

HOUSING Saskatoon

The City of Saskatoon's
Affordable Housing Strategy
2025-2030





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.



MAYOR'S MESSAGE

Housing touches every part of our lives — our health, our families, and the strength of our community. Yet for too many Saskatoon residents, safe and affordable housing is increasingly out of reach. Today, more than 11,000 households in our city are in core housing need. That reality calls for shared action across governments, community partners, and residents alike.

The City's new Affordable Housing Strategy, Housing Saskatoon, is an important step forward. Building on the 2013–2022 Housing Business Plan, it draws on data, research, and the lived experiences of residents. The plan sets clear priorities and actions to guide our work over the next five years — turning vision into results.

This plan reflects deep collaboration. I want to thank everyone who contributed — City staff, housing providers, community organizations, Indigenous governments and partners, and residents who shared their stories and ideas. Your input helped create a plan that responds to today's challenges while building hope for tomorrow.

Community organizations and housing providers are on the front lines of this work. Their efforts remind us that lasting progress depends on partnership. Together, we can ensure every person in Saskatoon has access to a home that is safe, stable, and affordable.

As Saskatoon grows, our commitment is clear: growth must be inclusive. Every resident should have the opportunity to live in a community that supports stability, dignity, and belonging.

Thank you to everyone who helped shape this plan — and for your dedication to building a stronger Saskatoon.

Cynthia Block

Mayor, City of Saskatoon



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EXECUTIVE SUMMARY

HOUSING Saskatoon is the City of Saskatoon’s (the City) Affordable Housing Strategy (Strategy), providing the foundation for the City’s role in affordable housing and outlining the path to achieving the City’s housing goals over the next five years (2025-2030).

Affordable, stable and safe housing directly impacts the health and well-being of individuals and communities. As housing costs continue to rise, more Saskatoon residents find their dreams of stable and affordable housing slipping out of reach. The number of people who are in Core Housing Need or are experiencing homelessness is increasing, with over 11,115 households estimated to be in Core Housing Need in 2021. Affordable housing is critical social infrastructure and is integral to building complete communities that serve the needs of all residents, including those with unique needs or requiring social support.

The Strategy builds on the successes of the 2013-2022 Housing Business Plan and is informed by evidence-based data and the lived experiences of residents. It outlines concrete actions to move from vision to implementation over the next five years.

As the City continues to grow, HOUSING Saskatoon provides the guidance and direction needed to facilitate a diverse range of housing options across Saskatoon, thus ensuring those in greatest need have access to a place they can call home.

The Strategy outlines key objectives to achieve these goals, defining the City’s role and actions required to ensure every resident has safe, adequate and affordable housing options.

“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.”



Vision

Everyone in Saskatoon has an affordable place to call home.

Goals of HOUSING Saskatoon

GOAL
1

Diversify housing options to offer more choices and improve affordability across Saskatoon.

GOAL
2

Increase the supply of new affordable housing while preserving the existing rental stock.

GOAL
3

Strengthen collaboration among governments, private sector and community organizations to deliver effective housing solutions that meet diverse housing needs.

GOAL
4

Raise awareness of housing needs in Saskatoon and the benefits of affordable housing.

GOAL
5

Facilitate equitable housing opportunities for priority populations.

ACKNOWLEDGEMENTS

This Strategy was led by the City's Planning and Development Department and was supported by the Community-University Institute for Social Research (CUISR) and numerous other community members and organizations. The City acknowledges the vital role of continuous collaboration with partners and stakeholders throughout the implementation of the Strategy. This ongoing cooperation is essential to ensure the Strategy's success and its ability to adapt to Saskatoon's evolving housing needs. The City of Saskatoon would like to acknowledge the contributions of all those who participated in the process to develop the Strategy including:

Abbeyfield House Saskatoon	Local Immigration Partnership Saskatoon	Saskatoon Community Clinic
Big Block Construction	LutherCare	Saskatoon Coordinated Access Team
BUILD UP Saskatoon	Meridian Development	Saskatoon Council on Aging
Camponi Housing Corporation/Sask Native Rentals	Métis Nation – Saskatchewan	Saskatoon Crisis Intervention Service
Central Urban Métis Federation Inc. (CUMFI)	National Affordable Housing Corporation (NAHC)	Saskatoon Fire Department
Community Legal Assistance Services for Saskatoon Inner City Inc. (CLASSIC)	New Rock Developments/ Summit Developments	Saskatoon Food Bank & Learning Centre
Community Support Program	OUTSaskatoon	Saskatoon Housing Authority
Community-University Institute for Social Research (CUISR)	Persons Living with AIDS Network of Saskatchewan Inc. (PLWA Network)	Saskatoon Housing Initiatives Partnership (SHIP)
EGADZ	Prairie Harm Reduction	Saskatoon Open Door Society
Elders	Public/Residents who participated in-person or through online engagement	Saskatoon Police Service
Elizabeth Fry Society of Saskatchewan – Saskatoon	Quint Development Corporation	Saskatoon Poverty Reduction Partnership
Elmwood Residences Inc.	Rainbow Housing Co-Operative Ltd	Saskatchewan REALTORS Association
Ember Road Development Corporation	Rental Housing Saskatchewan	Saskatoon Tribal Council (STC)/Cress Housing Corporation
Housing Solutions Lab	Renters of Saskatoon and Area (ROSA)	Selkirk Developments
Inclusion Saskatchewan	Sanctum Care Group	Stewart Properties
Individuals, families and communities with lived/living experience	SaskAbilities	STR8 UP
John Howard Society of Saskatchewan	Saskatchewan Health Authority	The Salvation Army Saskatoon
Jubilee Residences	Saskatchewan Housing Corporation	United Way Saskatoon
Lexis Homes	Saskatoon & Region Home Builders' Association (SRHBA)	University of Saskatchewan
		University of Saskatchewan Students' Union (USSU)
		White Buffalo Youth Lodge
		YWCA Saskatoon

BUILDING THE FOUNDATION

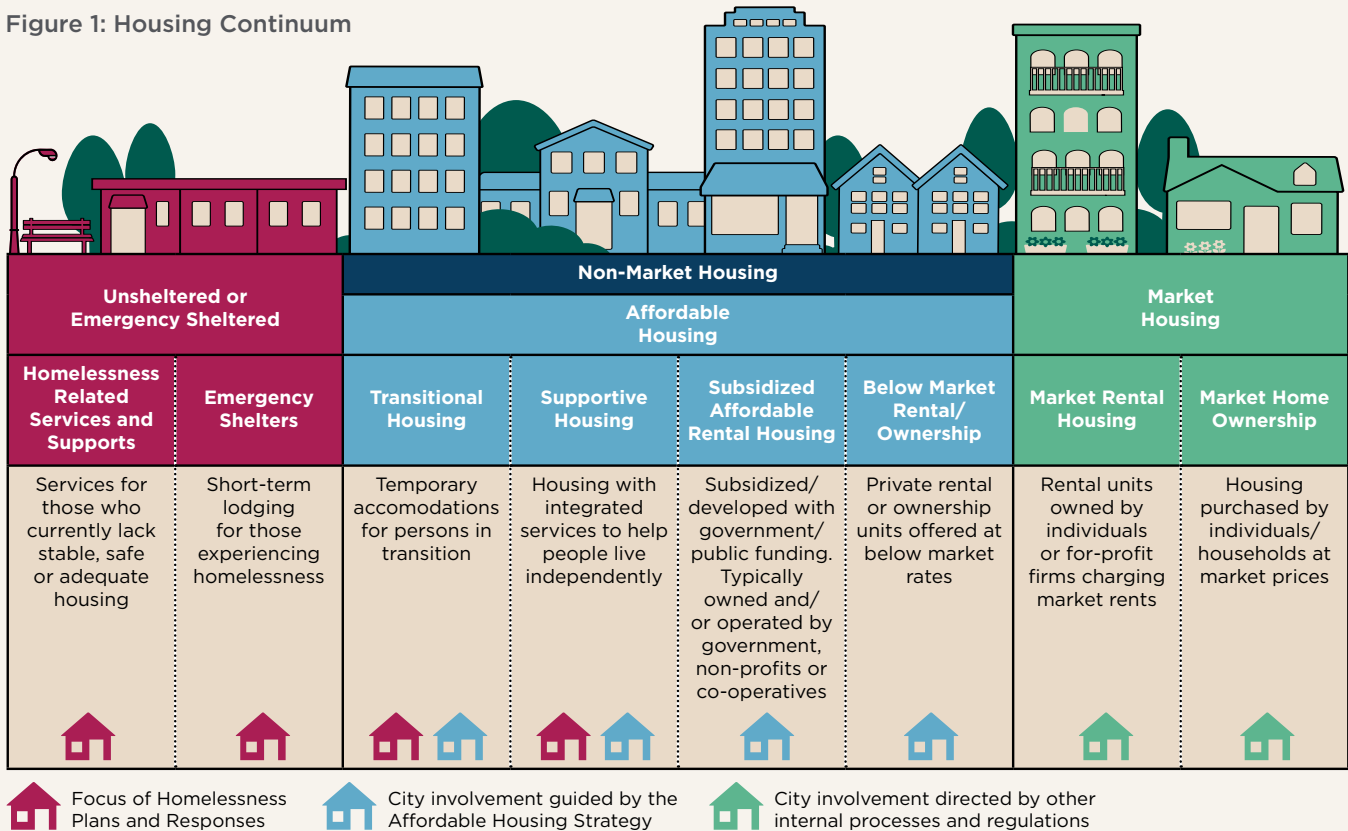
Purpose of the Strategy

Understanding the Housing Continuum

Healthy communities provide a diverse variety of adequate housing options that cater to the unique needs of their residents. The housing system is complex, involving numerous people and organizations working together to build, manage and operate housing across the continuum. Each segment of the housing continuum serves a unique need within the housing market, ideally providing a range of affordable options for all residents.

The housing continuum demonstrates the movement that can happen between different housing types as personal circumstances and needs change. Expanding the housing supply at any point along the continuum creates opportunities for residents to find suitable housing. When the supply of housing increases, it facilitates movement along the continuum, freeing up space within other housing types. Regardless of where a resident may reside along the continuum, housing options should be affordable, safe, and stable. Providing a wide range of housing options empowers residents to find homes that meet their specific needs.

Figure 1: Housing Continuum



The **housing continuum** is, at its simplest, the range of housing types available in a community – from emergency shelters on one end, all the way to homeownership on the other. In between lies an assortment of housing options and types, each critically important for people at different times.

