

Housing Needs Assessment 2024





LAND ACKNOWLEDGMENT

The City of Saskatoon acknowledges the traditional land on which we reside is located on Treaty 6 Territory and the Traditional Homeland of the Métis.

We are grateful for Indigenous communities whose footsteps have marked this territory for centuries and have continued to champion for a more inclusive Saskatoon. Today, Saskatoon is home to Indigenous people from a diversity of cultures and language groups.

The City of Saskatoon recognizes the distinct order of government of the First Nations and Métis people in Saskatoon. We are committed to maintaining strong relationships through meaningful dialogue with Indigenous Governments, Indigenous organizations, and the broader community. Safe housing links us to the land that we all call home. We recognize that housing is more than just a physical structure; homes are essential to peoples' physical, mental, and spiritual well-being by providing a safe space and the foundation for residents to thrive.

The City of Saskatoon is committed to strengthening cooperation by working in partnership with Indigenous communities toward collective community goals and objectives, to make Saskatoon a better place to live for everyone.

TABLE OF CONTENTS

EXECUTIVE SUMMARY	1
Housing Need in Saskatoon	
Key Quantitative Findings	
Key Qualitative Findings	
PURPOSE AND SCOPE	9
Utilizing Saskatoon’s HNA in Long-Term Planning	
HOUSING NEEDS ASSESSMENT METHODOLOGY	10
Quantitative Data Sources	
Qualitative Data Collection	
Data Limitations	
SASKATOON IN CONTEXT	12
CORE HOUSING NEED	19
Priority Population Groups	
Growing Housing Needs Unduly Impacting Marginalized Communities	
QUANTITATIVE DATA ANALYSIS	21
Income Classification and Housing Affordability	
Households in Core Housing Need	
Average Market Rents	
Housing Demand Analysis	
Housing Supply Analysis	
Population Growth & Housing Projections	
QUALITATIVE DATA ANALYSIS	53
Qualitative Methodology	
Housing Needs for Priority Population Groups	
Additional Findings	
NEXT STEPS	75
Future Updating of Data	

LIST OF FIGURES

Figure 1: The Housing Continuum.....	1
Figure 2: Saskatoon in Context	12
Figure 3: Saskatoon Age Distribution (2021).....	13
Figure 4: Method of Commuting	16
Figure 5: Recent Construction Activity.....	16
Figure 6: Saskatoon Household Income Category Distribution.....	22
Figure 7: Saskatoon Rental vs Ownership Households by Income Category.....	23
Figure 8: Subsidized vs Non-Subsidized Rental Households in Saskatoon.....	23
Figure 9: Saskatoon Households in Core Housing Need by Income Category.....	24
Figure 10: Average Rental Rates in Saskatoon.....	26
Figure 11: Maximum Affordable Rent vs Average Rental Costs (2021)	27
Figure 12: Core Housing Need by Household Size and Income Category.....	28
Figure 13: Count of Household Size by Renter vs Owner	29
Figure 14: Households in Core Housing Need by Household Size.....	29
Figure 15: Household Size Breakdown of Factors in Core Housing Need.....	30
Figure 16: Priority Populations in Core Housing Need	30
Figure 17: 2024 PiT Count Results.....	33
Figure 18: Who is Experiencing Homelessness	34
Figure 19: Rate of Homelessness Per 1,000 Residents in Saskatoon (2008-2024).....	35
Figure 20: Saskatoon Housing Stock.....	36
Figure 21: Number of Housing Starts in Saskatoon.....	37
Figure 22: Saskatoon Annual Vacancy Rates (Purpose-Built Rental).....	37
Figure 23: Rental Zones in Saskatoon (CMHC).....	38
Figure 24: Saskatoon Period of Dwelling Construction.....	39
Figure 25: Saskatoon Conditions of Dwelling by Tenure.....	40
Figure 26: Corridor Growth Area and Transit Development Area.....	41
Figure 27: Saskatoon Population Growth Estimate and Projections to July 2028(f).....	46
Figure 28: Household Growth Projections.....	49

LIST OF TABLES

Table 1 – Population.....	13
Table 2 – Demographic Information	14
Table 3 – Economy and Labour Force	15
Table 4 – Maximum Housing Costs for Income Categories.....	21
Table 5 – Renter Core Housing Need by Income Category.....	25
Table 6 – Findings Across Saskatoon Point-in-Time Homelessness Counts (2008-2024)	32
Table 7 – Private Dwelling Stock.....	36
Table 8 – Social & Affordable Housing Stock.....	42
Table 9 – Anticipated Population by 2036	47
Table 10 – Housing Metric Forecast Summary (Saskatoon CMA).....	48
Table 11 – Total Projected Housing Need	49
Table 12 – Income and Maximum Rent Forecast.....	50
Table 13 – Core Housing Need Forecast (Total Households).....	50
Table 14 – Renter and Owner Core Housing Need Forecast (Total Households)	51
Table 15 – Household Projections (2036).....	51
Table 16 – Anticipated Households by 2036	52
Table 17 – Focus Group Participants.....	53
Table 18 – Interview Participants.....	54

LIST OF ATTACHMENTS

ATTACHMENT 1: GLOSSARY OF TERMS	77
ATTACHMENT 2: ACKNOWLEDGEMENTS.....	80

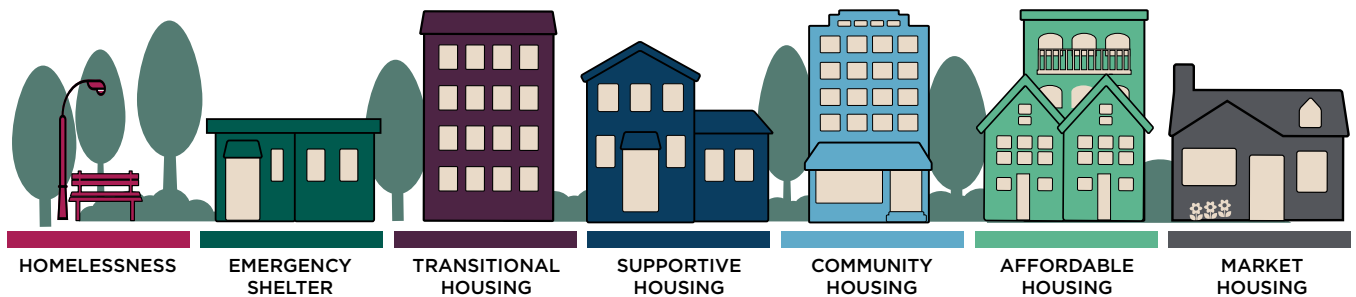


EXECUTIVE SUMMARY

Ensuring residents have acceptable housing is critical for a community's health and well-being. Unacceptable housing can expose people to health risks, stress, and isolation which can lead to poverty and homelessness. In recent years, cities in Canada have experienced increasing pressures on housing and community infrastructure as a result of increased urbanization and migration into Canada's larger urban centres. Municipalities in Canada, in response to the increased pressures facing local housing markets, are utilizing Housing Needs Assessments (HNA) to provide the foundation for new housing strategies and initiatives.

The purpose of this first comprehensive HNA is to provide a detailed and practical understanding of housing needs in Saskatoon to help inform future housing policies and programs, and other City-led initiatives. This HNA will help to determine the types of housing and housing supports that are needed to address the pressures facing Saskatoon's residents. The scope of Saskatoon's HNA covers the housing continuum which contains multiple housing types for households at various income levels, including emergency shelters, transitional housing, supportive housing, affordable housing, market rentals, and homeownership (Figure 1).

Figure 1: The Housing Continuum



Source: CMHC Housing Continuum

Housing Need in Saskatoon

This HNA is a tool or evaluation, that examines the housing needs of diverse individuals and households in the community. It examines current and projected quantitative data from:

- Trends in housing, the local economy, employment, population, and other information gathered during the latest Canadian Census
- The Housing Assessment Resource Tools (HART)
- Data from Canada Mortgage and Housing Corporation (CMHC)
- Other data related to housing captured by the City of Saskatoon.

Saskatoon's HNA also incorporates detailed qualitative data, including interviews and focus groups with housing sector organizations, collaborators and those with lived and living experience.

Combining findings from the quantitative and qualitative data analysis provides a comprehensive picture of housing needs in Saskatoon, summarized in the following major takeaways:



1. Housing supply is not meeting the demand of a rapidly growing population. Since 2022, Saskatoon's population is estimated to have increased by 33,424 people or approximately 11,141 people per year. This is a 4.05% annual average increase over the last three years. In comparison, housing completions from the last three years have ranged between 1,908 and 2,100 dwelling units. By 2027, Saskatoon is projected to add between 14,098 and 28,618 people, which would require between 5,874 and 11,925 dwelling units to be constructed to meet the demands of the increased population.



2. Market rent has become unaffordable for lower-income households. Although Saskatoon's Area Median Income is slightly higher than the national average, 38.9% of households (41,435) earn less than \$68,000 per year. Average rental rates in Saskatoon increased by \$384 (38.1%) over the last decade, substantially outpacing income growth. This paradigm has created a housing market in which very low-income households cannot afford market rents for any unit size. For low-income households, only bachelor and one-bedroom units were affordable in 2021.



3. Saskatoon is facing a homelessness crisis. The number of individuals experiencing homelessness in Saskatoon has nearly tripled from 550 in 2022 and to 1,499 in 2024. Half of Saskatoon's homeless population are adults, 21% are children (0-12), and approximately 12% are youth (13-24). Most individuals experiencing homelessness (64%) are experiencing chronic homelessness (up from 59% in 2022), meaning they have been without permanent shelter for at least six months. Nearly 81% of individuals experiencing homelessness identified as Indigenous, indicating a significant overrepresentation. The most common health challenges among the homeless population include mental health and addictions. Insufficient income was identified as the leading cause of homelessness in Saskatoon, affecting 31% of the homeless population.



4. Core Housing Need (Core Housing Need) significantly affects renters and low-income households in Saskatoon, and this issue is projected to worsen. In 2021, 11,115 households were experiencing Core Housing Need. Of these households, nearly three-quarters (73.5%) were renters. All renting households in Core Housing Need earned less than \$68,000 annually. More than half (51%) of renters with incomes between \$17,000 and \$42,500 are experiencing Core Housing Need, and 40% of very low-income households are also facing Core Housing Need. The number of renter households experiencing Core Housing Need in Saskatoon is projected to increase by an additional 1,147 to 2,128 households between 2021 and 2027.



5. Housing needs of priority populations in Saskatoon are not being adequately met. Priority populations most disproportionately represented in Core Housing Need are single mothers (26.1%), seniors (21.6%), and Indigenous heads of household (19.1%), compared to the community-wide rate of Core Housing Need which stands at 10.4%. Many households in Core Housing Need may belong to more than one of these populations, which can compound needs and considerations while reducing the number of available housing choices.



6. Housing needs cannot be considered in isolation. Collaborators engaged during the preparation of the HNA emphasized that housing cannot be considered in isolation. Housing needs extend beyond the provision of shelter; they encompass access to support services, mobility options, community amenities, and a sense of safety, among other considerations. For individuals with higher needs, this may mean more supportive and transitional housing with on-site supports. For others, successful housing may mean access to public transportation, community supports or other services.



7. CERB benefits temporarily impacted income levels. The 2021 federal census was conducted during the COVID-19 pandemic, a period when the federal government was disbursing the Canada Emergency Response Benefit (CERB) to eligible individuals. This resulted in a temporary increase in the incomes of a significant number of households in Saskatoon and across the country. There is considerable overlap between households in Core Housing Need and those who qualified for CERB benefits. Given this context, caution should be exercised when interpreting calculations from the 2021 Census data.

This HNA has informed *Housing Saskatoon (2025-2030)*, the City of Saskatoon’s Affordable Housing Strategy, ensuring evidence-based development and guidance. As the HNA will be updated as new data emerges, it will provide reliable and consistent evidence that can be used by the City and accessible to our collaborators and affordable housing providers so that everyone is able to adapt to emerging patterns and trends.

Key Quantitative Findings

The following summary highlights key takeaways from the quantitative findings:

- In 2021 there were 107,050 homes in Saskatoon, including approximately 4,500 affordable housing units.
- There were 11,115 households in Core Housing Need in Saskatoon in 2021, representing 10.4% of total households. 8,175 (73.5%) of households in Core Housing Need were renting.
- 22% of renter-occupied households are facing Core Housing Need, compared to 4.24% of owner-occupied households.
- In 2021, approximately 31,280 households in Saskatoon lacked acceptable housing, including 13,440 owner households and 17,830 renter households.
- In 2021, 63.5% (23,615) of rental households earn less than \$68,000.

The top three priority populations most represented in Core Housing Need, compared to the community wide rate of 10.4% of households in Saskatoon:

26.09%

of single mother led households

21.57%

of senior (65+) households

19.11%

Indigenous households

- Average monthly rental rates in Saskatoon increased by \$384 (38.1%) between 2014 and 2024.
- In 2021, all types of rental units were outside the affordable price range for those in the very low-income category, and only bachelor and one-bedroom units were considered affordable for those in the low-income category.
- In 2021, 5,235 (47%) one-person households did not meet the affordability standard, meaning more than 30% of household income (before tax) is being spent on housing (i.e. rent/mortgage, property taxes, and utilities).

- As of late 2024, nearly 1,700 individuals were on waitlists for affordable housing from just two affordable housing providers. This represents only a portion of the overall demand for affordable housing in Saskatoon.
- A total of 1,499 individuals experiencing homelessness were observed during the 2024 Point in Time Count, up from 550 in 2022.
- On July 30, 2025, data extracted from the Homeless Individuals and Families Information System (HIFIS) showed that 892 individuals were actively listed on the By-Names List. Among those who completed the full assessment: 42% were identified as having high acuity needs, 35% as medium acuity, and 23% as low acuity.
- The 2021 Census identified 107,050 occupied private dwellings, an increase of 8.6% since 2016. Single-detached dwellings are the most prevalent (58,315 dwellings), apartments less than five storeys make up the second-most (25,635 dwellings), followed by row houses (7,435 dwellings), apartments in duplexes (6,545), apartments five storeys or more (4,720) and semi-detached dwellings (3,975).
- 107,050 occupied private dwellings represent 260,955 individuals, resulting in an average household size of 2.4 persons in 2021.
- In December 2024, there were 60,434 dwelling units within proximity to transit.
- Since 2022, Saskatoon's Census Subdivision population is estimated to have increased by 33,424 people. The last two years alone have seen a 5.09% (14,312) increase in 2023 and a 4.36% (12,986) increase in 2024.
- In 2024, 41.5% (1,534) of the 3,700 social and affordable housing units identified by CMHC in Saskatoon are one bedroom. 32.2% (1,193) are three bedrooms or more, and 25.3% (935) two bedrooms.
- 78.1% (3,072) of social and affordable housing units in the Saskatoon Centre were constructed before 1986. Only 56 units have been constructed since 2020, as per CMHC's 2024 survey.
- In 2024, 71.4% (2,808) of social and affordable housing units in the Saskatoon Centre are in fair or poor condition, while 27.4% (1,077) of housing units are described as in excellent or good condition.
- Average rent for social and affordable housing units in Saskatoon is between 52% and 53.7% of average market rent in 2024, depending on unit size.

Projections for future housing needs in Saskatoon suggest that:

- By 2028, Saskatoon's population is projected to range between 327,564 and 347,361, up from 308,626 in 2024. This represents an increase of 18,938 to 38,735 residents, based on current growth-rate scenarios.
- To meet the needs of Saskatoon's projected growth over the next three years (to 2028), between 5,874 and 11,925 dwelling units will be required to be added to the local market.
- Saskatoon is projected to add 27,447 dwelling units from 2021 to 2031, representing a 25.6% increase in Saskatoon's total number of private dwellings.
- The number of households experiencing Core Housing Need is projected to increase by 1,557 to 2,891 between 2021 and 2027.
- The number of renter households experiencing Core Housing Need is projected to increase by 1,147 to 2,128 between 2021 and 2027.
- Average household size in Saskatoon is projected to decrease from 2.4 in 2021, to 2.24 by 2036.
- To meet the housing demand of a projected population of 370,383 in 2036, Saskatoon will need to add an additional 58,582 dwelling units to its housing stock.

- It is estimated that Saskatoon will see an additional 59,108 households from 2021-2036. The additional households, by household income, are estimated to be distributed as follows:
 - Very low income: 1,691 households
 - Low income: 10,084 households
 - Moderate income: 11,450 households
 - Average income: 12,737 households
 - High income: 23,151 households

These quantitative findings suggest that the City should focus its resources on affordable housing programs and policies with a further focus on renter households, as they are proportionally the most likely to be in Core Housing Need. When developing housing unit targets, it is crucial to recognize the diversity of housing needs based on household sizes to avoid creating imbalances in supply. The projected change in the composition of Saskatoon's housing stock from 2021 to 2036 provides insight into housing types that should be incentivised to meet Saskatoon's future housing demand. Single-detached dwellings, while still prevalent in 2036, are no longer the most represented housing type in Saskatoon. Single-detached dwellings are projected to be 12.2% less represented in Saskatoon's housing stock distribution in 2036, compared to 2021. Apartments are projected to be the most prevalent housing type in 2036, a projected increase of a 10.1% share in Saskatoon's housing stock. Row housing units are projected to capture 10.7% of Saskatoon's housing stock in 2036, up from 7% in 2021. These findings highlight a need to incentivise apartment and row housing development.

By 2036, most new households in Saskatoon are expected to fall into the moderate (\$42,500-\$68,000) or high (more than \$102,000) income categories. However, there will also be significant growth in the low-income category (\$17,000-\$42,500). With market rents rising faster than household income and considering that no households in the average or high-income categories faced Core Housing Need in 2021, it is crucial to develop housing solutions for those households earning less than \$68,000. This will help prevent a sharp increase in Core Housing Need rates.

While one-bedroom units are in high demand, particularly among very-low- and low-income households, there is also a significant need for larger units with three or more bedrooms. Quantitative data and survey insights suggest that a diverse mix of unit sizes, coupled with affordability across all income levels, will be essential to meet Saskatoon's future housing needs. Notably, the demand for larger units is expected to grow across all income categories, reflecting the evolving needs of families.

Key Qualitative Findings

Stakeholder engagement was conducted to develop a more comprehensive understanding of housing needs and to better grasp the challenges individuals face in finding suitable housing. Qualitative data enhances our understanding of how the local context may have evolved since the quantitative data was collected.

Focus Group Recommendations

During focus groups, participants discussed advocacy, education, culture change, trust and relationship building, and the importance of a human rights-based approach to long-term housing solutions. They also offered practical suggestions for short-term policy and program changes aimed at improving housing affordability and access in Saskatoon. Across nine focus groups involving 58 participants, the following recommendations emerged:



- **Provide financial incentives** for developers to build affordable housing, such as density bonuses, fee waivers, grants, and tax abatements.



- **Utilize vacant City-owned land** for affordable housing through sale, land trusts or long-term leases.



- **Streamline application processes** and reduce red tape for affordable housing development, funding and incentives.



- **Support innovation and pilot projects** in alternative housing models such as modular construction and tiny homes.



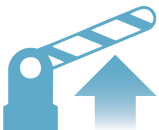
- **Promote partnerships** and foster collaboration among municipalities, First Nations, developers, and non-profits on affordable housing projects.



- **Strengthen tenant protections** and enhance landlord accountability through improved regulations and enforcement mechanisms.



- **Promote mixed-market developments** using inclusionary zoning policies to ensure diverse and inclusive neighbourhoods.



- **Reduce barriers for non-profits and charitable organizations** seeking rezoning and development approvals. Consider implementing a municipal "concierge" service to guide applicants through the processes.



- **Advocate for alternative funding models**, drawing on examples from other provinces such as British Columbia, that provide more financial support to municipalities for housing and homelessness initiatives.



- **Develop and promote public education campaigns** to build community understanding and acceptance of affordable and supportive housing within neighbourhoods.

Interview Recommendations

Insights from 39 key collaborators led to six key takeaways, along with specific recommendations regarding the role of government in addressing housing challenges. Interviews with those with lived and living experience further enriched the understanding of Saskatoon's housing needs.

While these insights may not represent the broader population, the perspectives and recommendations emerging from these interviews offer valuable contributions in their own right.

Key takeaways include:

- 1. Housing supply and affordability:** Saskatoon faces significant challenges in housing supply and affordability, particularly in providing suitable units for different household needs. The private market alone cannot address these issues. Effective solutions require well-coordinated policies and programs across all levels of government, local partnerships, and a diverse range of housing options.
- 2. Data utilization:** While data on housing indicators such as vacancy rates, Core Housing Need, and household demographics can inform strategies, it has limitations. Continuous evaluation that includes the perspectives of those most affected is essential to supplement and contextualize the data.
- 3. Education and awareness:** Ongoing education and awareness campaigns are crucial to promote housing as a human right, clarify tenant and landlord rights and responsibilities, and eliminate systemic discrimination and cultural biases in housing programs, eligibility criteria, and standards.
- 4. Streamlining processes:** Simplifying housing regulations and funding programs across all levels of government can help alleviate capacity issues faced by non-profits and enable more effective use of infrastructure funding.

"I think, for me, I'm struggling a lot with the federal government, how they're kind of rolling out this connection between infrastructure and housing, and particularly affordability and affordable housing."

- 5. Access to amenities:** Enhancing access to public transportation, amenities, and safety across neighbourhoods is vital to make housing inclusive and neighborhoods livable for all residents.

"I think we're seeing some limitation in our senior's portfolio due to location of those properties. You know, we see some senior portfolio [units] that are located outside of the downtown that are getting higher interest but are inaccessible."

- 6. Guiding future priorities:** The HNA can inform the City's future role and priorities, such as incentivising affordable and smaller units through land use policies and initiatives.

"Saskatoon is one of the few municipalities that has their own land development branch. So, harnessing that power to actually incentivize affordable housing goes way further than any other municipality can even comprehend."

Those with lived and living experience recommended the following roles for each level of government to ensure effective collaboration and coordination in addressing housing needs:



Municipal government:

- Leverage City-owned land and offer financial incentives to promote the development of affordable housing.
- Streamline approval processes to reduce barriers for affordable housing projects.
- Advocate to provincial and federal governments for increased funding and greater legislative flexibility.
- Convene and collaborate with community organizations to co-develop housing solutions.
- Use data to inform strategies and track progress on housing needs.



Provincial government:

- Provide capital and operating funding for affordable housing projects.
- “Loosen regulations” to give municipalities more tools, such as waiving public hearings for new affordable housing developments.
- Extend tax incentive timelines to better support municipal contributions.
- Reform social assistance programs to increase shelter benefits and expand eligibility.
- Partner in strategy development and coordination of service delivery.



Federal government:

- Increase funding for affordable housing through programs under the National Housing Strategy.
- Reform policies related to basic income to improve affordability.
- Coordinate strategies and funding programs across regions to ensure consistency and impact.



PURPOSE AND SCOPE

Cities play an important role in adding to and protecting affordable housing units within their jurisdictions. A HNA is an essential tool that incorporates current data and projections on approximately 50 data points related to housing, local economic conditions, and demographic trends. This report is based on both quantitative and qualitative data, highlighting how the needs of different populations with complex, overlapping identities (such as race, gender, age, and abilities) are impacted. The information collected will help to develop policies and programs with a rich, detailed, and practical understanding of housing needs, taking into account Saskatoon's evolving population.

Utilizing Saskatoon's HNA in Long-Term Planning

The HNA will be used to inform various current and future programs, investment plans and initiatives, including:

- **Saskatoon's Affordable Housing Strategy - Housing Saskatoon:** The findings and conclusions from this document will inform the development of housing targets, priorities, goals, and action items within the Housing Strategy and Implementation Plan. A key factor in the Strategy's success will be the ongoing monitoring of implementation and the adaptability of programs over time. Each goal will include measurable success indicators to track progress. Implementation actions will be regularly updated to reflect Saskatoon's evolving housing needs and to ensure alignment with prioritized housing targets.
- **Planning documents:** Information and insights from the HNA can guide future amendments to existing planning documents, such as the [Official Community Plan](#), [Sector Plans](#), and [Neighbourhood Concept Plans](#). It can also inform the development of new planning documents to help ensure affordable housing remains a priority.
- **Grant applications:** The HNA can provide valuable information about housing needs in Saskatoon to support and strengthen applications for federal, provincial, and other grant programs. This evidence-based information can bolster requests for funding by demonstrating clear and documented needs, helping secure resources from various levels of government and organizations.
- **Policy development:** The HNA will aid in the development of City of Saskatoon policies and procedures related to housing development.
- **Guidance for Infrastructure Needs:** The HNA can inform the need for housing infrastructure by providing data on current and future housing needs in Saskatoon. This may include future needs for transit, water and wastewater, transportation, and other related growth needs.

In alignment with the Saskatoon Homelessness Action Plan (SHAP), the HNA will assist the City of Saskatoon and its partners in reducing Core Housing Need, contributing to reducing homelessness, increasing housing affordability and other related strategic initiatives. At its core, the HNA clarifies the scale and nature of affordable housing need in our city. It identifies and prioritizes the needs that are most pressing now and how needs are projected to change over time.

The quantitative results of this report will be accessible through an online dashboard on the City of Saskatoon website, which is currently being developed. This dashboard will be updated as new data becomes available.



HOUSING NEEDS ASSESSMENT METHODOLOGY

HNAs are planning tools used to determine housing needs and identify opportunities. They draw on expertise through the review and analysis of HNAs from other jurisdictions and incorporate quantitative data derived from the standardized methodology of the Housing Assessment Resource Tools (HART), the latest federal Census data (2021), and data captured by the City of Saskatoon.

The project consisted of two phases:

Quantitative Data Sources

The quantitative analysis in Saskatoon's HNA is primarily based on raw data from HART, which utilizes select characteristics of Census households designed to develop consistent, comparable data across the country. Saskatoon's HNA also relies on the following sources for quantitative data:

- CMHC Housing Market Information Portal — 2021 Census-based and NHS-based housing indicators and data (CMHC, 2021). Whenever available, data from 2023 was added.
- CMHC Rental Market Reports (CMHC 2023, 2024).
- CMHC Social and Affordable Housing Survey (2024).
- Statistics Canada, 2021 Census Profile, Census of Population.
- 2024 Saskatoon Point in Time (PiT) Count
- Statistics Canada Labour Force Survey (September 2024)
- City of Saskatoon Growth Monitoring Report (2024)
- City of Saskatoon Mapping & Research Estimates and Projections

Qualitative Data Collection

The HNA also incorporates qualitative data obtained from one-on-one interviews with individuals who have lived and living experience, as well as housing sector organizations and those who work with various priority population groups within the community. This approach enhanced the understanding of local conditions

The data collection was completed between November 2023 and April 2024 and took place in meeting spaces that ensured confidentiality and safety for participants.

Data Limitations

This HNA utilizes the latest quantitative data and incorporates significant engagement with housing collaborators and rightsholders from the community. However, there are a few limitations and challenges in the reporting.

Most of the empirical data is based on the 2021 Census, which provides a snapshot of housing needs in Saskatoon from almost four years ago. While the City of Saskatoon records some quantitative data internally that can be used to fill in certain gaps, the level of detail and breadth of information is not as robust as standardized Census data, which is released every five years. The CMHC releases annual rental market reports highlighting increasing average rent over the last four years; however, there is no equally current income data available, hindering precise affordability analysis for 2021-2024.

