



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

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EXECUTIVE SUMMARY

Although housing is a basic human right vital for human development, barriers persist to accessing safe, secure, affordable housing. Despite government reinvestment in affordable housing programs and particular efforts to address the needs of the most vulnerable under the National Housing Strategy, homelessness in Canada continues to rise. Against this background, this research report sets out to review 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* in this report is defined as people (including 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) who need assistance to access affordable housing whether temporary or not. 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 the difficulties facing those in greatest need.

The main report findings indicate that there is a spectrum of programs in Saskatoon designed to provide various levels of assistance to help people meet their housing needs. 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 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 half of the units. Despite the number of housing units available, concerns persist

regarding unit condition and appropriateness, with 18.4% vacant (that is, 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 rates and 3% unoccupied rates. While no units are considered to be in excellent condition, 1922 are reported to be in only fair condition.

The report highlights persistent structural and systemic barriers to accessing safe, secure, affordable housing despite federal reinvestment after decades of disinvestment and devolving of responsibility to the provinces and territories. The implications of these processes are still felt in ongoing housing divides, with high-end developments putting in sharp relief 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. 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. Compared to the rest of the city, Saskatoon's core neighbourhoods experience housing, health, and economic disparities. Racialized and marginalized groups continue to be overrepresented 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 all in Canadian communities 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 one to 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 with regard 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 have reported 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 to meet the complex needs of our community, there is clearly more work to be done.

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 are most often the primary caregivers of children and 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 intersectional dynamics 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 stakeholders with diverse experience. As this report makes clear, some of these policy barriers arise as a result of inadequate consultation with service providers and users before introducing a program change. One consequence is that those relying on a program 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.

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.

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.

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.

INTRODUCTION

Housing is a basic human need. It is also a human right. Article 11 of the International Covenant on Economic, Social, and Cultural Rights recognizes the “right of everyone to an adequate standard of living for himself and his family, including adequate food, clothing and housing, and to the continuous improvement of living conditions” (United Nations Human Rights Office of the High Commissioner, 1966). Galtung and Wirak (1977) add that “basic material welfare needs include food, clothing, shelter, medical treatment and schooling” (p. 251). The stakes are high. Indeed, according to the Saskatchewan Human Rights Commission (SHRC), housing is “a basic need, and fundamental to human development”:

There is evidence that children who live in affordable, good quality accommodations in safe neighbourhoods have better educational, social, and health outcomes. Stable, secure, adequate, and affordable housing is also associated with higher levels of employment and improved health and economic status for adults, particularly for those from vulnerable groups. Clearly, quality of life is impacted by housing. (SHRC, 2018, p.7)

Thus, access to public, private, and non-profit affordable housing, “rental, ownership and co-operative ownership, as well as temporary and permanent housing costing less than 30% of a household’s before-tax income” (CMHC, 2018a) remains a fundamental issue, interest, and concern to diverse stakeholders. While the CMHC claims that “Canada has one of the best housing systems in the world” with 80% having “their housing needs met through the marketplace” (CMHC, 2018a), the right to housing was recognized as a human right in Canada only in the 2019 National Housing Strategy Act. Still, it remains unclear how that recognition might transform housing policy and programming (Morrison, 2019). In the meantime, access to affordable housing remains an ongoing “crisis in Canada”; the “underlying importance of housing as a basis for participating in economic and social spheres and securing an overall quality of life cannot be overstated” (Gress et al, 2015, p.1).

Although the affordability crisis impacts all provinces and territories in Canada, its impact is felt disproportionately by some communities. Housing is considered ‘affordable’ if it costs less than 30% of a household’s before-tax income (CMHC, 2018b). Anderson (2013) has documented

the affordability challenges facing urban Indigenous communities, while others have documented challenges facing immigrant and refugee communities (St. Arnault & Merali, 2018; Teixeira & Drolet, 2017); seniors (Leviten-Reid & Lake, 2016); young people (McEwan & Teixeira, 2012); and low-income, one-person households (Leviten-Reid & Parker, 2018), for example. SHIP (2021) documents ongoing challenges of affordability in Saskatoon for minimum wage earners, large families, and seniors without private pensions as well as housing stock in need of an additional 178 units annually (the current annual average is 81 units) to meet growing populations and waitlists. Despite policy and other interventions, homelessness continues to rise in many communities in Canada (Employment and Social Development Canada, 2019) resulting from system failures, structural flaws, and personal, relational factors costing \$7.05 billion annually (Gaetz et al., 2013). About “1.7 million families in Canada still don’t have a home that meets their basic needs”; thus the Government of Canada is “re-engaging in affordable housing and bringing together the public, private and non-profit sectors” by investing in the “construction of up to 100,000 new affordable homes over the next 10 years” (City of Saskatoon, 2019a, pp. 61-62).

Responding to the legacy of housing disinvestment that has impacted marginalized communities disproportionately, the Government of Canada’s (2017) National Housing Strategy (NHS) is a ten-year, \$55+ billion plan invested in addressing core housing needs (defined by CMHC in terms of adequacy and suitability of housing and ability to afford on less than 30% of before-tax income). Drawing for the first time on a longitudinal dataset, highlights the persistence of core housing needs among some communities and especially renters, the single or divorced, seniors, Indigenous people, and women. The NHS plan aims also to address chronic homelessness, and policy, programming, and other means to create “affordable, stable and livable communities,” giving “more Canadians across the country a place to call home” (CMHC, 2018b). In the interest of sustainable, inclusive communities, the NHS has six priority areas:

- Housing for Those in Greatest Need
- Social Housing Sustainability
- Indigenous Housing
- Northern Housing
- Sustainable Housing and Communities
- Balanced Supply of Housing (CMHC, 2018b).

The NHS targets include “cutting chronic homelessness by 50%, removing 530,000 families from housing need, renovating and modernizing 300,000 homes, and building 125,000 new homes” (CMHC, 2018b). Through CMHC, the Government of Canada makes a \$2 billion annual investment “to ensure Canadians in need can access suitable housing” (CMHC, 2018a). The NHS investment

especially targets “the needs of vulnerable populations, such as women and children fleeing family violence, seniors, Indigenous peoples, people with disabilities, those dealing with mental health and addiction issues, veterans and young adults” (CMHC, 2018a). These national efforts are supported by an Affordable Housing Centre offering expert resources to help build on existing affordable housing and solve “local housing challenges” (CMHC, 2018a). In addition, CMHC’s Seed Funding program helps “with up-front costs of new affordable housing projects or preserving existing affordable housing” (CMHC, 2018a). Also, the Homelessness Partnering Strategy now known as Reaching Home “is a community-based program aimed at preventing and reducing homelessness across Canada” (Government of Canada, 2017). Funding urban, Indigenous, rural and remote communities, Reaching Home supports NHS goals “in particular, to support the most vulnerable Canadians in maintaining safe, stable and affordable housing and to reduce chronic homelessness nationally by 50% by fiscal year 2027 to 2028” (Government of Canada, 2017). Although the Government of Canada is committed to alleviating the affordable housing struggles, more work needs to be done.

This study explores issues of housing access and affordability in the context of Saskatoon in the heart of the Canadian prairies, on Treaty 6 Territory and the homeland of the Metis. Indigenous people have inhabited the land area that now includes Saskatoon for more than 11,000 years (Stonechild, 2020). Saskatoon has experienced substantial population growth in recent years with an increase from 220,000 to 272,200 at an annual rate of 2.7% between 2009 and 2019, which is projected to continue in the short term (City of Saskatoon, 2018a; City of Saskatoon, 2019d). After decreases to 2015, net international migration is the main source of population growth in Saskatchewan (City of Saskatoon, 2017; City of Saskatoon, 2019d); 18.7% of the population are 14 years or under, 68.6% are between the ages of 15 and 64 years, and 12.7% are 65 years and over (City of Saskatoon, 2019d). An increasingly diverse population (10.6% recent immigrants) also includes a growing Indigenous population of 10.6% Census (Statistics Canada, 2017).

In Saskatoon, there is stark evidence of the struggles of people experiencing homelessness as a result of rising cost of rent and a relative lack of available and affordable housing for low-income people. While “one in eight Canadians live in poverty in Canada and struggle to meet daily needs,” the 2018 Saskatoon Point-In-Time (PIT) Homelessness Count reports that Indigenous people are disproportionately impacted and many households face high levels of “precariousness and risk of homelessness” (Findlay et al., 2018, p. 1). Saskatoon households facing average rent and utility bills of \$1,127 spend on average 24% of their income on rent and utilities, 11% experience overcrowding, and 45% are “spending more than 30% of income on rent and utilities and 20% spending more than 50% of income” (Canadian Rental Housing Index, 2018; cited in Findlay et al., p. 1). Further,

Indigenous tenants “have an unusual risk of homelessness, exploitation, and criminalization in Saskatoon” (Findlay et al., 2013; Poon, 2015; Saskatchewan Human Rights Commission, 2018)..

None of these statistics is inevitable; indeed, as Findlay et al. (2018) point out, “mass homelessness is a phenomenon of human making. Disinvestment in safe, affordable housing and social supports along with economic shifts mean that 235,000 Canadians experience homelessness yearly, and 50,000 face ‘hidden homelessness’, and many more are at a risk” (Findlay et al., 2018, p.1). As a result, the 2018 coordinated PIT Homelessness Counts across Canada “gathered data to help understand factors in homelessness, to give a human face to the statistics, and to help design and implement effective program and policy investments and interventions” (Findlay et al., p. viii) to address housing affordability and homelessness.

Study Purpose

Against this background and context, this research study seeks to explore the question: **What programs and policies are in place to provide affordable housing for those in greatest need in Saskatoon, Saskatchewan?** Following a literature review and discussion of methods, the report shares preliminary findings on what programs are available, delivered by which providers to which target populations, defining affordability how, and including what supports or programs. The review also reflects on changes in the social policy environment in Saskatchewan impacting those in greatest need—highlighted in CMHC’s (2018a) “housing continuum” in Figure 1 showing homelessness at one end of the greatest need and home ownership at the other end of the continuum with emergency shelters, transitional housing, social housing (subsidized by government), affordable rental housing, affordable home ownership, and market rental housing in between (CMHC, 2018a).

Figure 1

THE HOUSING CONTINUUM



Source: CMHC (2018a)

LITERATURE REVIEW

This review of existing literature on affordable housing within a Canadian context focuses specifically on the evolution of affordable housing across the public, private, and non-profit sectors in Saskatoon. The search (through search engines such as Google Scholar and the University of Saskatchewan library as well as Municipal, Provincial and Federal government websites and databases, such as Canada Mortgage and Housing Corporation) primarily draws on studies and projects developed within the last ten years, but also includes a few older examples and ones from other jurisdictions that have relevance and continuing importance to this area of study. Literature meeting these criteria is included in the review:

- Contributed to the understanding of the evolution of affordable housing, including social housing in Canada, Saskatchewan, or Saskatoon
- Outlined historical and existing affordable housing programs
- Identified any gaps or social impacts in the area of study
- Referenced areas recommended for further study

The review found evidence that Canadian policy has emphasized homeownership and the role of the market in housing regulation (Careless, 2020; Ronald, 2008). This is evident in the programming and policy directions throughout the last century, designed to facilitate access to ownership and to provide non-market social and affordable housing for low-income households. During that same timeframe, affordable housing in Canada has undergone significant evolution, reflecting larger changes in the social, political, and economic context and associated policies (Sutter, 2014). From these early stages of national housing policy in Canada, and continuing today, priority has focused on home ownership affordability over tenant renters (Hulchanski & Shapcott 2004; MacLeod et al. 2016). A similar phenomenon has been noted by Watson and Johnson (2018) in a comparable Australian context: “indeed there exists a hierarchy of tenure across society whereby owner-occupiers hold the greatest political power, followed by private renters and finally social housing residents” (p. 5).

The years following World War I saw increased housing instability across the country, prompting government intervention to support Canadian families. This national housing crisis sowed

the seeds of social housing programs in Canada with the creation of the federal Dominion Housing Act in 1935, later renamed National Housing Act in 1938 (Grant & Munro, 2012). While the 1938 Act provided funds to the provinces to build low-cost rental housing, no units were actually built during this time (Grant & Munro, 2012). On January 1, 1946, Central Mortgage and Housing Corporation (CMHC) was created as a federal crown corporation with a mandate to improve housing and living conditions in Canada (CMHC, 2020).

From a local perspective, the years leading up to the First World War saw a boom in Saskatoon's economy. The population grew rapidly, and new construction was abundant (City of Saskatoon, 2020a). City developers and investors predicted the population would reach 100,000 by 1920, but history took a different turn: "The boom went bust in 1913, followed by the declaration of war with Germany in 1914" (City of Saskatoon, 2020a, p.1). The period following the First World War saw several more economic and political disruptions, including the Influenza Epidemic of 1918, the Great Depression of the 1930s, and the Second World War from 1939 to 1945. Post World War II, Saskatoon "underwent a huge housing crisis—as bad as or worse than that which followed the First World War in 1918" (City of Saskatoon, 2020a). As soldiers began returning home in 1945, the need for additional housing became acute and the City of Saskatoon hired its first Director of Emergency Housing (CBC News, 2015). As an interim measure, families in Saskatoon were asked wherever possible to board returning soldiers and their families, while the City began its first wartime housing project, consisting of the construction of small houses in neighbourhoods around the city. These homes were leased to returning soldiers for a modest fee for a limited number of years, after which the owners could buy out the balance or the City would purchase it back. Prompted by this local housing crisis, Saskatoon was one of very few Canadian cities that decided to buy and retain land for municipal purposes, something it began in the 1920s. This municipal land bank, Saskatoon Land, formalized in 1954 and self-financed through an administrative fee on all sales, is one of the largest such programs in the country. It is expanding the development of affordable housing while supporting other municipal improvements such as better roads, leisure facilities, and innovative design and keeping property taxes among the lowest in Western Canada (City of Saskatoon, 2018b, 2020b; Thomas et al., 2019).

At the national level, 1949 brought amendments to the National Housing Act (NHA) that created a small public (government-owned) housing program, commencing a period in which the Canadian government began to take an active role in the construction of affordable housing units. In this initial phase the federal government took the lead, with the provinces playing a supporting role in co-funding and helping implement the federal program. According to Sutter (2016), "Between 1950-64 federal programming produced 14,000 public housing units and 11,000 municipal and charitable Limited Dividend units across Canada: an average of 1,600 annually over 15 years" (p.5).

The types of public housing constructed was a mix of "break-even housing for people earning lower-middle incomes, and 'low rent' housing with subsidized rent," while social housing (rental housing that can be owned and managed by a range of actors including state, non-profit, etc.) represented "only 1.4% of total nationwide housing production, which was much smaller per capita than in peer nations such as the USA or Australia" (Sutter, 2016, p. 5).

In 1964 the NHA was further amended, allowing the CMHC to finance 90% of project capital costs, rather than the previous 75%. Along with an increase in federal funding came the expanded ability to fund provincial rather than the previous municipal housing corporations. This policy shift prompted an increase in the production of low-income public housing that peaked between 1965 and 1973. In most of Canada's larger cities, these social housing initiatives primarily manifested in the form of low-income high-rises, often built in or near suburban middle-class communities (Sutter, 2016).

The 1960s and 1970s saw significant changes to the affordable housing landscape in Saskatchewan as well, particularly with the establishment in 1963 of the Saskatoon Housing Authority (SHA). The SHA remains responsible today for the operation of the provincially-owned public housing portfolio in Saskatoon. The majority of SHA supported housing, 2,145 units, were constructed between 1970 and 1989; another 442 units date from before 1970 (CMHC, 2020).

In 1978, the Government of Saskatchewan created the Saskatchewan Housing Corporation (SHC) to fund social housing and provide grants and other incentives for low-income and rental housing development within the province (Government of Saskatchewan, 2019a). The SHA is an agent of the SHC with an independent board of directors—and one of over 250 housing authorities delivering rental programs and managing SHC housing throughout the province (Ministry of Social Services, 2019).

Policy changes enacted at the federal level in 1975 eventually resulted in a decrease in federal funding, prompting a shift to much smaller housing projects, frequently managed by local sponsoring organizations and co-operatives. Each project was regulated under a project-level operating agreement linking the subsidy to nationally outlined performance obligations, although these obligations were not always strictly enforced. Federal subsidies for the projects were provided on an ongoing basis, but for limited duration, usually the amortization period of the mortgage. Subsidy payments enabled providers to establish and fund modest replacement reserves, although at an insufficient level to fully fund necessary capital renewal (Careless, 2020).