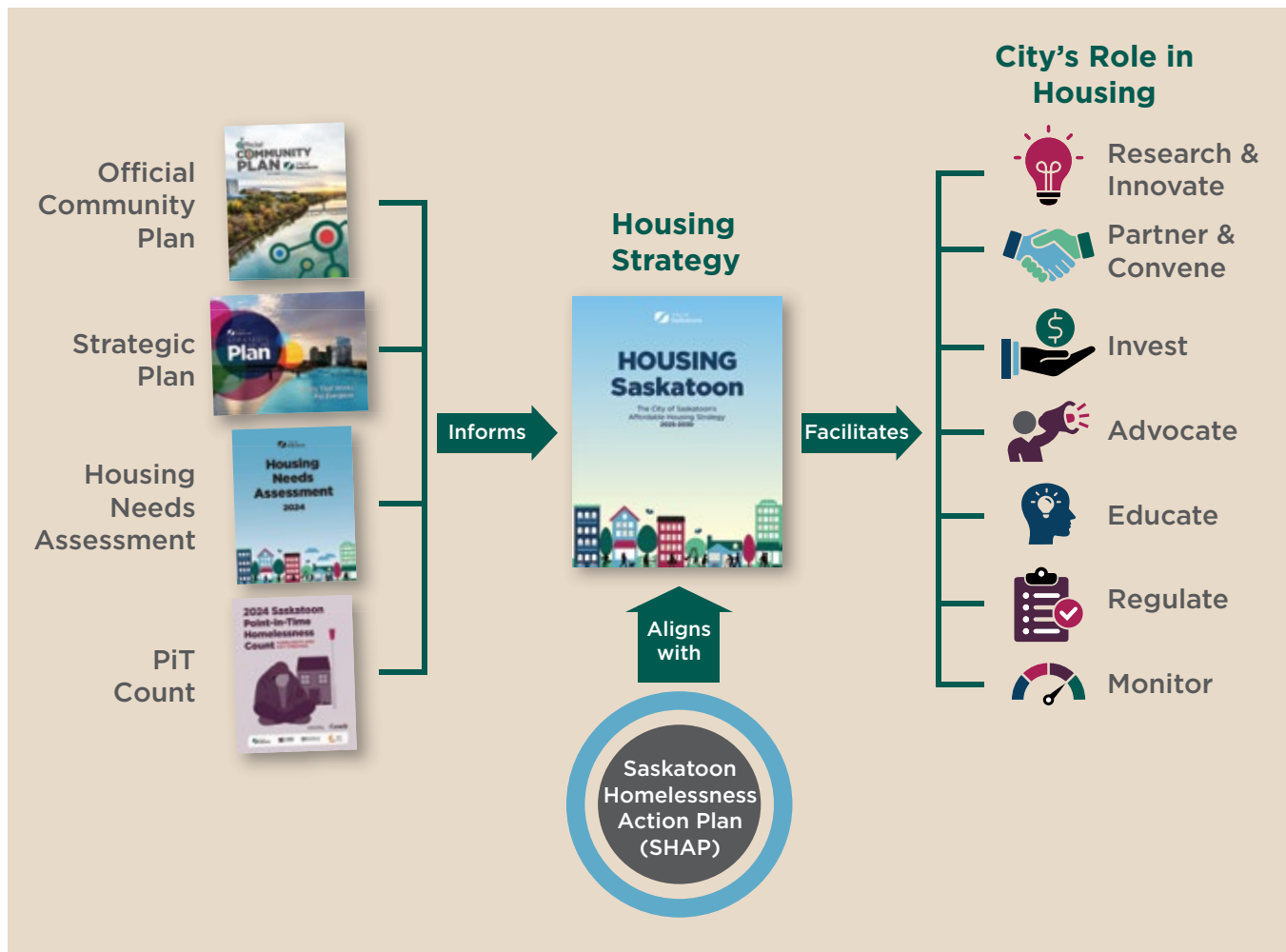
Focus of the Strategy

The City must take decisive action to increase the supply of affordable and supportive housing in Saskatoon, and to reduce Core Housing Need, ensuring that housing meets adequacy, affordability and suitability standards across income levels. This involves expanding housing options across the affordable housing spectrum, ranging from transitional housing to subsidized affordable housing.

Alignment

The Strategy builds on and complements other City plans, strategies and initiatives and will work in synergy with the Saskatoon Homelessness Action Plan (SHAP). The SHAP refines the City’s role in responding to homelessness by outlining strategic operational shifts and investments aimed at reducing homelessness. The SHAP was developed in partnership with the Saskatoon Tribal Council, Métis Nation Saskatchewan, and the Saskatoon Housing Initiatives Partnership and guided by the SHAP Advisory Committee.

SHAP Priority #1:
Increase Affordable Housing Supply



Foundational Elements

Mission

To provide Saskatoon residents with housing that is safe, affordable and adequate to their individual needs, while prioritizing housing that addresses Core Housing Need and supports Saskatoon's most vulnerable residents.

Vision

Everyone in Saskatoon has an affordable place to call home.

Guiding Principles

To guide the Strategy's creation, Administration considered existing City principles, as well as information from the Housing Needs Assessment and a thorough engagement process. Using this information, the following seven Guiding Principles were created to serve as a basis for the Goals and Objectives of this Strategy.

Reconciliation and Treaty Commitments

Access to safe and adequate housing is critical to improving health and social outcomes and is essential to advancing self-determination and reconciliation. The City is committed to continued partnerships with Indigenous people and organizations that create opportunity for meaningful dialogue and participations while upholding the Articles of the United Nations Declaration on the Rights of Indigenous Peoples (UNDRIP) that pertain to housing; treaty right to housing in Canada; and The Calls for Justice listed in The National Inquiry into Missing and Murdered Indigenous Women and Girls (MMIWG). In the spirit of reconciliation, the City is committed to continued partnership with Indigenous organizations and governments to build capacity across the housing sector and to respond to the disproportionate housing needs that Indigenous people experience throughout Saskatoon.

Community Safety and Well-Being

The City is committed to the creation of safe, stable housing and neighbourhoods as housing stability is an integral building block to achieving a higher quality of life for all Saskatoon residents.

Accessibility

The City encourages the development and expansion of housing options that include components of universal accessibility for those individuals living with a range of disabilities and special needs. This is vital to fostering more inclusive communities.

Complete Communities

The City is committed to creating neighbourhoods that are 'complete communities', offering a range of diverse housing options, access to transportation and amenities and densities that create a livable, inclusive city.

Environmental Leadership

The City is committed to using environmentally sustainable building practices that support the goal of reaching net-zero greenhouse gas emissions by 2050. This includes strategic efforts to reduce waste, conserve energy and water, protect natural infrastructure green spaces, and build community resilience to climate change.

Evidence-Based/Informed Decision Making

The voices of those with lived experience, along with the extensive research and engagement that was undertaken, have informed the Strategy and the implementation to follow. This Strategy and its outcomes will be adaptive and responsive to emergent local housing needs.

Strengthening Partnerships

The City understands that addressing housing needs is highly complex and that it requires a multi-faceted approach with collaboration and partnerships across many sectors and governments.

What We Learned Through the Process

The Strategy was developed through an extensive process that included a municipal scan of housing strategies from other Canadian cities, stakeholder engagement, and completion of a comprehensive Housing Needs Assessment. Through this process, we gained valuable insights, including:

We are not in this alone - *Cities across Canada are facing similar challenges in meeting the growing need for affordable housing. Many are exploring new and innovative approaches and opportunities to address this need.*

Leveraging partnerships - *Our partners across various sectors are invaluable, bringing fresh ideas and opportunities to address Saskatoon's housing challenges. Collaboration is essential to achieve our shared goal of creating and securing affordable housing.*

Collaboration with other levels of government is essential - *All orders of government must work together to take strong and immediate action on housing. The City cannot address the challenges alone, and we need our partners from other levels of government to come to the table to address the increasing need.*

Flexibility in a changing environment - *New opportunities and challenges constantly arise, requiring swift action. Whether it's a new investment from other levels of government or an opportunity presented by a partner, City policies and processes must be adaptable to respond quickly and efficiently.*

Building resilience through diversity - *A diverse housing supply supports neighbourhoods with residents of varying income levels, family sizes, and needs, making the community more resilient to market changes. City policies and regulations should ensure opportunities for diverse housing types are maximized.*

Immediate need for affordable rentals - *There is a growing demand for affordable housing as those with lower and fixed incomes are increasingly priced out of the market and at a higher risk of homelessness. Developing new affordable, purpose-built rentals is crucial to addressing this gap and providing housing for those most at risk.*



BUILDING A PATHWAY TO AFFORDABLE HOUSING

Affordable Housing versus Market Affordability

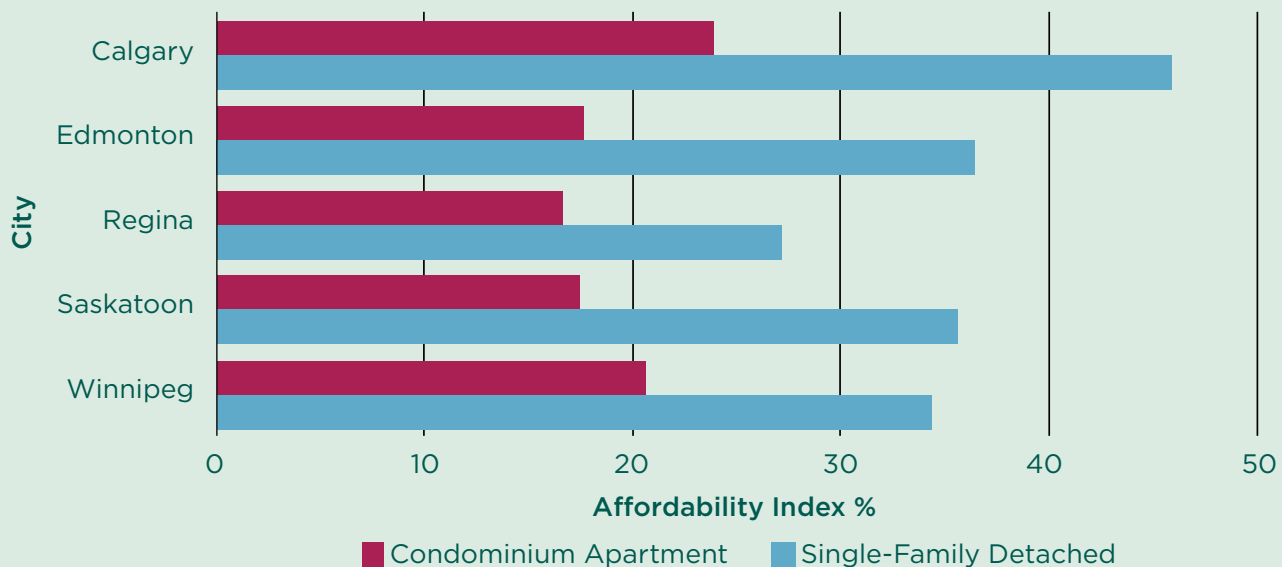
Housing Affordability

Housing is considered affordable when it comprises 30% or less of a household's total before-tax income and is most needed by lower to middle-class households, the working poor, and people requiring a range of supports. Affordable housing rates are often below the typical market price of housing.

Saskatoon is often cited as one of Canada's most affordable housing markets; however, for at least 11,115 Saskatoon households, market affordability is out of reach. It is important to distinguish affordable housing from market affordability, which is a product of supply and demand.

Royal Bank of Canada describes the Affordability Measure as the percentage of a typical household's pre-tax income used towards mortgage expenses (mortgage, taxes, and utilities). The higher the percentage, the less affordable the home becomes. CMHC indicates that no more than 32% of gross income should go towards mortgage expenses. For single-family homes and a composite of all housing types, the Saskatoon market was estimated to be more affordable than Calgary and Edmonton in 2023, but less affordable than Regina and Winnipeg.

Figure 2: Housing Affordability Index



Source: RBC Economics, October 2024 Housing Trends and Affordability

Market Affordability Considerations

A combination of higher interest rates, inflation, and a growing population is tightening vacancy rates and increasing average rent prices across Saskatoon. For the 3% of all Saskatoon households earning less than \$17,000 annually and 17% of Saskatoon households earning less than \$42,500, the consequences of current market conditions result in very few affordable and suitable housing options. Additionally, all households are feeling financial strain due to rising costs of food, shelter, utilities, transportation, and other living expenses. These conditions are steadily pushing low-income households out of the market housing they can afford.

The market alone cannot solve housing affordability for the 11,115 households in Core Housing Need or the over 1,499 individuals experiencing homelessness as observed in the 2024 Point-In-Time Count. Marginalized populations, such as Indigenous people, single parents, and seniors, are at higher risk due to a lack of affordable housing. Affordable housing is a crucial social determinant of health, contributing to community safety and well-being. Therefore, the City, along with other levels of government, must lead in developing policies and increasing funding to expand the supply of affordable housing.

Environmental Affordability Considerations

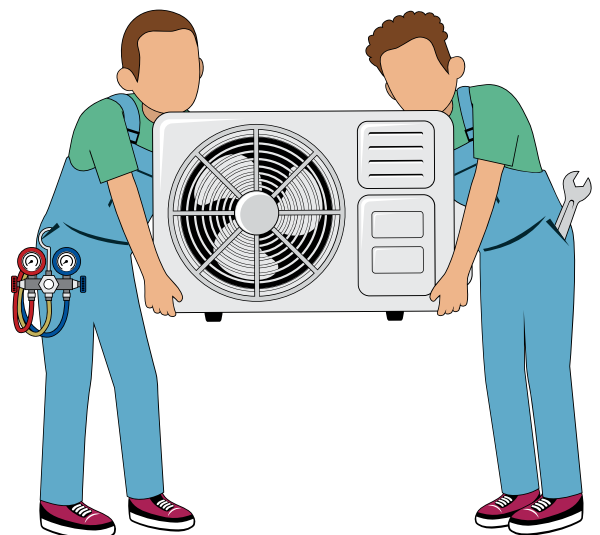
Energy Equity

Energy equity ensures all households have access to affordable energy and utilities to meet their essential needs. Energy poverty occurs when households struggle to afford energy or utility costs alongside other basic needs. This issue disproportionately affects seniors, single-person households, racialized groups, renters, and other marginalized communities. Enhancing the energy and water efficiency of housing improves affordability and promotes energy equity.

