included here as it is an input for the province's prescribed unit demand calculations described later in the report.



**Table 2-3: Historical households by household size and tenure share**

2016 Census	Total	1 person	2 persons	3 persons	4 persons	5+ persons	Average HH size
Total households	100	45	50	0	0	0	1.6
Share of total	100%	47%	53%	0%	0%	0%	
Owner households	80%	80%	82%	-	-	-	1.6
Renter households	20%	20%	18%	-	-	-	2.0
2021 Census	Total	1 person	2 persons	3 persons	4 persons	5+ persons	Average HH size
Total households	90	40	50	0	0	0	1.7
Share of total	100%	44%	56%	0%	0%	0%	
Owner households	89%	75%	100%	-	-	-	1.8
Renter households	11%	25%	0%	-	-	-	-
% change ('16-'21)	-10%	-11%	+0%	-	-	-	

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Due to the size of Silverton, much of the specific household characteristic data is suppressed. Although 1- and 2-person households are reported as the only household sizes in the community, it is likely that 3+ person households exist but are not reported by Statistics Canada to ensure confidentiality for small datasets.
- In 2021, the share of owner households increased. This shift is predominantly due to an approximate loss of 10 renter households from 2016 to 2021, compared to no change for owner households.

Table 2-4 summarizes the totals and distributions of households by their household family type per the 2016 and 2021 Censuses, as well as their respective tenure splits. Note that a “census-family with a child” includes both couples and lone parents. A “non-census family” refers to a household made up of a single person or unrelated individuals (i.e., roommates).

**Table 2-4: Historical households by census-family type and tenure share**

2016 Census	Total	Census-family w/o children	Census-family w/ children	Non-census family*
Total households	100	45	15	45
Share of total	100%	45%	15%	45%
Owner households	80%	100%	0%	78%
Renter households	20%	0%	100%	22%
2021 Census	Total	Census-family w/o children	Census-family w/ children	Non-census family*
Total households	90	50	0	40
Share of total	100%	56%	0%	44%
Owner households	89%	100%	-	75%
Renter households	11%	0%	-	25%
% change ('16-'21)	-10%	+11%	-100%	-11%

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- The number of census-families with children (i.e., couples with children or lone parents) decreased between 2016 and 2021. This corresponds with the decrease in the number of households led by a 45-to 44-year old during the same time period.
- While the data suggests that no families with children live in Silverton, this may not be the case. It is likely these households exist but are not reported by Statistics Canada to ensure confidentiality for small datasets.
- Couples without children are the most prevalent household type in Silverton, followed by non-census families (i.e., single persons or unrelated roommates). This corresponds with the trends for 1- and 2-person households over the same period (2016-2021).

### 3. Housing Profile

The 2021 Census recorded 149 total dwellings in Silverton, of which 97 were occupied by usual residents. These numbers reflect Statistics Canada’s amended values for the community. A usual resident is an owner or renter that lives in their dwelling more than half of the year, which qualifies the dwelling as their primary place of residence. Conversely, a non-usual resident occupied dwelling could include a recreational property, short-term rental, or unoccupied dwelling.

Given these numbers, it is estimated that about 35% of local dwellings may have been used for purposes other than permanent occupation. In 2016, the percentage was about 32%, indicating a marginal change and suggesting that the notable growth reported over the five years was less an outlier caused by the pandemic, but rather the pandemic accelerating existing in-migration trends for Silverton (i.e., moving to the community for retirement).

Table 3-1 summarises the totals and distribution by structure type for Silverton.

**Table 3-1: Dwellings occupied by usual residents by structural type and tenure, 2021**

	Total	Single	Row	Semi	Duplex	Apt (<5 floors)	Apt (5+ floors)	Mobile
Total	90	80	0	0	10	0	0	0
Share	100%	89%	0%	0%	11%	0%	0%	0%
Owner	89%	100%	-	-	0%	-	-	-
Renter	11%	0%	-	-	100%	-	-	-

Source: BC Government purchased Custom Statistics Canada Census Tabulations

- Single-detached homes account for about 89% of the housing supply (80 units), followed by duplex units at 11%. Other housing typologies may exist in Silverton but are not provided by Statistics Canada due to the small data set and confidentiality concerns. Note that Statistics Canada includes single-detached homes with secondary units within the definition of a duplex.

### 3.1 PROPERTY OWNERSHIP

The Census identified that approximately 35% of dwellings were reported as not being occupied by a usual resident in 2021. While a useful number to quantify the relationship between permanently and non-permanently occupied dwellings, Statistics Canada does not offer much in terms of who owns these non-permanent dwellings. Despite the lack of detailed data, some initiatives from Statistics Canada – particularly the Canadian Housing Statistics Program – provide some insights into local property ownership.

#### Key Definitions

**Investment property:** A property owned by someone that is not identified as a primary place of residence by the owner.

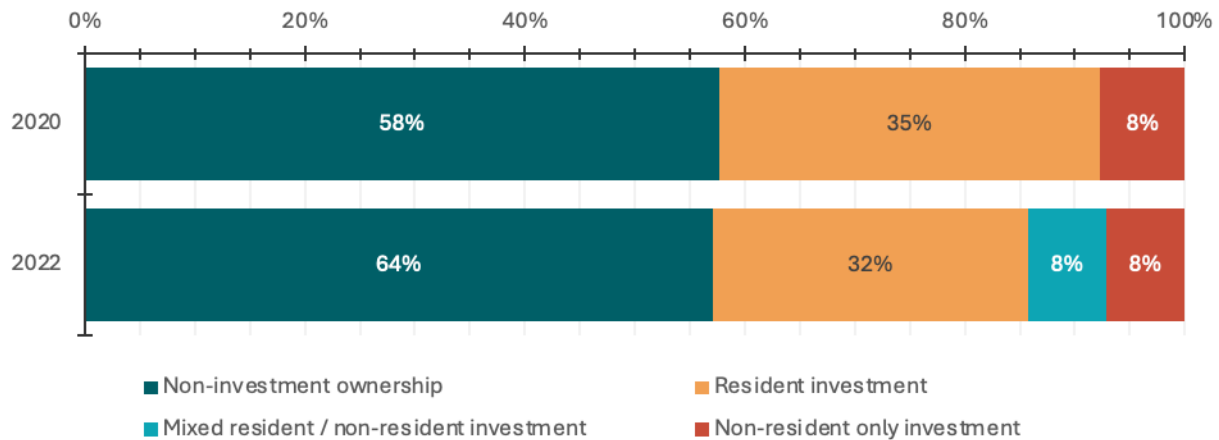
**Non-investment property:** A property owned and occupied by the owner.