In Saskatoon, a reserve fund set up in 1987 provided a five percent municipal contribution to federally- and provincially-funded social housing projects, an amount that was later increased to ten

percent for a wider range of affordable housing projects (City of Saskatoon, 2020a; Thomas et al., 2019). The funds were raised through the sale of city-owned lands. From the time of its formation in 1987 until 2007, the housing reserve fund contributed \$14.4 million, supporting 2,400 new housing units, including a mix of transitional, affordable rental, affordable ownership, and market level rental units. The reserve monies also fund housing research and demonstration projects (City of Saskatoon, 2018b).

The 1990s brought upheaval to the social housing market as neoliberalism gained political favour, reducing social programs in the interests of privatization, deregulation, and free-market capitalism. The assertion was that market forces would regulate housing supply and demand, and that affordable housing availability would trickle down to lower-income households as a result of upper-income households moving into higher-end rentals or embracing home ownership (Careless, 2020; Hulchanski et al., 2009; Sutter, 2016). Policy changes in 1993 shifted virtually all program management to the provinces, bringing an end to federal funding for social housing and by 1995 the premise of social housing as a significant national social policy priority had greatly diminished (Careless, 2020; Hulchanski et al., 2009; Sutter, 2016). This shift left low-income renters at a disadvantage and subject to discrimination on the basis of gender, race, age, ability, and other factors, institutionalizing a problem of “dehoused” or “unhoused” people (Hulchanski et al., 2009, pp. 6-7). Throughout the 1990s CMHC continued to downsize its role and staffing; support to individual social housing projects and provincial housing agencies was instead bundled into an annual transfer payment to each province. Federal funding support continued to decline before being phased out over the next three decades. The change was implemented in devolution agreements, known as Social Housing Agreements, which remain in force today, between CMHC and each province and territory (Sutter, 2016).

Under these free-market conditions and federal policy shifts, significant changes occurred locally; Saskatoon reported a steep increase in the average home selling price during the late 1990s, along with the lowest recorded vacancy rates in 1999 and 2000 at 0.7% (FCM, 2003). This shift in the housing market had significant negative impacts on low-income individuals and the city’s core neighbourhoods.

These market forces, combined with the legacy of the social housing boom, created complex challenges in Saskatoon. The social housing infrastructure that was primarily built prior to the 1980s is largely the same infrastructure that exists today (Sutter, 2016). These aging assets are deeply subsidized, where the rent is insufficient to cover operating expenses and capital renewal. Ownership of the units remains under provincial jurisdiction in Saskatchewan. The burden of managing this aging infrastructure is combined with the legacy of the fragmented shift to community-led

programs in the 1970s and 1980s. The result is a significant stock of homes but often with siloed ownership and uneven levels of governance and housing-related expertise. Although some of the assets transferred to the province and territories may have high value as well as some potential for redevelopment or leverage, the financial viability is unstable, particularly as federal subsidies expired and gap in skill sets and capabilities of the organizations that own and manage these properties.

As noted by Spence (2004), “a failure to continually upgrade existing housing stock contributed to the process of disinvestment and the shrinking of capital in some Saskatoon neighborhoods” (p. 13). This disinvestment, particularly within older inner-city neighbourhoods, where community design concentrated Indigenous communities and perpetuated inequalities, created a crisis where families were occupying substandard housing while resources were invested in affluent suburbs (Spence, 2004). Spence (2004) cites the 2002 edition of the publication *Keeping the Plan Alive*, indicating that at the turn of the twenty-first century 16.5% of Saskatoon households were in core housing need paying over 30% of household incomes on adequate housing, “unable to afford shelter that meets adequate, suitable and affordability norms” defined by CMHC, and at significant risk of experiencing homelessness. During this time, the Indigenous population was affected most significantly, with 37.4% in core housing need, translating to 8,000 residents (City of Saskatoon, 2002; cited in Spence, 2004). As market prices continued to steadily increase through the early 2000s, high-end housing developments flourished while disinvestment in some neighbourhoods exacerbated the substandard living conditions, the housing divide, and a growing shortage of quality, affordable housing. Another legacy of these housing divides is what Spence (2004) calls the “politics of exclusion” that have entailed “a bad image of ‘affordable housing’”, fears about impacts on “property values and the invasion of the poor”—despite “the fundamental right to decent and affordable housing and the growing injustice” facing those experiencing service and housing deficits (Spence, 2004, p. 16). Such thinking is replicated in fears about affordable housing projects and the Camponi Housing development in Saskatoon in 2020 (Quenneville, 2020).

In response to this housing crisis in the 1990s and early 2000s, local initiatives included the 1999 formation of Saskatoon Housing Initiatives Partnership (SHIP). SHIP was created to help deliver affordable units in Saskatoon by working with the private sector, builders and developers, along with affordable housing groups. In the early years SHIP’s strategic focus was on “an investment capital fund, endowment capitalization, charitable donations, development assistance, delivering program funding, loan packaging, and loan securitization” (SHIP, 2020a, p. 1). Increasingly, SHIP’s role became one of facilitator: “helping identify opportunities in the hopes the players would see the potential for collaboration in making projects stronger and with better outcomes in terms of design, affordability, and distribution across the city” (2020a, p 1).

Currently, SHIP, the community entity for the Government of Canada's National Housing Strategy, is a multifaceted organization instrumental in both affordable housing and homelessness solutions in Saskatoon.

To identify and quantify individuals being impacted most significantly by the local housing crisis, the first PIT Homelessness count was conducted in Saskatoon in 2008. This count provides a snapshot of those experiencing unsheltered and sheltered homelessness during a defined 24-hour period. The 2008 PIT count found that 260 people experienced homelessness during the one-day period of the study (Chopin & Wormith, 2008). The PIT counts repeated in 2012, 2015, and 2018 map homelessness rates in Saskatoon over time, revealing increasing rates matching population growth, with 475 people surveyed, observed, or reported to be experiencing homelessness in 2018 (Findlay et al., 2018). Some of this increase may be attributed to improvements to the measurement tool, including questions designed to identify hidden homelessness, as well as an increase in data collection sites across the city; however, it is still abundantly clear that more needs to be done to improve the lives of our city's most vulnerable populations (Findlay et al, 2018).

Coinciding with the 2008 PIT Homelessness Count, the City of Saskatoon developed its first comprehensive Housing Business Plan in response to rapidly rising housing costs and supply shortages in both the ownership and rental markets. The plan outlined a goal of creating 2,500 units of affordable housing, which it successfully surpassed, along with the creation of a new ten-year Housing Business Plan (2013 – 2022) (City of Saskatoon, 2013) that was approved by Council in June 2013 and introduced rental construction incentives. The 2019 annual status report confirmed the City was on track to meet the target of 200 new attainable units for 2019 allocating \$400,000 from the Neighbourhood Land Development Fund for the Affordable Housing Reserve. The 2018 target of 250 units yielded only 142 attainable units largely because of a drop in demand on the ownership side. The report noted “higher vacancy rates and stable prices in both the rental and homeownership markets,” though affordability remained a challenge for low-income earners and those on fixed incomes such as seniors and people living with disabilities (City of Saskatoon, 2019c, pp. 174-175). SHIP (2021) further documents affordability gaps in its review of 17 housing providers representing 3,985 units to December 31, 2020, with significant waitlists and rent-g geared-to-income weighted averages of studio (\$459), one-bed (\$560), two-bed (\$674), three-bed (\$671), and four plus-bed (\$749) compared with market rents of respectively \$729, \$957, \$1,166, and \$1287 for three plus-bed units (p. 5). Shelter allowances of \$575 for singles (\$750 for couples) fall short on affordability—as do earnings from minimum wage work.

On September 6, 2011, Saskatchewan Housing Corporation (SHC) signed a “cost-sharing” Investment in Affordable Housing Agreement (2011-2014), one of a series of such agreements with

Canada Mortgage and Housing Corporation (CMHC), to help ensure that “Saskatchewan people most in need had better access to safe, quality, affordable housing” (CMHC-Saskatchewan, 2011). The agreement saw “a combined investment of \$55 million” that resulted in 1,673 households enabled to address their housing needs, 1,074 households escaping “inadequate conditions,” 83 households (seniors and people with disabilities) able to live independently, and 30 families able to “leave violent situations” (CMHC-Saskatchewan, 2011).

As welcome as such housing investments were, concern about increasing homelessness and a lack of systematic responses remained high. As a result, 2016 saw the release of *Saskatoon's Homelessness Action Plan (From vision to action)* (SHAN) on which the City was a partner. SHAN focuses on four priority areas: “(i) System Coordination and Innovation; (ii) Strengthening Housing Placement and Support Programs; (iii) Prevention; and (iv) The Solution to Homelessness is Housing” (SHIP, 2016, p. 25). These priorities were designed to realize SHAN's vision that homelessness is “rare brief and does not reoccur” (p. 6). SHAN was committed to “an effective, coordinated system” helping people to avoid eviction and to find suitable, permanent housing for those experiencing homelessness (p. 8). SHAN's measures of success include “increasing the number of individuals and families supported, establishment of a rent or utility bank, a decrease in waiting lists, and an expansion in the number of appropriate and affordable rental and ownership housing alternatives that keeps pace with population growth at minimum” (p. 6).

to particular sub-populations, and housing type) could make for more robust data and hence more effective decision making on rental housing in communities.

In addition, the student rental market has changed in months since October 2019 so one- and two-bedroom apartments are readily available but three-bedroom apartments are not. Notably, the COVID-19 pandemic has caused a huge upheaval to the emergency, transitional, and affordable rental sector in Saskatoon and across Canada—and significant disruption to this study. The impact of COVID on capacity, services, and waitlists data will be carefully monitored going forward to support decision making for renters, developers, landlords, and policymakers.

METHODS

As an evaluation exercise that involves no data collection from human subjects considered research participants (consistent with Article 2.1 of the Tri-Council Policy Statement (TCPS 2): Ethical Conduct for Research Involving Humans, 2018, the research study was not subject to ethics review, though it was conducted with due regard to issues of consent, respect, equity, confidentiality, and privacy in the handling of data. Key methods for this project include review of peer-reviewed and grey literature, a scan of programs, with numbers obtained from organizations' websites and annual reports and from providers within Saskatoon, and ongoing local research team and national partner meetings to compare findings, analyses, and implications for further research and analysis, and for an evaluation framework and evaluation plan to guide future research.

Research challenges in conducting the environmental scan included limitations in data collection both locally and nationally. For example, waitlists are not standardized; there are diverse protocols, official, unofficial, or non-existent waitlists, as well as the same people recorded on multiple waitlists. See also SHIP (2021). It is difficult to decipher the actual number of residents in immediate need of emergency, transitional, or affordable rental housing based on the current information.

Additional limits exist within the CMHC data on stock, rents, and vacancies—data used to assess demand and adequacy of shelter allowances and social assistance rates. CMHC used to publish its annual rental market reports twice per year but the January 2020 report presents data only to October 2019 and is limited to census metropolitan areas (CMAs) and census agglomerations (CAs) and also, except in some CMAs, to rental apartment structures of at least three units, excluding duplexes and basement suites, for instance. Leviten-Reid et al. (2019) have explored the limitations of existing rental housing data, with a special focus on smaller geographies and Cape Breton Regional Municipality in particular, and found that 43% of rentals are in fact in the secondary market of duplexes and accessory apartments—close to the 50% found in CMAs and 66% in other communities (CMHC, 2016b; cited in Leviten-Reid et al., p. 76). Similarly, they found that most rents exclude at least some utilities, resulting in “a partial view of housing costs” (p. 74). They explore how collecting data on additional variables (utility costs, accessibility and targeting of stock

FINDINGS: ENVIRONMENTAL SCAN OF AFFORDABLE HOUSING PROGRAMS

Now that the literature review has offered some sense of the structural and systemic forces that have historically shaped affordable housing in Canada, this section documents the findings from our environmental scan to underline impacts and trends in the city of Saskatoon. The section begins with a description of the federal and provincial government roles and impacts on access and affordability before turning to the role of municipal government; Saskatoon's demographic, social, and economic data impacting housing affordability in the city; and affordable housing provision.

Saskatchewan

As we have seen, the Province is the lead in ensuring that the housing needs of all Saskatchewan residents are met and is the City's key partner in achieving its own housing targets. In the context of economic and population growth putting pressure on housing access and affordability in Saskatchewan, the Provincial Housing Strategy 2011-2019 launched in 2011 had five objectives for a more systematic and coordinated approach across the housing sector:

- Increase the Housing Supply
- Improve Housing Affordability
- Support Individuals and Families in Greatest Housing Need
- Enhance Strategic Planning for Housing
- Collaborate, Communicate and Educate (Ministry of Social Services, 2011)

That vision still guides SHC in its partnership with CMHC to invest in affordable housing programs "that either maintain or increase the supply of housing targeted to low-and moderate-income households" and add options for those "who might not otherwise be able to afford safe and adequate housing" (SHC, 2018, p.10). While the five-year extension to the IAH Agreement with CMHC expired on March 31, 2019, under that agreement SHC delivers programs "to support new affordable housing for targeted groups and repairs to existing housing," ensuring that up to "\$92 million will be invested in Saskatchewan so that people in greatest housing need, have better access to affordable housing that is sound, suitable, and sustainable" (SHC, 2018, p.10).

National Housing Strategy Bilateral Agreement

Signed on April 18, 2019, by the federal and provincial governments, the National Housing Strategy (NHS) Bilateral Agreement is intended to produce long-term, predictable funding for community housing in Saskatchewan. The plan outlines a cost-sharing plan between the Government of Canada and Saskatchewan over the next ten years that will target new construction as well as preservation of existing assets and these three programs: Saskatchewan Priorities, the Canada Community Housing Initiative, and the Canada Housing Benefit:

- **Saskatchewan Priorities** – "Programs have the flexibility to support regional needs and priorities related to housing affordability, which may include housing repair and renewal, construction, affordability support and rental assistance" (Government of Saskatchewan, 2019b, p.14). The Saskatchewan Priorities initiative includes 5 programs:
 1. The Repair Program
 2. The Shelter Enhancement Program
 3. Rental Development Program (RDP)
 4. Investment in Homeownership
 5. Saskatchewan Rental Supplements
- **Canada Community Housing Initiative (CCHI)** – "Funding may be used to protect, regenerate and expand community housing and reduce housing need. This may be achieved through the repair or renewal of existing community housing, affordability support or the expansion of community-based housing."
- **Canada Housing Benefit (CHB)** – "Program will provide affordability support to people in housing need. It will be co-developed with the federal government and delivered by the province. This initiative will come into effect in April 2020" (p.14).

Included in this plan is a promise for the federal and provincial government to work together to implement the new Canada Housing Benefit for the province, which will "provide affordability support to those in housing need" (Government of Saskatchewan, 2019b, p. 14).

One of three such plans over the life of the agreement, *The Saskatchewan Housing Action Plan 2019-2022* spells out goals for the first three years of the Bilateral Agreement:

- Helping those in greatest need by making housing more affordable
- Providing housing options
- Strengthening partnerships with the housing sector

The SHC-led plan promoting "independence and self-sufficiency" faces challenges in the diversity of housing needs across the province, expiring operating agreements, and aging infrastructure over the ten years ((Government of Saskatchewan, 2019b, pp. 7-8). But the plan also

sees benefits to mixed-income housing: “social inclusion and neighborhood revitalization, with cost-neutral and/or revenue-generating buildings that are sustainable and less reliant on government funding,” while reducing those in core housing need and impacting the “financial sustainability of the non-profit and co-operative sectors” (Government of Saskatchewan, 2019b, p. 11). The plan engaged stakeholders in the planning process that emphasized themes including value of supports for targeted individuals and households such as those with disabilities, fleeing interpersonal violence, and facing low-income challenges, and a need to review policy and programs (pp. 12-13).