Additionally, data sources vary due to different methodologies of data collection and reporting, resulting in totals that may not perfectly align. A key difference between Census and HART data is the way private dwellings and households are reported. Statistics Canada reports on private dwellings, defined as a separate set of living quarters with a private entrance from outside the building or from a common hall, lobby, vestibule, or stairway inside the building. HART data uses a more restrictive definition, specifically private households in “Non-Farm, Non-Band Off-Reserve Occupied Private Dwellings with Income Greater than zero,” which results in a total count that is slightly less than the total number of private dwellings (106,530 compared to 107,050 in 2021). This reporting difference creates a situation where Census and HART data totals are close but not perfectly aligned. HART data focuses on households as social units rather than dwellings. According to the Census definition, there cannot be more households than dwellings since one household could own multiple dwellings, or the dwelling could be unoccupied.

Data projections from HART that project households to 2031 are useful estimates used by many municipalities. However, it's important to note that these projections may not accurately reflect the reality in Saskatoon. For instance, the number of households in Saskatoon has already surpassed the 2031 estimates from HART due to the rapid growth the city has experienced over the last three years.

This HNA relies on City of Saskatoon estimates for projected population growth and corresponding housing demand. These estimates are based on historical growth patterns and trends, providing a general framework for future values. It's important to recognize that this is just one of several methods for determining future values.

The HART data used for quantitative analysis is based on the raw dataset shared by Statistics Canada. There are some discrepancies between the raw data and what is presented on the HART dashboard available online.

Engagement with housing collaborators and rightsholders was conducted over a six-month period. The Housing Team, in collaboration with the Community-University Institute for Social Research (CUISR) at the University of Saskatchewan, undertook comprehensive engagement through focus groups and interviews. While the level of engagement and amount of information provided was detailed, the qualitative data collection methods have limitations. Emerging housing needs that were not captured during engagement could arise in the community between the time of engagement and the HNA's release.

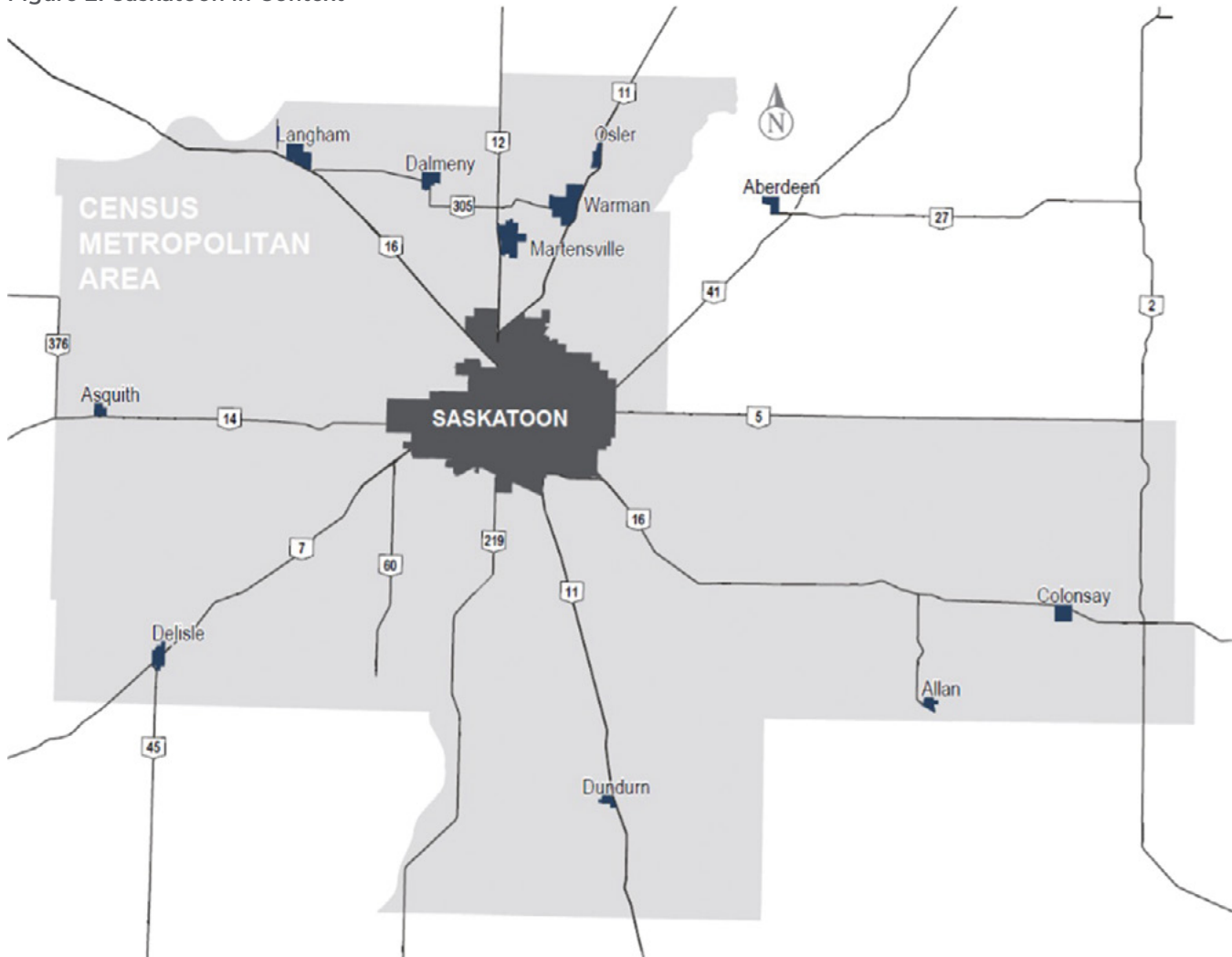
Despite the relatively small sample size of qualitative data, the City of Saskatoon and CUISR worked diligently to ensure a diverse range of collaborators were consulted, ensuring many different voices in the community were involved in the creation of Saskatoon's HNA (see Tables 17 and 18 in the Qualitative Analysis section).



SASKATOON IN CONTEXT

Saskatoon is located in south-central Saskatchewan and is considered the cultural and economic hub of central Saskatchewan. It is the province’s largest city with an estimated population of over 360,000 in the Census Metropolitan Area (CMA) and 308,000 in the Census Subdivision (CSD)- according to 2024 Statistics Canada tables 17-10-0155 -01 and 17-10-0148-01.

Figure 2: Saskatoon in Context

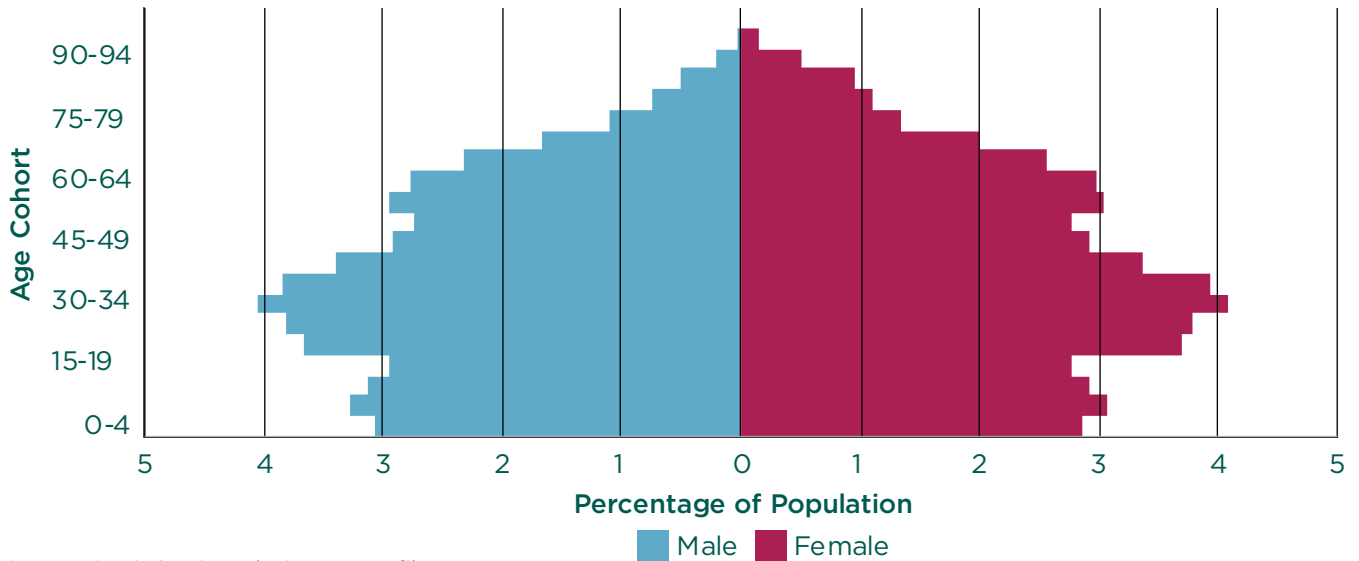


Source: City of Saskatoon Mapping & Research

Population

According to the latest Census data (2021) Saskatoon's population was 266,141, increasing from 246,376 in 2016. In the last two years (2023-2024) Saskatoon's population has grown by 9.7%, adding an estimated 27,208 residents. Saskatoon has a younger population on average compared to both the provincial and national averages. The median age in Saskatoon (36.8) is two years lower than the provincial median age (38.8), and almost five years lower than the national median age (41.6), according to the latest Census data (2021 Census).

Figure 3: Saskatoon Age Distribution (2021)



Source: Statistics Canada Census Profile

Table 1 - Population

Characteristic	Data	Value
Total Population (Number)	2016	246,376
	2021	266,141
Population Growth (Number)	Total	19,765
	Percentage	7.7%
Age (Years)	Average	38.8
	Median	36.8
Age Distribution	0 - 14 years	48,695
	15 - 64 years	176,975
	65+ years	40,480
Mobility	Non-movers	216,480
	Non-migrants	30,175
	Migrants	11,245

Source: Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population.

Demographic Information

According to the 2021 Census, 53,210 people (20.4%) in Saskatoon were foreign-born immigrants, 202,405 (77.6% of the population) were Canadian-born and 5,240 (2%) were non-permanent residents. Saskatchewan has experienced interprovincial net migration loss each year since 2015. On average, Saskatchewan has been losing approximately 7,547 residents annually to interprovincial migration over the last nine years.

In 2021, Saskatoon was home to approximately 29,885 Indigenous residents, comprising 11.2% of the total population. The majority of the Indigenous population in Saskatoon reported a single Indigenous Identity: 52.7% identified as First Nations people, 44.1% as Metis, and 0.4% as Inuit.

Table 2 - Demographic Information

Characteristic	Data	Value
Immigrants	Total	53,210
Non-immigrants	Total	202,400
Recent immigrants (2016-2021)	Total	17,035
Interprovincial migrants (2016-2021)	Total	9,105
Indigenous identity	Total	29,885

Source: Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population.

Economy & Labour Force

Between March 2014 and March 2024, Saskatoon's cumulative employment growth was 24%, compared to a provincial employment growth rate of -7% over the same timeframe. Saskatoon's unemployment rate was 5.1% as of December 2024. The Saskatoon region's real GDP was \$23.6 billion in the fourth quarter of 2022; in the first quarter of 2023 it was \$24.9 billion (nearly a third of the provincial total of \$77.9 billion).

Since 2016, personal per capita disposable income growth in Saskatoon has fluctuated annually between -0.7% and 15.7%. Both disposable income per capita and the Consumer Price Index have been predicted to have increased in 2023 and 2024. Statistics Canada releases monthly Labour Force Surveys (LFS), which measure the current state of the Canadian labour market to calculate employment and unemployment rates.

The following observations for Saskatoon's labour market came out of the September 2024 LFS:

- The number of persons employed in the Saskatoon CMA increased by 11,700 (+5.8%) between September 2023 and September 2024.
- The total number of employed persons in Saskatoon is 212,500.
- Saskatoon accounted for approximately 60% of all net employment growth in Saskatchewan, including approximately 85% of all full-time employment growth.
- Saskatoon's employment growth over the last ten years (2014 to 2024) has increased by 28%, while the rest of Saskatchewan, including Regina, remained relatively unchanged (-1%).
- Saskatoon's CMA seasonally unadjusted unemployment rate stood at 5.6% in September, virtually unchanged from September 2023 and 0.2% less than the provincial rate.
- Saskatoon recorded the second highest seasonally adjusted year-over-year employment growth rate in Canada at 5.2%.

The following table outlines the economy and labour force information from the 2021 Census.

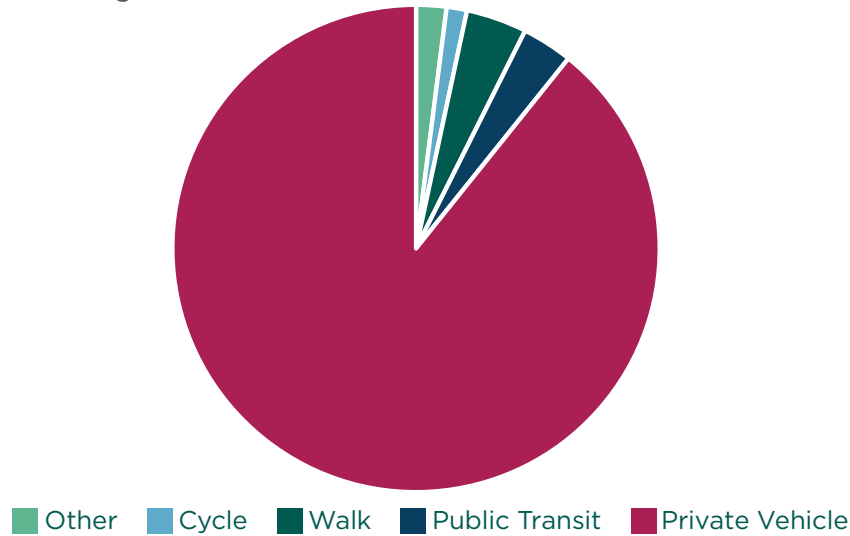
Table 3 - Economy and Labour Force

Characteristic	Data	Value
Number of workers in the labour force	Total	144,115
Number of workers by industry (top 10 only)	Health care and social assistance	21,860
	Retail trade	15,890
	Educational services	14,400
	Construction	11,220
	Accommodation and food services	10,270
	Professional, scientific and technical services	9,950
	Manufacturing	8,155
	Public administration	7,610
	Other services (except public administration)	6,830
	Transportation and warehousing	6,425
Unemployment rate and participation rate (percent)	Unemployment rate	8.7%
	Participation rate	67.8%
All classes of workers (number)	Total	140,620
Employees (number)	Total	123,425
Permanent position (number)	Total	100,285
Temporary position (number)	Total	23,145
Fixed term (one year or more, number)	Total	7,620
Casual, seasonal or short-term position (less than one year, number)	Total	15,530
Self-employed (number)	Total	17,195
Number of commuters by commuting destination	Within Census subdivision	84,075
	To different Census subdivision	4,800
	To different Census division	2,620
	To another province/territory	690
Number of commuters by primary mode of commuting (employed labour force with a usual place of work or no fixed workplace address)	Car, truck or van	97,085
	Public transit	3,660
	Walked	4,385
	Bicycle	1,470
	Other method	2,190

Source: Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population.

Methods of Commuting

Figure 4: Method of Commuting



Source: Statistics Canada Census Profile (2021)

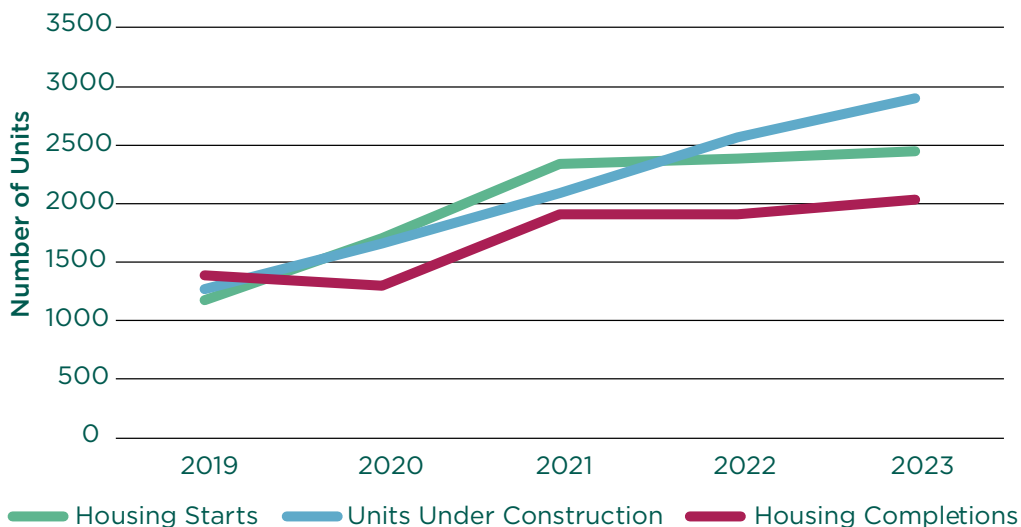
According to Saskatoon's 2021 Census Profile, approximately 108,790 workers commuted to their place of work.

- The primary commuting method in Saskatoon is private vehicle (89.2%), followed by walking (4.03%), public transit (3.36%), and cycling (1.35%).
- Approximately 7,200 commuters utilizing private vehicles are passengers (6.62%).
- The majority of work commutes are under 30 minutes in Saskatoon (96,185 people or 88.4%).
- Over one-third (38.6%) of commutes are less than 15 minutes.

Recent Construction Activity

CMHC's Housing Market Information Portal is a tool that can be used to access more recent data than the latest Census. According to CMHC, Saskatoon has seen a steady increase in housing starts, units under construction, and housing completions from 2019 to 2023.

Figure 5: Recent Construction Activity



Source: CMHC Housing Market Information Portal

- Annual housing starts have increased from 1,176 in 2019 to 2,444 in 2023
 - In 2023, 46.9% of housing starts were rentals (1,146), 29.7% owner-occupied (727), and 23.4% condo ownership (571).
 - In 2023, 65.0% of housing starts were apartment units (1,589), 25.8% single-detached units (630), 4.95% row housing units (121), and 4.26% semi-detached units (104).
- Units under construction have increased each year from 1,270 in 2019 to 2,895 in 2023.
- Housing completions increased rapidly from 2020 to 2021 but have remained relatively consistent over the last three years.

According to permit records available to the City of Saskatoon, 646 residential units were demolished from 2019 to 2024, an average of 108 units per year over the last six years. Over 90% of demolished units were single-detached houses, and almost all were located within the Established Neighbourhoods of Saskatoon (Appendix E of Saskatoon’s Zoning Bylaw No. 9990) with the exception of the removal of homes in the McNab Park subdivision within the Airport Business Area. The distribution of demolished units within the Established Neighbourhoods is higher on Saskatoon’s east side compared to the west. The last two years (2023-2024) have had fewer demolished units than the previous six-year average.

Data on the demolished units by tenure is not currently captured by the City of Saskatoon.

Housing Policy and Regulatory Context

Over time, Saskatoon’s approach to housing policy and regulation has evolved to better address the city’s growth and shifting demographic needs. The following documents set the framework for Saskatoon’s future growth, all of which have been approved by City Council and are available online by scanning the QR code on the back cover.

[City of Saskatoon Strategic Plan \(2022-2025\)](#)

The City of Saskatoon 2022-2025 Strategic Plan (Strategic Plan) is committed to improving the lives of all who call Saskatoon home. The Strategic Plan outlines the City’s commitment to delivering excellent core services, moving forward on City Council’s priorities, while balancing fiscal responsibility with strategic investment in providing equitable and accessible public services to support the realization of **miyo-pimatisiwin**, “the good life,” for all residents.

The Strategic Plan seeks to align priorities with the City of Saskatoon’s vision of being a great place to live, work, learn, and play. One of the 10 key priority areas within the plan is Community Safety and Well-Being, which highlights the importance of housing stability. A critical outcome of this priority is that the City of Saskatoon’s approach to community safety integrates housing stability, recognizing that secure housing is a cornerstone of a thriving community. To achieve this, the plan outlines two main actions:

- Align internal housing plans to reflect community gaps, community-level housing needs and homelessness plans, and federal and provincial investment strategies.
- Strengthen focus on safe, stable housing and neighbourhoods through proactive collaboration on property maintenance, neighbourhood safety and bylaw compliance.

The City of Saskatoon is currently in the process of updating its Strategic Plan for 2026-2029. At the time of finalizing the HNA, the Strategic Plan was still in draft form; however, housing is expected to remain a key priority, with a continued commitment to building a future where everyone in Saskatoon has a safe and secure place to call home.

City of Saskatoon Official Community Plan, Bylaw No. 9700 (2020)

The Official Community Plan (OCP) serves as Saskatoon's long-term vision, providing comprehensive guidance on the physical, environmental, economic, social, and cultural development of the community. It integrates the City of Saskatoon's goals by ensuring that Saskatoon's future growth aligns with its collective aspirations. The OCP is legally entrenched under the Planning and Development Act, 2007 and works in conjunction with the City of Saskatoon Strategic Plan and Business Plan. Together, these documents create a strategic framework for prioritizing City of Saskatoon goals.

The OCP provides strategic direction on where and how housing should be developed in Saskatoon. It provides for a balance of greenfield and infill development and aims to focus growth on the City of Saskatoon Strategic Infill Areas (including Downtown) and Corridor Growth Areas. The OCP also has objectives and policies which provide direction for ensuring various housing options are developed to meet the needs of residents in all stages of life.

The OCP emphasizes that permanent, affordable, and secure housing is foundational to building a healthy, well-educated, and economically viable community. An objective of the OCP is "to encourage and support the provision of attainable, diverse, safe housing throughout Saskatoon that meets existing and future needs of city residents."

Growth Monitoring Report

The Growth Monitoring Report (GMR) 2024 provides information on residential, commercial and industrial development in Saskatoon, as well as a number of other indicators that measure growth for the City of Saskatoon. The GMR includes general demographic changes and statistical information on how Saskatoon is growing. It also includes information on planned servicing of residential, commercial and industrial lands and information on potential infill projects in the city. The report is updated annually and is publicly available on the planning publications webpage of the City of Saskatoon website.

The current land inventory and projected residential servicing over the next three years could accommodate 49,237 people or 20,553 dwelling units. Of these, 16,217 units are existing inventory, and 4,336 would be from newly serviced lots.



CORE HOUSING NEED

Saskatoon has experienced significant growth and development over the last decade; however, record population growth has created an environment where housing starts and completions cannot keep pace with Saskatoon's increased housing needs. This has resulted in increased Core Housing Need (Core Housing Need).

A household is considered to be in Core Housing Need if it meets two criteria:

1. A household's dwelling is below one or more of the **adequacy, suitability, and affordability** standards.
2. The household would have to spend **30% or more of its before-tax household income** to access housing that meets **all three standards**.

Housing is considered **affordable** when a household spends less than 30% of its before-tax income on housing costs. **Suitable housing** refers to accommodations with enough bedrooms to meet the needs of the household based on its size and composition. **Adequate housing** is defined as housing that does not require major repairs, such as structural fixes, plumbing issues, or electrical work.

It is important to recognize the limitations of the Core Housing Need measure, as it traditionally excludes certain groups. Households spending 100% or more of their income on housing, as well as those reporting zero income, are not counted in Core Housing Need calculations. Additionally, students under 29 years old are excluded, as their housing difficulties are considered temporary. However, this assumption overlooks the reality that many younger students struggle to find affordable on-campus accommodations and are forced to enter the private rental market, increasing demand and driving up costs for all renters. Core Housing Need measures also exclude those who experience homelessness, people living in congregate housing, individuals practicing transitional lifestyles of living off the land, and migrant resource-industry workers. As a result, the true number of households experiencing Core Housing Need is likely higher than reported.

Saskatoon residents are facing record levels of Core Housing Need. This HNA will help identify which segments of Saskatoon's population are particularly impacted by Core Housing Need and will inform future housing strategy initiatives aimed at correcting this growing trend in our community.

Priority Population Groups

Some population groups face higher rates of Core Housing Need than others. CMHC has identified 12 priority population groups in need of affordable housing, and the Housing Assessment Resource Tools (HART) introduced a 13th priority group: female-headed households and more specifically single mothers. The priority population groups have been identified because they are over-represented in Core Housing Need in Canada. Policies, programs, and strategies need to be carefully drafted and implemented when considering housing options for priority population groups, as they are likely to have different needs and considerations from the wider community. For example, seniors may face mobility and accessibility challenges and need to be better connected to the services they need, or newcomers may need additional support navigating a complex system of services (e.g., employment or language). Additionally, data has been disaggregated by gender, race, disability, age, and other factors that are able to uncover patterns of structural inequalities.

The 13 priority population groups included in this HNA are:

1. Indigenous Peoples
2. Survivors (especially women and children) fleeing domestic violence
3. Female heads of households, especially single mothers
4. Seniors 65+
5. Young adults aged 18-29
6. Racialized people or communities
7. Immigrants and refugees
8. 2SLGBTQIA+ people
9. People with physical health or mobility challenges
10. People with developmental challenges
11. People dealing with mental health and addictions issues
12. Veterans
13. People experiencing homelessness

Although these population groups have been identified separately, there can be significant overlap and intersectionality within demographic groups. For example, a member of the 2SLGBTQIA+ community could be a young adult who is a recent immigrant and also lives with a senior family member.

Core Housing Need data from HART has been distributed into the priority population groups. Core Housing Need data for other groups such as students or temporary foreign workers is not readily available.

Growing Housing Needs Unduly Impacting Marginalized Communities

Homelessness is a growing concern with unsheltered sleeping and encampments becoming more visible in Saskatchewan and across Canada. Homelessness is a key indicator of unmet housing needs in a community and is a symptom of significant social issues. Indigenous and marginalized populations also disproportionately experience Core Housing Need. According to the 2021 Census, 10% of households in Canada that are in Core Housing Need live in unsuitable, inadequate, or unaffordable housing and cannot afford alternative accommodations in their community. In Saskatoon, 10.4% of households are in Core Housing Need.



QUANTITATIVE DATA ANALYSIS

This section explores data from HART, Statistics Canada, and CMHC to assess income levels, the extent of Core Housing Need, housing demand, and housing supply. Population and household projections using City of Saskatoon data are presented to forecast future housing demand in Saskatoon. The information has been broken down to highlight patterns related to household composition, housing tenure, and representation within priority groups. Additionally, data on housing age, condition, and waitlists for affordable housing have been analyzed to estimate the overall housing availability.

It is important to note the distinction between the ‘household’ and ‘dwelling’ throughout the quantitative data section, as defined by HART and Statistics Canada, respectively (refer to the Data Limitations sections for further details).

Income Classification and Housing Affordability

To evaluate housing affordability at different price levels, this section categorizes income groups using income quintiles, following the HART framework and CMHC data. The Area Median Income (AMI) serves as the primary benchmark for defining income brackets and determining appropriate housing costs. AMI refers to the midpoint of an area’s income distribution. Half of households earn income more than the median and half earn less than the median. **In Saskatoon, the AMI stands at \$85,000, slightly exceeding the national median of \$84,000.** Five distinct income categories have been established based on a percentage of AMI (refer to Table 4).