**Resident:** A person who lives in Canada as their primary country of residence.

**Non-resident:** A person who does not live in Canada as their primary country of residence

Figure 3-1 illustrates how the distribution of improved residential property ownership (i.e., a property with a dwelling on it) has changed from 2020 to 2022; specifically, what share of properties are owned locally, by residents of Canada, and by non-residents of Canada. Note that values may not equal 100% due to rounding.

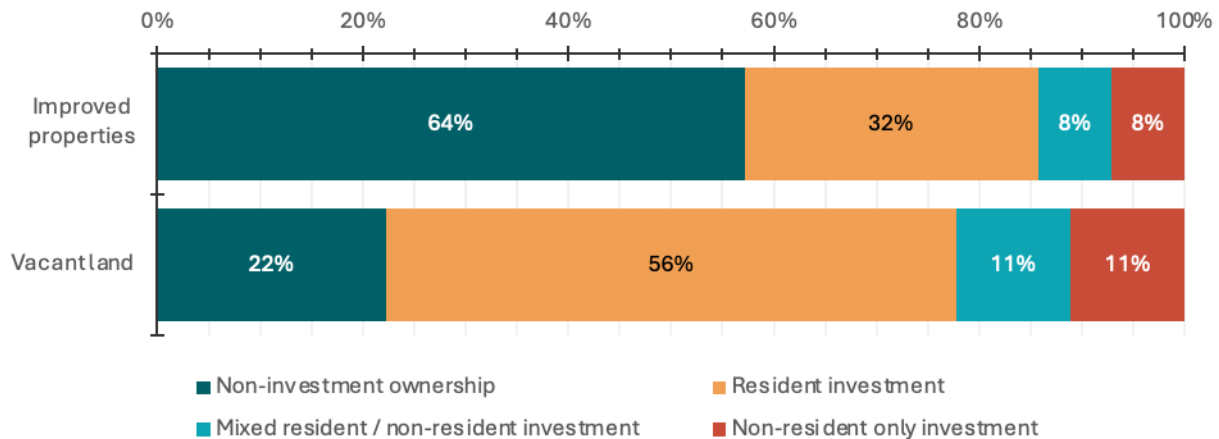
**Figure 3-1: Share of local residential improved properties by ownership type**



Source: Canadian Housing Statistics Program

Figure 3-2 illustrates how the distribution of ownership differs between an improved residential property and vacant land intended to be residential in 2022 (the most recent year collected). Note that values may not equal 100% due to rounding.

**Figure 3-2: Share of local residential improved properties versus vacant residential properties by ownership type, 2022**



Source: Canadian Housing Statistics Program

- About 43% of properties with a dwelling were classified as “investments” by Statistics Canada in 2020. Included in this percentage are permanently occupied rental properties owned by someone who may or may not have lived locally.
- In the same year, about 8% of dwellings were owned entirely by someone who does not live in Canada full-time.
- By 2022, the share of non-resident participants jumped from 8% to 16% which demonstrates that either previous owners living in Canada moved abroad or more people outside Canada are choosing to own local property.
- Vacant properties intended for residential uses were majority owned by resident investors, which could include locals or people elsewhere in Canada. Statistics Canada reported that no persons from outside of Canada owned local land (though some may exist but were not counted due to rounding).

### 3.2 RENTAL UNIVERSE

The rental universe includes a variety of different types of rental housing, most commonly categorized as either primary market, secondary market, or non-market rental housing.

CMHC’s Rental Market Survey provides detailed data on the primary rental market (i.e., purpose-built rentals with 3+ unit) data. Unfortunately, CMHC only surveys communities with a population of larger than 10,000 people. Because

#### Key Definitions

**Primary Market Rental:** Purpose-built rental buildings with at least three rental units. These units are privately initiated, usually with the intention of being offered for rent at market rates.

**Secondary Market Rental:** All privately rented homes not categorized as primary market rentals. Can include: Rented detached homes, duplexes, semi-detached homes or row homes, **rented freehold row/town homes**, rented accessory apartments or suites, and rented condominiums.

the Village of Silverton does not meet the minimum community size requirements, there is limited available data specific to the Village’s primary rental market.

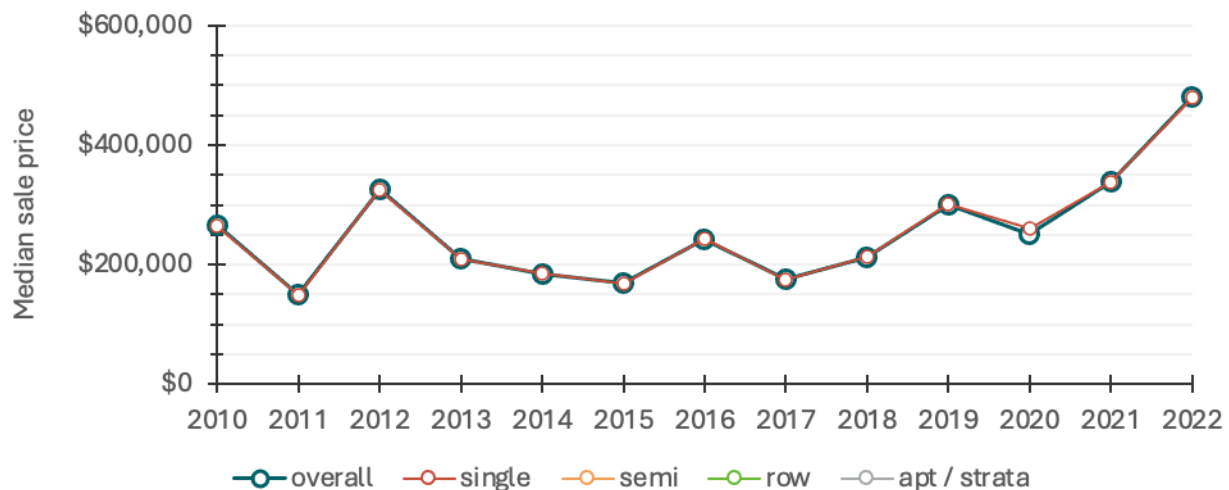
The 2021 Census offers some, but limited, detail about the rental market in Silverton, indicating that about 10 dwellings were rented by a household that considers the Village their primary place of residence. All 10 were categorized as a duplex – or as previously noted, potentially a single-family home with a secondary suite.

