



# The Saskatchewan Housing Action Plan 2022-2025

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Saskatchewan  
Housing  
Corporation 

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# Executive Summary

The Province of Saskatchewan, through the Saskatchewan Housing Corporation (SHC), has entered into a 10-year, cost-matched funding agreement with the Canada Mortgage and Housing Corporation (CMHC) under the National Housing Strategy (NHS). The 10-year agreement will invest approximately \$585 million of provincial and federal funding to protect, renew and expand community housing<sup>1</sup>, and support Saskatchewan's priorities related to housing repair, construction and affordability.

In 2022-2023, Saskatchewan took advantage of CMHC's offer to submit a one-year Action Plan and this Action Plan builds off the 2022-2023 Saskatchewan Housing Action Plan, including the years 2023-2025. SHC's goals focus on helping those in greatest need by making housing more affordable, provide responsive housing options, strengthening partnerships with the housing and support service sectors, and improving financial sustainability. These goals align with the goals of the NHS. SHC will explore mixed-income and mixed-use approaches to housing (involving the non-profit/co-operative housing sector and private sector), increase access to support services and programs to reduce homelessness, the renovation and repair of existing units in the housing portfolio, re-investment in community housing, home repair programs and affordability support.

Targets under the NHS will be achieved through a balance of new projects and programs and existing programming to serve people with low incomes in need of housing. Activities undertaken during this Action Plan include the following<sup>2</sup>:

- More than 1,500 SHC-owned units in community housing will receive investments to provide capital improvements.
- Approximately 125 Indigenous housing units coming off subsidy<sup>3</sup> will continue to be offered in good condition.
- Approximately 500 households will receive support through the Shelter Enhancement Program for victims fleeing domestic violence and the Repairs Program to help homeowners with low incomes maintain safe, accessible, and adequate housing.
- 500 new units will be developed across the province through the Rental Development Program, investments in homeownership (e.g. Habitat for Humanity) and the development of housing for people with disabilities.
- Approximately 6,000 households with low incomes in housing need will be supported through the Saskatchewan Housing Benefit.

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**1** Community housing includes housing owned and operated by non-profit housing corporations and housing co-operatives owned directly or indirectly by the provincial government. Community housing includes social housing.

**2** Targets outlined in the Executive Summary are cumulative from 2019/20 to 2024/25.

**3** Under the Social Housing Agreement (SHA), non-profit, co-operative housing and SHC-owned housing is maintained through 25 to 50 year operating agreements. Units are considered "off-subsidy" once their operating agreements expire.

# Introduction

On April 18, 2019, the Saskatchewan Housing Corporation (SHC), on behalf of the Government of Saskatchewan, and the Canada Mortgage and Housing Corporation (CMHC) signed the CMHC – Saskatchewan Bilateral Agreement under the 2017 National Housing Strategy Agreement.

The National Housing Strategy (NHS) strives to maintain the existing supply of community housing and to ensure access for those in greatest housing need. Saskatchewan will use funds provided under the NHS to maintain, improve, renew, and expand community housing, as well as support priorities related to affordability assistance.

The Agreement provides the province with funding over the 10-year span of the NHS (April 1, 2019 to March 31, 2028) and commits the federal government and the province to working together to address housing need in Saskatchewan. It also sets out the terms and conditions of the federal funding and outlines program requirements, targets, and outcomes.

Three housing initiatives are cost-matched through the NHS: Saskatchewan Priorities, the Canada Community Housing Initiative, and the Canada Housing Benefit. In addition to these three cost-matched initiatives, the NHS also includes initiatives that are being developed by the federal government. These initiatives are guided by a human rights-based approach to housing. CMHC is leading, and will deliver, the NHS federal initiatives. As the federal government's primary partner in the delivery of housing in Saskatchewan, SHC will be actively involved in the design and development of federal housing initiatives to be implemented within the province. This collaborative process will draw on SHC's knowledge of local context and facilitate the alignment of federal investments with provincial needs and priorities.

This Action Plan provides a strategic framework that outlines Saskatchewan's housing objectives and will guide housing initiatives for April 1, 2022 to March 31, 2025. Proposed programs and program funding allocations under each initiative (Saskatchewan Priorities, Canada Community Housing Initiative and Canada Housing Benefit) may be modified or amended, with agreement of CMHC, over the course of the Action Plan, depending on Saskatchewan's social and economic environment.

The actions and outcomes described in this Action Plan are only those associated with housing initiatives and funding requirements under the NHS and do not include the entire suite of programs and funding that the province delivers.