Table 4 - Maximum Housing Costs for Income Categories (Area Median Income - \$85,000)

% AMI	Income Category	Household Income Category	Max Rent or Housing Cost
<20%	Very Low	Less than \$17,000	Less than \$425
21-50%	Low	\$17,000 - \$42,500	\$1,063
51-80%	Moderate	\$42,500 - \$68,000	\$1,700
81-120%	Average	\$68,000 - \$102,000	\$2,550
>120%	High	Greater than \$102,000	Greater than \$2,551

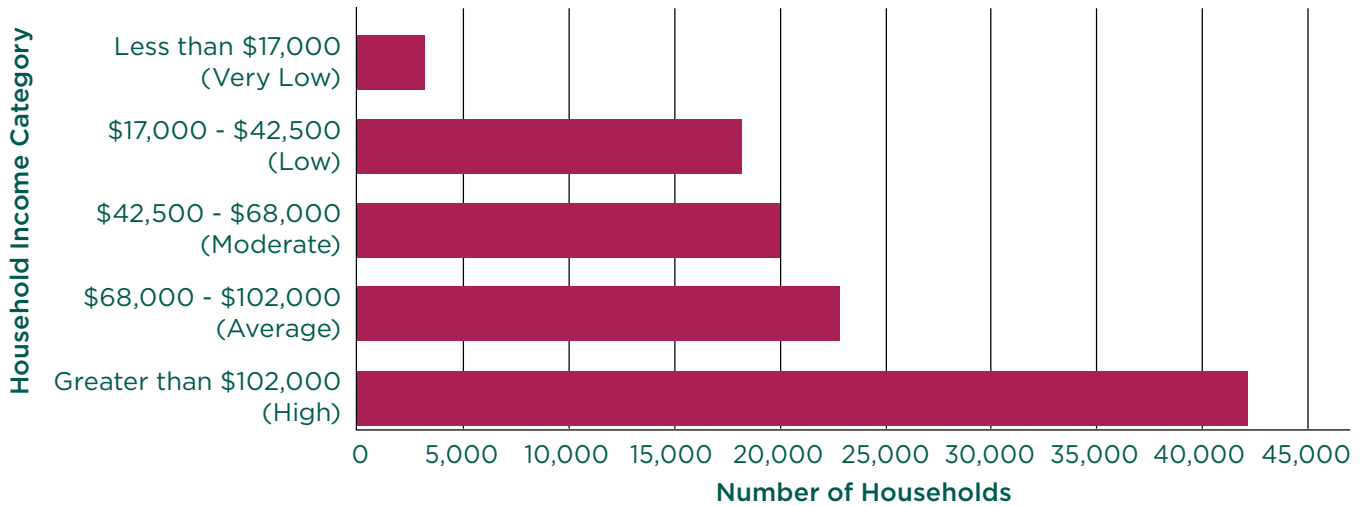
Source: HART (2025) - 2021 Census - Selected Characteristics of Households and Dwellings for Housing Need

Table 4 shows that households in the very low-income bracket can afford to pay \$425 in housing costs per month, while those in the low-income category can afford up to \$1,063. For moderate and average-income households, affordable rents are set at \$1,700 and \$2,550 per month, respectively. An upper limit does not exist for those in the highest income category.

According to HART data, there were 106,530 households in Saskatoon in 2021. Figure 6 illustrates the distribution of households across Saskatoon’s five income categories, which include:

- 3,205 households in the very-low-income category (3.01%)
- 18,240 households in the low-income category (17.1%)
- 19,990 households in the moderate-income category (18.8%)
- 22,875 households in the average-income category (21.5%)
- 42,215 households in the high-income category (39.6%)

Figure 6: Saskatoon Household Income Category Distribution



Source: HART (2025) – 2021 Census – Selected Characteristics of Households and Dwellings for Housing Need

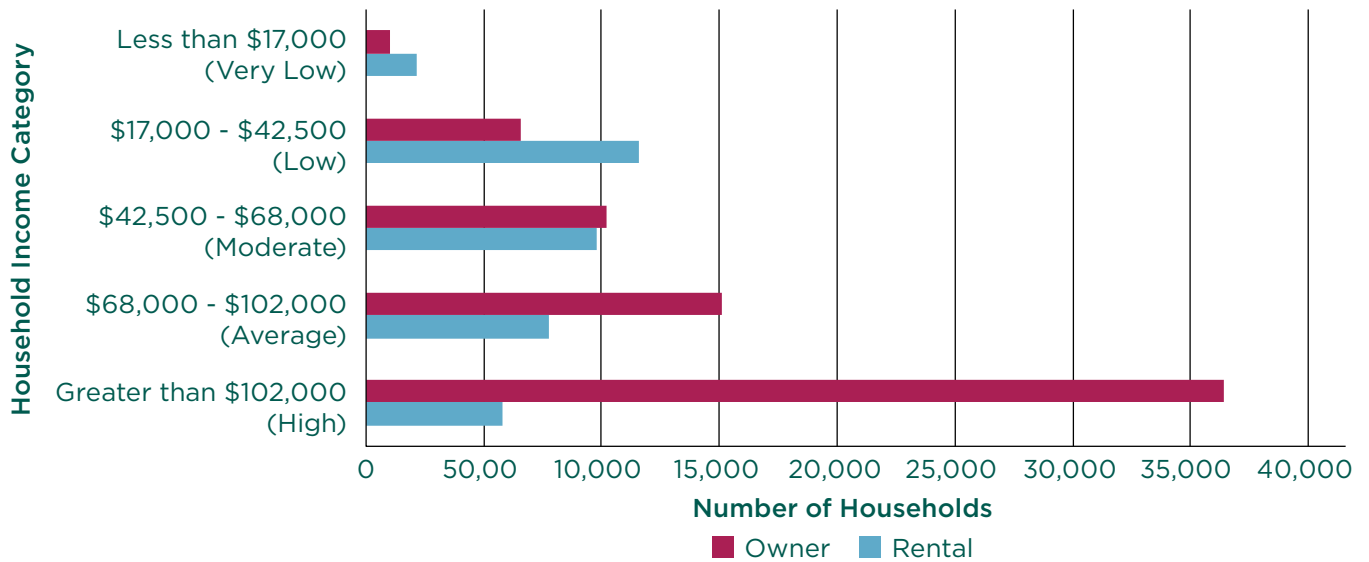
The income difference between owners and rental households is noteworthy, as illustrated by Figure 7. According to the HART data, there are 37,170 renter households and 69,355 owner households in Saskatoon, broken down as follows:

- Very Low Income: 2,160 renter households (5.81%), 1,050 owner households (1.51%)
- Low Income: 11,660 renter households (31.2%), 6,575 owner households (9.48%)
- Moderate Income: 9,795 renter households (26.4%), 10,195 owner households (14.7%)
- Average Income: 7,775 renter households (20.9%), 15,105 owner households (21.8%)
- High Income: 5,780 renter households (15.6%), 36,435 owner households (52.5%)

Some key takeaways from the household income distribution are:

- 63.4% of renter households earn less than \$68,000 versus 25.7% of owner households
- 15.6% of renter households earn more than \$102,000 versus 52.5% of owner households
- 57.6% of renter households earn between \$17,000 and \$68,000
- 74.3% of owner households earn more than \$68,000

Figure 7: Saskatoon Rental vs Ownership Households By Income Category



Source: HART (2025) - 2021 Census - Selected Characteristics of Households and Dwellings for Housing Need

Figure 8 highlights the distribution of subsidized and non-subsidized rental housing in Saskatoon by household income. Of the 37,170 renter households in Saskatoon, only 12% (4,470 households) are subsidized, and 88% (32,705 households) are not subsidized. The majority of subsidized rental households (57.4%) fall within the \$17,000 to \$42,500 income range.

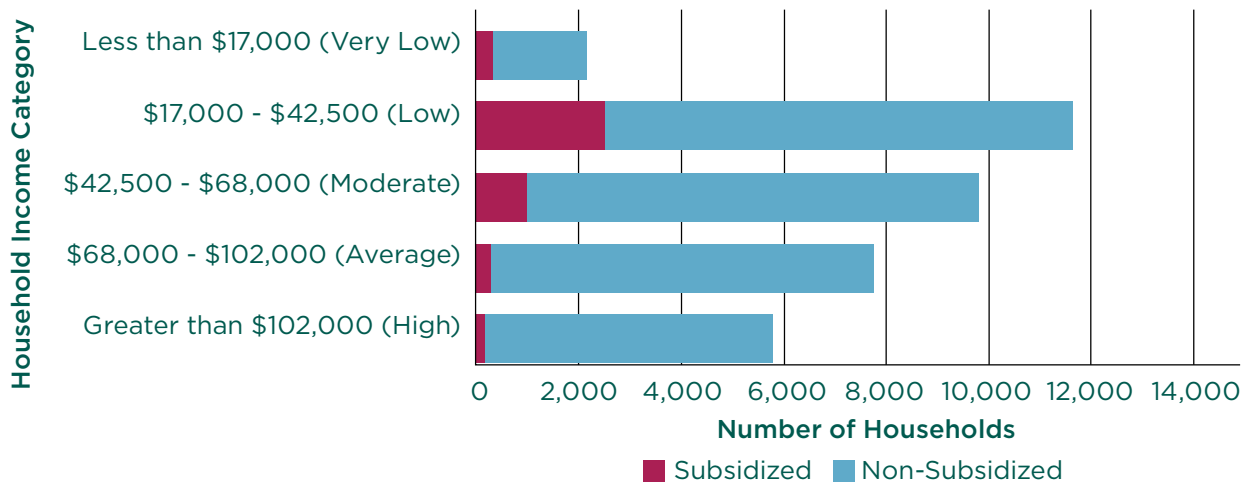
Distribution of Subsidized Rental Housing (4,470 households):

- Very Low Income: 350 households (7.83%)
- Low Income: 2,565 households (57.4%)
- Moderate Income: 1,030 households (23%)
- Average Income: 335 households (7.49%)
- High Income: 180 households (4.03%)

Distribution of Non-Subsidized Rental Housing (32,705 households):

- Very Low Income: 1,805 households (5.52%)
- Low Income: 9,090 households (27.8%)
- Moderate Income: 8,765 households (26.8%)
- Average Income: 7,440 households (22.7%)
- High Income: 5,600 households (17.1%)

Figure 8: Subsidized vs Non-Subsidized Rental Households in Saskatoon



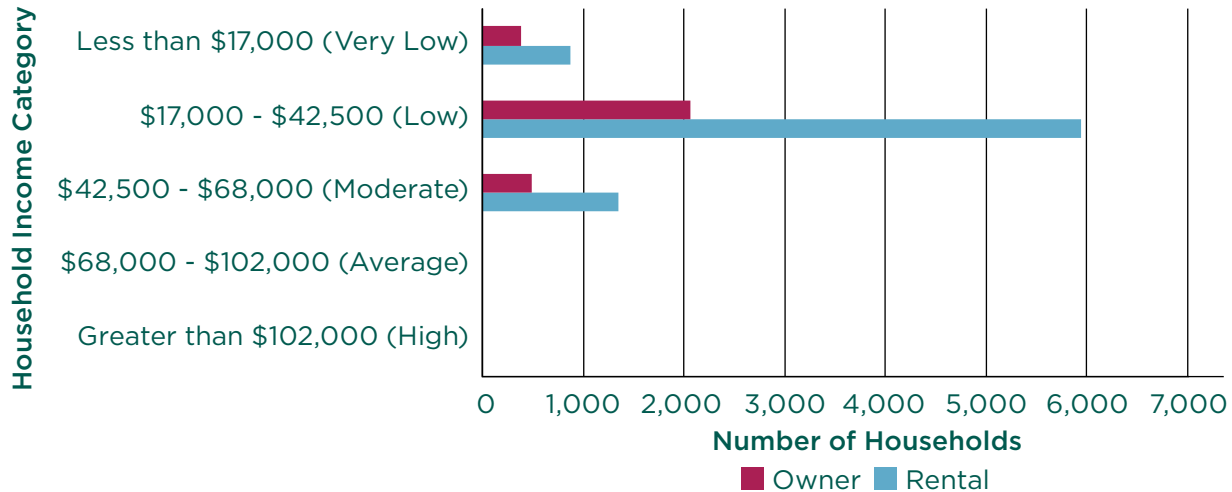
Source: HART (2025) - 2021 Census - Selected Characteristics of Households and Dwellings for Housing Need

Households in Core Housing Need

11,115 households were in Core Housing Need in Saskatoon in 2021, representing 10.4% of total households, while 8,175 (73.5%) of households in Core Housing Need were renting.

Renter households are more likely to experience housing challenges, as shown on Figure 9. In total, 8,175 renter households and 2,940 owner households faced Core Housing Need in 2021. Most households that face Core Housing Need (72.2%), including 5,950 renter households and 2,070 owner households, are in the low-income category. Overall, 22% of renter-occupied households were facing Core Housing Need, compared to only 4.24% of owner-occupied households. No households were facing Core Housing Need in the average or high-income categories.

Figure 9: Saskatoon Households in Core Housing Need by Income Category



Source: HART (2025) - 2021 Census - Selected Characteristics of Households and Dwellings for Housing Need

Breakdown of households in each income bracket facing Core Housing Need (total 11,115 households):

- Very Low Income: 1,250 households (870 renters, 385 owners)
- Low Income: 8,015 households (5,950 renters, 2,070 owners)
- Moderate Income: 1,845 households (1,355 renters, 485 owners)

Overall, 11.2% of households facing Core Housing Need are in the very low-income category, 72.1% are in the low-income category, and 16.6% are in the moderate-income category.

Renters are disproportionately represented in Core Housing Need in each income bracket:

- 69.6% of households in Core Housing Need are renters in the very low-income category.
- 74.2% of households in Core Housing Need are renters in the low-income category.
- 73.4% of households in Core Housing Need are renters in the moderate-income category.

Since most households in Core Housing Need are renters, this HNA primarily focuses on rental households. Table 5 provides an overview of renter households across different income categories, highlighting both the number and proportion of households experiencing Core Housing Need.

Table 5 – Renter Core Housing Need by Income Category

Household Income Category	Maximum Affordable Rent	Number of Renter Households	Number of Households in Core Housing Need	Proportion of Households in Core Housing Need (Number of Households in Core Housing Need/ Number of Renter Households)
Less than \$17,000 (very low)	\$425	2,160	870	40%
\$17,000 - \$42,500 (low)	\$1,063	11,660	5,950	51%
\$42,500 - \$68,000 (moderate)	\$1,700	9,795	1,355	14%
\$68,000 - \$102,000 (average)	\$2,550	7,775	0	0%
Greater than \$102,000 (high)	Over \$2,551	5,780	0	0%
Total		37,170	8,175	22%*

Source: HART (2025) – 2021 Census – Selected Characteristics of Households and Dwellings for Housing Need

* The total proportion of renter households in Core Housing Need is not the total of each income category, but an overall proportion of renter households, and renter households in Core Housing Need.

The number of households reported in Core Housing Need within the very-low income category is 870. It is important to note that although the reasons for this are unclear, several factors may help explain it. For example:

- The definition of Core Housing Need excludes households spending one hundred percent or more of their income on housing. A household that reports \$0 in income would not be counted as being in Core Housing Need.
- Student-led households may also be influencing this data, as they are also not counted as being in Core Housing Need. All of the above reasons could potentially explain why the very-low income category has a much lower overall percentage of households in Core Housing Need than the low-income category.

The low-income category has the most rental households in Core Housing Need (5,950) and has the highest rate of Core Housing Need at 51%. 870 renter households in the very-low income category are facing Core Housing Need, representing 40.2% of total renter households in that income group. In the moderate-income category, 13.8% of rental households are facing Core Housing Need.

Including owner households, the low-income category represents 8,015 households in Core Housing Need, or 72.1% of all households in Saskatoon facing Core Housing Need. In the moderate-income category, 26.4% of renters fall within this range, with 14% experiencing Core Housing Need.

The upper two income brackets collectively make up approximately 36.5% of all renter households in Saskatoon, and none of the households within these categories are classified as being in Core Housing Need.

In total, 13,820 renter households earn less than \$42,500 annually, placing them in the lowest two income categories. 6,820 (49%) of these households are in Core Housing Need, representing 83.4% of all renters in Core Housing Need. This underscores that the greatest demand for affordable housing exists within the two lowest-income groups.

While Core Housing Need remains a key metric for assessing housing challenges, the 2021 Census introduced the concept of Acceptable Housing as an additional measure. This framework evaluates whether a household meets all three CMHC-defined housing criteria: adequacy, suitability, and affordability. Unlike Core Housing Need, Acceptable Housing includes certain groups not previously accounted for, such as households with a shelter-cost-to-income ratio exceeding 100%, student-led households, and those deemed financially capable of securing adequate and suitable housing within the same Census Subdivision.

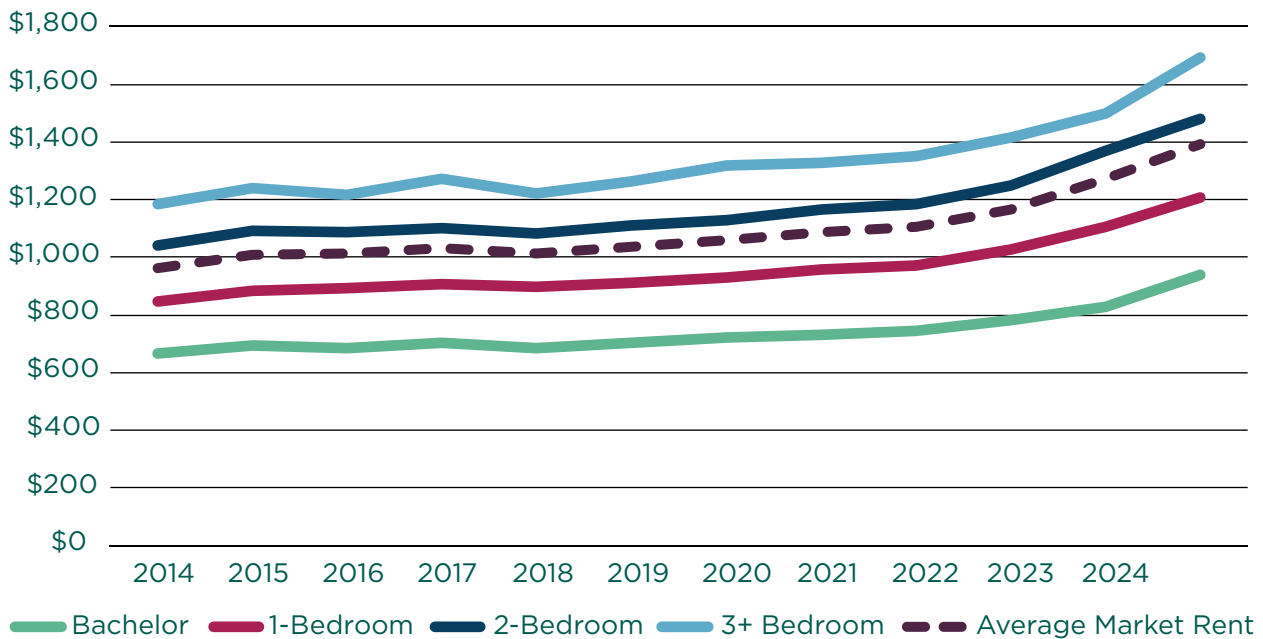
The Acceptable Housing framework acknowledges that affordability, suitability, and adequacy are not the only key factors households consider when choosing a place to live. Housing may be technically affordable, suitable, and adequate but still not a viable option if it lacks proximity to transit, does not meet accessibility needs, or is located in an undesirable setting, such as a basement with minimal natural light. The exclusion of these considerations may further underestimate the overall rate of Core Housing Need, as it assumes that households paying higher housing costs do so by choice rather than necessity.

The latest Census data reports that in 2021, approximately 31,280 households in Saskatoon lacked Acceptable Housing, including 13,440 owner households and 17,830 renter households.

Average Market Rents

Average rental rates in Saskatoon have increased substantially over the last decade. Average monthly rental rates in Saskatoon increased by \$384 (38.1%) between 2014 and 2024, as outlined in Figure 10. Average rental rates have increased more rapidly since 2022, corresponding with Saskatoon’s record population growth and increased demand for rental units.

Figure 10: Average Rental Rates in Saskatoon



Source: CMHC Annual Market Rental Reports

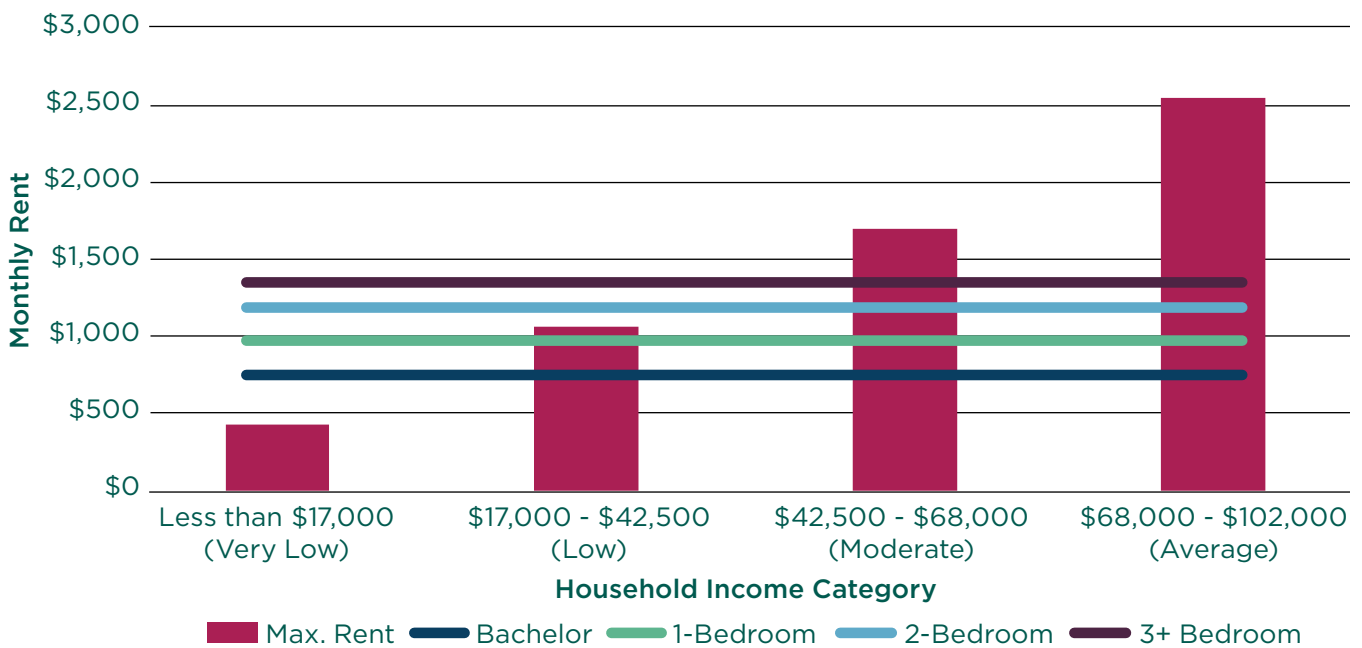
Rental rates in Saskatoon have increased dramatically over the last decade for each unit type, including:

- Bachelor – 35.4% increase from \$693 per month (2014) to \$938 (2024)
- One bedroom – 36.8% increase from \$884 per month (2014) to \$1,209 (2024)
- Two bedroom – 35.9% increase from \$1,090 per month (2014) to \$1,481 (2024)
- Three bedroom – 36.8% increase from \$1,238 per month (2014) to \$1,694 (2024)

Rental data is updated annually; however, to ensure alignment with the 2021 Census data for incomes, 2021 CMHC data was used to show monthly housing costs for bachelor, one-bedroom, two-bedroom, and three-bedroom unit sizes.

Figure 11 shows maximum affordable rents versus the average cost of a bachelor unit (\$745), one-bedroom (\$971), two-bedroom (\$1,186), and three-bedroom+ (\$1,351). In 2021, all rental units were outside the affordable price range for those in the very low-income category, and only bachelor and one-bedroom units were considered affordable for those in the low-income category. Moderate- and average-income categories can afford all sizes of rental units based on average market rent and the definition of affordable housing.

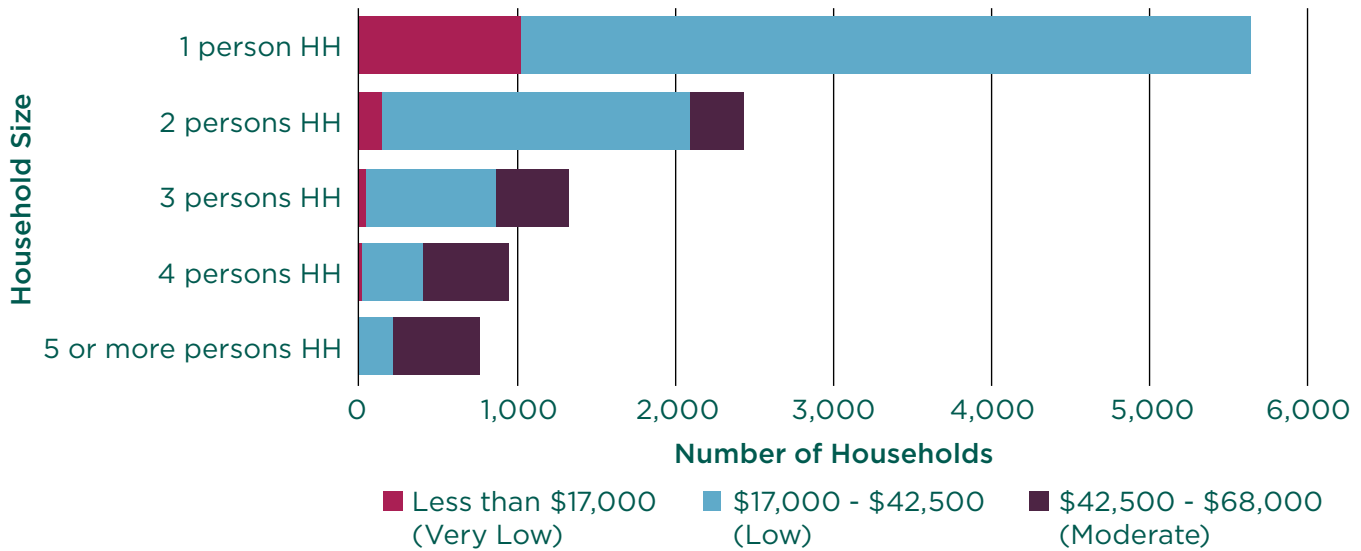
Figure 11: Maximum Affordable Rent versus Average Rental Costs (2021)



Source: HART (2025) – 2021 Census – Selected Characteristics of Households and Dwellings for Housing Need

Figure 12 shows Core Housing Need by household size and income categories. Most households that are in Core Housing Need are one-person households (5,640 households, 50.7% of total households in Core Housing Need). Of all one-person households in Core Housing Need, 1,025 households are in the very low-income category, and 4,615 households are in the low-income category. In addition, a total of 5,475 households with two or more persons are facing Core Housing Need, including 2,440 two-person households (22.0%), 1,315 three-person households (11.9%), 955 four-person households (8.60%), and 765 households with five or more persons (6.75%). Note that no household sizes are facing Core Housing Need in the average and high-income categories.