If the plan is successful it will include three major focuses via Saskatchewan Priorities, Canada Community Housing Initiative, and Canada Housing Benefit: increasing and preserving housing supply, and affordability supports including rental and shelter allowances, operating and ownership support (p. 14). Specific targets over the life of the bilateral agreement are these (biannual reporting on progress):

- 16,448 units continue to be offered in social housing, of which 12,813 will be available to address the needs of households with low incomes;
- No net loss of units designated as Indigenous. Of the total number of social housing units, 512 are designated as Indigenous housing; 249 of these units will remain available for households with low income;
- Develop new and innovative ways to regenerate housing to contribute to a 15 per cent expansion of units (2,467) above the baseline number (16,448 units);
- At least 20 per cent of the baseline number of social and community housing units repaired (3,290 units).

In leading housing policies and programs, SHC focuses on increasing, renovating and repairing affordable housing stock, as well as supporting safer independent living (Government of Saskatchewan, 2019a). To qualify for affordable rental housing, household income has to be below the Saskatchewan Household Income Maximum (SHIMs) based on bedrooms required by the household (SHIP, 2019a). See Table 1.

Table 1: Saskatchewan Household Income Maximums (SHIMS), (Government of Saskatchewan, 2019b)*

Household Type	One-Bedroom or Bachelor	Two-Bedroom	Three-Bedroom	Four-Bedroom
Non-Disabled	\$38,000	\$46,000	\$55,500	\$66,500
Disabled	\$43,700	\$52,900	\$63,300	\$76,400

*The report authors recognize that the terminology on the government website is problematic and would prefer to use people-first language (“persons living with disabilities”).

Based on the *Saskatchewan Housing Action Plan 2019-2022*, the Province of Saskatchewan currently offers three avenues of support for Affordable Housing Development including: The Rental Development Program and Partnership (RDP), Saskatchewan Co-Investment Program (SCIP), and Developers Building Entry-Level Housing (Government of Saskatchewan, 2019b).

The RDP is designed to allow developers and/or organizations to apply to receive funding to acquire, renovate, convert or build new affordable rental units for “individuals or families with gross household incomes at or below the Saskatchewan Household Income Maximum (SHIM) Low” (Government of Saskatchewan, 2019b). To qualify, the sponsor (owner/developer) must be registered in Saskatchewan, be in good standing with SHC, and carefully consider the community need and long-term viability of the project.

Complementing the CMHC National Housing Co-Investment Fund (NHCF) as part of the NHS, the Saskatchewan Co-Investment Program (SCIP) is a provincial program that provides “10-year forgivable loans to support the construction of new affordable rental housing and the repair and renewal of existing affordable housing in Saskatchewan” (Government of Saskatchewan, 2019c).

In addition to supporting rental development, several provincial programs offer support for home repair/adaptation, including:

- The Emergency Home Repair Programs: financial assistance to help low-income homeowners with emergency home repairs
- Home Repair Program – Adaptation for Independence: financial assistance for low-income homeowners or rental property owners to invest in accessibility for a person with a house-related disability.
- The Shelter Enhancement Program: financial assistance to help “organizations build new or repair existing emergency shelters and second-stage housing for victims of family violence” (Government of Saskatchewan, 2019d).

Further, programs involving rental supplements have been implemented. Saskatchewan Housing Benefit (SHB) is a “monthly benefit that helps eligible Saskatchewan renters with their shelter costs (rent and utilities)” (Government of Saskatchewan, 2019a). When the program accepted its first applications on April 1, 2020, only renters living in a community housing (housing that is owned and operated by a non-profit organization, housing co-operative, or supported by the government) unit were eligible. In Saskatoon, 53 applicants received the SHB in 2020. The program did not start providing the benefit until April of that year and the program was targeted at those in severe need (paying more than 50 per cent of income on housing). To assist more households in need, eligibility for the SHB 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. The

program was also expanded to renters in the private rental market. This expansion will mean more renters will have access to the SHB to help with their shelter costs (e-mail communication from Ministry of Social Services, November 8, 2021).

Eligibility restrictions and difficult calculations, however, impact the numbers of tenants who can access this benefit. For example, to be eligible, people paying on shelter costs (rent and utilities) more than 50 per cent of their annual before-tax household income need to include in calculations employment and pension income, employment insurance, and child and spousal support and have household assets worth less than \$100,000. Although advice is given on how to calculate shelter costs, it can be an intimidating and challenging process for many. People are eligible for one year in the first instance and the program operates on a first come, first served basis, given limited funds. Those who receive income or housing support from a Government of Saskatchewan income assistance or training program, sponsored newcomers to Canada, or full-time post-secondary students are ineligible. See Table 2, for example, on the impact of household size.

Table 2. Monthly Shelter Cost Eligibility Depending on Household Size (Government of Saskatchewan, 2019a)

Household Size	Single or couples	Single or couple with one dependant	Single or couple with two of more dependants
Annual House Income Limit*	\$28,000	\$35,000	\$42,000
Monthly Benefit Amount	\$150	\$200	\$250

*As of April 1, 2020.

Other programs include these:

- Life Lease Housing for Seniors: Provides affordable housing for moderate-income senior individuals and couples for a deposit and a monthly occupancy fee.
- Rental Housing for People with Low Income: Provides safe and adequate housing to low-income families, seniors, and people with disabilities.
- Rental Housing for Seniors: Provides rental housing to seniors in small communities.
- Rental Housing in Rural and Northern Communities: Offers rental housing to individuals and families in select rural and northern communities.
- Seniors Living in Personal Care Homes: The Personal Care Home Benefit (PCHB) provides seniors with monthly financial assistance to help them with the cost of living in a licensed personal care home. (Government of Saskatchewan, 2019a).

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 current SRHS clients (as of June 30, 2018) continuing to receive benefits “as long as they remain eligible” (Government of Saskatchewan, 2019e). According to the Ministry of Social Services (email communication, February 10, 2021), the following average number of households (defined as “an income assistance case” including “the primary applicant and any eligible recipients—spouse/partner or dependent children—within the household) received the funding in 2019-2020:

- In 2019-20, approximately 4,000 households in Saskatoon received a Saskatchewan Rental Housing Supplement on average each month.
- In 2019-20, the number of households in Saskatoon represent approximately 40 per cent of the total number of households that received a Saskatchewan Rental Housing Supplement on average each month.

The Government introduced the new Saskatchewan Income Support (SIS) program, where people who need help to “meet the basic costs of living due to low income or unemployment can apply for financial help” (Government of Saskatchewan, 2019f; 2019g). The Ministry of Social Services (email communication of October 25, 2021) reported these numbers of recipients of a shelter benefit:

- In 2019-20, 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, Saskatchewan Assistance Program and Transitional Employment Allowance

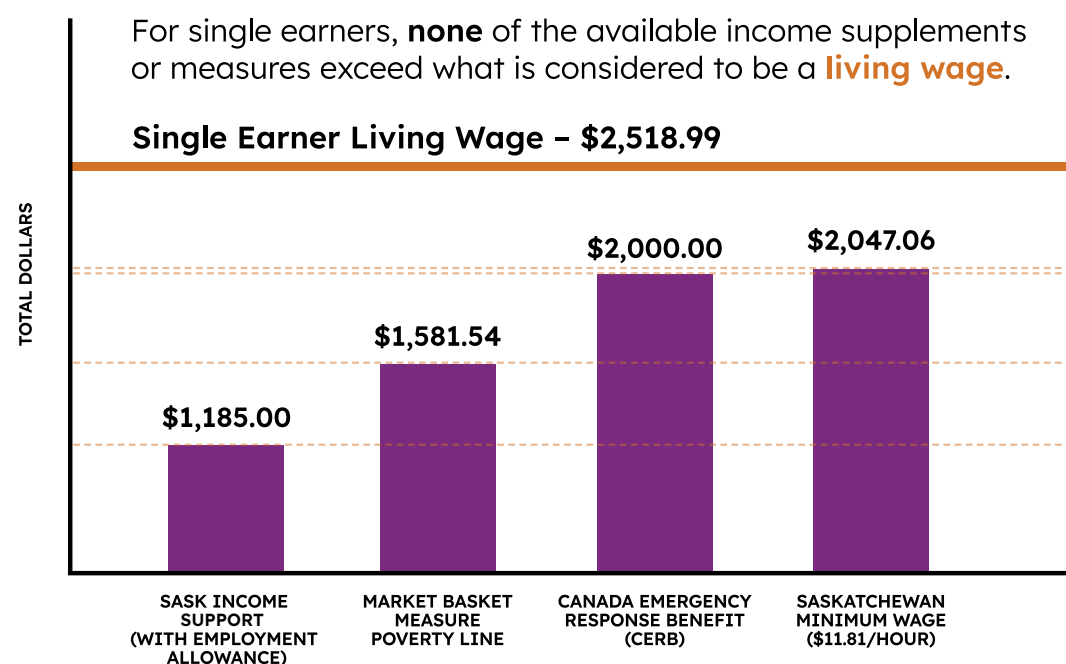
The SIS program replaces both the Saskatchewan Assistance Program (SAP) and Transitional Employment Allowance (TEA) as of July 15, 2019, though previous recipients (estimated at 21,500 in July 2019 but reduced to 15,300—8,300 SIS and 7,000 SAP or TEA—in May 2021) were grandfathered until August 2021 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 (Vescera, 2021a, 2021b).

Issues have arisen from the policy change to SIS that the Government of Saskatchewan described as designed to allow recipients “to overcome challenges, earn more income, become more self-sufficient and start a career.” The Government promoted the new program as “simpler, transparent, client-friendly” and with “new features that will help transition clients to greater independence and a better quality of life.” 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.

In addition, the government touted “Motivational Interviewing” that would support client decision making (Government of Saskatchewan, 2019f).

The SIS program provides a range of benefits, including basic benefit, shelter benefit, travel benefit, childcare benefit (Government of Saskatchewan, 2019h). However, the actual amount of money a person gets “depends on situations such as rent, living in a remote northern community, having a partner and children and the amount of money is always subject to change, based on a monthly assessment” (Government of Saskatchewan, 2019h). Critics 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 (Giles & Baxter, 2019; O’Donovan, 2019; Vescera, 2019). The use of “Motivational Interviewing” was also concerning in its subjectivity and potential to act not as a motivator but as a barrier and added burden for those who require access to these services (O’Donovan, 2019). See Figure 2 below on comparative data on how far current income measures are below a living wage; the first calculation for \$1,185 includes the SIS payment plus the maximum allowance for employment.

Figure 2. Single Earner Income Measures below a Living Wage



Source: Saskatoon Poverty Reduction Partnership, *12 Bold Ideas to Eliminate Poverty*. Reprinted with permission

Despite the government promotions, housing providers warned of implementation and transition uncertainties, increased housing instability, increased evictions and homelessness

(especially when direct-to-landlord rental payments and letters of guarantee for damage deposits were no longer available in SIS), insufficient understanding of client needs (mental health and addictions, for instance), and insufficient funding to address the actual costs of living in Saskatchewan. Those renting substandard housing, for instance, could face unusual utility costs and risk cut-offs (O’Donovan, 2019). The SIS program was projected to have significant impacts on households seeking affordable rental housing and on the very sustainability of housing providers (Bridges, 2019; Giles & Baxter, 2019; O’Donovan, 2019; Risom, 2019; Vescera, 2021b). The program was also being blamed for increasing evictions or for landlords not renting to SIS recipients for fear of not being paid (Vescera, 2019; 2021b). Without tracking outcomes, critics argued the nobody will know what works or not (Vescera, 2021b).

Ultimately, protests bringing together the Saskatchewan Landlords Association, renters and housing providers, as well as provincial mayors, the Federation of Sovereign Indigenous Nations, and the Saskatoon Tribal Council, among others, caused the Ministry of Social Services to revise its policy. On November 12, 2021, the Ministry of Social Services issued a news release to update its policy to increase support for SIS clients “with complex challenges who are at risk of homelessness.” On behalf of those clients, the ministry “will begin providing direct payments of shelter benefits available for rent, utilities and security deposits.” It also committed “an additional \$113,000 in 2021-22 to expand money management and trusteeship services provided through currently-contracted community-based organizations by 25 per cent, to support more clients with complex needs”. While some appreciated that the ministry listened to concerns, fears remained about how “high needs” might be defined and whether the definition would be broad enough and challenges remained with “security deposit disbursements” and ministry “response times” (White-Crummey, 2021).

Saskatoon: Municipal Government Role

With this background and context on federal and provincial government roles in housing affordability, this section discusses the role of the municipal government before documenting findings from our scan of the situation in the city of Saskatoon. Although housing is not a core municipal role or service, the City believes that “permanent, affordable, appropriate, safe, and secure housing is the necessary foundation for building healthy, well-educated, creative, and economically viable communities” (City of Saskatoon, 2013, p.2). In its partnerships, the City has chosen to focus on “attainable housing” in terms of “affordable rental, affordable ownership, purpose-built rental and entry-level housing,” while monitoring the condition of the available housing stock (p. 2). Working with the federal government’s Homelessness Partnering Strategy, for instance, the City added 108 shelter and transitional units, 2008-2013, and adds funding through its Innovative Housing

Incentives Program (p. 3).

CMHC is an important partner on the City’s housing business plan, providing mortgage loan insurance as well as research and training and seed and proposal development funding for affordable housing providers. These are among the City plan’s initiatives:

- Capital grants of up to 10% of the capital costs of affordable multi-unit rental housing;
- Down payment grants of 5% of the purchase price of affordable ownership housing;
- Five-year increment tax abatement for new affordable multi-unit rental housing;
- Permit fee rebates for legalizing and creating new secondary suites including garden and garage suites;
- Pre-designation of land for attainable housing in new neighbourhoods;
- Priority review for building permit applications (City of Saskatoon, 2019b, pp. 60-61).

While the City of Saskatoon had funding support of \$344 million from the provincial government to build additional housing units throughout the city, the City has also partnered with non-profit housing providers, religious organizations, financial institutions, land developers, and private builders to meet the increasing need for affordable housing units (City of Saskatoon, 2013, pp.7-8). The City also employs its Innovative Housing Incentives Policy to offer “a capital grant of up to 10% of the total capital cost” (p.16) towards affordable housing projects. Other financial incentives that the City of Saskatoon employs include “land differential cost incentive, land cost reduction program, five-year property tax abatement for affordable housing, equity building program, new rental construction land cost rebate program, incentives for secondary suites, mortgage flexibility support program” (pp. 18- 20). This program is designed to alleviate the housing crisis in Saskatoon and to provide options for people to be able to afford housing, find suitable housing or provide housing options for people who may not easily become homeowners in a marketplace that has primarily existed for profit.

Further, the City of Saskatoon partnered with the Province of Saskatchewan on the Rental Development Program among other programs. The City adds incentives to leverage the provincial Rental Development and other programs. Its Serviced City-Owned Lots Policy ensures direct sales to non-profits for affordable housing through Saskatoon Housing Initiatives Partnership (SHIP), while its priority review process and waiving of off-site levies benefit affordable housing (City of Saskatoon, 2013, p. 16).

The *Official Community Plan* (City of Saskatoon, 2020a) is “a comprehensive policy framework” committed to a community “where all people have an equal opportunity to succeed” (pp. ii, 2). The plan informs and facilitates other City plans and is guided by the vision of Saskatoon “as a world class city with a proud history of self-reliance, innovation, stewardship, and cultural

diversity” and these seven strategic goals: Culture of continuous improvement, asset and financial sustainability, quality of life, environmental leadership, sustainable growth, moving around, economic diversity and prosperity (p. 12).

Home of the first urban reserve of its kind in Canada, Saskatoon is committed to “strong relationships” with Indigenous government, communities, and organizations, has partnered on attainable housing with First Nations and Métis housing providers, and will address relevant Truth and Reconciliation Commission (2015) Calls to Action and transform systems that impede (City of Saskatoon, 2020a, pp. 15-17). Health and safety are supported by permit and inspection systems, codes and standards, emergency services, and by Crime Prevention Through Environmental Design (CPTED) within and around buildings and neighbourhoods.

The City is mindful of the housing continuum and especially those “who find it difficult to secure adequate housing” (City of Saskatoon, 2020a, pp. 24-26). Although the city itself does not build or supply housing as part of its “core services” (p. 76), it does supply “serviced land” to meet demand, including supportive housing (residential and custodial care, day care, family shelters), managing development within a housing business plan along with concept, sector, corridor, and local area and corridor area plans (pp. 76-78).

