



A Review of Affordable Housing Programs for Those in Greatest Need in Saskatoon, Saskatchewan

Community Report

Caitlin Olauson, Reggie Nyamekye, Isobel M. Findlay,
Nazeem Muhajarine, Sarah Buhler, Bill Holden,
Colleen Christopherson-Cote, and Len Usiskin





Although housing is a basic human right (recognized in the 2019 National Housing Strategy Act), many still face barriers to accessing safe, secure, affordable housing.

Despite government reinvestment in affordable housing programs and efforts to address the needs of the most vulnerable under the National Housing Strategy, homelessness in Canada continues to rise. Against this background, this report reviews the current affordable housing programs delivered by government and by for-profit and non-profit providers in Saskatoon—and the type of support these programs provide for those in greatest need. Greatest need is defined here as people who need assistance to access affordable housing whether temporary or not: women and children fleeing violence, seniors, youth, Indigenous people, racialized groups, LGBTQ2S+, recent immigrants, veterans, people with disabilities, people facing addiction and mental health issues,

and those facing homelessness. The review was conducted in the context of changes in the social policy environment in Saskatchewan—and increasingly in the face of the COVID-19 pandemic—adding to difficulties faced by those in greatest need.

The report finds that a range of programs is designed to help people meet their housing needs in Saskatoon. These programs are funded and delivered by federal and provincial governments through The Canada Mortgage and Housing Corporation (CMHC) and federal National Housing Strategy, along with the Saskatchewan Housing Corporation, municipal land banks and local community organizations. Saskatoon Housing Initiatives Partnership (SHIP) is a key local player acting as the community entity for the federal government's National Housing Strategy. Although housing is not a core municipal role or service, the City of Saskatoon understands housing affordability as foundational to healthy, sustainable cities, and leverages its city-owned lots, grants, tax abatements, other incentives, and partnerships to increase what it calls attainable housing.

AFFORDABLE HOUSING BY THE NUMBERS

There are approximately

4,500 affordable housing units in Saskatoon

managed by over

30 co-operatives and non-profit organizations

along with the

Saskatoon Housing Authority (SHA) which is responsible for over

1/2 of the units

Despite the number of units, concerns remain about unit condition and appropriateness, with 18.4% vacant (units with no lease though available for rent) and 19% unoccupied units (calculated as a percentage of all units) in Saskatoon which far exceed national averages of 1.5% vacancy and 3% unoccupied rates.

While no units are reported to be in excellent condition, 1922 are reported to be in only fair condition.

The report highlights structural flaws and system failures creating barriers to accessing safe, secure, affordable housing despite federal reinvestment after decades of disinvestment when responsibility for housing was transferred to the provinces and territories. These processes result in ongoing housing divides, with high-end developments contrasting sharply with substandard housing, aging infrastructure from at least the 1970s and 1980s, and rents insufficient to cover operating and renewal costs.

While home ownership in Saskatoon at 70% is significant, renters represent 30% of the population.

70%
home owners

30%
renters

Saskatoon		National Avg
18.4%	vacant units	1.5%
19%	unoccupied units	3%

11%
overcrowded

45%
pay >30% of income

Of renters, 45% pay more than 30% of their income on housing costs, an additional 20% pay more than 50%, while 11% experience overcrowded conditions.

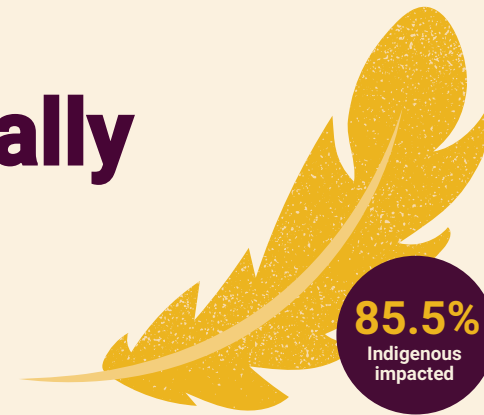
20%
pay >50% of income

Compared to the rest of the city, Saskatoon's core neighbourhoods experience housing, health, and economic disparities. Racialized and marginalized groups continue to be over-represented among residents experiencing core housing need (that is, living in unsuitable, inadequate, or unaffordable housing and without means to afford an alternative).

Homelessness is the most acute form of housing need costing Canada an estimated

\$7.05 billion annually

In Saskatoon, Indigenous peoples are disproportionately impacted by homelessness (85.5% in the 2018 Point-in-Time or PIT Homelessness Count).



The 2018 PIT Count documents waiting lists of between one and 1095 days for some housing locations in Saskatoon.