Figure 12: Core Housing Need by Household Size and Income Category



Source: HART (2025) – 2021 Census – Selected Characteristics of Households and Dwellings for Housing Need

Housing Demand Analysis

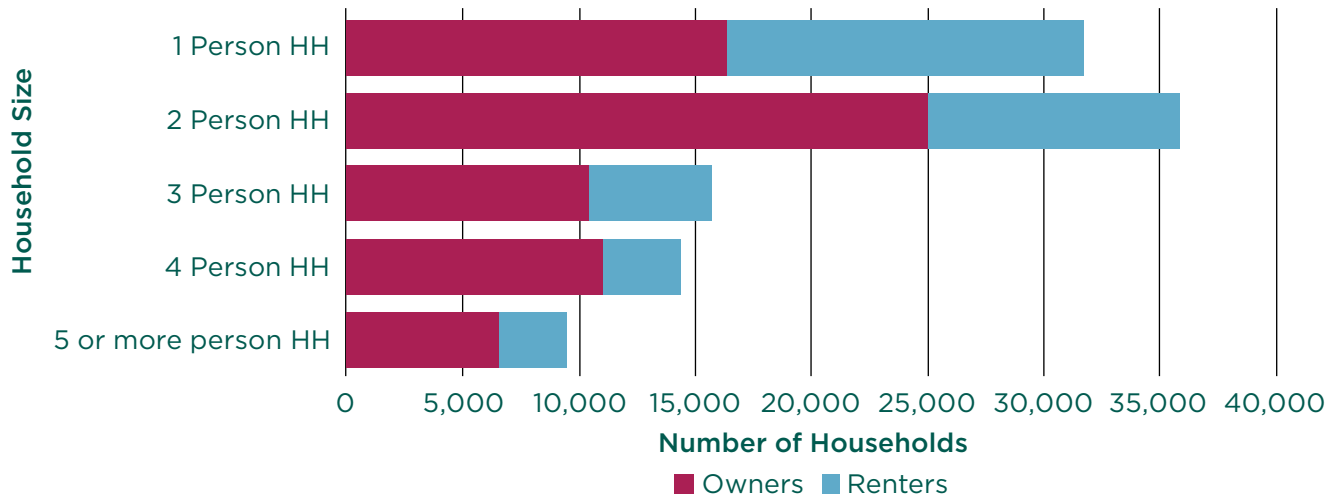
Household Size and Core Housing Need

Understanding household size is essential for determining the types and sizes of homes needed in the housing market. For instance, if larger homes with four or five bedrooms are in high demand, an oversupply of studio and one-bedroom units would fail to meet housing needs effectively. The 2021 Census identified 107,050 dwellings in Saskatoon, composed of 37,535 rental dwellings and 69,515 owner dwellings. The 107,050 households in private dwellings represent 260,955 individuals, resulting in an average household size of 2.4 persons in 2021. Note the difference between private dwellings and households, as defined by Statistics Canada and HART respectively (refer to the Data Limitations section for further details).

Figure 13 illustrates the breakdown of household size by tenure according to HART data.

- Two-person households are the most common in Saskatoon, with 35,795 households (33.6% of total households) including 10,825 renters and 24,970 owners. Among renter households, 29.1% are two-person, while over one-third (36%) of owner households are two-person.
- One-person households are the second-most common in Saskatoon, with 31,630 total households, including 15,280 renters and 16,350 owners. Among renter households, 41.1% are one-person, and 23.8% of owner households have only one occupant.
- There are 15,750 three-person households (5,265 renters and 10,485 owners), 14,430 four-person households (3,330 renters and 11,100 owners), and 9,440 households with five or more people (2,825 renters and 6,615 owners).

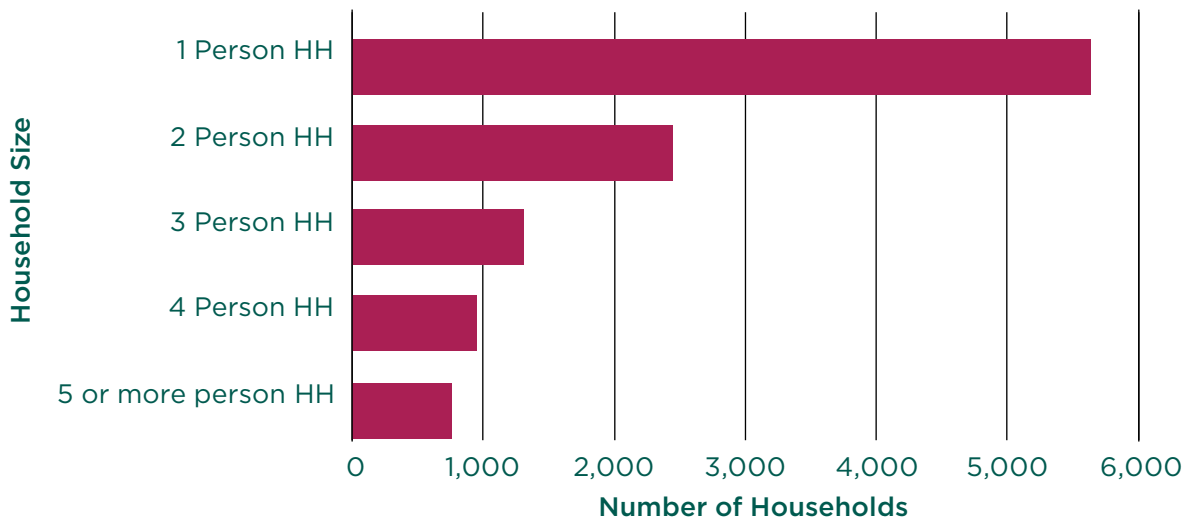
Figure 13: Count of Household Size by Renter Vs. Owner



Source: HART (2025) – 2021 Census – Selected Characteristics of Households and Dwellings for Housing Need

Figure 14 reflects the number of renter households in Core Housing Need broken down by household size. **The majority of households in Core Housing Need are one-person households, with 5,640 (50.7%) of the 11,115 households in Core Housing Need.** Two-person households are the second-most represented in Core Housing Need with 2,440 households (22%), followed by 1,315 three-person households (11.8%), 955 four-person households (8.59%), and 765 households with five or more people (6.88%). This demonstrates that one-person and two-person households are more likely to experience Core Housing Need compared to larger households. This may be partly because larger households often have multiple income earners.

Figure 14: Households in Core Housing Need by Household Size



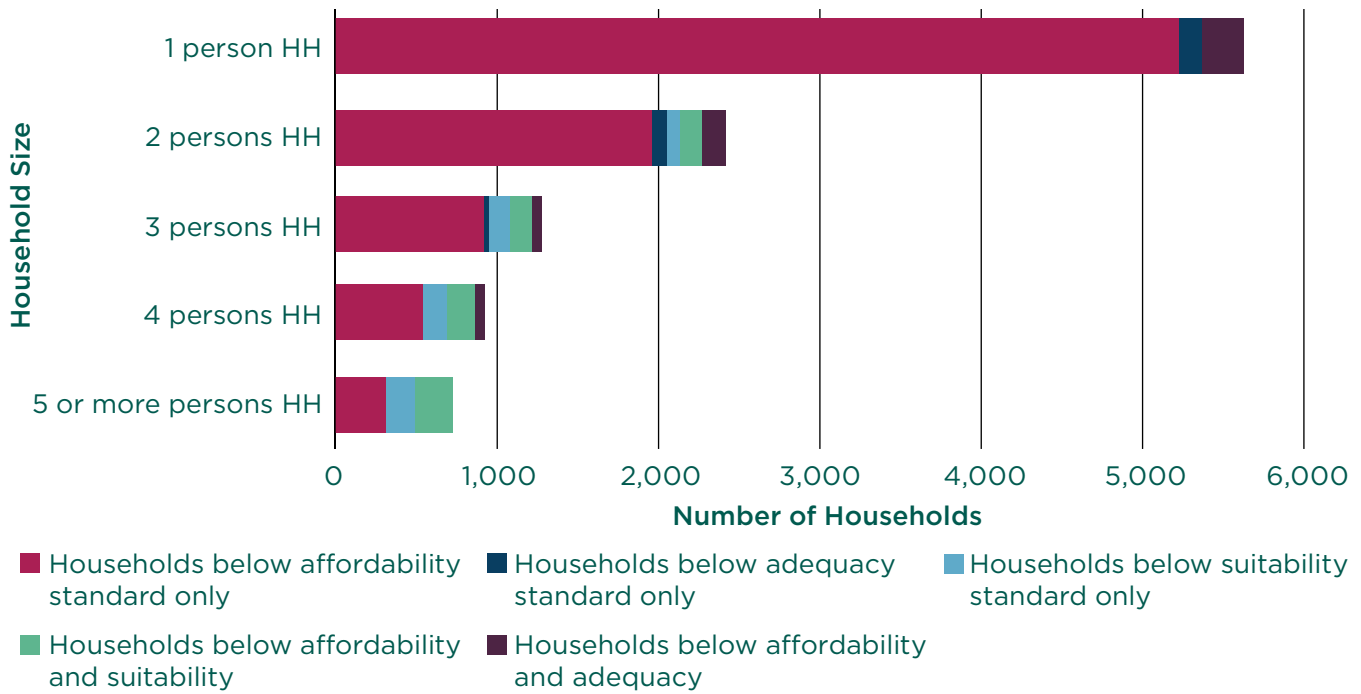
Source: HART (2025) – 2021 Census – Selected Characteristics of Households and Dwellings for Housing Need

Breakdown of Core Housing Need

This section provides a breakdown of households in Core Housing Need, to illustrate which of the three standards (suitability, adequacy, and affordability) are at issue. Figure 15 highlights that unaffordability is the most common cause of Core Housing Need. In every household size category, affordability is the number one standard that finds most households in Core Housing Need (81.2%). 5,235 (47%) one-person households do not meet the affordability standard, while 1,970 two-person households (18%) are the next highest who don't meet the affordability standard. The number of households that don't meet the affordability standard has a direct correlation with household size, which indicates a situation where multiple incomes are required to ensure housing remains affordable.

With 80.6% of all renter households in Core Housing Need experiencing issues of affordability, the affordability standard is the most predominant challenge to meet in Saskatoon.

Figure 15: Household Size Breakdown of Factors in Core Housing Need

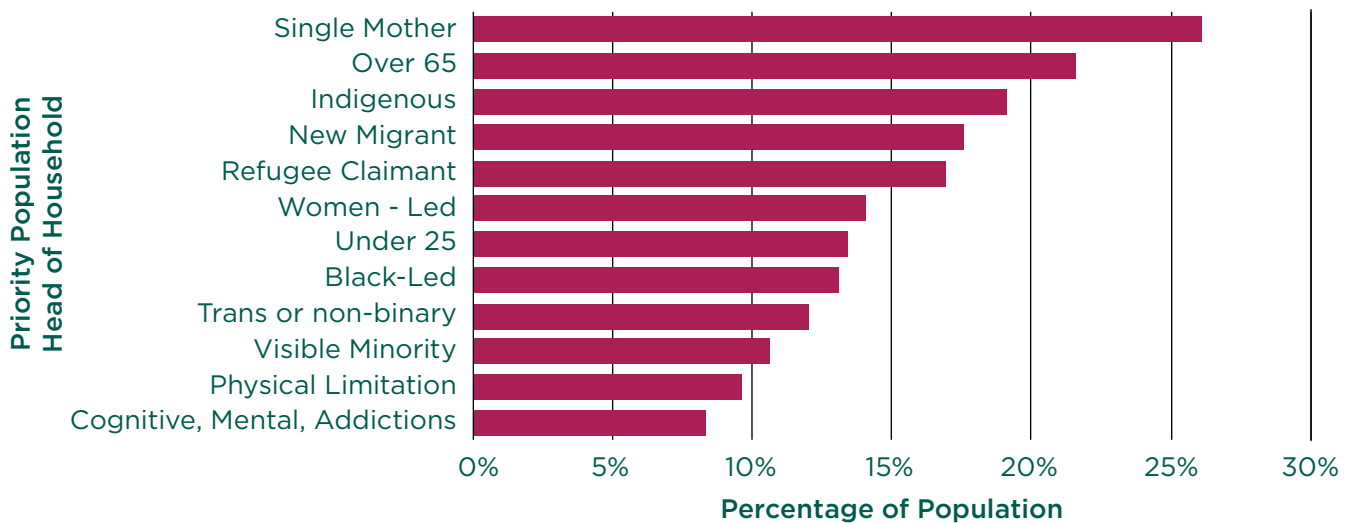


Source: Statistics Canada (2023). 2021 Census Profile, Census of Population

Core Housing Need by Priority Population

This section reports on the incidence of Core Housing Need by priority population. It is important to note that although these are framed as exclusive categories, in actuality there is likely significant overlap. Many individuals may find themselves represented in multiple categories, and households are even more likely to be represented by multiple priority populations. Figure 16 identifies priority population heads of household that are currently in Core Housing Need. **Single mothers (26.09%), seniors (21.57%), and Indigenous (19.11%) populations are the top three priority population heads of household being impacted by Core Housing Need.** In total, 10.4% of households are facing Core Housing Need in Saskatoon.

Figure 16: Priority Populations in Core Housing Need



Source: HART (2025) - 2021 Census - Selected Characteristics of Households and Dwellings for Housing Need

Affordable Housing Waitlists

Waitlist data for affordable housing programs is not an absolute indicator of demand for affordable housing as waitlists may significantly underestimate true household need, as waitlists do not reflect the number of households who may have been dropped from the waitlist for a variety of reasons. Additionally, waitlists are managed and maintained differently by various organizations, making it difficult to compile a comprehensive picture of demand. Therefore, waitlists are not the most reliable indicator of demand for affordable housing. Despite these limitations, waitlist data can still offer valuable insights. While they do not capture everyone in need of affordable housing, they provide a snapshot of those who have qualified and expressed a desire to live in affordable housing.

Saskatoon has several affordable housing providers that serve residents needing affordable rental housing. To illustrate local demand for affordable housing, the City of Saskatoon engaged two affordable housing providers: Camponi Housing Corporation/SaskNative Rentals Inc. and the Saskatoon Housing Authority. **The waitlist numbers in this section only capture a portion of Saskatoon's total demand for affordable housing.**

Camponi Housing Corporation/SaskNative Rentals Inc.

Camponi Housing Corporation is a non-profit corporation committed to providing, maintaining and sustaining affordable, safe, and respectable housing, with particular emphasis on individuals and families of Indigenous ancestry. Camponi's vision is to provide "healthy homes supporting strong communities." Camponi strives to create community pride, mutual respect, honesty, accountability, innovation, and caring for clients.

As of early 2025 there were 955 individuals on Camponi's waitlist for affordable housing, including 251 one-bedroom applications, 238 two-bedroom applications, 282 three-bedroom applications, 126 four-bedroom applications, and 58 five-bedroom applications.

Saskatoon Housing Authority

Saskatoon Housing Authority (SHA) is an agency of the provincial Saskatchewan Housing Corporation and is responsible for the ongoing operation of the provincially-owned housing portfolio. The SHA administers and manages the social housing program with the primary objective of providing safe, quality housing at affordable rents to seniors, families, and those requiring wheelchair accessible housing. SHA manages over 2,600 units, two-thirds of which are designated for seniors housing, with the remaining one-third for family housing.

In early 2025, there were 718 individuals on SHA's waitlist, including 107 senior one-bedroom, five senior two-bedroom, 202 family two-bedroom, 165 family three-bedroom, 62 family four-bedroom, and 77 single (non-Elder). **In addition, there were 350 applications under consideration for addition to SHA's waitlist.**

Long waitlists for affordable housing programs emerged as a common theme during engagement. Participants frequently highlighted the severe toll these waitlists take on applicants, including increased stress, declining mental health, and the risk of homelessness. These impacts were consistently noted across all priority population groups.

Homelessness Statistics

The sixth Point in Time Homelessness Count in Saskatoon, held on October 8, 2024, was the third conducted as part of Housing, Infrastructure and Communities Canada (HICC)'s Reaching Home nationally coordinated [PiT Count](#). This Count included indoor and outdoor enumeration, a street needs assessment, and a public perception survey. The 2024 Count built on the learnings from previous counts in 2008, 2012, 2015, 2018, and 2022, while adapting to the requirements of the nationally coordinated Count. Using a “snapshot” approach, the PiT Count aimed to capture chronic homelessness, understand trends among homeless populations, compare local trends with national trends, and determine appropriate programs and services based on community needs. Table 6 has been prepared to present some of the top 2024 findings and a comparison to previous PiT Counts in Saskatoon. When comparing the different PiT counts, it's important to note that each count had slightly different methodologies of data collection. PiT Count coordinators continually work to refine the process of surveying and data collection to maximize efficiency and accuracy.

Table 6 - Findings Across Saskatoon Point-in-Time Homelessness Counts (2008-2024)

Year	2008	2012	2015	2018	2022	2024
Date of the count	May 22	Sept 24	June 22	April 18	April 28	October 8
Total sheltered and unsheltered	260	379	450	475	550	1499
Outside (Adults)	17%	27%	9%	18.95%	5.5%	14.4%*
Sheltered (Adults)	77%	73%	80%	56.4%	24.4%	12.5%*
Total children	12%	3%	10%	2.3%	4.7%	21%*
Total hidden homelessness	-	-	7.8%	18.1%	5.5%	22.6%
Total self-identified Indigenous People	47%	66%	45%	85.5%	90.1%	80.7%
On waiting list for housing	20%	14%	27%	26.1%	39%	30.7%

* For the 2024 PiT Count, a child was defined within the 0-12 years range. Those from 13-24 years were defined as youth, while only those between 25 and 44 were defined as adults, those between 45 and 64 as older adults; seniors were 65+.

The City of Saskatoon [2024 PiT Count Community Report](#) is now available online. Please reference the Community Report for more detailed information on the observations from the PiT Count. A few key findings from the 2024 PiT Count are highlighted in Figures 17 and 18.

Figure 17: 2024 PiT Count Results

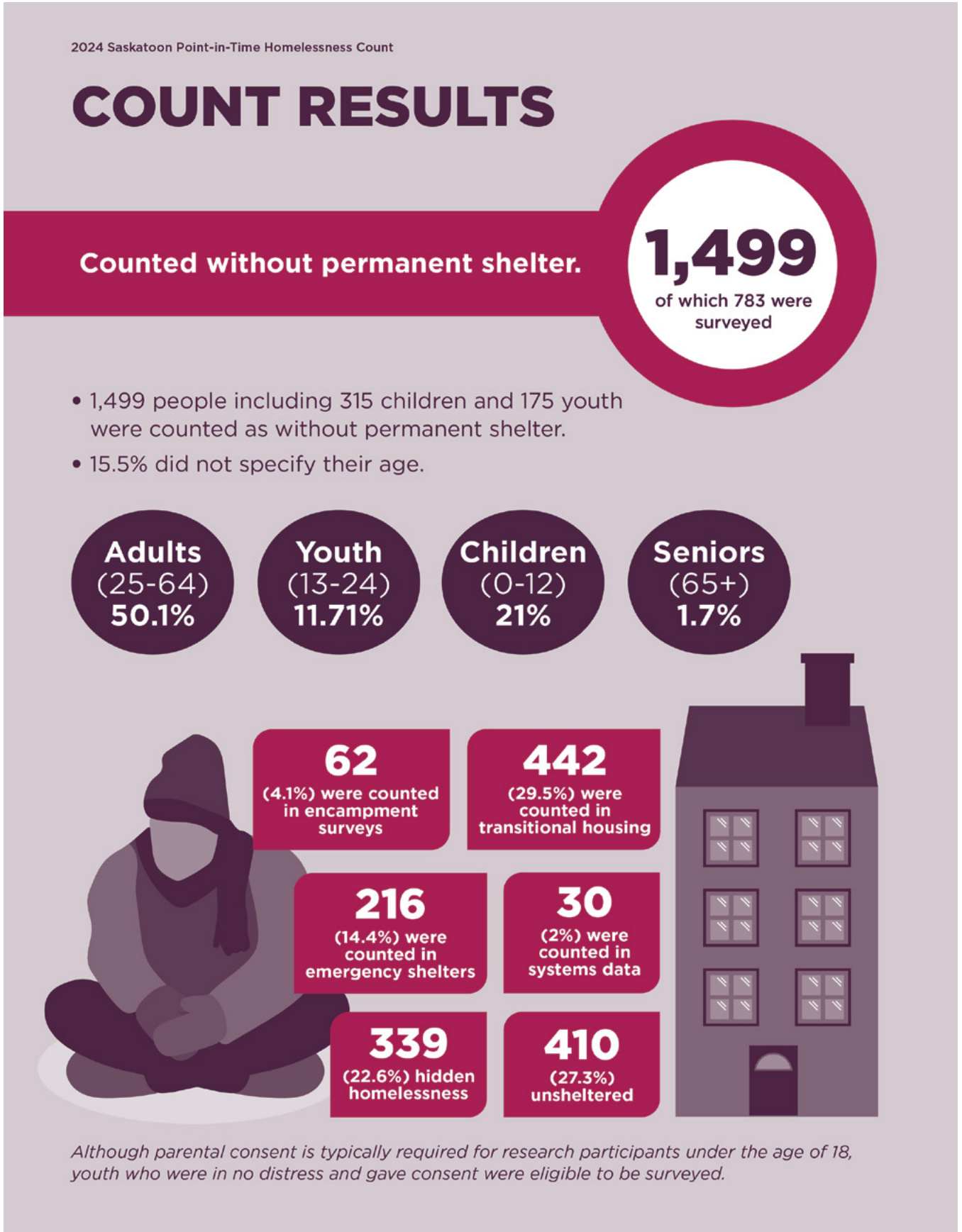


Figure 18: Who is Experiencing Homelessness

WHO IS EXPERIENCING HOMELESSNESS?



50.1%
male



46.7%
women



3%
gender diverse
people (including two
spirit, transgender,
and non-binary)



80.7%
Indigenous



4.2%
immigrant,
refugee or refugee
claimants



2.7%
military or RCMP

Of 629 respondents, 90.6% reported being straight or heterosexual; 8.3% reported being bisexual, two-spirit, pansexual, asexual, gay, or questioning.

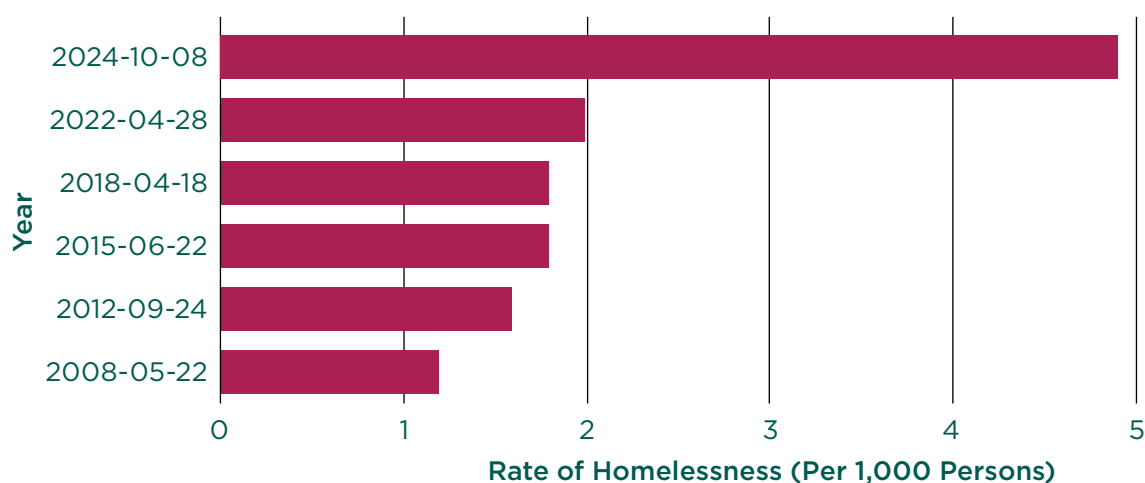
50.8% reported experiences of living in foster care or a youth group home.

27.02% reported having children in the foster care system.

The trends observed since the 2022 PiT Count indicate an escalating rate and severity of homelessness. The total number of unsheltered individuals without permanent shelter increased from 550 in 2022 to 1,499 in 2024. Children without permanent shelter rose to 21% in 2024, from 4.7% in 2022. Notably, 80.7% of those experiencing homelessness self-identified as Indigenous. Survey respondents cited various reasons for housing loss, including evictions (55.1%); insufficient income (32.8%); conflicts with landlords (11.4%); unfit/unsafe housing (10.2%); complaints (5.9%); and discrimination (5.3%) as primary contributing factors. Additionally, chronic homelessness is on the rise, with 64% of survey respondents indicating they had been without a permanent address for more than six months, up from 59% in 2022. Furthermore, 71.4% of respondents reported experiencing homelessness for about half or more of the past three years.

The rate of homelessness in Saskatoon has been increasing since 2008, highlighting the urgent need to prioritize support for those currently experiencing homelessness and to implement measures to prevent future homelessness. The homelessness rate is calculated as the number of people experiencing homelessness per 1,000 residents on the date of the PiT Count over the years. For instance, during the 2022 count, Saskatoon’s population was estimated at 281,418, resulting in a homelessness rate of two persons per 1,000 residents. By 2024, this rate had increased to 4.9 persons per 1000 residents, with an estimated population of 308,626. This indicates that the rate of homelessness has more than doubled since 2022 and more than quadrupled since 2008, as illustrated in Figure 19.

Figure 19: Rate of Homelessness per 1,000 persons in Saskatoon (2008-2024)



Housing Supply Analysis

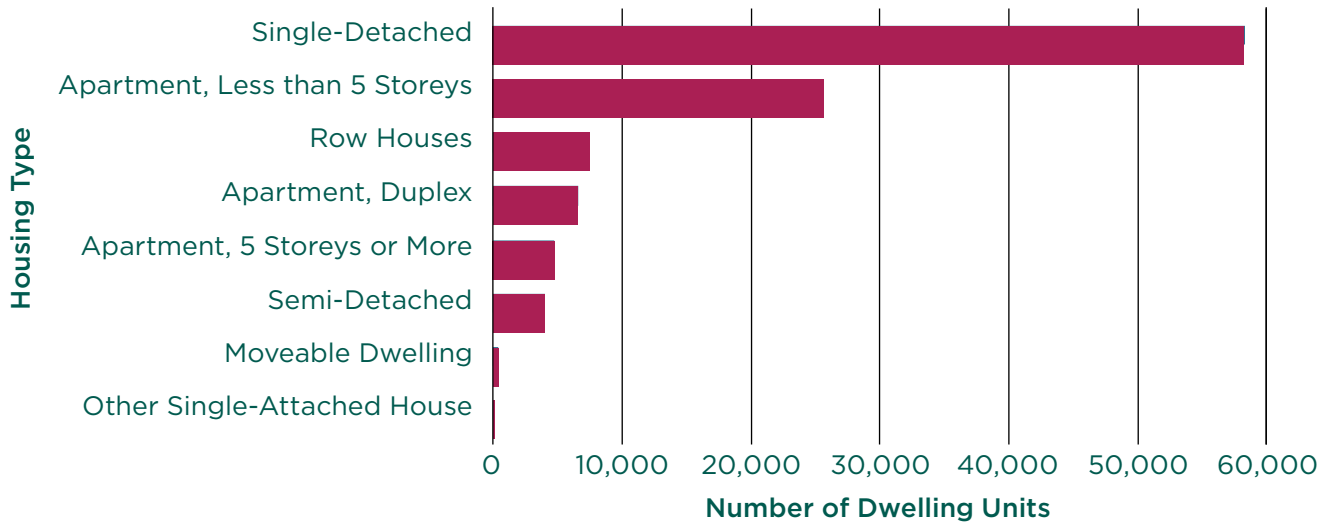
Housing supply refers to the range of available housing options within a community. Key factors in evaluating housing supply include recent housing starts, tenure types, dwelling conditions, and the availability of housing for individuals and groups with specific needs at affordable prices. This analysis will assess how well the current housing supply aligns with demand at various price points and identify any gaps that might exist in the housing supply.

The difference between the household and dwelling terms differs throughout the quantitative data section, as defined by HART and Statistics Canada, respectively (refer to the Data Limitations sections for additional details).

Overall Housing Supply

According to the 2021 Census, Saskatoon had 107,050 occupied private dwellings, representing an 8.6% increase since 2016 (Figure 20). Single-detached dwellings make up 54.5% of Saskatoon’s housing stock, totaling 58,315 dwellings. Apartments with fewer than five storeys are the second-most common housing type with 25,635 dwellings. This is followed by row houses (7,435 dwellings), apartments in duplexes (6,545 dwellings), and apartments with five or more storeys (4,720 dwellings). Additionally, Saskatoon had 3,975 semi-detached dwellings, 380 moveable dwellings, and 35 other single-attached houses, as defined by CMHC.