Saskatoon: Demographic, Social, and Economic Data

Home ownership in Saskatoon is significant (70.1%) at an average home sale price of \$327,248 down from \$346,711 in 2015 while renters represent 30% of the population; median personal income within the city is \$40,050 (City of Saskatoon, 2019d). As mentioned in the literature review, the years from 2006 to 2014 brought significant economic growth to Saskatchewan, significantly impacting housing and rental costs. After 2014, real GDP growth posted mixed results with two years of negative growth followed by 2 years of low positive growth and then a return to -1.2% growth in 2019 (see Figure 3). The period of negative and poor economic growth was reflected in low CMA job growth characterizing the 2015-2019 period and negative job growth of .82% in 2016 (Figure 4). These factors were reflected in the unemployment rate which went from 4.18% in 2014 to a high of 7.9% in 2017 (Figure 5). CMA Disposable income grew on average .5% 2014 - 2019 (Figure 6) while inflation averaged 1.9% 2014-2019 (City of Saskatoon, 2019d).

Figure 3. Saskatoon CMA Real GDP Growth

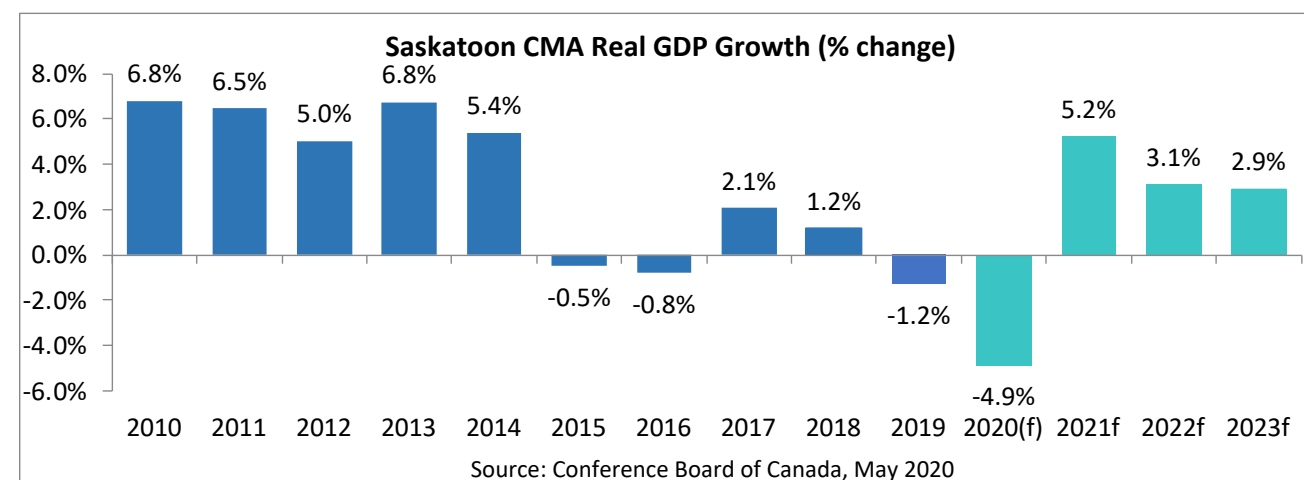


Figure 4. Saskatoon Total Employment Growth

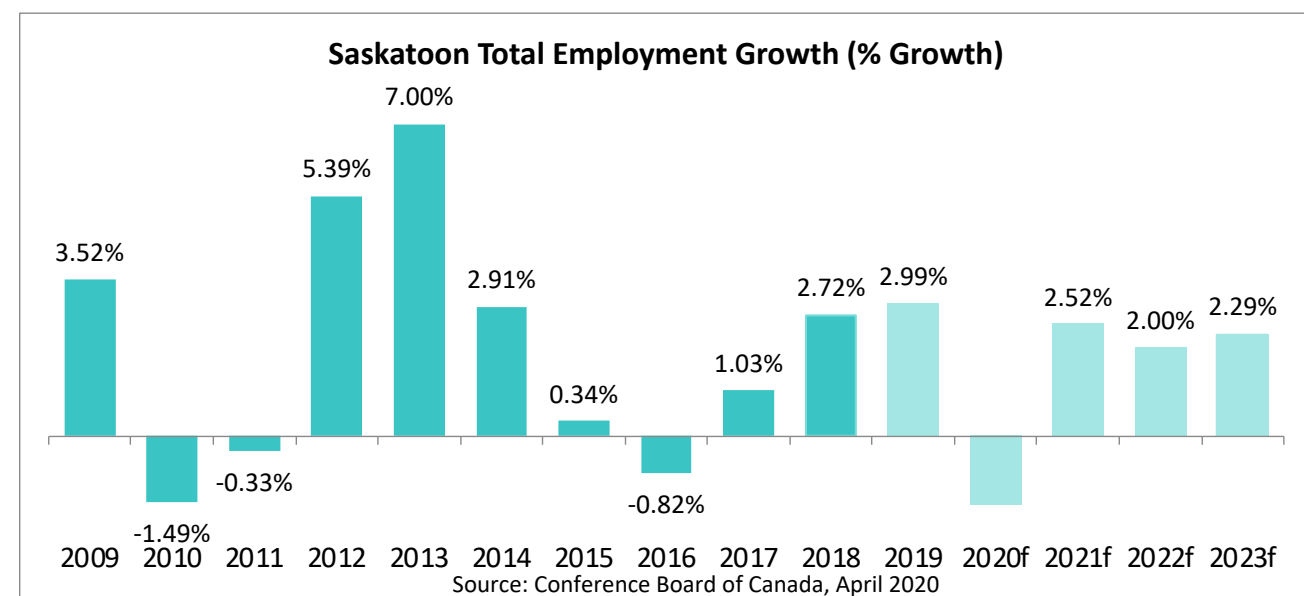


Figure 5. Saskatoon Unemployment Rate, 2010-2021(f)

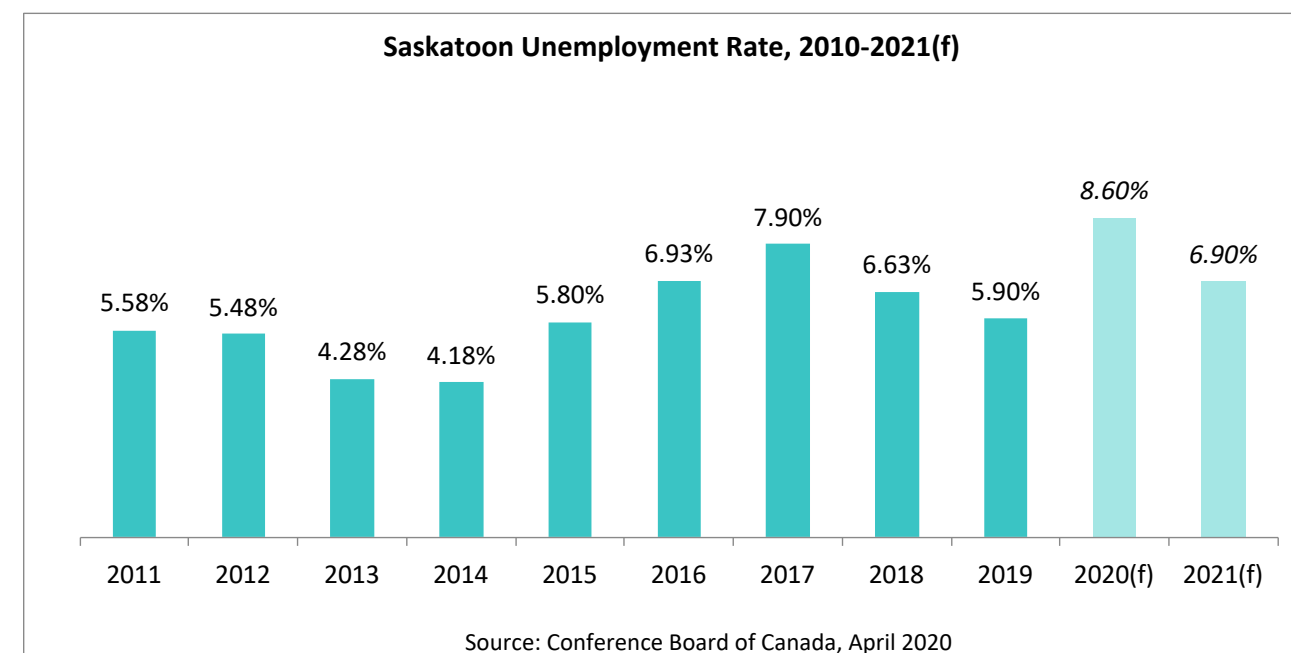
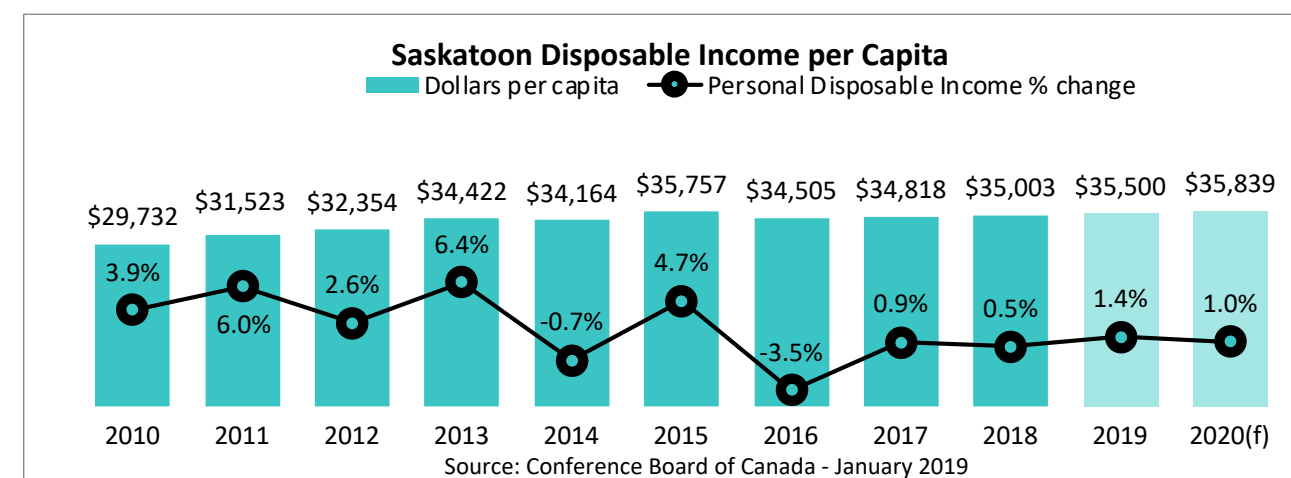


Figure 6. Saskatoon Disposable Income per Capita (City of Saskatoon, 2019e)



As population and economic growth peaked in the 2010 to 2014 period, the Saskatoon CMA saw about 16,000 new housing units added to the housing stock (CMHC, 2019). Significant numbers of rental multiple unit dwellings were added (Table 3). Vacancy rates went from .6% in 2017 to 10.3% in 2016 as new units came on stream and population growth slowed (CMHC, 2019). In 2019 the vacancy rate is 5.7% over the apartment rental stock (CMHC, 2019; City of Saskatoon, 2018b).

Table 3. Housing stock numbers, 2009-2017 (City of Saskatoon, 2018b)

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020f
Saskatoon Housing Starts	2381	2994	3753	2980	3531	2293	1909	1915	1626	1323	1553
Single Unit	1638	1608	2025	1658	1577	1000	1092	1078	778	639	663
Multi-unit	743	1386	1728	1322	1954	1293	817	837	848	684	890

Source: Conference Board of Canada

Average annual rental rates increased by 7.8% over the 2007-2014 growth period. In the 2015 – 2019 period there were two years of rent decreases but the rental rate increased on average by 1.1%; average rent increased from \$610 in 2007 to \$999 in 2017 and \$1,022 in 2019 (CMHC, 2019). Despite these positive changes housing affordability remains a challenge for many Saskatoon residents, especially for those with low income, including minimum wage earners, people with disabilities, and seniors on fixed incomes (City of Saskatoon, 2018b).

Affordable Housing in Saskatoon

Currently, in Saskatoon there are approximately 4,500 affordable housing units managed by over 30 co-operatives and non-profit organizations, along with the Saskatoon Housing Authority (SHA) which is responsible for 2,849 of these units (CMHC, 2020; SHC, 2019). Of the 2,849 units the SHA provides to Saskatoon’s social housing residents, two thirds are designated for Senior Housing and one third for Family Housing (SHC, 2019). However, 19% (approximately 550) of these units remain unoccupied and 18.4% vacant due to reasons ranging from no lease (533 units), under construction (2 units), poor condition (2 units), waiting to be filled (2 units) (CMHC, 2020). In terms of building condition, zero units in Saskatoon are rated excellent, just 809 units are rated good, 1922 units rated fair, with no data available on those in poor condition (CMHC, 2020).

Access to rent-gear-to-income housing is through an application to the Centralized Intake and Rapid Rehousing at Saskatoon Indian and Metis Friendship Centre, as well as through Camponi Housing Corporation, which receives funding through SHIP in its role as the community entity for the federal government’s National Housing Strategy (SHIP, 2019b). As of August 2020, the centralized waiting list at Camponi Housing Corporation has increased to over 100 households with wait time ranging from 2 to 12 months depending on prioritization and family size (Camponi, 2020; Short, 2020b).

While 18,719 affordable housing units exist in Saskatchewan, according to CMHC (2020), the number of vacant and unoccupied units is high (15.1% and 18.7%, respectively) despite the approximately 51,800 Saskatchewan families (29,000 in Saskatoon) in core housing need (Statistics Canada, 2017). Unfortunately, many of the vacant and unoccupied units in Saskatchewan are located in rural centres (CMHC, 2020). Recent demographic trends see much of the population moving to urban centres; therefore, these units are no longer meeting the needs of residents. As previously noted, many residents in Saskatoon are in core housing need with approximately 45% of renters in Saskatoon paying more than 30% of their income on housing costs and an additional 20% paying more than 50% (CMHC, 2020). Eleven percent of renters in Saskatoon experience overcrowded conditions (CMHC, 2020). Systemic racism deeply embedded in government policies and social frameworks has created an environment where housing affordability is disproportionately affecting the Indigenous community with 55% of Indigenous households in Saskatoon paying more than 30% of their income on housing cost, 26% paying more than 50%, and 18% of Indigenous households living in overcrowded conditions (Canadian Rental Housing Index, 2017).

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 (Government of Saskatchewan, 2019b, p. 10). 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 % (p. 10). Vulnerable populations, particularly women and LGBTQ2S+ individuals, face compounding challenges with regard to their personal, social, and economic security. Further, children in lone parent families are also more likely to experience poverty (p. 10). As noted by the 2018 PIT Homelessness count, 21.4% of individuals in Saskatoon first experienced homelessness as children (defined as 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 (Findlay et al., 2018).

Organizations working on affordable housing in Saskatoon

In addition to SHIP, the community entity for the Government of Canada’s National Housing Strategy that has important Indigenous participation on its board and membership, Camponi Housing Corporation and Saskatoon Tribal Council Cress Housing and other listed housing providers such as Quint Development Corporation using its community economic development strategy to address core neighbourhood housing, health, and economic disparities (Diamantopoulos & Findlay, 2007), a number of networks and organizations work on affordable housing in Saskatoon.

Located in Saskatoon, the National Affordable Housing Corporation (NAHC), for example, was founded in 2011 as a non-profit and member of a network of non-profits across Canada that helps low-to-moderate income individuals, couples, and families find affordable housing. Working with the private sector, government, and other non-profits, NAHC has helped build 900+ new affordable homes in Saskatoon and partnered on nearly 20 multi-family affordable housing projects. Many of these units are EnergyStar® certified and rated energy efficient, giving residents ongoing affordability through lower utility costs. The NAHC is now expanding its services to municipalities, towns, First Nations communities, and housing providers across the prairie provinces (NAHC, 2020). The NAHC has also had success in addressing a policy gap in Saskatoon to include in a 5-year tax abatement program mixed housing projects dispersing affordable and market housing across neighbourhoods. The tax abatements will impact housing developments by NAHC, along with Petrichor Developments, the Central Urban Métis Federation Inc., and K.C. Charities, Inc. (Dove, 2021).