Climate Resilience

Marginalized populations are also disproportionately affected by the impacts of climate change. For instance, maintaining safe indoor temperatures during prolonged extreme heat events can be difficult in low-quality housing or without access to air conditioning. Incorporating climate resilience into affordable housing can prevent compounding risks and costs for marginalized populations as climate conditions become more severe.

"I'm 24 and work full-time in retail. Despite steady employment, I earn just above minimum wage and can't afford market rent for a one-bedroom apartment. Right now, I share a two-bedroom unit with two roommates, but the lease is ending and I don't know where I'll go next. I want to stay in Saskatoon to build my career, but without affordable rental options for single adults, I might have to leave the city."



Redefining Affordable Housing

Council Policy C09-002, Innovative Housing Incentives (Policy), was created to encourage investment in the development of a diverse housing supply, including affordable housing. The Policy provides financial incentives to applicants based on specific criteria outlined within it.

Housing needs vary widely and can be influenced by income levels, support requirements, or other factors. The City's definition of affordable housing directly impacts how programs are designed and delivered. To ensure these programs reach those most in need, a more flexible definition of affordable housing is necessary. While the Policy has successfully supported the development of new affordable housing options, it currently lacks the adaptability required to respond to evolving needs.

Flexibility in defining affordable housing is critical to align with provincial and federal programs and to meet the needs of all populations identified as being in Core Housing Need, as outlined in the Housing Needs Assessment (2024). Policy updates are currently underway to support this flexibility, including broadening the definition of affordable housing, thereby strengthening the impact of the Strategy.

City of Saskatoon's Role in Housing

Municipal roles in housing vary across Canada. In recent years, critical housing issues have emerged nation-wide, prompting municipalities to expand their roles despite limited resources. Municipal governments are closely connected to local populations, community organizations, agency partners, and residents, which helps them understand and respond to local housing needs.

New opportunities are also being presented by the Government of Canada, and municipalities must be prepared to act quickly when these opportunities arise. In Saskatoon, recent examples include:

- **Rapid Housing Initiative (RHI):** A federal funding program that provides funding to facilitate the rapid construction of new permanent affordable housing units for vulnerable populations prioritized under the National Housing Strategy. In 2021, the City received \$7.5 million to build 32 new affordable homes, and in 2022, \$6.7 million to build an additional 33 new affordable homes.
- **Housing Accelerator Fund (HAF):** In 2024, Saskatoon received \$41.3 million of which the City committed a significant portion of this funding to incentivize close to 1000 new affordable rental units to be substantially completed by 2027.
- **Unsheltered Homelessness and Encampments Initiative (UHEI):** In December 2024, Saskatoon received \$4.48 million in federal funding. In partnership with an Indigenous organization, this funding will support the construction of at least 30 new supportive housing units, a warming and cooling centre, and a feasibility study for a community navigation centre to connect people experiencing homelessness with services and resources.










"I'm an adult with an intellectual disability and have lived with my mom in her apartment my entire life. My mom was hospitalized and has now moved into long-term care, leaving me on my own. My SAID payments don't cover the full rent, so I have to move out by the end of the month. I can't afford to live alone and need support with daily living. Where do I go?"

City's Role in Housing

The City has an active role to play in supporting affordable housing:

The City's role has evolved based on recent engagement and changing community needs. The City aims to expand its involvement in the following roles:

-  • **Research & Innovate** - conducting research to understand housing needs, trends and best practices, identifying ways that the City can leverage data to inform policy decisions and improve outcomes.
-  • **Partner & Convene** - building and maintaining strong relationships with government agencies, non-profits, developers, and community groups to leverage collective expertise and resources.
-  • **Invest** - allocating financial resources to support and incentivize affordable housing initiatives, including land acquisition and disposition, program funding and development support to increase the supply of affordable housing.
-  • **Advocate** - being a voice for policy, funding and legislative changes to leverage support for affordable housing while working to remove barriers.
-  • **Educate** - raising public awareness about housing needs, the benefits of affordable housing, and available programs.
-  • **Regulate** - using municipal processes and regulatory tools to support affordable housing.
-  • **Monitor** - measuring and evaluating progress made toward meeting affordable housing goals.

The City believes that municipal governments are well positioned to understand local housing needs and views the provision of affordable housing as an essential component of local infrastructure. However, housing affordability is a shared responsibility with all orders of government having a role to play. Significant and sustained funding—primarily from provincial and federal governments—is necessary to increase the supply of affordable housing.

All orders of government must collaborate to take strong and immediate action on housing.

The City is committed to working proactively with all orders of government to deliver programs that meet the affordable housing needs of Saskatoon residents. This Strategy aligns with the goals of housing strategies from other levels of government to facilitate seamless collaboration on shared priorities, leverage investment opportunities and address evidence-based local housing needs. While the Strategy remains high-level to allow flexibility in how affordable housing is delivered, the Key Actions outlined in the Implementation Plan are designed to align with initiatives from other levels of government.

Saskatoon's Population

Saskatoon is growing

Over the past decade, Saskatoon has experienced steady growth, averaging an annual increase of 2.3%. However, since 2022, the city's population has surged at an unprecedented pace. In 2023 alone, Saskatoon saw an estimated 5.09% increase—adding 14,312 residents—followed by a 4.36% increase in 2024, with 12,986 new residents. Altogether, the city has grown by approximately 33,424 people since 2022, resulting in an average annual growth rate of 4.05%. These are the largest population increases Saskatoon has seen since the Second World War.

To put this into perspective, the historical average annual growth rate over the past 20 years has been 2.45%, with an average of 5,076 new residents per year.

The recent surge in population has been primarily driven by international immigration. Between 2016 and 2021, Saskatoon welcomed 17,035 new immigrants and 9,105 interprovincial migrants. Meanwhile, the natural increase (births minus deaths) has not rebounded since the COVID-19 pandemic and remains significantly below the 10-year average.

The population growth from 2020 to 2024 is considered atypical. Near-zero growth during the height of the pandemic, followed by rapid expansion due to federal immigration policies, created growth rates that fall well outside historical norms. With anticipated changes to federal immigration policy, Saskatoon is expected to return to a more typical annual growth rate of 2% to 2.5% starting in 2025.

Saskatoon will continue to grow

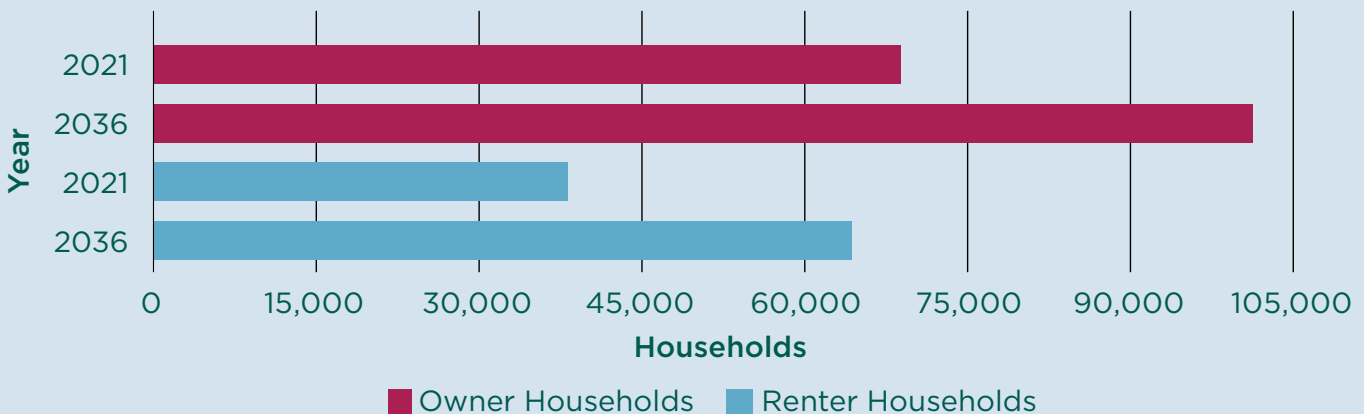
By 2027, Saskatoon is projected to add between 14,097 and 28,619 new residents, requiring between 5,874 and 11,925 new dwelling units to accommodate the growing population—based on growth rate scenarios of 1.5% and 3%, respectively.

Looking further ahead, Saskatoon’s population is expected to reach 370,383 by 2036, representing a 32% increase (88,965 people) from 2022. To meet this demand, an estimated 58,589 new dwelling units—both family and non-family—will be needed by 2036.

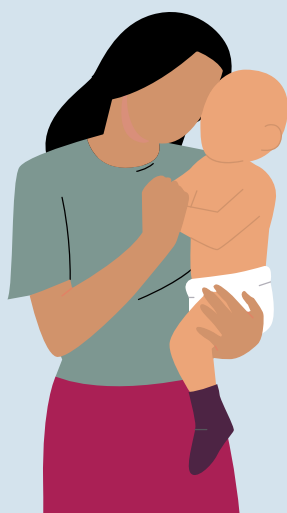
Household projections for 2036 include:

- 103,669 owner households (up from 69,355 in 2021)
- 61,969 renter households (up from 37,170 in 2021)

Figure 3: Household Projections



Source: City of Saskatoon Housing Needs Assessment 2024



“I’m a young single mother with a 1-year-old daughter. For a while, I stayed in a hotel with my parents, whose stay was funded by their Band because of my father’s medical treatment. Going back to the reserve wasn’t an option—our home couldn’t accommodate me and my child. When the hotel funding was about to end, I faced imminent homelessness. Thankfully, the Coordinated Access team helped me with rental applications and support through Jordan’s Principle to extend my hotel stay. After a month of searching, I secured an apartment, avoiding shelter use and homelessness.”



Saskatoon is a diverse community

According to the 2021 Census of Population, Saskatoon reflects a rich and growing diversity:

- 53,210 people (20.4%) are foreign-born immigrants
- 202,405 people (77.6%) are Canadian born
- 5,340 people (2%) are non-permanent residents
- 29,885 people (11.5%) identify as Indigenous

Among those who identify as Indigenous:

- 52.7% (15,740) identify as First Nations
- 44.1% (13,175) identify as Métis
- 0.4% (110) identify as Inuit



The Housing Landscape

Vibrant, inclusive and sustainable communities offer a diverse range of housing options that reflect varying income levels, lifestyle preferences and social needs. Access to a range of housing options across the continuum helps meet the needs of residents and contributes to greater community stability.