Figure 20: Saskatoon Housing Stock



Source: Statistics Canada (2023). 2021 Census Profile, Census of Population

Table 7 presents an overview of Saskatoon’s private dwelling stock, with respect to size, period of construction, and rental units.

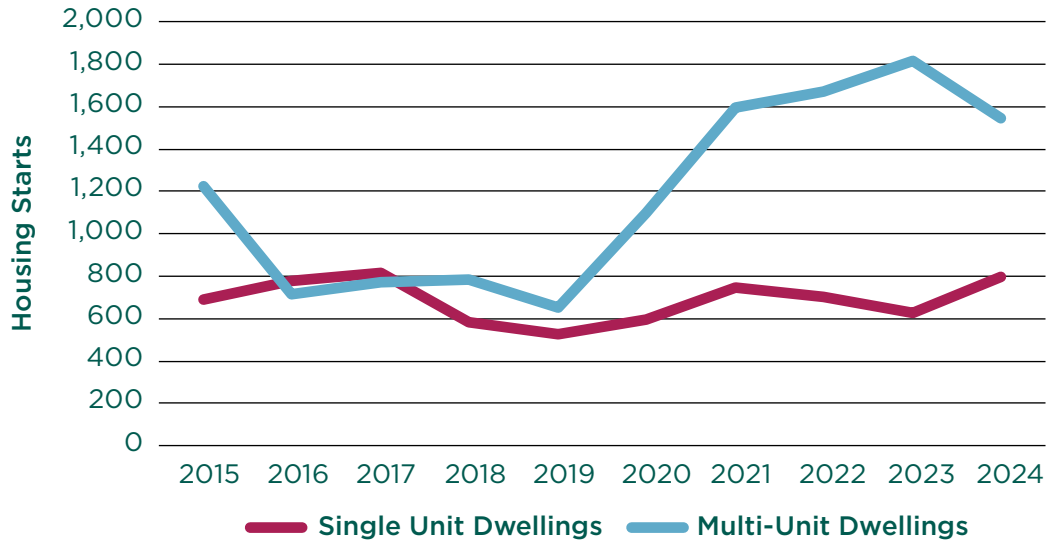
Table 7 - Private Dwelling Stock

Characteristic	Data	Value
Occupied private dwellings	Total	107,050
Breakdown by size (number of units)	Bachelor	740
	One bedroom	12,810
	Two bedrooms	27,875
	Three bedrooms	32,230
	Four or more bedrooms	33,400
Number of primary and secondary rental units	Primary	15,826
	Secondary	21,344
Number of co-operative housing units	Total	223

Source: Statistics Canada. 2023. (table). Census Profile. 2021 Census of Population.

Since 2020, housing starts have increased in Saskatoon. An estimated 11,205 new housing units were added to the city's existing housing stock over this period, an average of 2,241 dwelling units per year. A large portion of this increase was driven by multi-unit dwellings, representing approximately 7,734 dwelling units or 69% of housing starts, as shown in Figure 21.

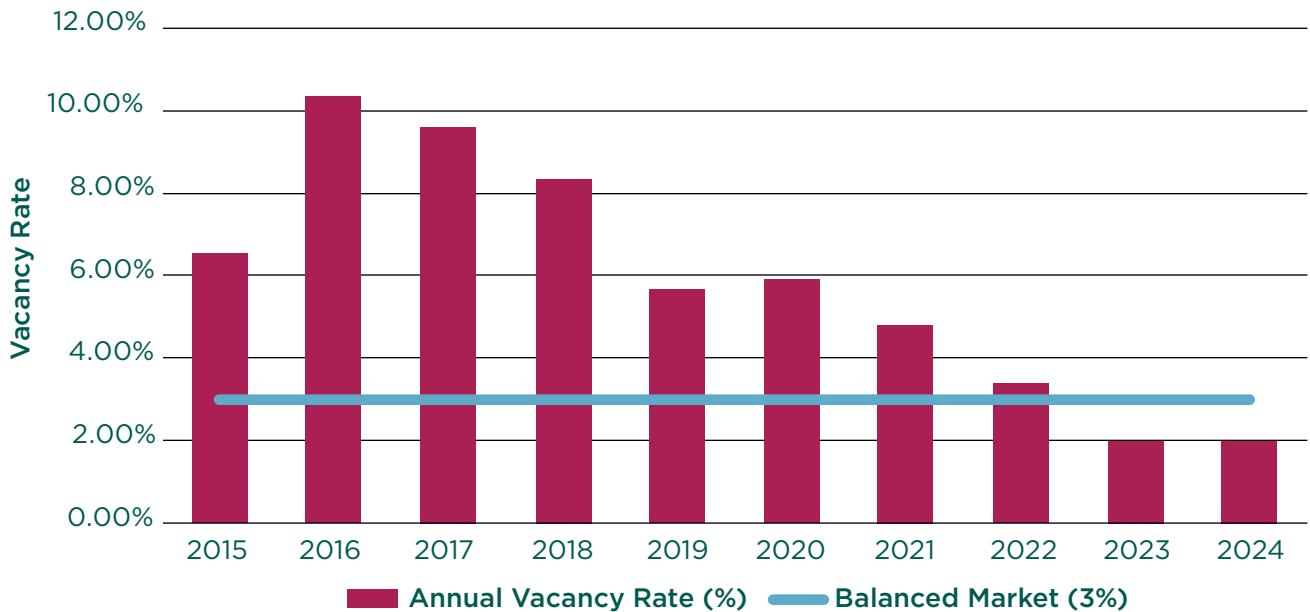
Figure 21: Number of Housing Starts in Saskatoon



Source: CMHC Starts and Completions Survey and Market Absorption Survey

Saskatoon has experienced a large population increase over the last three years; outpacing housing starts. As a result, vacancy rates have plummeted to 2% (as shown in Figure 22) for purpose-built rentals in 2023 and remained at 2% throughout 2024. It's important to note that the vacancy rate includes market rental units and may not accurately represent the affordable rental vacancy rate.

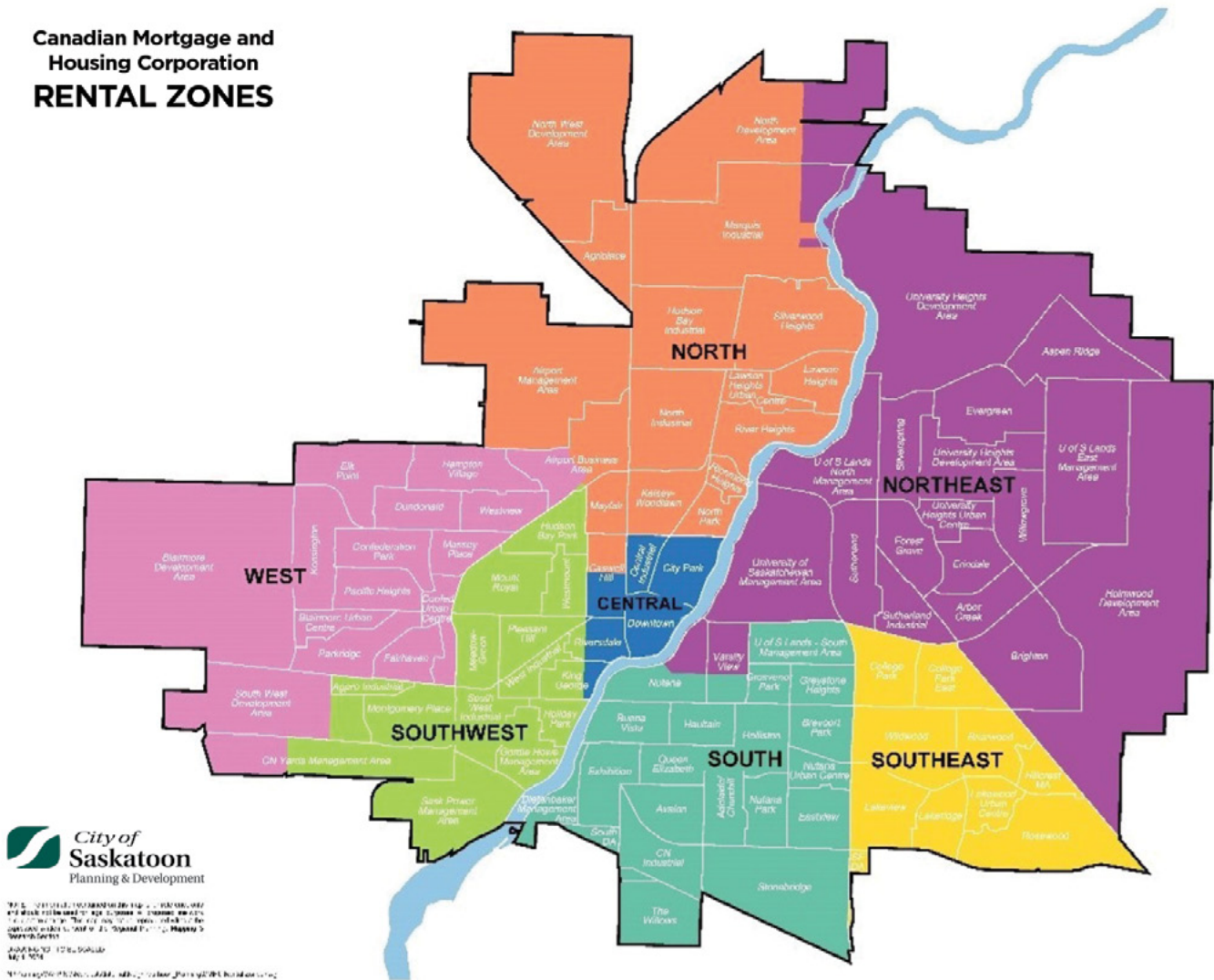
Figure 22: Saskatoon Annual Vacancy Rates (Purpose-Built Rental)



Source: CMHC 2015-2024 Fall Rental Market Report

CMHC has disseminated Saskatoon into rental zones for consistent reporting and more detailed data analysis, as illustrated in Figure 23.

Figure 23: Rental Zones in Saskatoon (CMHC)



Source: CMHC Rental Market Reports, City of Saskatoon Mapping & Research

The Saskatoon Census Metropolitan Area (CMA) rental turnover rate climbed to 36.5% in 2023, a 3.4% increase from the previous year. The Southwest zone recorded the highest turnover rate, along with the highest one-bedroom apartment turnover rate of 55%. Rising rents put financial pressure on tenants, with rent increases outpacing wage growth in 2023. These increases unduly impacted minimum-wage workers facing rapid rent increases and limited availability of rental units in less expensive market segments. Rent increases in 2023 are compounded by the rising costs of non-shelter necessities on CMA household budgets. Property owners have reported a growing trend of tenants sharing leases to reduce housing costs.

2023 CMHC Rental Market Report Highlights

In 2023, the purpose-built rental apartment vacancy rate fell to 2% from 3.2% in 2022. This tightening was most significant in the North, Northeast, and Southeast zones, where vacancy rates fell below 1%. The surge in demand led to a vacancy rate drop across most unit types and all zones in Saskatoon. Two-bedroom units recorded the lowest vacancy rates, at 1.5%, and the average rent for this unit type increased 9%. Lower vacancy rates observed for larger and newer structures suggest tenants prefer units in these types of structures. These units had vacancy rates well below the overall market’s vacancy rate. The highest rent growth (14.6%) was recorded in the West zone.

- The rental market universe grew by 6.7% in 2023, with all zones in Saskatoon showing growth. The Northeast and Southeast zones led the expansion this year, increasing by 20% from the previous year.
- Despite the additional units, vacancy rates in these zones dropped below 1%, pushing the average rent 7.3% higher than the CMA average rent of \$1,274.
- The condominium market saw its vacancy rate drop to 1.2% in 2023, which was in line with the tightening of the purpose-built market.
- The proportion of units in the condominium apartment category that were allocated for long-term rentals remained stable at 31.8% (CMHC, 2024, p. 39).
- Rental condominiums, often located in newer structures, contribute to the higher quality segment of the rental market. As a result, the average rent for a two-bedroom unit in the condominium market was about 7% higher than the average rent for a comparable unit in the primary market (CMHC, 2024, p. 39).

2024 CMHC Rental Market Report Highlights

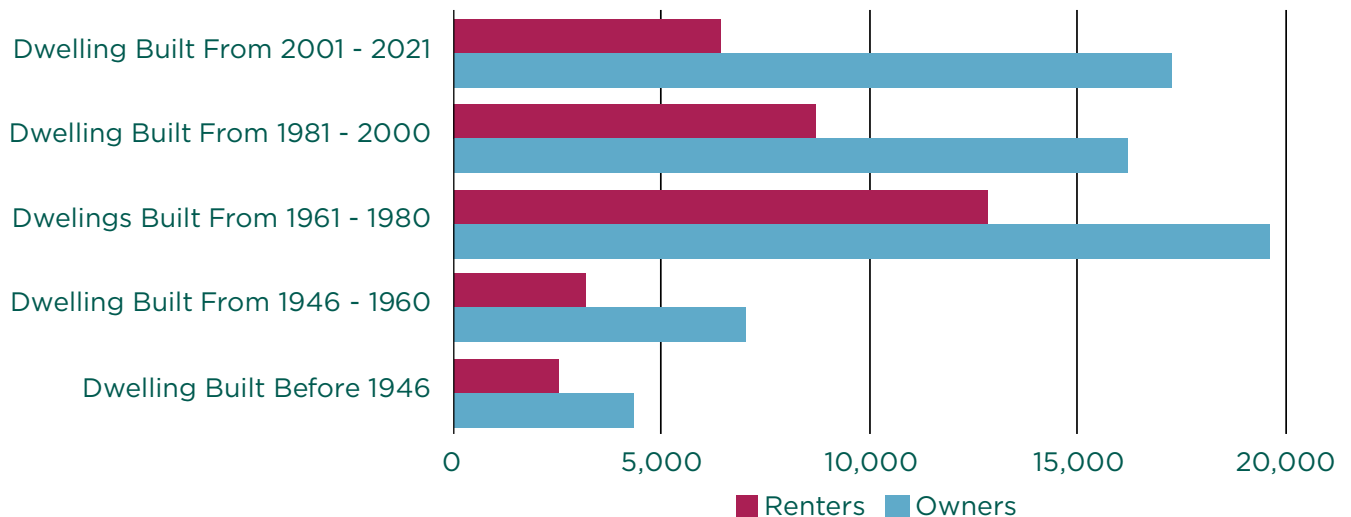
In 2024 rental market conditions in Saskatoon remained tight despite additional supply. Purpose-built rental vacancy remained at 2.0% from 2023 (Figure 22) despite a 3% growth in the total rental market supply:

- The Northeast zone led rental supply expansion in 2024 but reported the second-lowest vacancy rate (1.0%); strong demand from students and renters drove this trend which pushed average rents higher than the city-wide average.
- Renters’ preference for new units, offering more modern features/amenities, is reflected in higher rents and lower vacancy compared to rental units constructed from 1960 to 1974.
- Rental affordability in Saskatoon decreased in 2024, as rents increased by 7.5%.
- Suburban areas in the North, Northeast, and South zones saw rent increased by more than 9% due to minimal growth in rental supply.
- Turnover rate declined across most zones in Saskatoon in 2024.
- The South, Southeast, and North zones saw strong demand for rental units.

Age and Condition of Dwellings

According to the 2021 Census, most dwellings in Saskatoon were constructed after 1961. Housing age data was available for 98,075 of 107,050 total private dwellings in Saskatoon. Of these, approximately 33.1% (32,470 dwellings) were constructed between 1961 and 1980, 25.4% (24,910 dwellings) were built between 1981 and 2000, and 24.1% (23,685 dwellings) were constructed between 2001 and 2021. Additionally, about 17.3% of Saskatoon’s dwellings were built before 1960, including 6,850 constructed before 1946.

Figure 24: Saskatoon Period of Dwelling Construction

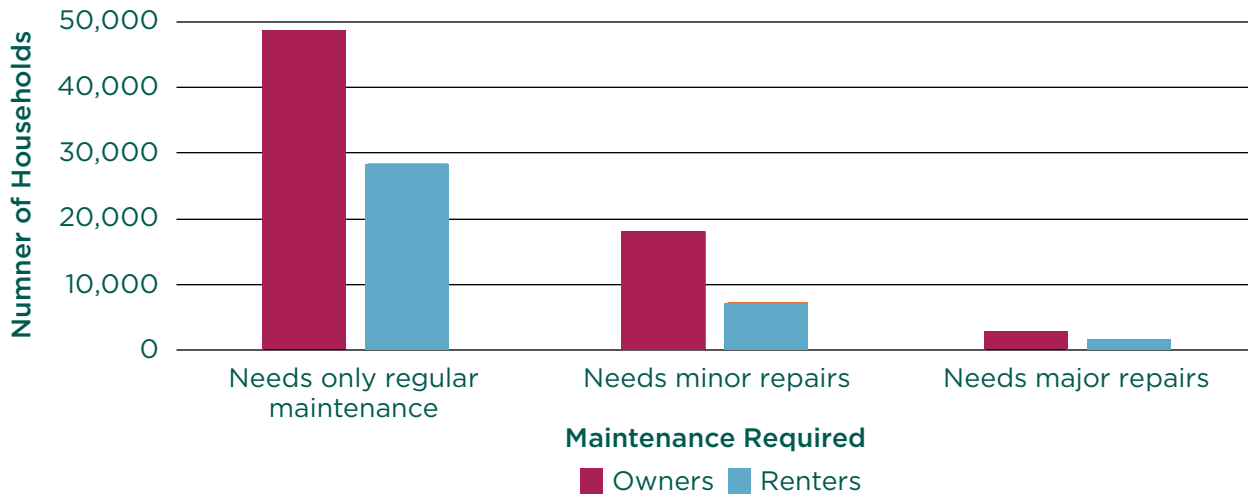


Source: Statistics Canada (2023). 2021 Census Profile, Census of Population

Dwelling condition refers to whether a dwelling is in need of repairs, excluding renovations or upgrades made for aesthetic or personal preference. There is a direct connection between housing adequacy and Core Housing Need, as older homes are generally more likely to need significant repairs compared to newer ones. As shown in Figure 25, of the 107,050 occupied private dwellings, 77,095 (72%) only require regular maintenance, 25,470 (23.8%) need minor repairs, and 4,480 (4.18%) need major repairs. Some notable observations when comparing conditions by tenure are:

- 75.7% of renter dwellings require regular maintenance, compared to 70% of owner dwellings
- 19.8% of renter dwellings require minor repair, compared to 26% of owner dwellings
- The rate of dwellings requiring major repairs is similar between renters and owners (4.5% vs 4.01%)

Figure 25: Saskatoon Conditions of Dwelling by Tenure



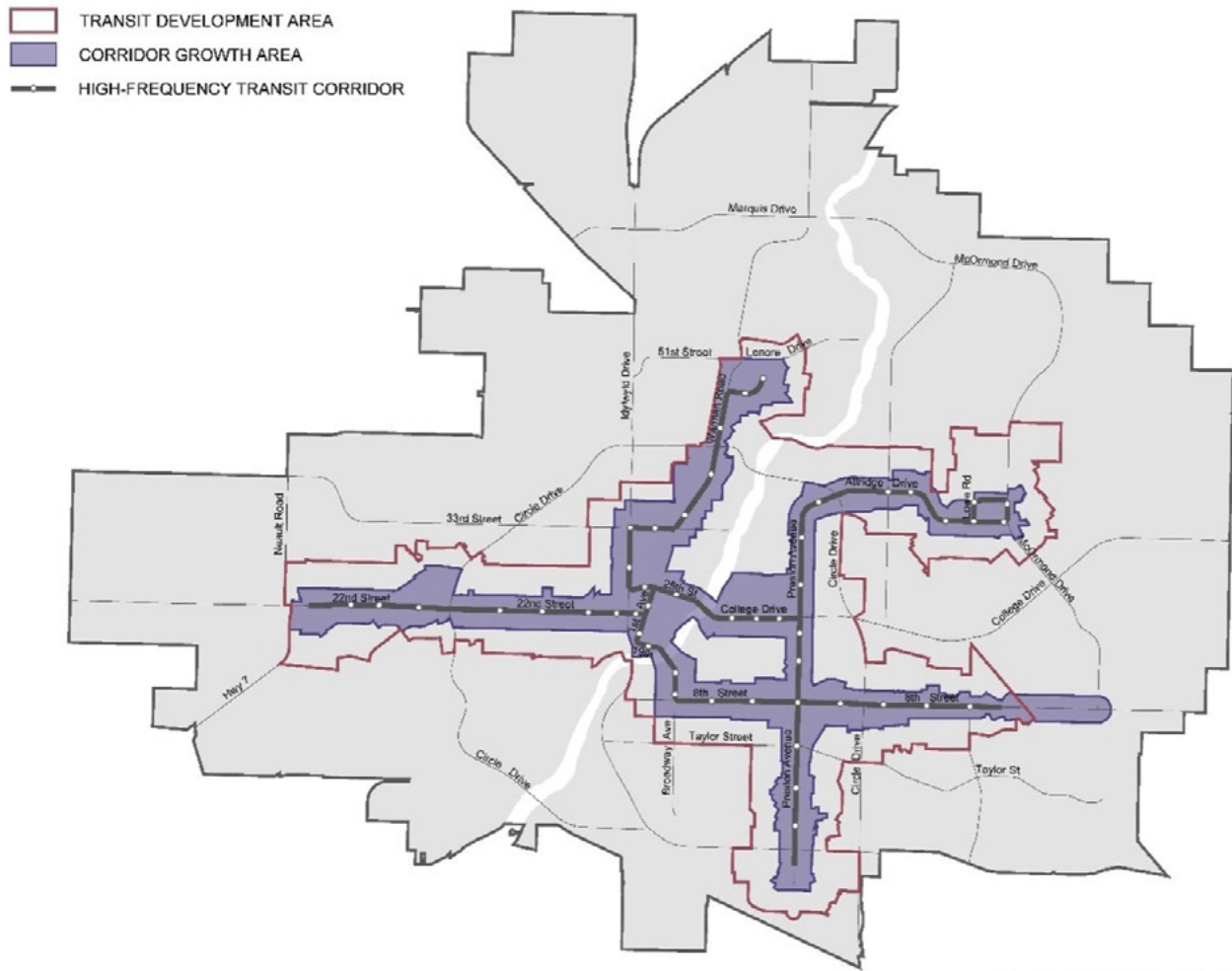
Source: Statistics Canada (2023). 2021 Census Profile, Census of Population

Households Within Proximity to Transit

As shown in Figure 26, Saskatoon is committed to planned growth along high-frequency transit corridors. [The Corridor Growth Area \(CGA\)](#) is the priority location for medium density mixed-use, commercial, institutional, and residential uses and activities. This design is meant to support high-frequency transit service. The CGA is intended to provide infill development opportunities along the city’s major corridors and LINK (bus rapid transit) network to work toward achieving the corridor growth infill target of 15 percent as outlined in the OCP.

Added to the OCP in 2024 as part of the Housing Accelerator Fund amendments, the Transit Development Area (TDA) encompasses an area that is approximately 800 metres (or a 10-minute walk) from a planned LINK station. This area supports infill development and allows for multiple unit dwellings up to four or six storeys, subject to the development standards in the Zoning Bylaw.

Figure 26: Corridor Growth Area and Transit Development Area



Source: City of Saskatoon Mapping & Research

In December 2024, there were 60,434 dwelling units in the TDA, including 30,027 dwelling units in the CGA.

Saskatoon’s Short-Term Rental Market

The City of Saskatoon regulates Short-Term Rental Properties (STRP) through discretionary use applications in residential zoning districts. Business Licences for STRPs are also required. **As of late 2024, there were 46 licensed STRPs in Saskatoon.**

To prioritize long-term rental opportunities, the Business Licence Bylaw includes a safeguard to prevent the conversion of residential units to STRPs.

Section 39(2) of Bylaw 9746, *The Business Licence Bylaw, 2021*:

If the average vacancy rate in the Saskatoon Census Metropolitan Area as defined and shown in the most current Canada Mortgage and Housing Corporation Rental Market Survey is below 3%, no new licences for short-term rental properties shall be issued.

Based on the CMHC Rental Market Report, the average vacancy rate in the Saskatoon CMA dropped below 3% in January 2024, and since then licenses for new STRPs have not been accepted. Vacancy rates are reviewed annually after CMHC’s Rental Market Reports are published. The City of Saskatoon will accept applications for new STRPs once the CMA vacancy rate rises above 3%. Note that Saskatoon’s Business License Bylaw refers to CMA vacancy rates, while the vacancy rates listed in Figure 22 are specific to the Census Subdivision.

Social & Affordable Housing Stock

Table 8 has been compiled from CMHC’s 2024 Social and Affordable Housing Survey that was released on July 22, 2025. This data provides an overview of Saskatoon’s social and affordable housing stock in 2024. Disclaimer: the data presented in Table 8 may underrepresent the actual values, as CMHC’s Social and Affordable Housing Survey only include units that were “responded to in the survey.”

Table 8 – Social & Affordable Housing Stock

Characteristic	Data	Value
Number of social & affordable housing units (Saskatoon CSD)	Bachelor	38
	One bedroom	1,534
	Two bedrooms	935
	Three or more bedrooms	1,193
	Total	3,700
Number of units by ownership type (Saskatoon CSD)	Government	2,655
	Non-profit	949
	Co-op	N/A
	Other	95
	Total	3,700
Number of units by management type (Saskatoon CSD)	Provincial Government	2,468
	Non-profit	1,071
	Private	21
	Other	140
	Total	3,700
Number of units by year of construction (Saskatoon Centre)	Pre-1980	1,972
	1980-1986	1,100
	1987-1995	412
	1996-2003	62
	2004-2019	334
	2020 or later	56
	Total	3,935
Number of units per building condition (Saskatoon Centre)	Excellent	200
	Good	877
	Average	49
	Fair	2,768
	Poor	40
	Total	3,935
Average rent per unit type (Saskatoon CSD)	Bachelor	\$488
	One bedroom	\$649
	Two bedrooms	\$796
	Three or more bedrooms	\$887
Number of vacant units per unit type (Saskatoon Centre)	Bachelor	19
	One bedroom	149
	Two bedrooms	65
	Three or more bedrooms	191
	Total vacant	334

Key Takeaways:

- 41.5% (1,534) of the 3,700 social and affordable housing units surveyed in Saskatoon are one bedroom. 32.2% (1,193) are three bedrooms or more, and 25.3% (935) two bedrooms.
- 78.1% (3,072) of social and affordable housing units in the Saskatoon Centre were constructed before 1986. Only 56 units have been constructed since 2020.
- 71.4% (2,808) of social and affordable housing units in the Saskatoon Centre are in fair or poor condition. 27.4% (1,077) housing units are described as in excellent or good condition.
- 8.49% (334) of social and affordable housing units in the Saskatoon Centre were vacant in 2024, consisting of primarily three or more bedroom (191), and one-bedroom units (149).
- Average rent for social and affordable housing units in Saskatoon is between 52% and 53.7% of average market rent in 2024, depending on unit size.

Temporary & Supportive Housing Accommodation

Saskatoon currently has three primary shelters and one temporary shelter for individuals experiencing homelessness, with efforts underway to open a new facility offering up to 60 beds. The existing shelters include:

- **Salvation Army - Crossroads Shelter:** 75 beds for men
- **Saskatoon Tribal Council - Emergency Wellness Centre:** 106 beds for men, women, and families
- **YWCA Crisis Shelter:** 34 beds for women and their children
- **The Mustard Seed - temporary shelter** (opened in April 2025): 40 beds

In addition to these, several smaller shelters serve specific populations such as individuals fleeing domestic violence, children, and other with specialized needs.