## **The Action Plan includes three sections:**

- 1. Saskatchewan Context;**
- 2. Housing Initiatives; and**
- 3. Targets and Outcomes.**

# Section 1: Saskatchewan Context

For vulnerable households to be successfully housed, it is important to provide a range of both housing options and supports. SHC provides a broad array of programs to address the housing needs of people with low incomes, including families, seniors, Indigenous peoples, people experiencing or at risk of homelessness, people with disabilities and people who have difficulty accessing and maintaining tenancy due to mental illness, addictions, or other similar barriers.

While recognizing the marketplace as the primary vehicle for the provision of housing, SHC promotes independence and self-sufficiency by providing housing and housing services to people who could not otherwise afford or access adequate, safe, and secure shelter. SHC works with federal and municipal governments, builders, lenders, non-profit organizations, and housing authorities to provide, incentivize, and promote affordable housing.

SHC regularly reviews the community housing portfolio to find opportunities to better address current needs and align the portfolio with emerging pressures, such as urbanization, seniors living independently for longer periods of time and increased affordable housing needs among singles, women, Indigenous peoples, people with disabilities and multi-generational households. Adjustments to the portfolio provide opportunities to ensure that any replaced or repurposed housing better suits those most in need.

SHC faces the challenge of addressing the varying housing needs of all people in need within the province, including residents living outside the largest urban centres. More than half of the population lives outside the four largest cities.<sup>4</sup> This population is widely dispersed throughout the province and includes remote, rural, and northern communities.

People living in rural and northern Saskatchewan have diverse housing challenges. These areas experience declining or small populations, increased cost for goods and services and limited housing options. In the smaller rural and northern areas of the province, with little to no private rental market, government-owned rental units are the only housing option in some communities. High demand for limited housing has led to long waitlists. In areas where rental markets are weak or non-existent, homeownership may be a more viable option, even for families with low incomes.

SHC, along with its northern partners and the housing sector, are working together to find innovative solutions to reduce housing pressures in northern communities. The Northern Working Group was established in November 2013 and consists of stakeholders from northern Saskatchewan, representatives from New North (northern mayors and councillors) and SHC. The Northern Working Group's goal is to have a range of housing options for northern residents and to work towards establishing a resale housing market. Recommendations from the Working Group have centered on promoting housing planning, increasing community capacity and creating homeownership opportunities. These goals have been the basis for new northern housing initiatives developed by SHC.

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<sup>4</sup> Statistics Canada 2021 Census Data.

The Government of Saskatchewan assists people at risk of homelessness across the province by connecting them with various supports, including rental assistance and housing support services through government and community organizations. In 2022, SHC developed and implemented an innovative pilot project that provides enhanced emergency shelter, and supportive housing services to individuals experiencing homelessness. The Indigenous-led Wellness Centres, one in Regina and the other in Saskatoon, offer holistic supports to meet the cultural, mental health, addictions and supportive housing needs of people experiencing homelessness. SHC is in the process of conducting a full evaluation of both Wellness Centres to assess the effectiveness of the program, identify early challenges and explore opportunities to adapt the model for other communities.

Saskatchewan is addressing the financial pressures due to an aging housing infrastructure. Under the Social Housing Agreement (SHA), non-profit, co-operative, and SHC-owned housing is maintained through 25 to 50-year operating agreements. The number of agreements that are expiring is expected to peak during the 10 years spanned by the NHS. Many of these units require ongoing capital repairs, and component replacements, with this need continuing to grow as the buildings age.

SHC's goals focus on helping those in greatest need by making housing more affordable, providing people-centred housing options, and strengthening partnerships with the housing sector. These goals align with the goals of the NHS. The objectives will be reached by exploring mixed-income and mixed-use approaches to housing (involving the non-profit/cooperative housing sector and private sector), renovating, repairing, and repurposing existing units in the housing portfolio and re-investing in community housing, home repair programs and affordability support.

SHC is working to better align housing programs and assets with current and future housing needs. This includes increasing access to support services and programs, enhancing client service delivery, improving financial sustainability and ensuring safe and affordable housing is available where needed. Funding will be targeted towards these initiatives and investments will support provincial priorities outlined in the [Saskatchewan's Growth Plan: The Next Decade of Growth 2020-2030](#), [Saskatchewan's Disability Strategy](#), [Poverty Reduction Strategy](#) and [Mental Health and Addictions Action Plan](#).



## Socio-Economic Trends and Housing Need

Having an affordable, safe, stable place to call home is important for Saskatchewan individuals and families to succeed. The first three years of NHS investments have helped to eliminate and reduce housing needs, but more work remains. While Saskatchewan is recovering from the COVID-19 pandemic and experiencing the effects of rising inflation rates, much of the context and priorities detailed in Saskatchewan's first Action Plan remains the same.

