City of Saskatoon

Infill Residential Development: Recommendations for Regulatory Changes

December 2025

Developed for the City of Saskatoon by:

mddl / Small Housing

Report Summary

This report is intended to provide guidance to the City of Saskatoon on improving yields of infill housing development. As part of this work, we examined barriers, opportunities and gaps to achieving the city's target of accommodating 10% of new growth through neighbourhood infill development, which has mostly fallen short of these targets between 2019-2023 (Growth Monitoring Report) .

This is being done in the context of ongoing housing work by the City of Saskatoon and is an initiative of the City's Housing Action Plan, which was developed in support of the City's Housing Accelerator Fund application.

The recommendations developed and presented in this report are based on several efforts, including:

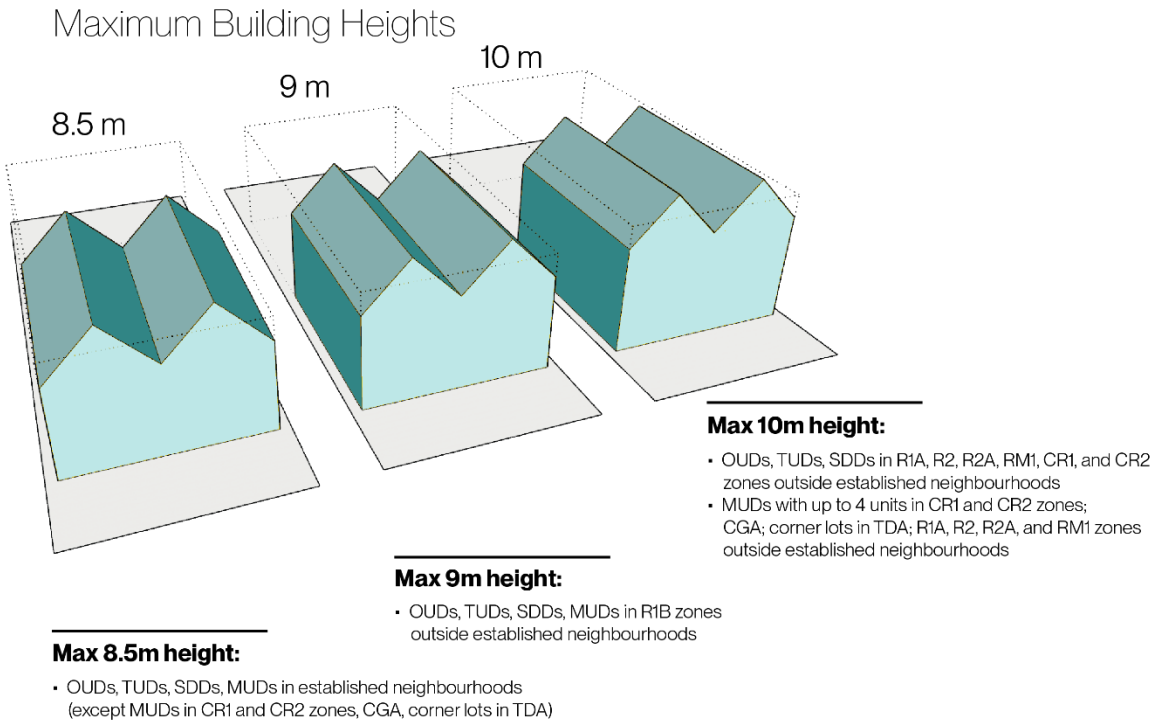
- A **comparative analysis from other Canadian cities** of regulatory and programmatic elements related to infill development.
- **Whitecard modeling and pro forma analysis** of potential development scenarios for neighbourhood infill to determine possible options for future projects.
- **Focused engagement with developers, community association representatives, industry professionals, and City staff throughout** the project on challenges to infill and impacts from potential solutions.
- A **comprehensive review of existing regulations** in the Zoning Bylaw, including working calculations and models to demonstrate the impacts of different requirements on residential development.

Relevant recommendations are included as part of a section that include ten distinct topics. These topics are based on discussions with involved groups and City staff and summarize major domains for City action. They include the following:

1. **Make maximum building heights in R districts consistent.** Maximum heights for residential buildings have different heights between different zoning districts and contexts. The City should align height requirements across the different districts, while retaining the 8.5-metre maximum heights for housing in established neighbourhoods over the short term.

   Exhibit 1 highlights the variation between maximum building heights across lower-density R zoning districts:

Exhibit 1. Maximum Building Height Comparisons.



2. **Sidewall area regulations that manage building massing should be adjusted to address its effects on design and internal space.** Sidewall area regulations are calculations that manage the bulk and massing of homes in established neighbourhoods in lower-density residential districts. They provide a trade-off between height and length and generally manage the scale of residential development. However, these regulations often penalize desirable features in a dwelling, such as larger side setbacks, gable ends, and

articulation. Replacement regulations such as stepped height requirements or maximum building lengths can help to address these issues while maintaining the intent of keeping bulky development from overwhelming neighbourhood character.

The following graphics highlight certain considerations with sidewall area calculations:

- Exhibit 2 presents an example of what counts as “sidewall area” for the regulatory calculations.
- Exhibit 3 shows how sidewall area regulations impact the length of residential buildings if building height and width are kept constant.
- Exhibit 4 shows how these regulations mean that increasing building heights will reduce the length of the building that you can construct.
- Exhibit 5 shows that building a house with a side-facing gable end that counts as sidewall will require reducing the length of a house.

Exhibit 2. Examples of Sidewall Area Calculations.

Exhibit 3. Effects of Sidewall Area Calculations on Building Bulk.

Semi-detached dwelling
2 storeys + basement

7.62 m x 38.1 m lot
(25 x 125 ft)

Total gross floor area: 257.0 sq m
Average unit size: 128.5 sq m

Multiple-unit dwelling (4 units)
2 storeys + basement

15.2 m x 38.1 m lot
(50 x 125 ft)

Total gross floor area: 577.1 sq m
Average unit size: 144.3 sq m

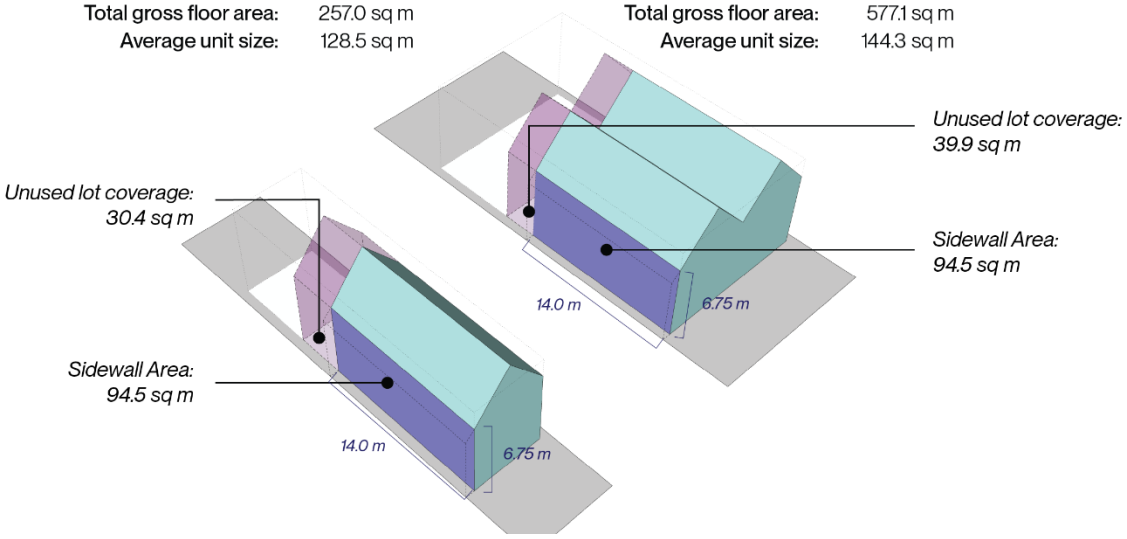
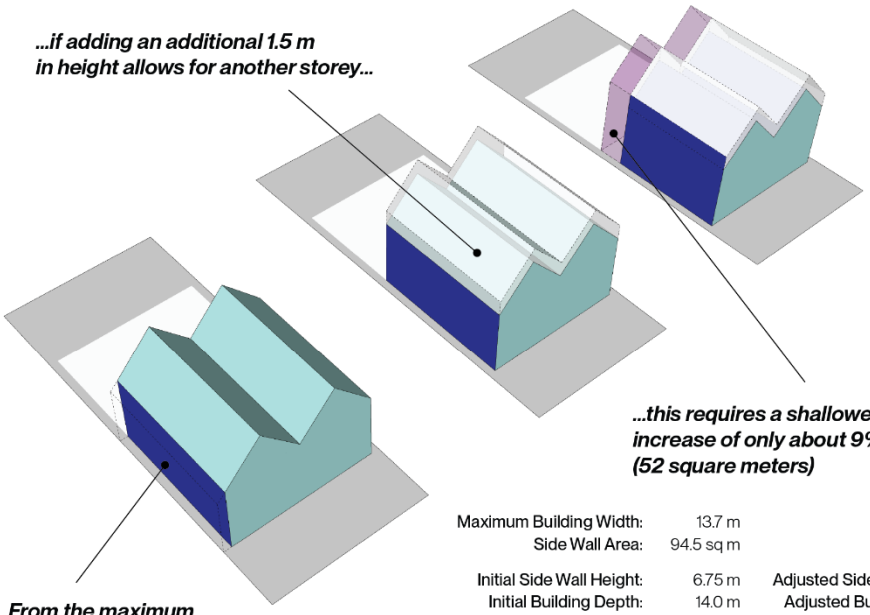
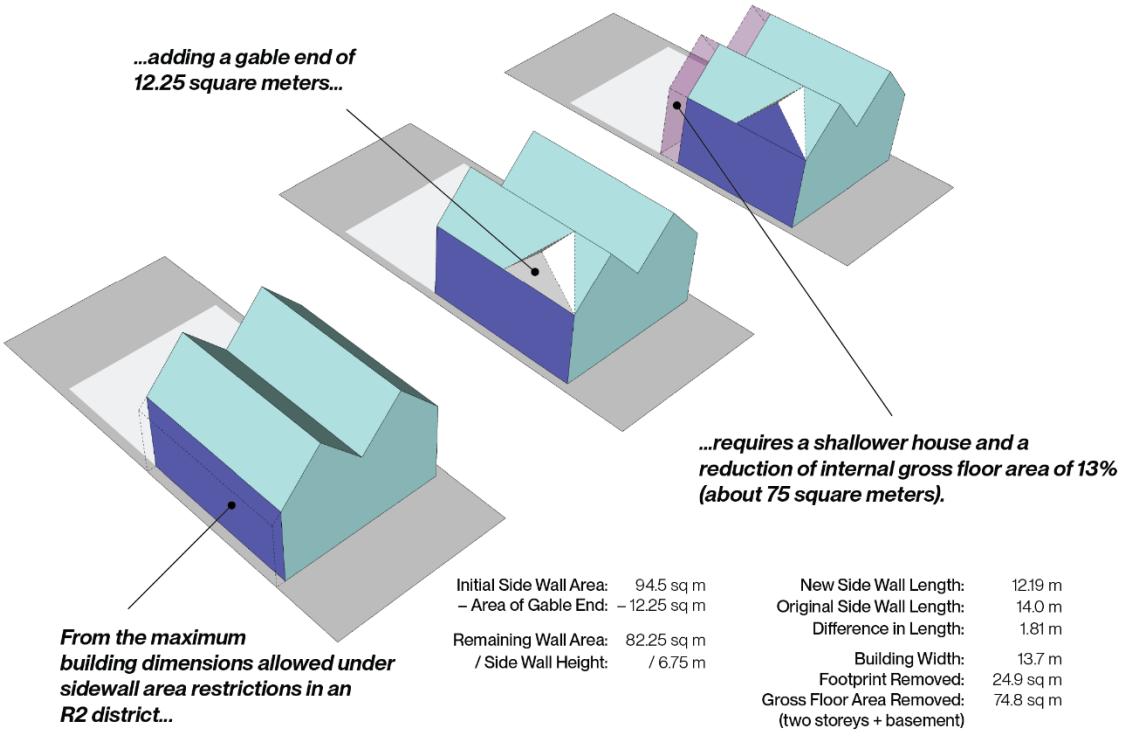


Exhibit 4. Relationships Between Sidewall Area and Height.



Maximum Building Width:	13.7 m		
Side Wall Area:	94.5 sq m		
Initial Side Wall Height:	6.75 m	Adjusted Side Wall Height:	8.25 m
Initial Building Depth:	14.0 m	Adjusted Building Depth:	11.5 m
Initial Building Footprint:	192.4 sq m	Adjusted Building Footprint:	157.4 sq m
Initial Gross Floor Area: (two storeys + basement)	577.1 sq m	Adjusted Gross Floor Area: (three storeys + basement)	629.5 sq m

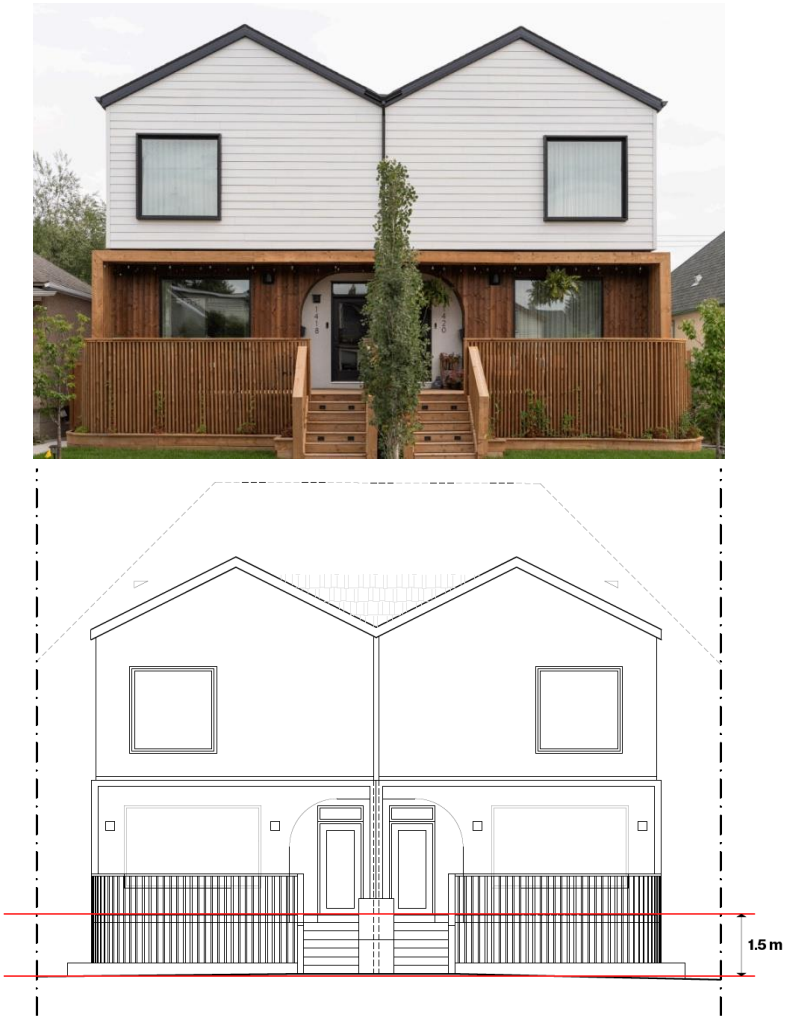
Exhibit 5. Relationships Between Sidewall Area and Gable Ends.



3. **Front door sill height requirements should be shifted to design guidelines.** Regulations now require that the sill of an entrance to a home located in a Category 1 neighbourhood is not located more than 1 metre above the finished grade. This is intended to ensure that designs of new residential development engage with the streetscape and present active frontages. However, this can be prescriptive and does not necessarily guarantee good design, while complicating the use of basement space as a living area and potentially increasing costs. These requirements should be removed from the Zoning Bylaw and potentially shifted into design guidelines.

   Exhibit 6 shows an example of a residential design for a fourplex with two suites in Calgary that includes sill heights at 1.5 metres, higher than the current allowable sill heights under zoning requirements.

Exhibit 6. Example of Residential Design with Higher Sill Heights.

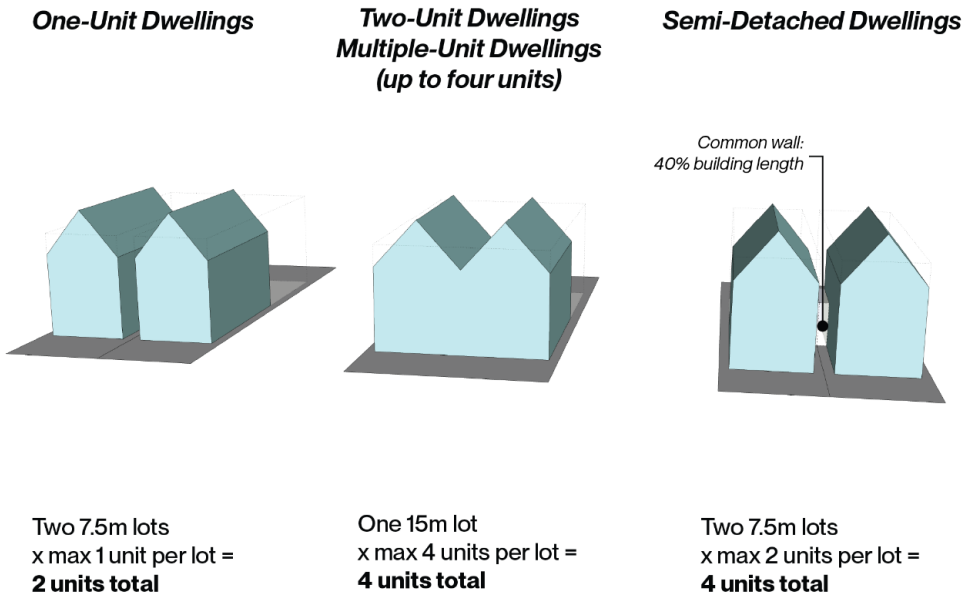


Source: mddl, 2025.

4. **Allowable lot widths under the Zoning Bylaw should consistently reflect densities of four units per lot in R zones.** Under recent changes, lower-density R districts have been allowed to include four units for each lot with a 15-metre frontage. However, this density is not always consistent with other configurations: two-unit dwellings (TUD) are only permitted on 15-metre lots but a semi-detached dwelling (SDD) on a 7.5-metre lot can include two units. The frontage requirements by use in zoning should be adjusted for smaller lots to ensure the same densities are possible regardless of lot size.

   This is highlighted in the graphic in Exhibit 7 below:

Exhibit 7. Comparisons of Different Housing Types and Densities in R Zones.

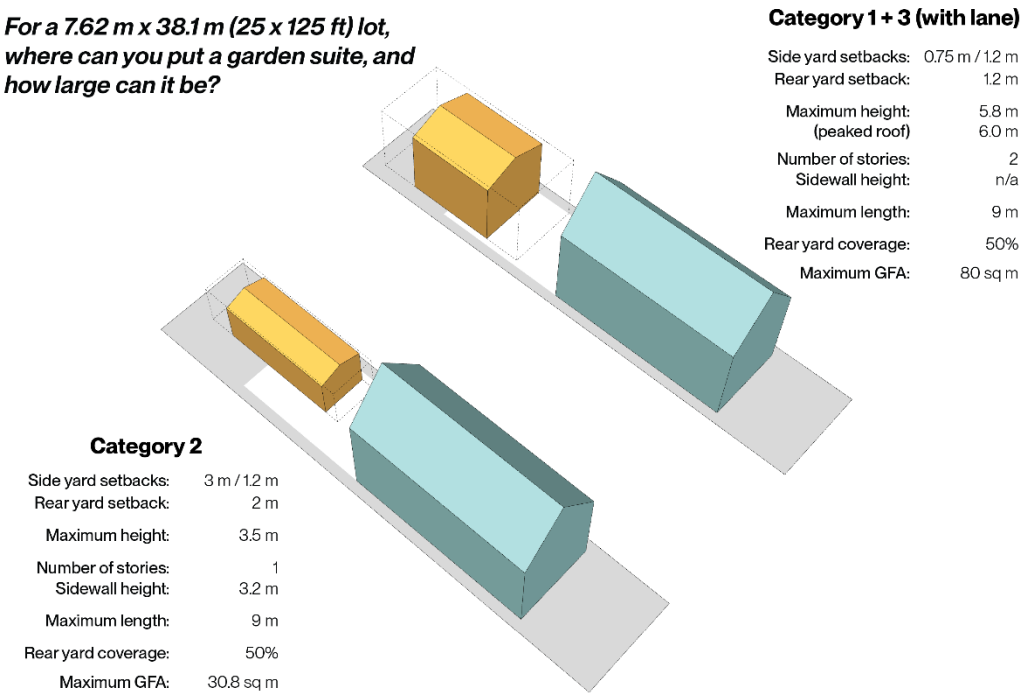


5. **The 60% limit on residential lot widths should be removed as inconsistent with allowable density provisions.** Requirements under the Zoning Bylaw restrict lots in Category 2 neighbourhoods to be a minimum of 60% of the average width of one-unit (and in some cases two-unit) dwelling lots in most lower-density R zoning districts. As with the previous recommendation, this means that smaller lots cannot achieve the same densities as larger lots, even if almost the same development is allowed. Removing the 60% rule can help to ensure consistency the densities allowed, regardless of lot configuration or housing type.

6. **Regulations for garden and garage suites should be dependent on rear lane access and not on location.** Under the current regulations for garden and garage suites, Category 2 neighbourhoods have several dimensional requirements that can prevent them from being sited effectively on an existing property. Large side setbacks can restrict their size and location on narrower lots, and one-storey height limits on garage suites make them impractical to build. Additionally, unlike in Category 1 and 3 neighbourhoods, Category 2 neighbourhoods do not have different requirements when there is rear lane access. These regulations should be made consistent throughout the city, with regulations for garden and garage suites that differ based on rear lane access only.

Exhibit 8 shows how the massing of garden suites differs between neighbourhoods for lots which are serviced by a lane in Category 2 neighbourhoods.

Exhibit 8. Differences in Garden Suite Dimensional Requirements between Neighbourhoods.



7. **Greater densities should be explored for corner lots.** Corner lots can be ideal locations for accommodating additional density as they can minimize the impacts of more units on a block. Under current zoning, corner lots in the Transit Development Area (TDA) can accommodate higher lot coverage, and can be built to greater heights without sidewall area limits in established neighbourhoods. However, these lots are still limited to three- and four-unit dwellings in many cases. Changes in allowable densities on these sites, potentially as a discretionary use, would permit up to six units to be accommodated on these sites. This would not require increases in the bulk and massing of these developments but could include additional site requirements and Council review to address impacts on neighbouring uses.

   Exhibit 9 provides an example of a townhouse development located on a corner lot. This is one example of the type of development that could be accommodated on a site at a higher density than what is currently allowed in R zoning districts.

Exhibit 9. Example of a Corner Lot Townhouse Development (Calgary, AB).

Source: RNDSQR, 2025.

8. **Consolidation of zoning districts could streamline and simplify zoning regulations.** As at least four units per lot are now allowed across all low-density R districts, the lower-density districts now have only minor differences between each another. Combining similar R districts can therefore streamline the zoning bylaw, simplify requirements, and reduce redundancy. This would require addressing some minor differences in allowable uses, minimum frontages, and front setback requirements. However, a much smaller number of zones could address development in residential neighbourhoods, especially if a small number of neighbourhood-specific dimensional requirements remain where needed.[1]

9. **Public resources for homeowners and builders should be expanded to encourage infill development.** The City's Regulations and Design Guidelines for Primary Dwellings provides guidance for planning, designing, and constructing infill dwellings, and includes important building and site design considerations for projects in established neighbourhoods. While this document has been a good source of information, it should be revisited as a guide to give information to homeowners and developers about neighbourhood considerations and the steps of the broader development process. This

[1] For example, current dimensional requirements for R2 districts in the Montgomery Place neighbourhood have different side width and depth requirements as per s.8.4.4(6).

would include a comprehensive rewrite and expansion of the text. This can help to encourage new infill projects that align with the design of established neighbourhoods.

10. **Additional review is necessary to confirm alignment between the Zoning Bylaw and Building Code.** While out of scope for this analysis, the research and engagement conducted suggested that components of the Zoning Bylaw may need to be reviewed in the context of the Building Bylaw to make sure that there is full alignment. Components such as minimum side setback regulations and requirements for access/egress and side windows, should be assessed to determine if the types of development described in the Zoning Bylaw are allowed or feasible under building code requirements. If there is a mismatch, it may be necessary to adjust these bylaws to align the Zoning Bylaw to reflect development designs that would be allowed on a site overall.

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Introduction

Overview

Saskatoon, as the largest city in Saskatchewan, has consistently been a major population centre, experiencing significant growth – an estimated 1.6% annually between 2001 and 2021. The City's planning frameworks, including the Official Community Plan, have been proactively geared towards accommodating this growth, aiming for a half-million residents.

However, this population increase has not been matched by sufficient residential construction, echoing a national trend. Despite continued growth projections, Saskatoon faces ongoing challenges with affordable and accessible housing, mirroring issues prevalent across Canada. The 2020 Official Community Plan provides strategic guidance towards addressing ongoing needs for housing, including:

- A focus on complete, walkable, vibrant neighbourhoods with a mix of uses.
- A target of 50% of all new growth as infill, with at least 25% of new growth being accommodated in Strategic Infill Areas through redevelopment, at least 10% as neighbourhood infill in existing communities in the city, and up to 15% as corridor growth.
- Transit-supportive density targets for new neighbourhoods of 17.3 homes per hectare (7 homes per acre).
- Encouragement of multiple forms of housing to meet different household types and incomes.

Despite encouraging goals, actual growth between 2019 and 2024 fell short of targets. The City's 2024 Growth Monitoring Report indicates neighbourhood infill accounted for only 5-8% of new housing annually, with no strategic infill development occurring. Overall, the 14% five-year average infill rate is substantially lower than intended.

This shortfall is being addressed by the City through the Housing Action Plan. The Housing Action Plan encompasses 13 housing-related initiatives, including:

- Accelerating downtown housing development.
- Implementing new corridor zoning districts.
- Reducing parking requirements.
- Removing barriers to the development of accessory dwellings.
- Creating a new development incentives program.
- Developing programs to encourage the use of underutilized properties and disincentivize vacant and abandoned properties.
- Developing City-owned properties for affordable housing.

- Encouraging “missing middle” housing.
- Working with post-secondary institutions to support increasing housing density near them.

With respect to low-density housing options, the City amended the Official Community Plan and Zoning Bylaw in June 2024 to allow up to four housing units per lot in all residential zoning districts. This was intended to promote middle housing development.

These changes have presented opportunities for developers and builders looking to provide more infill housing options, including fourplexes, townhomes, secondary suites, garden and garage suites. However, an additional review is essential to identify any further obstacles to achieving infill targets and meeting housing needs.

Note that neighbourhood infill development does face resistance. Many community members have expressed concerns about the difficulty of applying “one-size-fits-all” solutions that may not be appropriate given local histories and existing infrastructure limitations. There are also fears that denser development will displace homeowners that want less concentrated residential areas and fewer potential nuisances. This is also linked to anxieties about shifts in property values, and in general, potential changes to the neighbourhood. Collectively these opinions can challenge the implementation of ongoing infill strategies.

Purpose

This report outlines recommendations for sustained City of Saskatoon action to foster middle housing development within its established neighbourhoods (Category 1 and 2 neighbourhoods) which are already developed and suitable for intensification. This initiative aligns with the City’s broader densification and infill development goals established under the Official Community Plan.

To address the needs for changes in the City’s approach to development, this report details:

- **Focused engagement with representatives** of the development industry, community association representatives, City staff, and other involved parties to discuss and define concerns, needs, and opportunities.
- **A review of comparable approaches** used in other cities to ensure that City regulations are efficient and effective within the local context.
- **Refinements to development regulations**, both to address concerns and opportunities expressed by participants while aligning recommendations with improved market feasibility, and to simplify land regulation for middle housing overall.
- **Additional recommendations for improvements** that the City can undertake with its partners to support housing infill, which would be related to education, process improvements, and other considerations.

Additionally, this report provides a guideline on additional research and development outside of the scope of work that may also help with increasing infill housing yields in the City.