Historically, shelter occupancy in Saskatoon has decreased during the summer months. However, summer 2024 marked a significant shift, with all three primary shelters operating at near to full capacity throughout the season - a trend not previously observed. This sustained high demand highlights that current shelter capacity is insufficient to meet the needs of the community and as a result, many individuals are left without shelter options.

Currently, data on the quantity and types of supportive housing in Saskatoon is limited. A key source of information is **Coordinated Access**, which utilizes a data management system called the **Homeless Individuals and Families Information System (HIFIS)**. Many local organizations in Saskatoon have adopted HIFIS to manage real-time data on individuals experiencing homelessness who engage with participating services.

Participation in HIFIS and Coordinated Access is **voluntary** and requires **informed consent**. This system enables service providers to count and assess individuals experiencing homelessness by determining their **acuity level** - a measure of the severity and complexity of their needs, including physical health, mental health, substance use, and social circumstances.

Understanding acuity levels helps prioritize resources and tailor interventions to match the intensity of support required. These levels are typically categorized to guide service delivery effectively.

Acuity levels are typically described as follows:

Low Acuity - individuals may be experiencing temporary homelessness, have fewer health or behavioural challenges, and may be able to regain housing stability with minimal support (e.g., short-term shelter, rental assistance).

Medium Acuity - individuals may have recurring episodes of homelessness, may present with some mental health or substance use issues, and may require more structured support, such as case management or transitional housing.

High Acuity - individuals are chronically homeless or have been unhoused for extended periods of time, often having co-occurring disorders, such as mental illness or substance abuse, and may have significant barriers to housing (e.g., criminal history, lack of ID, severe trauma). Those with High Acuity require intensive, wraparound services such as permanent supporting housing, medical care, and long-term case management.

Understanding acuity levels helps Coordinated Access refer individuals and families to support services that will meet their needs. The data captured through HIFIS and Coordinated Access in turn helps to allocate resources effectively, design appropriate housing and support programs, inform policy decisions and funding priorities, and provide data to track progress and outcomes.

While data on supportive housing in Saskatoon is still emerging, it offers critical insights into the types of housing needed and the number of individuals currently seeking support. **On July 30, 2025, data extracted from HIFIS showed that 892 individuals were actively listed on the By-Names List** - a real-time registry of people experiencing homelessness who have engaged with participating services.

Among those who completed the full assessment through Coordinated Access:

- **42%** were identified as having **high acuity needs**
- **35%** as **medium acuity**
- **23%** as **low acuity**

This data is essential for determining the appropriate level of support required to meet the diverse needs of individuals and families. The **City of Saskatoon** plans to strengthen collaboration with housing providers to establish a comprehensive record of the number and types of supportive housing available in the community. The City of Saskatoon will also continue to monitor and analyze data through **Coordinated Access** to inform future planning and service delivery.

Population Growth & Housing Projections

Population projections for Saskatoon were calculated using a Halley Model, which applied the Cohort Survival Projection Method. This method models the primary demographic processes - **mortality, fertility, and migration** - to estimate future total population and age-specific cohorts over a 20-year period.

Cohort survival projections reflect how population size and age distribution evolve in response to births, deaths, and migration. While birth and death rates by age and gender are relatively stable, migration patterns are more dynamic and variable. The model calculates expected births, deaths, and migration for each age group annually, producing four key demographic indicators:

- Future age-sex distribution
- Median age
- Labour force replacement ratio
- Dependency ratio

The methodology aligns with the Federal HNA template where data availability permitted. The City of Saskatoon's internal Halley Model was used to project the population to 2036 which determined the "age group populations." Historical Census data was then used to determine historical growth patterns in the following categories:

- Family and non-family households,
- Owners versus renters,
- Housing type,
- Bedroom quantity
- Household maintainers

Historical growth ratios were applied to project forward, ensuring consistency across categories based on the 165,638 total projected households by 2036.

It is important to acknowledge several limitations in the available data that have impacted the projections. Notably, information from the 2021 Census regarding household maintainers is missing. Additionally, data on approved lots by tenure is not available as this is not currently tracked. The City of Saskatoon does not approve permits based on tenure, which further complicates data collection.

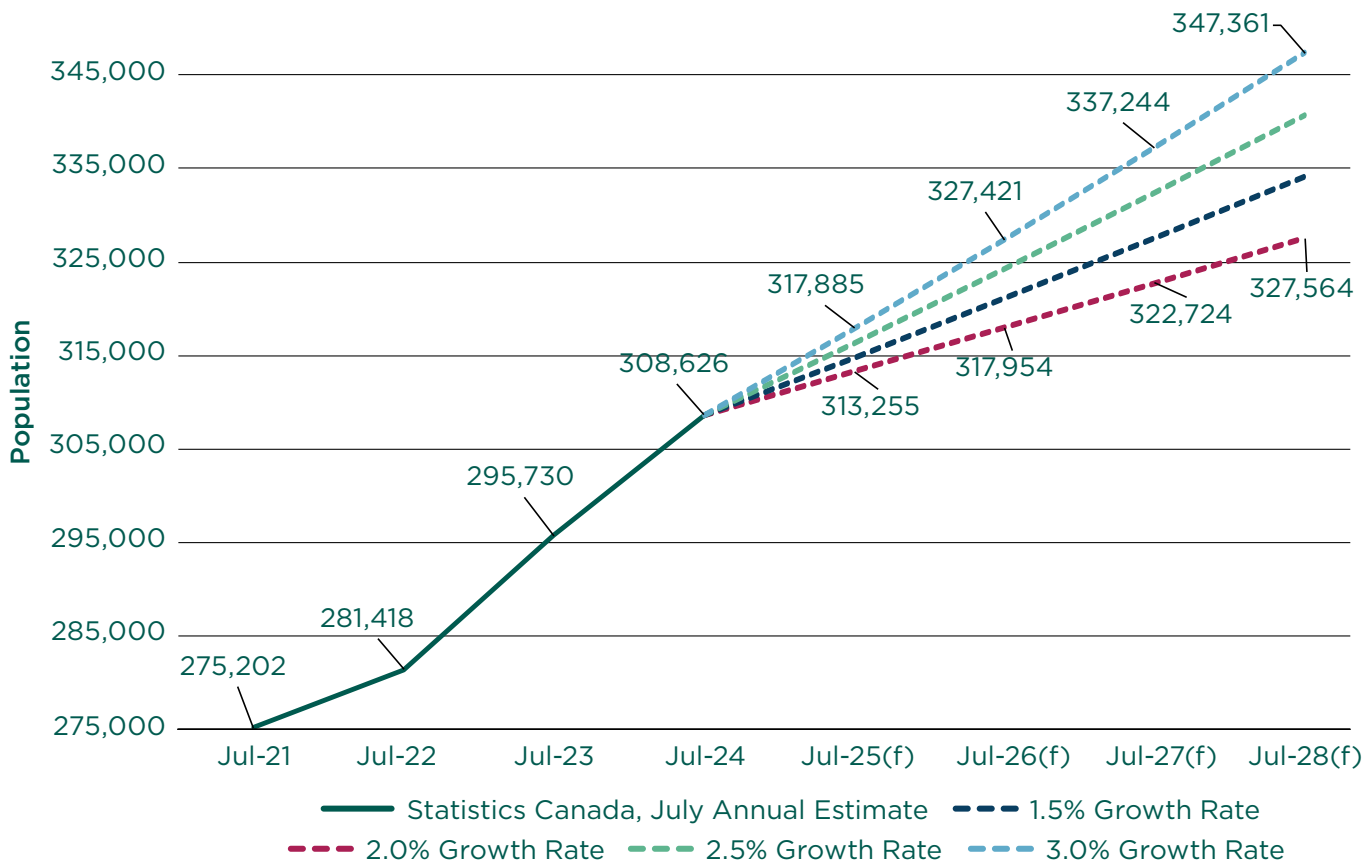
Draft approved lots by planned housing type and the number of anticipated lots in approved neighbourhood concept plans that have not yet been developed are only tracked internally. This tracking is limited to one-unit and multiple-unit dwelling units, as reported in the Growth Monitoring Report. City Council has set targets to maintain a minimum one-year supply of one-unit dwelling lots and a two-year supply of land for multiple-unit dwellings. These targets are based on historical building permit data, projected population growth, and anticipated demand for one-unit and multiple-unit dwellings in the coming year.

However, draft lots planned by housing type are not easily categorized using the City's existing data, and assumptions were necessary. The City forecasts one-unit and multiple-unit dwellings based on 3-year servicing plans. To project potential dwelling units to 2036, a linear assumption of a 2.66% annual increase - reflecting the 10-year average housing start rate - was applied to the existing inventory and servicing data.

Population Growth Projections

Figure 27 illustrates Statistics Canada's population estimates for July 2021 and the City of Saskatoon's population projections up to July 2028. Over the last decade, Saskatoon has experienced significant population growth, most notably in the last three years. Since 2015, the population has increased by approximately 57,150 people, with an average annual growth rate of 2.27%. The population at the time of the last PiT count in 2022 was approximately 281,418, while the estimated population as of July 1, 2024, was 308,626 (Figure 27).

Figure 27: Saskatoon Population Growth Estimates and Projections to July 2028 (f)



Source: City of Saskatoon Growth Monitoring Report

During the height of the COVID-19 pandemic, the Saskatoon Census Subdivision (CSD) experienced minimal growth, with an increase of only 231 people (0.08%) from 2020 to 2021, due to stalled immigration caused by pandemic-related restrictions. However, after these restrictions were lifted starting in 2022, population levels in Saskatoon and across Canada surged. **Since 2022, Saskatoon’s CSD population has increased by an estimated 33,424 people, reflecting an annual average growth rate of 4.05% over the last three years. The last two years alone saw significant increases: a 5.09% (14,312 people) in 2023 and 4.36% (12,986 people) in 2024.** These are the largest increases Saskatoon has experienced since the Second World War. To put this in perspective, the 20-year historical annual average growth rate has been 2.45%, with an average increase of 5,076 people per year.

These substantial population increases were primarily driven by international migration. The estimated share of Saskatoon’s CSD (based on 83% of Saskatoon’s Census Metropolitan Area due to CSD numbers not being released by Statistics Canada) added 5,949 in 2022, 10,088 in 2023, and 8,610 in 2024. Interprovincial migration has remained elevated since it began rising in 2016. The natural increase component (births minus deaths) has not recovered since COVID-19 and remains significantly below the 10-year average since 2022.

The population growth numbers experienced from 2020 to 2024 are considered outliers. Near-zero growth during the pandemic, combined with unprecedented growth due to federal immigration policies, resulted in growth rates far outside typical patterns. With changes in immigration policies at the federal level, it is expected that Saskatoon will return to a normal annual growth rate of 2%-2.5% starting in 2025.

Saskatoon’s population is projected to be between 327,564 and 347,361 in 2028, up from 308,626 in 2024, representing an increase of 18,938 to 38,735 residents based on different growth-rate scenarios (Figure 27).

Table 9 highlights the anticipated population in 2036 based on elements in the federal HNA template. Saskatoon is expected to have a population of 370,383 residents by 2036, a 32% growth rate from 2022 (an additional 88,965 people). Net migration is anticipated to be 48,940 people, and total births are projected to be just below 5,000. In 2036, there are expected to be 165,638 households, including a projected 109,678 family households.

Table 9 - Anticipated Population by 2036

Characteristic	Data	Value
Anticipated population	Total	370,383
Anticipated population growth	Total	88,965*
	Percentage	32%
Anticipated age	Average	39.3
	Median	37.3
Anticipated age distribution	0-14	68,927
	15-19	22,916
	20-24	27,084
	25-64	192,664
	65-84	49,281
	85+	9,511
Characteristic	Data	Value
Women by age distribution (# and %)	0-14	33,879
	15-19	11,239
	20-24	14,023
	25-64	97,600
	65-84	26,781
	85+	7,132
Male births	Births x estimated proportion of male births	2,520
Female births	Total births - male births	2,468
Survival rate	Survival rate for those not yet born at the beginning of the Census year	77.47
Net migrations	Net migration (in and out) of those not yet born at the beginning of the Census year	48,940
Projected family households	Age-group population x projected age-specific family headship rate	109,678
Projected non-family households	Age-group population x projected age-specific non-family headship rate	55,961
Total projected headship rate	Family headship rates + non-family headship rates	0.59

* Measured growth from Statistics Canada Population Estimate in 2022

Projected Housing Metric Forecasts and Housing Demand

This section forecasts key housing metrics up to 2027 and the required dwellings based on population growth. **Vacancy rates are expected to remain between 2% and 2.5% through 2027, while rental rates are anticipated to increase by 5-7% annually.** With federal immigration changes, population growth is expected to return to pre-COVID levels, and housing starts are projected to rise above historical norms. This increase in housing starts could help alleviate the current vacancy challenges in Saskatoon.

Table 10- Housing Metric Forecast Summary (Saskatoon CMA)

	2022	2023	2024	2025 (F)		2026 (F)		2027 (F)	
				Low	High	Low	High	Low	High
New Home Market									
Single-detached	913	786	977	800	1,100	750	1,250	675	1,325
Multiples	1,746	1,862	1,679	1,525	2,275	1,550	2,650	1,450	2,850
Starts - total	2,659	2,648	2,656	2,325	3,375	2,300	3,900	2,125	4,175
Resale Market									
MLS sales	6,357	6,287	6,592 (f)	6,250	7,550	6,550	8,150	6,650	8,450
MLS average price (\$)	356,277	359,626	383,645 (f)	389,000	431,000	384,000	480,000	370,000	522,000
Rental Market									
Vacancy rate	3.4%	2%	2%	2%	2.1%	2.2%	2.3%	2.4%	2.5%
Average rent bachelor	\$780	\$829	\$938	\$992	\$1,051	\$1,049	\$1,111	\$1,109	\$1,175
Average rent one bedroom	\$1,008	\$1,090	\$1,193	\$1,253	\$1,329	\$1,325	\$1,405	\$1,401	\$1,485
Average rent two bedrooms	\$1,243	\$1,360	\$1,471	\$1,575	\$1,670	\$1,665	\$1,765	\$1,775	\$1,882
Average rent three bedrooms	\$1,376	\$1,488	\$1,657	\$1,752	\$1,852	\$1,852	\$1,963	\$1,958	\$2,076

Source: CMHC, City of Saskatoon Mapping & Research Estimates

Forecast highlights:

- Single-detached housing starts are projected to remain relatively stable.
- Multiple-unit housing starts are projected to increase.
- The housing market is projected to be more active over the next three years, with increases in MLS sales and average sale price.
- Rental vacancy rates are projected to slightly rise from 2% in 2024 to up to 2.5% in 2027.
- Average monthly rents are anticipated to increase by \$200 to \$400 across all unit sizes.

Table 11 provides details on four population growth scenarios and the corresponding housing demand to meet the needs of the increased population.

Table 11 - Total Projected Housing Need

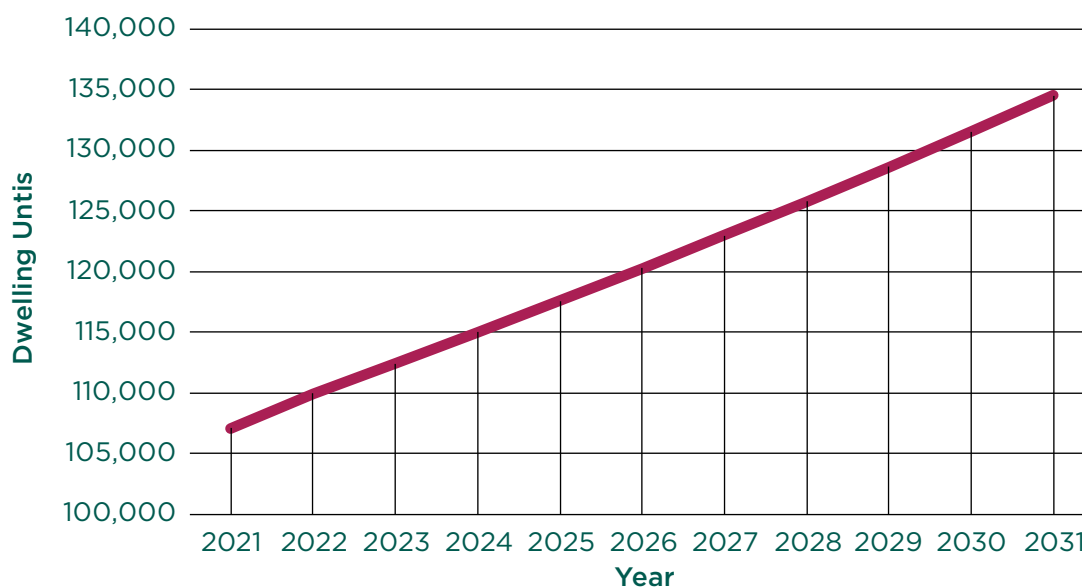
Year	2025		2026		2027	
Growth Rate	Population Growth (Persons)	Dwelling Unit Demand (Dwellings)	Population Growth (Persons)	Dwelling Unit Demand (Dwellings)	Population Growth (Persons)	Dwelling Unit Demand (Dwellings)
Potential population growth 1.5%	4,629	1,929	4,699	1,958	4,769	1,987
Potential population growth 2%	6,173	2,572	6,296	2,623	6,422	2,676
Potential population growth 2.5%	7,716	3,215	7,909	3,295	8,106	3,378
Potential population growth 3%	9,259	3,858	9,537	3,974	9,823	4,093

Source: City of Saskatoon 2024 Growth Monitoring Report and Mapping & Research Estimates

To meet the needs of Saskatoon’s projected growth over the next three years, between 5,874 (under a 1.5% growth scenario) and 11,925 (under a 3% growth scenario) dwelling units will need to be added to the local market.

Total private dwellings are projected to reach nearly 135,000 by 2031, up from 107,050 in 2021 (Figure 28). This projected increase of approximately 27,447 dwellings represents a 25.6% rise in Saskatoon’s total number of private dwellings from 2021 to 2031.

Figure 28: Household Growth Projections



Source: Statistics Canada (2023). 2021 Census Profile, Census of Population, and City of Saskatoon Mapping & Research

As highlighted by Table 12, annual incomes in Saskatoon are projected to increase between \$730 for very low-income households and by \$4,379 for average-income households over the next three years.

Table 12 – Income and Maximum Rent Forecast

Year	2025		2026		2027	
Income Categories	Annual Income	Maximum Affordable Rent	Annual Income	Maximum Affordable Rent	Annual Income	Maximum Affordable Rent
Very low	\$18,377	\$459	\$18,738	\$468	\$19,107	\$478
Low	\$45,942	\$1,149	\$46,846	\$1,171	\$47,767	\$1,194
Moderate	\$73,508	\$1,838	\$74,953	\$1,874	\$76,427	\$1,911
Average	\$110,261	\$2,757	\$112,429	\$2,811	\$114,640	\$2,866

Source: City of Saskatoon Mapping & Research Estimates

From 2021 to 2027, increases in income and maximum affordable rent for the top end of each income category are projected as follows:

- Very Low Income: An additional \$2,107 of income and a \$53 increase in maximum affordable rent
- Low Income: An additional \$5,267 of income and a \$131 increase in maximum affordable rent
- Moderate Income: An additional \$8,427 of income and a \$211 increase in maximum affordable rent
- Average Income: An additional \$12,640 of income and a \$316 increase in maximum affordable rent

Note: projected increases in household income for each category, and corresponding maximum affordable rent, is not anticipated to keep pace with increasing rental rates.

As a result of income growth not keeping pace with rental rates, the total number of households facing Core Housing Need in Saskatoon over the next three years is projected to increase between 556 and 615, or approximately 5%-5.5% based on households in Core Housing Need in 2021 (Table 13).

Table 13 – Core Housing Need Forecast (Total Households)

Growth Rate	2025	2026	2027
Low estimate	12,116	12,391	12,672
Medium estimate	12,754	13,043	13,339
High estimate	13,391	13,695	14,006

Source: City of Saskatoon Mapping & Research Estimates

This forecast would result in a total increase of 1,557 (low estimate) to 2,891 (high estimate) households facing Core Housing Need between 2021 and 2027.

Applying the breakdown of renters vs owners in Core Housing Need, Table 14 highlights the projected increase in renter and owner households facing Core Housing Need over the next three years.

Table 14 – Renter and Owner Core Housing Need Forecast (Total Households)

Year	2025		2026		2027	
Growth Rate	Renter Estimate	Owner Estimate	Renter Estimate	Owner Estimate	Renter Estimate	Owner Estimate
Low estimate	8,913	3,203	9,115	3,276	9,322	3,350
Medium estimate	9,382	3,372	9,595	3,448	9,812	3,527
High estimate	9,851	3,541	10,074	3,621	10,303	3,703

Source: City of Saskatoon Mapping & Research Estimates

As indicated earlier, in 2021, there were 8,175 renter households and 2,940 owner households facing Core Housing Need. **The number of renter households facing Core Housing Need is projected to increase by 1,147 to 2,128 from 2021 to 2027, representing a 14- 26% increase.**

Table 15 uses data categories from the federal HNA template to showcase projected household formation, housing tenure, and dwelling choice in 2036. Between 2022 and 2036, 58,589 households are projected to form, averaging 4,185 households per year. Of the 165,638 projected households in 2036, 62.6% are expected to be owner-occupied, and 37.4% are expected to be renter households. Based on HART data from 2022, 65.1% of households were owner-occupied, and 34.1% were renter households. In total, Saskatoon is projected to add 34,314 owner households and 24,799 renter households between 2022 and 2036.

The projected dwelling choices in 2036 are as follows: 42.3% single-detached dwellings, 2.53% semi-detached dwellings, 10.7% row housing units, and 44.5% apartment dwelling units. Note: in 2021, single-detached dwellings made up 54.5% of Saskatoon’s overall housing stock.

Table 15 –Household Projections (2022-2036)

Characteristic	Data/Formula	Value			
Projected net new household formation (2022-2036)	Projected households by type (family and non-family) (Year 2) - Projected households by type (family and non-family) (Year 1)	58,589			
Total projected owner households (2036)	Projected households by type, year and age group x Projected ownership rate by type, year and age group	103,669			
Total projected renter households (2036)	Projected households by type, year and age group - projected owner households by type, year and age group	61,969			
Projected dwelling choice (2036)	Projected households by type, tenure and age group x projected dwelling choice propensities by type, tenure and age group	Households	Rental	Owner	
		Single	70,025	24,550	45,475
		Semi-Detached	4,190	1,469	2,721
		Row	17,705	6,207	11,498
Apartment	73,719	25,845	47,874		

Table 16 provides additional details on the projected dwellings in 2036, building on the data in Table 15. The average household size in Saskatoon in 2036 is anticipated to be 2.24 people per household, which is lower than the average household size of 2.4 people per household reported in the 2021 Census. Reflecting this decrease, the distribution of household sizes is expected to increase in the two-bedroom category and decrease in the three-bedroom and four-bedroom categories between the latest Census data and the 2036 projections.

The distribution of household income across the five income categories is projected to remain almost identical between 2022 and 2036. According to Saskatoon’s Growth Monitoring Report, there are 20,627 draft-approved lots from 2025 to 2027, including 4,954 one-unit dwellings and 15,673 multiple-unit dwelling units. After 2027, the number of draft-approved lots is anticipated to slow down, with 1,233 one-unit dwellings and 3,900 multiple-unit dwelling units expected by 2036.

Table 16 – Anticipated Households by 2036

Characteristic	Data	Value
Current number of households	Total	106,530
Anticipated number of households	Total	165,638
Anticipated household age	Average	50.1
	Median	49.3
Anticipated units by number of bedrooms	One bedroom	18,429
	Two bedroom	49,935
	Three bedroom	45,310
	Four bedroom	51,963
Characteristic	Data	Value
Anticipated households by income	Very Low	4,896
	Low	28,324
	Moderate	31,440
	Average	35,612
	High	65,366
Anticipated average household size	Total	2.24
Draft approved lots by planned housing type	Total	Current Inventory and Servicing (2025 - 2027) – Potential Dwelling Units One-Unit Dwellings (includes existing inventory) – 4,954 Multiple-Unit Dwellings (includes existing inventory) – 15,673 Total – 20,627
		Projected Inventory and Servicing (2036) – Potential Dwelling Units One-Unit Dwellings (includes existing inventory) – 6,187 Multiple-Unit Dwellings (includes existing inventory) – 19,573 Total – 25,760
Draft approved lots by tenure*	Tenant	N/A
	Owner	N/A

* Approved lots by tenure is not regulated or recorded by the City of Saskatoon



QUALITATIVE DATA ANALYSIS

Qualitative Methodology

Qualitative data was collected from a diverse range of organizations and individuals to better understand the experiences and circumstances of people, households, and service providers. While quantitative data provides an understanding of the situations examined, qualitative data offers the story behind the numbers and rationale.

Table 17 summarizes the number of focus groups and participants, representing a wide array of collaborators, including tenants, homeowners, the precariously housed, the unhoused, very low-income to high-income households, housing and service providers, those with lived and living experience, youth, seniors, Indigenous Peoples, newcomers, women, men, 2SLGBTQIA+ individuals, women fleeing violence, single parents, students, and people living with diverse disabilities.

Table 17 – Focus Group Participants

Focus Group Sector	Number of Focus Groups	Number of Participants
Associations	1	3
Supportive services organizations	2	13
Housing providers	2	16
Tenants	1	6
Those with lived experience	3	20
Total	9	58

A total of 39 interviews (Table 18) were conducted with participants from various social sectors, including tenant associations, student associations, policing and protective services, housing and health sectors, and government agencies. Additionally, the voices and experiences of Indigenous rights holders, such as Elders and Indigenous governments were also represented. The interviews also included support service organizations and individuals from the disability, newcomer, and gender-diverse communities, along with those with lived and living experience.

Table 18 – Interview Participants

Interview Sector	Number of Participants
Associations	3
Government	4
Indigenous rights holders/ Elders	5
Housing and health sectors	8
Policing and protective services	9
Support services organizations	4
Those with lived experience	6
Total	39

Focus Group and Interview Questions

The **focus groups** were asked questions about:

- Housing needs of different populations
- Emerging and future needs
- Housing affordability
- Gaps in services and programs
- Gaps in supply and demand
- Models of effective housing
- Solutions to housing needs
- Amenities that make communities liveable
- Improvements that create a sense of community in neighbourhoods

The **interview participants** were asked the following questions:

- What are the housing challenges people currently face in Saskatoon?
- What supports do people use to get housing in Saskatoon?
- What organizations do people use to get housing supports/services in Saskatoon?
- How do people learn about housing services in Saskatoon?
- What is the current state of the housing stock in Saskatoon?
- What are solutions to some of the housing problems people face?
- How did the COVID-19 pandemic affect the housing sector in Saskatoon?
- Can you tell us about the current state of evictions (or threat of evictions) in Saskatoon?
- Do you think existing housing rules and regulations protect tenants' and/or housing providers' interests?
- Do you have a companion animal? Did it affect your ability to find housing?
- What else are people struggling with that the government might better know or understand?
- Do you think people in Saskatoon feel safe, can ask for help, and feel like they belong to a community?
- Do you think people in their immediate neighbourhoods have access to what they need?
- Do you think transit is convenient in Saskatoon?
- What do you think a liveable city looks like? Is Saskatoon liveable? What could make it more liveable?
- How important do you think being appropriately and safely housed is to people in Saskatoon?
- On average how much of people's income goes to rent in Saskatoon? Utilities and food?
- How many rely on rent/housing subsidies? Are those subsidies effective?
- Do you feel that people in Saskatoon have everything they need to stay stably housed?
- Are there supports that you think could help but are missing or are not acceptable?