Saskatoon's Housing Mix

According to the 2021 Census, Saskatoon had **107,050 occupied private dwellings**, an **8.6% increase** since 2016. The housing stock includes:

- **58,315** single detached dwellings
- **3,975** semi-detached dwellings
- **6,545** apartments in duplexes
- **7,435** rowhouses
- **25,635** apartments less than five storeys
- **4,720** apartments with five or more storeys
- **380** moveable dwellings
- **35** other

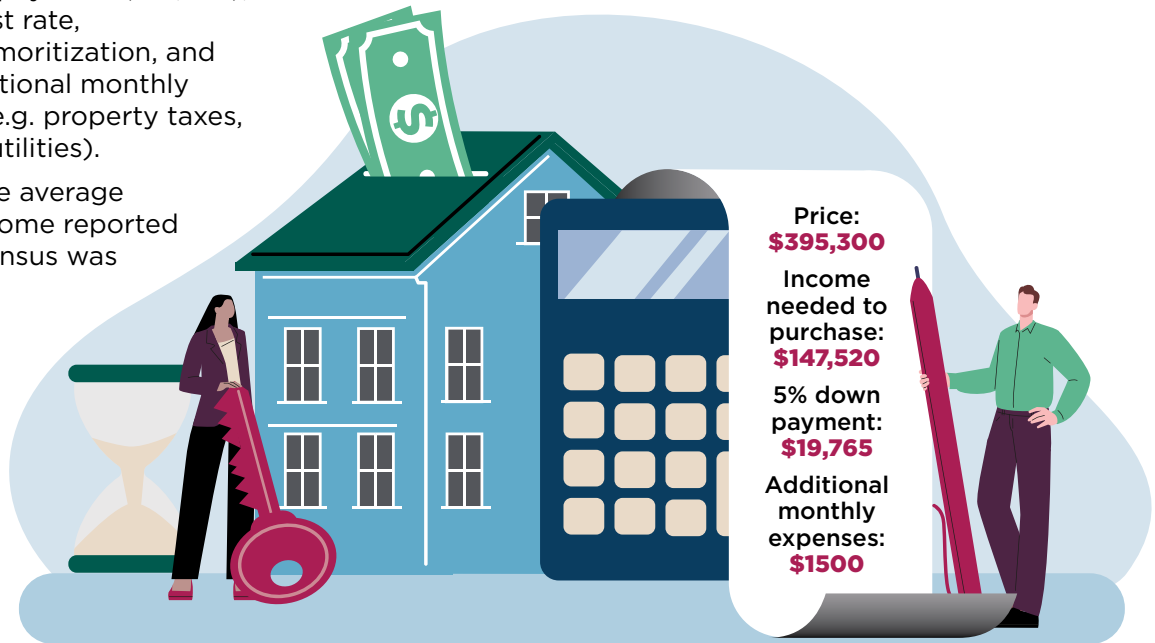


“My partner and I live with our two children in a modest rental unit. Recently, our landlord gave us an eviction notice for major renovations. With few affordable units available and rising rents, we’ve struggled to find a new place within our budget. We’re now living temporarily with relatives, but the space is overcrowded.”

Home Ownership Is Out of Reach for Many

As of the 2021 Census, 65% of Saskatoon households owned their homes, while 35% rented. However, rising housing prices have made home ownership increasingly unaffordable:

- The MLS Benchmark Price rose from \$311,400 in July 2019 to \$395,300 in December 2024.
- To afford a \$395,300 home, a household would need a pre-tax income of \$147,520, assuming:
 - a 5% down payment (\$19,765),
 - a 5% interest rate,
 - a 25-year amortization, and
 - \$1,500 additional monthly expenses (e.g. property taxes, insurance, utilities).
- In contrast, the average household income reported in the 2021 Census was \$104,000.



The Rental Market

According to the 2021 census, Saskatoon had 37,535 rental dwellings.

The Saskatoon rental market remains unaffordable for households with very low incomes (under \$17,000) and **low incomes** (\$17,000 to \$42,500). Based on 2021 income and average rental rates:

- Households with **very low incomes** cannot afford the average rent for **any** type of housing.
- Households with **low incomes** can afford **only select bachelor and one-bedroom units**.

This lack of affordable rental options places these households at high risk of homelessness or forces them into housing that does not meet their individual or family needs.

Low Vacancy Rates for Renters

Saskatoon's rental market is currently tight, making it difficult for renters to find suitable housing. According to the CMHC Rental Market Report – Fall 2024:

- The vacancy rate for purpose-built rental apartments is 2%, remaining steady from 2023 and down from 3.2% in 2022. In the northeast zone, the vacancy rate is as low as 1%.
- Rents increased across the board in 2024. The average rent for a two-bedroom purpose-built unit rose by 8.4%, reaching \$1,482.
- To afford average market rent of \$1,392, a household would need annual income of \$55,680.
- Newly completed units attracted strong demand, which commanded higher rents. Buildings constructed in 2015 or later maintained low vacancy rates, pushing rents above the average asking price.
- In contrast, units built between 1960 and 1974 offered below-average rents but had higher vacancy rates, reflecting a renter preference for newer units that typically offer modern features.

Increasing Housing Supply

Demand for residential land is influenced by factors such as population growth, household size, development density, interest rates, economic conditions, and overall housing affordability. Saskatoon's current land inventory and projected residential servicing over the next three years could accommodate 20,627 dwelling units, housing an estimated 49,505 people – based on the current average household size of 2.4 persons per household.

Of these units:

- 16,291 would come from existing lot inventory, and
- 4,336 would be from newly serviced lots.

Between 2027 and 2036, an additional 5,133 potential dwelling units could be added, accommodating approximately 11,498 residents, assuming the average household size decreases to 2.24 by 2036.

Saskatoon's population is projected to grow by nearly 89,000 people between 2022 and 2036. However, the city's existing and planned residential servicing capacity will only support about 61,000 residents, leaving the housing needs of approximately 28,000 residents unmet. This gap highlights a significant imbalance between projected housing demand and available supply.

To address this shortfall, coordinated and substantial efforts will be required to expand Saskatoon's housing supply and ensure future housing needs are met.

Housing Need in Saskatoon

Housing Needs Assessment

Understanding housing needs is essential for developing effective actions to address the urgent demand for affordable housing. In 2024, the City of Saskatoon, in partnership with the Community-University Institute for Social Research, completed its first comprehensive Housing Needs Assessment. This assessment aimed to identify the types of housing required to address housing insecurity and to incorporate the lived experiences of individuals facing homelessness and precarious housing situations.

The Housing Needs Assessment (2024) combines quantitative data with qualitative research, providing a comprehensive view of housing trends across the entire housing continuum. Key challenges identified include:

- **Lagging construction:** Due to inflation-driven increases in input costs, housing development has not kept pace with population growth.
- **Tightening rental market:** Declining rental vacancy rates have led to rising rents.
- **Lack of affordable alternatives:** There are insufficient affordable housing options for those who can't afford market rates.
- **Persistent Core Housing Need:** High rates of housing need persist among renters, particularly those who are Indigenous, single-parents, or seniors.
- **Rising homelessness:** The numbers of those experiencing homelessness continue to rise, partly driven by a lack of transitional housing options.
- **Shortage of social housing:** Including units for individuals with complex needs, long-term supportive housing, and shelters for those fleeing domestic violence.

"I'm going through treatment for addiction and was evicted from my place. When I finish treatment, I have nowhere to go. I've submitted multiple housing applications but haven't heard back from anyone. I'm worried about relapsing if I can't find a safe place to live after treatment."



To inform the assessment, interviews and focus groups were conducted with 97 individuals. Key themes that emerged include:

- The need for well-coordinated policies and programs across all levels of government, along with strong partnerships, and diverse housing options.
- The importance of reliable data on indicators such as vacancy rates, core housing need, and household demographics to guide strategy development.
- The necessity of ongoing education and public awareness campaigns.
- The need to streamline housing regulations and funding programs across levels of government.
- The importance of improving access to transit, amenities, and safety across neighbourhoods.

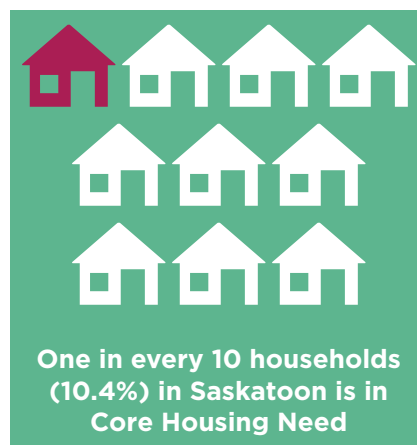
The Housing Needs Assessment provides a foundation to guide the City's future role, priorities, and strategies in addressing Saskatoon's housing challenges.

Our Current Housing Need

According to the Canada Mortgage and Housing Corporation (CMHC), a household is considered to be in **Core Housing Need** if it:

- Spends **30% or more** of its pre-tax income on shelter costs, and
- Lives in housing that falls below at least one of the following standards:
 - **Adequacy** (does not require major repairs); or
 - **Suitability** (the number of bedrooms meets the household's needs).

In 2021, 11,115 households in Saskatoon were experiencing Core Housing Need, representing 10.4% of all households – one in every ten.



Majority of households in Core Housing Need are one- and two-person households.

- 5,640 one-person households are in Core Housing Need (51% of all households in Core Housing Need)
- 2,440 two-person households are in Core Housing Need (22% of all households in Core Housing Need)

Renters are Disproportionately Affected.

- Nearly three quarters (73.5%) of households in Core Housing Need are renters.
- In total, 8,175 renter households are affected.
- All renting households in Core Housing Need earned less than \$68,000 annually
 - 51% earned between \$17,000 and \$42,500.
 - 40% earned less than \$17,000.

The number of renter households in Core Housing Need is projected to increase by 1,147 and 2,128 households between 2021 and 2027—an increase of 14% to 26%.

The high incidence among low-income renters, combined with a decline in homeownership, underscores the urgent need for affordable rental housing, especially for priority groups facing intersectional challenges.



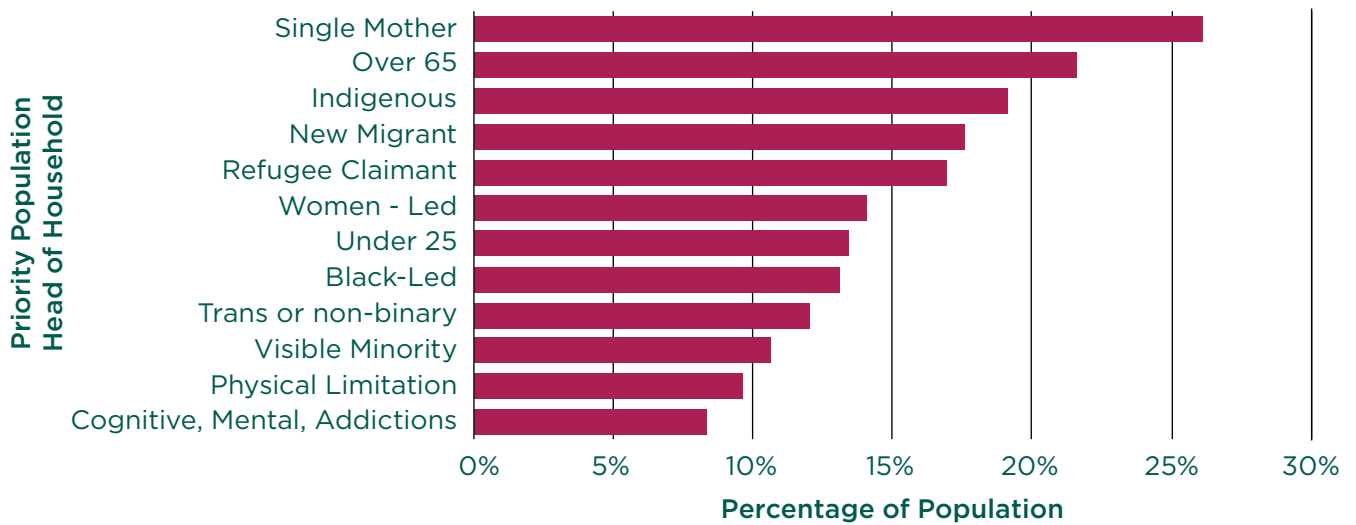
Priority Populations face higher rates of Core Housing Need.

The Housing Needs Assessment highlights the disproportionate impact on priority population groups, as defined by CMHC and aligned with the National Housing Strategy. Saskatoon has a high representation of:

- single mothers (26.1%)
- seniors (21.6%)
- Indigenous heads of household (19.1%)

These rates are significantly higher than the community-wide average of 10.4%, indicating a need for targeted housing solutions.

Figure 4: Percentage of different priority populations experiencing Core Housing Need in Saskatoon



This evidence of affordable housing needs in Saskatoon has informed the development of the Strategy and will help shape the priorities for future Affordable Housing investments. The focus will be on renters of the lowest income categories and priority groups who face intersectional challenges.

“I’m a 7-year-old girl living with my parents and two siblings in a small rental apartment. Since we arrived in Saskatoon several years ago, my family has struggled to find housing that can accommodate our extended family, including my grandparents and great aunt, who needs extra care. We’re on a waitlist for affordable housing, but units big enough for multigenerational families are hard to find.”