Renters of Saskatoon and Area (ROSA) is a grass-roots group of renters and allies that provides resources on tenant rights and responsibilities, affordable housing, health and safety, and income supports, and advocates for renter concerns in a Saskatchewan rental housing market that they feel has failed to meet the needs of low income and marginalized renters in both the boom and bust times (ROSA, 2020).

The Saskatchewan Landlord Association represents owners and managers of rental properties, “industry professionals who are committed to providing safe and sustainable housing to the people of Saskatchewan.” It focuses on education and advocacy (SLA, 2020).

Housing advocacy, human rights, and landlord-tenant issues have also been a key focus of Community Legal Assistance Services for Saskatoon (CLASSIC), Saskatchewan’s only community-based legal clinic (CLASSIC, 2020). Similarly, since 2010 the Saskatoon Poverty Reduction Partnership (SPRP) has been convening, catalyzing, and coordinating collective, multisectoral efforts to reduce poverty, promoting housing as a key part of its *12 Bold Ideas* (SPRP, 2019). Even though it has now disbanded its committee on systemic issues in housing, the Saskatchewan Human Rights Commission has done important work on housing, including its 2018 *Access and Equality for Renters in Receipt of Public Assistance: A Report to Stakeholders*. Collective action on housing (and crystal meth) has been further strengthened by collaborative and creative efforts of the Safe Community Action Alliance (2020) building on the Saskatoon Interagency Response to COVID-19 and engaging diverse sectors—non-profit, government, business, philanthropy, and the public. Community partners connected to all the previously mentioned actions came together in March 2020 to form the Saskatoon Interagency Response to COVID-19 (SIRC) who worked to ensure that many

of the Saskatoon community residents who were already experiencing food and housing insecurity pre-COVID were not faced with further inequities due to the ever-changing COVID-19 public health measures. Intense advocacy and awareness was created about the lack of affordable housing, lack of access to transitional housing, inequities around income and housing, and the consistent medical discharge to homelessness that occurs.

Saskatoon Housing Providers

The 2019 City of Saskatoon, *Housing Handbook*, provides a directory of “affordable and supportive housing providers in Saskatoon” (p.29). It lists over 30 service providers ranging from those who provide emergency housing, supportive and transitional housing to long-term care homes. However, for the purposes of this study, we focus on affordable housing options that exclude long-term health care and mental health and addictions. See Appendix A for more details on the number of individuals housed by each organization, groups served, and waitlists, where available. For details on Saskatoon Housing Authority units (excluding their “scattered site” units), see Appendix B.

Listed here and in Appendix A are organizations that were not included in the 2019 Handbook (Saskatoon Tribal Council’s emergency options, Sanctum, Sanctum 1,5, Pride Home, and National Affordable Housing Corporation). There were also losses of housing options from the 2019 listing. The Salvation Army’s 36-bed Mumford Housing, offering women and women with children shelter, closed in April 2019 after nine years because of a lack of funding (Giles, 2019); The Bridge on 20th also briefly offered overnight housing in 2019 but was unable to continue because of a lack of funding as well as management capacity.

Emergency Housing

This is “short term lodging” for those experiencing homelessness or other crisis. The housing covers such basic necessities as “food, clothing and a place to shower and sleep” (City of Saskatoon, 2019b, p.28)

1. Haven Kids’ House (formerly Saskatoon Crisis Nursery)
This is “a loving temporary home for children when their families need us,” offering “emergency childcare 24/7, 365 days a year, providing a safe haven for children aged 0-12 years in times of crisis” (Haven Family Connections, 2021).
2. Saskatoon Interval House
This is a “temporary shelter for women and their children fleeing domestic violence who require safe accommodation” (Saskatoon Interval House, 2019).
3. YWCA of Saskatoon Crisis Shelter & Residence

The YWCA Saskatoon “offers short-term emergency shelter for all women and children who need a safe place to stay for up to 30 days. The shelter welcomes clients experiencing everything from domestic abuse, homelessness, addiction, and mental health issues” (YWCA, 2019).

4. Lighthouse Supported Living

Lighthouse Supported Living providing men and women “emergency shelter, supported living and affordable housing to those in need in Saskatoon” (Lighthouse Supported Living, 2019).

5. The Salvation Army Men’s Shelter

The Salvation Army Crossroads “provides a safe place for men to sleep, store their belonging and call home while passing through the city or until they find more permanent accommodation” (Salvation Army, 2019).

6. Saskatoon Tribal Council

Safe House - 24/7-365 days per year emergency shelter for children at risk of sexual exploitation

oskayak wikiwaw - 8 bed facility for siblings in care. Ages 6-12 years.

pewasayaw Transitional Home - Short-term 5 bed transitional facility for children entering foster care. Age 0-8 years.

Children’s Home - Ten bed facility with goal of reuniting children and sibling groups with immediate/extended family. Ages 0-12 years. (STC, 2021)

Supportive and Transitional Housing

Transitional housing is a “supportive and temporary accommodation that can include supports, such as mental health or supervision that allows an individual to transition from homelessness to permanent housing” (City of Saskatoon, 2019a, p. 28).

7. Quint Male Youth Lodge

Quint Development Corporation, provides affordable housing (Paul Wilkinson Place, Kikino, Oskikamik, condo, and townhouse) “enabling low-income groups to pool their talents and resources in order to create ownership, opportunity, jobs, training, income, stability and self-worth for themselves and other community members” (Usiskin et al., 2001, p.2). Quint Male Youth Lodge “is a supportive living environment for young men aged 16-21. The objective is to provide a safe and stable living environment for youth seeking support and guidance to create a path towards independence” (Quint Development

Corporation, 2019).

8. Quint Pleasant Hill Place

This is “a supportive housing program for women who are at risk of losing their children into the care of the Ministry of Social Services, or for women who have already lost their children to the care of the Ministry and are working toward having the children returned” (Quint Development Corporation, 2019).

9. Cheshire Homes

They provide “an accessible, comfortable home with personal support services for adults with physical disabilities” (Cheshire Homes, 2019).

10. Elmwood Residences Incorporated

Clients served: persons with intellectual disabilities

11. Central Urban Métis Federation (1993) Inc (CUMFI)

CUMFI is a “community-based Métis owned and operated non-profit charitable organization” that is a leader in addressing urban Aboriginal challenges and issues and supporting clientele from different “personal, social and economic backgrounds.” In addition to emergency accommodation at Auntie’s Place and the Children’s Emergency Receiving Home, CUMFI also has Kokum’s Home for “emergent, safe and temporary respite services to ensure the personal safety of the children, individuals, and families from abuse, neglect, and or personal crisis. Grandma’s home provides a safe and secure home to our mothers/fathers of the supportive living homes as well as those clients who have moved out into the community who are at risk of being placed in care.”

CUMFI operates McLeod House—“12 units in the form of transitional housing for men in addictions recovery and offers support services and programming for men post-treatment and recovery”—and four supported living homes: Infinity House, Pritchard House, NiWapatakanaanik Home (NIWA) and Trotchie House in addition to Hessdorfer House for individuals with cognitive disabilities. Visiting Suites at Pritchard House is “a place where families can have supervised visits with their children who have been placed in foster care in a home environment with supportive staff” (CUMFI, 2021).

12. OutSaskatoon Pride Home--2SLGBTQ Youth Housing

Opened in 2017, Pride Home is “a place for 2SLGBTQ youth to live open and free lives. . . where gender and sexually diverse youth are celebrated and supported and where they have the support and services that they need to thrive” (OutSaskatoon, 2021).

13. 628318 Sask Ltd.

Supportive housing for families with mobility issues (City of Saskatoon, 2019a)

14. EGADZ

EGADZ is a “non-profit community based organization that provides programs and services to children, youth and their families in making healthy choices that improve their quality of life.” Includes a range of supported living environments from staffed 24 hours a day accommodations to mentored/semi-independent living. Includes Egadz My Home; Baby Steps, Suite Dreams (EGADZ, 2021)

15. Sanctum Care Home

Sanctum Care Group is an NGO formed in 2015. It is made up of interagency professionals who work directly with populations affected by HIV, addictions, mental health issues, homelessness, and poverty. Sanctum Care Group provides care to people living with HIV/AIDS that is “dignified, non-judgmental and unconditional”. Includes: Sanctum, an “HIV hospice and transitional care home”; Sanctum 1.5, “a 10-bed prenatal care home which supports high-risk and HIV positive pregnant women at risk of having their infants apprehended at birth”; and The Beehive, “an 11 suite apartment building allowing for the transition of residents from Sanctum into a supported living environment” (Sanctum Care Group, 2020)

Affordable Rental Housing

Rental housing that is subsidized by the government can include housing provided by the private, public, and non-profit sectors and covers all forms of housing tenure: rental, ownership and co-operative ownership, as well as temporary and permanent housing (CHMC, 2018a). The City Handbook highlights the income eligibility rules to qualify for affordable rental housing; the annual income to qualify varies based on household size and whether there is household disability.

16. Saskatoon Housing Authority (SHA)

SHA offers two types of housing, which are Social (Income-Based Rent) and Life-Interest Lease. The Life-Interest Lease option is designed for moderate income seniors where security of tenure is similar to home ownership but without the responsibilities of maintenance and upkeep. Although each program has specific eligibility criteria, housing is targeted to households whose income is too low to obtain accommodations in the private market without spending more than 30% of total gross household income on housing costs (SHA, 2019).

17. SaskNative Rentals/Camponi Housing

SaskNative Rentals has a focus on and commitment to “providing safe, affordable and quality housing for Métis and Indigenous people in Saskatoon.” They provide rent-gear-

to-income units as well as affordable housing units, and supported living models (Camponi Housing Corporation, 2019).

18. Rainbow Housing Co-operative

This 87-unit Co-operative “is an autonomous association that provides housing below market rate” to its members in an “amenity dense” Sutherland Forest Grove area (Rainbow Housing Co-operative, 2019).

19. The Terra Housing Co-operative

This Cooperative “provides 48 affordable rental options for families” (SHIP, 2019b).

20. Saskatoon Tribal Council-Cress Housing

The mandate of Cress Housing is to provide “affordable and adequate housing for First Nations persons living in the City of Saskatoon” and to support “any and all other potential housing solutions geared towards addressing the critical housing shortage facing the urban First Nations community” (Cress Housing Corporation, 2021).

21. Cooperative D’Habitation Villa Bonheur

This Cooperative “assists families, seniors, singles and university students by providing 38 affordable rental housing in the form of a housing cooperative” (SHIP, 2019b).

22. Stewart Properties

Stewart Properties provides “low income housing in the core neighbourhoods of Saskatoon and has several initiatives like Sanctum 1.5, Star Court, 525 20th Street, The Elizabeth and the Beehive, proving long term housing from youth to seniors” (Stewart Properties, 2019).

23. Innovative Residential

Innovative Residential makes a “case for multi-family condo communities, encouraging people to stop renting and own their own homes at affordable prices” (Innovative Residential, 2019).

24. Westgate Heights Attainable Housing (WHAH)

Operated by Westgate Alliance Church, WHAH includes 40 apartments and 34 town houses as “part of the crime free multi-housing program with Saskatoon Police Service” (WHAH, 2019).

25. Juniper Housing Corporation

This is a “non-profit charitable corporation that operates affordable and integrated housing units for lower and middle-income immigrants and seniors aged 55 and older.” Juniper Manor’s 19 studio units and 24 one bedroom units on four levels is supported by “contributions from the local community and with support from three levels of governments through the Centenary Affordable Housing Program” (SHIP, 2019b).

26. Jubilee Residences

Jubilee Residences focuses on meeting “the needs of residents so they may live with dignity, companionship and the assurance of excellent care and service” (Jubilee Residences, 2019).

27. National Affordable Housing Corporation (NAHC)

NAHC is a non-profit provider that helps “low-to-moderate income individuals, couples and families find affordable housing answers. Working with the private sector, government and other nonprofits, we’ve helped build 900+ new affordable homes in Saskatoon alone and partnered on nearly 20 multi-family affordable housing projects” (NAHC, 2020).

28. Luther Family Housing

This housing “provides excellence in care, shelter, and support in a nurturing Christian environment” (LutherCare, 2019).

Seniors Supportive Housing

This housing provides affordable options to “seniors either living independently or that require assisted living” (City of Saskatoon, 2019, p.28).

29. McClure Place

This is an “independent and affordable living community for seniors aged 55+” (McClurePlace 2019).

30. Sherbrook – Central Haven Special Care home

Central Haven is a “faith-based organization, with independent living suites though all people who require the level of care provided are welcome, regardless of their cultural or faith traditions” (Sherbrook Community Centre, 2019).

31. Knights of Columbus Charities Inc. Columbian Manor and Columbian Place

This is a “faith based affordable senior housing place” (KC Charities, 2019).

32. Circle Drive Place

Circle Drive Place is an “independent life-style complex for seniors” (Circle Drive Place, 2019).

33. Abbeyfield Saskatoon

This is a “safe and affordable housing for ten independent seniors who choose to live in a family-style setting. Abbeyfield House provides companionship, security, personal space, independence and support for the senior who no longer wants to live alone” (Abbeyfield, 2020).

34. Elim Lodge

Clients served: seniors 55 plus with independent living suites and assisted living

35. Elmwood Residences Incorporated

Clients served: persons with intellectual disabilities

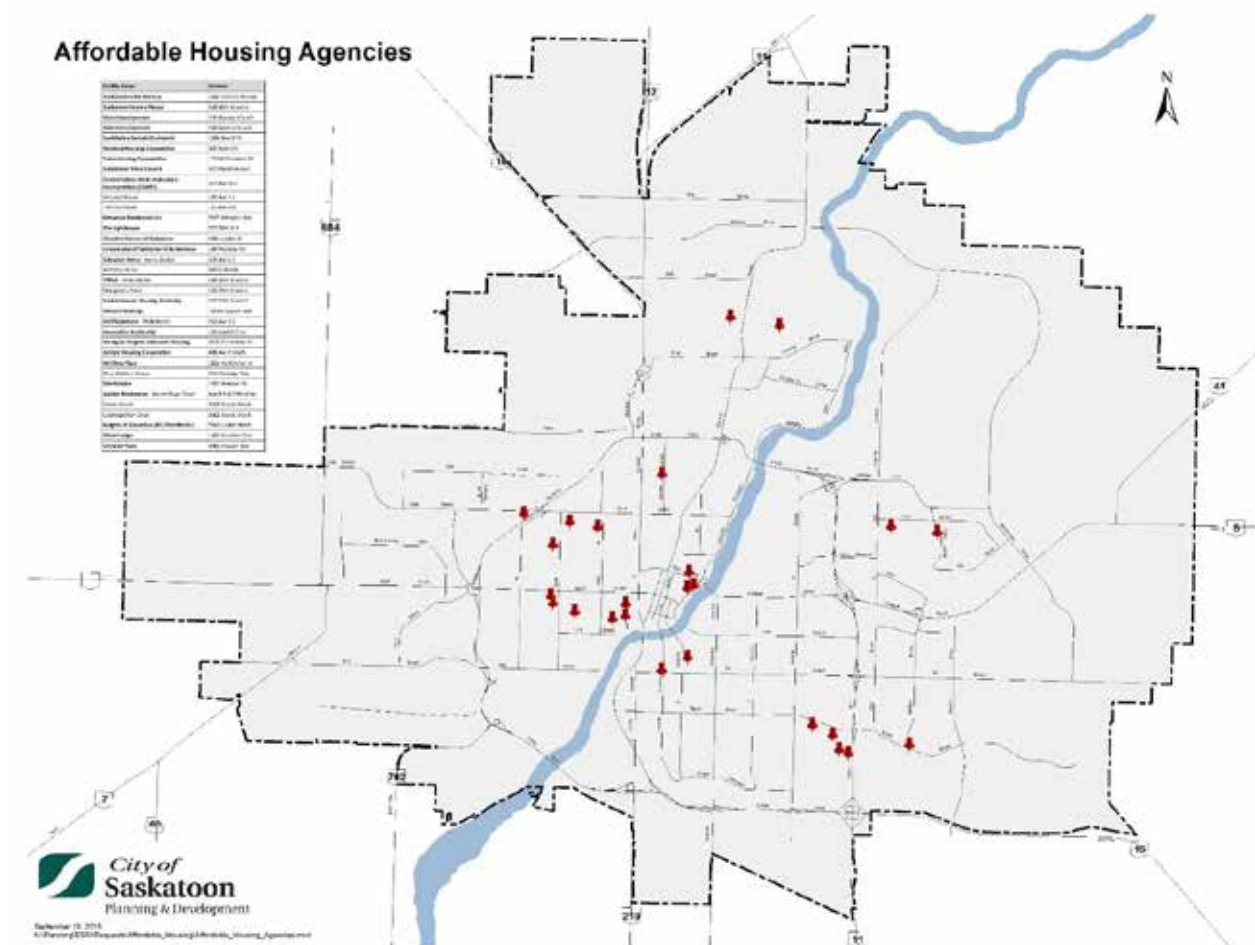
36. Saskatoon Mennonite Care Services Bethany Manor

Bethany Manor is a “community of seniors, aged 55+, living in a loving, Christian environment” (Bethany Manor, 2020).