Housing Needs for Priority Population Groups

The responses collected from the focus groups and interviews have been organized according to the priority populations identified in the HNA. Priority populations that did not receive any comments have been excluded, and priority populations have been merged where there were overlapping comments.

Despite the sorting, common themes and overlapping perspectives were noted among the priority populations. Many participants emphasized the urgent need to address the shortage of affordable housing, provide adequate spaces, support those in need, ensure accessible housing, and secure sufficient funding for supportive housing programs.

Text boxes highlighting comments from collaborators, rightsholders, and those with lived and living experience have been included to illustrate the findings. Additionally, bolded statistics from the quantitative findings have been incorporated to enhance the analysis.

Housing Needs for Indigenous Peoples

Indigenous communities in Saskatoon face significant and multifaceted housing challenges rooted in systemic barriers and historical injustices. Indigenous people remain an overrepresented vulnerable population, with many individuals and households experiencing difficulties in accessing adequate, affordable, and culturally appropriate housing.

Racism and Discrimination

A key concern identified in focus groups and interviews is the continued racism and discrimination the Indigenous population faces, which complicates their ability to secure housing.

- Many Indigenous individuals reported being turned away from housing options due to their race.
- There is frustration over the lack of priority given to Indigenous housing needs compared to other groups.

Cultural and Familial Needs

The existing housing situation in Saskatoon often fails to meet the unique cultural and familial needs of Indigenous peoples.

- A common critique heard was that housing policies are rooted in Eurocentric and heteronormative assumptions about family structures, which do not align with the diverse realities of Indigenous families. This discrepancy exacerbates housing insecurity, with participants advocating for greater involvement of Indigenous groups in planning and policy processes to address these gaps.

"What I need as a very heteronormative nuclear family, classic white settlers and two kids, does not fit the demographic generally across Canada anymore. Yet we build on public policy that imposes barriers to folks to having more than whatever many people per square foot or per bedroom. . . . And how do we build housing that's appropriate for what everybody needs for the dynamic of their family that's not heteronormative and Eurocentric?"

Participant

Intergenerational Trauma

Intergenerational trauma from residential schools continues to profoundly affect the Indigenous community and impact housing opportunities.

- Systemic racism and unequal access to housing and employment opportunities contribute to feelings of marginalization.
- Concerns were raised about an influx of new immigrants receiving more government attention, while local Indigenous populations are left without adequate support.
- Many participants expressed frustration over broken treaty promises and the lack of meaningful action to support Indigenous peoples, particularly in housing. As one participant noted, *"We are not working together the way the treaties were intended. Instead, we have broken promises. . . . I'm not blaming newcomers. We just need to work together."*

"We can't look after the people that are already here. So, there's a mismatch between different elements of government policy like immigration, but they have not adjusted the housing needs to match."

Participant

Overlapping Identities

Another key issue discussed is the lack of support for Indigenous individuals with multiple overlapping identities, such as Elders or people with disabilities, who require more tailored housing solutions. While some participants highlighted successful models, such as partnership initiatives for Indigenous housing with wraparound services, these remain limited in current housing availability and options.

Collaboration between Governments and Indigenous Organizations

There is a strong recognition that collaboration among the three levels of government and Indigenous organizations is crucial to addressing these disparities.

- Many believe that greater investment in Indigenous-led housing solutions, along with more inclusive, culturally sensitive approaches, is necessary to break the cycle of homelessness and provide long-term housing stability.
- The challenge is compounded by inadequate funding for Indigenous organizations, which are often under-resourced and lack capacity to meet the demand.
- Additionally, participants noted that Indigenous youth are especially vulnerable to homelessness after aging out of foster care, and that substandard housing options, including emergency shelters, do not always address their specific needs.

80.7% of individuals identified as Indigenous during the 2024 PiT Count.

11.7% of individuals identified as youth during the 2024 PiT Count.

"Our people have lived on these lands since time immemorial. We have a sacred connection to the land that cannot be broken. Our sovereignty and right to self-determination must be respected."

Participant

Ultimately, addressing the housing needs of Indigenous populations in Saskatoon requires not only a shift in policy and practice but also a deep commitment to truth and reconciliation. The systemic issues contributing to housing insecurity must be addressed through efforts that honour the dignity, rights, and cultural needs of Indigenous Peoples. Indigenous organizations and communities continue to emphasize the need to increase the number of quality and affordable housing options, including multigenerational living, as well as culturally safe housing supports designed and delivered by Indigenous governments and organizations.

Housing Needs for Women and Children Fleeing Domestic Violence

Women and children fleeing domestic violence in Saskatoon face unique and disproportionate housing challenges shaped by a range of factors including:

- Safety concerns
- Health issues
- Affordability barriers
- Struggle to balance childcare and employment

There is significant lack of adequate housing options tailored to the needs of women and children, particularly those experiencing trauma and violence.

Service providers emphasized the gendered nature of this issue, highlighting the need for a more gender-sensitive approach to housing planning. Housing options must not only address the immediate need for shelter but also consider the broader socio-economic and cultural factors affecting women and children fleeing domestic violence.

Housing Needs for Seniors (65+)

Many seniors face significant challenges in maintaining their housing as they age, especially if health issues arise. The physical condition of housing can become a major barrier, as mobility limitations and other health concerns may make existing homes unsafe or unsuitable. One tenant described an incident where both elevators were out of service in a seniors' apartment building over Christmas, trapping residents in their suites.

“As older adults age, they may experience mobility limitations and other health issues that make it increasingly challenging for them to maintain their current housing.”

Participant

- Focus group participants consistently emphasized the importance of accessible housing options that allow older adults to live independently and safely. These needs include essential features like elevators, wider doorways and hallways, and accommodations for mobility aids.
- Many seniors struggle to find housing with these accommodations, often due to financial barriers, lack of affordable accessible retrofits, and the absence of proper maintenance in the existing housing stock.

Almost 30% of people on Saskatoon Housing Authority's waitlist are seniors.

Access to Transportation

- Seniors also face challenges with transportation access and proximity to services, which are critical for their independence. Housing providers noted that many senior residents prioritize easy access to public transit and nearby services, but these features are often lacking in available housing options. Without such support, seniors may face isolation or be forced to move from their homes, even if they would prefer to stay.

As of December 2024, there were 60,434 dwelling units in the Transit Development Area, which includes 30,027 dwelling units in the Corridor Growth Area.

69.8% of individuals surveyed during the 2024 PIT Count indicated that access to transportation to see housing is a barrier.

Aging in Place

- Aging in place is also complicated by financial barriers. Many seniors, particularly those on fixed incomes or government assistance, find it difficult to afford the costs associated with retrofitting their homes for accessibility or maintaining housing in a way that meets their evolving needs. Without sufficient support or resources, many seniors find themselves at risk of losing adequate housing, particularly if they are unable to make necessary modifications to stay safe and comfortable in their homes.

The desire to "age in place" — staying in one's own home or community as they grow older — is a key priority for many seniors, but it comes with challenges.

The housing needs of seniors in Saskatoon are urgent and require comprehensive solutions that address both the physical and social aspects of aging. Ensuring that older adults can remain in their homes as they age, with proper accommodations, support services, and affordable options, is key to improving their quality of life and independence. Addressing these issues through targeted housing policies, accessibility retrofits, and improved community services is critical for meeting the needs of Saskatoon's senior population.

34.9% of households in Saskatoon are renters.

Housing Needs for Young Adults (18-29)

Young adults are experiencing a shift in priorities and challenges in the housing market. One support service representative noted how younger generations are less interested in traditional home ownership, such as buying larger homes or committing to long-term mortgages. Instead, many are opting for more affordable, flexible housing options, changing the expectations and norms for middle-class living.

"Little inventory out there. So young folks are expected to pay whatever the number is asking, so that kind of helps to highlight that population's needs."

Participant

Family Support

Family support plays a crucial role in helping young adults secure housing. Many rely on their parents, siblings, or grandparents for financial assistance, including loans or down payments, co-signing leases, providing references, or offering temporary housing. These family networks are essential in bridging the gap for young adults navigating the housing market, highlighting the need for more affordable and sustainable housing options to alleviate this burden.

Housing Needs for Racialized People

Interview participants expressed significant concerns regarding systemic discrimination and culturally biased views that affect people's housing needs. These biases, along with a lack of coordination and alignment between policies and programs at various levels of government, have created a fragmented and inequitable housing landscape.

As a result, individuals are often forced into housing decisions with limited options and high costs. They bear the double burden of exorbitant rent and living expenses, combined with inadequate safety and poor living conditions, which severely impacts their overall well-being.

These systemic issues highlight the urgent need for more inclusive, coordinated, and culturally sensitive approaches to housing policy and support.

"I think it has to be inclusive within all levels, demographics, even if it's affordability... it just needs to be inclusive.... Everybody should feel that they have a sense of home or a sense of being a part of the city. There's a place for them to fit in, there's a place where they can have a good understanding of what's available to them across a wide spectrum of individuals or households out there."

Participant

Housing Needs for Immigrants and Refugees

Newcomers to Saskatoon face a range of unique and pressing challenges when it comes to securing affordable, safe, and suitable housing.

According to Statistics Canada 20.4% of Saskatoon's population are immigrants (estimated at 53,210 in 2021).

Overcrowding

- Many tenants described how these individuals and families are often caught in overcrowded living situations due to a shortage of larger housing units that can accommodate their family sizes.
- It is common for multiple households to share small apartments, such as one- or two-bedroom units, leading to uncomfortable and often unsafe conditions. Newcomers are often unable to express their concerns or seek help due to a lack of support, discrimination, and dependence on landlords.

Affordability

Affordability is a significant barrier for many newcomers, but their needs extend beyond financial constraints.

- Cultural differences and language barriers complicate the rental process, making it difficult for them to navigate housing regulations, understand their rights, or communicate with landlords.
- Refugees often face discrimination from landlords, further limiting their access to housing options.
- The lack of larger units for multi-generational or intergenerational households, common among some immigrant and Indigenous families, exacerbates these issues.
- Families with many children, who may be accustomed to communal living, often find themselves with inadequate housing, unable to afford the larger spaces they need.

There are 23,870 households in Saskatoon with four or more people (22.3%).

“Families with eight and nine children, and they’re fine sleeping on a floor in one bedroom, and for them affordability isn’t just about we have enough money to pay for this unit.”

Service Provider

Additional Challenges

Participants also highlighted the dire need to acknowledge the challenges newcomers and marginalized groups face in finding affordable housing, employment, transportation, and support services when moving to Saskatoon.

- Participants highlighted how the arrival of immigrants, particularly refugees, has not been met with an increase in resources such as housing assistance, employment support, or accessible transportation options.
- Many newcomers feel isolated and unsupported, with some expressing a desire for greater community integration and opportunities to connect with others in their neighborhoods. A newcomer shared their longing for a sense of belonging, pointing out that they don’t feel part of a larger community in their building and wish for more common spaces to foster connection.

Overall, the housing needs of newcomers and refugees in Saskatoon are urgent and complex. These communities require larger, affordable homes that can accommodate multi-generational families, better support services to help them navigate the housing system, and a more welcoming, integrated community environment. Governments and housing providers must work to address these disparities by increasing the availability of culturally appropriate housing options, providing more resources for newcomers, and fostering greater community cohesion to ensure that refugees and immigrants can thrive in their new home.

Housing Needs for 2SLGBTQIA+ Individuals

Those with lived and living experience and housing providers highlighted significant challenges faced by 2SLGBTQIA+ individuals (Two-spirit, Lesbian, Gay, Bisexual, Transgender, Queer, Intersex, and all other identities not represented), particularly youth, when it comes to accessing safe, affordable, and appropriate housing. One expert shared a personal experience of having to hide their transgender identity and Métis heritage from a landlord, underscoring the need for anti-discrimination training for landlords to ensure more inclusive housing environments.

Results from the 2024 PiT Count indicate that out of 930 individuals who reported a gender identity, 14 identified as Two-Spirit, 10 reported as transgender, and four reported as non-binary.

Safe Housing Options

- For many 2SLGBTQIA+ individuals, the lack of safe housing options for well-being, choice, decision-making, and human dignity leads to prolonged homelessness and housing insecurity. One housing provider described how many youth are fleeing unsafe family environments due to lack of acceptance. The interviewee also shared how over 50% of the 2SLGBTQIA+ youth they support are Two-Spirit Indigenous youth. Transitional housing is crucial for this demographic but is often scarce, particularly for youth aged 18-25, who need support but are unable to afford independent living.

Identity-affirming Options

Existing options, such as group homes, are often not identity-affirming or welcoming, further showcasing the challenges faced by 2SLGBTQIA+ youth.

- Mainstream shelters and housing programs are frequently unsafe, and many avoid them due to fears of discrimination, harassment, and assault. This highlights the urgent need for shelter spaces that are educated in inclusivity and better equipped to meet the unique needs of 2SLGBTQIA+ youth. A housing provider emphasized that funding for 2SLGBTQIA+ services must be prioritized to close the gaps in support, as current funding constraints leave many youth without the long-term support they need, causing them to fall through the cracks.

Housing Needs for People with Physical or Developmental Challenges

Support service providers highlighted significant gaps in housing options for vulnerable populations, particularly individuals with disabilities. One provider noted that current housing options are "very limited" and not adequately serving people with disabilities. Many individuals are forced into units that do not meet their specific needs, creating unsuitable living situations.

48% of participants reported physical limitations during the 2024 PiT Count.

39.2% of individuals reported learning or cognitive limitations.

Saskatchewan Assured Income for Disability (SAID)

- A major concern is the insufficiency of the Saskatchewan Assured Income for Disability (SAID), which leaves people with little financial flexibility after paying for rent.
- Service providers discussed extended waitlists for wheelchair-accessible units, with many individuals unable to find homes that accommodate their needs, creating a cycle of financial and housing insecurity.

In 2024, the basic Living Income Benefit from SAID ranged between \$1,129 and \$1,844 per month depending on family size. In comparison, average rental rates for two- and three-bedroom units in 2024 were \$1,482 and \$1,694, respectively.

"The majority of the people we support are on SAID and the average from SAID is basically equivalent, if not less than, the average cost of rent in the city which is leaving people with no other money to pay for anything they need daily."

Service Provider

Youth

The intersectional impacts on youth, particularly those with disabilities, were also stressed.

- Some youth are being forced into long-term care facilities, such as senior homes, at a young age due to a lack of appropriate housing options. This undermines efforts to de-institutionalize people with disabilities and pushes them back into congregate settings because of a "lack of choice and housing stock."
- Support providers argued that young people with disabilities should be given housing with built-in supports, allowing them a better chance at independence and success.

Companion Animals

Individuals with invisible disabilities often rely on companion animals for emotional support and to improve their quality of life, especially when they have experienced familial instability or limited community connections.

- Many individuals in Saskatoon face a number of barriers should they have a companion animal: restrictive policies, lack of resources, transportation challenges, landlord discrimination, limited pet-friendly housing inventory, and the instability of homelessness itself.
- While some housing providers allow service animals with proper documentation, the lengthy documentation process and backlog of applications create further obstacles.
- Tenants have expressed frustration with these hurdles, as there is no choice for some but homelessness if they have pets.

Housing Needs for People Dealing with Mental Health and Addictions Issues

In Saskatoon, individuals with mental health and addictions issues face significant barriers to accessing appropriate housing. Many participants stressed the importance of collaboration between various levels of government to create affordable housing options and provide the necessary supports for those with complex needs. Currently, the lack of suitable housing options and support services means that people with these needs often end up in inappropriate settings like police detention cells or long-term care facilities, which do not adequately address their challenges. This issue is exacerbated by a system that often relies on the non-profit sector to fill gaps left by the government, leading to competition for limited resources rather than collaboration.

82.3% of individuals surveyed during the 2024 PiT Count reported dealing with substance abuse issues. 51.4% of individuals indicated that addiction is a top reason for being homeless.

57.4% of individuals surveyed during the 2024 PiT Count indicated that a lack of mental health support services is a barrier to housing.

Scarcity of affordable housing and supportive services

The scarcity of affordable housing and supportive services for marginalized groups is a critical issue, with some focus group participants calling for more proactive, judgment-free outreach to people in need.

- One focus group participant stressed how high shelter and utility costs, without adequate income, is causing “an avalanche of homelessness” fueled by arrears and evictions.
- Many participants emphasized the urgent need to increase the availability of affordable rental units, particularly for low-income households, and to provide more responsive and supportive services to help people access and maintain stable housing.

Housing with wraparound supports

One promising model highlighted by interviewees is housing with wraparound supports, which integrates medical and social services on-site.

- These models, which have been implemented in other communities, provide a holistic approach that includes nurses, doctors, and social workers to support residents. This integrated, flexible approach could provide effective solutions for people with mental health and addiction challenges, ensuring both immediate and ongoing support to maintain stability.

COVID-19 Pandemic

The COVID-19 pandemic further exacerbated mental health and substance-use issues, with increased isolation, uncertainty, and limited access to support services contributing to worsened conditions and evictions. The pandemic highlighted the gaps in the system and the urgent need for transitional housing, which remains a priority for many service providers.

- Without centralized intake and case management, individuals with complex needs struggle to connect to the resources they need, making it difficult to maintain tenancy and avoid homelessness.

The development of more tailored housing options and comprehensive supports is essential for addressing the housing needs of people with mental health and addiction challenges in Saskatoon.

Housing Needs for People Experiencing Homelessness

Participants emphasized the need for more effective housing solutions and support systems to address the complex, multifaceted nature of homelessness. Drawing from successful models like Finland's "Housing First" approach, which converts shelters into supportive housing, participants argued for long-term, stable housing solutions rather than temporary shelters that impose restrictive rules like curfews and visitor bans. One participant suggested exploring boarding house permits as an alternative, allowing individuals to stay as long as needed, without the restrictions found in traditional emergency shelters.

There were 1,499 individuals experiencing homelessness counted during the 2024 PiT Count, almost triple the number of people experiencing homelessness from 2022.

66.5% of surveyed participants during the 2024 PiT Count reported emergency shelter use over the past 12 months.

30.7% of individuals surveyed during the 2024 PiT Count reported being on a waitlist for affordable housing.

Hardest to House

A recurring concern among service providers was the lack of housing options for the "hardest to house" individuals, particularly those who cycle between unsheltered homelessness and emergency shelters. These individuals often face barriers that prevent them from accessing stable housing and the support services they need.

- Many advocates called for a partnership model between housing providers and support services to address these needs collaboratively, rather than having organizations compete for limited funding.
- There is also a need for deeper engagement with the homeless population, focusing on meeting them where they are at and building trusting relationships, rather than pushing predetermined solutions onto them.
- Consistently and overwhelmingly, focus group participants urged the need to engage with vulnerable populations—and their "collective wisdom"—to address "barriers to liveability."

"I don't really know who's going out and truly engaging with the homeless population... if I move people A to B during the cold months that is not housing anybody... people on the street, they don't really engage with anybody... it's truly because nobody's meeting them where they're at, nobody's talking about what they need. Everybody's coming out 'this is what we're gonna do for you,'...nobody's actually doing the work...nobody has those relationships."

Service Provider

While shelters provide temporary relief, they are often inadequate for individuals with high needs, especially without accompanying case management and support services.

- Participants highlighted the urgency of expanding housing options while ensuring they are paired with essential services to help individuals maintain stability.
- The COVID-19 pandemic accelerated the situation, with increased homelessness due to job losses, eviction spikes, and reduced shelter capacities due to social distancing measures. The economic fallout from the pandemic also made it harder for renters to maintain housing, contributing to an uptick in evictions and foreclosures.

Companion Animals

- Companion animals, often vital for emotional support, add another layer of complexity to homelessness. Many shelters and housing providers have strict no-pet policies, which can exacerbate stress for individuals who rely on their pets. One case involved a woman with a therapy dog who faced significant barriers to entering a shelter due to lack of proper documentation and vaccination records, highlighting the challenges individuals experiencing homelessness face when they have animals.

Transportation and Access

- Transportation and access to essential services like grocery stores, medical care, and social services, were also identified as challenges for people placed in shelters far from these amenities. Participants suggested that more thought be given to the distribution of shelters, with some advocating for smaller shelters outside of downtown areas to reduce the concentration of marginalized populations in one location.

Systemic Issues

- Systemic issues like affordability, discrimination, mental health challenges, and the lack of community or family support were identified as key drivers of homelessness.

Discriminatory Practices

- Discriminatory practices in housing and inadequate transitional programs were especially harmful to vulnerable groups, including Indigenous peoples, 2SLGBTQIA+ youth, and formerly incarcerated individuals.

Safety Concerns

- Safety concerns in shelters were also a major issue, particularly for women, transgender individuals, and men escaping gang or criminal influences. Some individuals felt safer sleeping on the streets than in shelters due to fears of theft, assault, or harassment.

The need for more inclusive, supportive housing options that provide a safe, stable environment for these populations is urgent.

Housing Needs for Students and Temporary Workers

Students and temporary workers in Saskatoon face similar housing challenges due to the city's ability to attract individuals for temporary periods. Both groups, drawn by education and work opportunities, struggle with limited rental options and the rising demand for affordable housing.

Students

For students, the housing situation in Saskatoon can be challenging.

- Many students migrate from rural areas or other cities to attend post-secondary institutions, contributing to a rising demand for rental units. With affordability being a critical issue, students often resort to overcrowding, with reports of "five renters in a small house."
- While Saskatoon's cultural diversity and educational opportunities make it an attractive destination, there is a growing need to make Saskatoon more liveable for students beyond their education. Many students also rely on family support to make ends meet, highlighting the need for more affordable housing options tailored to this demographic.

Temporary Workers

Temporary workers, particularly those coming to Saskatoon to contribute to infrastructure projects, face equally dire housing shortages.

- In some cases, tradespeople are forced to live in their campers for extended periods due to the lack of available rental properties. As one participant noted, the influx of workers is not matched by the necessary resources, leaving many in a precarious living situation. This disparity underscores the urgent need for policies and services that can adequately support both temporary workers and students in Saskatoon.

"We're in dire straits in the city. And it goes beyond just the residents of this city. When we can't get tradespeople to find an apartment, they would just live in their campers for months or the year and then go back to Nova Scotia, Newfoundland, or wherever."

Tenant participant

Housing Needs for Individuals Reintegrating after Incarceration

Individuals reintegrating after incarceration face significant challenges due to inadequate housing and support systems. This is particularly true for women.

- A key issue is the lack of supportive housing for women transitioning from institutional settings. Upon release, women often struggle to access social assistance, facing barriers like a lack of identification and insufficient support. Typically, when you are released from an institutional setting, "you get released to the street and that puts children at risk of foster care and the cycle of trauma continues." This leaves them vulnerable, as they are frequently released without secure housing, placing families and children at risk.
- The lack of affordable, gender-inclusive housing options and the pervasive impact of intergenerational trauma emphasize the need for more tailored, supportive services to aid in successful reintegration.

6.1% of surveyed individuals during the 2024 PiT Count reported being previously incarcerated.

It was also noted that many women face homelessness before incarceration, creating a cyclical pattern of trauma, substance abuse, and incarceration.

"It's this weird cycle where you're homeless, so you're dealing with your trauma by using drugs and alcohol, and then you end up in an institution because you are homeless, and you can't get out of the institution, because you're still homeless."

Supportive Services Representative

Additional Findings

Housing Affordability

Housing affordability is a critical and growing concern in Saskatoon, discussed extensively throughout the interviews and focus groups. Participants identified several factors contributing to affordability issues:

- Systemic factors all contribute to the affordability issues including inadequate government funding, colonial legacies, discriminatory practices, and flaws in social assistance programs. One participant noted, "Saskatchewan is the only province in Canada that doesn't match Reaching Home (Government of Canada's Homelessness Strategy) dollars."
- Lack of collaboration between levels of government and the challenges posed by high construction and land costs make it difficult for developers to provide affordable housing.
- Rent increases consistently outpace wage growth, and high utility costs are major drivers of affordability issues, especially for low-income households. The cost of shelter, combined with rising non-shelter costs, leaves many residents struggling to make ends meet.
- Changes made to income assistance, ending direct payments to landlords, has had a "detrimental impact" on renters.

"Nobody should have to choose between food and rent."

Participant

Another participant shared, "Affordability is getting tied across the whole housing continuum." Even those lucky enough to buy a house have been having difficulties: "the interest rates . . . tripling since a lot of them signed, like it's becoming a really unattainable situation."

Rent has become unaffordable beyond just keeping a roof over one's head. Increasing living costs are no match for assistance amounts and "affordability measures" don't align with reality: "When you think about like utility cost, and just general cost of living, we know that benefits aren't scaled to cost of living and oftentimes aren't scaled to anything relative... . We pay those utilities...how do we continue to maintain that for the long term? . . . the '30%' [does not cover much]. I understand why they do that, because it's an easy blanket term. But an easy blanket term is not the answer to a complex problem."

In 2021, only the top two income categories (> \$68,000) could afford all sizes of rental units. Households earning less than \$44,999 could only afford bachelor or one-bedroom rental units, despite making up almost 40% of the total renting population.

Family and Community Supports

It was noted by many participants that families with children often get help from family members to co-sign leases or find temporary housing.

- Single adults appear to rely more on friends.
- Lower-income individuals are more likely to use non-profits and government services.
- Higher-income individuals rely more on their own finances and networks.
- Some interviewees mentioned getting help from local churches, mosques, or synagogues, including temporary shelter, rental assistance, deposits, and referrals.

"My church has a program that provides temporary housing for people in need. They let me stay in their shelter for a few months until I got back on my feet."

Affordability Crisis

One association member pointed to only 5% of rental units in Saskatoon and Regina being affordable, with a 2% vacancy rate further intensifying the crisis.

- Many residents, particularly those on social income or fixed incomes, face severe affordability issues, often spending all their income on housing, leading them to make difficult choices between rent, food, medicine, and other basic necessities.
- The costs of supportive and accessible housing are disproportionately high compared to quality and availability. For instance, a tenant mentioned how "55% of income goes to housing and utilities, with utilities increasing significantly in the past two years."
- The situation is compounded by long waitlists for social housing and an insufficient number of new affordable housing developments.

Almost 1,700 individuals are on a waitlist for affordable housing (Camponi and SHA), which represents just a segment of the total demand in Saskatoon.

Innovative Solutions

A service provider pointed to how "there's huge intersectionality around trends or whatever as well, because affordability isn't just about money." Maintaining acceptable housing also depends on access to transit, childcare, services, and location, which all contribute to affordability.

High costs for land, labour, and construction were noted as barriers impacting the creation of new affordable units. Innovative solutions such as cohousing, community land trusts, and tiny homes were discussed as potential solutions to ease affordability issues.

- Participants also suggested collaboration between the City of Saskatoon, organizations, and developers to create incentives for City-owned land that could be used for supportive or transitional affordable housing projects, such as long-term leases or land donations.
- Costs associated with building affordable and supportive housing developments also need to ensure they can manage operations effectively within their operating budget. One participant argued the immediate need for our "governments [to] realize that they need to subsidize the operations of social housing, not just the capital construction of social housing."

In early 2025, City Council approved the development of 256 affordable units on three City-owned land sites as part of the Housing Accelerator Fund Action Plan.

Ultimately, addressing housing affordability requires coordinated efforts from all levels of government, including funding, policy reforms, and innovative housing solutions to alleviate the burden on residents and ensure access to safe, affordable housing for all.

Challenges Surrounding the Housing Stock in Saskatoon

"I think across the board, because housing is such a demand and a need, and people are all sort of pushed into a corner to make sure people are housed, warehousing them, and then the rest of it falls apart."

Health Sector participant

Significant challenges persist regarding the state of housing stock in Saskatoon, affecting safety, wellbeing, and affordability for residents.