SHC will continue to serve Saskatchewan people in greatest housing need. Households in housing need are typically low-income or facing other housing-related barriers and have challenges obtaining or maintaining adequate, affordable and/or suitable housing.

It is estimated that more than 41,800<sup>5</sup> Saskatchewan households continue to be in core housing need. Between 2016 and 2021, Saskatchewan's core housing need<sup>6</sup> improved to 10.3 per cent, mainly due to affordability challenges, but suitability and adequacy also contributed. The extent to which the COVID-19 pandemic has increased core housing need is unknown, but it can be assumed that the health and economic position of vulnerable households has been disproportionately impacted.

Current demographic trends in Saskatchewan show an aging population as well as a growing young Indigenous population. Saskatchewan is also seeing population growth through international immigration which is expected to increase over the coming years. In 2022-23, the province's population grew by approximately 33,000 people. SHC categorizes households into three major groups: seniors, family, and single/other households without children. Currently, more than half of SHC's clients are seniors, closely followed by families with children.

The percentage of senior-led households (aged 65 or older) in core housing need remained steady at 17.5 per cent<sup>7</sup> from 2011 to 2016. Although the population data suggests an increased need for affordable senior housing, SHC currently has a number of vacancies in seniors' units, suggesting the portfolio does not match the need. Initiatives to adjust the portfolio to better meet current and future needs are being explored.

SHC is currently focused on supporting seniors facing affordability and accessibility challenges through programs like the repair programs under the Saskatchewan Priorities initiative. Research indicates that seniors overwhelmingly prefer to continue living in their homes as they age. Repair programs assist seniors to safely stay in their homes longer, by providing affordability relief, support for adaptations to improve accessibility, and assistance to maintain the adequacy of their homes. SHC will also continue to collaborate with local agencies in providing support services to seniors to enable them to stay in their homes.

The majority of family households with children are lone parent families, which are predominantly female-led. A significant number of female-led families are Indigenous. Children in lone parent families are also more likely to experience poverty. Maintaining affordable social housing for families with children is important to provide children a safe, secure, and stable place to call home.

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<sup>5</sup> Statistics Canada 2021 Census Data.

<sup>6</sup> A household in core housing need is one whose housing is considered unsuitable, inadequate, or unaffordable and that would have to spend 30 per cent or more of total before-tax income to pay the median rent of alternative housing in their community that meets the suitability, adequacy and affordability standards.

<sup>7</sup> Statistics Canada 2016 Census Data.

A quarter of Indigenous households in Saskatchewan are in core housing need; this figure has remained steady since 2018<sup>8</sup>. Indigenous homelessness is a significant concern in Prince Albert, Saskatoon and Regina, and a growing concern in northern communities. SHC will continue to build and renew partnerships with Indigenous groups to provide affordable housing targeted to Indigenous populations. This includes efforts to identify and coordinate opportunities for Indigenous groups to access other federal funding initiatives.

In addition to serving people with low incomes, SHC focuses on persons who are unable to access or maintain stable housing due to one or more characteristics that create barriers to housing. These persons often need supports and/or services to obtain or maintain stable housing. This includes, but is not limited to, households with persons who have physical disabilities, mental health issues, addictions issues, behavioral issues, or a number of these issues concurrently.

Vulnerable populations, and particularly women within these populations, face challenges with their personal, social, and economic security. Individuals and families experiencing homelessness or who are at risk of homelessness are also among the most vulnerable groups in the province. SHC partners with other ministries, community partners and local governments in initiatives to support people to successfully access and maintain housing.

Although it is important to monitor the trends and needs of specific groups that make up Saskatchewan's population, they may comprise only a portion of the total population in need. Saskatchewan takes an inclusive approach when providing housing to those in need. SHC focuses on people with low incomes, with a special interest in those who have difficulty attaining and maintaining housing. This strategy is applied when determining projects under both the Saskatchewan Priorities and the Canada Community Housing Initiative.

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<sup>8</sup> Statistics Canada 2021 Census Data.



## Livable and Inclusive Communities

SHC will continue to support the stability of the community housing sector, helping community housing providers achieve greater operational efficiencies and better responsiveness to tenant and community needs. SHC will also continue to explore options to meet affordable housing needs across the province, one avenue to achieve this may be by supporting mixed-income housing. The benefits of mixed-income housing include social inclusion and neighborhood revitalization, with cost-neutral and/or revenue-generating buildings that are sustainable and less reliant on government funding.