Document Outline

This document is divided into the following sections:

- A brief overview of **infill housing in Saskatoon** is provided for context, which includes identified community housing needs, recent initiatives, and reported progress towards housing goals in the city.
- A **comparable bylaw review** is included to indicate issues raised with Saskatoon development bylaws, assess how these provisions are different from other communities, and determine the potential impacts of current and possible bylaw provisions.
- **Scenario modeling** based on white card modeling and pro forma analysis, where potential development scenarios for neighbourhood infill are examined to determine possible options for future projects and the limitations that may be associated with realizing these projects.
- **Focused engagement** with different participants involved with infill housing is presented here, indicating areas of interest and perspectives on changes that could be made to address additional obstacles to housing production. This is a summarized version of a more detailed description of engagement included in the Appendix.
- **Recommendations and next steps** are provided to link the findings to ongoing action through a clear framework for ongoing actions that the City and its partners could take to address infill development obstacles.

Infill Housing in Saskatoon

Overview

Recent work by the City of Saskatoon has placed a focus on issues of housing affordability and access. Much of this work is rooted in the City's Housing Action Plan, which included an initiative to review the infill regulations and guidelines. This was used as the basis of a successful proposal to the federal government for over $41 million in Housing Accelerator Fund (HAF) housing targets. With respect to the housing goals relevant for discussion about infill, targets in particular are important to identify: the 2020 Official Community Plan (OCP), and specific housing production targets associated with Housing Accelerator Fund support.

Growth Allocation Targets

Under the OCP, there is a breakdown of how growth should be apportioned between different locations and broad types of development:

- 50% as development in Sectors, primarily consisting of greenfield development.
- 25% as Strategic Infill, associated with larger infill properties such as the University of Saskatchewan Endowment Lands and the City Centre.
- 15% as Corridor Growth around major transportation corridors.
- 10% as Neighbourhood Infill.

Overall, this means that the City of Saskatoon has a specific target of including half of new development as infill within the city.

In practice, however, these targets have not been fulfilled. The 2024 Growth Monitoring Report noted that in the 2020–2024 period, only an average of 15% of that growth had been as infill overall.[2] Excluding 2020, this ranged from 10–12% of the total net housing produced per year. Neighbourhood infill has been a part of this, but has not reached yearly targets, with this type of infill responsible for 5–8% of growth in that period.

HAF Housing Supply Targets

As part of this process, new housing supply targets have been developed for the City to pursue through policies and programs. Under HAF, Saskatoon is required to develop 5,915 homes by 2026, representing an estimated increase of 940 units above what would be expected without changes made through HAF support. This overall target includes specific unit targets for:

- Multi-unit housing units near rapid transit: **2,737 units**.

[2] Note that this lower aggregate percentage is due in part to the lack of strategic infill, which is pending different planning processes.

- Missing middle housing units: **515 units**.
- Other multi-unit housing units: **184 units**.
- Affordable housing units: **733 units**.

According to updates provided at the end of October 2025, the overall housing target for 2026 has already been met, as well as the target for missing middle housing.[3]

Changes in Regulation and Policy to Date

As part of the work identified under the Housing Action Plan, there have been a number of changes that have encouraged more infill projects. These include several steps related to infill:

- **Corridor zoning.** The City previously developed Corridor Zoning Districts to allow as-of-right mixed-use zoning in areas close to transit corridors. This was intended to encourage greater opportunities for additional residential densities in these areas.
- **Parking requirements.** Minimum parking requirements were amended in July 2024, with general minimum off-street parking requirements for new developments removed. While other requirements for parking, such as bike, visitor and accessible parking, have been retained, determining the off-street parking for new residential developments is now at the discretion of the builder. Note: Prior to this change, there were no parking requirements for one-unit, semi-detached and two-unit dwellings.
- **Increased housing density.** The Zoning Bylaw was appended in June 2024 to allow for up to four units as-of-right citywide in all residential zoning districts, with opportunities for additional residential density in the identified Transit Development Area.

Additional steps have also been taken to encourage the development of necessary housing, such as the approval of the City's 2025–2030 Affordable Housing Strategy in October 2025, the development of city-owned properties for affordable housing, planning for new development in the Downtown Event and Entertainment District, and changes to accessory dwelling unit regulations.

[3] See City of Saskatoon, "Progress on Housing Targets" (October 31, 2025).

Comparative Bylaw Review

Overview of Communities

In our assessment, we have evaluated a range of cities to understand how the bylaws in Saskatoon compare with those in peer cities. For the purposes of this analysis, we have primarily reviewed the following cities to compare specific considerations in bylaws, based on the following rationale:

- **Calgary:** In October 2022, Calgary approved amendments to its Land Use Bylaw 1P2007 to expand housing options in established communities. This included the introduction of the Residential – Grade-Oriented Infill (R-CG) district, which permits a range of low-density housing forms such as single-detached, semi-detached, duplexes, and rowhouses—supporting up to four units per parcel, plus secondary suites for each unit, effectively allowing eight dwellings per site. In June 2023, Calgary further advanced its housing strategy by approving the Housing – Grade-Oriented (H-GO) district, a higher-density zone designed to support more flexible, ground-oriented housing forms on small or irregular lots. Both districts aim to promote gentle infill development, improve housing diversity, and align with the city's long-term growth objectives.
- **Edmonton:** Edmonton's new Zoning Bylaw (Charter Bylaw 20001), which came into effect on January 1, 2024, significantly reorganized and simplified the city's residential zoning framework. The bylaw consolidates previous small-scale residential districts into the RS (Small Scale Residential) zone, which permits up to eight dwellings per site and supports infill development across the city. Additionally, the introduction of the RSF (Small Scale Flex Residential) zone provides even greater flexibility by accommodating a range of low-density housing forms—including fourplexes—while allowing more adaptable site design, including stacked units. RSF is generally intended for new neighbourhoods and large undeveloped areas.
- **Regina:** Regina's Zoning Bylaw 2019-19 has undergone several amendments to support infill development. As of January 31, 2024, the city allows up to four dwelling units on low-density residential lots within the intensification boundary. Notably, the Residential Infill Development (RID) Overlay was introduced to encourage revitalization of older neighbourhoods, and includes some contextual regulation, for example referencing adjacent building heights.
- **Winnipeg:** Winnipeg is in the process of implementing zoning bylaw amendments to facilitate infill housing development. These changes aim to increase housing options and density in existing neighbourhoods, aligning with the city's OurWinnipeg 2045 plan. The City

has also called for incremental implementation of the Small-Scale and Low-Rise Development Guidelines for Mature Communities document as regulations. This new initiative provides further direction for building types such as triplexes, fourplexes and townhouses, including preferred location criteria, and site and building design specifications.

- **Spokane:** Since 2022, Spokane has undertaken a multi-year initiative to allow for four to six housing units on any residential lot citywide. In 2023 both the Comprehensive Plan and Zoning Code were updated, improving options for the development of infill housing, addressing housing affordability and efficient land use.
- **Ottawa:** The City of Ottawa is undertaking a comprehensive revision of its Zoning Bylaw (2008-250) to align with the 2022 Official Plan, with a focus on intensification, sustainability, and 15-minute neighbourhoods. This zoning overhaul adopts a form-based code, which regulates the building envelope with some reference to building sizes in the neighbourhood, and allows for multiple uses, encouraging more retail and services near where people live. The bylaw includes primary districts, which regulate height and density, and subdistricts that regulate width and setbacks. Thus, the comparison tables that follow include ranges for lot width/frontage and setbacks. The draft bylaw is still under consideration, with the second version released in March 2025.
- **Halifax:** Halifax has recently implemented significant zoning reforms to address housing shortages and promote gentle density in low-density residential areas. This has included permitting a minimum of four dwellings per lot in the entire urban service area, will further density allowances in much of the Established Residential area. R-2 is currently the lowest density zone applied to established neighbourhoods.

Comparable Zoning Districts

Districts in these communities that are comparable to relevant areas for small-scale middle housing infill in existing neighbourhoods of Saskatoon are provided in Exhibit 10 below, with the appropriate references to access these sections included in the right column.

Exhibit 10. Zoning Districts for Small-Scale Middle Housing, Selected Canadian Cities.

City	Zone	Permitted Housing Types	Lot Density	Source Link
Calgary	R-CG	"Permits single detached, semi-detached, duplex, rowhouse, and townhouse dwellings. Secondary and backyard suites allowed."	Up to 4 main units by right; additional secondary/backyard suites may bring total to 8 units per parcel.	Calgary Land Use Bylaw 1P2007 – R-CG
Calgary	H-GO	"Permits a wide range of grade-oriented housing forms, including rowhouses, townhouses, and fourplexes, with multiple dwellings on a parcel."	Supports 3+ units per parcel; designed for higher flexibility in small-lot and irregular parcel contexts.	Calgary Land Use Bylaw 1P2007 – H-GO
Edmonton	RS	"Permits small-scale housing including single detached, semi-detached, duplex, and row housing."	Up to 4 principal dwellings per site; secondary suites and garden suites permitted in addition (totalling 8 max per parcel, with more on corner lots).	Edmonton Zoning Bylaw 20001 – RS Zone
Edmonton	RSF	"Permits single detached, semi-detached, duplex, row housing, and multi-unit housing including fourplexes."	Up to 4 principal dwellings per site; suites and garden suites may be added, subject to regulations.	Edmonton Zoning Bylaw 20001 – RSF Zone
Regina	RN	Permits detached, row, stacked and accessory dwellings (Note: inconsistent language found within this bylaw; reference with care).	Up to 4 units inside "intensification boundary"; Up to 2 units per lot outside "intensification boundary".	Regina Zoning Bylaw 2019-19
Regina	RU	Permits detached, row, stacked and accessory dwellings (Note: inconsistent language found within this bylaw; reference with care).	Up to 4 units inside "intensification boundary"; Up to 2 units per lot outside "intensification boundary".	Regina Zoning Bylaw 2019-19
Regina	RL	Permits detached, row, stacked and accessory dwellings, with some restrictive provisions.	Not defined.	Regina Zoning Bylaw 2019-19
Regina	R1	"Permits detached, row, stacked and accessory dwellings". Language on intent specifically references "buildings with up to four dwellings."	Up to 4 units inside "intensification boundary"; Up to 2 units per lot outside "intensification boundary".	Regina Zoning Bylaw 2019-19
Regina	RID	"Residential Infill Development Overlay Zone", applied to all lots within the infill boundary area.	Not defined, based on underlying zone.	Regina Zoning Bylaw 2019-19
Winnipeg	R2	"Permits single- and two-family units and where appropriate limited multi-family units in lower density neighbourhoods."	Up to 2 units by right; and conditional approval of more.	Winnipeg Zoning By-law 200/2006
Winnipeg	RMF	"Permits development of multi-family units (defined as 3+ units)."	Based on lot size; 34.8–108.9 units per acre (86.0–269.1 units/ha).	Winnipeg Zoning By-law 200/2006

City	Zone	Permitted Housing Types	Lot Density	Source Link
Winnipeg	SSLR	This references the City's Small-Scale and Low-Rise Residential Development Guidelines for Mature Neighbourhoods, which provides direction for various low density housing forms. Note that this assessment refers specifically to its fourplex specifications.	Not defined, based on underlying zone.	Small-Scale and Low-Rise Development Guidelines for Mature Communities
Spokane	R1	Both detached and attached homes and middle housing types.	Up to six units permitted on any lot citywide for identified "middle housing" types, including ADUs.	Spokane Municipal Code 17C.111
Spokane	R2	Both detached and attached homes and middle housing types, with a slightly larger development intensity.	Up to six units permitted on any lot citywide for identified "middle housing" types, including ADUs.	Spokane Municipal Code 17C.111
Ottawa	N1	Up to fourplexes, or two semi-detached homes ("semis or duplex") with secondary suites.	0.8 per 100 sq m of lot area, maximum 4 per building.	Proposed Zoning By-law
Halifax	R-2	Semi-detached dwellings, duplex dwellings, accessory uses (and other specific residential uses for defined areas).	Up to four units.	Land Use By-Law for Halifax Mainland

Scenario Modeling Methodology

Overview

To provide overall support for the analysis and recommendations, we coordinated three assessments to ground the analysis in available data about development conditions and other project considerations:

- A dimensional assessment of parcels within residential zoning districts in Saskatoon to identify the lot dimension across the city that house the highest concentration of lots.
- A series of “white card” models showing potential development projects which could be located on standard parcels sizes in the city.
- Pro forma financial modeling highlighting whether prospective development projects would be likely to be feasible and return a profit.

This section includes a summary of the methodology used in this analysis, and certain results are included in the following sections. A more detailed description is provided in the Appendix.

Parcel Analysis

As part of this work, our team conducted a GIS-based analysis of all infill-eligible parcels within the City of Saskatoon using open data. This analysis identified the most common lot sizes and calculated the number of eligible lots at every width and depth lot dimension. Eligibility criteria included zoning, rectangular lot shape and laneway condition. A 2-inch buffer was applied to lot dimensions, and exclusion of extreme outliers (smallest 5% and largest 3%).

White Card Modeling

A "White Card" 3D model is a simplified 3D representation used during early design phases. White card modelling was used to visualize and test how zoning parameters (such as height, setbacks, site coverage, and sidewall area) shape potential infill typologies. Using results from the lot-size analysis, typical infill housing typologies, and preliminary policy reviews, the team modelled over 24 design scenarios under both current and proposed regulatory conditions. These high-level visualizations illustrated potential development forms, unit yields, and regulatory impacts.

Pro Forma Modeling

To ground the white card model in real conditions, the consultant team reviewed market data and engaged local industry representatives—realtors, property managers, builders, and

developers. Key inputs included rental and sale prices from market listings and reports, construction costs from the 2025 Building Intelligence Canada Market Report (validated by local experts), and land pricing derived from GIS-linked active realtor.ca listings in Saskatoon.

Pro forma modelling was conducted to evaluate financial performance of different housing forms across all white card scenarios. Each typology was tested across multiple market conditions, yielding over 90 financial models. This modelling provided a high-level understanding of the effects of regulatory measures on financial viability and the market viability of different infill typologies. Models were then applied to market conditions in different quadrants of Saskatoon to evaluate changes in financial yield across communities.

A correlation matrix was then developed to identify which input variables (e.g. building height, unit count, square footage) most strongly influenced financial performance. This allowed the team to infer causal relationships between development characteristics and financial returns and to optimize and re-test models against policy scenarios and pro forma.

Engagement

Overview

To ensure that this project incorporated perspectives about development in existing neighbourhoods, especially Category 1 and 2 established neighbourhoods, we coordinated a series of focused discussions with different interests. This included the following:

- Interviews and discussions with City staff involved with infill development, including a cross-section of planning, engineering, and public works staff representatives involved with different aspects of infill.
- An initial informational meeting with the Mayor and City Council.
- An initial meeting with a "mixed panel" consisting of focused group of representatives to discuss the project scope and review major elements for consideration. This panel discussion, held in May 2025, included 12 participants, including six industry representatives, two community members, three architects/designers, and one community organization representative (Strong Towns YXE).
- Follow-up interviews to clarify points made during the mixed panel discussions and identify other major issues for development of neighbourhood infill projects. This included conversations with two developers and one community member to clarify points during the discussion
- A second meeting with the mixed panel to review findings and recommendations and receive feedback to incorporate within the document, paired with a survey to solicit any additional feedback. This meeting was held in September 2025 and included eight participants, including two development industry representatives, three architects/designers, and three community members.
- Additional interviews and email communications to follow up with mixed panel members regarding the report conclusions. This included a remote meeting to follow-up with a developer that could not attend the second mixed panel discussion.
- A final online public information session regarding the project results to the public and recommendations for administration consideration.

Note that while this engagement was done on behalf of this project for the City, these activities did not represent formal engagement by the City of Saskatoon. Further engagement will be required before any of the recommended amendments proceed for Council's consideration.

This section provides a summary of the engagement feedback received and highlights how these findings were incorporated into the results. This is divided between three sections:

- Initial engagement used to inform findings and recommendations.
- Follow-up engagement on preliminary findings and recommendations.
- Final presentation feedback on the report and recommendations from the project.

Initial Engagement

Through initial engagement, including engagement with the City, the first mixed panel meeting, and follow up interviews, there were several key elements highlighted relevant to the findings and recommendations:

Recent changes to City zoning have provided new opportunities. Recent bylaw changes from the City last year have removed some of the barriers to developing infill. These changes have provided more options for development in existing neighbourhoods, especially Category 1 and 2 neighbourhoods, but these opportunities may take a while to be reflected in the market.

- **Cost considerations and feasibility are a concern in the current market.** Many cost drivers are increasing costs of construction, such as labour (especially skilled trades) and materials, and these are outside of the City's control. However, other elements such as zoning and building code requirements can present other cost drivers that can be managed by the City. While this cannot change other market fundamentals, this can help as market fundamentals change.
- **Increased costs for infill are also an important consideration.** Although infill development can provide distinct advantages, there are also increased costs associated with infill that can make greenfield development more financially attractive to builders, such as the price of infill lots, costs of compliance with infill regulations, economies of scale for construction, and restrictions on design. These increased costs mean that many of these projects may not be able to be built at affordable price points in the shorter term, but if costs were equivalent, they would be extremely competitive in the market.
- **Development permit approval times are not a substantive limiting factor to process.** Discussions with City staff and developers highlighted that for many projects, permitting times were relatively quick, with short timeframes expected for approvals. This did not represent a significant cost to developers compared with many other major cities with longer expected permitting times. The City was also generally seen as responsive. However, rezoning processes may take much longer, meaning that as-of-right development can be preferred, and utility connection timelines may also be limiting. Incomplete applications may also cause delays. Additionally, increased volumes for infill applications in the future

may stretch the capacity of relevant permitting departments (and may currently present challenges in certain departments).

- **City requirements for development should include certainty but provide flexibility to meet their intent.** In addition to basic costs, providing consistent and flexible requirements can be essential. Developers need a level of certainty to clearly understand what their requirements will be for a project, but they may need some level of flexibility where they can meet the spirit and intent of the requirements while adjusting designs to fit certain sites better. For example, requirements such as sidewall area and maximum front door sill heights have been implemented to encourage certain building designs, but builders may have other solutions that may be seen as aesthetically desirable yet do not comply with these regulations.
- **Alignment between provisions of the Zoning Bylaw and Building Bylaw should be reviewed.** An important consideration was the alignment between development regulations and the Building Code. Certain changes such as to allow secondary suites on in semi-detached dwellings have been welcomed, but provisions in the Building Code made it difficult to take advantage of these changes accordingly. Other requirements in zoning, such as for side setbacks, may not align with Building Code requirements regarding access, egress, and fenestration.
- **Incentives could help with development feasibility.** Incentives with few or no strings attached would be useful if the priority is to increase the feasibility of new infill development. Financial incentives such as property tax abatements could increase development yields, although the requirements associated with these incentives may affect how widespread their use would be.
- **Door sill height requirements are issues in certain areas if finished basement areas are desired.** Height requirements for front door sills are a concern for the design of housing that relies on finished basements for living areas. This is due to access, the utility of windows and window wells, and challenges with service connections to shallow sewer lines from deeper basements. However, some community representatives have expressed that there is a desire to keep these regulations in place to ensure that doors are situated to contribute to an active streetscape.
- **General height requirements and sidewall area regulations are in place to manage bulk and scale of development.** Some opinions highlighted that height limitations of 8.5 metres in established neighbourhoods, as well as sidewall area regulations, have helped to manage the bulk and massing of new development in these communities. Other participants indicated that the height restrictions can limit the number of storeys of new residential

structures, and sidewall area regulations can be more difficult to outline for builders that are new to the local market. In those cases, there could be opportunities to provide more flexible requirements that address neighbourhood considerations but are not as restrictive with design choices.

Building height and floor area requirements for garden and garage suites are limiting. Under current regulations for Category 2 neighbourhoods, there is a limit of 5 metres / one-storey for garden and garage suites that makes this development type less feasible. Two-storey garden and garage suites could allow for larger units and permit this development type to be more feasible for homeowners to pursue as options on sites with existing homes that may not be positioned for infill redevelopment.

- **Confusion about the need for primary versus secondary unit designations.** In addition to specific questions about garden and garage suites, there were also comments about why designating primary versus secondary units would be necessary. This can be complicated in cases where secondary units have more rigorous development requirements than primary units (such as with building heights as noted previously).
- **Corner lots could include more intensive infill.** The idea of allowing row housing such as street townhouses on corners in R-2 zones was discussed to increase infill density and allow for more feasible infill on sites where the design would allow for more homes.
- **Infrastructure is seen as a major limiting factor for infill in certain neighbourhoods.** Although infill is intended to provide a more sustainable solution for long-term lifecycle costs, many of the neighbourhoods within Circle Drive require substantial upgrades with water, sewer, and electrical infrastructure to accommodate additional growth. Requirements for infrastructure upgrades can make projects unviable and can present additional costs for the City if not coordinated.
- **Solid waste servicing requirements may present challenges for infill.** Initial reviews by City staff involved with solid waste highlighted the challenges associated with managing solid waste collection in infill areas such as storing of bins on sites with multiple dwellings, including on sites with garden and garage suites close to rear lanes.
- **Neighbourhood character and the scale of infill development are significant concerns.** Some community members are wary that some measures could increase the scale and aesthetics of an area and impact what people believe to be special about established neighbourhoods. This may vary between neighbourhoods, and certain areas may need additional investment. However, the massing and form of new infill development are important considerations.

Engagement on Recommendations

The review of preliminary recommendations through the second mixed panel discussion and follow up interviews highlighted the following points:

- **The recommendations reviewed with different groups seemed to have general approval.** Based on discussions, recommendations under the following topics appeared to receive general approval:
    - Adjustments to sidewall area regulations
    - Removal of the 60% rule and consistency with allowable lot widths
    - Changes to dimensional requirements for garden and garage suites
    - Combination of residential zoning districts
    - Expanding public guidance
    - Zoning and Building Code alignment
- **Consolidation of zoning districts is seen as possible as differences are now minor.** Although there were once substantive differences between various R zoning districts managed by the City, allowing four units as of right in these districts now means that the differences between these designations are relatively minor. Consolidation into a much smaller number of districts and alignment of zoning was seen as a possible option.
- **Neighbourhood categories should be maintained, even if there are fewer distinctions between them.** While some proposed changes would make neighbourhood categories less important and some attendees questioned how different neighbourhoods were divided between the categories, there wasn't a strong sentiment to remove these designations and participants suggested there were substantive reasons to distinguish them in regulations.
- **Transforming certain regulations into design guidelines may not be reasonable.** There were concerns expressed in the session about whether there would be a point to converting certain regulations such as sill height limitations to guidelines. If they could not be enforced, design guidelines were not seen as a strong solution for these alternatives.
- **A broader guidance document would be useful.** Although there were concerns about relying on design guidelines for regulating urban form, the group highlighted that an expanded guidelines document for infill development that would include advice for builders and homeowners could be created that provided examples and precedents of desired design elements. Although a full guide would require significant additional engagement, an outline of key issues and recommendations could be developed in the shorter term.
- **Opinions on the role of front door sill height requirements were divided.** Some developers and builders reiterated the challenges with sill height requirements in Category 1

neighbourhoods. However, there were also perspectives expressed in the session that the challenges with front door sill height requirements would not be substantially limiting for developers, especially since shallow utilities would not constrain basement depth across all neighbourhoods, and the sill height requirements are important to maintain the streetscape.

- **There were concerns about providing for additional density in neighbourhoods soon after general residential upzoning.** There was a general sentiment that further density increases, even increased density on corner lots, would be a significant change for neighbourhoods after recent Zoning Bylaw amendments. Future changes were seen as possible, potentially with requirements for articulation, but this would not be preferred by some participants as a short-term solution.

- **There was general agreement that sidewall area calculations needed to be adjusted or removed.** The limitations of sidewall area regulations were highlighted in the presentation and received general agreement during discussions. It was clear that these calculations were incentivizing certain forms and massing but not providing flexibility with design. There was concern expressed as part of discussions that flat-roofed buildings may result if these regulations are removed, but the attendees did not have clear direction on alternatives. One attendee expressed a desire to keep the method but change some calculations to address these concerns. There was agreement, however, that gable ends should not be included in sidewall area calculations in a way that would penalize design with reduced building area.

- **Waste, recycling and green bin access and storage are logistical challenges with denser infill development.** Aside from off-site parking considerations, one of the major concerns expressed was that the number of solid waste bins required for multiple units could be challenging, especially with additional garden and garage suites and higher-density infill developments on corner lots. Solutions for waste collection with new infill may be necessary to address this issue. Note that this is not managed under the Zoning Bylaw, but cart sharing for black bins is an option, and blue or green bins may be refused (but are still subject to a fee) and other solutions may be explored.[4]

- **Front yard setback requirements present challenges with maintaining desirable street frontages.** There were concerns that large front setbacks could make it challenging to locate aesthetic development on a site. Current front yard setback rules may result in long houses,

[4] With respect to cart sharing opportunities, black bins must have at least 120L bin for one unit (e.g., 480L for 4 units). A four-unit dwelling would require at least two bins (such as two medium/two large bins or 1 large / 1 small bin). Tenants can refuse all blue or green bins but are still required to pay the associated fee.

reduced backyards, and paved front yards, which can exacerbate infill issues with building forms and massing.

- **Clarifications on differences between one-unit dwellings + secondary suite / two-unit dwellings are required to understand the need for changes to the Building Code.** The differences in the building code between one-unit dwellings or semi-detached dwellings with a secondary suite and two-unit dwellings should be made clear and communicated to the public.
- **Addressing consistency in the regulation of garden and garage suites is important.** There was general support for a consistent set of requirements across the neighbourhoods including additional height and relaxing setbacks in Category 2 neighbourhoods. In addition, allowing for two detached suites on 15-metre lots would reflect consistency for zoning requirements across difference situations.

Presentation of Final Results

We coordinated an on-line public engagement session on October 23, 2025 to provide information to attendees about the recommendations included in this report. This presentation was coordinated virtually and included a high-level review of the work performed as part of this project as well as a summary of the findings. A recording of the session was posted on the City's website.

A total of 45 attendees logged into the hour-long presentation, and there was an opportunity for participants to provide comments and questions through the Questions and answer function of the webinar platform used during the session.

Upon the conclusion of the session, the attendees were provided with information about a final survey. Exhibit 11 presents the results of this survey, based on 11 respondents. While this is a small sample, relevant findings include the following:

- **General support for recommendations from survey participants.** From the surveys, only two questions received less than a majority of respondents agreeing with the proposed change: maintaining sidewall area regulations but excluding features (36%) and consolidating residential zoning districts (36%).

Exhibit 11. Public Presentation Survey Results. (n = 11)

Recommendation	Average Likert Score	Percent of Responses	
		Agree / Strongly Agree	Disagree / Strongly Disagree
Consistency with height requirements	3.18	36%	27%
Sidewall area regulations:			
Maintaining but excluding features such as gable ends	3.55	36%	-
Removing and replacing with other requirements	4.00	60%	-
Removing front door sill height requirements	3.82	55%	9%
Maintaining lot width consistency - TUDs and 7.5m lots	3.73	55%	9%
Eliminating the 60% rule for minimum lot widths	3.73	55%	18%
Adjusting garden and garage suite requirements	4.00	64%	9%
Increasing densities allowed on corner lots	3.82	64%	9%
Consolidating residential zoning districts	3.36	36%	18%
Expanding available infill development guidance	4.27	73%	-

- **Greater support provided for more targeted recommendations.** The greatest support appeared to be for expanding infill development guidance (4.27 average, 73% positive responses), changing garden and garage suite regulations (4.00, 64%), removing and replacing sidewall area regulations (4.00, 60%), and increasing densities on corner lots (3.82, 64%). These responses suggest that changes that reflect specific refinements to address issues appear to have been more attractive in the survey as options for action.
- **Less support provided for broader changes that may not reflect individual neighbourhood characteristics.** The least support provided was for providing consistency in height requirements (3.18, 36%) and consolidating residential zoning districts (3.36, 36%). These responses may be related to the impression that this would remove neighbourhood-specific considerations that make individual communities more distinctive, or that there may be little benefit to providing these changes.

This assessment provides an initial perspective on the reception of these recommendations. While more detailed outreach would be needed if the City elects to move forward with these recommendations, this highlights that targeted recommendations with a clear rationale and minimal changes to established neighbourhoods will be the most likely to succeed.