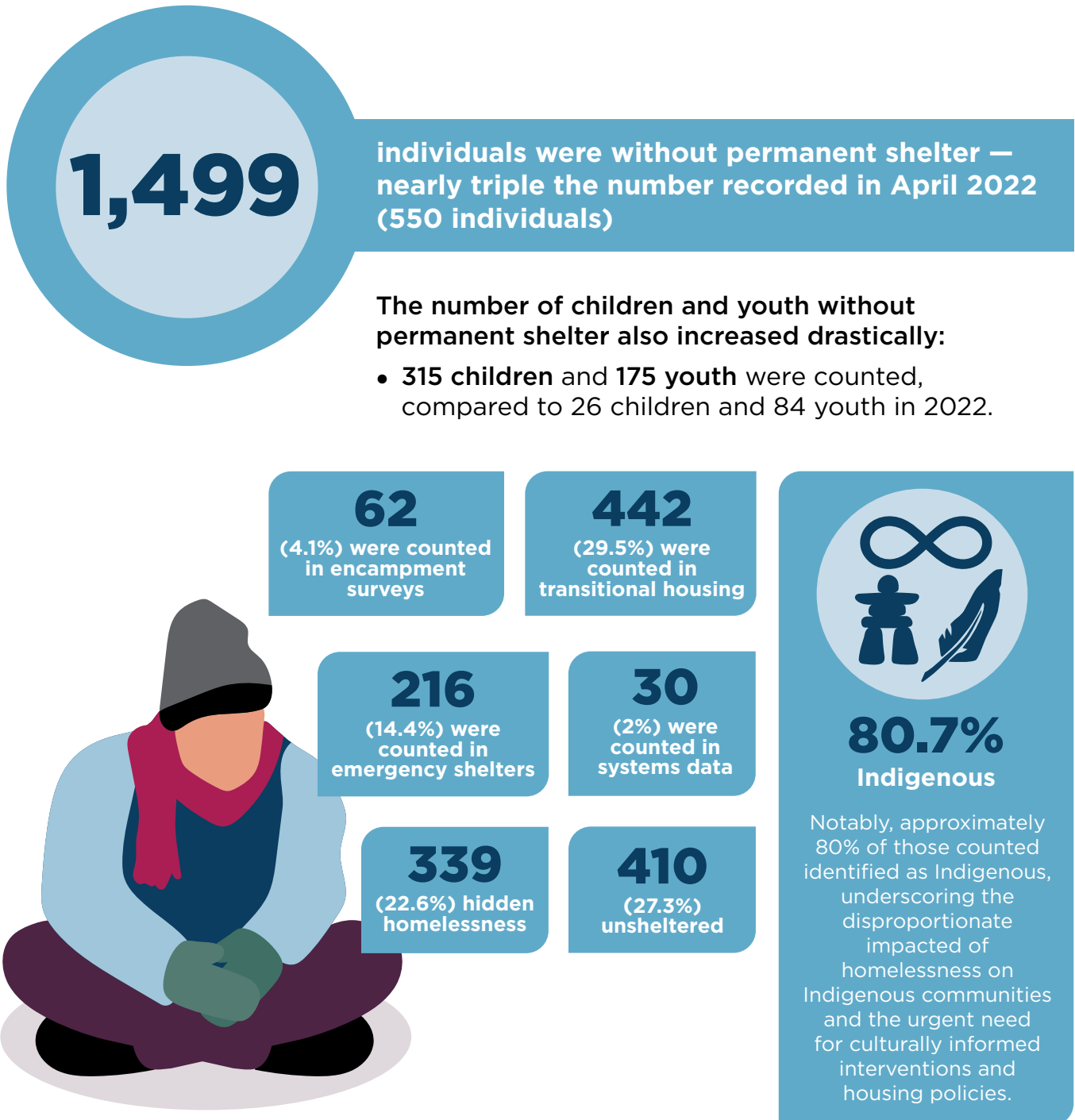


Homelessness is on the Rise

The number of individuals experiencing homelessness in Saskatoon currently exceeds the capacity of the homeless-serving sector. This shortage of resources prolongs both the duration and frequency of homelessness for many individuals. This situation is further worsened by a tightening rental market, where limited housing stock and rising rents reduce options for those most in need. As a result, waitlists for transitional, supportive and affordable housing are growing at an alarming rate.

Point-in-Time Count: October 2024

As part of Housing, Infrastructure and Communities Canada (HICC)'s Reaching Home initiative, Saskatoon conducted a Point-in-Time (PIT) Count in October 2024 to capture a 'snapshot' of homelessness in the city. The findings revealed:



Chronic Homelessness

Recent data shows:



These long wait times highlight the gap between affordable housing availability and the urgent needs of those without shelter, often forcing individuals into unsafe or unstable living situations.

Health Challenges Among Those Experiencing Homelessness

Individuals experiencing homelessness often face complex health care needs. The top three reported health challenges include:



Causes of Housing Loss

The PiT count also identified causes of housing loss:



When asked what would help them achieve stable housing:



The sharp rise in homelessness in Saskatoon—particularly among Indigenous populations, children, youth, and individuals with complex health needs—underscores a deepening housing crisis. Chronic homelessness, long waitlists, and limited affordable housing options reveal systemic gaps that require immediate and coordinated action. These findings highlight the need for targeted, inclusive, and data-informed strategies to ensure that all residents have access to safe, stable, and appropriate housing.

Affordable Housing Supply and Demand

Assessing housing demand in Saskatoon through the lens of household incomes and the affordability standard—where shelter costs remain at or below 30% of household income—offers a practical framework for understanding what is realistically attainable for residents. With Saskatoon’s population projected to reach 370,383 by 2036, addressing the growing demand across all housing types will be essential.

The tables below present a broad classification of housing type and income levels, rather than rigid categories. This flexible approach allows for a more responsive understanding of community needs, recognizing that affordability varies widely across households. Drawing on Saskatoon’s Housing Needs Assessment, the analysis identifies potential gaps in housing accessibility and affordability, providing valuable insights to guide future planning efforts.

Data sources for this analysis include the Housing Assessment Resource Tools (HART) dataset based on 2021 Census, the Canada Mortgage and Housing Corporation (CMHC), and local data collected during the Point-in-Time Homelessness Count.

It is important to note that household projections are not an exact science and that they rely on a “Business as Usual” model, which assumes that past trends will continue. These projections do not account for potential policy changes or major shifts in demographics and economic conditions. While useful for anticipating future growth patterns and housing needs, they should be viewed as a guide rather than a fixed forecast.

“I’m a senior living on a fixed income and currently renting a unit downtown. While my housing is stable, it’s far from essential services like my doctor and a grocery store. I’ve lost the ability to drive, so now I rely on taxis to access these services, which has become financially unsustainable. I want to relocate closer to amenities, but I simply can’t afford to move.”





Housing Supply

This table outlines Saskatoon’s current housing inventory and identifies the types of housing needed across various categories. The data reflects a combination of local counts and national datasets, providing a snapshot of both existing resources and emerging gaps.

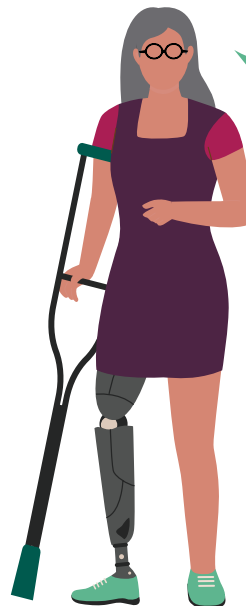
	Unsheltered/ Emergency Sheltered	Transitional Housing Supportive Housing	Subsidized Affordable Rental Below-Market Rental	Market Rental Affordable Home Ownership Market Home Ownership
Area Median Income	<20% Very Low Income	21-50% Low Income	51-80% Moderate Income	80-120+% Average & High Income
What do we currently have?	242 Permanent Emergency Shelter Beds (2024 PiT Count) 40 Temporary Shelter Beds (City)	4,470 Affordable Rental Units (HART) 457 transitional housing beds (2024 PiT Count)	4,470 subsidized 223 co-operative housing units (HART)	Market Rental (2024 CMHC Rental Market Report) 17,272 Private Apartments 1,195 Row House Units 3,844 Condominium Units
What type of housing is needed?	- Low-barrier shelter spaces	- Transitional housing units, including units for those leaving corrections - Rent geared to income - Indigenous-led housing - Small, accessible supportive housing units - Diverse supportive housing units - Senior’s housing	- Affordable and near market rental units - Purpose-built rental units - Indigenous-led housing - 1-bedroom units - Larger family sized units - Accessible units - Senior’s housing - Student housing	- 1-bedroom units - Larger family sized units - Market rental units - Affordable homeownership opportunities

Area Median Income (AMI)

is the median (not average) annual income of households in a defined geographic area. This means half of the households in that area earn more than the AMI, and half earn less.

In Saskatoon, the Area Median Income is **\$85,000**.

AMI is an important tool that helps policymakers allocate resources to support residents with low and moderate incomes.



“I’m in the hospital because I lost my leg to diabetes. Although I’m medically ready for discharge, I can’t go back to my apartment because it has too many stairs, making it inaccessible, even with a prosthetic. My extended hospital stay isn’t due to medical need but because I can’t find accessible housing”

Very Low and Low-Income Households – Housing Demand

This table shows the number of households in Saskatoon within the very low- and low-income categories, based on 2021 Census data. It highlights current affordability challenges and projects future housing needs. In 2021, no housing types were affordable for very low-income households, while bachelor and 1-bedroom units were considered affordable for low-income households.

Income Category	Very Low-Income Households (Less than \$17,000)	Low-Income Households (\$17,000 to \$42,500)
How many households rent their home? (2021)	2,160 households	11,660 households
How many households own their home? (2021)	1,050 households	6,575 households
What can households within this income bracket afford? (Based on 2021 Household Incomes / Average Rents)	\$425/month maximum* No housing options were affordable.	\$1,063/month maximum Bachelor and 1-Bedroom were affordable.
Projected Housing Demand by 2036 (rental and owner)	1,691 new households	10,084 new households

A **household** is “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)

This data underscores the urgent need for deeply affordable housing options, particularly for very low-income households who had no access to suitable housing in 2021. Expanding bachelor and 1-bedroom units, along with rent-gear-to-income programs, will be essential to meet future demand.

Moderate, Average and High-Income Households – Housing Demand

This table outlines the number of households in Saskatoon within the moderate, average and high-income categories, based on 2021 Census data. Households in these income brackets were able to afford all housing types available in the market at that time.

Income Category	Moderate Income Households (\$42,500 to \$68,000)	Average and High-Income Households (More than \$68,000)
How many households rent their home? (2021)	9,795 households	13,555 households
How many households own their home? (2021)	10,195 households	51,540 households
What can households within this income bracket afford? (Based on 2021 Household Incomes / Average Rents)	Up to \$1,700/month All housing types were affordable.	\$2,550/month or more All housing types were affordable.
Projected Housing Demand by 2036 (rental and owner)	11,450 new households	35,888 new households

This data highlights that while affordability is not a significant barrier for these income groups, their projected growth will drive significant demand for both rental and ownership housing by 2036.

Core Housing Need

Core Housing Need refers to households living in housing that is **unaffordable** (costs exceed 30% of income), and either **inadequate** (requires major repairs) or **unsuitable** (does not meet the household's size requirements). The following table shows the number of households in each income bracket experiencing Core Housing Need, based on 2021 Census data.

Income Category	Very Low-Income Households	Low-Income Households	Moderate Income Households	Average and High-Income Households
How many households rent their home and are in Core Housing Need? (2021)	870 households	5,950 households	1,355 households	None
How many households own their home and are in Core Housing Need? (2021)	385 households	2,070 households	485 households	None

This data highlights that **Core Housing Need is concentrated among very low-, low-, and moderate-income households**, with no reported need among higher-income groups. Addressing these gaps will be essential to improving housing equity and stability across Saskatoon.