### 3.3 MARKET HOUSING

#### 3.3.1 Home price trends

Figure 3-3 illustrates historical median home prices by dwelling type. The data is sourced from BC Assessment’s historical revised rolls, which include sales information up to and including 2022. The dwelling types provided by BC Assessment have been reclassified to align with the categories used by Statistics Canada in their Census questionnaire.

**Figure 3-3: Annual median sale price by dwelling type**



Source: derived from BC Assessment

Table 3-2 offers the same data, but this time it presents the percentage change in median home prices by dwelling type over specific time intervals.

**Table 3-2: Sale price and percentage change by dwelling type and select years**

	Sale price				Percent change		
	2010	2016	2019	2022	'10-'16	'16-'19	'19-'22
Overall	\$265,000	\$242,700	\$300,600	\$479,500	-8%	+24%	+60%
Single-detached	\$265,000	\$242,700	\$300,600	\$479,500	-8%	+24%	+60%

Source: derived from BC Assessment

- From 2010 to 2016, house prices fluctuated, with noticeable increases in the early half of that time period. Fluctuations are largely due to Silverton’s small sample size of sales – since 2010, the municipality averaged 4 home sales annually based on BC Assessment data.
- Price escalations became more significant after 2016, rising 24% between 2016 to 2019. Escalations ramped up even further post-2019, rising another 60% from 2019 to 2022.
- By 2022, the median home sale price had reached \$479,500. Based on the available data, the median home price is synonymous with the median single-detached home price.

### 3.3.2 Homeownership attainability

Figure 3-4 compares the median home price in Silverton to the estimated price different household types earning the median income could afford. An “affordable price” is set using a variety of mortgage assumptions and the median annual income of each household family type. The purpose is to highlight the impact of changing local incomes and prices on affordability.

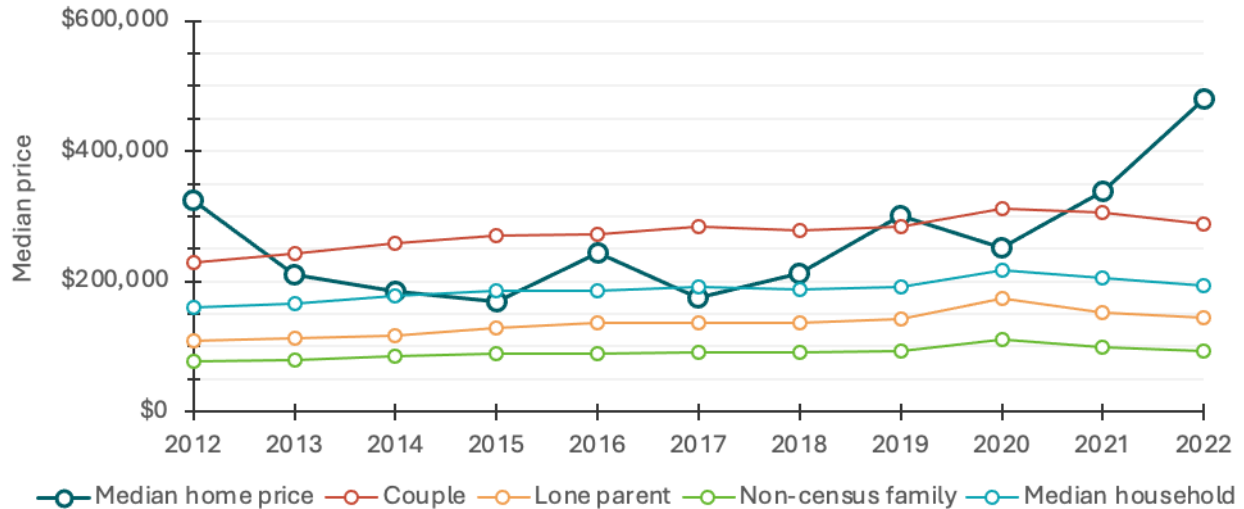
#### Assumptions

- Amortization period = 25 years
- Payment frequency = monthly
- Interest rate = prevailing (at given year) average weekly rate for 5-year fixed mortgage
- Down payment = 10%
- CMHC insurance = 3.10%
- Income used for shelter expenses = 30%
- Ancillary shelter costs = 25%
- Direct shelter costs (for a mortgage payment or rent) = 1 – ancillary = 75%

#### Calculations

- Collect 2021 median before-tax household incomes by household type, income bracket ranges, and income category ranges, as well as total households by characteristic.
- Estimate an affordable monthly payment using affordability assumptions above (i.e.,  $\text{income} \times 30\% \times [1 - 25\%] = \text{monthly payment}$ ).
- Convert the affordable monthly payment to an affordable purchase price, based on mortgage and down payment assumptions.
- Collect the 2022 median purchase prices by dwelling type.
- Compare median purchase prices to household budgets. If budget is below, a household’s income cannot afford the purchase price.

**Figure 3-4: Historical estimated affordable dwelling price by household type vs actual median home price**



Source: derived from BC Assessment, custom Statistics Canada dataset3 and mortgage assumptions

- From 2012 to 2016, approximately 50% of households could afford the median house price in Silverton (with affordability fluctuating minimally over the four years).
- Since 2017, the median price of a home has become increasingly out of reach for all median household types. In 2021, the median home price surpassed what the median couple income could afford for the first time.
- Notably, the gap between the median house price and the affordable threshold for the median household was approximately \$56,300 in 2016. The gap widened to \$286,100 by 2022.
- Homeownership attainability data highlights the notable disparity between growth in prices and growth in estimated incomes, leading to reduced purchasing power for shelter for most households in the community.

**Important note:** The gap between the affordable purchase price and actual price reflects the median. There are individuals or households who face significantly greater and significantly less financial challenges related to their shelter. As of 2021, 12% of owner households in the RDCK reported not reasonably affording where they live.

3 Statistics Canada. Table 11-10-0012-01 Distribution of total income by census family type and age of older partner, parent or individual. DOI: <https://doi.org/10.25318/1110001201-eng>



### 3.4 NON-MARKET HOUSING

Non-market housing encompasses all forms of housing not subject to market forces. This includes public or social housing, affordable housing offered by non-profit organizations, and transitional and emergency shelters, among others.