Promoting Neighbourhood Infill Development

Introduction

This section provides a review of the recommendations intended to promote the development of infill housing in existing neighbourhoods in Saskatoon. Note that these recommendations include provisions that can also impact other neighbourhoods, providing additional options with selected changes for denser middle housing development in greenfield areas.

When considering the potential role of these recommendations in improving local conditions for infill development, the current market context also needs to be considered. Within the current real estate market, several considerations are expected to affect housing yields:

- **Smaller, segmented development community.** One challenge with wider-scale infill development is that real estate development in the Saskatoon area is dominated by larger builders that specialize in greenfield or larger infill subdivisions, with smaller spec builders taking on a limited number of smaller projects. While some builders are experimenting with infill middle housing, encouraging broader adoption of infill will require additional support for the entry of more builders into this market.
- **Increases in lending and construction costs.** A consistent message from builders engaged as part of this work is that general increases in building materials and labour have made real estate projects in general less feasible. Increases in lending rates over time have also increased these costs to builders as well. This will impact infill development as a part of a broader industry slowdown overall.
- **Higher land costs.** As with any type of infill development, the price of existing lots will be higher in many neighbourhoods simply because they already include homes. While some neighbourhoods with depreciated housing stock may have lots that could be purchased at price that is feasible enough for use in infill construction, this will not necessarily be price competitive.
- **Neighbourhood opposition.** While in many cases builders have worked with the community to accommodate new housing construction, projects that require rezoning and a broader public process may receive significant resistance from community members that would perceive a new project as not being consistent with existing development. This process can result in additional costs and risks that reduce the feasibility of projects for potential developers.

Based on the review of current regulations in the Zoning Bylaw, recommendations for changes include the following:

- **Provide consistency with maximum heights across R districts.** Maximum heights should be made consistent across R districts to ensure alignment and clarity of development requirements.

Facilitate denser development for MUD projects in targeted areas. Higher-density MUD projects are already allowed in R zones under certain conditions, but specific requirements may make them more difficult to develop. Allowing projects that are 10 metres high and additional units under RM1 upzoning and reducing minimum lot widths can encourage wider adoption of higher-density MUDs and provide more options for denser infill development.

- **Provide alternatives to sidewall area regulation.** Sidewall area calculations for residential buildings provide penalties to allowable building lengths and footprints if a building design includes articulation, gable ends facing the side lot line, additional height, and other more complex architectural features. While intended to regulate bulk, these requirements should be removed or amended, potentially in favour of other regulation of bulk, to allow for greater flexibility in building design.
- **Change or eliminate front door sill height requirements.** Limits on front door sill heights have been placed in established neighbourhoods for streetscape design purposes, but present challenges with servicing and use of basements for living area. Preferably, these requirements should be included as part of optional guidelines or increased over the current 1-metre limit, which can provide increased flexibility with providing windows at grade and access to basements in developments.
- **Review building setbacks and lot coverage in future efforts.** From this review, setbacks for primary buildings and increases in lot coverage for residential districts are not the most significant limitations currently on infill development. Large front setbacks could provide limitations with placement and sizing of garden and garage suites, and regulations about the consistency of front setbacks may not be required, but amending these dimensional requirements should not be a priority for addressing the feasibility of development. With respect to lot coverage, this is especially important to consider as there would be stormwater impacts to changing these requirements.
- **Change lot width requirements to provide consistency.** Two challenges exist for lot frontage requirements. First, as minimum lot widths are restricted to 60% of average lot widths on a block and lot widths are not consistent between one-unit, two-unit and semi-detached dwellings in terms of units allowed. Second, to ensure consistency with lot densities for 15-metre lots, two-unit dwellings should be allowed on 7.5-metre lots and relative frontage requirements based on other lots in a block should be removed.

Adjust dimensional requirements for garden and garage suites in Category 2 neighbourhoods. Current restrictions that differentiate garden and garage suite regulations by neighbourhood type do not consistently consider rear lane access to residential properties that may be important for unit access. Additionally, the height, setback, and coverage requirements in Category 2 neighbourhoods can also constrain the development of these suites and make them much more difficult to site. Requirements should be made more consistent to allow for secondary units to be developed across all neighbourhoods.

- **Allow for increased densities with corner lot Multiple Unit Dwellings.** Corner lots may be able to accommodate additional density as they can maintain scale and reduce the impacts of increased bulk and massing on adjacent properties. While four units can be accommodated at 10-metre heights under current zoning these sites should be allowed to accommodate additional density under revised requirements, with five- to six-unit multiple-unit dwellings allowed as a discretionary use.

Two additional requirements should also be explored outside of Zoning Bylaw:

- **Improve and expand development guidelines and supporting materials.** The current development guidelines for residential projects in established neighbourhoods should be revised, updated, and expanded. This document should provide additional information for landowners and builders looking to pursue infill projects, and be reorganized as a clear step-by-step guide and expanded advice about the development process. Additional information, education, and support may also be provided for builders to increase their capacity to take on these types of infill projects.
- **Improve coordination between the Zoning Bylaw and Building Bylaw.** While this work has focused on changes to the Zoning Bylaw, there are considerations to address in the current Building Bylaw as well. Although these changes are outside of the scope of this analysis, elements of the code can restrict the potential use of secondary suites within residential buildings and may provide additional constraints on building spacing beyond the dimensional regulations in the Zoning Bylaw. Additional work should be coordinated to assess potential building code changes that can supplement the recommendations provided above.

Each of these recommendations include the following:

- A summary of the overall recommendation and rationale.
- A review of existing regulations relevant to the recommendation.
- An assessment of the need for changes to help achieve increased infill housing yields.
- Options for changes with potential alternatives.
- Specific recommendations for bylaw changes based on the listed options.

1. Building Height

Summary

Maximum heights for most primary dwellings in established neighbourhoods in Saskatoon R districts are limited to 8.5 metres. This can restrict buildings to two above-ground storeys, potentially with a basement and a partial third storey. While this configuration may be suitable for residential dwellings with a smaller number of units, this can be limiting for four-unit dwellings that may require additional living space. While a blanket increase in height may not be practical, exploring targeted increases to allow for greater density can provide additional flexibility for infill projects.

Current Regulations

Current height regulations for lower-density residential districts are shown in Exhibit 12:

Exhibit 12. Maximum Heights in R/CR Zoning Districts in Established Neighbourhoods, City of Saskatoon.

	Zoning Districts						
Neighbourhoods/Uses	**R1**	**R1A**	**R1B[5]**	**R2[6]**	**RM1**	**CR1**	**CR2**
Established neighbourhoods							
Multiple-unit dwellings (five or more units)	-	-	-	-	-	15[7]	15
Multiple-unit dwellings (five or six units, discretionary)	-	-	-	-	8.5	-	-
Multiple-unit dwellings (five or more units; on collectors/arterials in TDA only)	15	15	15	15	15	-	-
Multiple-unit dwellings (up to four units; TDA on corner sites and in CGA only)	10	10	9	10	10	-	-
Multiple-unit dwellings (up to four units)	8.5	8.5	8.5	8.5	8.5	10	10
Two-unit dwellings	8.5	8.5	8.5	8.5	8.5	8.5	8.5
Semi-detached dwellings	8.5	8.5	8.5	8.5	8.5	8.5	8.5
Street townhouses (rear lane, on corner of arterial/collector)	-	-	-	-	-	12	15
Street townhouses	-	-	-	-	-	10	12
One-unit dwellings	8.5	8.5	8.5	8.5	8.5	8.5	8.5
Outside established neighbourhoods							

[5] Note that s.8.3.4 note 4 reads "…where the maximum height will remain 10 metres" for selected MUDs in established neighbourhoods, which conflicts with the development regulations in s.8.3.2.

[6] Includes the R2A district.

[7] The table in s.10.1.2 provides a maximum height of 10 metres for all MUDs, but note the provisions of s.5.3.19(4) include all sites designated Corridor Residential under the Official Community Plan and allow heights of up to 15 metres.

Neighbourhoods/Uses	Zoning Districts						
	R1	R1A	R1B[5]	R2[6]	RM1	CR1	CR2
Multiple-unit dwellings (five or more units)	-	-	-	-	-	15[7]	15
Multiple-unit dwellings (five or six units)	-	-	-	-	8.5	-	-
Multiple-unit dwellings (five or more units; on collectors/arterials in TDA only)	15	15	15	15	15	-	-
Multiple-unit dwellings (up to four units; CGA or corner site in TDA only)	10	-	-	-	-	-	-
Multiple-unit dwellings (up to four units)	8.5	10	9	10	10	10	10
Two-unit dwellings	8.5	10	9	10	10	10	10
Semi-detached dwellings	8.5	10	9	10	10	10	10
Street townhouses (rear lane, on corner of arterial/collector)	-	-	-	-	-	12	15
Street townhouses	-	-	-	-	-	10	12
One-unit dwellings	8.5	10	9	10	10	10	10

Source: Saskatoon Zoning Bylaw 9990, s. 5.3.19, 8.1.2, 8.2.2, 8.3.2, 8.4.2, 8.5.2, 8.10.2, 10.1.2, 10.2.2..

Analysis

The primary argument for increasing building heights in the established neighbourhoods is to accommodate more floor area into residential dwellings and in turn allow more and larger units. Under current building heights in established neighbourhoods of 8.5 metres, builders can generally accommodate two floors and a basement as living area for dwellings. Increasing this height from 8.5 to 10–11 metres can allow building designs to include an additional above-ground storey.

Note that this will be impacted by sidewall area regulations, which are described in more detail under recommendation 2 below. Considering potential changes in height and sidewall area calculations, Exhibit 13 highlights how a four-unit dwelling built on three common lot sizes change in size between a height of 7.2 metres and two above-ground storeys, and a height of 10 metres and three above-ground storeys.

Exhibit 13. Maximum Gross Floor Area by Height and Number of Floors under Sidewall Area Regulations, City of Saskatoon.

Lot Size / Sidewall Regulations	Two floors/7.2 m + basement			Three floors/10 m + basement		
	Footprint, sq m (sq ft)	Total GFA, sq m (sq ft)	Avg Unit Size, sq m (sq ft)	Footprint, sq m (sq ft)	Total GFA, sq m (sq ft)	Avg Unit Size, sq m (sq ft)
With sidewall area calculations:						
15 m x 30 m (Minimum lot size)	177.2 (1,907)	531.6 (5,722)	132.9 (1,431)	127.6 (1,373)	510.3 (5,493)	127.6 (1,373)
15.2 m x 38.1 m (50 ft x 125 ft)	180.3 (1,941)	541.0 (5,823)	135.3 (1,456)	129.8 (1,397)	519.4 (5,591)	129.8 (1,397)
15.2 m x 42.7 m (50 ft x 140 ft)	197.5 (2,126)	592.6 (6,379)	148.2 (1,595)	142.2 (1,531)	568.9 (6,124)	142.2 (1,531)
No sidewall area calculations:						
15 m x 30 m (Minimum lot size)	180.0 (1,938)	540.0 (5,813)	135.0 (1,453)	180.0 (1,938)	720.0 (7,750)	180.0 (1,938)
15.2 m x 38.1 m (50 ft x 125 ft)	232.3 (2,500)	696.8 (7,500)	174.2 (1,875)	232.3 (2,500)	929.0 (10,000)	232.3 (2,500)
15.2 m x 42.7 m (50 ft x 140 ft)	260.1 (2,800)	780.4 (8,400)	195.1 (2,100)	260.1 (2,800)	1,040.5 (11,200)	260.1 (2,800)

Note that the useable floor area in residential dwellings will be lower than the gross area, given walls, mechanical equipment, and other spaces outside of the living areas.

This example highlights that:

- Without sidewall area regulations, increasing height allows for a substantive increase in gross floor area for multiple-unit dwellings.
- Sidewall area regulations would need to be adjusted if heights are increased, as increasing heights could potentially reduce the total available floor area with these regulations as written.
- Overall, average gross unit sizes would range from 132.9–148.2 square metres (1,430–1,595 sq ft) under current restrictions in established neighbourhoods, to 180.0–260.1 square metres (1,938–2,800 sq ft) if height and sidewall area regulations were adjusted. For the larger lot sizes, this can increase average gross area by 72–75%.

Adjusting heights upwards can allow for more units to be provided in infill development projects and can allow for larger units that could compete with larger units available in suburban communities in the city.

Other notes from the current height regulations include the following:

- **Variation in heights across uses in the same district.** Building heights can vary significantly between uses in the same district under the Zoning Bylaw. For example, in CR1 and CR2 zones, maximum heights for residential uses range from 8.5 metres (OUDs/TUDs/SDDs in established neighbourhoods) to 15 metres for multiple-unit dwellings with five or more units or townhouses with rear lane access on a corner lot. With respect other uses, places of worship are permitted to be 12 metres in all areas, while schools are restricted to 10–12 metres based on rear lane access.
- **Inconsistent heights across districts.** In addition, there are also situations where the need for differences in heights across different districts may not be clear. For example, maximum building heights in R1B zones outside established neighbourhoods are generally 9 metres for dwellings, which is inconsistent with other heights across similar districts which are set at 10 metres. This 1-metre difference in building height is likely related more to the history of amendments to the Zoning Bylaw than a clear need for a difference in maximum heights from other districts.
- **Ability to site MUDs of five units or more.** Note that provisions for multiple-unit dwellings with five units or more in R zones, permitted under s. 5.3.19, allow for building heights of 15 metres for sites located in the TDA on collector and arterial streets. However, these sites require a minimum 21-metre site width, meaning that many individual lots in these locations will not be able to accommodate this type of development and height.
- **Inconsistent heights for MUDs in RM1 districts.** The provisions for RM1 districts include an allowance for five- and six-unit MUDs as discretionary uses beyond what is permitted under s. 5.3.19 (corner sites in TDAs and all sites in CGAs). However, the height limit for this use is presented under s.8.10.3 as 8.5 metres, limiting the potential size of a project.

While existing regulations can constrain internal space in a new residential project, the intent of these rules is typically to manage the bulk and massing of new development. Increasing allowable heights will present a change in the form and design of buildings in a neighbourhood, and may result in greater shadowing, a change in building profiles, and a more enclosed feeling from larger buildings. This can be especially challenging for neighbourhoods with historical resources in need of protection.

Managing effects like these can involve different approaches:

- Increasing side setbacks to reduce the frontage of building facades from the street and provide side yards that allow for light, air, and access.
- Providing stepbacks and stepped height requirements that require smaller cross-sections for upper storeys.

- Encouraging articulation and design features that can break up the bulk of the building and provide a visually interesting design that reduces visual impacts.
- Aligning architectural features in a neighbourhood with the design of new buildings.

Design features can be challenging and often subjective when trying to coordinate as part of an approvals process, but mitigating bulk through setbacks and stepbacks could present a regulatory approach if increases in height are explored.[8]

Comparisons with Other Jurisdictions

Maximum heights in other comparable jurisdictions are shown in Exhibit 14:

Exhibit 14. Maximum Heights in Residential Zones, Selected Canadian Cities.

City	Zone	Maximum Height for Primary Residential Uses
Calgary	R-CG	11 m 8.6 m with interior lots for any portion of a main residential building located between the rear property line and 60.0 per cent parcel depth or the contextual building depth average, whichever is greater. For a property line shared with a low-density residential district, 7.0 m at the property line increasing 1:1 to a height of 11 m.
Calgary	H-GO	12 m For a property line shared with a low-density residential district, 8.0 m at the property line increasing 1:1 to a height of 12 m.
Edmonton	RS	10.5 m
Edmonton	RSF	12 m
Regina	RN	11 m
Regina	RU	11 m
Regina	RL	11 m
Regina	R1	11 m
Regina	RID	For a building up to 4 units, the maximum height is the greater of: 8.5 m or the average of all buildings on the block
Winnipeg	R2	10.7 m
Winnipeg	RMF-S	10.7 m
Winnipeg	SSLR Guidelines	For properties less than 18.3 m width, the maximum height is 8.5 m or the average of abutting properties plus 1.5 m to a maximum of 10.7 m.
Spokane	R1	12.2 m maximum 7.6 m at side setback, increasing 2:1 to a height of 12.2 m
Spokane	R2	40 ft maximum 7.6 m at side setback, increasing 2:1 to a height of 12.2 m
Ottawa	N1	8.5–11 m
Halifax	R-2	10.7 m

[8] Note that provisions under s.5.3.19.1(1) present setback and stepback examples that could be adapted for use with increased building heights.

Three comparable regulations or guidelines limit heights comparable to those provided for established neighbourhoods in Saskatoon:

- Regina's Residential Infill Development Overlay Zone (RID) defined under Part 8K of the City's Zoning Bylaw provides a height limit of 8.5 m for residential infill of four units or less, except in cases where the average height on a block may be higher. This overlay accommodates most of the core of the central city, comparable to Saskatoon's established neighbourhoods.
- Winnipeg's Small-Scale and Low-Rise Residential Guidelines for Mature Communities provides a more contextual approach to density that suggests that new construction should have a maximum height of 8.5–10.7 m to align with the local neighbourhood context.

  In addition, height regulations also include angled setbacks to mitigate the impacts of height and bulk on neighbouring properties.
- Ottawa has a range of different heights for a transect-based zoning scheme. For development areas comparable to those examined in this report, these maximum heights are generally between 8.5 and 11 metres.

Elements of this review related to the Saskatoon context include the following:

- In comparable Prairie cities (Regina and Winnipeg), there are existing guidelines or regulations that present similar constraints to Saskatoon's limits on building heights in established neighbourhoods. These are also found in existing developed neighbourhoods that are working to accommodate infill.
- Other cities such as Calgary, Edmonton, and Spokane have instituted zoning reforms that increased heights for these development types. Combined with higher allowable densities and intensities of development on individual lots, this has promoted increased infill in existing communities. While these changed have been coordinated relatively recently, permitting and recent development of these types of projects suggest that there are local builders using these changes to build denser housing.
- Engagement with developers highlights that three-storey developments provide for the greatest intensity of development on a site without additional building code requirements, such as elevators for access, that can increase costs. While increasing height maximums further can support more intensive development, these projects tend to be more expensive, and fewer developers will likely choose to pursue them.

Options

With respect to potential changes, options exist for allowing increased height to permit greater floor area for new infill projects:

- **Building heights could be uniformly increased to 10–12 metres for all residential zones.** To provide general consistency, the City could simply pursue a blanket increase of development in residential zones to 10–12 metres. This would allow for an increase in development intensity on all sites, promote infill development, and provide consistency in regulations across all districts.[9] However, there could be considerable pushback, especially if this would eliminate the 8.5-metre maximum height restriction included for established neighbourhoods.
- **Building heights could be increased in more areas within established neighbourhoods where they are currently limited.** Under provisions for multiple R districts, established neighbourhoods have lower height limits, with the only exception being for MUDs of up to four units on corner lots in the TDA or any lot within the CGA. This exception could be extended over the entire TDA and CGA and to any corner lots in any R district to permit MUDs of up to 10 metres over a wider selection of lots. This would build upon the original rationale for this exception to apply to corner lots and proximity of transit, but would not represent a complete elimination of the requirement.
- **Required lot widths could be reduced to allow MUDs in selected locations in the TDA.** Adjusting the required lot widths to allow multiple-unit dwellings to 15-metre heights to be accommodated on most lots within the TDA along arterial and collector streets as per s.5.3.19(5) would effectively provide an increase in allowable heights and infill densities. This height increase would be more significant than others, however, and may present further opposition due to changes in building scale and massing.
- **Five- and six-unit MUDs could be enabled to a height of 10 metres as a discretionary use.** Under the currently Bylaw, the RM1 district is the same as an R2 district but also provides five- and six-unit MUDs as discretionary uses. This allowance, coupled with an increase in maximum heights for these MUDs from 8.5 to 10 metres, could provide opportunities for more intensive infill development if extended to R2 zones. As this would be a discretionary use, there would be increased oversight regarding compatibility with the surrounding area.

Engagement for this project as well as for recent initiatives and amendments for housing indicate that increasing building height is likely to be one of the most contentious proposals

[9] This would also facilitate combining zoning districts, as noted in recommendation 8.

overall. As such, any changes must be incremental and address considerations of neighbourhood character.

Recommendations

The recommended course of action to manage building heights for regulatory consistency, increased development capacity, and higher probabilities of infill development would include the following:

- **Address regulatory consistency with building heights.** To provide consistency across zoning districts, development heights should be amended to align across districts. This would involve increasing allowable heights from 9 to 10 metres for R1B zones, 8.5 to 10 metres for five- and six-unit MUDs in RM1 zones and reviewing heights for different uses to determine whether variations in individual uses can be reduced. (This should be done in coordination with combining districts in recommendation 8.)
- **Explore reducing minimum lot widths to 15 metres to allow for wider adoption of higher MUDs in the TDA.** An amendment to s.5.3.19(5) reducing minimum lot widths from 21 to 15 metres would allow for wider application of taller multiple-unit dwellings in the TDA through a relatively minor bylaw change. This change would reflect a much broader impact than the others and allow intensive development as of right, however, and should be carefully considered.

Considerations for allowing additional height and density on corner lots is explored in more depth in recommendation 7.

Recommendations to explore additional increases in heights to permit larger residential dwellings should be explored as well, potentially with staged increases in building heights over time. This can be important to boost the potential size of residential buildings and units for infill, and to allow new infill development to provide units that can be marketable to a broader range of potential buyers.

To address questions of massing and impacts on neighbourhood character, regulations similar to those provided under s. 5.3.19.1(1) for additional side yard setbacks could be included for multiple-unit dwellings with three storeys or more.

As noted in the analysis, changing building heights in these ways to achieve increased living area for residential units will be incompatible with current sidewall area regulations under s. 5.1.19(1) and (2). Note that recommendation 2 below provides more details on changing these requirements, but any increases in heights should ensure that the exemptions included in s. 5.1.19(4) reflect changes provided above.

2. Sidewall Area Regulations

Summary

Sidewall area regulations are included as part of s. 5.1.19 of the Zoning Bylaw to manage the bulk and massing of residential buildings in lower-density residential districts. As designed, they are intended to provide a trade-off between height and length and generally manage the scale of residential development. In practice, this requirement is atypical across major cities in North America and can be confusing for builders without local experience to calculate. Similarly, there are other current and possible regulations that can manage bulk and massing more effectively. This requirement should be removed to simplify development requirements and potentially be replaced with simpler measures to regulate massing if needed.

Current Regulations

The process of calculating sidewall area for requirements is detailed in the Zoning Bylaw s. 5.1.19 (1) and (2). Under the Zoning Bylaw, "side wall" refers to the external supporting or enclosing wall of building or structure between grade level at the base and the coping, eaves, or parapet at the top that is facing in the same direction. An example of the area considered as side wall on a typical house is presented in Exhibit 15 below.

The regulations governing allowable sidewall area aim to control the bulk of residential buildings by assessing the total surface area facing neighbouring lots. Under these requirements, three calculations are relevant for the requirement:

Building wall height is calculated as 6 metres at the side property line, increasing on a 1:1 basis with distance from the property line (e.g., 7 m at 1 m away from the side property line). The value used is the point on the building that is first equal to this maximum amount, intersecting a 45° line extending from 6 metres above the side property line.

- **Building wall length** is assumed to be 14 metres for sites 40 m or less in depth, or for sites deeper than 40 m, 50% of the site depth less the required front yard setback.
- **Allowable side wall area** is calculated by multiplying building height and wall length.

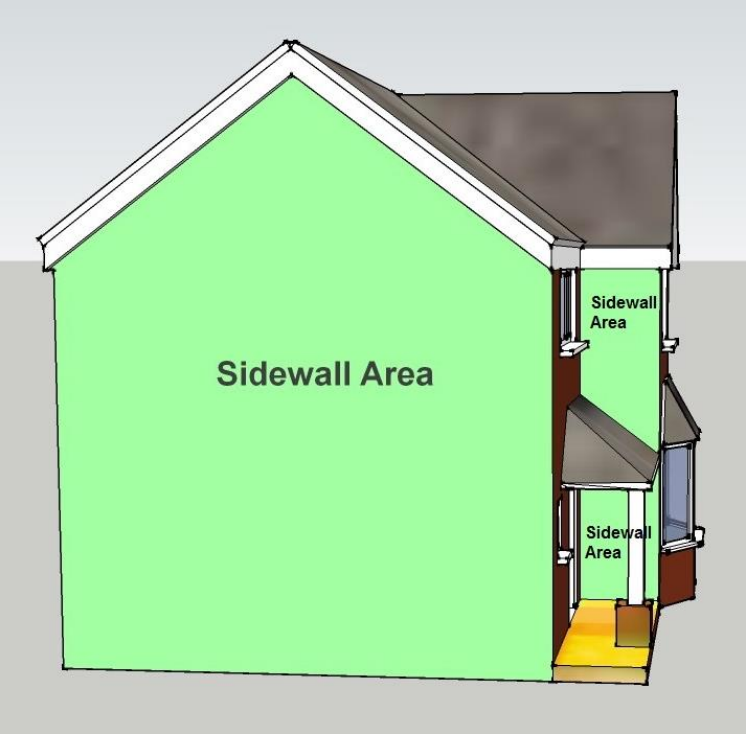
To determine side wall area for a project, the area of the facing side walls is calculated and compared to the calculated values. In these cases, roofs are not included in the calculation.

Additional provisions include the following:

- For flat-roofed primary dwellings, side walls must be below the angled plane with stepbacks for upper floors of at least 1.2 m above 8.5 m.

- Sidewall regulations do not apply to three- and four-unit dwellings located on any site within the CGA, on any corner site within the TDA and in the R2A, RM1, RM2, RM3, RM4 and RM5 zoning districts, and residential care homes in the established neighbourhoods.
- Sidewall area regulations only apply to primary residential buildings and not to accessory buildings, including detached garages and garden and garage suites.

Exhibit 15. Sidewall Area Calculation Demonstration.



Source: City of Saskatoon, 2025.

Analysis

Sidewall area regulations are intended as an elegant way to manage the bulk of buildings in a flexible way, when building profiles may be more complex. This calculation was preferable to a simple length measure when it was proposed, as it provides some flexibility when managing the bulk of structures with more complex profiles and different heights.

Discussions with staff and builders in the community suggest the complexity of these regulations is not a dramatic limitation preventing all middle housing infill. However, some participants expressed that because these requirements do not have wide application in other cities, it may be hard for builders not used to developing in Saskatoon to adapt their designs accordingly, which can serve as an obstacle for new local developers and larger developers looking to build in the city.

Additionally, as measures of sidewall area are not typical regulatory tools in other jurisdictions, this can limit initiatives that are working to synthesize approaches and bring development regulations together across jurisdictions. Design catalogues, automatic permit checking systems[10], and other approaches developed in other jurisdictions may require additional consideration of the local regulatory context.

The impacts may be the most significant as a limit on internal space in new projects. The effects of sidewall area requirements depend on how strongly developers will work to maximize interior floor area. While different design approaches to optimize for space are possible, several options would generally maximize possible higher floor area:

- Roofs facing side lot lines (with or without gable windows).
- Lower floor heights.
- Minimal building articulation.
- Construction to side setbacks for maximum width on long rectangular lots.
- Use of detached rear garages and other accessory structures.
- Removal of trees.

As noted previously in the section for building height, sidewall area regulations can potentially limit floor area beyond what would be required under maximum lot coverage requirements. Assuming residential projects of different types on common lot sizes all built to a height of 7.2 metres (with two storeys plus a basement included), the effect of sidewall area regulations is provided in Exhibit 16.

[10] For example, the BC Ministry of Housing has implemented the BC Building Permit Hub as a service to provide automatic checks against the BC Building Code.

Exhibit 16. Impact of Sidewall Area Regulations on Gross Floor Area.