Lengthy waitlists particularly affect those who are seniors on fixed incomes, singles looking for affordable rentals, large families, LGBTQ2S+ youth, and those with complex needs including mental health and addictions issues.

Despite efforts to increase access to reliable, affordable housing, Indigenous people, recent immigrants, and lone parent households within Saskatoon and greater Saskatchewan remain disproportionately affected.

Across Saskatchewan the number of Indigenous households in core housing need has remained unchanged since 2011. For immigrant households the rate of core housing need was 13.6% in 2016; for recent immigrant households (within five years of the Census date) the rate was 17.8%.

Vulnerable populations, particularly women and LGBTQ2S+ individuals, face compounding challenges to their personal, social, and economic security. Seniors are also underserved. Further, children in lone parent families are also more likely to experience poverty. In 2018, 21.4% of individuals reporting homelessness in Saskatoon first experienced homelessness as children (14 and under) and 34.5% as youth (ages 15-24), an experience that is not only traumatic for a child but a risk factor for future homelessness.

Many local organizations are operating at or above capacity in reports that are confirmed in the CMHC data showing that the number of people in core housing need in Saskatoon has been largely unchanged in the last several years. CMHC data also show that renters, the single or divorced, seniors, Indigenous people, and women were most likely to both enter and remain in core housing need. Despite the local efforts, clearly more work needs to be done.

disproportionally affected by homelessness



ADOPTING A GENDER-BASED ANALYSIS PLUS LENS

This report draws on a gender-based plus analysis that is crucial to addressing different experiences, circumstances, and housing outcomes. Several organizations in Saskatoon support gender-specific housing needs; for example, women-only shelters, such as the YWCA or Saskatoon Crisis Shelter and Residence, provide safe, emergency shelter for survivors of domestic violence. Haven Kids' House in Saskatoon, whose mandate is the protection of children, supports primarily women, who access this service especially when seeking shelter from domestic violence.

A gender-based plus lens is a dynamic perspective that acknowledges the need for on-going work in the field given the compounding effects of intersecting factors and changing gendered experiences over time, due to other factors such as age, abilities, and health.

Using these tools to address the root causes rather than symptoms of the housing crisis could help ensure accountability of systems that perpetuate poverty, marginalization, and homelessness. The strong link between gender, domestic violence, and homelessness, for example, needs to be better understood. And the 2016 Saskatoon Homelessness Action Plan is clear that solutions can only be developed if we acknowledge and address those unsettling realities, including racism, trauma, unfit and unaffordable housing, and poverty, that contribute to homelessness.

Leadership is needed to chart a new pathway so that those in greatest need can access the basic necessities of life.



ADDRESSING POLICY BARRIERS

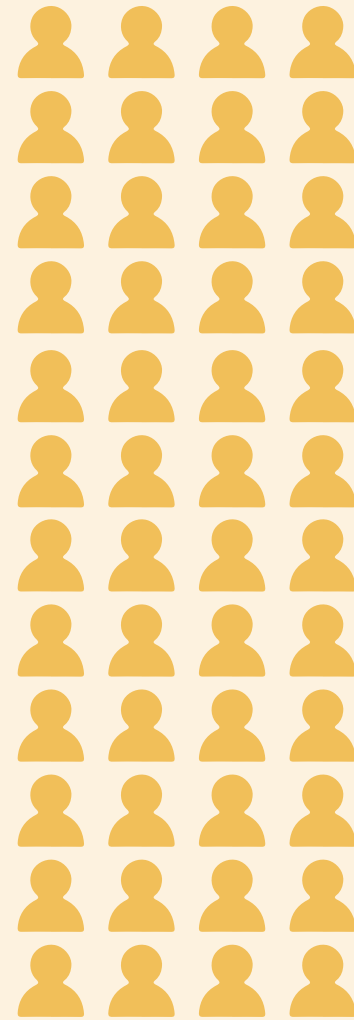
The future of equitable housing across treaty land requires intentional dismantling of current social and political policies through thoughtful consultations with diverse stakeholders.

Some policy barriers arise because of inadequate consultation with service providers and users before introducing a program change. One consequence is that people may inadvertently become separated from benefits on which they relied.

Programs implemented to address affordability include the Saskatchewan Housing Benefit (SHB), a monthly benefit that helps with shelter costs (rent and utilities). When the program accepted its first applications from those paying more than 50% of income on housing on April 1, 2020, only renters living in community housing were eligible. In Saskatoon, 53 applicants received the SHB in 2020.

Eligibility was expanded on December 21, 2020, to those who pay 40 per cent or more of their income on housing (rent and utilities), and do not receive another housing benefit (those receiving income assistance or training program, sponsored newcomers to Canada, or full-time post-secondary students are ineligible).