2036 Housing Projections By Unit Type

The following table outlines the projected demand for housing units in Saskatoon by number of bedrooms, based on anticipated population growth by 2036. It compares total units from the 2021 Census with estimated totals for 2036, highlighting the additional units needed and the percentage increase required.

Number of Bedrooms	2021 Census	Estimated by 2036		
	Total Units (Owner and Rental)	Estimated Total Units (Owner and Rental)	Additional Units Needed	% Increase (Additional Units/2036 Total)
Bachelor	13,550	18,429	4,879	26%
One bedroom				
Two bedrooms	27,875	49,935	22,060	44%
Three bedrooms	32,230	45,310	13,080	28%
Four bedrooms	33,400	51,963	18,563	36%

To accommodate Saskatoon's anticipated growth by 2036, significant increases in housing units will be required across all bedroom types.



THE STRATEGY IN ACTION

Section 3 of the Housing Strategy outlines the specific actions, objectives and tasks necessary to achieve the Strategy's goals. This section transforms the strategic vision into practical steps, serving as a roadmap for implementation. The tables in this section are structured to systematically organize these actions, detailing objectives, specific initiatives, the City's role, and timelines for completion.

How to Read the Implementation Tables

The implementation tables provide a comprehensive overview of planned actions aligned with the Strategy's goals. Each table includes the following components:

- **Objectives** - broad categories of action that support the overall goals of the Strategy.
- **Actions** - initiatives designed to fulfill the Strategy's objectives.
- **Tasks** - specific steps required to carry out each action.

Role of the City

These columns outline what role(s) the City will take in executing each Action or Task, based on the roles described in Section 2:

	Research & Innovate (38 Tasks)		Educate (18 Tasks)
	Partner & Convene (38 Tasks)		Regulate (11 Tasks)
	Invest (15 Tasks)		Monitor (13 Tasks)
	Advocate (15 Tasks)		

Timeline

The timeline indicates when each action is expected to begin, based on its priority and level of need:

- **Now** (1-2 years)
- **Next** (3-4 years)
- **Later** (5+ years)

Please note that the prioritization of items may shift over the course of the Strategy's five years implementation. Projects may be re-evaluated and re-prioritized as funding, progress and strategic priorities evolve.



Goals

The Housing Strategy is guided by five key goals, each developed through best practices research, data from the Housing Needs Assessment, and extensive community engagement. These goals are designed to support the creation of a safe, inclusive, and resilient community where everyone has the opportunity to thrive.

GOAL 1:

Diversify Housing Options to Offer More Choices and Improve Affordability Across Saskatoon

This goal focuses on expanding the range of housing options to better meet the evolving needs of residents. By increasing the availability of diverse and non-traditional market housing, Saskatoon can support sustainable growth and enhance access to various styles of affordable housing.

GOAL 2:

Increase the Supply of New Affordable Housing while Preserving Existing Rental Stock

To meet the growing demand for affordable housing, this goal emphasizes both the development of new units and the preservation of existing rental properties. Key strategies include making land available for affordable housing development, leveraging city-owned assets, and creating incentive programs to support both new construction and the maintenance of the current housing stock.

GOAL 3:

Strengthen Collaboration Across Governments, the Private Sector and Community Organizations

This goal aims to foster strong partnerships and build trust within the affordable housing sector. It emphasizes collaboration with Indigenous housing providers, all levels of government, private sector stakeholders, and community organizations to deliver effective housing solutions that reflect Saskatoon's diverse needs.

GOAL 4:


Raise Awareness of Housing Needs in Saskatoon and the Benefits of Affordable Housing

Raising public awareness is critical to advancing affordable housing initiatives. This goal focuses on collecting and monitoring high-quality housing data, promoting evidence-based decision-making, and ensuring that residents are well-informed about housing challenges and solutions.

GOAL 5:

Facilitate Equitable Housing Opportunities for Priority Populations

This goal aims to ensure that Saskatoon's priority populations have fair and equitable access to housing. It involves identifying and addressing specific housing needs through research, coordinated funding, and supportive housing programs, ultimately fostering a more inclusive and supportive housing environment for all.

**Items marked with this icon  align with the objectives and actions identified in the Saskatoon Homelessness Action Plan.*

***Items marked with this icon  are initiatives approved through the City's Housing Action Plan (Housing Accelerator Fund).*

Implementation Plan



Diversify Housing Options to Offer More Choices and Improve Affordability Across Saskatoon

Objective 1.1

A diverse range of housing options are available and supported

Action 1.1.1 – Encourage Tiny Home Development

Tasks	City’s Role	Timeline
1.1.1.a Explore potential amendments to the Zoning Bylaw and Building Bylaw to define and support tiny home development.	Research & Innovate	Now
1.1.1.b Explore opportunities for a pilot project in collaboration with community partners.	Partner & Convene; Invest	Next

Action 1.1.2 – Support Adaptive Reuse of Non-Residential Buildings to Housing

Tasks	City’s Role	Timeline
1.1.2.a Research and consider amendments to the Official Community Plan, Zoning Bylaw and Building Bylaw to enable repurposing non-residential uses into housing.	Research & Innovate; Regulate; Advocate	Now
1.1.2.b Develop incentives for adaptive reuse projects that support affordable housing	Invest	Next

Action 1.1.3 – Increase Housing Density Near Post-Secondary Institutions

Tasks	City’s Role	Timeline
1.1.3.a Collaborate with post-secondary institutions to assess student housing needs.	Research & Innovate; Partner & Convene	Now
1.1.3.b Develop options to increase density near post-secondary institutions with student-appropriate housing.	Research & Innovate; Invest	Next

Action 1.1.4 – Support the Development of Alternative Living Models (e.g., Cooperative, Cohousing)

Tasks	City’s Role	Timeline
1.1.4.a Research and develop resources that encourage and promote cooperative housing.	Research & Innovate; Educate	Now



GOAL

1

Diversify Housing Options to Offer More Choices and Improve Affordability Across Saskatoon

Action 1.1.5 – Investigate and Develop a Program to Support Community Land Trusts **SHAP**

Tasks	City’s Role	Timeline
1.1.5.a Research Community Land Trust models and explore local implementation.	Research & Innovate; Educate; Invest	Now
1.1.5.b Develop a roadmap to support and incentivize Community Land Trusts, including Indigenous-led Community Land Trusts	Invest; Educate	Next

Action 1.1.6 – Support Accessory Dwelling Unit (ADU) Development 

Tasks	City’s Role	Timeline
1.1.6.a Research opportunities and consider amendments to the OCP and Zoning Bylaw to allow for secondary suites in additional locations.	Research & Innovate; Regulate; Advocate	Now
1.1.6.b Develop a Legalized Existing Suite (LES) program for secondary suites in semi-detached dwellings.	Partner & Convene; Educate; Regulate	Next
1.1.6.c Develop and implement a Model Build Program.	Partner & Convene; Regulate	Now
1.1.6.d Develop, maintain and promote pre-approved development concepts for various housing types.	Research & Innovate; Educate; Regulate	Next

Action 1.1.7 – Promote Modular and Prefabricated Housing as a Rapid Deployment Option

Tasks	City’s Role	Timeline
1.1.7.a Pilot modular housing developments in partnership with the private sector.	Research & Innovate; Partner & Convene	Now



GOAL 2

Increase the Supply of New Affordable Housing while Preserving the Existing Rental Stock

Objective 2.1

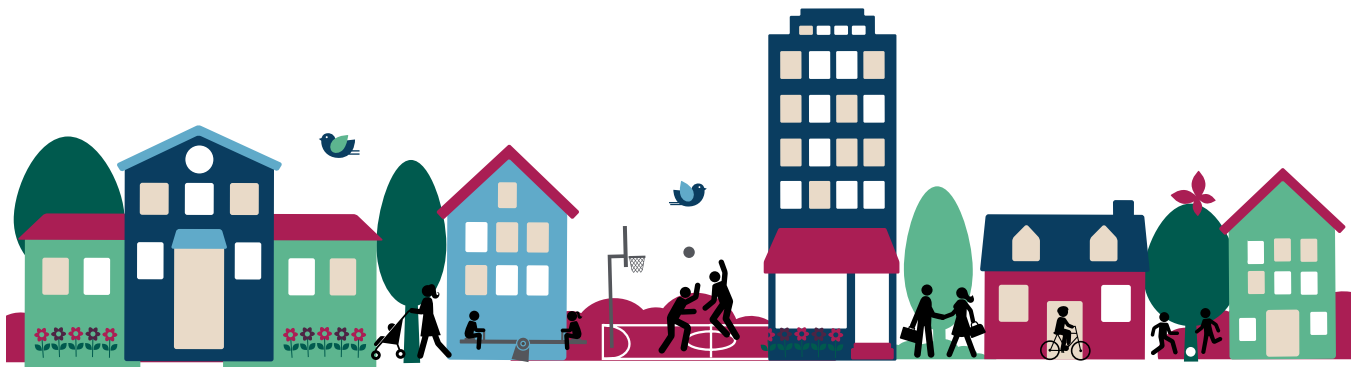
Adequate land is available to support affordable housing development across Saskatoon

Action 2.1.1 – Develop a Framework for City-Owned Land Acquisition and Disposition **SHAP**

Tasks		City's Role	Timeline
2.1.1.a	Draft a strategy for City-owned land acquisition and disposition that includes establishing a process to proactively acquire and de-risk (e.g., amend land use, complete infrastructure improvements, etc.) land to develop long-term affordable housing.	Research & Innovate; Partner & Convene	Now
2.1.1.b	Establish an inventory of publicly owned land suitable for affordable housing (Municipal, Provincial and Federal).	Partner & Convene; Educate; Monitor; Invest	Now

Action 2.1.2 – Leverage City-Owned Land and Civic Facility Opportunities **SHAP**

Tasks		City's Role	Timeline
2.1.2.a	Research leasing options for city-owned land for affordable housing.	Research & Innovate; Partner & Convene	Now
2.1.2.b	Explore co-location opportunities for supportive or transitional housing with new and existing municipal facilities (e.g., fire halls, libraries and civic centres).	Partner & Convene; Invest	Now
2.1.2.c	Update policies, plans and bylaws to support types of affordable housing alongside new municipal facilities.	Research & Innovate; Regulate	Next



GOAL

2

Increase the Supply of New Affordable Housing while Preserving the Existing Rental Stock

Objective 2.2

Incentive programs are available to support affordable housing development

Action 2.2.1 – Create New Incentive Programs that Support Affordable Housing **SHAP** 

Tasks	City’s Role	Timeline
<p>2.2.1.a Partner with housing providers to identify effective incentives for preserving and increasing affordable housing. SHAP</p> <p>These may include but are not limited to:</p> <ul style="list-style-type: none"> • Rental repairs and renovations • Landlords to offer energy efficient rental units • New first time homebuyers • Property tax relief for affordable housing providers • Permit fees and utility connection costs for new affordable housing units • Conversion of existing rental units into affordable housing • Density bonusing or cash-in-lieu options for affordable housing 	Partner & Convene	Now
2.2.1.b Explore new incentive programs that align with incentives offered by other levels of government.	Research & Innovate; Invest	Now
2.2.1.c Update the Innovative Housing Incentives Policy to reflect current needs.	Research & Innovate; Regulate	Now
2.2.1.d Review tax abatement legislation and investigate options for extending abatements beyond 5 years for transitional and supportive housing developments. SHAP	Research & Innovate	Now

Action 2.2.2 – Create a Seed Funding Program

Tasks	City’s Role	Timeline
2.2.2.a Research options to support pre-development and early-stage development activities.	Research & Innovate; Invest; Educate	Now

Action 2.2.3 – Maintain and Continue to Invest in the Affordable Housing Reserve to Supplement Provincial and Federal Funding for Affordable Housing

Tasks	City’s Role	Timeline
2.2.3.a Identify innovative funding solutions and sources.	Research & Innovate; Invest; Educate	Next
2.2.3.b Develop a financial plan	Research & Innovate; Invest	Next

GOAL 2

Increase the Supply of New Affordable Housing while Preserving the Existing Rental Stock

Objective 2.3

City policies and bylaws support affordable housing growth


Action 2.3.1 – Explore Options for Inclusionary Zoning

Tasks	City's Role	Timeline
2.3.1.a Research policy options that would require a minimum percentage of affordable units to be developed within multi-unit developments (MUDs).	Research & Innovate	Now

Action 2.3.2 – Pre-designate Land on Concept Plans for Affordable Housing

Tasks	City's Role	Timeline
2.3.2.a Consider a process to pre-designate land in concept plans for affordable housing opportunities, including a review of existing concept plans.	Research & Innovate; Partner & Convene	Now

Action 2.3.3 – Expand Internal Support for Affordable Housing Developers

Tasks	City's Role	Timeline
2.3.3.a Develop an Affordable Housing Concierge/Liaison Program. 	Research & Innovate; Partner & Convene	Now

Action 2.3.4 – Accelerate Housing Development in the Downtown

Tasks	City's Role	Timeline
2.3.4.a Develop the City Centre and District Plan to prioritize residential development in the City Centre.	Research & Innovate	Complete

Action 2.3.5 – Implement New Corridor Zoning Districts

Tasks	City's Role	Timeline
2.3.5.a Amend the Official Community Plan and Zoning Bylaw to increase density in Corridor Growth Areas	Research & Innovate; Partner & Convene	Complete

Action 2.3.6 – Encourage Missing Middle Housing

Tasks	City's Role	Timeline
2.3.6.a Amend the Zoning Bylaw to permit four-unit dwellings as-of-right city-wide.	Research & Innovate	Complete
2.3.6.b Amend the Zoning Bylaw to permit multiple-unit residential development in the Transit Development Area.	Research & Innovate	Complete



GOAL

2

Increase the Supply of New Affordable Housing while Preserving the Existing Rental Stock

Objective 2.4

Long-term sustained financial support for affordable housing **SHAP**

Action 2.4.1 – Investigate Alternative Financing Methods

Tasks	City’s Role	Timeline
2.4.1.a Research innovative financing options for affordable housing development.	Research & Innovate	Now

Action 2.4.2 – Allocate a Portion of the Neighbourhood Land Development Fund (NLDF) Profits to Fund the Affordable Housing Program

Tasks	City’s Role	Timeline
2.4.2.a Determine an annual percentage of Neighbourhood Land Development Fund (NLDF) profits to support affordable housing.	Invest	Now

Action 2.4.3 – Adapt Off-Site Levy Exemptions for Affordable Housing

Tasks	City’s Role	Timeline
2.4.3.a Research impacts and options of expanding development charge exemptions and/or pursuing a rebate program.	Research & Innovate; Regulate	Now



GOAL 2

Increase the Supply of New Affordable Housing while Preserving the Existing Rental Stock

Objective 2.5

Housing is in good condition, including existing rental stock

Action 2.5.1 – Research Options for Managing Vacant and Underutilized Properties **SHAP**

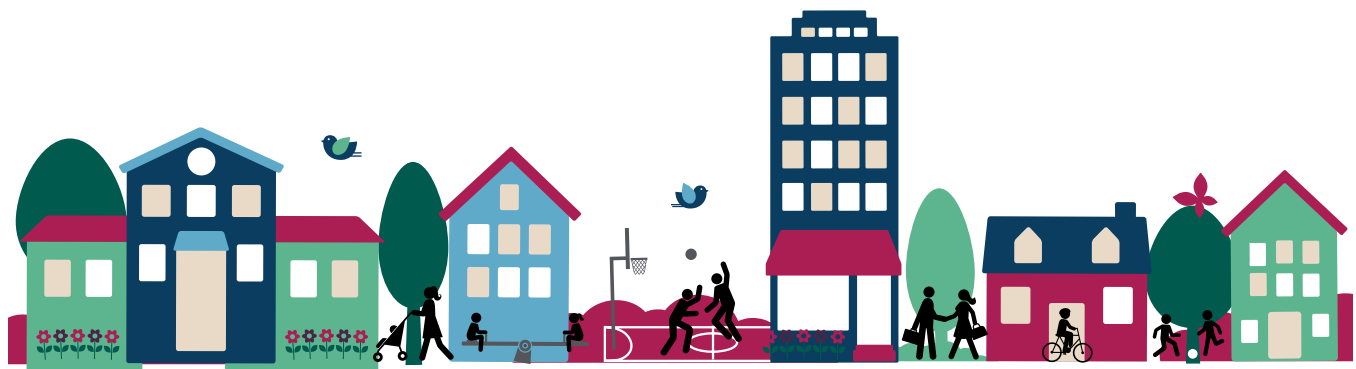
Tasks	City's Role	Timeline
2.5.1.a Conduct an inventory and explore options to manage and monitor vacant and underutilized properties. SHAP	Monitor	Later

Objective 2.6

Efficient and resilient design reduces utility costs and climate risks

Action 2.6.1 – Explore Innovative Solutions to Encourage Sustainable and Climate-Resilient Affordable Housing

Tasks	City's Role	Timeline
2.6.1.a Research and develop resources to support environmentally sustainable and climate-resilient affordable housing.	Research & Innovate; Educate; Invest	Next
2.6.1.b Integrate sustainability best practices into housing to be co-located with municipal facilities.	Research & Innovate; Educate	Next
2.6.1.c Explore pilot projects for the development of environmentally sustainable and climate-resilient housing.	Research & Innovate; Partner & Convene	Next
2.6.1.d Develop public education materials on environmentally sustainable housing and resilience strategies.	Educate	Next



GOAL**3****Strengthen Collaboration Across Governments, the Private Sector and Community Organizations****Objective 3.1****Strong collaboration with First Nations, Indigenous organizations and governments****Action 3.1.1 – Engage in Ongoing Dialogue and Partnerships**

Tasks	City's Role	Timeline
3.1.1.a Hold regular meetings with First Nations, Indigenous governments and organizations to discuss housing initiatives and programs.	Partner & Convene; Advocate	Now
3.1.1.b Identify ways the City can support and prioritize Indigenous-led housing initiatives.	Partner & Convene	Now
3.1.1.c Explore opportunities to work with partners to integrate Indigenous culture into the design of new affordable housing to support culturally-appropriate spaces and programs.	Partner & Convene; Research & Innovate	Now

Objective 3.2**Strong communication and collaboration within the affordable housing sector****Action 3.2.1 – Maintain Ongoing Engagement with Affordable Housing Collaborators**

Tasks	City's Role	Timeline
3.2.1.a Hold regular meetings with housing partners to align initiatives and programs with the Strategy.	Partner & Convene	Now
3.2.1.b Research and identify gaps in Saskatoon's affordable housing sector.	Research & Innovate; Partner & Convene	Next

Action 3.2.2 – Establish an Affordable Housing Working Group

Tasks	City's Role	Timeline
3.2.2.a Convene a working group, define its mandate, set goals and establish timelines.	Partner & Convene; Advocate; Monitor	Now

GOAL
3

**Strengthen Collaboration Across Governments,
the Private Sector and Community Organizations**

Action 3.2.3 – Collaborate with Other Municipalities to Identify Shared Advocacy Priorities

Tasks	City's Role	Timeline
3.2.3.a Identify common interests and advocate jointly to federal and provincial governments for legislative changes that support affordable housing.	Research & Innovate; Partner & Convene; Advocate	Now
3.2.3.b Advocate to the federal government for the development of an affordable rental acquisition strategy or fund.	Advocate	Now
3.2.3.c Create a consolidated list of, and advocate for, potential policy or program enhancements to accelerate affordable housing.	Advocate; Monitor	Next

Action 3.2.4 – Advocate for Equitable Funding Access for Saskatoon **SHAP**

Tasks	City's Role	Timeline
3.2.4.a Engage proactively with other levels of government and partners to align funding opportunities for affordable housing. 🏠	Partner & Convene; Advocate	Now
3.2.4.b Advocate for the removal of legislative barriers at the federal and provincial levels to enable and accelerate affordable housing.	Research & Innovate; Advocate	Now
3.2.4.c Administer federal and provincial programs that provide housing funding through municipalities.	Partner & Convene	Now
3.2.4.d Advocate to the provincial government to pursue rental repair options for existing rental properties.	Advocate	Now
3.2.4.e Advocate to all levels of government for affordable housing development on government-owned land. SHAP	Partner & Convene; Advocate	Next

Action 3.2.5 – Develop a Communications and Advocacy Strategy

Tasks	City's Role	Timeline
3.2.5.a Create a communications plan to promote housing initiatives, celebrate success, and build public support.	Advocate; Educate	Now



GOAL

4

Raise Awareness of Housing Needs in Saskatoon and the Benefits of Affordable Housing

Objective 4.1

High-quality housing data is collected and monitored

Action 4.1.1 – Expand Research to Support Housing Outcomes Along the Continuum and Monitor Development

Tasks	City's Role	Timeline
4.1.1.a Develop and maintain a Housing Dashboard to continuously share data on housing supply and demand	Research & Innovate; Educate; Monitor	Now
4.1.1.b Create inventories to track affordable housing and preservation efforts, including monitoring affordability terms.	Research & Innovate; Educate; Monitor	Next
4.1.1.c Update the Housing Needs Assessment every five years. SHAP	Research & Innovate; Monitor	Later

Action 4.1.2 – Strengthen Partnerships to Enhance the Quality of Housing Data **SHAP**

Tasks	City's Role	Timeline
4.1.2.a Determine areas where affordable housing research is required and support partnerships to expand research opportunities, including collaboration and coordination of housing research with the University of Saskatchewan. SHAP	Partner & Convene	Next
4.1.2.b Develop a comprehensive data strategy that includes housing and social indicators to identify community needs in a timely and adaptive manner. SHAP	Research & Innovate; Partner & Convene	Now



GOAL 4

Raise Awareness of Housing Needs in Saskatoon and the Benefits of Affordable Housing

Objective 4.2

There is public understanding of affordable housing and available programs

Action 4.2.1 – Create a Dedicated Website

Tasks	City's Role	Timeline
4.2.1.a Develop and maintain a website with accessible information on affordable housing programs.	Educate	Now

Action 4.2.2 – Revamp and Distribute Educational Materials **SHAP**

Tasks	City's Role	Timeline
4.2.2.a Develop a comprehensive education strategy to address common concerns and highlight the community-wide benefits of affordable housing.	Research & Innovate; Educate; Monitor	Now
4.2.2.b Create and distribute a comprehensive Housing Handbook that provides information on housing options, tenant rights and other relevant topics.	Research & Innovate; Partner & Convene; Educate	Next

Action 4.2.3 – Expand Awareness of the Rent Ed Program **SHAP**

Tasks	City's Role	Timeline
4.2.3.a Collaborate with Camponi Housing Corporation and the Saskatoon Housing Authority to promote the Rent Ed program and encourage private landlords to recognize the certificate in lieu of references.	Partner & Convene; Educate	Now

Objective 4.3

Housing affordability is prioritized in City plans, policies, and bylaws

Action 4.3.1 – Set and Monitor Affordable Housing Supply Targets

Tasks	City's Role	Timeline
4.3.1.a Establish annual housing supply targets and monitor and report back on progress.	Partner & Convene; Monitor	Now



GOAL

5

Facilitate Equitable Housing Opportunities for Priority Populations

Objective 5.1

The needs of priority populations are understood and well-researched in Saskatoon

Action 5.1.1 – Improve the Collection, Management and Dissemination of Data Regarding the Needs of Priority Populations to Build a Shared Understanding of these Needs Among Housing System Partners in Saskatoon

Tasks	City’s Role	Timeline
5.1.1.a Utilize the Coordinated Access data to identify and monitor housing needs of those facing housing insecurity.	Research & Innovate; Partner & Convene; Monitor	Now
5.1.1.b Continue to support Point-in-Time (PIT) Homelessness Counts.	Research & Innovate; Partner & Convene	Now/ Next
5.1.1.c Establish regular working groups to understand data needs and gaps.	Research & Innovate; Partner & Convene; Advocate; Educate; Monitor	Now

Action 5.1.2 – Explore Opportunities for Changes to City plans, Policies and Bylaws to Support Housing for Priority Populations

Tasks	City’s Role	Timeline
5.1.2.a Review and propose amendments to the Official Community Plan and Zoning Bylaw to support neighbourhood-oriented supportive housing (incl. Residential Care Homes).	Research & Innovate; Regulate	Complete