Lot Size / Unit Type	With sidewall area reqs. (incl. basement)			No sidewall area reqs. (incl. basement)		
	Footprint (sq m)	Total GFA (sq m)	Avg Unit Size (sq m)	Footprint (sq m)	Total GFA (sq m)	Avg Unit Size (sq m)
OUD/SDD lots (2 units)						
7.5 m x 30 m (minimum)	78.8 (848)	236.3 (2,544)	118.1 (1,271)	90.0 (969)	270.0 (2,906)	135.0 (1,453)
7.6 m x 38.1 m (25 ft x 125 ft)	80.3 (864)	241.0 (2,594)	120.5 (1,297)	116.1 (1,250)	348.4 (3,750)	174.2 (1,875)
7.6 m x 42.7 m (25 ft x 140 ft)	88.0 (947)	264.0 (2,842)	132.0 (1,421)	130.1 (1,400)	390.2 (4,200)	195.1 (2,100)
MUD lots (4 units)						
15 m x 30 m (minimum)	177.2 (1,907)	531.6 (5,722)	132.9 (1,431)	180.0 (1,938)	540.0 (5,813)	135.0 (1,453)
15.2 m x 38.1 m (50 ft x 125 ft)	180.3 (1,941)	541.0 (5,823)	135.3 (1,456)	232.3 (2,500)	696.8 (7,500)	174.2 (1,875)
15.2 m x 42.7 m (50 ft x 140 ft)	197.5 (2,126)	592.6 (6,379)	148.2 (1,595)	260.1 (2,800)	780.4 (8,400)	195.1 (2,100)

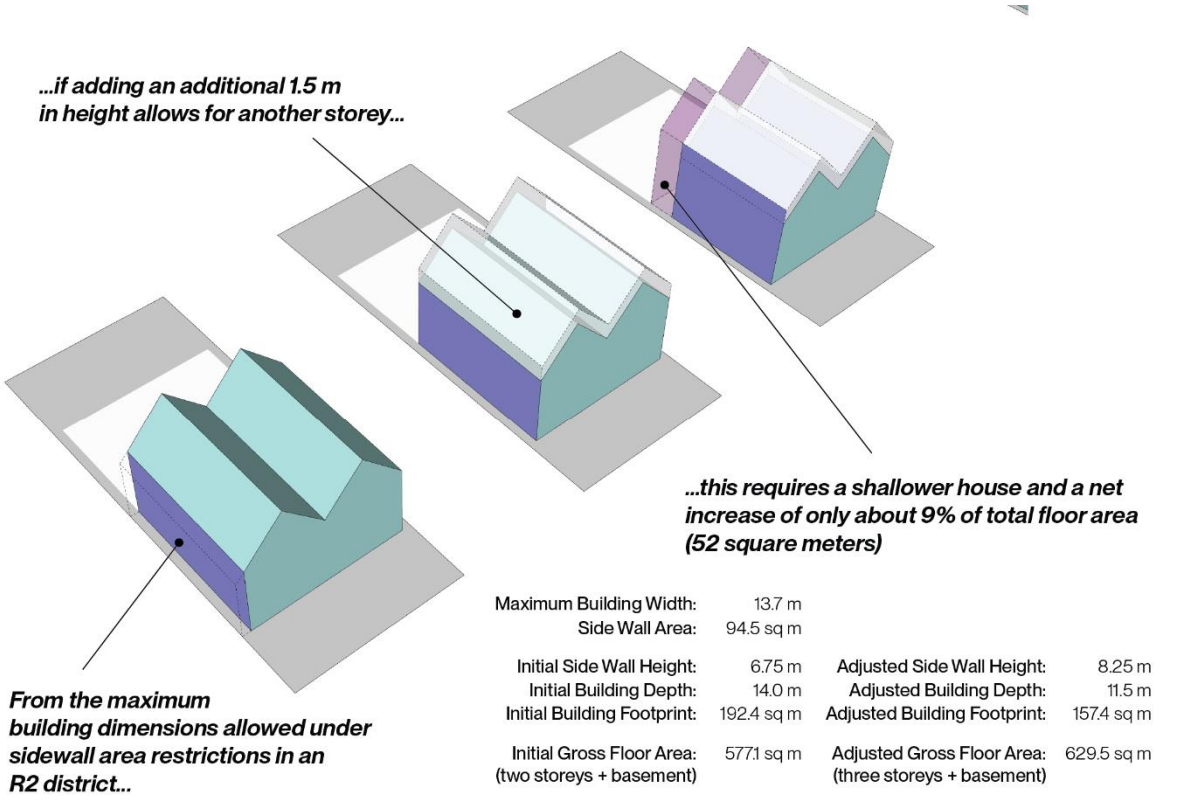
While development at minimum lot sizes is not affected as significantly, the longer lots which are present in established neighbourhoods are significantly constrained by sidewall area regulations. If only lot coverage were used and sidewall area requirements were removed, the maximum possible floor area for units would increase by up to 48% on 25-foot lots and 32% on 50-foot lots.

As above with the building height calculations, note that:

- These area calculations assume that no structured parking is provided within the dwelling, and there are no accessory structures on the site.
- The values provided for square footage are calculated as gross floor area based on the allowable building envelope alone. Actual liveable area will be reduced by interior walls, entrances, machinery, and other design provisions.

An example of the effects of this is provided in Exhibit 17 below. This graphic highlights how an increase in height within an R2 district would affect sidewall area calculations:

Exhibit 17. Impact of Height Increases on Sidewall Area Calculations.



While this is an abstracted example, it highlights key interactions as part of sidewall area regulations. If height is increased but sidewall area requirements are in place, the structure must have a reduced depth to meet requirements. If an additional floor can be added, this would only result in an increase of gross floor area of about 9% and not 25%, which would be expected with the same building footprint. Similarly, note that if another floor were not included, this would in fact reduce floor area by about 18%.

Overall, this indicates that sidewall area requirements incentivize lower heights in general. One-storey buildings are not restricted by sidewall area and can typically be built out to the maximum lot coverage under current regulations, but increasing heights will reduce allowable footprints. In addition to the effect noted above, this also means that builders are incentivized to keep storey heights low and to use basements and attics where possible to maximize internal space.

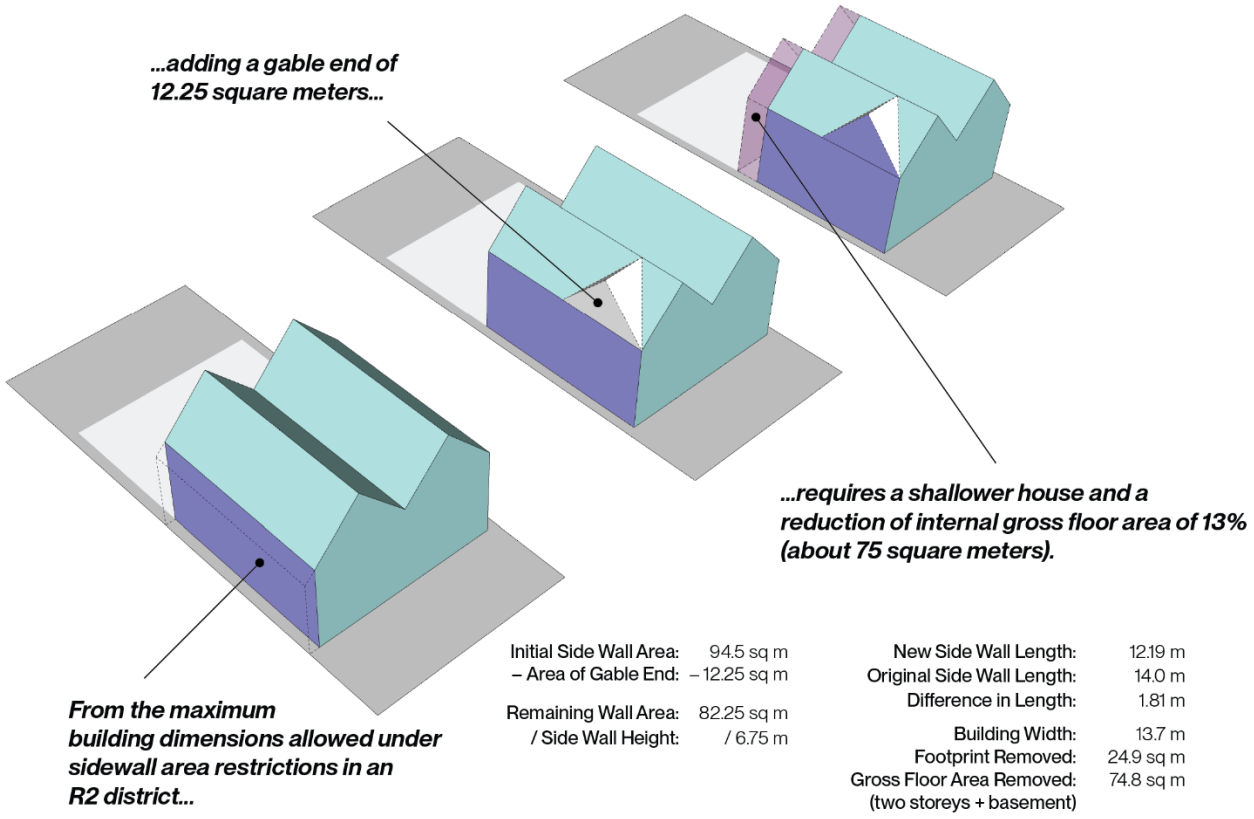
Another issue is present with respect to what counts as “sidewall”. As noted in the regulations under s.5.1.19(1), roof area does not count as sidewall, and only the areas located under eaves that face the same direction are used for the calculation.

However, gable end walls have presented some confusion with respect to how best to consider them in sidewall calculations. Previous discussions within the City have highlighted that distinct gable ends may be excluded from sidewall area calculations as they would be considered part of the roof, while those that are integrated into the side walls of a structure would be considered as side walls for the calculation.

Similarly, there is also confusion with the treatment of dormers in roofs as part of these calculations. This is especially true for cases where partial floors may exist within the roof and dormer windows are intended to improve these living spaces.

An example of what the effects of gable ends can be in practice is provided in Exhibit 18 below. This graphic highlights how a two- or multiple-unit dwelling in an R2 district would be impacted if a gable end was installed facing the side lot line and included in the calculations for sidewall area:

Exhibit 18. Impact of Gable Ends on Sidewall Area Calculations.



In this case, the gable end has a total area of 12.25 square metres, which is deducted from the allowable sidewall area that can accommodate the remaining sidewall. If the building's height and width remain constant, this must be addressed with a reduction of around 1.8 metres in the

building's length, meaning that about 75 square meters of gross floor area, or about 13% of the total floor area, is lost.

While different designs could result in different outcomes here, this result highlights that the treatment of sidewall and how these regulations relate to setbacks and lot coverage can reduce building articulation, eliminate side-facing windows and access, and promote simpler, rectangular designs that maximize internal space.

Proposed changes were discussed in May 2022 for addressing sidewall area calculations[11], with recommendations reviewed by Council to specifically include dormers and exclude gable ends in calculations. These changes would relate the inclusion of these areas as to whether they are considered "habitable areas" or simply portions of a ceiling or attic.

Comparisons with Other Jurisdictions

In other communities, the regulation of the bulk and massing of residential buildings in addition to height, setbacks, and lot coverage is not typically conducted using sidewall area calculations. While there were discussions as part of the engagement for this project that referenced other cities that may have used similar regulations in the past, a cursory review did not reveal any cities where this measure is currently in use.

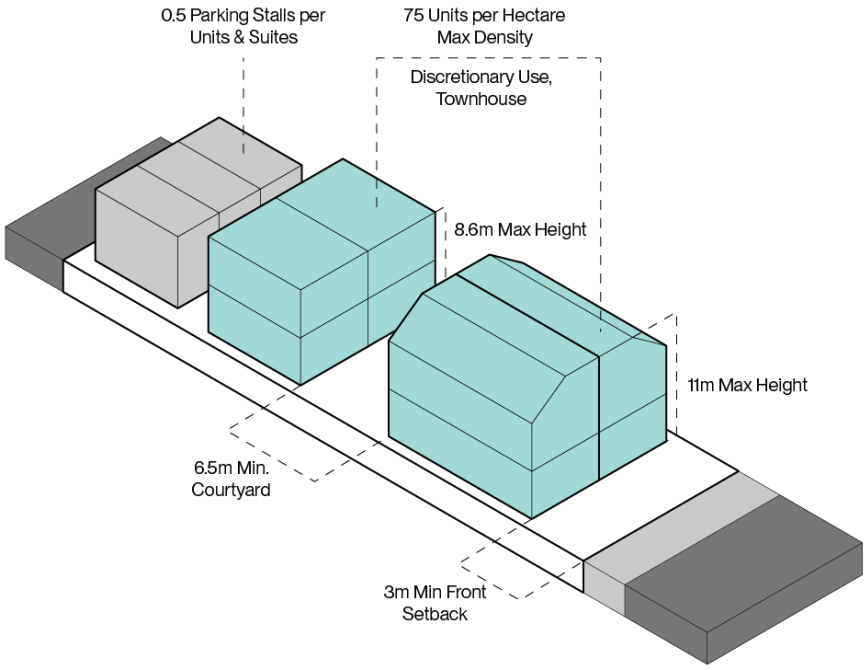
Similar approaches to manage massing and setbacks used in other cities include the following:

- **Additional side setback regulations.** In certain jurisdictions, additional side yard setback requirements can increase these distances for taller buildings for scale. For the City of Martensville, multiple-unit dwellings on interior lots in certain lower-density residential districts are required to have side setbacks at least 25% of the height of the side wall.[12]
- **Building length requirements.** The City of Edmonton provides an example of how building length can be regulated as an alternative. The maximum building length in the RS (Small Scale Residential) zone is regulated at 30 metres or, for interior side lot lines, 50% of site depth or 25 metres, whichever is less.[13] This is longer than the base sidewall length provided under Saskatoon regulations, but it does reflect a need to prevent the bulk of a structure from taking up the full allowable le
- **Sloped height requirements.** Allowable building heights may be stepped from the property line to the maximum height allowed on a property. An example of this is shown below in Exhibit 19. The City of Calgary incorporates these into their current zoning bylaw; for

[11] See proposed Zoning Bylaw Amendment 9823 (May 2024).
[12] City of Martensville Zoning Bylaw 1-2015, Tables 6-2 and 6-3.
[13] City of Edmonton, Zoning Bylaw s.2.10, 4.1.8 and 9

example, with their Residential – Grade-Oriented Infill (R-CG) District[14], height limits increase from 7.0 metres at the property line to a maximum of 11.0 metres measured from grade. Similarly, Spokane provides angled setbacks for primary and secondary dwellings[15] in R1 and R2 districts which start at 25 feet at the minimum side setback and increase at a 2:1 slope to a maximum height of 40 feet.

Exhibit 19. Stepped Height Requirements Example.



- **Lower height requirements in the rear of lots.** The City of Calgary in its Residential – Grade-Oriented Infill (R-CG) District also has stepped height limits in the rear portion of residential lots.[16] While the height limits are at a maximum of 11.0 metres, any portion of a main residential building on an interior lot located between the rear property line and 60.0 per cent parcel depth or the contextual building depth average, whichever is greater, is limited to a height of 8.6 metres.
- **Floor area ratio (FAR).** While other communities use FAR[17] for larger projects, others also have FAR requirements for smaller projects, including smaller-scale housing. The City of Regina, for example, provides a maximum 0.85 FAR for its Residential Neighbourhood (RN)

[14] City of Calgary Zoning Bylaw 1P2007, s. 541(2)
[15] SMC 17C.111.235(E)
[16] City of Calgary Zoning Bylaw 1P2007, s. 541(4)
[17] "Floor area ratio" is calculated as *Area of property* / *Total floor area*, with certain non-usable floor area such as parking, storage, and mechanical equipment not counted.

and Residential Urban (RU) districts.[18] In certain communities, FAR may also depend on the type and context of housing projects: the City of Vancouver's Residential Inclusive R1-1 district[19] has a base FSR of 0.60 for a single-detached house and 0.70 for a duplex to up to an FSR of 1.0 for multiple-unit housing secured for rentals or affordable housing (at the discretion of the Planning Director).

As with Saskatoon, these measures are also used in conjunction with setbacks, maximum lot coverage ratios, and other metrics for bulk and massing management of residential building designs.

Options

Given the limits placed on residential development provided by sidewall area regulations, there are four possible alternatives to sidewall area regulations to manage the bulk of development on a site:

- **Remove the sidewall area regulations without a replacement measure.** As discussed in the analysis, removing the sidewall area regulations would mean that maximum lot coverage would be the primary constraint to building footprints. This would provide significant flexibility for residential building design and reduce the need to address sidewall area regulations through specific strategies. However, the original rationale for sidewall area regulations to manage the massing of buildings would still be relevant, and lot coverage and setback requirements may not be sufficient to manage these in a way that would satisfy neighbourhood concerns.
- **Replace with FAR requirements.** While the City has FAR requirements for other more intensive forms of development, providing FAR as an alternative to sidewall area regulations could reduce the bulk and massing of smaller residential projects beyond what would be allowed under setbacks and lot coverage requirements. These measures may even be set with a sliding scale based on number of units to incentivize more density.
- **Replace with stepped height requirements.** The approach indicated by the City of Calgary presents an alternative that would specifically address the issue of height and massing in the rear of lots in established neighbourhoods. This would help to limit the massing in the rear of lots, while allowing for some flexibility for portions of structures to extend deeper into a lot.

[18] City of Regina Zoning Bylaw, Chapter 3, Tables 3A.T3.8 and 3B.T3.8.

[19] City of Vancouver, Zoning and Development By-law R1-1 District Schedule, s.3.2.1.1 and 2. Note that Vancouver uses the term "FSR" or "floor space ratio".

- **Replace with building length requirements.** Another approach may be simply to regulate the maximum length of buildings, potentially based on the depth of the lot. While this should not be set using the calculation of the "building wall length" as noted above under the calculation of maximum sidewall area, a similar calculation could be made with a minimum building length plus bonus length for deeper lots.

Recommendations

The recommended approach for sidewall area regulations should be informed by public feedback, but would include the following:

- **Removing the sidewall area regulations** and ensuring other regulations properly manage the building envelope. Concerns about form and massing should be reflected through more direct and intentional policy, rather than indirect consequences from sidewall calculations.[20]
- If the City desires additional regulation of the building envelope to maintain desired massing, providing **stepped height requirements** would provide additional flexibility with the form and massing of a site while preventing taller development at the middle or rear of a lot. This can also encourage building stepbacks, reduce the aesthetics of bulky structures on residential lots, and retain flexibility for articulation and other design features.[21]
- Alternately, a **maximum length for residential structures** on lots based on the lot depth for these districts could also be used. This would be simpler than stepped height requirements and would cover similar concepts as sidewall area by providing a value to manage building depth. This value would need to be set based on available building length and allow for additional length to permit building articulation and attached structures.

Sidewall area regulations could also be maintained, but if so, these requirements should be adjusted to incorporate the following:

- Clear direction in the regulations that sidewall area regulations should only apply where heights of only two storeys (8.5 metres) or less are permitted.
- Allowances to exclude gable ends and dormers from sidewall area calculations, with additional regulations if required to manage dormers and gable windows facing side lot lines.

Developing new FAR requirements is not recommended as a replacement for sidewall area requirements. While this is used in other jurisdictions as noted above, regulation of building

[20] For example, installing side-facing windows on an upper floor as dormers or in gable ends should not involve a trade-off with interior living area. If there are

[21] Note that these stepped height requirements and flexibility with building design can also address issues with narrow side setbacks and access.

bulk with FAR tends to be somewhat abstract and difficult to describe in public engagement. This would also require more detailed regulations, and it would not be guaranteed to address specific concerns about building form.

3. Front Door Sill Height Requirements

Summary

Regulations for front door sill heights under s. 5.1.19 (3) of the Zoning Bylaw require that the bottom or sill of an entrance facing the front yard of a primary dwelling in Category 1 neighbourhoods is not located more than 1 metre above the finished grade. This requirement is intended to ensure that the designs of new residential development engage with the streetscape and present active frontages. However, height limits have meant that many developers have used basements for interior living space, especially with multiple-unit projects, and the sill height requirements limit options for providing basements with liveable area. Removing this requirement and including this instead as guidance for design is preferred to give developers flexibility with residential design to make the best use of internal space.

Current Regulations

Front door sill heights for primary dwellings are restricted to being a maximum of 1 metre above finished grade in Category 1 neighbourhoods under Zoning Bylaw s. 5.1.19 (3). Under (4), this does not apply to multiple-unit dwellings containing up to four dwelling units located on any site within the CGA, on any corner site within the TDA.

Analysis

In cases where front door height has been regulated, it is typically intended to address underlying objectives, such as a human-scale streetscape and barrier-free or accessible housing for mobility-limited residents and visitors. In discussions with stakeholders, the primary intent of these regulations was to present residential frontages that address the street for aesthetics and neighbourhood character.

From industry engagement, the primary concern with restricting sill height is with respect to the use of basements for living areas. With a 1-metre limit to sill heights for primary entryways, this means that basements are largely underground in affected designs. This can complicate the construction and use of these spaces in certain ways:

- Window wells or other treatments may present limited natural lighting for basement living areas, making them less appealing for residents and increasing necessary costs.
- Increased depths of basements may pose a challenge for gravity drainage with sanitary sewer connections, requiring forced systems that increase costs, which can potentially make the servicing of a finished basement impractical for a dwelling.

- Limiting entrance heights can restrict the flexibility with providing access for all units within a residential structure, especially for projects with two units built to the side setbacks that take up different floors (see Recommendation 4).
- Fulfilling these requirements and meeting building code standards may require non-standard assemblies for construction, which can increase costs for development. These costs are not as significant as sewer servicing costs as noted above, but these restrictions can reduce flexibility with efforts to reduce costs, with likely impacts potentially outweighing the expected benefits.

Some of these discussions have been spurred by the constraints on building height and floor area noted in Recommendations 1 and 2. However, changing sill requirements can help to provide additional flexibility, especially to accommodate more than one ground-oriented unit in a structure, as shown in Exhibit 20 below.

Comparisons with Other Jurisdictions

In other communities reviewed, regulation of the entrance height is not a common practice. Two Prairie cities have presented comparable restrictions from those surveyed, however:

- Regina's RID Overlay Zone under Part 8K of the Zoning Bylaw provides a restriction under 8K.4.4(1) that the first floor height of a dwelling with four units or less shall be no more than 1.37 metres above grade.
- The City of Winnipeg Small-Scale and Low-Rise Residential Guidelines for Mature Communities provides under 3.2.5.2 that the height of the main floor entrance shall maintain a maximum finished floor height of 1.2 metres above established grade.

While these requirements may also pose similar challenges to the sill height requirements described for Saskatoon, the height restrictions used suggest that other cities have presented slightly higher limits for their regulations.

Exhibit 20. Example of Sill Height Above Grade.

Source: mddl

Options

From the information collected, two options could address the concerns related to sill height limits:

- **Eliminate the sill height requirement.** Given that flexibility with entrance heights would help to address access to dwellings with more than one unit, as well as providing more flexibility with the use of basements for additional living area, removing the restriction on sill height for all MUDs, TUDs, and SDDs would allow for more flexibility with these development types.
- **Increase maximum sill heights.** When comparing the sill height restriction under s. 5.1.19 (3) with those in other cities with comparable requirements, the regulation in Saskatoon appears to be more constraining. Increasing these limits to 1.37 meters (4.5 feet) to align with Regina's requirements could still help to address some of the challenges identified if these requirements are not removed altogether.

Recommendations

The recommended option would be to **eliminate the sill height requirement**. This would allow for more flexibility with respect to using basement floor area for units and would reduce the costs associated with sewer servicing if basement depth would be a challenge. While this recommendation does not include removing the sill height requirements for one-unit dwellings. However, this could be explored further with action to remove s. 5.1.19(3) completely.

Although this requirement should be removed from the Zoning Bylaw, neighbourhood concerns regarding access and relationships with the streetscape are still important. Development guidance should include a more comprehensive discussion of the design of front entrances and encourage new development to have front entrances closer to grade where practical. These guidelines may also include advice to designers and builders on options for providing multiple front entrances that address many of these design concerns as well.

4. Building Setbacks and Dimensional Regulations

Summary

There have been concerns that current setbacks and other dimensional requirements for lower-density residential districts in the city may limit the ability of developers to design infill projects to be accommodated on sites. While certain requirements may differ from practices in other cities, building codes. and design needs, current setbacks do not generally limit infill development.

Current Regulations

Current dimensional regulations for interior lots in R districts in Saskatoon under the Zoning Bylaw include the measures detailed in Exhibit 21:

Exhibit 21. Dimensional Regulations in R/CR Zoning Districts, City of Saskatoon.

Zone	Site Width	Front Yard Setback	Rear Yard Interior Setback	Side Yard Setback	Site Coverage
R1	7.5 m (SDDs) 15 m (OUDs, TUDs, MUDs)	9 m 6 m (depth <34 m) Cannot vary by more than 3 m from setbacks on adjacent / flanking sites	7.5 m 4.5 m (depth <34 m)	1.5 m	40% 50% (MUDs in CGA, all corner lots)
R1A	7.5 m (SDDs) 9 m (OUDs with access to rear lane) 12 m (OUDs) 15 m (TUDs, MUDs)	6 m 3–6 m or more (depending on setbacks in established neighbourhoods)	7.5 m 4.5 m (depth <34 m)	0.75 m	40% (with additional coverage for other structures) 50% (MUDs, CGA or corner lots in TDA)
R1B	7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs)	3 m 6 m (no access to rear lane) (maximum 6 m)	7.5 m 4.5 m (depth <34 m)	0.75 m	40% (with additional coverage for other structures) 50% (MUDs, CGA or corner lots in TDA)
R2/R2A	7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs)	6 m 3–6 m or more (depending on setbacks in established neighbourhoods)	7.5 m 4.5 m (depth <34 m)	0.75 m	40% (with additional coverage for other structures) 50% (MUDs, CGA or corner lots in TDA)

Zone	Site Width	Front Yard Setback	Rear Yard Interior Setback	Side Yard Setback	Site Coverage
RM1	7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs with 4 units or less) 3 m/unit (MUDs with 5–6 units)	6 m 3–6 m or more (depending on setbacks in established neighbourhoods)	7.5 m 6.0 m (MUDs with 5–6 units) 4.5 m (depth <34 m)	0.75 m 1.0 m (MUDs with 5–6 units)	40% (with additional coverage for other structures) 50% (MUDs, CGA or corner lots in TDA) 50% (MUDs with 5–6 units, 50% of parking underground)
CR1	6 m (street townhouses) 7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs where s.5.3.19 does not apply)	3 m (rear lane access, front onto local street or service road) 6 m	6.0 m	0.75 m	50% (including all accessory buildings)
CR2	6 m (street townhouses) 7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs)	3 m (rear lane access, front onto local street or service road) 6 m	6.0 m	0.75 m 1.5 m (MUDs with 5 or more units)	50% (including all accessory buildings) 60% (corner sites)
All zones, MUD (5 or more developments)	21 m (TDA on collectors / arterials) 15 m (Corridor Residential)	6 m	6 m	1.5 m (with additional stepback requirements)	50% 60% (corner sites)

Several points to note with these requirements:

- With respect to front setbacks, R1, R1A, R2, and R2A districts have a requirement that front yard building setbacks cannot vary more than 3 metres from the average front yard setback of the principal buildings on adjacent, flanking sites. Additionally, if this average is below 6 metres, the required front yard setback may be reduced to the average of adjacent dwellings or 3 metres, whichever is greater.
- In addition to these requirements, note that some specific areas may have different dimensional requirements within a zone. Under s.8.4.4(6), for example, R2 properties in the Montgomery Place neighbourhood have larger minimum site widths and depths. In a case like this, these variations address the aesthetic needs for a historical neighbourhood regarding built form and neighbourhood design.

Analysis

As noted previously with the assessments of sidewall area regulations, site coverage is a significant constraint if sidewall area regulations are removed. While setbacks could affect developable area on irregular sites, typical lots do not seem to be significantly affected regarding site geometry and building design.