The creation and promotion of mixed-income communities may require partnerships with municipalities and the private and/or non-profit sectors to ensure successful development of affordable housing. Working with community housing groups helps to identify innovative and sustainable solutions. A focus on innovation and creativity is required to ensure financial sustainability in an environment of increasing development costs and ongoing maintenance.

Investments through Saskatchewan Priorities and support to community housing through the Canada Community Housing Initiative will contribute to livable and inclusive communities. Through SHC's calls for proposals, proponents are encouraged to develop housing options that are affordable and allow easy access to health services, education, early learning and childcare facilities and public transit, where applicable. Inclusivity and access to services are part of the selection criteria on project submissions.

The mixed-income approach will not only decrease the number of households in core housing need and create more vibrant communities around the province but will also contribute to the financial sustainability of the non-profit and co-operative sectors.

## Accessibility, Environmental Sustainability and Employment Benefits

SHC is committed to improving the accessibility of community housing for persons of all ages with physical disabilities. Adapting existing units and building accessible units allows tenants with disabilities to live safely and independently in their homes. After January 1, 2022, new construction projects must meet provisions of **The Construction Codes Act**, which repeals and replaces the **Uniform Building and Accessibility Standards Act**. New projects are also expected to meet local municipal targets, while renovations and adaptations must improve the accessibility of existing housing, where appropriate and/or feasible.

SHC supports accessibility adaptations through repair, renovation and adaptation programs. These programs promote accessibility by providing financial assistance to repair or renovate a home, unit or building to increase accessibility or safety.

SHC requires that new construction and renovations meet provincial regulatory standards of energy efficiency for both energy consumption and greenhouse gas emissions. On January 1, 2019, the province adopted the **National Energy Code for Buildings (2017)**. This code establishes the energy requirements for all new buildings and additions. All major projects over \$1 million are inspected during construction to ensure they meet or exceed the energy efficiency standards. SHC will report energy efficiency improvements through reduction ranges of less than 10 per cent to more than 20 per cent. Improvements to energy efficiency benefit SHC and low-income households through reduced utility costs.

Community housing projects, whether new construction or renovations, provide employment opportunities for housing contractors and construction trades workers. These projects also bolster the supply chain and can provide management and service jobs after construction is complete.

As part of housing project proposals, SHC strongly encourages proponents to work with apprentices to provide on-the-job training during the construction phase to equip Saskatchewan people with job skills and support personal and economic development. With the economic downturn and layoffs due to the COVID-19 pandemic, construction and repair projects implemented under the NHS will continue to create important employment opportunities across the province. SHC supports strategies that provide employment opportunities for people looking to develop skills and be more financially independent.

Saskatchewan Priorities and the Canada Community Housing Initiative will continue to support the development of housing projects that improve accessibility for people with disabilities, are energy efficient, and promote skill development and employment benefits.

## Stakeholder Feedback

SHC continues to engage with stakeholders to gather feedback, both formal and informal, regarding the households in greatest need and the experiences of Saskatchewan citizens seeking affordable housing. Stakeholder feedback provides SHC with valuable information that helps identify and address risks and improve programs and policies.

SHC regularly engages with community partners, municipal governments and third-party groups. The Expression of Interest (EOI) process continues to be an important vehicle for finding and partnering on innovative local solutions. Submissions received through these processes inform the priorities of multiple programs, such as the Rental Development Program (RDP). The RDP provides funding to non-profit corporations, co-operative groups and the private sector to respond to community needs by building affordable rental housing projects for people who are vulnerable and/or have low incomes.

The EOI and stakeholder feedback from northern housing providers indicated an ongoing need to support individuals and families who are unable to find affordable housing in a region where homelessness and the risk of homelessness is predominant.

Feedback is currently being gathered from clients and service providers from two Indigenous-led Wellness Centre pilot projects. The two pilot projects provide enhanced emergency shelter services and low-barrier supportive housing options to individuals with complex needs who are experiencing homelessness. Feedback from the evaluations will be used to explore the successes of the model and opportunities for improvement.

SHC is a member of the Saskatchewan Drug Task Force and the Supportive Housing Working Group. The working groups will identify housing solutions to increase community safety and promote a better quality of life and wellbeing of Saskatchewan people by reducing the number of drug overdose and related deaths in the province.