- **Affordability:** Many individuals have no choice in where they live or the conditions of their housing.
- **Safety and Adequacy:** A recurring theme in discussions was the urgent need for safe and adequate housing, as many residents face deteriorating living conditions, overcrowding, and accessibility issues. These conditions are exacerbated by financial insecurity, poor maintenance, and insufficient regulatory enforcement. Concerns were also raised about safety in neighbourhoods, including lack of lighting, high crime areas, and insecure building access.
- **Human Rights:** There was a call for major changes in human rights legislation to protect housing and enforce rights.
- **Development:** There was a suggestion about setting aside units in new developments for affordable housing and spreading affordable and mixed-market developments throughout Saskatoon to avoid over-concentration and negative safety perceptions.

Saskatoon's purpose-built rental vacancy rate has been hovering around 2% for the last two years, putting significant pressure on renters.

In 2021, 72% of households required regular maintenance, 23% required minor repairs, and 4.2% required major repairs.

Rising Rent

While rising rent costs are a key factor driving housing insecurity, there is a significant gap between income and housing costs.

- **Post-COVID Surge:** Rental rates have surged post-COVID-19, far above what many residents can afford.
- **Marginalized Groups:** The lack of affordable options forces marginalized groups into unstable living conditions, perpetuating cycles of poverty and instability.
- **Maintenance Challenges:** Housing providers face difficulties maintaining properties due to increased costs, material shortages, and issues such as drug use and vandalism.

Average market rent has increased by approximately 31.7% in Saskatoon from 2019.

Urgent Action Needed

Saskatoon's housing crisis highlights the need for urgent action from both landlords and government bodies to address the unsafe, inadequate, and unaffordable conditions that many residents endure. A coordinated approach, alongside increased investment in affordable housing, stronger enforcement of regulations, and improved tenant protections, is essential to ensure safe and adequate housing for all.

Challenges Experienced by Renters

Renters face numerous challenges that often feel like violations of their privacy and rights, as noted during the interviews and focus groups.

"I've had to send them medical information. Letters from, you know, my mental health worker, from an addiction's counsellor and support workers upstairs. They need my bank statements like. That's a lot of personal information, you know ... and for a lot of years, and I just find it such a violation."

Renter Participant

Power Imbalances

Power imbalances between landlords and tenants contribute to vulnerability.

- A service provider underlined power dynamics when discussing what they saw as unfair eviction notices: *"Landlords hold power dynamic in eviction situations, leaving renters vulnerable,"* often resorting in refusal to complete repairs *"to pressure tenants to vacate their residence."*
- Participants noted that landlords often exploit these dynamics by refusing necessary repairs to pressure tenants into leaving.
- Discrimination further limits options for minority groups, Indigenous people, and those with disabilities, reducing their bargaining power.

11.4% of individuals surveyed during the 2024 PiT Count reported previous conflicts with landlords.

Repairs and Critical Issues

Tenants expressed frustration with landlords who neglect repairs and use various excuses to avoid addressing critical issues, like infestations or safety hazards.

- Many also criticized a lack of accountability, citing instances of landlords avoiding necessary repairs until tenants move out.
- Poor maintenance, building code violations, and unsafe environments due to inadequate fire safety measures were common concerns.
- Participants discussed issues like insect infestations, broken elevators, and dilapidated buildings that impact residents' safety and wellbeing.
- Some individuals mentioned that public health officials should intervene in situations where landlords fail to maintain adequate living conditions.

In 2021, 75.7% of renter households in Saskatoon required regular maintenance, 19.8% required minor repairs, and 4.5% required major repairs.

Complaints and Enforcement

Issues around retaliation from landlords against tenants filing complaints, lack of enforcement of rental housing regulations, and need for stronger tenant protections and education on their rights were highlighted.

- A tenant discussed a lack of oversight and enforcement of regulations in affordable rental housing, mentioning builders signing off on inspections despite not following protocols. *"After I filed a complaint, the retaliation was awful. I couldn't shower or cook for days until an inspector intervened,"* shared a tenant who had asked for basic safety regulations in their residence.
- Tenants shared stories about being blacklisted by private landlords for filing complaints, making it harder to secure a new rental.
- The absence of effective tenant protections leaves vulnerable groups exposed to exploitation.

Legal Processes

The complexity and confusion surrounding legal processes favour landlords, making it difficult for tenants to assert their rights.

- There is a notable lack of education about tenant rights, particularly among vulnerable groups like immigrants, seniors, and those on social assistance.

Absentee Landlords

- Several participants remarked on the absentee landlords in Saskatoon, with a small number of property owners controlling a significant portion of the rental market, often failing to maintain or inspect their properties. Power imbalances and lack of tenant rights protections may also lead to harassment, intimidation, and unfair evictions, according to many.

Privacy Violations and Call for Accountability

Tenants also face violations of their privacy.

"When vulnerabilities are recorded, the vulnerabilities are recorded on the files and shared widely. There is little, little privacy in any future housing need; the vulnerability is used or weaponized against the tenant."

Tenant Participant

- There is a call for greater accountability, with advocates urging government officials to monitor landlords and ensure they follow proper procedures.
- The combination of high rental costs and unsafe living conditions has led to a market where dishonest landlords thrive, leaving many tenants with few options and driving up homelessness rates.

"I had to fill out a long application and provide documentation to prove my income and background. There was a lot of paperwork just to get on the waiting list for public housing,"

Tenant Participant who was told it would be unlikely that they would get housing anytime soon, even after the paperwork.

"People just are being so backed into a corner that there are no options that it allows maybe more dishonest people in the market to benefit from that."

Tenant Participant

Gaps in Services, Programs, and Supply and Demand

"If we were to diversify our housing stock and the options right now, they're very limited, I feel like it's not necessarily serving all of our populations that are feeling pressure, like whether it's an aging population, or youth or disability sector."

Support Service Member

The current housing supply and support service systems face significant gaps in addressing the needs of vulnerable populations, particularly due to limited resources, bureaucratic barriers, and a lack of coordination across government levels. Several key issues were identified:

Demographic Pressures and Housing Options

- There's a growing demand for diverse housing options to accommodate aging populations, youth, and people with disabilities.
- Available options are insufficient, often resulting in housing that does not meet the needs of these groups.
- Participants noted that the anticipated downsizing by baby boomers to help with housing stock issues is not occurring as expected.

Saskatoon has experienced record-low rental vacancy rates for the last two years (2%).

Affordable Housing and Social Supports

- Participants highlighted critical gaps in affordable rental housing and social supports.
- Bureaucratic barriers, discrimination against Indigenous peoples, and inconsistent investments from various levels of government have contributed to housing instability.
- Social supports like legal clinics, housing benefits, and builders' financing options help some people access housing; however, financial literacy and direct rental supports are still lacking.

One interviewee described rents of \$1000+ for a one-bedroom unit as out of reach for those relying on social assistance or earning low wages, since the amount they would get from the assistance would not even cover half of the rent.

"If they are not housed with us, or another low-income housing provider, then I would say it's quite, quite easy to say that they're paying 70 or 80% of their income towards rent."

Housing Provider

Income Assistance

In cases where income assistance is required to access housing benefits from the government, people reported challenging processes: *"They have to sit at a phone on hold for up to eight hours until they go through the process."*

- Many individuals hoping to access government support, do not have access to a telephone and rely on social workers to be able to make phone calls. Despite the urgent and pressing need to receive assistance there is a lack of case management in all sectors within Saskatoon, be it government social assistance or non-profit supports, rendering many attempts at securing income, let alone housing aid, futile and inaccessible.

Coordination and Integration Challenges

- Poor alignment between municipal, provincial, and federal governments remains a major obstacle to effective housing strategies. In multiple discussions, speakers criticized poor intergovernmental coordination as an obstacle.
- Programs like Coordinated Access, part of Reaching Home (Government of Canada's Homelessness Strategy) are designed to streamline intake and services for those at risk of homelessness, but face challenges in implementation and coordination across agencies.

Supply and Demand Imbalance

- The demand for affordable and subsidized housing far exceeds the supply, with long waitlists and limited options for both individuals and families.
- Available housing units often do not match the needs of certain groups, such as singles with complex challenges or larger households.

In early 2025, almost 1,700 individuals were waiting for affordable housing from only two housing providers, each with unique and complex needs.

"[They] have a lot of very small one-bedroom seniors' units that are in high rises.... When [they are] looking at trying to house singles, for instance, or singles with complex challenges, the two tenant groups don't necessarily mix."

Participant

One health sector interviewee shared the prevalent impact of "residential gentrification in the neighbourhood," where affordability often means "five renters in a small house." This highlights a dire situation in Saskatoon's housing market. Another organization reported how for people coming to them, *"the biggest thing is there is nowhere to rent. So, it's not a matter of just affordability but that there are no options, no choices. They cannot find rental options at all."*

Resource Utilization and Transitional Housing

"I think we have a lot of resources that are just not being utilized right now because of the lack of funding and I think we have some of the spaces and we have the community members and community organizations who are willing to do the work and have the ideas and want to put in the work to do it. But we don't do it... no one has the time or money to then put into that, to make these homes liveable, right?"

Community Service Provider

- Despite available resources and community support, a lack of funding and coordination prevents full utilization.
- Transitional housing options with integrated support services are urgently needed to help individuals maintain stability, build life skills, and access healthcare and addiction services.

Landlord Challenges

- Landlords face difficulties in supporting tenants with complex needs due to a lack of appropriate resources and support mechanisms.
- There is also growing concern about the increasing costs landlords face, which complicates the availability of affordable housing.

Funding and Coordination Issues

- Limited and inflexible funding models, along with misaligned incentives, have led to fragmentation and inefficiency within the system.

"I think as a citizen of the city, what's difficult to watch is the money going into more bridges, into the big sports facility in Regina into, you know, it's like the allocation of funds goes everywhere else ... but the housing monies stayed the same. So, it's a rich province that chooses to allocate resources in different ways. It feels elitist."

Participant with Lived and Living Experience

- Participants pointed to opportunities for municipalities to take leadership on housing within their jurisdiction, despite provincial limitations, through creative land use, incentives, and collaboration.
- Advocacy to provincial and federal governments is needed on issues like lack of matching funds, barriers to tiny home projects, data sharing on social assistance usage and rental markets.
- The competitive nature of funding programs and restrictive eligibility criteria prevent organizations from providing effective, client-centered care. Participants emphasized the need for more flexible, outcome-based funding that prioritizes the needs of vulnerable populations.
- *"Keeping people healthy is actually a good business decision."* - Participant

To address these issues, participants proposed solutions such as creating a centralized housing coordination service, increasing investment in transitional housing, and adjusting funding models to support client-centred approaches. A variety of micro strategies were suggested rather than a one-size-fits-all approach.

Impact of the COVID-19 Pandemic

The COVID-19 pandemic significantly strained Saskatoon’s rental market, driving up housing prices, delaying construction projects, and contributing to increased homelessness.

- There was an increased demand for rental housing as people lost jobs or income and could no longer afford mortgages. This led to lower rental vacancy rates and higher rents. For example, one housing interviewee reported that vacancy rates dropped from around 7% pre-pandemic to 1-2% currently.
- Affordable housing projects faced delays due to supply chain disruptions, labour shortages, and rising material costs. One developer cited a six-to 12-month delay for an affordable housing project due to these factors.
- The growing demand for affordable housing, combined with limited supply, resulted in many households spending over 50% of their income on housing, often leading to unsafe or overcrowded living conditions.

The pandemic underscored the urgent need for more affordable housing in Saskatoon.

Amenities that Make Communities Liveable and Create a Sense of Community

Improving neighbourhood walkability, transportation access, safety, and proximity to amenities like grocery stores, parks, health clinics, and businesses were identified as crucial to housing liveability and community development. A liveable community is shaped by several key amenities that foster well-being and a sense of belonging:

Food Access

- Healthy, sustainable food options are essential, but some neighbourhoods suffer from an overabundance of fast food and a lack of full-range grocery stores. Access to affordable, healthy food is seen as vital for community livability.

Transportation

- Reliable public transit and safe active transportation options, such as biking and walking paths, are crucial. This is especially important for an aging population, those with disabilities, and areas with few transit options.

Common & Green Spaces

- Accessible spaces for socializing, exercise, community gardens, and activities are key to individual health and well-being. Social committees, like those used in housing co-ops, are an example of how to achieve this.

The City of Saskatoon is developing a Bus-Rapid Transit Network called LINK. When launched in 2028, LINK will make moving around and across Saskatoon easier and more affordable.

Decentralized Services

- Access to essential services—like libraries, health clinics, and recreation centres—should be spread across neighbourhoods, rather than concentrated in one area to better meet residents’ needs.

Primary Health Care

- Access to healthcare, including services from Registered Nurses or Nurse Practitioners for things like senior check-ups, is vital.

Cultural Components

- Cultural amenities are necessary for recognizing of truth and reconciliation. Celebrating and incorporating diverse cultural elements fosters a sense of belonging.

"Then, we might have true reconciliation. People sometimes underestimate how important cultural things are... I think it is important to acknowledge and celebrate and incorporate... you know, and I will obviously defend my culture or stand up because of history because of the lands. But if I were German or Ukrainian I would want something in there [too], you know..."

Participant

Safety & Security

- Community spaces are important, but secure environments, such as fenced areas, are also necessary to ensure safety.

"We're seeing break-ins, we're seeing vandalism, we're seeing homelessness across the entire city."

Police Services Personnel

Mixed-Use

- Residential areas should also offer spaces for recreational activities, preventing the creation of "residential deserts" that lack social and cultural vibrancy.
- A strong sense of community, fostered by these amenities, can significantly impact an individual's ability to maintain housing and lead a healthy life.

Community Building

- Challenges like affordability, accessibility, and the lack of support services for marginalized groups can hinder community building. Tackling issues like NIMBYism, racism, and promoting inclusive, collaborative community-building events are necessary to create an environment where everyone feels part of the community.

"People are willing to step up and say, 'I'll help and give you some money. But not to put it in my backyard.' So where do people deserve to live?"

Participant

- Research shows how a sense of belonging to a community directly impacts an individual's ability to maintain housing, ask for help, and create a healthy lifestyle.
- Many marginalized individuals, especially those experiencing homelessness, find community and support amongst others in the same situation, underlining the importance of inclusive, supportive spaces in housing.

Access to services, safety, stability, and inclusivity were identified as critical for a city to be truly liveable. While Saskatoon offers many opportunities, the availability of support services and community connections are key to making Saskatoon a place where people can thrive long-term. Transportation and systemic inequities remain barriers to community cohesion, particularly for vulnerable groups.



NEXT STEPS

Saskatoon has often been labelled an affordable place to live compared to larger urban centres in Canada; however, significant housing disparities in Saskatoon exist that affect a large segment of the community. The quantitative data highlights a wide range of household income, size, stock, and condition in Saskatoon. Activity in the housing market is not keeping pace with the housing needs of Saskatoon's rapidly growing population.

The qualitative data contained in this HNA offers a deeper understanding of the housing disparities facing segments of Saskatoon's population. The correlation between income levels and housing instability exposes those in lower-income brackets to the highest risk regarding housing, well-being, and safety. Systemic discrimination and cultural biases have been confirmed through interviews with those with lived and living experience and community support programs, creating barriers to receiving essential support services and adequate housing. One participant highlighted an observation within the vulnerable community in Saskatoon that decreased safety is "a function of intense poverty." Analysis of the engagement feedback highlights a situation that many marginalized groups in Saskatoon face, where many are left with no decision-making power regarding their homes and other areas of their lives.

This HNA provides the foundation for understanding housing needs in Saskatoon and informs the development of the City of Saskatoon's Affordable Housing Strategy. Guiding principles, goals, objectives, and action items contained within Saskatoon's upcoming Affordable Housing Strategy will directly reflect the sentiments expressed through the preparation of the HNA. Many collaborators indicated that past government decisions related to housing policies and program investment are the root cause of housing and other disparities in Saskatoon. This leaves individuals and community organizations trying to fill the gaps. The lack of government support creates a reactive approach to housing the vulnerable populations, as one participant put it; "We are doing little more than warehousing them."

A comprehensive housing strategy is needed in Saskatoon that can effectively address the housing needs of a diverse population. An effective housing strategy requires more targeted interventions that go beyond traditional housing solutions. The City's Affordable Housing Strategy will prioritize equitable access to affordable housing, with particular emphasis on priority population groups, including priority/vulnerable groups not listed federally such as women and individuals exiting incarceration, and veterans.

Collaboration amongst levels of government is essential to bridge the gap between housing supply and demand. As one person with lived and living experience put it, "*we need to work together the way the treaties were intended.*" Saskatoon's Housing Strategy will reflect the need to focus on coordinated access and accessible support services to ensure that no one is left behind in the pursuit of safe and affordable housing. This effort needs to involve all levels of government.

Participants' comments underscored that housing is more than just a roof over your head; people and the environment play a pivotal role in the sustainability of a home. Tailored support to the specific needs of each population group, access to resources and amenities, transportation, and fostering a sense of belonging and community are essential for housing success. Moreover, education and regulation are vital in upholding tenant and landlord rights and fostering healthy liveable communities. Creativity is needed and, as several participants indicated, the City of Saskatoon has important tools to bring innovative solutions to the problems that have not been addressed by other levels of government. The City is able to access zoning, regulatory and bylaw tools, priorities and incentives, and a land development arm, as well as important educating, planning, research, convening, and coordinating capacities to do this work.

Housing has quickly become an important topic in Saskatoon. It's been shown that people living in affordable, adequate, and safe housing experience better outcomes for health and wellness, employment, and financial stability, all of which directly improve their lives and the community.

Future Updating of Data

This HNA highlights Saskatoon's housing needs in 2024; however, for an HNA to remain effective, it will be updated to reflect changing conditions. The City of Saskatoon is committed to developing and implementing housing strategies and incentive programs that meet the needs of a growing population. Updating HNAs with the latest empirical and qualitative data at regular intervals will provide the groundwork to ensure Saskatoon's Affordable Housing Strategy remains relevant and effective.

Following completion, the HNA will be reviewed:

- **Quantitative Data:** a minimum of every two years, which may require forecasting in the absence of updated data. These reviews will be aligned with budget planning to inform Administration on current needs; and
- **Qualitative Data:** a minimum of every five years, which includes interviews with rightsholders, housing providers, and individuals with lived and living experience.

An interactive online dashboard is being developed and upon completion will be accessible on the City of Saskatoon's website. All major data points will be updated as the data becomes available.

ATTACHMENT 1 – GLOSSARY OF TERMS

Accessibility	Refers to the manner in which housing is designed, constructed or modified to enable independent living for persons with diverse abilities. Accessibility is achieved through design, but also by adding features that make a home more accessible, such as modified cabinetry, furniture, amount of space, shelves and cupboards, or even electronic devices that improve the overall ability to function in a home. (HART)
Acceptable housing	Refers to whether a household meets three indicator thresholds established by CMHC for housing adequacy, suitability and affordability. (CMHC)
Adequate housing	A household is considered to have adequate housing if it needs no major repairs. In other words, the dwelling is in good condition and doesn't need significant maintenance or renovations. (CMHC)
Affordable housing	For housing to be considered affordable, the shelter costs (such as rent or mortgage payments) must be less than 30% of the total before-tax household income. This ensures that housing expenses are manageable and don't overly burden the household budget. (HART)
Apartment, duplex	One of two dwellings located one above the other. May or may not be attached to other dwellings or buildings. (Statistics Canada)
Community housing	Community housing is an umbrella term that typically refers to either housing that is owned and operated by non-profit housing societies and housing co-operatives, or housing owned by provincial, territorial or municipal governments. (HART)
Core Housing Need (Core Housing Need)	A household is in Core Housing Need if its residence does not meet one or more of the adequacy (in need of no major repair); suitability (number of bedrooms meets household needs); or affordability (30% of total before-tax income to pay median rent of local acceptable housing) standards or indicators defined by the CMHC. (HART)
Emergency housing (shelter)	Emergency housing is defined as facilities providing temporary, short-term accommodation for individuals and families who are experiencing homelessness or in crisis. This may or may not include other services such as food, clothing or counselling. (HART)
Eviction	A legal process that enables a landlord to seek an order to end a lease agreement or occupancy agreement with a tenant. Every province and territory has different rules around evictions, but in Canada there must be a valid reason for the eviction, a right to a fair hearing, and sufficient notice of the proposed action. (HART)
Headship	A statistic that measures the proportion of household heads within a specific population. (CMHC)
Homelessness	Describes the situation of an individual, family or community without stable, safe, permanent, appropriate housing, or the immediate prospect, means and ability of acquiring it. It is often the result of what is known as systemic or societal barriers, including a lack of affordable and appropriate housing, the individual/household's financial, mental, cognitive, behavioural or physical challenges, and/or racism and discrimination. (HART)

Chronic homelessness	Refers to individuals, often with disabling conditions (e.g. chronic physical or mental illness, substance abuse problems), who have been experiencing homelessness for six months or more in the past year (i.e. have spent more than 180 cumulative nights in a shelter or place not fit for human habitation). (HART)
Household	A person or group of persons who occupy the same dwelling. The dwelling may be either a collective dwelling or a private dwelling. The household may consist of a family group such as a Census family, of two or more families sharing a dwelling, of a group of unrelated persons or of a person living alone. (HART)
Housing continuum	A concept used to describe the broad range of housing options available to help a range of households in different tenures to access affordable and appropriate housing. The concept enables to move away from a one-size-fits-all strategy, by including a range of housing options available to different households on a continuum. The housing continuum includes homelessness, shelters and transitional housing, community housing, affordable rental, market rental, and homeownership. (CMHC)
Housing completions	The stage at which all proposed construction work on the building has been performed, although under some circumstances a building may be counted as completed where up to 10 percent of the proposed work remains to be done. (CMHC)
Housing starts	The beginning of construction work on a building, usually when the concrete has been poured for the whole of the footing around the structure, or an equivalent stage where a basement will not be part of the structure. (CMHC)
Housing Needs Assessment (HNA)	Housing needs assessments are a way for communities to better understand their current and future housing needs. These reports can help identify existing and projected gaps in housing supply by collecting and analyzing quantitative and qualitative information about local demographics, economics, housing stock, and other factors. (HART)
Inclusionary zoning	Planning tool utilized by municipalities to require a specified amount of affordable housing within market housing developments. (CMHC)
Indigenous Peoples	Indigenous Peoples is a collective name for the original peoples of North America and their descendants. The Canadian Constitution recognizes three groups of Indigenous peoples: First Nations, Inuit and Métis. These are three distinct peoples with unique histories, languages, cultural practices, and spiritual beliefs. 'First Nations people' include Status and non-Status Indians. (Crown-Indigenous Relations and Northern Affairs Canada)
Lived experience/expertise	Expertise and knowledge possessed by those who have had direct, first-hand experience of housing need or homelessness. (CMHC)
Newcomers	Immigrants or refugees who have been in Canada for a short time, usually less than five years. This term includes refugees. (CMHC)
NIMBYism	The behaviour of someone who does not want something to be built or done near where they live, although it does need to be built or done somewhere. (Cambridge Dictionary)
Non-market housing	Often referred to as affordable housing, refers to housing that is not subject to the pressures of the open market and is designed to be affordable to low to moderate-income individuals and families. (City of Saskatoon).
Non-migrants	A person who lived in the same census subdivision (city, town, township, village, or Indian Reserve) on Census Day as they did one or five years earlier.

Non-movers	Refers to persons who have not moved addresses in the last five years. (Statistics Canada)
Racialized persons	Racialized persons and/or groups can have racial meanings attributed to them in ways that negatively impact their social, political, and economic life. This includes but is not necessarily limited to people classified as “visible minorities” under the Canadian Census and may include people impacted by antisemitism and Islamophobia. (CMHC)
Rental assistance	Government payments that help low-income individuals and families to meet monthly rent payments in the private rental market. (HART)
Repair, minor	Generally applies to the restoration, fixing, and mending of discrete building elements that have failed or are at risk of imminent failure. Repairs can include replacement of the deteriorated or failed element. (CMHC)
Repair, major	Major repairs include those to defective plumbing or electrical wiring, or structural repairs to walls, floors or ceilings. (CMHC)
Row house	One of three or more dwellings joined side by side (or occasionally side to back), such as a townhouse or garden home, but not having any other dwelling either above it or below. (Statistics Canada)
2SLGBTQIA+	An acronym that represents Two-Spirit, lesbian, gay, bisexual, transgender, queer, intersex, and additional people who identify as part of sexual and gender diverse communities. (Women and Gender Equality Canada)
Short-Term Rental Properties	An accessory use of a dwelling unit which is not the principal residence of the host, but is used to provide rental accommodations to guests for tenancies of less than 30 days. (City of Saskatoon)
Subsidized Housing	Subsidized housing refers to whether a renter household lives in a dwelling that is subsidized. Subsidized housing includes rent geared to income, social housing, public housing, government-assisted housing, non-profit housing, rent supplements and housing allowances. (Statistics Canada)
Suitable housing	Suitable housing means that the dwelling has enough bedrooms for the size and composition of the resident households according to the National Occupancy Standard (NOS). The NOS is conceived by the CMHC and provincial and territorial representatives. (CMHC)
Transitional housing	Housing that is intended to offer a supportive living environment for its residents, including offering them the experience, tools, knowledge and opportunities for social and skill development to become more independent. It is considered an intermediate step between emergency shelter and supportive housing and has limits on how long an individual or family can stay. Stays are typically between three months and three years. (CMHC)
Units under construction	The number of units “under construction” as at the end of the period shown, takes into account certain required adjustments. For example, if construction on a housing start ceases before completion, or a completed structure contains more or fewer units than reported at the start.(CMHC)
Vulnerable groups (or equity-seeking groups)	Persons belonging, or perceived to belong, to groups that are in a disadvantaged position or marginalized. In the case of the National Housing Strategy, priority groups are currently defined to include survivors (especially women and their children fleeing domestic violence); seniors; Indigenous peoples; people with disabilities; people dealing with mental health and addiction issues; veterans; 2SLGBTQIA+; racialized groups; recent immigrants (including refugees); and people experiencing homelessness. (CMHC)

ATTACHMENT 2 - ACKNOWLEDGEMENTS

We are grateful to the Community Advisory Committee (CAC), which helped shape the study design and recruit study focus groups and interview participants, hosted data collection in their private spaces, gave feedback on preliminary analysis, and advised on dissemination strategies. Members included:

Camponi Housing/Sask Native Rentals
Central Urban Métis Federation Inc (CUMFI)
City of Saskatoon
Community Advisory Board
Community-University Institute for Social Research (CUISR)
EGADZ
Elders and Knowledge-Keepers
Elizabeth Fry Society of Saskatchewan
John Howard Society
Local Immigration Partnership
Métis Nation Saskatchewan
OUT Saskatoon
Prairie Harm Reduction
Quint Development Corporation
Renters of Saskatoon Association (ROSA)
The Salvation Army
Those with lived experience
Saskatchewan Health Authority
Saskatoon Community Foundation
Saskatoon Council on Aging
Saskatoon Fire Department
Saskatoon Housing Authority
Saskatoon Housing Initiatives Partnership (SHIP)
Saskatoon Indian & Métis Friendship Centre
Saskatchewan Landlord Association
Saskatoon Police Service
Saskatoon Poverty Reduction Partnership
Saskatchewan Realtors Association
Saskatoon & Region Home Builders' Association
Saskatoon Tribal Council/Cress Housing
United Way of Saskatoon and Area
YWCA Saskatoon

Our sincere thanks also go to all who took the time to share their expertise in focus groups and interviews. You have greatly enriched the study findings and final report.



Scan the QR code for the digital
edition with active web links