37. Hyde Park Care

Hyde Park Care provides a “safe environment in a Christian-based community. Residents are part of an active social committee and numerous amenity spaces. Hyde Park Care is operated by Elim Lodge Inc which is a charitable organization with a mandate to provide Saskatonians with affordable housing” (Hyde Park Care, 2020).

MAP OF SASKATOON LOCATING AFFORDABLE HOUSING OPTIONS



DISCUSSION

The Government of Saskatchewan’s policies and programs are intended to help its citizens “overcome challenges and become more self-sufficient” in order to live the best possible lives they can afford (Government of Saskatchewan, 2019b). The new Saskatchewan Income Support (SIS) program, for example, is, in the minds of government officials, a “simpler, transparent, client-friendly” means of achieving these goals: “to help people get back to the point where they don’t need social assistance and become independent” (CBC News, 2019). New exemptions promise to allow people “to keep more of their own money in their pockets” and online applications and motivational interviewing are intended to allow for better advice, shifting the emphasis from “paperwork to people” (CBC News, 2019). Despite such well-meaning changes, as we have seen, critics have expressed concern that the SIS program is out of touch with the lived reality of client groups, could exacerbate homelessness, add burdens and barriers to those in greatest need, and even be “setting people up for failure” (Bridges, 2019). The data gaps (local and national) identified in our Methods section add to the challenges for effective decision making for all parties from governments to those in greatest need.

As indicated, millions of dollars from the federal, provincial, and local governments have been spent on affordable housing to support people in greatest need. Despite these efforts, the struggle remains clear in homelessness statistics in Saskatoon (Findlay, et al., 2018), impacting, as we have discussed, some communities disproportionately. The second phase of the federal Rapid Housing Initiative has allocated \$7.6 million for 36 affordable homes in Saskatoon (Smith, 2021). There are also important initiatives locally sustained by the Saskatoon Tribal Council’s Sawêyihotân pilot program to offer housing and service support for those facing homelessness (Government of Saskatchewan, 2021). STC/Cress Housing initiatives include valuable emergency spaces and Camponi Housing’s approvals for its Hart Road development promise diverse accommodation—from accessible one-bedroom units to four-bed units and all with a front door—within an amenity rich environment “for the whole city to enjoy” (Camponi Housing, 2021). While Camponi Housing operates over 400 homes in the city, demand is clear in long waitlists exceeding current capacity, which makes this new development so critical to “a high quality of life for families and communities” (Camponi Housing, 2021). Likewise, CUMFI in partnership with Big Block

Construction is celebrating the three-storey Pleasant Hill modular apartments for Métis elders who can enjoy on-site supports including a medicine garden (Carletti, 2021). For LGBTQ2S+ seniors, there is much anticipation associated with Fika House two years in development and aiming to offer a supportive living community (Jacoby-Smith, 2021). Similarly, EGADZ’s Ground Zero 10-bed transitional home promises to be a key support for vulnerable youth who had input in the design of the home that opened in July 2021 with space for survivors of sexual assault and for those identifying as LGBTQ2S+ (Vescera, 2021c).

To make a long-lasting difference in policy, programs, and their outcomes for different communities, we need such tools as the GBA+ lens adopted by the Government of Canada in 1995, “an analytical process used to assess how diverse groups of women, men and non-binary people may experience policies, programs and initiatives. GBA+ acknowledges that GBA goes beyond biological (sex) and socio-cultural (gender) differences” (Government of Canada, 2020). CMHC is similarly committed to a GBA+ approach to its policies and programs (CMHC, 2020) and its 2017 survey showed that although “current housing at the time met the needs of women and LGBTQ+ persons,” there were still “additional needs related to issues like domestic violence and homelessness and the need for supportive services related to issues like mental health, disability and child care” for women and LGBTQ+ persons (CMHC, 2020). Addressing the root causes rather than symptoms of the housing crisis could help ensure accountability of systems that perpetuate poverty, marginalization, and homelessness.

In this context, the strong link between gender, domestic violence, and homelessness needs to be better understood when, statistically, women “in Canada live at greater risk than men when it comes to domestic violence” (Canadian Women’s Foundation, 2020). In addition, “6,000+ women and children sleep in shelters on any given night because it isn’t safe at home” (Canadian Women’s Foundation, 2020). Women are vulnerable when it comes to housing and the numbers are significant: “more than 1.5 million women in Canada live on a low income”; “every six days a woman in Canada is killed by her intimate partner”; and the costs to all of us—governments and taxpayers alike—amount to \$7.4 billion annually (Canadian Women’s Foundation, 2020). Many women will always have to make difficult decisions especially if children are involved when it comes to their safety and security. Many women will “consider staying in an abusive relationship instead of having to go to a shelter” (O’Donovan, 2019) or sleep on the cold streets. The Canadian Women’s Foundation (2020) states that “women sometimes stay in these abusive relationships because they are financially dependent on their partners. Leaving an abusive relationship may involve a choice between violence and poverty.” Perceiving that they have no choice, they may remain for what they hope will be “a better life for their children” rather than risk becoming a single mother moving from shelter to shelter.

In Saskatoon, the YWCA Women’s shelter, Saskatoon Interval House, and Haven Kids’ House (formerly Saskatoon Crisis Nursery) are among the organizations that aim to help women who are victims or survivors of domestic violence. Providing for over 1000 children (0-12) annually (personal communication, August 21, 2020), the Haven Kids’ House ten-bed preventative program is available without charge 24/7 and 365 days a year offering peace of mind to families in crisis who can know their kids are “safe and cared for,” while Haven Family Support is committed to keeping families together and ensuring kids’ wellbeing, helping over 300 families a year by offering in-home supports and training (Haven Family Connections, 2021). Kim Fisher shared (personal communication, September 1, 2020) that the emergency housing services at the YWCA housed 428 women, including 125 of their children in 2019. Although the organization operates on a first-come, first-served basis, with no formal waitlist, internal records documented over 3000 women and female youth were turned away in 2019 because of a lack of space. CUMFI Saskatoon is working tirelessly to adapt to the needs they see in the community, as President Shirley Isbister reported (personal communication, September 9, 2020). Infinity House in Saskatoon is one of the only organizations in Canada where a high-risk mother and baby can stay together in one of their fifteen suites, with 24-hour support, to undergo a 21-day assessment and determine whether they can safely move to independent living. CUMFI operates based on referrals from Social Services so no formal waitlist is kept; however, the available suites are in constant use and the turnaround time is usually a matter of days when a suite becomes vacant. A similarly unique initiative by CUMFI is Trotchie House, where fathers can stay with their children for up to three years while they transition to independent living. The six suites at Trotchie House are also in constant demand.

Saskatoon Interval House and Adelle House (managed by the same parent organization) provide a combination of Emergency and Transitional housing, up to one year, for 155 women fleeing violence and their combined 138 children in Saskatoon in 2019 (Saskatoon Interval House, 2019). No information on waitlist was collected but both organizations are operating at full capacity. Sanctum 1.5 opened its doors in October 2019, providing transitional housing to HIV positive, high risk pregnant women and new mothers. Sanctum 1.5 is a ten-bedroom bungalow that has supported approximately 23 mothers and 21 babies since opening. Sanctum 1.5 is also operating at full capacity and has a current waitlist of approximately 15 mothers (Short, 2020a; Sanctum Care Group, 2020).

OutSaskatoon’s facility is the only space that deals with issues that uniquely affect LGBTQ2S+ persons in the entire city. The Pride Home is a five-bedroom transitional home with communal space. Dr. Rachel Loewen Walker, past Executive Director of OutSaskatoon, explained (personal communication on November 24, 2020) that the Pride Home was born out of the fact that group homes in the city are gendered, and these heteronormative structures do not foster an inclusive

environment for LGBTQ2S+ youth in the city. Looking to the future, Dr. Loewen Walker notes that while the Pride Home performs an essential service for these youth in Saskatoon, the home could never house all the queer youth in Saskatoon that need safe housing. A more sustainable and inclusive solution would involve working with other emergency, transitional, and affordable rental agencies to ensure that they have that they have safe spaces for queer and transgender youth.

Seniors represent another group that is underserved in the city. Personal communication with Doug Toumi at Elim Lodge on August 31, 2020 revealed a high demand for the services they provide. Many organizations supporting seniors on fixed incomes have stopped recording an on-going waitlist due to oversaturation. Elim Lodge currently holds a waitlist with 125 seniors waiting for Life Lease units and 16 hoping for Assisted Living space. Saskatoon Mennonite Care Service reports waitlists exceeding 550 seniors (Bethany Manor, 2019).

What remains unclear in the world of evidence-based decision making is the extent to which the diverse housing programs achieve intended outcomes for those in greatest need and how some groups may be impacted differently by the same programs. Articles in Shareable’s e-book *How Racism Shaped the Housing Crisis & What We Can Do About It* are salutary in that regard, discussing the housing crisis in the United States of America, issues of affordable housing and gentrification—none of which happens by accident. Instead the issues result from legal, regulatory, policy, planning, and design decisions favouring the single-family dwelling. Articles underline the extent to which the uneven distribution of land and housing space is both wasteful and “profoundly racist”—even “wasteful because it’s racist” (Gorenflo, 2019, p. 6). Racism (with the related inability to share land) is in fact “at the historical root of the housing shortages plaguing job-rich U.S. cities and the massive wealth disparities between black and white Americans” (p. 6). These disparities so suggestive of those in Canadian cities, including Saskatoon (Battiste et al., 2005; Diamantopoulos & Findlay, 2007), are reinforced in racialized urban and suburban spaces promoted by tax, zoning, and other government policy and practice ensuring “the unfair division of public goods” (Gorenflo, p. 9). Without learning from this history or from innovative housing elsewhere, the US (and Canada) is doomed “to repeat itself,” while “increasing housing density and supply could make segregation and inequality worse without making housing more affordable” (p.9).

Enochs (2019) agrees, arguing that “without including measures to reduce segregation, increase equity, and lift up disadvantaged communities it is likely to replicate existing disparities.” Solutions include “building more public and cooperative housing, increasing housing subsidies so those hurt by segregationist policies can afford to live in what are now known as ‘high opportunity’ areas, and investing more heavily in urban amenities” (p. 13). California’s 2017 legislation enabling Accessory Dwelling Units (ADU) has the potential to develop 600,000 new homes in three cities (Enochs, p.

17). While the ADU process looks promising as a solution to the housing crisis, it has been deemed illegal in some places and garnered low approval rates in the cities that allow for people to apply for it (Landrum, 2019, pp.64-68). Further, in his article, Thompson (2019) shares that, in response to glaring inequality, affordable housing shortages, and activism, “in March 2019, Seattle passed Mandatory Housing Affordability (MHA) that requires developers to build housing for low-income residents and enables greater density” (p.71). Similarly, new zoning policies in Minneapolis focus on affordability, climate change, public safety, and reduced inequalities, using 3D printing among other technologies and permitting “intentional community cluster housing like tiny homes to accommodate residents who are transitioning out of homelessness” (Thompson, p. 75).

Others look not to the private market in the US but to government solutions to the housing crisis elsewhere. In Austria, for example, “policymakers have relied on an approach that society should provide every citizen with decent and affordable housing. With the help of heavy federal spending, the government has developed an expansive housing stock and some 60 percent of Vienna’s citizens — including much of its middle class — now live in subsidized homes,” paying an average 21% of income on housing in mixed neighbourhoods (Ionova, 2019, p.80). Singapore’s government policies “have helped millions buy their own homes with the state’s help” in a ‘homeowner society’ it is creating with more than a million apartment units, while turning the national pension scheme into a fund that Singaporeans could draw on to buy these homes” (Ionova, p. 81). Similarly, Finland has seen “a decline in homelessness thanks to a national program that provides subsidized homes to vulnerable people” (p.81) without requiring housing-readiness—out of respect for the Housing First philosophy on “providing immediate and unconditional access to housing” (p.81).

The Saskatoon Homelessness Action Plan, 2016, similarly states, “as we look for solutions, we must recognize the uncomfortable realities that contribute to homelessness. This is essential in Saskatoon. Racism, trauma, unfit and unaffordable housing, and poverty are all factors that increase homelessness” (p. 10). With one in ten of all Indigenous people in Canada living in Saskatchewan, it is imperative that local stakeholders and decision-makers take a leadership role in intentionally charting a new course for Canadian policymaking (Statistics Canada, 2016). Currently, Indigenous people are tasked with the immense challenge of navigating Canadian systems built on a foundation of racist and paternalistic beliefs and attitudes that persist today. Combined with navigating the trauma of colonial legacies, including residential school experiences, compounding barriers obstruct access to the basic necessities of life for many Indigenous people living in Canada. The final report of the National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG) (2019), *Reclaiming Power and Place*, articulates that violence against and marginalization of First Nations, Inuit, Métis women, girls, and 2SLGBTQQIA (Two-Spirit, lesbian, gay, bisexual, transgender, queer,

questioning, intersex, and asexual) people “is a function of colonial structures so deeply embedded in everyday realities as to be invisible” (p.1). The report identifies four pathways in which these systems are perpetuated in Canada today:

- historical, multigenerational and intergenerational trauma;
- social and economic marginalization;
- maintaining the status quo and institutional lack of will; and
- ignoring the agency and expertise of Indigenous women, girls and 2SLGBTQQIA+ people. (p. 11)

The Saskatoon Homelessness Action Plan, acknowledges that “there are no easy solutions, but better policies that will fill the gaps and access to culturally competent supports are a good start” (SHIP, 2016, p. 10). These factors are complex and, consequently, complex solutions must evolve if meaningful, sustained change is to be achieved. The future of equitable housing across treaty land requires intentional dismantling of current social and political policies through thoughtful consultations with stakeholders who have amassed diverse individual experiences. Participants in the MMIWG inquiry poignantly underlined “that access to shelter is a basic human right, and that a lack of safe and affordable housing or shelter increases risks of violence and harm, presents a barrier to fleeing unsafe situations, or forces individuals in rural, remote, or northern communities to migrate to urban centres” (Vol. 1b, p. 146). The report identifies several barriers to accessing safe and secure shelter which include:

- Barriers faced accessing safe and secure shelter included these:
- Insufficient capacity in shelters and lack of shelters
- Shortage of subsidized housing
- Deferred maintenance challenges creating “poor living conditions, which negatively impact the sense of self-worth of individuals in need of shelter and housing”
- Risks of discrimination in shelters
- Lack of transitional housing for those transitioning from systems
- Strict policies against substance use in shelters
- Gender-based shelters and prioritization of women with children in housing creating barriers for families, men, and 2SLGBTQQIA individuals
- Financial barriers to public housing
- Inequitable access to housing where those with connections may receive preferential treatment. (Vol. 1b, pp. 147-148)

Undeniably, housing providers are doing what they can to support our local community. The Government of Canada and our local government authorities have re-committed to their shared mission of significantly reducing homelessness and those in core housing need, as well as

to developing and implementing a national reconciliation framework, informed by the Truth and Reconciliation Commission's (2015) recommendations. Inclusive housing policies that support housing security and intentionally strive to dismantle racist systems are of critical importance if we are to achieve an equitable future for all people who live on treaty land and greater Canada (SHIP, 2016).