There are several considerations to note with these regulations with respect to consistency and site design:

- **Narrow side yards.** The narrow side yard requirement for interior lots in R districts (excluding R1) present challenges with respect to design features on facing walls and rear yard access. For example, if units are built to the side setbacks, a 1.5-metre walkway along a property line can be challenging for side access, limiting options for design if the maximum possible width is used for a structure.[22]
- **Inconsistencies with context-dependent front yard setbacks.** With respect to front yard setbacks, these can vary from the base distances provided for each zone based on different conditions:

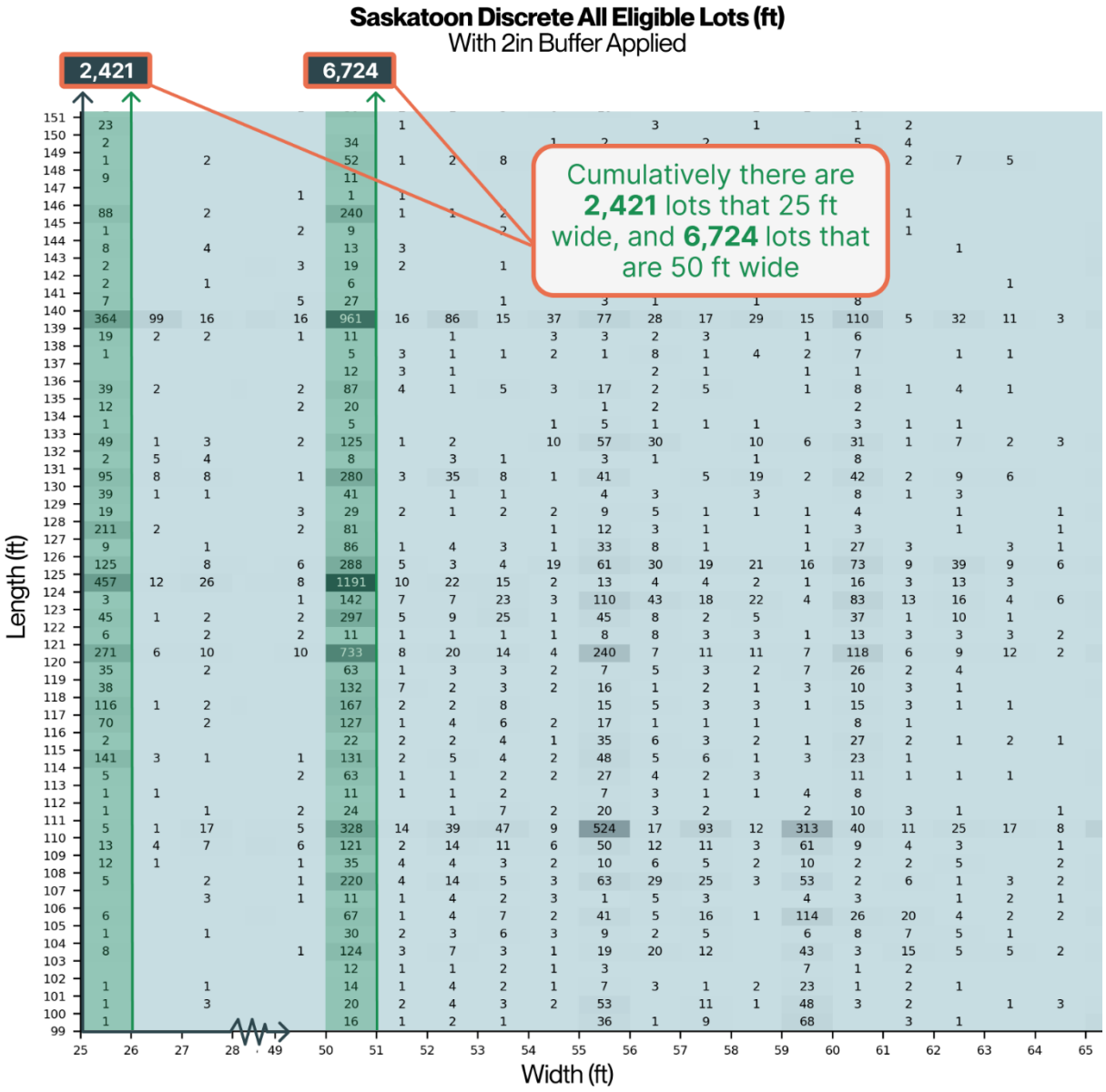
    - Lot depth (R1 districts).
    - Front yard setbacks on adjacent flanking properties (R1, R1A, R2, R2A).
    - Access to rear lanes (CR1, CR2).

    These represent different approaches to neighbourhood design and built form, it is unclear whether the differences between the districts should be removed, with a focus on consistent frontages in neighbourhoods shifted to design guidance for new development.[23]
- **Deep rear yards for common lot sizes.** Rear yard setbacks are deep at 7.5 metres, consisting of 18–20% of the depth for common 25- and 50-foot lots in the city. While provisions are included to reduce rear yard setbacks to 4.5 metres in cases where lot depths are 34 metres or less, these lots are rarely found in established neighbourhoods. While the remaining area can accommodate development up to the maximum lot coverage, this can reduce design options for new development.

[22] As discussed in recommendation 2, building narrower dwellings on rectangular lots under sidewall area regulations will also reduce the effective maximum floor area of buildings, especially if the placement of the building is asymmetrical on the lot.

[23] See the “Additional Considerations” section of this chapter for more details on this.

Exhibit 22. Frequency Distribution of Lot Sizes, R Zoning Districts in Saskatoon.



- **Lot coverage bonuses.** Bonuses to lot coverage are provided for different elements but do not stack with each other. For example, in many R districts, coverage can be increased to allow for "attached covered entries, patios or decks, three season rooms, or attached enclosed swimming pools".[24] However, a similar increased to 50% is provided for "MUDs containing up to four dwelling units on any corner site located in the TDA" in many lower-density residential districts,[25] while RM1 zones permit additional coverage to 50% for

[24] For example, see s.8.4.4(5).
[25] See s.8.4.4(10).

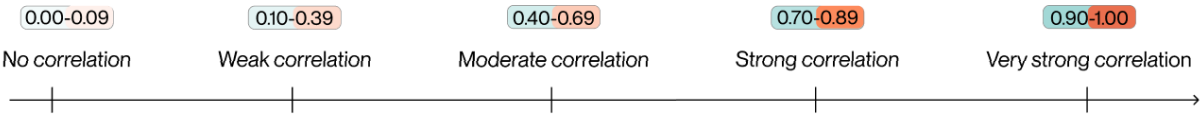
underground parking,[26] indicating that this increase in lot coverage would not be permitted for the accessory structures noted above.

- **Lot coverage as a limiting factor for development.** As noted in the discussions under recommendation 2, maximum lot coverage tends to be a limit on development when sidewall area regulations are removed. If larger developments would be desired for feasibility, increasing allowable site coverage with the removal of sidewall area regulations would increase potential building footprints.

Impacts on feasibility. Exhibit 23 provides a summary of the correlations between development characteristics and model performance. (See the Appendix for more details on the assessments of model performance). The size of the development and number of units are positively correlated with a higher return on investment (ROI) as provided in the model.

Exhibit 23. Correlations Between Development Characteristics and Model Performance.

	Lot Size	*sq ft*	*Number of units*	*Number of 1 beds*	*Number of 2 beds*	*Number of 3 beds*	*Number of 4beds*	*Garage suites*	*Basement Suite*	*On Slab*	*Sidewall*
Low DSCR	0.3110	0.2059	0.4460	-0.0423	-0.1287	0.3907	-0.0103	-0.0726	-0.2571	0.4777	0.1783
High DSCR	0.2418	0.2010	0.4478	-0.0264	-0.0796	0.3214	0.0396	-0.0419	-0.2542	0.4393	0.0834
Low ROI	0.4018	0.6084	0.8085	0.7547	0.1807	-0.1639	0.4074	0.3802	0.7873	-0.2558	0.3807
High ROI	0.3694	0.6007	0.6500	0.7923	0.1644	-0.4167	0.6032	0.4012	0.7802	-0.2738	0.2924
Avg DSCR	0.2831	0.2053	0.4501	-0.0357	-0.1083	0.3634	0.0114	-0.0598	-0.2578	0.4645	0.1383
Avg ROI	0.3980	0.6157	0.7714	0.7786	0.1785	-0.2464	0.4757	0.3929	0.7976	-0.2656	0.3589



[26] See s.8.10.4(1).

Comparisons with Other Jurisdictions

Dimensional requirements for other jurisdictions are provided in Exhibit 24:

Exhibit 24. Dimensional Requirements for Residential Zoning Districts, Selected Canadian Cities.

City	Zone	Lot Width	Front Yard Setback	Rear Yard Setback	Side Yard Setback	Site Coverage
Calgary	R-CG	7.5 m (duplex)	3 m	7.5 m 1.2 m (a laned or corner parcel)	1.2 m; may vary based on lot configuration and building design.	45–60%, based on density (40–60 units / ha)
Calgary	H-GO	(none)	3 m	5 m 1.2 m (laned or corner parcel)	1.2 m; may vary based on lot configuration and building design.	45–60%, based on density (40–60 units / ha)
Edmonton	RS	7.5 m 5.0 m (attached) 4.0 m (attached, on alley)	4.5 m	10.0 m	1.2–2 m	45%
Edmonton	RSF	7.5 m 7.0 m (on alley) 5.5 m (on alley, local road or reverse housing) 5.0 m (attached) 3.6–4.8 m (attached, on alley)	4.5 m with possible reductions	6 m 1.2 m (rear attached garage)	1.2–1.5 m	55%
Regina	RN	10.36 m 9.45 m (rear lane access) 8.5 m (row building end unit) 5.0 m (row building end unit, rear lane access)	3–4.5 m to non-garage portion of building	3.5 m (with rear-lane access)	1.2 m	50%

City	Zone	Lot Width	Front Yard Setback	Rear Yard Setback	Side Yard Setback	Site Coverage
Regina	RU	8.5 m 7.3 m (rear lane access) 5.0 m (row building end unit, rear lane access)	3–4.5 m to non-garage portion of building	5 m (no rear-lane access)	0.45 to 0.75 m (narrow lots) 1.2 m (attached/ row homes, lots wider than 10m)	50% 60% (row housing)
Regina	RL	8.5 m 7.3 m (rear lane access, row building end unit) 6.1 m (row building interior unit) 5.0 m (row building end unit, rear lane access) 3.75 m (row building interior unit, rear lane access)	3–4.5 m to non-garage portion of building	3.5 m (with rear-lane access) 5 m (no rear-lane access)	0.45 to 0.75 m (narrow lots) 1.2 m (attached/ row homes, lots wider than 10m)	60%
Regina	R1	8.5 m 8.5 m (row housing) 7.3 m (rear lane access) 5.0 m (row building end unit, rear lane access) 3.75 m (row building interior unit, rear lane access)	3–4.5 m to non-garage portion of building	3.5 m (with rear-lane access) 5 m (no rear-lane access)	1.2–2.4 m	50%
Regina	RID	(underlying zone)	Contextually determined based on adjacent properties, minimum of 3 m	(underlying zone)	0.6–1.2 m	(underlying zone)

City	Zone	Lot Width	Front Yard Setback	Rear Yard Setback	Side Yard Setback	Site Coverage
Winnipeg	R2	7.6–18.3 m	6.1 m 3.0 m (rear lane access) Linkages to adjacent properties	7.6 m	Minimum 1.2 m	None provided; note that certain specific areas may include lot coverage maximums from 42.5–57.5%
Winnipeg	RMF-S	7.6–18.3 m	6.1 m 3.0 m (rear lane access) Linkages to adjacent properties	7.6 m	1.2 m	None provided; note that certain specific areas may include lot coverage maximums from 42.5–57.5%
Winnipeg	SSLR	12.2 m (single and two-unit/up-down) 9.8 m (single and two-unit/up-down, rear lane access) 15.2 m (two-unit side-by-side) 10.7 m (triplex) 15.2 m (fourplex)	3.0 m Linkages to adjacent properties	7.6 m, subject to % of site depth and adjacent property context	1.2 m	30% for principal building + 12% for accessory dwellings or structures
Spokane	R1	4.6 m	3.0 m	4.6 m	0.9 m (width 40 ft or less) 1.5 m (width more than 40 ft)	65%; note requirements for stormwater drainage plans
Spokane	R2	4.6 m	3.0 m	4.6 m	0.9 m (width 40 ft or less) 1.5 m (width more than 40 ft)	80%; note requirements for stormwater drainage plans

These regulations from other cities highlight the following:

- Side yard setbacks in other jurisdictions tend to be wider than in Saskatoon, excepting narrow lots in RU and RL districts in Regina.

- The front yard setbacks are substantially shallower in many of the comparable cities and districts examined versus the requirements in Saskatoon. Note that Winnipeg does include requirements for consistency with building alignments under s.139 of Winnipeg Zoning By-law No. 200/2006, expressed as a requirement for front yard setbacks to be the average of the two closest properties facing the same street in the same block. Certain cities also provide lower front yard setbacks in cases where these sites are serviced by rear lanes.
- Rear yard setbacks in certain other cities can be smaller, with reduced rear setbacks allowed in cases where rear-lane access is provided. In certain cases, however, the setbacks provided are comparable to those in Saskatoon.
- Across all districts examined in other cities, the lot coverages allowed tended to be higher than in Saskatoon. While in some cases there were special conditions attached, such as a split between principal and accessory dwellings with Winnipeg,[27] or requirements for stormwater management in Spokane, this does suggest that other cities allow for greater intensities of development on site.

Options

Certain options for action could address minor issues with dimensional requirements, including:

- Increasing side setbacks to allow for improved rear yard access and egress (especially if sidewall area regulations are removed as per recommendation 2).
- Changing the calculation of lot coverage to include all accessory buildings (see recommendation 6).
- Providing more consistency with context-sensitive front yard setbacks across all districts.
- Providing consistency with increases in maximum lot coverage across districts (e.g., underground parking, corner sites, attached accessory structures, etc.).

Based on calculations performed on current regulations, the general setbacks and dimensional requirements included under the current Zoning Bylaw do not have significant effects on the feasibility of infill development that would need to be addressed. Under current regulations, height, maximum site coverage, and sidewall area regulations appear to be more limiting factors in development.[28]

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[27] Note that unlike Saskatoon, Winnipeg includes a split of coverage calculated for the entire lot for both primary and accessory buildings.

[28] See the Additional Considerations section, however, on issues raised regarding the consistency of front setbacks. While these are largely not seen as having as significant of an impact on development feasibility, some issues have been raised regarding the consistency of these regulations and the need for relative setback requirements.

Increasing maximum lot coverage could present an opportunity to increase the potential size of new infill projects. However, further increases in maximum lot coverage may present challenges with aesthetics, building massing, and neighbourhood resistance. Similarly, without further density allowed on a site, units that are larger in size may be difficult to market. Increases in impermeable surfaces may also impact stormwater management within a neighbourhood.

Recommendations

Overall, no action is suggested with respect to site setbacks and maximum lot coverage requirements as currently designed. Providing consistency with increases in maximum site coverage would be possible to pursue, but this does not appear to be a major constraint with the development of infill projects in lower-density districts.

Note that other recommendations examine specific considerations for dimensional requirements, including:

- Allowable lot widths and the “60% rule” (recommendation 5)
- Dimensional requirements for garden and garage suites (recommendation 6)
- Dimensional requirements on corner lots (recommendation 7)
- Providing common requirements for combined districts (recommendation 8)
- Addressing relative front setbacks (Additional Considerations)

5. The "60% Rule" and Allowable Lot Widths

Summary

Provisions in the Zoning Bylaw for lower-density residential districts pose inconsistencies on minimum lot widths between residential uses, and context-specific requirements can increase minimum lot widths for certain housing types. Altogether, these provisions can be barriers for using existing residential lots for infill. Removing rules regarding contextual limits on lot widths, allowing for two-unit developments to be accommodated on 7.5-metre lots, and aligning other requirements can address these inconsistencies and prevent minimum lot widths from being an obstacle to infill development.

This regulation was implemented to ensure that the site widths for new houses are compatible with the existing subdivision pattern of 15 metres (50 feet) wide sites, and that site widths would gradually change over time. When implemented in 1997, this requirement limited side widths to 70% of the average site width on the block face. This was reduced to 60% in 2015 to increase the number of lots available for one-unit dwellings and maintain the character of blocks with wider lots. As detached one-unit dwellings cannot be built on narrower sites, this has meant that new construction is often semi-detached dwellings.

Current Regulations

Site width requirements for lower density residential districts are included in Exhibit 25:

Exhibit 25. Site Width and 60% Rule Requirements, R/CR Zoning Districts, City of Saskatoon.

Zone	Site Width	60% Rule Requirements
R1	7.5 m (SDDs) 15 m (OUDs, TUDs, MUDs)	s. 8.1.4(2); Category 2 established neighbourhoods, OUD sites for comparison only
R1A	7.5 m (SDDs) 9 m (OUDs with access to rear lane) 12 m (OUDs) 15 m (TUDs, MUDs)	s. 8.2.4(2)(b); Category 2 established neighbourhoods, OUD sites for comparison only
R1B	7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs)	(none)
R2/R2A	7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs)	s. 8.4.4(2); Category 2 established neighbourhoods, OUD and TUD sites for comparison
RM1	7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs with 4 units or less) 3 m/unit (MUDs with 5–6 units)	s. 8.4.4(2); Category 2 established neighbourhoods, OUD and TUD sites for comparison[1]
CR1	6 m (street townhouses) 7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs where s.5.3.19 does not apply)	(none)

Zone	Site Width	60% Rule Requirements
CR2	6 m (street townhouses) 7.5 m (OUDs, SDDs) 15 m (TUDs, MUDs)	(none)
All zones, MUD (5 or more developments)	21 m (TDA on collectors / arterials) 15 m (Corridor Residential)	(not applicable for MUDs)

Under the identified 60% rule described under the references above, the site width for lots accommodating new one-unit dwellings in Category 2 established neighbourhoods must be at least 60% of the average site width for comparable sites fronting on the subject blockface and the opposite blockface (but no lower than the identified minimum for the zone).[29] Note that unlike the other applicable districts, the R2, R2A, and RM1 districts include both one- and two-unit dwellings for comparison; given the limits on site width for two-units dwellings noted above.

Note that with respect to the distinction between semi-detached and two-unit dwellings, the definitions provided in Chapter 2 of the Zoning Bylaw distinguish these types as follows:

> ***"Semi-detached dwelling"*** *or "SDD" means a building containing no more than two dwelling units on its own site, attached to another building containing no more than two dwelling units on its own site, with a common wall dividing the liveable area of the two attached buildings being at least 40% of the length of the longest building containing the dwelling units, measured from the front to the rear building lines of the dwelling unit.*
>
> ***"Two-unit dwelling"*** *or "TUD" means a detached building designed for or occupied as two dwelling units.*

Given the requirements provided above, the minimum lot widths for dwellings can be inconsistent on a per unit basis. While street townhouses in CR1 and CR2 districts require at least 6 metres per unit, and one- and two-unit dwellings mandate a minimum width of 7.5 metres per unit.

Analysis

The 60% rule effectively locks 15 metre lots out of being split in many blocks in Category 2 established neighbourhoods. This restriction is in effect based on whether these lots were previously split before the original rule came into being. While the shift from the earlier rule

[29] Note that the sites used to calculate minimum lot widths are only one-unit dwelling lots in R1/R1A zones, but include both one- and two-unit developments in R2/R2A/RM1 zones.

requiring lot frontages to be 70% of the average likely allowed for wider applications of lot splitting in these areas, this is still a constraint that prevents many lots from being split.

It is important to note that this specifically limits the development of one-unit dwellings only. Lot splitting of a 15-metre lot to develop two one-unit dwellings would not realize the full capacity that could go onto the site. This could improve the feasibility of some infill concepts but would not maximize the yield of developments on these sites.

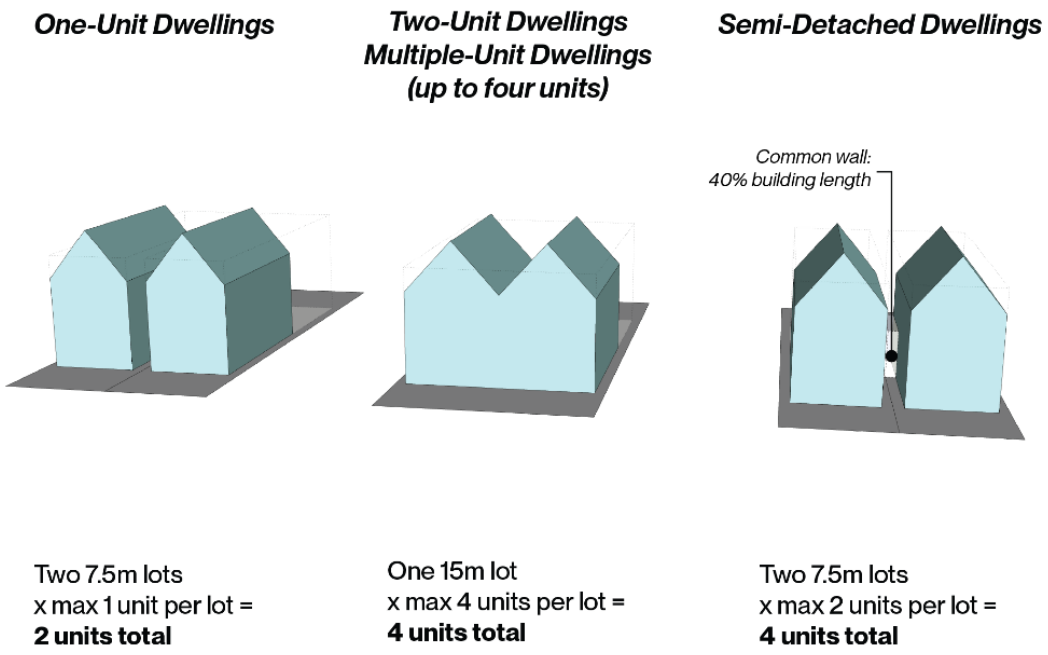
When considering how to maximize housing yields from 7.5-metre lots, semi-detached dwellings represent an option to accommodate two units on a site that can only otherwise occupy a one-unit dwelling. However, this building type presents two challenges:

- A common wall of 40% of building length must attach the building to a similar building next door, constraining design and rear access.
- The project must be developed across two lots at once given the need to build the common wall.

When discussing these limits, the differentiation between semi-detached dwellings and two-unit dwellings is important to highlight. Semi-detached dwellings allow two units as per the Zoning Bylaw, with specific requirements for being attached to a neighbouring semi-detached dwelling with a common wall. However, while two-unit dwellings are only permitted on lots that are 15 metres wide in R districts, semi-detached dwellings with two units each can only be built as pairs on two adjacent 7.5-metre lots. Therefore, existing 7.5-metre lots cannot be redeveloped to include two units, except through accessory units such as garden and garage suites.

This can be highlighted in Exhibit 26 below, which highlights the density differences between a 15-metre lot that can be built out to four units, versus two 7.5-metre lots that can only be built out to the same density if they include a common wall:

Exhibit 26. Examples of Relationships between Maximum Units and Lot Widths.



While it may seem to be a relatively minor consideration to include a common wall between two semi-detached dwellings, this could reduce potential infill opportunities in neighbourhoods that have already seen lot splits. If one-unit dwellings on 7.5-metre lots already exist in an area, this density would be less than what could be achieved with semi-detached or multiple-unit dwellings, and there would be no option to increase density further. Although replacing a one-unit dwelling to a two-unit dwelling is not as likely as other types of projects, addressing this inconsistency can increase the options for some homeowners with one-unit dwellings that could redevelop their properties in the future.

Comparisons with Other Jurisdictions

Regulations regarding site widths are provided in Exhibit 27 below:

Exhibit 27. Lot Width Requirements for Residential Zoning Districts, Selected Canadian Cities.

City	Zone	Lot Width
Calgary	R-CG	7.5 m (duplex)
Calgary	H-GO	(none)
Edmonton	RS	7.5 m 5.0 m (attached) 4.0 m (attached, on alley)
Edmonton	RSF	7.5 m 7.0 m (on alley) 5.5 m (on alley, local road or reverse housing) 5.0 m (attached) 3.6–4.8 m (attached, on alley)
Regina	RN	10.36 m 9.45 m (rear lane access) 8.5 m (row building end unit) 5.0 m (row building end unit, rear lane access)
Regina	RU	8.5 m 7.3 m (rear lane access) 5.0 m (row building end unit, rear lane access)
Regina	RL	8.5 m 7.3 m (rear lane access, row building end unit) 6.1 m (row building interior unit) 5.0 m (row building end unit, rear lane access) 3.75 m (row building interior unit, rear lane access)
Regina	R1	8.5 m 8.5 m (row housing) 7.3 m (rear lane access) 5.0 m (row building end unit, rear lane access) 3.75 m (row building interior unit, rear lane access)
Regina	RID	(underlying zone)
Winnipeg	R2	7.6–18.3 m
Winnipeg	RMF-S	7.6–18.3 m
Winnipeg	SSLR	12.2 m (single and two-unit/up-down) 9.8 m (single and two-unit/up-down, rear lane access) 15.2 m (two-unit side-by-side) 10.7 m (triplex) 15.2 m (fourplex)
Spokane	R1	4.6 m
Spokane	R2	4.6 m

Certain jurisdictions include comparable lot widths as Saskatoon. In some districts in Winnipeg[30] minimum widths that can be wider, and Regina zoning includes a range of lot sizes for attached and detached housing.

However, other examples of minimum widths of lots that can accommodate two-unit dwellings are substantively smaller. With Calgary R-CG housing for example, 7.5-metre parcel widths are permitted for duplexes, and Edmonton allows for widths as small as 3.6 metres in RSF districts for attached housing on alleyways. This review also highlights that in many communities these widths are changed for lot access via rear lanes, as well as by development type.

No jurisdiction reviewed included a regulation comparable to the 60% rule which would limit lot widths or frontage based on existing lots in the immediate area.

Options

Two options for action have been highlighted by this review:

- **Remove the 60% rule.** Delete the requirements for lot widths for one-unit dwellings in s. 8.1.4(2), 8.2.4(2)(b), and. 8.4.4(2) to allow for existing lots to be split to a minimum of 7.5 metres without restriction in Category 2 established neighbourhoods.
- **Change the minimum lot width for two-unit dwellings to be 7.5 metres.** Adjusting the allowable lot widths for two-unit dwellings would permit existing 15-metre lots to be split to accommodate two units on each lot without the need to add a common wall. This would also allow existing 7.5-metre lots to accommodate two-unit dwellings.

Recommendations

Both recommendations would improve the consistency of development regulations in the Zoning Bylaw and ensure that densities are managed uniformly across different lot sizes. However, from the outreach and analysis conducted in this project, these recommendations would not substantially improve the feasibility of more intensive infill development.

For example, the feasibility of four-unit dwellings would not be impacted by changes in these regulations. Allowing for more development options on 7.5-metre lots may only impact a smaller subset of potential infill projects.

[30] Note that these requirements are included as part of Schedule AC ("Development Requirements for Low Density Infill") of the Zoning Bylaw. These regulations for minimum lot widths in R1, R2, and RMF-S districts are complex, with different values for two-, three-, and four-unit dwellings, lot types, access to rear lanes, and building types.

However, as the City works to refine and improve its Zoning Bylaw to streamline requirements and present more flexibility for property owners, these changes can help to ensure these properties are treated similarly to others in areas where infill is likely.

6. Garden and Garage Suites

Summary

City regulations regarding garden and garage suites present different requirements for Category 2 neighbourhoods, with increased restrictions and height limitations that are not consistent with the requirements for Category 1 and Category 3 neighbourhoods. These limitations can restrict the feasibility of these structures, and the regulations should be aligned to manage the development of garden and garage suites according to lane access and not location.

Current Regulations

City regulations regarding garden and garage suites are provided under s.5.3.14. These requirements differ by neighbourhood categories, with only Category 3 neighbourhoods distinguishing differences in development requirements based on rear lane access.

Garden suite development standards, included under s.5.3.14(16), are detailed in Exhibit 28:

Exhibit 28. Garden Suite Requirements, City of Saskatoon.

Development Standard	Side Yard (min)	Rear Yard (min)	Rear Yard Coverage (max)	Building Height (max)	Distance from Principal Building (min)	Side Wall Height (max)	Building Length (max)	Number of Storeys (max)
Category 1 (sites with rear lane access)	0.75 / 1.2	1.2	50%	5.8	4	-	9	2
Category 1 (sites without rear lane access)	0.75 / 1.2	2	50%	5.8	4	-	9	2
Category 2	3 / 1.2	2	50%	3.5	4	3.2	9	1
Category 3 (sites with rear lane access)	0.75 / 1.2	1.2	50%	5.8	4	-	9	2
Category 3 (sites without rear lane access)	3 / 1.2	2	50%	3.5	4	3.2	9	1

Garage suite development standards under s.5.3.14(16) are provided in Exhibit 29:

Exhibit 29. Garage Suite Requirements, City of Saskatoon.

Development Standard	Side Yard (min)	Rear Yard (min)	Rear Yard Coverage (max)	Building Height (max)	Distance from Principal Building (min)	Side Wall Height (max)	Building Length (max)	Number of Storeys (max)
Category 1 (sites with rear lane access)	0.75 / 1	1.2	50%	6	4	-	9	2
Category 1 (sites without rear lane access)	0.75 / 1	2	50%	6	4	-	9	2
Category 2	0.75 / 1	2	50%	5	4	4	9	1
Category 3 (sites with rear lane access)	0.75 / 1	1.2	50%	6	4	-	9	2
Category 3 (sites without rear lane access)	0.75 / 1	2	50%	5	4	4	9	1

Note that for these suites, side yard setbacks must include a larger minimum on one side but may be reduced to zero if they are built with a common wall with a suite on a neighbouring property.

