

Innovative Solutions for Affordable Housing

2008 Housing Business Plan

The City of Saskatoon recently adopted the 2008 Housing Business Plan which included measures designed to increase the availability, suitability and variety of housing options available in Saskatoon, particularly focusing on encouraging and incorporating affordable housing in the City's development.

Housing Incentives

The City of Saskatoon's housing policy is designed to encourage innovative approaches to housing provision in order to address the variety of housing needs in Saskatoon. The goal of the policy is generally to increase the supply of housing with a particular focus on encouraging affordable options.

Capital Funding for Affordable Housing (revised)

The City contributes **10% of the total project costs** for the residential portion of any eligible affordable housing project as approved by City Council. No restrictions exist regarding the type of housing that can be provided or who can provide it - so long as the project meets the program's eligibility requirements. Priority is given to government supported applications.

Tax Abatements for Affordable Housing (new)

The City provides a **five-year incremental property tax abatement** for the residential portion of any eligible affordable rental project provided by a non-profit organization. The housing provider is thereby sheltered from an increase in taxes resulting from the project for a term of five years.

Permit Rebates for Secondary Suites (new)

The City provides **rebates of fees** for the creation of new or for legalization existing secondary suites. The rebates apply to the following: building permit, development permit, plumbing permit and legalizing an existing suite.

Priority Review (new)

Permit applications for affordable housing projects benefit from a priority review process which means that the reviewing branches or departments **review these applications first**.

Initiatives

These initiatives are intended to work in conjunction with and augment the City's existing Housing Incentives in order to increase the supply of affordable housing by 500 units per year. This target is to be achieved through the active participation of other sectors of the economy in addition to government including: non-profit housing providers, faith-based organizations, financial institutions, private developers, and investors.

Bonuses to Encourage Inclusionary Housing

The City will undertake consultations to implement a bonus provision in the zoning bylaw to encourage inclusion of affordable housing in housing developments.

New Zoning District for Entry-level and Affordable Housing

The City will explore the creation of a new zoning district designed specifically for entry-level and affordable housing to be applied in new and existing neighbourhoods.

Provide Disposable Land to Affordable Housing Providers

The City will offer disposable City-owned land to affordable housing providers for direct sale.

Permanent Affordable Housing

The City will investigate the feasibility of creating a new non-profit entity to hold ownership and rental units in trust, removing them from the influence of the market while allowing residents to benefit by earning some equity.

'First Home Ownership Program'

The City plans to identify sites in new City-owned neighbourhoods for housing that can be provided at low price points for affordable ownership opportunities.

Policy Review for 'Granny', Garage, and Carriage Suites

The City will investigate the feasibility of permitting the construction of 'Granny', Garage, and Carriage suites which are currently not permitted anywhere in Saskatoon.

Recent Innovative Housing Solutions:

My Home Structured Independent Living Program (3 & 4)

Sponsoring Organization: Saskatoon Downtown Youth Centre Inc. (EGADZ)
 Total Capital Investment: \$628,414
 City Contribution: \$49,200
 Housing Units Created/Expected: 12 Rooms
 Location: 3430 & 3434 37th Street West

This project will provide transitional housing and support services for vulnerable young women between the ages of 18 and 23. The 12 rooms will be located in two housing units in a residential neighbourhood.

QUINT Affordable Rentals

Sponsoring Organization: QUINT Development Corporation
 Total Capital Investment: \$810,000
 City Contribution: \$76,950
 Housing Units Created/Expected: 18
 Location: 137 Avenue T South

The project involves the purchase and renovation of an existing 18-suite building to provide affordable rental accommodations and support services to low-income residents.

Home Start Affordable Housing Initiative

Sponsoring Organization: Affinity Credit Union
 Total Capital Investment: \$8,000,000
 City Contribution: \$400,000
 Housing Units Created/Expected: 28 approved applications, 17 have resulted in purchases.
 Location: City-wide

Through this program, the City assists low- to moderate-income individuals and families to become homeowners by contributing 5% towards the purchase price of a home. The FirstSask Credit Union has set aside \$8,000,000 in mortgage funding for this program.

Bethany Manor

Sponsoring Organization: Saskatoon Mennonite Care Services Inc.
 Total Capital Investment: \$7,744,313
 City Contribution: \$280,000
 Housing Units Created/Expected: 56
 Location: 209 & 210 Pinehouse Drive

This project involves the creation of 46 life lease and 10 rental units for low income seniors and includes access to numerous assisted living services.

Hunter Crossing

Sponsoring Organization: Affordable New Home Development Foundation
 Total Capital Investment: \$5,600,000
 City Contribution: \$39,600 to \$114,000
 Housing Units Created/Expected: 40 units, of which 12 will be affordable
 Location: 135 Keedwell Street

This project involves the construction of 40 new housing units in the Willowgrove neighbourhood of Saskatoon for the purpose of freehold ownership. Of these 40 units, at least 12 will be affordable to low-income households.

18th Street West Habitat Build

Sponsoring Organization: Habitat For Humanity, Saskatoon
 Total Capital Investment: \$1,888,000
 City Contribution: \$94,400
 Housing Units Created/Expected: 16 homes for ownership
 Location: 2700, 2800 & 2900 blocks of 18th Street West

This project involves the creation of 16 single-household, affordable homes for low-income working families to purchase.

Juniper Integrated Housing Project

Sponsoring Organization: Juniper Housing Corporation
 Total Capital Investment: \$4,767,842
 City Contribution: \$322,400
 Housing Units Created/Expected: 43
 Location: 408 Avenue F South

The Juniper Integrated Housing Project will provide affordable housing units to seniors requiring assisted living services, independent seniors and new immigrants without children.

Hopkins Housing II

Sponsoring Organization: Cress Housing Corporation
 Total Capital Investment: \$780,155
 City Contribution: \$42,000
 Housing Units Created/Expected: 12
 Location: 604 Hopkins Street

The Hopkins Housing II project will provide 12 units of affordable rental accommodation to Aboriginal tenants. It will provide supportive transitional housing to help tenants live independently.

Expansion of Columbian Manor

Sponsoring Organization: K.C. Charities Inc.
 Total Capital Investment: \$5,144,000
 City Contribution: \$255,000
 Housing Units Created/Expected: 51
 Location: 2940 Louise Street

This expansion of Columbian Manor will provide affordable rental accommodation to individuals seeking "supported seniors' living" to help them remain independent