Action 5.1.3 – Expand Community Engagement and Lived Experiences Integration for Priority Populations

Tasks	City’s Role	Timeline
5.1.3.a Establish a lived experiences advisory panel to inform housing policy and program design.	Partner & Convene	Now

GOAL
5

Facilitate Equitable Housing Opportunities for Priority Populations

Objective 5.2

Funding and programming opportunities for priority populations are coordinated

Action 5.2.1 – Develop Regular Reporting Expectations to Demonstrate Progress Made Towards Addressing the Needs of Priority Populations

Tasks	City’s Role	Timeline
5.2.1.a Create a regular reporting schedule for all partners working to address priority population needs.	Partner & Convene	Next
5.2.1.b Build on the ongoing work of the Coordinated Access system and continue to prioritize funding for housing initiatives that serve priority populations and utilize Coordinated Access/HIFIS.	Research & Innovate; Monitor	Now

Action 5.2.2 – Review Programs and Partnerships Impacting Housing Outcomes for Priority Populations

Tasks	City’s Role	Timeline
5.2.2.a Explore targeted programs and services tailored to the specific needs of priority population groups.	Research & Innovate; Partner & Convene; Incentivize	Next
5.2.2.b Proactively engage community partners and other levels of government to align funding opportunities and service delivery.	Partner & Convene; Advocate	Now

Objective 5.3

Options for transitional and supportive housing programs are available to meet the needs of priority populations

Action 5.3.1 – Prioritize the Integration of Culturally Specific Supportive and Complex Care Housing Programs 🏠

Tasks	City’s Role	Timeline
5.3.1.a Research best practices for culturally specific supportive and complex care housing and programming.	Research & Innovate	Next
5.3.1.b Explore funding partnerships with other levels of government and organizations for supportive housing programs.	Partner & Convene; Advocate; Invest	Now
5.3.1.c Develop an incentive program to support transitional and supportive housing.	Research & Innovate; Partner & Convene; Invest	Next



Monitoring and Reporting Framework

To ensure transparency, accountability, and continuous improvement, the City will implement a robust monitoring and reporting framework to track progress on the Housing Strategy.

Annual Reporting

Annual report cards will measure progress using the Strategy's **Measures of Success**, evaluate performance, and set targets for the next two years.

- These report cards will align with municipal budget cycles and be published on the City's website.

Alternative reporting methods will be developed to ensure accessibility for all community partners, including individuals experiencing homelessness.

Five-Year Review

Every five years, the Strategy will be reviewed and updated based on:

- Comprehensive engagement with collaborators and the public to assess successes and identify areas for improvement.
- Updated Housing Needs Assessment to reflect new data and emerging priorities.

These reviews will ensure the Strategy remains a living document, responsive to Saskatoon's evolving housing landscape.

Strategic Flexibility

The Strategy is designed to be **adaptive**, allowing the City to respond quickly to new programs, funding opportunities, and emerging housing needs. Adjustments to the implementation plan will be informed by:

- Performance outcomes from the annual report card.
- Trends in the external housing environment, including annual **CMHC reports** and other relevant data.



Measures of Success

To track progress toward the Strategy’s goals, the following indicators will be used. These are suggested benchmarks and may evolve as the Strategy is implemented.

GOAL 1: Diversify housing options to offer more choices and improve affordability across Saskatoon

How will we measure success?	<ul style="list-style-type: none"> ● Number of successful applications to City-led programs for affordable and alternative forms of housing ● Number of City-owned parcels sold or leased for affordable housing development ● Number of parcels acquired for affordable housing development ● Number of municipal facilities co-located with non-market housing ● Number of alternative living models of housing (cooperatives, cohousing, etc.) submitting applications and receiving approval for affordable housing development
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GOAL 2: Increase the Supply of New Affordable Housing While Preserving the Existing Rental Stock

How will we measure success?	<ul style="list-style-type: none"> ● Number of sites that are pre-designated for purpose-built rental and affordable housing ● Amount of funding allocated to the City’s incentive program ● Number of affordable housing units constructed ● Number of new units co-located with municipal facilities ● Number of development approvals expedited by the Affordable Housing Liaison program ● Number of sites with waived off-site levies for affordable housing ● Number of units supported through funding programs
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GOAL 3: Strengthen Collaboration Across Governments, the Private Sector and Community Organizations

How will we measure success?	<ul style="list-style-type: none"> ● Number of collaborators engaged with for affordable housing development opportunities ● Number of collaborators supported by the Affordable Housing Liaison program ● Number of new projects in partnership with First Nations, Indigenous organizations and governments ● Frequency of annual meetings with housing collaborators ● Amount of municipal funding leveraged from other orders of government
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GOAL 4: Raise Awareness of Housing Needs in Saskatoon and the Benefits of Affordable Housing

How will we measure success?	<ul style="list-style-type: none"> ● Number of website and dashboard interactions ● Affordable Housing is positively mentioned in the City’s Civic Satisfaction & Performance Survey ● Frequency and/or number of new housing data updates on dashboard ● High-level sentiment in response to public education strategy (e.g. media articles) ● Number of successful housing-related amendments brought forward to City Council for consideration
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GOAL 5: Facilitate Equitable Housing Opportunities for Priority Populations

How will we measure success?	<ul style="list-style-type: none"> ● Point-in-Time (PiT) Homelessness Count results ● By-Names List Data: Wait times for accessing appropriate housing and support services have decreased <ul style="list-style-type: none"> ○ The number of individuals and families on the waiting list has decreased ○ The time it takes to get housing after being added to a waitlist has decreased ● Lived Experience panel reports positive feedback and progress for priority populations during engagement sessions ● Number of homes created through City programming/incentives to support the housing needs of priority populations ● Reduction in Core Housing Need among priority populations
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APPENDIX 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 Housing² Housing units that are affordable to low-income households with incomes below the Saskatchewan Household Income Maximums while spending no more than 30 percent of their income on housing.

Affordable Housing Provider - An organization or business that develops, owns, and operates affordable and/or social housing that is rented below market average.

Affordable Home Ownership² Housing that is priced below similar units in the open market and made available with minimal assistance (usually a down payment grant) from a government, charity, or homebuilder to enable the household to qualify for a mortgage to purchase a home.

Affordable Rental Housing³ Housing that is available at below market rents, usually because of a subsidy from government, a charitable organization, or private homebuilder. To qualify for affordable rental housing, households must have income below the Saskatchewan Household Income Maximums (SHIMs) as defined by the SHC and the City. The SHIMs are based on the number of bedrooms required by the household.

Area Median Household Income - Refers to the median income of all households in a defined geographical area.

By-Names-List (BNL) - A real time list of all known people experiencing homelessness, in Saskatoon, who have interacted with HIFIS (Homeless Individuals and Families Information System), which includes key data to support prioritization.

Coordinated Access - A system used to streamline access to housing and support services for individuals and families experiencing homelessness. Coordinated Access operates within a data management system referred to as HIFIS (Homeless Individuals and Families Information System).

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)

Cooperative Housing¹ A type of residential housing whereby the owners make democratic decisions regarding their living conditions and do not own their units outright; each resident is a shareholder in the corporation that owns the land and rent is often far less expensive than market rent.

Entry-level Ownership Housing³ Entry-level homes are modest in size with basic features that are typical of what first time homebuyers would purchase. Entry-level homebuyers can afford to pay market prices; however, the market does not always create an adequate supply of entry-level homes particularly when the housing market is booming. Direct financial support is not provided for entry-level housing; however, governments will sometimes provide financing (low-interest loans), land pre-designation, and other tools to ensure that adequate supplies of entry-level housing are being constructed.

Homelessness describes the situation of an individual or family without stable, permanent, appropriate housing, or the immediate prospect, means, and ability of acquiring it. Homelessness encompasses a range of physical living situations, including:

- **Unsheltered Homelessness** – without any form of shelter and residing in public places (i.e. streets, park, vacant buildings) or in areas not fit for habitation (i.e. cars)
- **Encampments** – outdoor locations with a group of tents, makeshift shelters or other long-term outdoor settlements, where two or more individuals are staying.
- **Hidden Homelessness** – individuals experiencing hidden homelessness include those living temporarily with others without guaranteed residency (i.e. couch surfing) and staying in short-term rentals without secure tenure (i.e. self-funded motel/hotel stays).
- **Sheltered Homelessness** – individuals residing in emergency shelters. It may include people who receive hotel/motel vouchers in lieu of emergency shelter. It does not include people who have security of tenure or who are in social or supported/subsidized housing.

Household refers to 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 is 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 Needs Assessment: 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)

Low-Income Household ² Any household that has a gross annual household income at or below the Saskatchewan Household Income Maximums as calculated by the Saskatchewan Housing Corporation and adjusted from time to time.

Non-Market Housing ¹ is operated, funded, or created through direct government subsidies. It includes other categories based on level of need by the residents, segmented into categories of Affordable Housing and Social Housing.

Priority Populations – Canada’s National Housing Strategy has identified groups of people who are disproportionately in housing need or experience other barriers to housing. Priority groups are currently defined to include survivors of gender-based violence; seniors; young adults; Indigenous peoples; people with disabilities; people dealing with mental health and addiction issues; veterans; 2SLGBTQIA+; racialized groups; recent immigrants (especially refugees); people experiencing or at risk of homelessness.

Purpose-Built Rental Housing ² A multiple-unit dwelling comprised of, or partially comprised of, residential rental units which will remain as rental units for a period of not less than 15 years from date of completion.

Transitional Housing ¹ Short-term accommodation with a flexible length of stay limit, accompanied by supports.

References:

- ¹ **Edmonton’s Housing Strategy**
- ² **Innovative Housing Policy**
- ³ **Home Buyers’ Plan (HBP)**
- ⁴ **CMHC**



APPENDIX 2: HOUSING STRATEGY DEVELOPMENT

How was this Strategy prepared?

Housing Saskatoon (2025-2030) was prepared by the City of Saskatoon's Planning and Development Department between January 2024 and June 2025.

The Strategy was shaped by numerous data sources and activities, including:

- **Evaluation of the Previous Strategy:** Assessing the outcomes and lessons learned from the prior strategy.
- **Research of Best Practices and Jurisdictional Scan:** Investigating successful approaches and policies from other regions.
- **Analysis of Linked City Plans and Priorities:** Ensuring alignment with existing municipal plans and strategic priorities.
- **Stakeholder Engagement:** Conducting consultations with internal and external stakeholders, including: public surveys, workshops, interviews and focus groups.
- **Development of the Housing Needs Assessment:** Creating a detailed assessment to identify and understand housing needs.

The City actively collaborated with numerous housing and support service sector organizations to evaluate progress made on the previous Housing Business Plan and to inform new strategies aimed at increasing the supply of affordable housing. This included input from individuals with lived and living experiences of housing precarity and homelessness, as documented in the Housing Needs Assessment.

To ensure a broad understanding of community priorities, nearly 1,000 Saskatoon residents participated in two public engagement surveys. These surveys revealed that the majority of participants believe affordable housing significantly enhances the quality of life in Saskatoon. The complete survey results are available [here](#). Highlights from the survey include:

Support for More Affordable Housing

- 92% strongly agree or agree that the average, hard-working Saskatoon resident may need affordable housing.
- 87% strongly agree or agree that affordable housing makes Saskatoon a better place to live.
- 85% strongly agree or agree that providing more affordable housing creates a safer city.
- 75% strongly agreed that some families in Saskatoon cannot afford housing that is suitable for the size or needs of their family.
- 72% strongly disagree or disagree that with hard work, anyone can afford suitable housing in Saskatoon.



Public Support to Use City Funding for Affordable Housing

- 66% strongly disagree or disagree that municipal tax dollars would be better spent on other public services besides affordable housing.
- 79% indicated that the City of Saskatoon should invest more on affordable housing for low-income families.

Preference was demonstrated for funding to be directed towards increased supply of new affordable and supportive units and converting existing housing into affordable units.

The 2024 Civic Services Survey revealed that 70% of respondents would like to see the City provide more services related to Affordable Housing.