There is a limit to one garden or garage suite per lot under these regulations. As per s.5.3.14(16), the maximum size of these units is restricted to:

- 80 square metres (861 square feet) for garden suites.
- 100–167 square metres (1,076–1,797 square feet) for garage suites based on the size of the principal building, with the private garage in a garage suite not exceeding 87 square metres (936 square feet).

The maximum footprint of a garden or garage suite is determined by the coverage of the rear yard, calculated from the deepest extent of the primary building to the side and rear lot lines. Additionally, the regulation of maximum building length can limit the envelope of these suites.

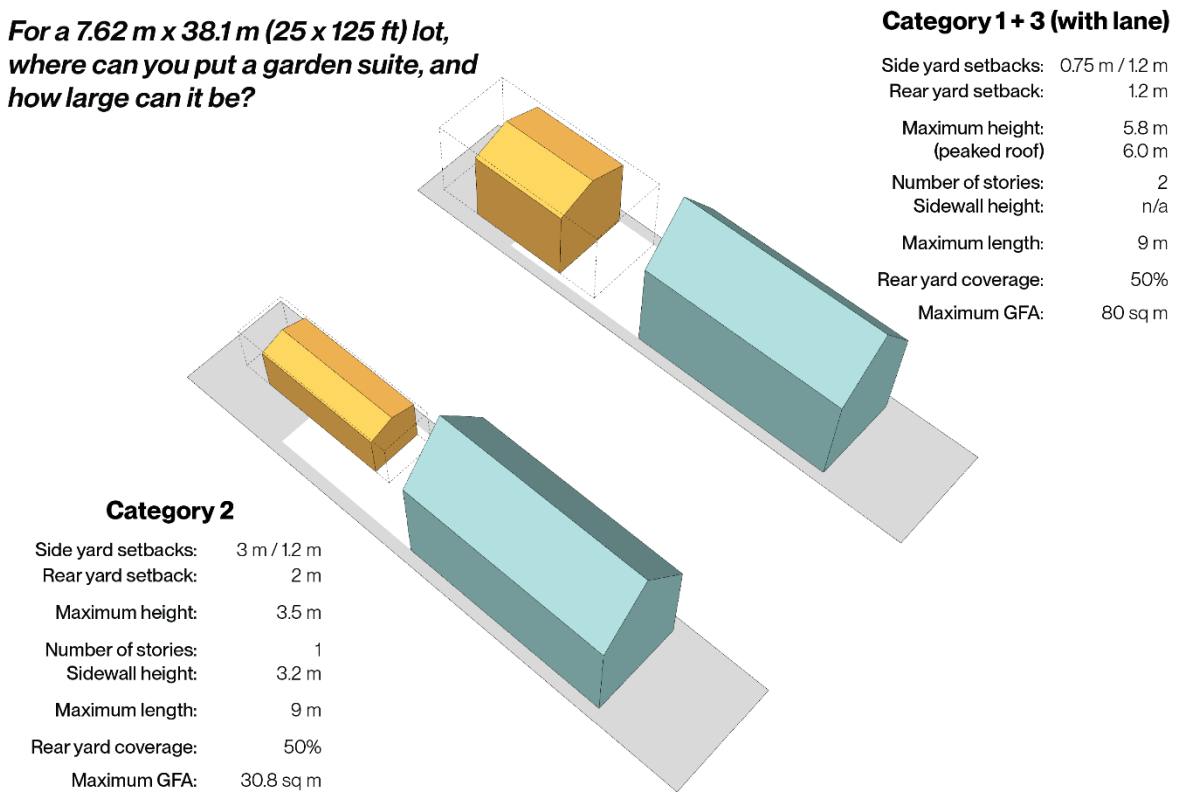
Analysis

There are challenges present with garden and garage suites under current requirements:

- **Consistency of requirements in Category 2 neighbourhoods.** Regulations for suites are managed differently across categories of neighbourhoods. While Category 1 and 3 neighbourhoods are generally consistent, Category 2 neighbourhoods provide requirements consistent with locations without lane access in other neighbourhoods, which can limit the ability to accommodate these units on sites that have rear access and need to be built to consider a laneway.
- **Height constraints on suites.** Garden and garage suites on all lots in Category 2 neighbourhoods and on lots without rear access in Category 3 neighbourhoods are limited to a single storey by regulation. For garage suites, this can be extremely challenging when it limits the flexibility of placing a unit above a garage. This can also limit design flexibility and sizing with these units, especially on smaller sites, in exchange for minimal impact on scale since height limits differ by only one metre between allowances for one versus two storeys.
- **Number of suites allowed.** While a single garden or garage suite is allowed as an accessory unit to an OUD or a SDD on a 7.5-metre lot, two suites are not permitted as an accessory use to a TUD on a 15-metre lot despite allowances for zero setbacks and common walls that can be applied to the narrower lot under the development standards.
- **Side setbacks for garden and garage suites.** The side setbacks for garden and garage suites for all lots in Category 2 neighbourhoods and for lots without rear access in Category 3 neighbourhoods are significantly higher than for other primary uses on the lot, requiring a 3-metre side setback on one side and a 1.2-metre setback on the other. This is a significant increase over setbacks for suites in other areas and for the primary dwelling and can provide challenges with locating these units on a site.
- **Limits on size based on rear yard area.** Detached suites and accessory buildings more generally have their maximum footprint managed through rear yard coverage requirements. As calculations are based on the rear building line of the primary dwelling, changes in the layout of the main building can affect the allowable footprint of secondary units, including increased front yard setbacks due to neighbourhood context (see recommendation 4).

The graphic in Exhibit 30 below highlights some of the major effects of the dimensional regulations on garden suites across all neighbourhood categories:

Exhibit 30. Visualization of Garden Suite Setbacks, Category 1 + 3 and Category 2 Neighbourhoods.



On a 7.2 metre by 38.1 metre lot in a Category 2 neighbourhood, the combined setbacks reduce the maximum possible width of a garden suite to around 3.4 metres. The total possible gross floor area is constrained by two major factors: the 3-metre side setback and a height restriction of one storey. This means that the largest possible garden suite for a lot like this in a Category 2 neighbourhood would be less than 31 square metres, or about 331 square feet. This would be extremely challenging to operate as a separate rental.

In comparison, when examining to a similar lot serviced by a rear lane in a Category 1 or 3 neighbourhood, a substantially larger garden suite can be built. The site could accommodate a unit up to the maximum of 80 square metres, potentially depending on the location of the primary unit and the associated setback. However, even if site limitations reduced the allowable size of a garden suite on a specific property, this would still be much more likely to be appealing as a rental unit than a suite built in a Category 2 neighbourhood.

Another note with the allowable building envelope above is that the requirement in Category 1 and 3 neighbourhoods provide more flexibility with homeowners and developers looking to put

these units onto a site. If there are concerns regarding trees or other site features, the existing requirements in Category 1 and 3 neighbourhoods present more opportunities to adjust the design of a garden suite. The sizable side setbacks can be a significant constraint for suites in Category 2 neighbourhoods.

Garage suites are not included as a graphic as they are only permitted to be one-storey structures in Category 2 neighbourhoods. In practice, given these requirements and the challenges with including a living area on the same level as parking, a feasible garage suite design is very unlikely.

Engagement with industry representatives indicated that inconsistency in height limitations was noted in project designs, with confusion regarding the rationale for height restrictions for garden and garage suites.

In evaluating the impacts of accommodating additional garden and garage suites, the whitecard and pro forma modeling included several scenarios where additional suites were provided. Exhibit 31 presents two examples where two garages are provided with and without additional garage suites, with a fourplex provided as the primary dwelling (incorporating two basement suites and two primary units).

As noted from this example, a substantial improvement in financial performance was identified when garage suites could be added. Allowing for the additional living area improved both the ability to cover mortgage debt (DSCR) and the return on investment for the project (ROI).

Comparisons with Other Jurisdictions

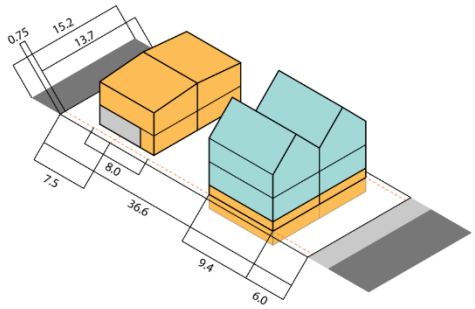
With other jurisdictions surveyed, similar types of accessory unit development did not have distinct differences between districts. Exhibit 32 includes a selection of regulations related to the dimensions of secondary units like garden and garage suites:

Rear setbacks for certain cities can be smaller than comparable requirements in Saskatoon. In many cases these are dependent on certain conditions, such as lane access, height, and the presence of garages, but are largely smaller than requirements under s.5.3.14. (The significant rear setback in Winnipeg is for units with no rear lane access and windows or entrances facing onto the rear lot line).

- Generally, the height limitations for accessory dwellings allow for two-storey projects across all other cities. Although Winnipeg does restrict heights to 4.6 metres for garden suites, an additional level is permitted for garage suites to accommodate a unit above a garage.

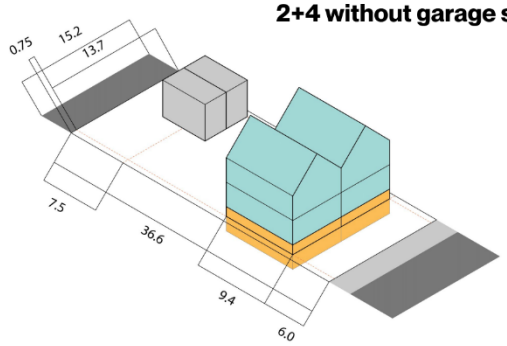
Exhibit 31. White Card Model in Engagement: Garden and Garage Suites.

2+4 with garage suites



Lot Size	50' X 120' (15.24 m x 36.58 m)
Parking Provided	4 Car Garage
Two Primary Units (4 beds)	127 sq m / 1367 sq ft each
Two Basement Suites (2 bed)	63 sq m / 678 sq ft each
Two Garage Suites (1 bed)	48 sq m / 517 sq ft each
Rental Return (DSCR)	**1.41 DSCR (highly favourable)**
Sale Return (Annual ROI)	**98% ROI (highly favourable)**

2+4 without garage suites



Lot Size	50' X 120' (15.24 m x 36.58 m)
Parking Provided	2 Car Garage
Two Primary Units (4 beds)	127 sq m / 1367 sq ft each
Two Basement Suites (2 bed)	63 sq m / 678 sq ft each
Rental Return (DSCR)	**0.99 DSCR (not favourable)**
Sale Return (Annual ROI)	**23% ROI (moderately favourable)**

Exhibit 32. Comparable Secondary Unit Regulations, Selected Canadian Cities.

City	Side Setback (min)	Rear Setback (min)	Floor Area (max)	Building Height (max)	Distance from Principal Building (min)
Calgary	1.2 m	1.5 m (0.6 m for garages)	75–82.5 sq m	7.5 m	5.0 m
Edmonton	(same as zone)	0.6–1.2 m (based on lane access)	60–70 sq m (second storey area)	6.8 m	3.0 m
Regina (RN/RU districts)	0.6–1.2 m (based on storey)	0.6–3.0 m (based on lane access, storey, and garage access)	80 sq m or area of principal dwelling	6.5 m	5.0 m
Winnipeg	(same as zone)	1.5–7.6 m (based on lane access, rear entrance / windows)	74 sq m or 33% of area of primary dwelling	4.6 m 7.6 m (located above garage)	3.0 m
Spokane	(same as zone)	0–1.5 m (based on alley access)	92.9 sq m	7.6 m	(not provided)

With these comparisons, note the following:

- Side setbacks and maximum floor areas are consistent between Saskatoon and peer cities. There are some examples of other cities allowing similar common-wall accessory units as noted previously.
- With respect to the number of garden and garage suites allowed per lot, note that Spokane allows for two units per lot. Edmonton does not define general limits to the number of backyard housing units but does indicate overall limits to units on lots and required separations between these units. Other jurisdictions generally limit garden and garage suites to one per lot.
- Overall lot coverage requirements are usually used to restrict the total footprint of all buildings on a lot in zoning bylaws, including accessory units. It is not common to see a rear yard coverage limit, however, and there are some specific requirements in the cities examined for secondary units: For example, Winnipeg limits the coverage of all accessory structures to 12.5% of total lot area, while Edmonton limits accessory buildings to 20% of lot area.

Options

Potential actions to address identified inconsistencies with garden and garage suite regulations include the following:

- **Simplify the garden and garage suite requirements to apply uniformly across neighbourhoods.** With respect to the current regulations under s.5.3.14, these requirements can be simplified to only be dependent on whether lane access is available. This may be consistent with either the Category 1 or 3 neighbourhood requirements, depending on approaches to height, and would result in lower rear and side setbacks in Category 2 neighbourhoods with rear lane access.
- **Allow for two-storey garden and garage suites.** Providing increases in allowable heights in Category 2 neighbourhoods to permit two-storey development of garden and garage suites can ensure that these accessory structures will be more feasible to construct. This is particularly important for garage suites, which may not be feasible with a one-storey height limitation.
- **Allow wider sites to accommodate two garden or garage suites.** As with the elements above with respect to subdivision and allowable uses, maintaining consistency between lots with 7.5 versus 15 metres of frontage suggests that wider sites could allow for two garden or garage suites. This could be allowed simply by permitting two garden and garage suites on all lots, but maintaining dimensional and separation requirements that would make siting a

second suite difficult on a 7.5-metre wide lot, or allowing a second garden or garage suite as a specific accessory use for TUDs.[31]

Recommendations

In this case, providing consistent regulations across neighbourhoods that allow for two-storey garden and garage suites across the city and allowing a second garden or garage suite in specific cases would be recommended. These changes would be consistent with the examples observed and would provide a greater incentive to incorporate these units onto both new projects and sites with existing development.

[31] However, this would only be if TUDs were restricted to 15-metre lots, contrary to recommendation 5.

7. Corner Lot Multiple-unit Development

Summary

Corner lots can be ideal locations for accommodating additional density, as these sites have additional frontage and access points and can provide visual anchors at the ends of blocks. This can reduce the impacts of more intensive development within a neighbourhood, while providing a location for more diverse housing types. Currently, corner lots in TDAs and all lots in the CGA are allowed to incorporate additional height and lot coverage. Expanding the use of corner lots to also accommodate additional units can increase housing yields in neighbourhoods and allow for additional federal support through CMHC funding opportunities for denser housing (5+ units) to be leveraged.

Current Regulations

Dimension requirements for lots in lower-density residential districts have been discussed as part of previous recommendations. Corner lots in lower-density neighbourhoods in Saskatoon are managed differently than interior lots in a few ways:

- Rear setbacks for most uses are 4.5 metres instead of 7.5 metres for most uses.

Three- and four-unit dwellings on corner lots in lower-density residential districts located in established neighbourhoods within the TDA have higher maximum height limits of 10 metres,[32] and can be built to a site coverage of 50% (an increase of 10% over the typical 40% base).[33]

- Corner lots in Corridor Residential neighbourhoods have additional increases. Lots with rear access and a location at the corner of arterials or collectors have a maximum height of 12 metres in CR1 districts, and 15 metres in CR2 districts. Corner lots in CR2 districts also have a maximum 60% lot coverage, which is a 10% bonus over the base 50% coverage.
- Corner sites in CR2 districts are permitted to include certain at-grade commercial activities, including retail, restaurant, and personal service uses.

In addition, while not restricted to corner lots alone, lots located in the TDA on collector and arterial streets (and on all sites within the CGA) are permitted to accommodate multiple-unit dwellings with five or more units as per s. 5.3.19(5) at a maximum building height of 15

[32] As noted in recommendation 1, the provision in s. 8.3.4(4) stating that heights are 10 metres is inconsistent with the typical height limits of 9 metres for the R1B zone.

[33] Note that this does represent an inconsistency with provisions such as s. 8.4.4(5), where 50% site coverage is permitted to accommodate attached covered entries, patios or decks, three season rooms or attached enclosed swimming pools.

metres.[34] While maximum site coverage is set at 50%, coverage is increased to 60% specifically for corner sites.

Analysis

The geometry and location of corner lots present opportunities to provide additional density in areas where the design and aesthetic impacts on neighbourhoods can be reduced:

- Fewer adjacent properties (and additional setback and stepback requirements) can reduce the effect of more intensive development on neighbouring uses.
- The placement at the end of a block means that additional height and density does not appear to be irregular and can "bookend" less intensive development mid-block.
- Increased frontage and opportunities for access can support more ground-oriented homes with separate entrances and on-street parking opportunities.

While increased heights on corner lots can help to encourage more infill of multiple-unit dwellings of up to four units, allowing more density on corner sites could help to increase opportunities for housing while minimizing neighbourhood aesthetic impacts.

Comparisons with Other Jurisdictions

With respect to managing development on corner lots, current regulations in many other jurisdictions that have expanded the application of multiple-unit dwellings largely focus on dimensional and use regulations only. For example:

- In Regina, corner lots in RN districts have flankage yard setbacks reduced to 0.45 metres from the 1.2 metres presented for regular side yards.
- The H-GO district in Calgary includes flankage yard setbacks of 0.6 metres, versus 1.2 metres for regular side setbacks. Rear setbacks are also reduced to 1.2 metres from 5.0 metres, similar to the setback for a laned parcel.
- For Victoria, BC, Schedule P of the Missing Middle Regulations for selected districts allow "corner townhouses" on corner lots, which include at least three units. This development type requires lots that are 18 metres wide, compared with 12 metres for houseplexes that can include up to six units. The floor space ratio for these corner townhouses is increased to 1.1, comparable to the bonus provided for "heritage conserving infill".

This current lack of consideration in many zoning bylaws is less an oversight and more a function of the recent changes to allow for missing middle development types. In previous

[34] As noted in recommendation 5, however, the minimum lot width of 21 metres means that many existing sites in these areas will be ineligible.

versions of lower-density residential districts under many zoning bylaws, multiple-unit buildings ranging from duplexes to townhomes were allowed on corner lots to accommodate additional density. Although these development types were expanded across all sites in lower-density districts for many jurisdictions, they were not often paired with additional increases in density and allowable numbers of units for corner lots.

Note that more intensive development (5+ units) can also qualify for additional support from CMHC. CMHC is a federal agency dedicated to supporting affordable and sustainable housing across Canada by providing financial tools, research, and policy support.

CMHC support can be provided through programs such as:[35]

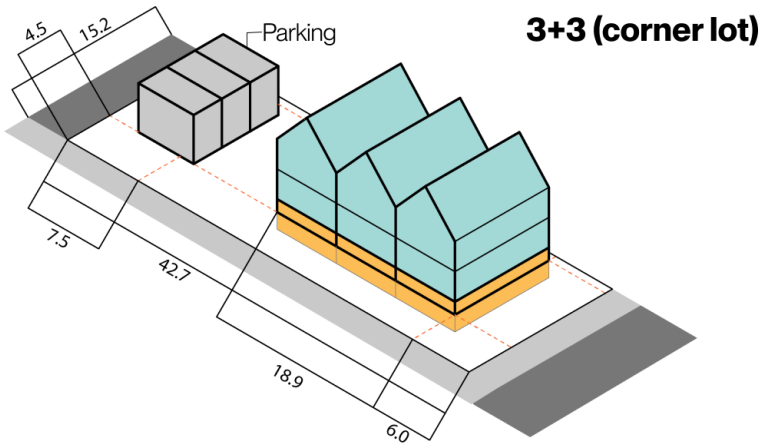
- The MLI Select program, which offers mortgage loan insurance incentives such as reduced premiums, longer amortization periods and up to 95% loan-to-value for projects involving five or more units, with incentives based on affordability, energy efficiency, and accessibility.
- The Apartment Loan Construction Program, which provides lower-cost funding to support projects during construction, finalization, and stabilization.
- Additional affordable housing programs specifically targeting multiple-unit dwellings of over four units.

These programs typically require development projects to include more than four units to qualify, which are not currently allowed in R1/R2 lower-density residential districts. However, these funding models were used in evaluating the potential for larger projects.

Exhibit 33 provides an example that includes a six-unit project on a corner lot which includes three primary units and three basement units. Under typical returns for market-rate rentals, there are some concerns that the revenue would not be sufficient to cover financing. However, with the use of CMHC lending products under the MLI Select program, this type of development would be profitable.

[35] See the CMHC Housing Solutions Table for more information.

Exhibit 33. White Card Model in Engagement: Corner Lot Development.



Lot Size	50' X 140' (15.24 m x 42.67 m)
Parking Provided	3 Car Garage
Three Primary Units (4 beds)	125 sq m / 1345 sq ft each
Three Basement Units (1 bed)	62 sq m / 672 sq ft each
CMHC Rental Return (DSCR)	**1.30 DSCR (highly favourable)**
Conventional Rental Return (DSCR)	**0.99 DSCR (not favourable)**

Options

Allowing additional development on corner lots can be implemented in different ways. The primary approach for this area would be to include provisions from RM1 districts for corner lots in other R districts.

As noted under recommendation 1, RM1 districts are similar to existing R2 zoning, but allow for five- and six-unit multiple-unit dwellings as discretionary uses. Extending this provisions to corner lots, potentially with increased in height and lot coverage, could accommodate additional intensity.[36]

Allowing five- and six-unit multiple-unit dwellings on corner lots in this way could be accommodated in other R districts by allowing a MUD of up to six units:

- As a permitted use on any corner lot.
- As a permitted use on any corner lot within the TDA, and on other corner lots as a discretionary use.

[36] As noted above in recommendation 1, the minimum lot width of 3 meters per unit may constrain the use of existing lots for six-unit projects, and this provision may need to be adjusted.

- As a discretionary use on any corner lot, or any lot within the TDA.
- As a permitted or discretionary use only outside of established neighbourhoods.

Additionally, other elements may need to be considered in the regulation of increased densities on corner lots, such as:

- Increased lot coverage and heights that allow for three-storey development, aligned with current allowances on corner lots in established neighbourhoods under existing regulations.
- Increased maximum lot coverage for this type of development on corner lots, potentially as per requirements in s.8.10.4(1) regarding underground parking.
- Setback and stepback requirements for more intensive development consistent with requirements in s.5.3.19.1(1).

Recommendations

The City would be less challenged to include increased densities on corner lots specifically than to provide a blanket upzone to six units per lot for all R districts, especially in the short term after the most recent round of upzoning. However, adding further density to neighbourhoods would still be a challenging exercise, especially if these are considered as-of-right uses.

Considering the feasibility of these actions, a phased approach would be best to pilot these development types and highlight opportunities and challenges with this approach. As a short-term recommendation, this would involve including **five- and six-unit MUDs as a discretionary use for corner lots only**, maintaining Council oversight of these approvals but removing requirements for a rezone to implement these projects. As noted above, this would include:

- Increased lot coverage and heights as per other MUD development on corner lots.
- Increased maximum lot coverage as per RM1 allowances for underground parking.
- Increased setback and stepback requirements as per higher-density MUD development.

8. Allowed Uses and Combining Districts

Summary

Lower-density residential zoning in Saskatoon includes several districts, many of which have only minor differences with one another. While there may be historical reasons for these differences, maintaining distinct districts with arbitrary differences can be confusing to developers, landowners, and the public at large, and can increase administrative workloads if rezonings are necessary to accommodate desired development. Combining certain districts and accommodating additional development types through overlays as necessary can help to streamline the zoning bylaw.

Current Regulations

The Saskatoon Official Community Plan includes three primary designations that could likely accommodate infill development as discussed in this document:

- **Residential**, including land that has the potential for residential development and community uses compatible within a neighbourhood setting.
- **Low Density Residential**, which includes areas that have the potential for a range of residential building types (such as one- and two-unit dwellings, street townhouses and low-rise multiple-unit dwellings) and community uses.
- **Medium Density Residential**, which has sites with the potential for a range of residential building types (such as dwelling-groups, stacked townhouses, low-rise and mid-rise multiple-unit dwellings) and community uses. They are typically served by collector or arterial streets and are in proximity to Community Focal Points, and/or within the Corridor Growth Area.

Five districts accommodate general lower-density residential development:

- R1 – Low Density Residential District 1
- R1A – Low Density Residential District 1A
- R1B – Low Density Residential District 1B
- R2 – Low Density Residential District 2
- R2A – Low Density Residential Infill District

One multi-unit development district also accommodates lower-density development and infill:

- RM1 – Low Density MUD District

And two “corridor residential” districts are oriented to support infill development:

- CR1 – Corridor Residential 1 District
- CR2 – Corridor Residential 2 District

There are other residential districts not included in this analysis where infill may also be included. The RMHL Mobile Home Lot District accommodates mobile homes largely on individual freehold sites, and multiple-unit dwellings are allowed under s.5.3.19 similar to other districts. Additionally, two townhouse-specific districts (RMTN and RMTN1) are also included which allow a range of other housing types like those in other R districts. These districts tend to be specifically targeted at an individual dwelling type and have a limited extent, and as such they have been excluded from more detailed analysis.

In addition to the districts themselves, some dimensional and use restrictions are based on location in the city:

- The “Corridor Growth Area” consists of sites within approximately 250 metres of Bus Rapid Transit system corridors.
- The “Transit Development Area” includes sites within approximately 800 metres of Link corridors.
- Identified neighbourhoods are sorted into neighbourhood categories 1, 2, and 3, based primarily on the age of development and proximity to the city centre.
- “Established neighbourhoods” are delineated based on the age and location of development (including largely neighbourhood categories 1 and 2).

In addition to the dimensional requirements provided in previous sections, permitted and discretionary uses can also differ between districts, as noted in Exhibit 34 below:

Exhibit 34. Permitted and Discretionary Uses, R/CR Zoning Districts, City of Saskatoon.

	Zoning District							
Use	**R1**	**R1A**	**R1B**	**R2**	**R2A**	**RM1**	**CR1**	**CR2**
Accessory buildings and accessory uses	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Ambulance stations	-	D	-	D	D	D	-	-
Art galleries	-	-	-	**P**	**P**	**P**	-	-
Boarding houses / apartments	D	D	D	D	D	D	**P**	**P**
Cemeteries	-	-	-	D	D	-	-	-
Commercial schools	D	D	D	D	D	D	D	-
Community centre conversions	**P**	**P**	-	**P**	**P**	**P**	**P**	**P**
Community centres	D	D	-	D	D	D	**P**	**P**
Convenience stores	-	-	-	-	-	-	-	-
Custodial care facilities – type I	**P**	**P**	**P**	**P**	**P**	**P**	-	-
Custodial care facilities – type II	D	D	D	D	D	D	-	-
Day care centres and preschools	D	D	D	D	D	D	D	D
Day care centres and preschools, accessory to a place of worship	-	-	**P**	-	-	-	-	-
Day care centres and preschools, accessory to a place of worship, elementary and high schools, community centre conversions or community centres	**P**	**P**	-	**P**	**P**	**P**	**P**	**P**
Day cares, residential	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Dwelling groups	-	-	-	-	-	-	-	**P**
Dwelling units and MUDs in conjunction with and attached to any other non-residential use	-	-	-	-	-	-	-	**P**
Elementary and high schools	**P**	**P**	-	**P**	**P**	**P**	-	**-**
Garden and garage suites	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Homestays	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Hospitals	-	-	-	**P**	**P**	**P**	-	-

Use	Zoning District							
	R1	R1A	R1B	R2	R2A	RM1	CR1	CR2
Hostels – type I	-	-	-	-	-	-	-	**P**
Independent schools	D	D	D	D	D	D	D	-
Market gardens, nurseries and greenhouses with no retail sales	-	D	-	D	D	-	-	-
MUDs containing five or more dwelling units	-	-	-	-	-	-	**P**	**P**
MUDs containing five or six dwelling units (except per s.5.3.19)	-	-	-	-	-	D	-	-
MUDs containing five or more dwelling units (under s.5.3.19)	**P**	**P**	**P**	**P**	**P**	**P**	**P**	-
MUDs containing up to four dwelling units	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Municipal public works yard – type I	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
OUDs	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Parking stations	D	D	D	D	D	D	-	-
Parks	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Personal service trades and health clubs[1]	-	-	-	-	-	-	-	D
Places of worship	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Public libraries	**P**	**P**	-	**P**	**P**	**P**	**P**	**P**
Residential care homes - type I	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Residential care homes - type II	D	D	D	D	D	D	D	**P**
Residential care homes - type II (pre-designated site)	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Restaurants[1]	-	-	-	-	-	-	-	D
Retail stores[1]	-	-	-	-	-	-	-	D
SDDs	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Secondary suites	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**
Short-term rental properties	D	D	D	D	D	D	D	D
Special care homes	-	-	-	-	-	D	D	D
Street townhouses	-	-	-	-	-	-	**P**	**P**
TUDs	**P**	**P**	**P**	**P**	**P**	**P**	**P**	**P**

P: Permitted

D: Discretionary

[1] Note that these uses are only allowed on corner lots and at grade.

Analysis

The table above highlights some differences between districts. One major element is the distinction between certain public and institutional uses: for example, cemeteries and hospitals are permitted in R2, R2A, and RM1 districts, but not R1/R1A/R1B or CR1/CR2 zones, while public libraries are not listed as a permitted use for R1B districts. In these cases, uses could be allocated to institutional zoning (M1/M2/M3) or some other allowable designation instead.

Other differences exist with dimensional requirements (reviewed in part under recommendation 4):

- **Differences in minimum frontages.** As noted in recommendation 5, one-unit dwellings have frontages that vary from 15 metres in R1 districts to 12 metres in R1A and 7.5 metres in other districts, with street townhouses in CR1 and CR2 districts permitting frontages of 6 metres. Frontages for other dwelling types are generally consistent between the different districts.
- **Differences in front setbacks.** Recommendation 4 notes that minimum front setbacks are set at 9 metres for R1 districts, while R1B districts set minimum front setbacks at 3 metres and maximum setbacks are 6 metres. All others in the lower-density R districts are set at 6 metres, with frontages of as little as 3 metres in CR1 and CR2 districts for sites that front onto a local road and have a rear lane.[37]
- **Consistency in dimensional regulations for non-residential uses.** Other small discrepancies can exist for non-residential supporting uses in these districts that would also need to be resolved for consolidation. Building heights for daycares, for instance, are set at 10–12 metres in CR1 districts, 11 metres in R2 districts, and 12–15 metres in CR2 districts.
- **Requirements for amenity spaces.** As per s.5.3.19, amenity spaces are required for multiple-unit dwellings with five or more units at 9 square metres per unit provided. This not consistent with RM1 districts where 18 square metres per unit is required under s.8.10.3 for five- and six-unit multiple-unit dwellings.

While combining districts will require reviewing these inconsistencies and aligning requirements across different designations, similarities among these regulations suggest that consolidation would require minimal disruption.

Comparisons with Other Jurisdictions

Other jurisdictions have worked to collapse their residential zoning into a smaller number of districts to allow for more efficiency in land use management:

- **Calgary.** Calgary has provided for blanket rezonings as per the City's Housing Strategy to consolidate many of their existing housing districts into:
  - Residential - Grade-Oriented Infill District (R-CG), intended as the base zoning designation for existing neighbourhoods in the city.

[37] As noted previously, there are also relative front yard setbacks for OUDs, TUDs, SDDs and MUDs containing up to four dwelling units in established neighbourhoods, such as the requirement included in s.8.4.4(3).

- Residential - Low Density Mixed Housing (R-G), intended for lower-density neighbourhoods on greenfields under area plans.
- Housing – Grade Oriented (H-GO), intended for designated areas where transit access and neighbourhood features allow for denser forms of ground-oriented housing.

There are also districts covering mobile homes and lower-density multiple-unit dwellings. Overall, consolidation worked to accommodate a broader range of housing types such as secondary suites, semi-detached and townhouse units, and multiple dwellings on a lot, without the need to reflect different requirements across zones.

- **Burnaby.** The City of Burnaby provided an update to their residential zoning in June 2025 to simplify their zoning districts. Earlier changes in 2024 mandated by the province led to a consolidation of 12 individual residential districts into a new "R1" designation for small-scale multi-unit housing, which included uniform regulations by the scale and type of residential development. The full changes presented in 2025 realigned other residential districts to be organized by height, with townhouses allocated to "R2" and apartment districts to "R3" to "R8" and maximum heights of at least 12 metres / 4 storeys provided citywide. Legacy RM districts were preserved within this update to allow for continuity with neighbourhood-specific regulations over time.

Options

Consolidating low-density zoning designation is possible and practical under certain conditions, given the overlaps between the current zoning districts after the recent middle housing amendments. The remaining differences across different districts are largely dimensional, but do not significantly affect allowable infill development. Reducing districts would allow for ease with administration and ensure any differences are streamlined to prevent confusion.

Certain decisions would be necessary when combining these zones:

- **Resolving differences in allowable uses between current districts.** Permitted and discretionary uses have certain differences between the individual districts that would need to be resolved. Additional examination may be required to determine if consolidation would require rezoning certain uses that would not be included under residential zoning, such as institutional uses like hospitals or schools.

Addressing different dimensional requirements. The primary differences between districts are with residential dimensional requirements, especially with frontage requirements and front

setbacks. Providing a common standard can be challenging if certain regulations have been put into place to retain consistency in neighbourhood design.[38]

Recommendations

The recommended course of action in this case would be to consolidate several lower-density districts into a single low-density residential zone, including R1, R1A, R1B, R2, and R2A districts into a single low density residential district. This should be done under the following conditions:

- A consolidated list of permitted and discretionary residential and supporting uses should be based on the allowable uses in R2/R2A districts, with major institutional uses such as hospitals reassigned to other designations.
- Area-specific dimensional requirements should be maintained with alternate minimum lot dimensions and setbacks permitted for identified neighbourhoods such as Montgomery Place. This should be designated through specific overlays adjusting these requirements.

This consolidation may also include consolidation of the OCP designations for "Residential" and "Low Density Residential", especially as the policy direction would be comparable under both areas in the Land Use Map and zoning districts may be included across the two areas.

Considerations for other zones in this process would include the following:

- **Corridor Residential districts** would be more challenging to integrate. The CR2 district allows for a greater mix of commercial uses, including personal service, restaurant, and retail uses, which would complicate a consolidated use table. Uses and dimensional requirements in the CR1 district are more aligned to other lower-density residential districts, but specific uses such as townhouses and multiple-unit dwellings would require special consideration.
- **RM1 districts** would need to be managed based on outcomes from other recommendations, specifically with respect to corner lots as per recommendation 7. As this zoning is currently managed similar to the R2 zone with additional uses, the RM1 designation could be considered as an overlay to a consolidated residential zoning district and cover existing RM1 lots that would not be considered under new accommodations for corner lots.
- **Other lower-density residential designations**, including the RMHL, RMTN, and RMTN1 districts, could also be integrated as necessary into a combined district. These separate districts may require additional considerations due to the specific types of development

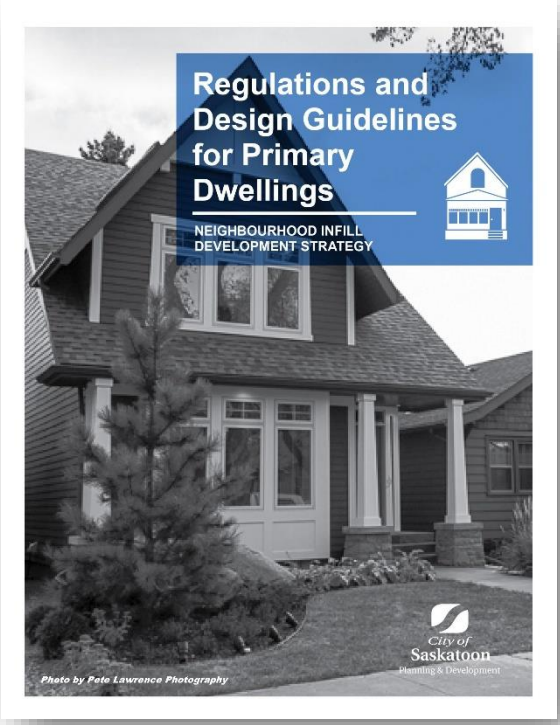
[38] Note that this is also a consideration if the 60% rule is removed as per recommendation 5.

considered under these designations. While this is outside the scope of this examination, additional consolidation would be encouraged.

9. Expanding Public Guidance

Summary

The document Regulations and Design Guidelines for Primary Dwellings provides guidance for planning, designing, and constructing infill dwellings with summaries of building and site design considerations for established neighbourhoods. While this document provides useful information for developers, homeowners, neighbourhood residents, and the broader public regarding regulations and guidelines for infill development in Saskatoon, expanding information sources can help to give insight into the development process and encourage new infill projects.



Current Resources

The Regulations and Design Guidelines for Primary Dwellings guidebook presents a summary of the rules and recommendations applicable in Saskatoon's established residential neighbourhoods to assist homeowners with planning, designing, and constructing infill dwellings of different types. This focuses largely on the Category 1 and 2 established neighbourhoods and includes approaches with residential design that can help new projects fit in with existing older homes in these areas.

The information provided in the Guidelines is organized according to the following general topics:

- **Building design**, including considerations of heritage properties, entrances, facades, doors and windows, materials, utilities, and sustainable building design.
- **Site design**, including parking, lot grading, lighting, amenity space, landscaping, and sustainable site design.
- **Zoning bylaw regulations**, including summaries of specific development regulations that may be challenging to understand, such as allowable sidewall area.

- **Accessory uses and structures**, including fences, decks, garages, accessory buildings, and secondary suites.
- **Permits**, including building permits, plumbing permits, demolition permits, building moves, curb cuts, and gas and electrical permits.
- **Recycling and waste** during construction and operation.
- **Site and property development** with respect to subdividing property and resolving damage to existing city infrastructure.
- **Contact information** for city departments.

Other information is also available from the City regarding broader permitting and process questions, as well as regulations and design guidelines for garden and garage suites.

Analysis

Improving the ability of participants in the market to understand this process in more detail can be an important step, especially as infill becomes more popular. The current Guidelines document covers a considerable amount of useful information and provides key notes that can be important to people working to build infill housing in established neighbourhoods.

Two considerations about the audience for this information are important to note, however:

- **Addressing homeowners as investors.** Given the small scale of many of these projects, drawing in other types of participants can help to get infill projects built. Homeowners that own their land outright can be a good place to start, as they would not need to manage land acquisition and can achieve certain goals with infill development (e.g., increasing property values, opportunities for ageing in place, providing homes for family members, etc.).
- **Expanding the number of builders in the area.** As determined through engagement, the current population of builders working in the Saskatoon metro market involves some spec and smaller-scale builders working on some infill projects, and larger developers that are preferentially working with larger subdivisions in suburban neighbourhoods and communities outside the city. Increasing activity in the area may involve boosting the number of builders working in these areas, potentially through encouraging new businesses to grow, attracting builders from other jurisdictions, and promoting infill as an option to construction businesses that are not normally involved with this type of product.

Therefore, while the Guidelines provide a starting point for information, there are some limitations to the current document that should be addressed:

- **Intended audience.** The document is presented as a compilation of information largely for those in the construction and real estate industry. As such, this document is focused on specific considerations about regulations and guidelines necessary for those in the field. However, other stakeholders in this development process, especially those homeowners that may be interested in developing property but do not know where to start, may be challenged by the organization and technical knowledge included in the document.
- **Organization.** The organization of this guide is focused on broad topic areas but does not have a strong framework to coordinate information for the reader. Information is presented as a compilation of points instead of a step-by-step guide or checklist with clear considerations at key milestones. Diagrams and specific examples for certain sections may also be limited.
- **Design guidance.** This guide has a strong focus on building and site design guidelines, with important points about elements of interest such as parking or amenity spaces. However, more information could be provided under these topics to give designers and builders a clear perspective on how to complement existing aesthetics and provide designs that can support a consistent neighbourhood identity.
- **Additional topics.** This document does not present other information that could also be important to interested groups, including those outside of the real estate industry. Information about how to find partners for infill projects, what financing products can work for these projects, and how to manage these properties once built can all be important to explore.

Comparisons with Other Jurisdictions

There are some examples of comparable documents and additional information that are found in other jurisdictions:

- **Winnipeg.** The City of Winnipeg has developed the 2022 Small-Scale and Low-Rise Residential Development Guidelines for Mature Communities, which is a development guidelines document that addresses questions of infill in designated "mature communities". This document outlines the benefits and considerations of developing infill, in addition to providing location criteria and specific site and building design guidance for different types of development up to low-rise multi-unit dwellings. Additionally, the document includes recommendations for trees to use in landscaping, and a glossary of relevant terms.
- **Vancouver.** The City of Vancouver's 2025 Low Density Housing Options How-To Guide provides a step-by-step document that allows for builders, homeowners, and the wider public to understand possible housing options on lower-density lots. This includes a guide to the permitting process and options for streamlined permitting; site analysis and

requirements such as tree protection and electrical capacity; and specific provisions for multiplex, single-detached and duplex, and laneway housing. This includes a "plain talk" explanation of many of the key requirements included in the bylaw, as well as necessary references to bylaws, City departments, guidelines, and other resources.

- **Toronto.** The City of Toronto's Good Neighbour Guide for Residential Infill Construction is not as comprehensive of a guide to what could be included for design. However, this document does highlight other considerations for the development process, including coordinating with neighbours about potential impacts from construction, applying for necessary permits, and identifying necessary resources.
- **Vermont.** Looking beyond Canadian jurisdictions, the Vermont Agency of Commerce and Development published the 2024 Vermont Homes for All Toolkit, a resource indicated as a "design and do" toolkit aimed at different audiences, including small-scale home builders, investors, and community leaders. This document specifically includes advice to builders interested in getting involved in infill construction, the project process, advice on finding available sites, financing considerations, site and building design considerations, and case studies. While this is a substantial guide with a length of 224 pages, it does provide information about areas that are not considered in other comparable documents.

From a review of available materials, many of the resources that are provided by cities are focused on summarizing regulatory compliance and permitting steps for potential applicants. Presenting information about other considerations for development may help to provide other potential participants with enough information to explore infill projects as an option for action.

Recommendations

From discussions, two additional steps could be taken by the City to improve the information available for interested groups and increase the knowledge and resources available to homeowners, developers, and others potentially interested in infill projects:

- **Expanded and revised Guidelines.** A revised guide should be developed that provides a more directed approach to guiding homeowners and landowners through the processes of considering infill projects. This should be directed towards a broader audience that may not have expertise in real estate or development but may have an interest in infill projects for meeting their housing needs, providing opportunities for passive income, or increasing the value of their property.

  To apply to a wider range of audiences, the Guidelines should be rewritten to provide more educational materials and include step-by-step guides for moving through a development project. Additional topics to supplement the existing document would include:

- **A checklist and workbook** to provide interested property owners with a framework for thinking about the actions they would need to take to build infill projects on their land.
- **An overview of the development process** for infill development, including a step-by-step guide to the permits required, key regulations, expected timelines across an entire project, and other details necessary to build new housing.
- **Options for financing**, with discussions of how homeowner-developers can find appropriate loan products to support infill development projects.
- **Sample design options**, developed from available sources for standardized designs.
- **Guidance for managing new residential units** after construction is complete, including resources for managing any intended rentals or property sales.

- **Targeted educational programs.** In addition to expanding the documentation available, directed educational initiatives for specific groups can help to promote the concept of infill housing in the City and provide additional guidance and information to different participants in the process to help encourage this development type as an option. Examples of audiences that would be important to approach would be:

  - Homeowners interested in building infill on their own properties.
  - Current developers interested in expanding into this market segment.
  - Small investors interested in smaller-scale projects that fit their available equity.
  - Developers from other areas or new developers in the market looking to start building in Saskatoon.

  Exploring these educational needs will involve greater coordination about their specific requirements directly with these groups.

10. Zoning and Building Code Alignment

Summary

While out of scope for this analysis, the research and engagement conducted as part of this analysis suggest that components of the Zoning Bylaw may need to be reviewed in the context of the Building Bylaw and building codes to ensure that allowable development is represented accurately.

Current Regulations

The City of Saskatoon includes building code provisions under Bylaw 9958 (Building Bylaw, 2024).

The purpose of this Bylaw is to regulate building construction, occupancy, and demolition through permitting and inspection processes as provided for in the provincial Construction Codes Act and its associated regulations.[39] This also recognizes provisions of the National Building Code, the National Energy Code, and National Fire Code enabled through regulations from the Act.

Much of the Building Bylaw is developed to enable national codes and coordinate with provincial administration of these code provisions. Additional provisions include permitting processes for building and occupancy permits, coordination of encroachments, sign construction standards, street numbering, and permit fees.

Analysis

Through engagement and review, different topics have been identified as policy areas that could involve conflicts between the Zoning Bylaw and Building Bylaw (including recommended changes provided previously):

- Secondary suites present requirements for fire separation, smoke protection, egress, and mechanical/HVAC management that differ from buildings that include more than one dwelling. dwellings. Additionally, provisions of the Code restrict secondary suites to “a self-contained dwelling unit with a prescribed floor area located in a building or portion of a building of only residential occupancy that contains only one other dwelling unit and common spaces, and where both dwelling units constitute a single real estate entity”, limiting their potential application in certain dwelling types.
- The 0.75-metre side setbacks allowed in most residential districts can present challenges with separation requirements for detached dwelling units. This separation and the need for

[39] See Government of Saskatchewan, Construction Legislation and Regulations for more information.

access to the rear yard can limit the use of the side setback for windows or means of egress, potentially requires coordination with neighbouring uses on access, and restricts the ability for encroachment by mechanical equipment.

A more comprehensive review of the alignment between building codes and provisions of the Zoning Bylaw has not been completed. As many of these standards are based on national codes, adjusting building regulations may be more complicated to coordinate but ensuring broader alignment between building codes and Zoning Bylaw regulations can help to ensure the consistency of City development regulations.

Recommendations

As noted, a full review of the interactions between the Building Code and Zoning Bylaw has not been coordinated as it is outside of the direct scope of this analysis. Future development of Zoning Bylaw changes to promote infill development should ensure that they align with many of the restrictions that are present in the Building Code.

Some elements were identified from engagement and research as important considerations for the interaction between planning and construction regulations:

- The relationships between minimum side setbacks and requirements for access/egress and side windows, including potential effects of changes to the sidewall area regulations.
- Building regulations for the construction of secondary suites within a structure, versus the separation necessary for units within a two-unit or multiple unit dwelling.

Additional Considerations

Summary

The evaluations documented in this report primarily focus on how regulatory changes could affect the development of infill regulations. However, there are other considerations that do not present major obstacles to new development but do present other concerns that are relevant to discuss here.

These considerations include:

- Below-grade construction within yard setbacks.
- Context-specific front setback requirements.

Construction Beneath Yards

Under s. 5.1.8 in the Zoning Bylaw, there has been a specific provision for "construction beneath yards" which has allowed below-grade construction to occur within yard setbacks under two conditions:

- The Development Officer may require that a portion of a yard be left undisturbed or unobstructed to preserve existing vegetation or allow the growth of proposed or required landscaping.
- The development is not a multiple-unit dwelling with five units or more, specifically allowed under s. 5.3.19. This would include any MUDs in Station Mixed Use, Corridor Mixed Use, and Corridor Residential areas, as well as specific sites within the Transit Development Area along arterial or collector streets.

While the first provision does require change due to considerations under the Tree Protection Bylaw No. 9957, the second requirement presents certain challenges:

- **Design of underground parking.** For properties that may include underground parking, preventing construction into yards can limit the ability to design functional parking layouts with proper access. This can limit design options for new development, especially in cases where below-ground parking is desirable to maximize the use of surface area for buildings.
- **Inconsistent application of requirements.** The applicability of the requirements from s. 5.1.8 noted above only apply to those MUD projects that are covered under s. 5.3.19, and would exclude, for example, projects allowed under RM1 zoning as per s. 8.10.3, or MUDs allowed in other zoning districts with three or four units. This inconsistent application highlights that very similar development under current regulations may not be held to the same standards.

- **Application of tree protections.** Although the requirements under s. 5.1.8 for MUDs are intended in part to provide for protection of trees, the Tree Protection Bylaw allows for alternate approaches to preserve existing trees and support new growth. This includes the development of tree protection plans and provisions for sufficient soil depths and volumes in specific locations.

Overall, providing consistent regulations for tree protection that consider underground development within yard setbacks with flexible requirements can help to reduce costs and allow for improved designs for new development. These changes would include:[40]

- Incorporating in the Zoning Bylaw the need for a tree protection plan versus reliance on the discretion of the Development Officer and restriction of specific types of MUD development.
- Broader, more flexible requirements to ensure that soil depths and volumes are sufficient to address tree protection and landscaping plans.
- Improvements to the review processes for development and building permits to allow for referrals of these permits to Urban Forestry for review under the provisions of the Tree Protection Bylaw.

Front Yard Setbacks

As noted under recommendation section 4, front setbacks for residential zoning districts in Saskatoon are extremely inconsistent. As shown in the table in Exhibit 21, front yard setbacks are most commonly set at 6–9 metres, which is significantly deeper than other setbacks from most of the other cities reviewed in Exhibit 24.

Additionally, other requirements provide context-dependent setbacks based on surrounding conditions:

- In R1 districts, front yard setbacks may be reduced from 9 to 6 metres for shallower lots of 34 metres or less.
- In R1, R1A, R2, and R2A districts in established neighbourhoods, front yard setbacks may differ by no more than 3 metres from the average front yard setback from the principal buildings on adjacent, flanking sites, to a minimum of 6 metres.
- In R1A, R2, and R2A districts, front yard setbacks may be reduced to the average of dwellings along the same blockface, to a minimum of 3 metres.

[40] Note that these changes have been submitted to and approved by Council under Bylaw No. 10116 in October 2025.

- In R1B districts, front yard setbacks may be reduced from 6 to 3 metres with access to a rear lane. This is also true for CR1 and CR2 districts, if parking is located off the rear lane and the lot fronts onto a local street or service road.

As noted, these requirements do not present substantive limitations on the development of infill on a site, except for locating larger garden and garage suites as noted in recommendation section 6.[41] However, changes to these requirements may be desirable for other reasons:

- **Consistency in requirements.** The regulation of front yard setbacks between different residential zoning districts are very inconsistent, with no common considerations across all districts included in this assessment. For example, while the presence of a rear lane may be a rationale for reducing front setbacks, this is not available in many residential districts.
- **Context-dependent setbacks for infill projects.** Requirements that require larger setbacks based on adjacent properties mean that the front setbacks for new infill may be decided by the setbacks for older properties that may also be due for redevelopment. This can mean that larger setbacks can be "locked in" an area: new infill projects may be built with larger setbacks due to older adjacent properties with larger setbacks, and these infill projects in turn maintain larger setbacks for other new infill development.
- **Use of front setbacks for parking.** One concern expressed during engagement with stakeholders is the use of front setbacks for parking. Deeper front yard setbacks will mean longer driveways and the potential for more space used for parking within the front yard. This can present a cluttered aesthetic for these spaces, which may detract from the desire to have a clean, consistent streetscape.

Addressing these considerations would align with the recommended under section 4 to make these front yard setbacks more consistent, especially if the recommendation for combining districts under section 8 is explored. Actions that the City could take in this area would include:

- **Removing context-specific front yard setbacks for established neighbourhoods** increase setbacks above the regulation based on neighbouring properties.
- **Adopting the R1B regulations for setbacks across all residential zones**, where front setbacks are based on whether rear lane access is available.

[41] This is primarily due to the setback required from the primary building to the garden or garage suite, which may limit the placement and size of these units.

Conclusions and Next Steps

As part of this work, general recommendations have been provided under several different topics to improve the feasibility of infill development, including:

- Providing more consistency with building height regulations, while maintaining height limits currently in place for established neighbourhoods.
- Adjusting or eliminating sidewall area regulations to minimize their impacts on building sizes and to reduce their effective disincentive imposed on architectural elements such as gable ends.
- Eliminating front door sill height requirements in Category 1 neighbourhoods to allow for more flexibility in design.
- Eliminating the 60% rule which prevents lot splitting to create parcels with 7.5-metre frontages to permit more flexibility with design and ownership.
- Making regulations for lot frontages consistent to allow two-unit dwellings to be provided on 7.5-metre lots.
- Adjusting regulations for garden and garage suites to make these regulations consistent between different neighbourhoods, with dimensional requirements based on lane access only, and allowing two suites on wider lots.
- Providing for additional densities on selected corner lots to allow for up to six units on sites that can better accommodate more housing units than interior lots.
- Consolidating existing residential zoning districts to reduce redundancy, given that many density and housing type requirements are now very similar between these districts.
- Expanding the public guidance document for infill development to provide more guidance to new builders and homeowners interested in infill projects, including steps to the development process that have not been covered by this document in the past, such as securing financing and following permitting processes.
- Reviewing additional topics outside of the scope of this assessment, specifically with alignment between the Zoning and Building Bylaws.

These recommendations have developed as part of a comparative assessment with other North American cities, an evaluation of potential development types that could be accommodated as infill, and consultation with different groups involved with or impacted by infill development.

As the City receives and evaluates these recommendations, final recommendations will need to be reviewed and will need to be refined as Zoning Bylaw amendments. Additional research will also need to be conducted to refine specific concepts further.

Additional City-led public engagement will be necessary as these recommendations have been developed only through targeted outreach and interviews, and not through more general conversations with affected communities.

Appendix A: Financial Analysis Process and Evidence

Introduction

This section provides an overview of the methodology and evidence gathered to analyze the financial viability of infill development within Saskatoon. It details the GIS-based lot analysis to identify eligible parcels, the use of white card modeling to visualize potential housing typologies under current and proposed regulations, and the development of pro forma financial models to evaluate project profitability across different scenarios. Additionally, this section discusses neighbourhood-level variations, the correlation between key input factors and financial outcomes, and acknowledges the limitations inherent in such analyses. Collectively, these insights serve to inform the overall Consultant policy recommendations for sustainable urban infill development in Saskatoon.

Lot Dimensional Analysis

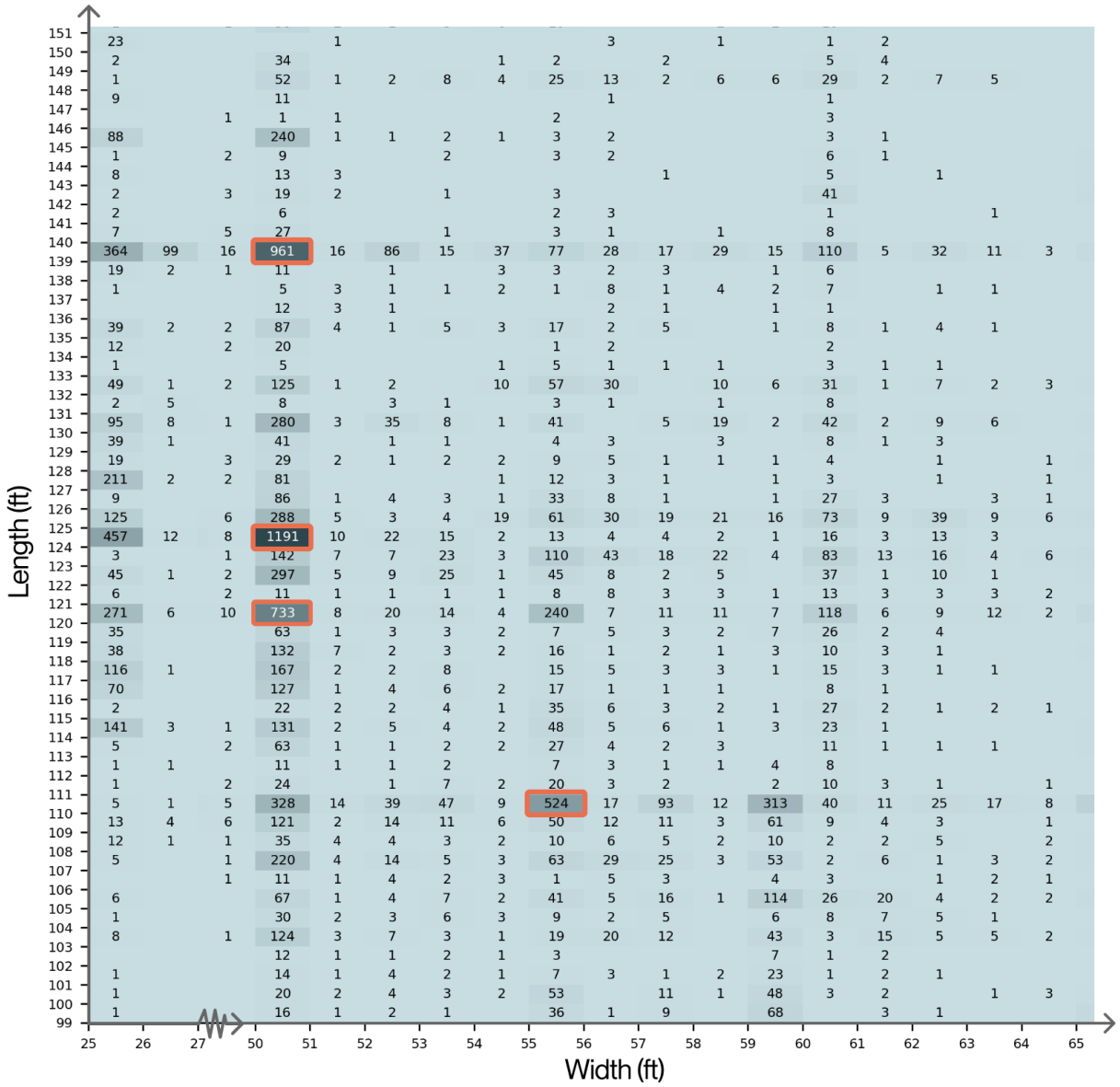
We conducted a GIS-based analysis of all infill-eligible parcels within the City of Saskatoon using open data. Eligibility criteria included zoning parameters (R1 and R2), rectangular lot shape, rear lane access, and location in Category 1 and 2 established neighbourhoods, as shown in Exhibit 35.

A lot analysis was conducted to count how many eligible lots there are for each combination of width and depth to find the most common lot sizes. To account for possible survey errors, a 2-inch buffer was added to the lot measurements. The analysis also removed the smallest 5% and largest 3% of lots to eliminate outliers that could skew the results. The findings are shown in the following matrix, where darker shades indicate areas with significant changes in lot sizes from next lot size categories, generally highlighting where most lots are concentrated (see Exhibit 36).

Exhibit 35. Saskatoon Eligible Parcels with Rear Lane (Established Category 1 and 2 Neighbourhoods)

Sources: City of Saskatoon GIS, 2025; mddl, 2025.

Exhibit 36. Eligible Lot Counts by Width and Length (ft) with Rear Lane.



The table below (Exhibit 37) summarizes the lot dimension categories with the highest concentrations of lots. The discrete counts show the exact number of eligible parcels for each specific lot dimension (width and length), while the cumulative count indicates the total number of parcels that are at least that size or larger. In other words, the cumulative count includes all lots equal to or bigger than the listed lot dimension.

Exhibit 37. Summary of Most Common Eligible Lot Sizes by Discrete and Cumulative Count.

Dimensions (approx.).	Discrete Count	Cumulative Count
50 x 124 ft (15.24 x 37.80 m)	1,191	7,034
50 x 139 ft (15.24 x 42.37 m)	961	3,405
50 x 120 ft (15.24 x 36.58 m)	733	9.448
55 x 110 ft (16.76 x 33.53 m)	524	5,692

White Card Modelling

White card modelling is a method used to visualize and test how zoning parameters such as height, setbacks, site coverage, and sidewall area influence potential infill typologies. A sample of these models are shown in Exhibit 38, with the models used to evaluate development feasibility.

Exhibit 38. Sample of White Card Models Developed for Report.

Lot Size: 31' x 125'

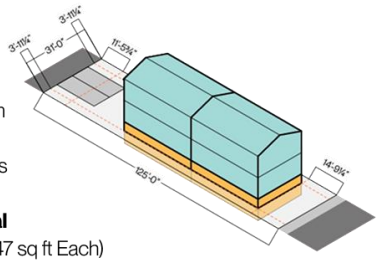
Floor Area Ratio: 0.85

Maximum Height: 8.50 m

Parking Provided: 2 Stalls

Four Dwelling Units Total

- Two Primary Units (1,647 sq ft Each)
- Two Suites (823 sq ft Each)



Lot Size: 48' x 125'

Floor Area Ratio: 0.85

Maximum Height: 8.50 m

Parking Provided: 4 Stalls

Four Dwelling Units Total

- Two Primary Units (2,550 sq ft Each)
- Two Suites (1,275 sq ft Each)

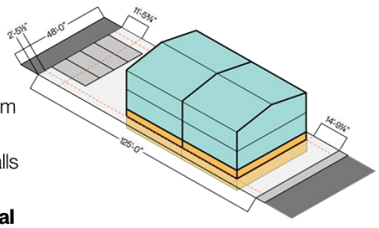


Exhibit 39. White Card Models Under Current Regulations and Within Common Lot Dimensions.

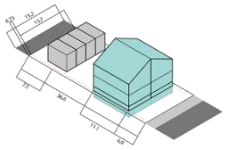
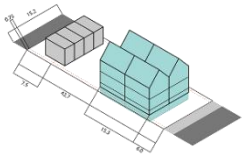
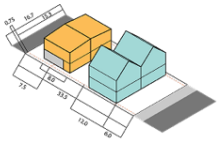
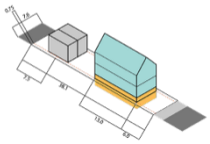
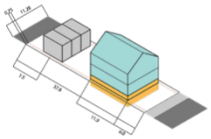
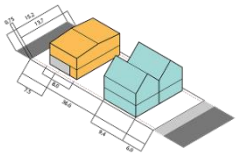
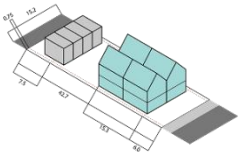
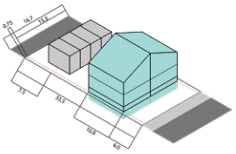
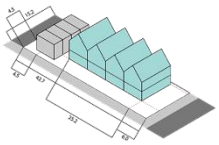
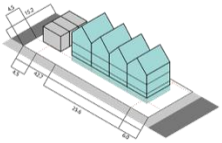
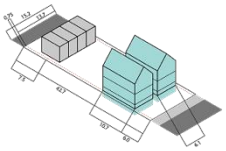
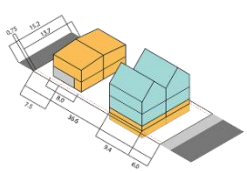
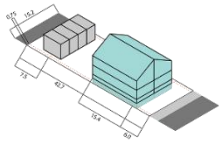
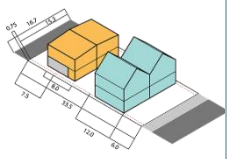
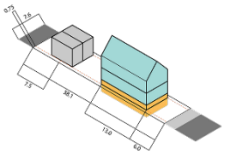
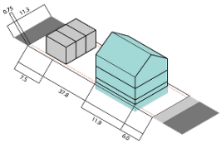
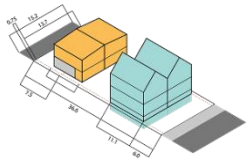
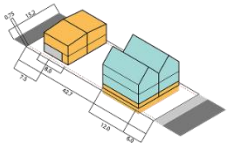
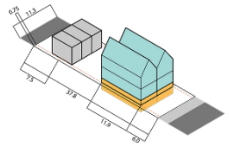
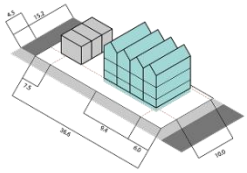
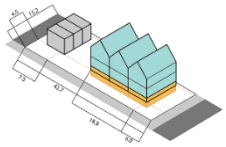
50 X 120 ft	50 X 140 ft	55 X 110 ft	25 X 125 ft	37 X 125 ft
Model 1.1: 4-Unit Dwelling 	Model 2.1: 4 Pack 	Model 3.1: Duplex with Garage Suite 	Model 4.1: One Unit Dwelling with Suite 	Model 5.1 : OUD with Suite (Cat 1) 
Model 1.1: Duplex with Garage Suite 	Model 2.2: 4 Pack 	Model 3.2: 4-Unit Dwelling 		
	Model 2.3: 4-unit Rowhome 			
	Model 2.4: 4-Unit Rowhome 			
	Model 2.5: 2 Single dwellings 			

Exhibit 40. White Card Models Under Potential Regulations and Within Common Lot Dimensions

50 X 120	50 X 140	55 X 110	25 X 125	37 X 125
Model 1.3: 2 + 4 with Garage Suites 	Model 2.6: 6 Plex 	Model 3.3: Duplex with Garage Suites 	Model 4.2: Stacked Duplex with Suite 	Model 5.2: Stacked Triplex 
Model 1.4: Duplex with 2 Garage Suites 	Model 2.7: Duplex with 2 Garage Suites 			Model 5.3: 2 + 1 Suite 
Model 1.5: 4-Unit Rowhome 	Model 2.8: 3 + 3 on corner lot 			

Pro Forma Modeling and Market Assumptions

Introduction

A pro forma for infill development is a financial projection that estimates the expected costs and revenues associated with developing within existing urban areas. It includes key expenses such as construction, design, permitting, and other development costs, as well as potential income from sales or rentals. This tool helps to evaluate whether a project is financially viable for builders and developers.

This analysis also enables policymakers and planners to evaluate the potential economic benefits, costs, and risks associated with various land use, zoning, or regulatory changes. It helps determine whether proposed policies make projects financially viable, assesses their influence on development density and urban form, and anticipates market responses.

Pro forma modelling was conducted by the consultant team to evaluate financial performance of different housing forms across all white card scenarios. Each typology was tested across multiple market conditions and rental/sale tenures, yielding over 90 financial models. This modelling provided a high-level understanding of the effects of regulatory measures on financial viability of different infill typologies. In addition, one white card model was analyzed across multiple quadrants of Saskatoon to capture geographic variation in market conditions, further described in the neighbourhood modelling section below.

To ground the white card model in real conditions, the consultant team reviewed and vetted market data with local industry representatives including realtors, property managers, builders, and developers.

Lot Price Assumptions

The lot price assumptions were based on common lot sizes identified through GIS lot analysis, as well as the prevalent lot sizes for development applications received by the City of Saskatoon. These data points were used to gather average listing prices for white card models, as presented in Exhibit 41.

Active listing data was sourced from the mddl GIS Lot Identification tool, which consolidates City of Saskatoon Open Source data with listings from realtor.ca as of July 2025. This dataset included active listings across Saskatoon, encompassing both vacant and developed lots. To ensure accuracy, the team systematically filtered out outliers (such as lots with recent new builds, multi-family developments, and other atypical properties) that could skew the analysis. Buffers were also applied to lot dimensions with fewer than 10 listings available to increase data/maintain a statistically significant sample size.

Exhibit 41. Average Lot Price by Lot Dimension.

Lot Dimension	Average Listing Price	Number of Listings
50 x 140 ft (15.24 x 42.67 m)	$346,910	10
50 x 120 ft (15.24 x 36.58 m)	$306,638	16
55 x 110 ft (16.76 x 33.53 m)	$422,140	15 (7 ft buffer applied)
25 x 125 ft (7.62 x 38.1 m) (Common Development Application)	$267,930	20
37 x 124 ft (11.28 x 37.80 m) (Common Development Application)	$319,220	10 (7 ft buffer applied)

Hard and Soft Cost Assumptions

Hard and soft costs represent the two primary categories of expenses involved in the development of any project.

Hard costs refer to the direct, tangible expenses associated with physically constructing a building. These include costs for materials, labour, equipment, and other construction-related activities. Hard costs are typically calculated on a per square foot (psf) basis based on the total or gross area of the development, providing a clear measure of the physical investment required for construction.

Soft costs, on the other hand, are expenses that are essential to completing a project but are not directly related to physical construction. These include planning, design, permits, legal fees, inspections, and project management. Soft costs are also often estimated on a per square foot basis and generally amount to a percentage of the hard costs.

For this analysis, hard costs were primarily based on the 2025 Building Intelligence Canada Market Intelligence Report, focusing on Saskatchewan townhouse market units with mid-end specifications. The report offers a range of cost estimates; both the lower and upper bounds were utilized to reflect market variability. These costing assumptions were further validated through consultation with local builders and industry finance experts to improve accuracy and relevance.

Soft cost assumptions were set at 25% of the hard costs, aligning with industry standards, and were similarly validated by local builders and finance professionals. This comprehensive approach ensures a robust and realistic estimate of total development costs, accounting for both physical construction and ancillary expenses.

Exhibit 42. Hard and Soft Cost Assumptions.

Pricing Range	Hard Cost Estimate	Soft Cost Estimate
Low-Cost Estimate	$157 psf	$39 psf
High-Cost Estimate	$194 psf	$48 psf
Average Estimate	$174.4 psf	$43.4 psf

Rental Income Assumptions

A Comparative Market Analysis (CMA) was conducted to estimate predicted rental income for white card models (Exhibit 43). All active rental listings posted on rentfaster.ca in Saskatoon as of July 16, 2025 were analyzed, with data collected for all active townhouses, duplexes, and single-detached homes. Listings were then filtered based on number of bedrooms to be used as assumptions in pro forma analysis. Outliers, such as units in disrepair or units with atypical site characteristics, were excluded. Data including building year, unit size (square feet), and overall unit conditions were observed and recorded.

Exhibit 43. Average Saskatoon Rental Price Assumptions by Unit Size.

Unit Type	Average Monthly Rent	Average Sq. Ft.
1 Bedroom Unit	$1,279	575 sf
2 Bedroom Unit	$1,551	796 sf
3 Bedroom Unit	$2,243	1,199 sf
4 Bedroom Unit	$2,687	1,393 sf

For rental assessments, we employed two different financing scenarios: one based on conventional rental financing methods commonly used by private lenders, and another using the Canada Mortgage and Housing Corporation (CMHC) MLI Select program, which offers specific construction and term loan options tailored for projects with over 5 units and which meet the program's affordability requirements. For the purposes of the model, MLI Select feasibility was modeled by having 25% of the units meeting the affordability criteria of $1,090 in rent per month.

Sale Income Assumptions

A CMA was also conducted to estimate predicted sale price per square foot for white card models (Exhibit 44). All active real estate listings hosted on remax.ca in Saskatoon as of July 17, 2025 in Saskatoon were analyzed, with data collected for all active townhouses, duplexes, and single-detached homes. Listings were then filtered based on number of bedrooms to be used as assumptions in pro forma analysis. Outliers, such as units in disrepair or units with atypical site characteristics, were excluded. Data including building year, unit size (sq ft), and unit conditions were observed and recorded.

Exhibit 44. Average Saskatoon Sale Price Assumptions Based on Unit Size.

Unit Type	Average Price per Square Foot
1 Bedroom Unit	$394.14 (only 5 listings available)
2 Bedroom Unit	$328.51
3 Bedroom Unit	$316.71
4 Bedroom Unit	$352.06

Pro Forma Results

Using the assumptions outlined above, we conducted detailed pro forma analyses for each white card model. These analyses aimed to evaluate whether the proposed housing typologies would be financially feasible for both rental and sale markets.

As described in Section 3.3, the eligible models were specifically analyzed using financing options available through CMHC. CMHC is a federal agency dedicated to supporting affordable and sustainable housing across Canada by providing financial tools, research, and policy support. One of its key programs related to rental housing is MLI Select program.

The CMHC MLI Select program provides favourable financing terms, such as reduced mortgage rates and extended amortization periods, which help lower overall development costs and enhance the financial viability of projects. To qualify, projects must meet specific criteria related to affordability, accessibility and/or energy efficiency. While there are several pathways for developers to demonstrate alignment with the program's goals and fulfill its criteria—such as incorporating sustainability features or enhancing accessibility—this analysis focuses specifically on projects that meet the affordable rent requirement. This focused analysis helps evaluate how incorporating affordability can impact project viability and market success.

Each rental and sale model were evaluated using three cost assumptions: low, average, and high. Results were interpreted based on two key financial indicators, as shown in Exhibit 45: the Debt Service Coverage Ratio (DSCR) for rental projects and the Return on Investment (ROI) for sale projects.

Exhibit 45. Conventional and CMHC MLI Select Financing Model Assumptions.

	Conventional Financing	CMHC MLI Select Financing
Amortization period	25 years	50 years
Interest Rate	4.25%	4.25%
Equity	25% of project costs	5% of project costs
Vacancy Rate	3% of gross potential income	3% of gross potential income
Operating Expenses	20% of effective gross income	20% of effective gross income
Minimum DSCR	1.25	1.10

The DSCR evaluates a rental project's ability to cover its debt payments using its net operating income. A higher DSCR reflects greater financial stability and a stronger capacity to manage debt obligations. Typically, lenders require a minimum DSCR of 1.25 for conventional financing, while the minimum for CMHC's MLI Select program is generally around 1.10. This ratio is a key indicator of a project's financial health and its likelihood of securing financing.

For the purposes of rental modeling, the financing assumptions provided in Exhibit 45 were used across conventional financing and CMHC MLI Select scenarios.

The ROI measures a sale project's profitability by comparing the total gain or loss to the total initial cost. A higher ROI indicates better financial performance and greater profitability. Generally, ROI thresholds of 15% to 30% are considered indicative of strong financial performance, although these benchmarks can vary based on market conditions and project specifics.

Each model's performance was classified as poor, fair, or good based on its DSCR and ROI results, as shown in Exhibit 46. Poor-performing models failed to meet the minimum thresholds in any scenario. Fair-performing models met the thresholds only under low-cost assumptions, while high-performing models successfully met or exceeded the minimum threshold across all cost scenarios, including high-cost conditions.

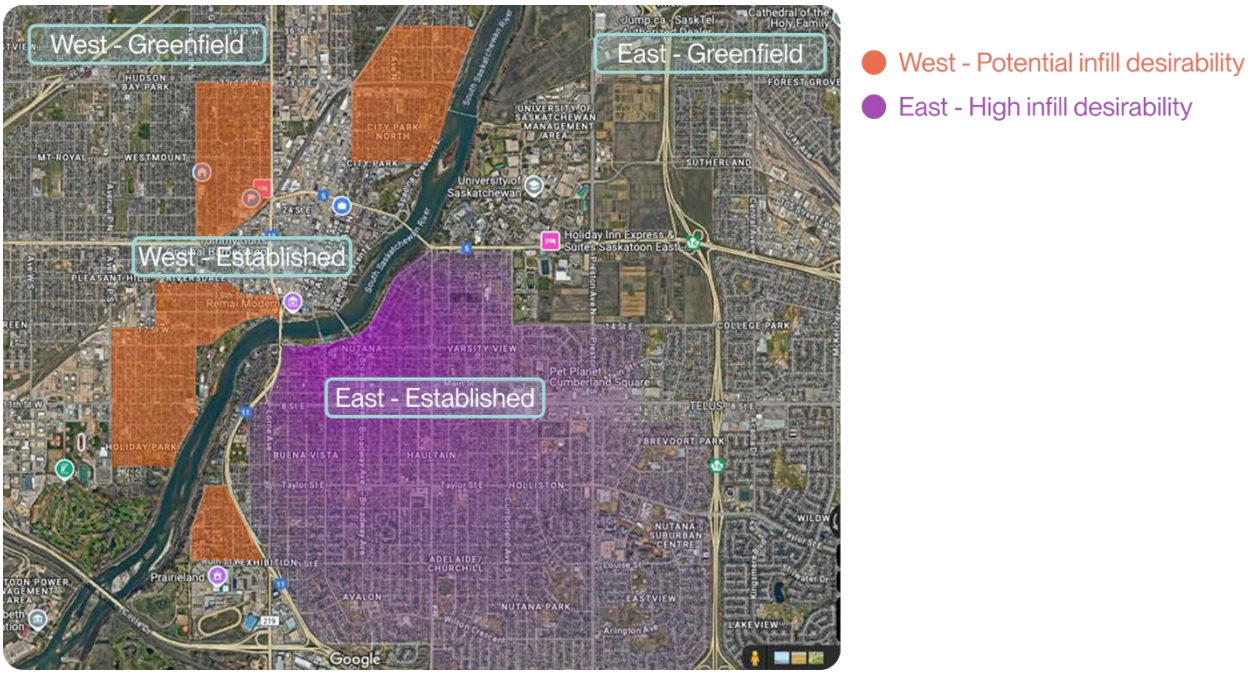
Exhibit 46. White Card Model Pro Forma Performance.

	Sale Performance	Rental Performance – Conventional Financing	Rental Performance – CMHC MLI Select Financing
Good	Model 1.1 - 4 Unit Model 1.2 - Duplex with Garage Suite Model 1.3 - 2+4 with Garage Suite Model 1.4 - Duplex with Garage Suite Model 2.3 - 4 Unit Corner Model 2.4 - 4 Unit Corner Model 2.7 - 2+4 With Garage Suite Model 2.8 - 3+3 Corner	Model 2.3 - 4 Unit Corner	Model 1.3 - 2+4 with Garage Suites Model 2.6 - 6 Plex Model 2.7 - 2+4 with Garage Suites Model 2.8 - 3+3 on corner lot
Fair	Model 1.5 - 4 Unit Model 2.1 - 4 Pack Model 2.5 - 2 Single Model 2.6 - 6 Plex Model 3.2 - 4 Unit Model 3.3 - Duplex with Garage Suites Model 4.1 - OUD with Suite Model 5.1 - OUD with Suite	Model 1.1 - 4 Unit Model 1.3 - 2+4 with Garage Suites Model 1.5 - 4 Unit Model 2.2 - 4 Pack Model 2.4 - 4 Unit Corner Model 2.6 - 6 Plex Model 3.3 - Duplex with Garage Suites	
Poor	Model 2.2 - 4 Pack Model 3.1 - Duplex with Garage Suites Model 4.2 - Duplex with Suites Model 5.2 - Triplex Model 5.3 - 2+1 with Suite	Model 1.2 - Duplex with Garage Suites Model 1.4 - Duplex with Garage Suites Model 2.1 - 4 Pack Model 2.5 - 2 Single Model 2.7 - 2+4 with Garage Suites Model 2.8 - 3+3 Corner Model 3.1 - Duplex with Garage Suite Model 3.2 - 4 Unit Model 4.1 - OUD with Suite Model 4.2 - Duplex with Suite Model 5.1 - OUD with Suite Model 5.2 - Triplex Model 5.3 - 2+1 with Suite	

Neighbourhood Level Modelling

To test changes in financial viability across neighbourhoods, one typology was modeled across four core community areas, representing both greenfield and established neighbourhoods in East and West Saskatoon. Particular attention was given to areas identified by local industry experts as having strong infill potential or market opportunity, based on factors such as market demand, land cost and availability, as shown in Exhibit 47.

Exhibit 47. Saskatoon Infill Opportunity Map.



Pro forma inputs such as land price, rental income, and market sale price were adjusted for each area, while construction and financing assumptions were held constant. The analysis showed stronger returns in growth areas on both the East and West sides of the city, with the East performing best overall, yielding the highest rental returns in new growth areas and the highest sale returns in established inner-city neighbourhoods (Exhibit 48).

Exhibit 48. Neighbourhood-Level Pro Forma Results.

	Baseline	West (Greenfield)	West (Established)	East (Greenfield)	East (Established)
Average DSCR	1.18	1.00	0.90	1.26	1.20
Average ROI	32%	15%	-8%	18%	27%

Correlation Matrices

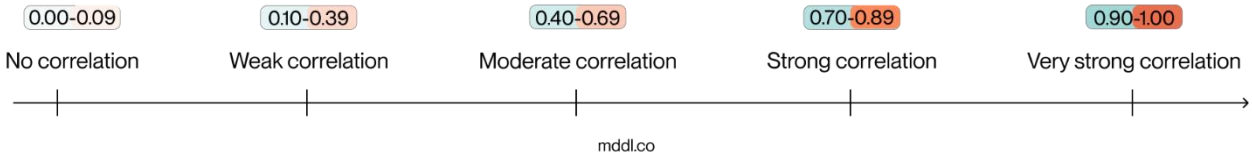
Once all pro forma results were analyzed and documented, the project team developed correlation matrices to identify which input factors had the strongest relationship with variations in financial viability.

Correlation describes the degree to which two variables are related. It indicates whether they tend to change together and how strong that tendency is. If two things are correlated, it means that when one changes, the other tends to change in a predictable way, either in the same direction (positive correlation) or in opposite directions (negative correlation). However, correlation does not *necessarily* mean that one thing *causes* the other. While correlation does not always imply causation, in this case we are using the same pro forma and logic to run each scenario, changing only one input at a time. Under these controlled conditions, strong correlations would suggest the inputs are causing changes in financial returns.

Below is a table presenting the correlation coefficients (strength of correlation from -1 to +1) between inputs (Exhibit 49). The intensity of the blue colour indicates a stronger positive correlation, while the deeper orange colour signifies a stronger negative correlation.

Exhibit 49. Correlation Matrix of Results.

	Lot Size	*sq ft*	*Number of units*	*Number of 1 beds*	*Number of 2 beds*	*Number of 3 beds*	*Number of 4beds*	*Garage suites*	*Basement Suite*	*On Slab*	*Sidewall*	*Ground coverage*
Low DSCR	0.3110	0.2059	0.4460	-0.0423	-0.1287	0.3907	-0.0103	-0.0726	-0.2571	0.4777	0.1783	0.0220
High DSCR	0.2418	0.2010	0.4478	-0.0264	-0.0796	0.3214	0.0396	-0.0419	-0.2542	0.4393	0.0834	0.0381
Low ROI	0.4018	0.6084	0.8085	0.7547	0.1807	-0.1639	0.4074	0.3802	0.7873	-0.2558	0.3807	-0.1297
High ROI	0.3694	0.6007	0.6500	0.7923	0.1644	-0.4167	0.6032	0.4012	0.7802	-0.2738	0.2924	-0.0160
Avg DSCR	0.2831	0.2053	0.4501	-0.0357	-0.1083	0.3634	0.0114	-0.0598	-0.2578	0.4645	0.1383	0.0292
Avg ROI	0.3980	0.6157	0.7714	0.7786	0.1785	-0.2464	0.4757	0.3929	0.7976	-0.2656	0.3589	-0.0959



The results of this analysis show several key metrics that are strongly correlated with both rental and financial returns:

- Number of units is strongly correlated with ROI. This suggests that higher unit counts per development are highly associated with better returns for sale products.
- 1-bedroom units have a strong positive correlation with ROI (0.76–0.79) and weak correlation with DSCR, meaning they significantly boost return for sale products but don't strongly impact debt service or rental product performance
- Basement suites show strong positive ROI correlation; however, they show slightly negative or neutral correlation with DSCR (rental), suggesting favourable for sale products.

This correlation analysis enabled us to iteratively refine the models and deepen our understanding of their viability, ultimately supporting more informed policy recommendations.

Limitations

While this analysis provides valuable insights into potential development scenarios, it is important to acknowledge several limitations that are inherent to pro forma modeling, particularly when working with hypothetical typologies that do not currently exist or are not permitted under existing land use policies.

A key limitation is that models often involve creating development scenarios—such as larger or different types of housing—based on land use assumptions that are not allowed under current regulations. For instance, modeling a project with six units on a land price basis that is only currently zoned for four units can lead to inaccuracies, because the land prices and market dynamics used in the model are based on current zoning and land use restrictions. Such scenarios are speculative and may not be achievable without zoning changes or policy amendments, thus risking overestimation of project feasibility.

Other limitations include the static assumptions used for costs, market conditions, and buildability, which can vary significantly over time due to economic fluctuations, supply chain disruptions, or policy changes. Construction costs, interest rates, and market demand are subject to change, and models do not always capture these dynamic factors or their potential impacts. Moreover, many models omit the intricacies of local permitting, community acceptance, or specific site constraints, which can significantly influence project timelines, cost and viability.

The accuracy of the analysis depends heavily on the quality of input data. Market data such as rental rates and sale prices are often derived from existing properties, which may not perfectly match the proposed typologies in size, design, or location – especially when such typologies do not currently exist in the marketplace. Outliers or outdated data can further distort results.

Finally, the assumptions used in these models are simplified representations of complex realities. They should be viewed as directional or indicative rather than precise forecasts. Actual project outcomes could vary considerably, especially when unanticipated site-specific or market factors are considered.

In summary, the primary limitations stem from the speculative nature of modeling hypothetical typologies against current land use restrictions, and the reliance on assumptions that have significant reliance on data that is available. These limitations highlight the importance of interpreting the results as preliminary estimates meant to guide planning and policy discussions rather than definitive predictions.