The program was also expanded to renters in the private rental market. Eligibility restrictions and difficult calculations, however, impact tenants who can access this benefit. People are eligible for one year in the first instance and the program operates on a first come, first served basis, given limited funds.



53 people received the SHB in 2020

4,000

households in Saskatoon

received SRHS funding in 2019-2020

Among important programs shaping housing access and affordability, the Saskatchewan Rental Housing Supplement (SRHS) suspended on July 1, 2018, the intake of new applications, with SRHS clients (as of June 30, 2018) continuing to receive benefits as long as they were eligible. The following average number of households received the funding in 2019-2020:

- Approximately 4,000 households in Saskatoon (40% of the total number of recipients).

Replacing on July 15, 2019, both the Saskatchewan Assistance Program (SAP) and Transitional Employment Allowance (TEA) covering an estimated 21,500 in July 2019 (reduced to 15,300—8,300 SIS and 7,000 SAP or TEA—in May 2021), the Government introduced the Saskatchewan Income Support (SIS) program benefitting these households in 2019-2020:

- Approximately 8,200 households (90 per cent of the total) on core income assistance in Saskatoon received a shelter benefit, on average each month.
- This number included those receiving SIS, Saskatchewan Assured Income for Disability, SAP and TEA.

8,200

households on core income assistance in Saskatoon

received a shelter benefit

Again previous recipients were grandfathered until August 2021 when the Ministry of Social Services urged roughly 7,000 households to apply to transition to SIS by June 30, 2021, or face disruptions in benefits or even an assumption they no longer require benefits.



Issues have arisen from the policy change to SIS that the Government described as “simpler, transparent, client-friendly.” But the government underestimated the challenges of online applications requiring a device, connectivity, an active email, and multiple proofs of identification or of the time, language, and other difficulties associated with telephone applications.

Critics have also pointed to inadequate consultation on the changes and already inadequate funding now including utilities within the shelter allowance and putting more people at risk (of eviction and domestic violence), especially in substandard housing.

See Figure 1 below on comparative data on how far current income measures are below a living wage.

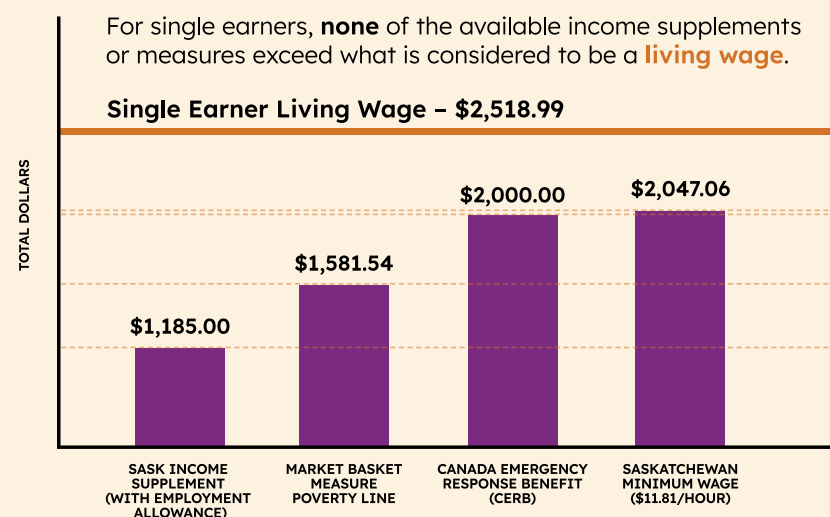


Figure 1. Single Earner Income Measures below a Living Wage (Source: Saskatoon Poverty Reduction Partnership, *12 Bold Ideas to Eliminate Poverty*. Reprinted with permission)

IDENTIFYING FUTURE RESEARCH

In light of the precarious situation in which those accessing shelter find themselves, it is critical that further research be done to understand the issues facing people who rely on housing programs to access the appropriate and affordable housing that makes safe and secure living possible. This review lays the groundwork for a five-year in-depth study that will examine in both quantitative and qualitative terms the impact affordable rental housing programs may have on the lives of those in greatest need who participate in them. The long-term project will examine the outcomes for and experiences of tenants living in affordable housing, and the extent to which different policies, programs, and practices may result in distinct shelter (affordability, security, quality) and non-shelter (safety, health and wellbeing, social capital, access to amenities and employment) outcomes for different groups.





**COMMUNITY-UNIVERSITY
INSTITUTE FOR SOCIAL RESEARCH**

432 - 221 Cumberland Avenue

Saskatoon, SK S7N 1M3

Phone: 306.966.2121

Fax: 306.966.2122

<https://cuisr.usask.ca/>