CONCLUSION

This report provides a preliminary overview of current affordable housing programs available in Saskatoon, what the various programs cover, and what groups are targeted. It has explored federal, provincial, and municipal government roles in addressing the housing needs of those in greatest need and concluded that while programs are available and there are success stories and some exciting new developments to come, challenges remain to provide more sustainable options for the current crisis in housing affordability. The report highlights ongoing structural and systemic barriers to accessing safe, secure, affordable housing despite housing being acknowledged as a human right and despite federal reinvestment after decades of disinvestment and devolving responsibility to the provinces and territories—the implications of which are still felt in ongoing housing divides and aging infrastructure without resources for renewal. Of the 4,500 units in Saskatoon, roughly half are managed by Saskatoon Housing Authority (2/3rds for seniors and 1/3 for family) and the rest by over 30 non-profit and co-op providers. Zero units in Saskatchewan are considered to be in excellent condition and just 809 units are rated as being in good building condition, with 1922 units rated only in fair condition (CMHC, 2020).

Racialized and marginalized groups continue to be overrepresented among residents experiencing core housing need and homelessness. In addition to or intersecting with the overrepresented Indigenous population, women and members of the local LGBTQ2S+ community also experience an elevated risk of housing insecurity. Strong links between gender, domestic violence, and homelessness exacerbate the situation. Low- and fixed-income seniors represent another vulnerable group in the city. Housing providers report significant undercapacity with large waitlists (where they keep such records). The COVID-19 pandemic has exposed and exacerbated some of the housing and other inequities.

This foundational research is a basis for SSHRC-CHMC Partnership grant-funded research over the next five years (the CUISR team partnered with Cape Breton University's Catherine Leviten-Reid as principal investigator and co-investigator Jacqueline Kennelly at Carleton University). The research will provide in-depth analysis of the impact and outcomes of these programs to support evidence-based decision making on housing policy and provision. In addition, further study will explore the intersectionality of race, class, gender, abilities and how they can make

for different experiences of the same programs. A mixed methods approach will consist of literature review, environmental scan, survey instrument (with core questions across all regions plus region-specific questions), key informant interviews, and potentially arts-based methods (Knowles & Cole, 2008). In addition, a gender-based analysis plus (GBA+), decolonizing, participatory action research (Findlay et al., 2011; 2014), and case study design (Yin, 2009) will draw significantly on Indigenous methodologies emphasizing relationships, reciprocity, and respect (Smith, 1999) that will be key in any future project. The project will explore in what ways different programs may result in distinct shelter (affordability, security, quality) and non-shelter (safety, health and well-being, social capital, access to amenities and employment) outcomes—and differential impacts on women, men, and non-binary individuals, for instance.

This five-year research program will develop a national-level understanding of the role and effects of affordable rental housing of different kinds in the lives of those in greatest need, drawing on analysis of data from the National Housing Survey to complement, facilitate, and in turn learn from region-specific studies. The region-specific studies will explore the following distinct but related topics while building on anecdotal evidence of the significant effects of the COVID-19 pandemic:

- Tenant outcomes and experiences among those living in affordable units provided through Saskatchewan Housing Corporation's Rental Development Program.
- Comparing the experiences and outcomes of tenants living in subsidized, non-profit housing versus market rentals by using a socio-legal lens to analyze how affordable housing providers and market-based landlords interpret and apply eviction legislation and the consequences for those in greatest need.
- Responding to the needs and circumstances of Indigenous and non-Indigenous tenants in the city and examine how well rental housing providers work together with other human service systems to house those in greatest need.

Additionally, in collecting data, a participatory approach is a critical means of learning from lived experience/expertise for best outcomes/success indicators (Fafard, 2008). To analyze the data, an Advisory Committee of lived experts and academic and community researchers and partners will be engaged so that findings meet community needs, aspirations, and measures of success. As a result, it might achieve what a one-year review such as this could not in clarifying how different programs may have differential impacts on different communities and how programs designed to make housing more affordable make a difference in the lives of participating low-income households.

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APPENDIX A

Name of Organization	Name of Facility	Physical Address	Clients Served	Type of Housing	# of Clients Served Annually	# of Clients at one time	Number of Units; # rent geared to income units	Number of Beds	Waitlist	Contact Information
EMERGENCY										
<u>Saskatoon Crisis Nursery (now Haven Kids' House)</u>	Haven Family Connection	1020 Victoria Ave, Saskatoon SK, S7N 0Z8	Children 0 - 12	Emergency	1000 + (1004 2019-2020)	10	4 bedrooms	10 (7 beds, 3 cribs)		306-242-2433 lisa@havenfamilycoconnections.com director@sspc.ca
<u>Saskatoon Interval House</u>	Saskatoon Interval House	712 Victoria Avenue S7N 0Z3	Women and children fleeing violence	Emergency (up to 30 days)	155 children 138 women	12 women and 18 children	12 bedrooms (family suites and single room, including one accessible suite)	34		306-244-0185 www.saskatoonintervalhouse.org executive.director@intervalhouse.org
	Adelle House	628-10th Street E, Saskatoon, S7H 0G8	Women and children fleeing violence	Transition (1 year)		12 Women and their children	12+	12-unit: 3 bedroom, 2 bedroom and single bedroom apartments		
<u>The Salvation Army</u>	Crossroads	19th Street West, Saskatoon	Single men	Emergency 2019-2020 96% full;	~ 10,000	60	Traditionally 2 dorms (14-bed and 12-bed).	57 single rooms	First come, first served, but	(306) 244-6280

	SK, S7M 1N5			2020-2021 99% full	(estimated at 30 ppl/day x 365 days)		Changed to 20 single rooms 12 double and 25 singles for half way house additional cots in the eating hall or church area as needed		will find place if full	info@salvationarmysaskatoon.org	
<u>Lighthouse Supported Living</u>	304 2nd Avenue South Saskatoon, SK S7K 1L1	Men (age 16+) Women (age 16+)	27,477 emergency shelter stays (all adults) (2020)			Men-41 Women-20	Men-41 Women-20	Men-41 Women-20	Men-41 Women-20	Shelter first come, first served Housing: Depending on clients' unique housing needs: 1-24 months, or more	Tel: (306) 653-0538 Email: housing@lighthouseaskatoon.org
			Women (age 16+)	Emergency Stabilization unit (Sobering centre)	Men-30 Women-8	Men-30 Women-8	Men-30 Women-8	Men-30 Women-8			

YWCA of Saskatchewan Crisis Shelter and Residence	Crisis Shelter	510 25 St E, Saskatoon, SK S7K 4A7	Individuals with mental health issues, substance use disorder, in poverty, homelessness	Supported Living (includes 9 beds in Managed Alcohol Program, 22 beds in SHA-supported programs)	~78	68	68	68	-	YWCA of Saskatoon Crisis Shelter and Residence (306) 244-2844
			Adult Men and Women NB: about <4 children live in affordable units with parent	Affordable housing	~270	126	68 apartment units 11 community houses with 68 units/people	126	2 years or more	
			Women and at risk female youth experiencing domestic abuse, homelessness, addiction,	Emergency Up to 30 days	428 (125 children)	18 + children	18 females + their children	34	First come first served, but recorded over 3000 people turned	

			and mental health issues						away last year	
	Respite Room		Women with mental health/addictions	Emergency	-	1	1	1	-	
	Turning Points		Females 18+ recovering; referral and interview process	Supported/ Transitional up to one year	Opened July 2020	14	14	14	-	
	Wellness Recovery		Females youth coming to hospital for mental health/addictions issues	Supported/ Transitional	22	4	4	4	-	
SUPPORTIVE/TRANSITIONAL										
YWCA Youth Shelter	Margaret's Place	510 25 St E, Saskatoon, SK S7K 4A7	Youth aged 16 – 21	Emergency Referral from Social Services	-	6	4-bedroom suite (+2 for mental health support)	6	-Always full—youth can stay for couple of years	1-306-244-2844 info@ywcaskatoon.com

QUINT	Pleasant Hill Place	130 Avenue R South, S7M 2Z1	Women and their children Family Service referral 18-35 is the usual age range served	Transitional Supportive housing	16-21 only can stay until 21	In 2019-2020 9 moms and 12 children In 2020-2021 6 moms and 11 children	12 max	12	MSS workers send in referrals; currently no waitlist	info@quintsaskatoon.ca 306-978-4041 reagan@quintsaskatoon.ca	kfisher@ywcaskatoon.com
	Male Youth Lodge	1505 20 th Street West, S7M 0Z5	Male Youth; Social Services or Young Offender caseworker	Transitional Supportive housing	16-21 only can stay until 21	In 2019-2020 22 youth In 2020-2021 8 youth	10	10 No RGI MSS Funds the Youth staying at the Lodge	MSS referrals; currently no waitlist		
	Paul Wilkinson Place Kikino	136 Ave U S S7M3B8 522 Ave J S	Affordable housing	Long term	Apartment s	24 18		1,2 bedrooms	People applying every month as a	housing@quintsaskatoon.ca	

	Oskikamik	S7M 2A8 137 Ave T S S7M 3A7				18			check in for all		
	Condo	19 th Street E and Ave N S7M 3H1	Affordable Housing	long term		8 26			Check in every month	Note the apartments and Condo are for low income families and has support from other programs if needed	
	Townhouse s	1409 21st Street W – S7M 5Y2									
Cheshire Homes	John Owen House, Liberty House, Freedom House, and Independence House	2901 Louise Street, S7J 3L1	Young adults with physical disabilities	Supportive/Affordable rental Care attendance 24/7	-	28	28	28	2 ½ years waiting	306-374-6191 Accessible Home Cheshire Homes of Saskatoon Saskatchewan (cheshirehomesaskatoon.com)	

Elmwood Residences Inc.	Kinsmen Manor	2012 Arlington Ave, Saskatoon, SK S7J2H5	Adults with intellectual disabilities; admissions now closed	Supportive Living	30	30	30	30	306-374-5151 info@elmres.ca Elmwood Residences Inc. - Supporting Individuals Experiencing Intellectual Disabilities in Saskatoon (elmwoodyxe.ca)
	Supported Independent Living Program (SILP)	2012 Arlington Ave, Saskatoon, SK S7J2H5	Adults with intellectual disabilities	Supportive Living	28	28	Variable	4 - 7 residents per home	No waitlists for services. As vacancies become available, Elmwood works collaboratively with Ministry of Social Services – CLSD to fill space based on
	Community Homes	2012 Arlington Ave, Saskatoon, SK S7J2H5	Adults with intellectual disabilities	Supportive Living	59	59	11 homes	4 - 7 residents per home	

OutSaskatoon	Pride Home (partnered with Stewart Properties)	King George area; S7M 2H7	2SLGBTQ+ youth between age 16 and 21; older than 21 for the basement suite	Transitional Supported Independent Living; Independent Living with peripheral supports (basement)	8-16	6 upstairs, 1-2 downstairs	Six individual bedrooms with all in the 459/month range; two bedroom suite in basement for aging up (youth transitioning from Pride Home, but still in need of some added support) or older 2SLGBTQ youth needing less support – runs at 459 per room or 950	6 in main house; 2 in basement suite (suite often rented out somewhat independently	1-3 youth at any given time	the needs of the individual and of the other residents in the home	306-665-1224 Pride Home Manager: Chelsea Fulton: pridehome@outsaskatoon.ca
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Central Urban Métis Federation Inc (CUMFI)	Infinity House	S7M 2X9 315 Avenue M S 57M 2K5 (main office) S7M 3A7	High risk moms and their children	Transitional Supported living	14 moms and their children	14 moms + their children	for the entire suite.	Variable	No waitlist, works with Child and Family Services who refer clients	306-975-9999 cumfiadmin@sasktel.net
	Pritchard house	S7M 3B8	Single moms and their children	Transitional Supported living	8 moms + their children	8 moms + their children	8 suites	Variable		
	Trotchie House	S7M 2V9	Single dads and their children	Transitional Supported living	6 dads + their children	6 dads + their children	6 long-term suites	Variable		
	NiWaaapata hanaanik House	S7M 2V9	2 parent families with children	Transitional Supported living	11 families	11 families	11 suite apartment building	Variable3		
	Emergency Receiving Homes (3)	S7M 3B1 S7L 2V4 S7L 2R1	Children	Emergency up to 30 days Monitored 24/7	420	5		35		

	Emergency Suites		Children (large family siblings)	Emergency	-	11	2	Variable		
	McLeod House		Men in Addictions Recovery	Transitional Monitored living; staffed 24/7	12	16	12	16	No waitlist, referred from Sask Health or other	
	Aunties Place		Care for apprehended children	Temporary Strict staffing; monitored 24/7			5 suites			
CUMFI		406 Ave P South S7M 2W6 102 Ave U South S7M 2R5		Affordable Housing Zero tolerance			11 units 11 units	1,2,3 bedroom Bachelor, 1,2 bedroom		306-651-4122 or 306-651-0428
EGADZ	My Homes	485 1st Ave North	Youth 12 - 23, One Male	Transitional		55 youth; 22 children	11 Homes; 5 youth per		No waitlist, referred	306-931-6644

Sanctum Care Group	S7K 1X5		House 12 – 18							from SS and other organizations	info@egadz.ca
	Sweet Dreams	Mother 18+	Transitional						19	1	home + 2 children
	Baby Steps	Mother's working to get their children in their care again	Transitional						2 Mothers and up to 7 children	1	
	Mah's Place	Mother's 18+	Transitional						2 Mother's + their children	1	
	Cameron Home	Mother's 18+	Transitional						2 Mother's + their children	1	
	Fusion 22	Families 18+	Transitional						22 families	22 Apartments	
	134 Avenue O South, Saskatoon S7M 2R5	Adults living with HIV, requiring help to manage their	HIV Transitional Care Home and Hospice	-				10	1 home	10 beds	306-244-1200 info@sanctumcaregroup.com

		health conditions									Home - Sanctum Group (sanctumcaregroup.com)
Sanctum 1.5 (partnered with Stewart Properties)		HIV positive, high risk Pregnant women/new mothers at risk of having children apprehended	Transitional	Approx. 23 mothers and 21 babies	10 pregnant women, new moms usually up to 3 months	1 home	10 beds	Approximately 15			
The Beehive (partnered with Stewart Properties)		For clients who are no longer medically unstable but still require support	Transitional	-	~ 11	11 suite apartment building	Variable	-			
AFFORDABLE HOUSING*											
* Quint, CUMFI, and Cheshire Homes affordable housing included in entries above											

<u>Saskatoon Housing Authority (SHA)**</u> **See separate detailed listing in Appendix B of senior, family, and life lease	525 - 24th Street East Saskatoon SK S7K 0K9	Families, seniors, people with disabilities	Affordable rental – 2275 units 272 scattered site buildings including semi-detached, single family, multi-family, townhouse (3863 units)	48 seniors 60 singles or couples 142 single parents 73 families	400	2,600 apartments, semi-detached units, four-plexes, townhouses and houses RGI-2384	1,2,3,4,5 bed units	Family – 866 Senior – 1734 Non-elderly single – 25	306-668-2700 Carrie Leclair 306-668-2705 saskatoon.housing@sasktel.net
<u>Camponi Housing Corporation /SaskNative Rentals Inc</u>	1715 – 11 th Street West Saskatoon SK S7M 1H8	Aboriginal seniors, families, singles, and students	304 Affordable rental, 10 supported living 10 (3 2-bed, 7 3-bed) accessible; 330 non-accessible 3 bachelor	340 36 RGI 304 affordable Av rent 1 bed RGI: 477 2 bed RGI: 542 3 bed RGI: 884	15:11mth 19: 12 mth 27:15mth 16:30mth Total of 77	306-653-0384 <u>Home Camponi Housing Corporation</u>	164 more units to come online 2022-2024 70 one and two bedroom accessible		

			55 1bed 76 2 bed 160 3 bed 36 4+ bed	~250	About a ten-family turn over every year.	87	2,3, and 4 bedroom units	-4-6 years	(306) 242-0604 <u>www.rainbowhousing.ca</u>
Edwards Manor	1106 Avenue W North Saskatoon S7L 3H8	Families 8 units for individuals with physical disabilities	Affordable, supportive Housing 24 suites (one is resource room for tenants and support workers)	23		Affordable Rent Bachelor 528 1 bed 650 2 bed 900 3 bed 1045 4+ bed 1145	Collaboration of SNR and Saskatoon Indian and Metis Friendship Centre Home Fire Program	units for seniors and adults living with accessibility needs; the remaining 94 units mostly 4 bedroom units intended for large families.	
<u>Rainbow Housing Cooperative</u>	72-302 Berini Drive S7N 3P4								

<u>The Terra Housing Cooperative</u>	100-135 McCormack Road Saskatoon S7M 5K4	Families	Affordable rental	-80 adults 70 children	same- 2 and 3 bedrooms	48 two and three bedroom townhouses 2 accessible units for people with disabilities	Variable	-waiting list of at least a year	Email Office Manager: rhc@sasktel.net Email Property Manager: rhcpm@sasktel.net
<u>Saskatoon Tribal Council/ Cress Housing</u>	Suite 300 203 Packham Avenue Saskatoon, SK S7N 4S1	Indigenous Adults/Families	Affordable Housing (including WAS for 2 years). Many suites are at market value (below average rental).	1000+ Variable upon vacancy, can have up to 412 as main leaser (385 for Cress units and a further 25 for the	1000+	385 affordable housing units 10 of which are accessible. 163 are RGI-- part of CMHC operating agreements with 222 classified as market units (rented at	Variable	Waiting list is over a 1000. Depending on the type of unit required, applicants can wait for up to 3 years	(306) 244-7747 Desiree.nippy@sktc.sk.ca www.sktc.sk.ca

<u>Coopérative D'Habitation Villa Bonheur</u>	116 – 160 Meilicke Road Saskatoon S7K 6R1	Families, singles, seniors, university students	Affordable Housing/ Rental/Cooperative	Under 100	55 adults and 12 children	38	1,2, and 3 bedrooms	6 months to a year	(306) 242-4841 ybadmim@sasktel.net
			139 in apartment buildings. Cress has a stock of Multi-unit properties and single family homes.	units Cress manages		rates below the average rental cost in Saskatoon). A single mother of 2 (gross income of \$1600) has a rent of \$400. May be eligible for further childcare subsidy (if not receiving elsewhere). With previous subsidized daycare, utilities would be additional \$91 off. Total rent \$309.00.			