In 2021, a stakeholder engagement process regarding the development of ***The Accessible Saskatchewan Act*** heard from over 1,300 residents. The need for high quality, safe and affordable accessible housing was identified as an important step to removing barriers for people with disabilities. SHC engaged with a wide range of stakeholders from across the province to develop provincial strategies such as the ***Disability Strategy, Poverty Reduction Strategy, and the Mental Health and Addictions Action Plan***. Housing was identified as an integral part of these strategies.

SHC also gathers regular feedback from tenants, service providers and home builders, and tracks and reports on tenant satisfaction rates and rental market trends. Also, SHC monitors internal programs, such as the number of government-funded housing units under agreement with CMHC. This data provides insight into the changing marketplace and measures the quality of housing and services.

These stakeholder engagements have informed this Action Plan and will continue to provide insight to meet housing needs now and in the future. Programs and funding offered through the initiatives will help address the concerns heard from stakeholders. SHC will continue to engage stakeholders when planning future investments in housing.

## Section 2: Housing Initiatives

Funding under the Agreement will support the following eligible uses<sup>9</sup>:

- **Increase Housing Supply:** this may include new construction of or conversion to community housing;
- **Preservation:** this may include repair, renovation, or adaptation of social housing, as well as regeneration of social housing; and
- **Affordability Support:** this may include rental assistance, shelter allowances, operating support and homeownership support.

These three initiatives of the NHS will continue to support SHC to provide individuals and families in housing need access to adequate and affordable housing. SHC's programs are inclusive, serving all vulnerable populations in the province, including women and children, Indigenous peoples, people having difficulty obtaining and retaining housing, and people who are homeless or at risk of becoming homeless. Efforts will continue to be made to support people with disabilities by assisting in the repair or renovation of a home, unit or building.

During this second Action Plan, SHC aims to preserve community housing through repair, renovation, and adaptation to ensure the longevity of existing units. SHC will encourage innovation in business practices and/or asset management to increase the sustainability of community housing and build the capacity of housing providers. SHC is focused on the long-term needs of the community housing portfolio and will focus support to maximize the viability of the units based on condition, need and functionality.

The following provides an overview of the three housing initiatives:

- **Saskatchewan Priorities** – Programs have the flexibility to support regional needs and priorities related to housing affordability, which may include housing repair and renewal, construction, affordability support and rental assistance.
- **Canada Community Housing Initiative** – Funding may be used to protect, regenerate, and expand community housing and reduce housing need. This may be achieved through the repair or renewal of existing community housing, affordability support or the expansion of community-based housing.
- **Canada Housing Benefit** – Program provides affordability support to people in housing need; co-developed with the federal government and delivered by the province. This initiative came into effect in April 2020.

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<sup>9</sup> SHC will incur up to 10 per cent of the total funding to support administration costs of managing the initiatives and the corresponding programs under the NHS.

# Housing Initiative 1: Saskatchewan Priorities

## *Support Housing Repair, Construction and Affordability*

The funding under Saskatchewan Priorities supports regional needs and priorities. These can include housing repair, construction, or affordability support. SHC is committed to improving access to safe, affordable homes. Through its partnerships, SHC will explore housing options that are affordable and allow easy access to health services, education, early learning and childcare facilities, employment opportunities, and public transit where available in the community.

The flexibility under Saskatchewan Priorities allows SHC to focus programs to address current housing needs and adapt programs to align with government priorities.

Provincial priorities include:

- Programming that supports provincial strategies and action plans (e.g. Saskatchewan's Growth Plan, the Disability Strategy, Mental Health and Addictions Action Plan, and the Poverty Reduction Strategy);
- Affordable housing for those who have the greatest difficulty obtaining or maintaining suitable, adequate, or affordable housing; and,
- Flexibility to meet current and future housing needs.

SHC's existing housing programs remain relevant and suitable for meeting community housing needs and achieving the goals of the NHS. The programs are measured against provincial priorities to ensure they continue to align with Saskatchewan's economic and social environment and the needs of the province's most vulnerable people.

Saskatchewan Priorities provides a range of programs and initiatives to successfully increase the supply of affordable housing, improve housing affordability for vulnerable households, improve and preserve the quality of affordable housing and foster safe, independent living. This flexible approach allows SHC to respond appropriately to changes in the housing sector.

The following programs will be delivered under the Saskatchewan Priorities initiative:

### **1. Repairs**

The Repair Program assists homeowners with low incomes, as well as owners of rental properties with tenants with low incomes, to repair or adapt their homes. This program helps homes meet minimum health and safety standards, building codes and accessibility requirements. Adaptations are vital for people to live independently and safely in their own homes. The program also provides forgivable loans to help existing emergency shelter providers bring their buildings up to an acceptable level of health, safety and security standards.

### **2. