



City of Saskatoon - Affordable Housing Incentives (2025)

FREQUENTLY ASKED QUESTIONS

Applying the Housing Accelerator Fund (HAF) funding, the City of Saskatoon (City) is prioritizing support for new affordable rental units through Council Policy [C09-002 Innovative Housing Incentives Policy](#) (Policy). Certain exemptions to the Policy have been approved for HAF funded projects to allow for increased flexibility on timing, criteria and the incentive amounts. This flexibility serves to enhance the City's contributions and further incentivize the construction of new affordable rental units.

ELIGIBILITY

- The project must involve the construction of new affordable rental units, which may include affordable rental units within a mixed market development (minimum of 5 affordable units).
- The applicant must have a minimum of 5 years of applicable experience in the affordable housing industry and/or residential development.
- The applicant and project schedule must demonstrate the capacity to meet the Housing Accelerator Fund timelines and is required to obtain a final building permit no later than December 21, 2026.
- The applicant must own the project site or have an accepted agreement to purchase the land.
- Any municipal processes must already be complete or have a submitted application (e.g., zoning, discretionary use, subdivision).
- Level and term of affordability:
 - o Affordability must be maintained for a minimum of 20 years.
 - o All units must be affordable to low-income households with incomes at or below the Saskatchewan Household Income Maximums while spending no more than 30 percent of their income on housing or set at the maximum funding available under the shelter benefit.
- All successful applicants will be required to enter into a legal agreement with the City in order to receive the Affordable Housing Incentives.
- All successful applicants will be required to income screen and report on rental rates on an on-going basis for the length of the term agreed upon within their agreement.
- Properties must be in good standing with the City of Saskatoon, and taxes must be current.

AVAILABLE INCENTIVES

Funding may be allocated to eligible projects for the construction of new affordable rental units through capital grants of up to \$27,000 per unit and a five-year incremental tax abatement subject to City Council approval. Priority will be given to registered non-profits, housing co-operatives, Indigenous organizations and/or governments, and First Nations. Additionally, projects which have already received approval for a HAF capital

grant for affordable housing and wish to increase the number of affordable units within their development, will be prioritized as these projects are already underway.

Disclaimer: HAF funded incentives are dependent on the availability of HAF funding.

Q. How do I apply?

A. Project proposals can be submitted online [here](#). The online system allows applicants to save their progress and continue their application until it is ready to be submitted. Further questions can be directed to housinginfo@saskatoon.ca.

Q. What projects are not eligible?

A. Projects that are not eligible include:

- Renovations to existing dwelling units.
- Projects that have obtained a building permit prior to December 27, 2023.
- The City's Transit Development Area Housing Incentive is not stackable with this program.

Q. What supporting documents are requested within the application?

A. Requested supporting documents include:

- ☐ Detailed Project Budget
- ☐ Project Pro Forma
- ☐ ISC Registration/Proof of Incorporation in the Province of Saskatchewan
- ☐ Preliminary Concept Drawings, Site Plan, Floor Elevations, etc.
- ☐ Business Plan including Project Timeline
- ☐ Copy of the Legal Land Title/Proof of Ownership/Signed Purchase Agreement
- ☐ Property Owner Consent and Contact Information (if applying on behalf of owner)
- ☐ Information about the Construction, Design, and Energy Efficiency of the Building
- ☐ Letters of Support/Partnerships (if applicable)

Note: The maximum file size accepted for each upload is 1 GB. Please contact housinginfo@saskatoon.ca if you need to submit larger files. Please ensure files are named or labelled accurately.

Q. What is the application deadline?

A. Applications will be accepted until July 25, 2025, at 5:00pm.

Q. What is the approval process and timeline?

A. Following the application deadline, submitted proposals will be reviewed for their completeness and eligibility. Additional information may be requested as required. Internal civic review and evaluation will take place in late July/August. Applicants will be informed of the status of their applications by September. A report outlining the recommended affordable housing projects to receive funding will proceed to Committee and City Council in October for consideration. Applicants will receive formal confirmation by mid-November.

Q. When will projects receive funding?

A. Grant payments will be made upon project completion (ready for occupancy). Successful applicants may also submit a request for consideration for payment through predetermined project milestones or via progress payments to enable affordable housing providers access to the funds prior to project completion. The milestones or progress payment schedule will be negotiated and confirmed within the funding agreement.

Q. What Policy exemptions did City Council approve for the HAF funded Affordable Housing Incentives?

A. Exemptions to the Policy include:

- Section 4.2 (a) outlines that financial support will be a grant in the form of up to 10% of the total capital cost.
Exemption - the cash grant will be allocated on a per unit basis, to align with the HAF reporting requirements and other grant programs managed by other levels of government.
- Section 5.1 (a) requires grant payments not be made in whole or in part until units are ready for occupancy/rental or occupied/ownership. Further, Section 5.1 (b) allows grant payments to be made in phases if some units or phases in a project are complete before other units.
Exemption - grant payments may be made on milestones or via progress payments to enable affordable housing providers to access the funds sooner.
- Section 5.1 (c), (d) and (e) provide guidance on hold back requirements.
Exemption - minimum hold back requirements may be lowered to better align the hold back amount with outstanding project requirements. For example, to ensure landscaping is completed to City standards, and building/development permit closures.
- Appendix 1 provides a Points System for Calculating Affordable Housing Capital Contributions.
Exemption - flexibility on the Points System for Calculating Affordable Housing Capital Contributions was granted to better align the criteria with HAF requirements and other financial grant programs offered by other levels of government.

Note: The above exemptions were approved by City Council on March 27, 2024, through the [Housing Accelerator Fund Budget Adjustments Report](#). A full review of the Policy will be completed following approval of the Housing Strategy.

Q. How will applications be evaluated?

A. Eligible applications will be evaluated and prioritized for incentives based on the evaluation matrix below.

Evaluation Criteria	Description	Weighting
Meets an Identified Housing Need	The applicant demonstrates clear evidence of the local need and demand for the project, including unit types, accessibility, priority population(s), etc.	20
Level and Term of Affordability	The project outlines the proposed affordable rental rates and the term the applicant commits to maintaining affordability (minimum of 20 years).	10
Financial	The project demonstrates a feasible capital budget, operating budget/pro forma, and financial viability.	10
Project Readiness	The project schedule demonstrates the ability to meet required funding timelines, such as an identified project site with appropriate zoning in place, and a reasonable duration for financing, design and construction.	15
Applicant's Organizational Status, Experience and Capacity	Priority will be given to registered non-profits, housing co-operatives, Indigenous organizations and/or governments, and First Nations. The applicant has relevant and proven development, operating and management experience in affordable rental housing and/or has illustrated their capacity to take on the project.	20
Housing Concept (Building and Site Design)	The development is appropriate for the target tenants and their support/program needs (as identified), such as location, site conditions, unit design/layout, energy efficiency, amenities, etc.	20
Partnerships	The applicant is obtaining or has secured collaborative partnerships to meet the identified housing needs.	5
Total		/100