Stewart Properties	301-401 Ave P South Saskatoon S7M 2W5	Anyone	Affordable rent	80-100	80 unit in total	6 apartments	varies	No wait list	306-244-7368 Email: Ashlie@stewartproperties.ca www.stewartproperties.ca
	525 20th Street West Saskatoon S7M 0X6		Bachelor (\$900+); 1-bed (\$1050+); 2-bed (\$1150+); heat, water included			12 apartments			
	340 Ave D South Saskatoon S7M 1R1		1-bed (\$950+); 2-bed (\$1100+); 3-bed (\$1200+); heat, water included			9 apartments			
	173 Acadia Court S7H 4C4	Students, short-term rental	Suites with communal kitchen, living,						

			dining, entertainment, laundry (\$700+ includes heat, water, power, wifi)						
	Star Court 708 Ave R North S7L 2Z2	Seniors, people with disabilities	Accessible/affordable Bachelor (\$700+ includes heat, water)			16-unit			
	317 Ave E North Saskatoon S7L 1R9		1-bed unit (\$900 includes water)						
	349 Ave S South Saskatoon		3-bed (\$1350)						

Innovative Residential		S7M 3A1	101-B English Crescent S7K 8G4	Families, couples, singles	Affordable entry-level ownership	40 apartments and 34 townhouses	74 families	1000									306-979-7421 www.innovativeresidential.ca		
Westgate Heights Attainable Housing			3315 Centennial Drive Saskatoon S7L 6V4	Families	Affordable rental Apartments 1-bed \$750 2-bed \$950 3-bed \$1050 Includes heat and water Townhouse 3-bed \$1000 5-bed \$1210 Includes water	40 apartments and 34 townhouses	Variable										306-716-0316 www.westgatealliance.ca/Westgate-Heights/Attainable-Housing		

Juniper Housing Corporation			408 Ave. F South S7M 1T5	Low-income Seniors 65 or older and immigrants without children eligible for Canadian citizenship	Affordable rental	43 (19 studio and 24 one-bed units on 4 levels)											306-382-2222 information@juniperhousing.com www.juniperhousing.com/		
Jubilee Residences			Avenue R, North & 29 th Street West S7L 2Z3	Low-income seniors 55 years and over	Affordable rental In duplex and four-plex bungalows \$655 a month includes water and parking stall	241 46 one-bed											Housing coordinator Kathy Pawluk 306-955-0234 Ext 100; Ben Doucette, 306-955-0234 Ext 103 www.jubileeresidence.nces.ca		
			2602 Taylor Street S7H 1X2	Singles 55 and over	Affordable rental \$585-\$690 a month;	100													

<u>Luther Family Housing</u>	Cosmopolitan Court	2602 Taylor Street S7H 1X2	Two person/singles 55 and over	Includes water, heat, electricity	Affordable rental One-bed cottages \$580-\$675 a month; includes water and heat	100	95	44 one-bed cottages/51	20-3 bedroom Townhouses and 10 3-bed accessible bungalows	6 months to a year	Bev Geldart 306-664-0501 Ext 223
											1212 Osler Street Saskatoon, SK S7N 0T9
		270 Heritage Way Saskatoon S7H 5N8	Families		Affordable rental Subsidize, and tenant pay 30% of gross income	30					bgeldart@luthercare.com https://luthercare.com/ Luthercare Communities

<u>National Affordable Housing Corporation</u>	Hartford Heights	118 Shillington Crescent S7M 3Z9	Low-income singles, couples, and families	Rental	20 households	N/A	20 RGI	Mix of 2- and 3-bed	15	info@nahcorp.ca	1212 Osler Street Saskatoon, SK S7N 0T9
											info@nahcorp.ca
	Urban Flats II	730 Baltzan Boulevard S7W 0W7	Low-income singles, couples, and families	Affordable Rental	20 households	N/A	20 below market	2- and 3-bed apartments	10	info@nahcorp.ca	
	Willowview Heights	107 Thode Avenue S7W 1E9	Low-income singles with intellectual disabilities	Rental	9 individuals	9	9	3 2-bed and 3 3-bed	12	info@nahcorp.ca	
SENIORS/SUPPORTIVE HOUSING											
<u>McClure Place</u>	Tower	1825 Mckercher Drive S7H 5N5	Seniors 55+ 108 suites in McClure Place tower,	Affordable rental 73 life lease units and 35 subsidized rental units	108	108		1-, 2-bed 30% of monthly income (based on Sask Housing	Yes	306-955-7677 www.mcclureplace.ca info@mcclureplace.ca	
The Tower and Amy's House are both											

outreach projects of <u>McClure United Church</u>	Amy McClure House	292 Heritage Way S7H 5T4	Seniors with reduced physical or cognitive abilities January 1, 2021, the monthly fee for single occupancy is \$3,675; double occupancy is \$5779.00.	Supportive Living/Affordable rental	21	21				Graduate Rent Scale) + \$145 per month single; \$257 per month Two Persons (Reviewed annually by Board)	www.mcclureplace.ca/amy-mcclure-house/ Tel: 306-955-9439 amyshouse@mcclureplace.ca
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<u>Sherbrooke</u>	Central Haven Special Care Home Long term care	1020 Avenue I North S7L 2H7	Seniors	Seniors Supportive/Affordable rental	60	60	26	-varies	306-844-4040 www.sherbrookecommunitycentre.ca
<u>Knights of Columbus Charities Inc</u>	Columbian Manor	2940 Louise Street S7J 5K2	Seniors 55+	Seniors Supportive/Affordable rental; 51 supportive living units for low-income seniors	260 seniors		51		306-373-8160 www.kccharitieshousing.com
	Columbian Place	1407 20th Street West S7M 0Z3	Low-income seniors (annual income less than \$44,500)					4-storey 1- and 2-bed apartments; utilities except electricity & telephone	
<u>Circle Drive Place</u>		3065 Preston Ave S7T 1C4	Senior (55+)	Seniors Supportive/Affordable rental 30% of gross income	82 Singles or Coupled		74 units available for Life Lease, 4 Supported Units	Variable	306-955-2211 https://circledriveplace.ca

<u>Abbeyfield House Saskatoon</u>	Bethany Court	1320 Avenue K South S7M 2G8	Seniors	with subsidy from Sask housing	10-15	10-15	10	Single person bed-sitting rooms with en suite and common areas within one house	- Waitlist Sponsor required for medical appointments etc	circlecare@saskatoonhealthregion.ca
<u>Saskatoon Mennonite Care Service (Bethany Manor)</u>	Bethany Court	110 La Ronge Road, Saskatoon SK S7K 7H8	Seniors 55+	Seniors Supportive/Affordable rental \$1,450 includes 3 meals a day (breakfast prepared by tenants); cable and landline extra	variable	variable	18	Variable (2-3 bedroom townhouses)	Waitlist They also have social	306-242-9019 info@bethany55plusiliving.ca

<u>Hyde Park Care</u>	Bethany Manor	100-333 Slimmon Place S7V 0H9	Seniors 55+	monthly fees \$1,222 to \$1,290/month + heat and electric	71	71	56	5-storey apartments (two-bedroom units)	housing programs at 30% of your income	www.bethany55plusiliving.ca
	Bethany* Place		Seniors 55+	* Affordable rental (\$44,500 max household income)	45	45	45	* 4 storey (one-bed) apartments		
	Bethany Tower**		Seniors 55+	** Life lease \$1,250-\$1,409/month plus heat and electricity.	84	84	56	9 one bedroom 12 two bedrooms for 35% of income for affordable		

Elim Lodge	"Sister facility" of Hyde Park	1123 Moss Avenue S7H 5K8	Seniors	Affordable rental/life lease/ Assisted living 18 one-bed rental \$693/m; 6 2-bed, \$788 Phase 2 and 3 one-bed rental, \$788 + electricity, telephone and cable	212	212	64 rental suites, 164 Life Lease Suites, 12 Assisted Living Suites	Variable (one and two-bedroom units)	(306) 955-0488 contact@elimlodge.org
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APPENDIX B


Saskatoon Housing Authority Property Name (if available)	Housing Type	Number of Units at Property Total: 2275	Address of Building	Postal Code or Codes*	Designated Renter (if information is available)	Rent Options	Type	Notes
No name	Seniors	129 unit apartment complex	439 5th Avenue North	S7K 6Z5	Seniors	Monthly	1 and 2 bedrooms	Parking extra per month All have the same postal code
King Edward Place	Seniors	116 unit apartment complex	530 25 th Street East	S7K 7E2	Seniors	Monthly	1 and 2 bedrooms	Parking extra depends on availability and additional utilities flat rate
McAskill Manor	Seniors	77 unit apartment complex	2315 20 th Street West	S7M 5A2	Seniors	Monthly	1 and 2 bedrooms	Additional charge parking on availability and power
Arbor Green	Life Lease	50 unit apartment complex	1430 Ave M. South	S7M 5C3	Seniors		1 and 2 bedrooms	\$25. Per month parking Same postal code
Harry Landa Court	Seniors	102 unit apartment complex	805 Avenue P N	S7L 2W3	Seniors	Monthly	1 and 2 bedroom	Parking extra and utilities flat rate
No name	Seniors Housing	16 unit apartment complex	1904 Main Street	S7H 0L8	Seniors	Monthly	1 bedroom	1 parking supplied and tenants pay for power
No name	Senior housing	54 unit apartment complex	425 5 th Avenue N	S7K 6Z4	Seniors	Monthly	1 and 2 bedrooms	Parking extra per month
Clinkskill Manor	Senior housing	81 unit apartment complex	115 19 th street E	S7K 7Y8	Seniors	Monthly	1 and 2 bedrooms	Parking extra cost and utilities extra flat rate
McNaughton Place	Seniors	120 unit apartments	302 6 th Avenue N	S7K 5A8	Seniors	Monthly	1 bedroom	Parking extra/ tenants pay power
Riversdale House	Seniors	77 unit apartments	332 Ave B South	S7L 2W2	Seniors	Monthly	1 and 2 bedrooms	Parking additional cost and availability and power
McNaughton Place	Seniors	120 unit apartment complex	302 6 th Avenue N	S7K 4A8	Seniors	Monthly	1 bedroom	Parking additional cost Pay for power

Scott Towers Forget Towers	Seniors	254 unit apartment complex	2501 Louise Street 2503 Louise Street	S7J 3M1 S7J 3Z6	Seniors	Monthly	1 and 2 bedrooms	Pay for power and parking is additional
Shephard Apartments	Seniors	154 unit apartment complex	535 24 th street East	S7K 4K5	Seniors	Monthly	1 and 2 bedrooms	Pay for power and parking is additional
Southerland House	Senior	45 unit apartment complex	201 108 th Street	S7N1P7	Seniors	Monthly	1 and 2 bedrooms	Pay for power and parking is additional
Brightwood Terrace	Family Housing	42 unit apartment complex	24 Central Place	S7N 2S2	Family	monthly	2 bedrooms	1 parking with each unit; pay power
Berryridge	Family Housing	26 unit townhouse	Corner of Ave Q and R and 20 th Street West 112 Ave R South 132 Ave R South 137 Ave Q South 1914 20 th Street West 1922 20 th Street West	S7M 2Y7 S7M 2Y7 S7M 2X9 S7M 1A4 S7M 1A4	Family	Monthly	2, 3 and 4 bedrooms	1 parking stall provided, and tenants are responsible for all utilities
Dondonald Village	Family Housing	94 unit townhouses	3240 33 rd Street West	S7L 6S9	Family	Monthly	1,2 and 3 bedrooms	1 car per unit, pay for power and energy
East Winds	Family Housing	27 unit apartment complex	1114 Avenue W N	S7L 3H7	Family	Monthly	1 and 2 bedrooms	1 parking stall and pay for power
No name	Family Housing	12-unit Townhouse	Egbert Avenue and 108 th street	S7N1X1	Family	Monthly	2 and 3 bedrooms	1 parking stall and pay for all utilities
Embassy Drive	Family Housing	144 units in five apartment buildings	Wellington Street and Avenue M South 1313 Wellington Street 1401 Wellington Street 1405 Ave M South 1415 Ave M South 1425 Embassy Drive 1431 Embassy Drive	S7M 4E4 S7M 1L3 S7M 2M6 S7M 2M6 S7M 4E5 S7M 4E5	Family	Monthly	1,2,3 bedrooms	1 parking stall and pay for power


Leif Erickson Place	Family Housing	63-unit Townhouse	1309-1307 Rusholme Road	S7L 0G9	Family	Monthly	2,3,4 bedroom	Additional cost for parking and pay all utilities
Monarch Yards	Family Housing	18-unit Townhouse	219 Avenue K South	S7M 0Y8	Family	Monthly	2,3 bedrooms	1 stall per unit and pay for power and energy
Robinson Manor	Family Housing	24 unit apartment complex	126 Avenue W South	S7M 3G1	Family	Monthly	1 and 2 bedrooms	1 stall per unit, tenants pay power
Rosewood	Family Housing	24 unit apartment complex	306 Silverwood Road	S7K 6Y4	Family	Monthly	1 and 2 bedrooms	1 stall per unit tenants pay for power
Russell Manor	Family Housing	116 unit apartment complex	222 Lenore Drive	S7K 6S2	Family	Monthly	1 and 2 bedrooms	1 stall per unit pay for power
SouthWinds	Family Housing	27 unit apartments	1102 Avenue W N	S7L 3H7	Family	Monthly	1 and 2 bedrooms	1 per unit pay for power
St. Pauls Place	Family Housing	75 unit townhouses	Avenue R N and Rushholme Road	S7L 0H1	Family	Monthly	2,3,4 bedrooms	1 stall and pay for all utilities
No name	Family Housing	66 unit Townhouse and Apartment Complex	Sturby Place and Arlington Avenue	S7J 2X4	Family	Monthly	2,3,4,5 bedrooms	1 stall and pay for all utilities
Westridge Village	Family Housing	75 unit Townhouses	3144 Laurier Drive	S7L 5S7	Family	Monthly	2,3,4 bedrooms	Parking extra and all utilities except water and sewer
Westview Place	Family Housing	47 unit Townhouse and apartment complex	33 rd Street West & Davidson Crescent	S7L 3H9 S7J 2X4	Family	Monthly	2,3,4 bedrooms	1 parking stall included. All utilities

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