Table 3-3 provides an overview of the current housing and program offerings within Silverton, as reported by BC Housing in March 2024. The “XX” in the table below indicates that a unit of housing or programming may exist but is kept hidden to protect confidentiality.

**Table 3-3: Summary of local non-market housing and programs, March 2024**

Emergency Shelter and Housing for the Homeless		Transitional Supported and Assisted Living	
Homeless housed	0	Supportive seniors housing	0
Homeless rent supplements	0	Special needs	0
Homeless shelters	0	Women & children fleeing violence	0
<b>Total</b>	<b>0</b>	<b>Total</b>	<b>0</b>

Independent Social Housing		Rent Assistance in Private Market	
Low income families	0	Rent assistance for families	XX
Low income seniors	0	Rent assistance for seniors	XX
<b>Total</b>	<b>0</b>	Canada Housing Benefit recipient	XX
		<b>Total</b>	<b>6</b>

Source: BC Housing

- The Village of Silverton is not the non-market housing centre of the RDCK, but its residents do benefit from programs and services. Specifically, six individuals or households obtained rental assistance in 2024.

### 3.5 ENERGY POVERTY

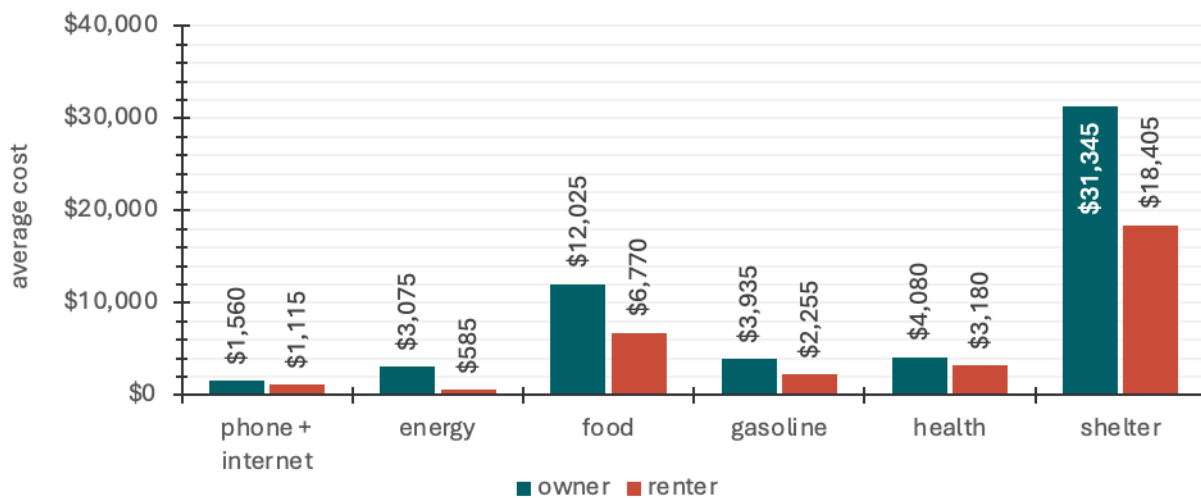
There are several expenses that contribute to the overall cost of housing. While these costs have always been a critical factor in determining a home’s affordability, recent years of high inflation have brought household expenses to the forefront – namely, the rising cost of energy. Alongside increasing mortgage and rent payments, concurrently rising energy costs are pushing more households into “energy poverty.”

According to the Canadian Urban Sustainability Practitioners (CUSP), energy poverty refers to the experience of households or communities that struggle to heat and cool their homes and power their lights and appliances. Canadian academics have developed three key thresholds to define a disproportionate energy cost burden relative to a household’s average after-tax income. A home is considered in energy poverty if it meets any of the following criteria:

1. Spending more than 6% of after-tax income on utilities,
2. spending more than 4% of after-tax income on fuel used for transportation, and
3. spending more than 10% of after-tax income for the combined of (1) and (2).

Figure 3-5 illustrates selected average annual living cost estimates for owning and renting households in Silverton, inclusive of energy and gasoline costs. These estimates are produced using Statistics Canada’s 2019 Household Spending Survey data, adjusted by inflation and estimated locally based on distributions of dwelling structure types.

**Figure 3-5: Average annual living expenses, 2023**



Source: Statistics Canada Household Spending Survey, 2019 – adjusted to 2023 dollars using annual CPI

- Shelter cost estimates are the most expensive item for a household. The typical household pays approximately \$18,400 annually on rent or \$31,350 on a mortgage. Both figures include ancillary costs like insurance, condo fees, and taxes (if applicable).
- Food costs are the second-highest expense. With owner households generally having a higher average number of people, their reported average annual food cost is noticeably higher.

- To avoid being considered in “energy poverty,” a renter household requires an after-tax income of at least \$9,800 to afford the average annual energy bill, while an owner household requires an income of at least \$51,300. Note that the small sample size of renter households may skew the data, and the required renter income is likely higher.
- To consider vehicle gasoline costs affordable, a renter household would need an after-tax income of \$56,400, and an owner household would need \$98,400.
- Based on after-tax household incomes reported by Statistics Canada in 2021 for the RDCK overall (\$53,700 and \$79,500, respectively), the most burdensome energy costs for households are vehicle expenses (particularly for owner-occupied dwellings). This is related to the vast geographies that many residents must regularly travel.

It is important to note that results for energy poverty may be underrepresented, as they cannot quantify whether households are living comfortably or just scraping by. The closer a household is to the energy poverty line, the greater the likelihood that they must make concessions in comfort to reduce energy costs.

## 4. Anticipated Housing Demand

### 4.1 DEMAND BY COMPONENT

In June 2024, the Province of BC released a standardized HNR demand calculation methodology. The HNR method estimates the total number of housing units required to address a community’s current and anticipated housing needs over 5- and 20-year timeframes, based on publicly available data sources that can be applied to communities of various scales. It is composed of six components (labeled A through F in Table 5-1). The standardized method for calculating demand ensures that all local governments produce consistent and comparable assessments of their housing need.

It is important to note that the HNR demand calculation methodology does not consider the unique challenges to development in Silverton, such as servicing limitations/constraints, high construction costs, the availability of trades, and planning staff capacity, among other factors. Coordinated growth management planning with the RDCK, funding from senior levels of government, and creative solutions to densification will all be required to support the Village of Silverton to meet anticipated demand.

Table 4-1 provides a summary of the result for each component of the HNR Method for the Village of Silverton over the next 5 and 20 years as required by legislation.

**Table 4-1: Anticipated housing demand by anticipated period and component (with explanations)**

Component	Housing units for:	Intention	5 year (by 2026)	20 year (by 2041)
A	Households in Extreme Core Housing Need	To estimate the number of new units required for those in vulnerable housing situations. Extreme need refers to those paying more than 50% of household income on shelter costs.	0	0
B	Individuals experiencing homelessness	To quantify the supply of permanent housing units required for those currently experiencing homelessness.	1	1
C	Suppressed households	To address those households that were unable to form between 2006 and the present due to a constrained housing environment.	18	72
D	Anticipated household growth	To quantify the additional households required to accommodate an increasing population over twenty years. Note that anticipated growth for municipalities is based on the average of local and regional projections (thus, population / household growth trends discussed above may not follow the same trajectory as dwelling projections) and electoral areas use solely regional projections.	12	20

Component	Housing units for:	Intention	5 year (by 2026)	20 year (by 2041)
E	Increasing the rental vacancy rate to 3%	To add surplus rental units to restore local vacancy rates to levels representing a healthy and well-functioning rental housing market. Typically, rates between 3% and 5% are considered healthy rates.	0	0
F	A local demand buffer	To reflect additional demand for housing within a given community, beyond the minimum units required to adequately house current and anticipated residents. This is called the “demand buffer” and is designed to better account for the number of units required to meet “healthy” market demand in different communities. For the purposes of HNRs, a demand factor is based on a ratio of housing price to housing density, and is calculated for each applicable community.	29	114
<b>TOTAL:</b>			<b>59</b>	<b>208</b>

Source: HNR demand calculation methodology ([link](#))

### HNR Method Considerations

The HNR method prescribed by the BC Government is a standardized demand calculation methodology to ensure that all local governments produce consistent and comparable assessments of their housing need. This methodology works better for some areas than others. For municipalities with a small population base, the methodology is likely to result in an overestimate of demand. No projections are perfect, which is why the provincial legislation requires that municipalities repeat them every five years (as new information and data becomes available) as part of the HNR updates. The purpose of these projections is to serve as a target for municipalities to consider when assessing their zoning capacity to prepare for potential housing demand.

While it is required by legislation to report both the 5- and 20-year demand, the BC government is more interested in the 20-year projection. The short-term projection was a focus of the previous iteration of the HNR legislation which has since been revised to encourage communities to align housing projections with long term planning policies and tools (e.g., official community plans, zoning bylaws).

- The results indicate that Silverton may need to build 59 units by 2026 and 208 units by 2041. While some of the demand will come from future growth, the next greatest portion relates to the number of suppressed households since 2006 and the demand buffer adjustment. The HNR method suggests that Silverton may

have been notably larger in 2021 had there been more favourable housing market conditions. Instead, 72 households were suppressed, or unable to form. The province, based on their internally calculated demand multipliers, estimates that Silverton will need 114 more dwellings to improve local and regional affordability.

- The anticipated projection of 208 new units by 2041 is more than double the projected number of households for that year. As noted, this calculation considers several factors beyond just future growth to determine how much housing a community should build. While BC projections estimate that the household base could be 100 in 2041 based on current trends, the municipality may need 208 new households over the next two decades to restore housing affordability and availability.
- Components A, B, C, and E attempt to catalog unmet “current” demand, and thus serve as an estimate of the existing housing shortage (without considering any changes since 2021, which is the reference year).

## 4.2 DISTRIBUTION OF DEMAND

### 4.2.1 Housing price model and dwelling size

An adaptation of the HNR method provides a rough idea of current market and non-market housing demand and what Silverton can expect over the 20-year projection period. HNR method guidelines do not prescribe how to perform this analysis, which could allow for more community level discretion.

Table 4-2 summarizes the results of applying the dwelling size distributions discussed in the **2024 Regional District of Central Kootenay Housing Needs Report** to project demand in the Village of Silverton. The outcome of this analysis is a table outlining anticipated demand, disaggregated by the number of bedrooms and intended market / price model. Note that non-market housing has been further separated into “affordable / below-market” housing (i.e., housing explicitly offered at prices below market, like the 80% of Median Market Rent criteria described by CMHC funding opportunities or rent-geared to income housing) and “deeply affordable” housing (i.e., rents offered at the shelter rate of income assistance, often combined with support services).

To distinguish what portion of the community might benefit from non-market housing, UBC Housing Assessment Resource Tools (HART) income categories and how they overlap across the housing continuum are considered. The historical proportions of households earning “very low” and “low” incomes are applied to the demand totals. The demand for deeply affordable and below-market units represents these respective income categories. For Silverton, regional income data trends are used to supplement the analysis due to suppression at the local level.

#### HART Income Categories

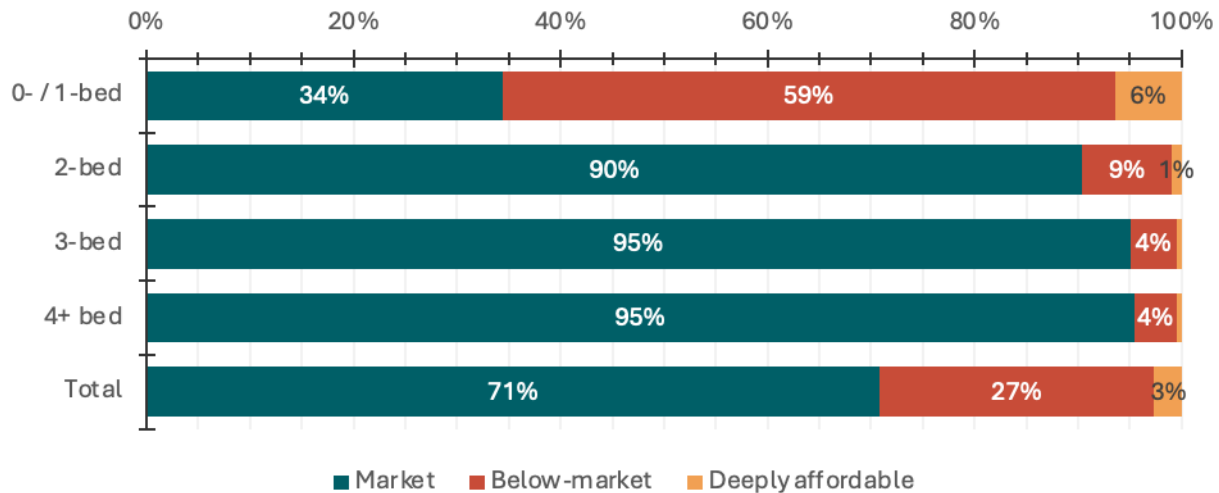
- **Very low income:** 20% or less of area median household income (AMHI), generally equivalent to shelter allowance for income support recipients.
- **Low income:** 21-50% AMHI, generally equivalent to one full-time minimum wage job.
- **Moderate income:** 51-80% AMHI, generally equivalent to a starting salary, depending on the job and sector.
- **Median income:** 81-120% AMHI, representing the ‘middle class.’
- **High income:** More than 120% AMHI, the group with the greatest housing wealth

**Table 4-2: Anticipated demand disaggregated by anticipated price model and required number of bedrooms**

	Market		Affordable / below-market		Deeply affordable		Total	
	5-year	20-year	5-year	20-year	5-year	20-year	5-year	20-year
0- / 1-bed	8	27	14	47	2	5	23	79
2-bed	15	52	2	5	0	1	17	58
3-bed	12	42	1	2	0	0	13	44
4+ bed	7	25	0	1	0	0	7	27
Total	42	147	16	55	2	6	59	208

Figure 4-1 illustrates the distributions of the above price models by the number of bedrooms to show what dwelling sizes are best targeted by market or non-market interventions.

**Figure 4-1: Distribution of price model demand by number of bedrooms, 2041**



- The 5- and 20-year demand projections suggest a need for 59 and 208 units, respectively.
- Market housing should remain the primary contributor to the local inventory, though there is a clear need for non-market interventions. By 2041, Silverton may need 55 affordable / below-market offerings and 6 additional deeply affordable units.
- Engagement respondents expressed the importance of ensuring all demographics have access to non-market, affordable housing options in the communities they live in.
- As suggested by the calculated shares of units by number of bedrooms, market housing demand will likely focus more on 2- and 3-bedroom units; whereas, non-market solutions may distribute more to 0- and 1-bedroom dwellings.

### 4.2.2 Housing price model and tenure

For the most part, the market will ultimately decide whether new dwellings are built for rental or ownership based on prices and preferences. However, adapting data to estimate how demand might be distributed between owner and renters is useful for understanding which price models might be most needed over time.

Table 4-3 showcases the results of this analysis (with greater detail in the regional housing report, highlighting how different forms of housing may be distributed by size).

**Table 4-3: Anticipated demand disaggregated by anticipated price model and tenure**

Price model:	5-year (by 2026)		20-year (by 2041)	
	Owner	Renter	Owner	Renter
Market housing	31	11	108	39
Affordable / below-market	5	11	18	37
Deeply affordable	0	2	0	5
Total	36	24	126	81

- While it is likely that market housing demand will mainly be for owner-occupied housing, there is a notable forecasted interest in expanding the local market rental inventory.
- Non-market solutions typically take the form of rentals, but data suggests there could be demand for below-market ownership options, which could mean considering alternative forms of ownership such as co-operatives or community land trusts if funding and support programs materialize.



## 5. Bill 44 Analysis and Recommendations

Bill 44 – Housing Statutes (Residential Development) Amendment Act includes a suite of legislative changes to the local government land use planning framework aimed at providing additional housing in British Columbia communities. As previously noted, all local governments are now required to use a standardized projection method to understand housing needs over the next 5 and 20 years. The new legislation mandates that municipalities update Official Community Plans (OCPs) and zoning bylaws to permit the total anticipated housing demand over at least the next 20 years, as identified by the HNR Method. OCPs must also include policies that address a wide range of housing types (e.g. affordable housing, rental housing, seniors housing, family housing, etc.). Local governments must complete their first review and OCP update based on the interim HNR projections by December 31, 2025.

Bill 44 also includes legislative amendments that require local government bylaws to allow for small-scale, multi-unit housing (SSMUH). SSMUH describes a range of housing units that can provide attainable housing for middle-income families, including secondary suites in single family dwellings, detached accessory dwelling units, triplexes, townhomes, and house-plexes. Local and regional governments were required to update their bylaws by June 30, 2024, to accommodate SSMUH.

To support the Village of Silverton to complete the required OCP and corresponding zoning bylaw updates, the consulting team has identified several best practices and considerations for meeting the requirements of Bill 44. The team reviewed the Silverton OCP and identified areas for policy intervention, outlined in Table 5-1. It is important to note that this review is a starting point for staff and should not be considered a complete review. A full OCP update with specific policy recommendations is outside the scope of a typical HNR.

Table 5-1: Bill 44 best practices and considerations for legislated OCP updates

Best Practice:	OCP Alignment/non-alignment:	Recommendations:
<p>Low density language in the OCP (often referred to as “traditional residential or “stable residential) should explicitly support various forms of missing middle and small scale multi-residential. No zones/areas within the Village should exclusively allow single detached dwellings or single-family homes.</p>	<p>The language in the Village of Silverton’s Official Community Plan largely aligns with best practices for supporting a variety of missing middle and small-scale multi-unit residential developments.</p> <p>For example, <b>Objective 5.7.1c</b> “support[s] mixed use and medium density development in lands adjacent to where services and amenities are available.”</p> <p><b>Section 3.8 Growth Management</b> states “there is opportunity for the Village to satisfy the new housing demand through a small amount of infill and more compact developments, such as suites over garages, and carriage houses off lane ways.”</p> <p><b>Objective 5.1.2</b> is to “Ensure new development occurs through infill within existing developed areas that are already serviced. New development should be compatible with the form and character of existing development.”</p> <p><b>Objective 5.1.3.</b> is to “allow more density in residential development in the form of small apartments in the village centre above commercial buildings.”</p>	<p>While language is largely supportive of various forms of missing middle and SSMUH residential development, more explicit language and policies should be included to better promote this type of building. Policies should strive to achieve the aspirations of the listed objectives as they relate to SSMUH.</p> <p><b>Objective 5.1.iv</b>, “ensure a sufficient supply of suitably zoned land to permit a variety of housing types in anticipation of future housing needs” should be amended to explicitly allow for accessory dwelling units, triplexes, townhomes, and rowhomes, and should remove reference to Health Authority approval.</p>
<p>Consider allowing purpose built rental apartments in several areas in the Village rather than solely in growth/core/arterials. This could encourage more purpose-built rentals in areas throughout the Village. This type of housing is important for a community as it is often the only form of housing that is accessible to lower-income families, seniors, and young people.</p>	<p>The Village of Silverton OCP does not include any language referencing or considering purpose built rental apartments. Although mixed-use development in the form of rental suites, condos, or residences above commercial property is mentioned in the strategy for <b>4.2.1 Commercial Development in High Corridor and Lakeshore Development</b>, there are no policies specifically related allowing or supporting purpose built rental apartments.</p>	<p>Add new policy in <b>5.1.1</b> “Objective: Ensure a sufficient supply of suitably zoned land to permit a variety of housing types in anticipation of future housing needs” to explicitly promote the consideration of purpose-built rental units. Add new Special Condition in <b>4.2.1. Commercial Development in Highway Corridor and Lakeshore Development</b> to explicitly promote the development of denser, purpose-built rental units.</p>

Best Practice:	OCP Alignment/non-alignment:	Recommendations:
<p>Ensure Development Permit Area (DPA) policies and guidelines do not unreasonably prohibit or restrict SSMUH development. According to the provincial policy manual, local governments are discouraged from using DPAs to regulate form and character of SSMUH development in all but exceptional circumstances. It is recommended to amend existing DPAs to remove SSMUH developments from intensive or multi-family residential definitions.</p>	<p>Some of the Development Permit Area policies and guidelines identified in the Village of Silverton OCP include language that is restrictive and prohibitive of SSMUH development.</p> <p>For example: <b>4.2.1 Commercial Development in Highway Corridor and Lakeshore Development</b> "Development Permits" Section 1 states that "for new buildings or renovations of existing buildings, the owner will be encouraged to reflect the historical and heritage character of the community (as illustrated by the Municipal Office, Memorial Hall, or Silverton Gallery), the mountain/lakeside setting of the community (as illustrated by the Silverton Resort), or the small village character of the community (as illustrated by the dentist office and the Municipal Office building). Lakeshore buildings must not be over two stories."</p>	<p>Amend policy language to exclude SSMUH developments from local regulations that impose unreasonable restrictions on form and character. This amendment reduces regulatory barriers, allowing for quicker and more flexible development. Revising these policies aligns with the provincial recommendation to support more flexible and diverse housing options, only applying additional regulations in exceptional cases.</p>

Best Practice:	OCP Alignment/non-alignment:	Recommendations:
<p>The life-cycle costs of infrastructure and servicing are significantly more cost-efficient when growth occurs in existing neighbourhoods, and within urban containment boundaries, compared to sprawl. Local governments should focus growth in areas that are already serviced.</p>	<p>The Village of Silverton OCP states that "Council recognizes the limited potential for new residential development within existing Village boundaries" and language is supportive of focussing growth in areas that are already serviced. For example, <b>5.1.2</b> has a stated objective to "ensure new development occurs through infill within existing developed areas that are already serviced. New development should be compatible with the form and character of existing development."</p> <p>However, language is restrictive of supporting or facilitating new development of medium to higher density forms of housing by requiring health authority or Ministry of Health approvals for new housing development.</p> <p>For example: <b>5.1.1.a.iv</b> considers "allowing secondary suites or carriage houses on R1 zones provided the health authority approves."</p> <p><b>5.1.2.a.i.</b> states that "it is the policy of Council that the density of all residential development will be established by either: I. minimum lot sizes required to satisfy the requirements of Ministry of Health Officials respecting on-site disposal of sewage effluent; II. where an alternative sewage disposal method (approved by Ministry of Health) is provided, increased density may be approved."</p>	<p>Language should be amended to explicitly support the development of secondary suites, accessory dwelling units, triplexes, townhomes, row homes, and apartments under 6 storeys within existing developed areas that are already serviced.</p> <p>Any reference to Health Authority or Ministry of Health approvals should be removed as this is not a standard practice and an added barrier to development that other OCP's in the region do not include.</p>

## 6. Conclusion

The Village of Silverton's housing landscape is evolving. While the population has been relatively stable over the last few years, median home prices have been rising. From 2019 to 2022, the median home price appreciated 60% as result of regional market influences. This has exacerbated housing affordability challenges and put further strain on the rental market. Low vacancy rates across the RDCK and limited supply are expected to further challenge current and future residents looking for both rental and ownership housing.

Although there is limited affordability data on the Village of Silverton, it is likely that residents are facing similar affordability challenges to neighboring communities. Meeting the demand for affordable housing options in the Village of Silverton is crucial. Estimates suggest that about 61 subsidized units could be required over the next 20 years to meet the needs of those most vulnerable. Overall, the Village of Silverton may require an additional 208 housing units to be built by 2041 to mitigate existing and future market imbalances.

The data presented here is intended to support and supplement the important work already being undertaken by the Village and its partners. Though it will be challenging, the Village of Silverton, with support from the RDCK, non-profit and private partners, and senior levels of government, is more than capable of addressing the housing needs outlined in this report.

Consulting support from:





# Village of Silverton Housing Needs Report Update

REGIONAL DISTRICT OF CENTRAL KOOTENAY  
COMMUNITY PROFILES

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## APPENDIX A: **DEFINITIONS**



## Definitions

**“bedrooms”** refer to rooms in a private dwelling that are designed mainly for sleeping purposes even if they are now used for other purposes, such as guest rooms and television rooms. Also included are rooms used as bedrooms now, even if they were not originally built as bedrooms, such as bedrooms in a finished basement. Bedrooms exclude rooms designed for another use during the day such as dining rooms and living rooms even if they may be used for sleeping purposes at night. By definition, one-room private dwellings such as bachelor or studio apartments have zero bedrooms;

**“census”** means a census of population undertaken under the Statistics Act (Canada);

**“census family”** is defined as a married couple and the children, if any, of either and/or both spouses; a couple living common law and the children, if any, of either and/or both partners; or a lone parent of any marital status with at least one child living in the same dwelling and that child or those children. All members of a particular census family live in the same dwelling. A couple may be of opposite or same sex;

**“components of demographic growth”** refers to any of the classes of events generating population movement variations. Births, deaths, migration, marriages, divorces, and new widowhoods are the components responsible for the variations since they alter either the total population or the age, sex, and marital status distribution of the population:

**“emigrant”** refers to a Canadian citizen or immigrant who has left Canada to establish a permanent residence in another country.

**“immigrant”** refers to a person who is, or who has ever been, a landed immigrant or permanent resident. Such a person has been granted the right to live in Canada permanently by immigration authorities;

**“interprovincial migration”** refers to movement from one province or territory to another involving a permanent change in residence. A person who takes up residence in another province or territory is an out-migrant with reference to the province or territory of origin and an in-migrant with reference to the province or territory of destination;

**“intraprovincial migration”** refers to movement from one region to another within the same province or territory involving a permanent change of residence. A person who takes up residence in another region is an out-migrant with reference to the region of origin and an in-migrant with reference to the region of destination;

**“non-permanent residents”** refers to persons who are lawfully in Canada on a temporary basis under the authority of a temporary resident permit, along with members of their family living with them. Non-permanent residents include foreign workers, foreign students, the humanitarian population and other temporary residents;

**“core housing need”** is when housing falls below at least one of the adequacy, affordability or suitability standards and it would have to spend 30% or more of its total before-tax income to pay the median rent of alternative local housing that meets all three housing standards;

**“adequate housing”** means that, according to the residents within the dwelling, no major repairs are required for proper use and enjoyment of said dwelling;

**“affordable housing”** means that household shelter costs equate to less than 30% of total before-tax household income;

**“suitable housing”** means that a dwelling has enough bedrooms for the size and composition of resident households according to National Occupancy Standard (NOS) requirements;



**“dwelling”** is defined as a set of living quarters. Two types of dwelling are identified in the Census, collective dwellings and private dwellings. The former pertains to dwellings which are institutional, communal or commercial in nature. The latter, Private dwelling refers to a separate set of living quarters with a private entrance either from outside the building or from a common hall, lobby, vestibule or stairway inside the building. The entrance to the dwelling must be one that can be used without passing through the living quarters of some other person or group of persons;

**“private dwelling occupied by usual residents”** refers to a private dwelling in which a person or a group of persons is permanently residing. Also included are private dwellings whose usual residents are temporarily absent on May 11, 2021.

**“private dwelling not occupied by usual residents”** refers to a private dwelling which is not considered the primary place of residence of a household over a calendar year.

**“dwelling type”** means the structural characteristics or dwelling configuration of a housing unit, such as, but not limited to, the housing unit being a single-detached house, a semi-detached house, a row house, an apartment in a duplex or in a building that has a certain number of storeys, or a mobile home;

**“single-detached house”** means a single dwelling not attached to any other dwelling or structure (except its own garage or shed). A single-detached house has open space on all sides, and has no dwellings either above it or below it. A mobile home fixed permanently to a foundation is also classified as a single-detached house;

**“semi-detached house”** means one of two dwellings attached side by side (or back to back) to each other, but not attached to any other dwelling or structure (except its own garage or shed). A semi-detached dwelling has no dwellings either above it or below it, and the two units together have open space on all sides;

**“row house”** means one of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwellings either above or below. Townhouses attached to a high-rise building are also classified as row houses;

**“duplex”** (also known as apartment or flat in a duplex) means one of two dwellings, located one above the other, may or may not be attached to other dwellings or buildings;

**“apartment in a building that has five or more storeys”** means a dwelling unit in a high-rise apartment building which has five or more storeys;

**“apartment in a building that has fewer than five storeys”** means a dwelling unit attached to other dwelling units, commercial units, or other non-residential space in a building that has fewer than five storeys;

**“mobile home”** means a single dwelling, designed and constructed to be transported on its own chassis and capable of being moved to a new location on short notice. It may be placed temporarily on a foundation pad and may be covered by a skirt;

**“extreme core housing need”** has the same meaning as core housing need except that the household has shelter costs for housing that are more than 50% of total before-tax household income;

**“household”** refers to a person or group of persons who occupy the same dwelling and do not have a usual place of residence elsewhere in Canada or abroad;

**“owner household”** refers to a private household where some member of the household owns the dwelling, even if it is still being paid for;

**“renter household”** refers to private households where no member of the household owns their dwelling. The dwelling is considered to be rented even if no cash rent is paid;

**“household maintainer”** refers to whether or not a person residing in the household is responsible for paying the rent, or the mortgage, or the taxes, or the electricity or other services or utilities. Where a number of people may contribute to the payments, more than one person in the household may be identified as a household maintainer. In the case of a household where two or more people are listed as household maintainers, the first person listed is chosen as the primary household maintainer;

**“household size”** refers to the number of persons in a private household;

**“household type”** refers to the differentiation of households on the basis of whether they are census family households or non-census-family households. Census family households are those that contain at least one census family;

**“migrant”** refers to a person who has moved from their place of residence, of which the origin is different than the destination community they reported in. Conversely, a non-migrant is a person who has moved within the same community;

**“mobility status, one year”** refers to the status of a person with regard to the place of residence on the reference day in relation to the place of residence on the same date one year earlier;

**“primary rental market”** means a market for rental housing units in apartment structures containing at least 3 rental housing units that were purpose-built as rental housing;

**“Rental Market Survey”** refers the collection of data samples from all urban areas with populations greater than 10,000 and targets only private apartments with at least three rental units. Among the information provided are median rental prices for units within the primary rental market;

**“secondary rental market”** means a market for rental housing units that were not purpose-built as rental housing;

**“shelter cost”** refers to the average or median monthly total of all shelter expenses paid by households that own or rent their dwelling. Shelter costs for owner households include, where applicable, mortgage payments, property taxes and condominium fees, along with the costs of electricity, heat, water and other municipal services. For renter households, shelter costs include, where applicable, the rent and the costs of electricity, heat, water and other municipal services;

**“subsidized housing”** refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances;

**“tenure”** refers to whether the household owns or rents their private dwelling. The private dwelling may be situated on rented or leased land or be part of a condominium. A household is considered to own their dwelling if some member of the household owns the dwelling even if it is not fully paid for, for example if there is a mortgage or some other claim on it. A household is considered to rent their dwelling if no member of the household owns the dwelling;

**“vacancy”** means a unit that, at the time of the CMHC Rental Market Survey, it is physically unoccupied and available for immediate rental.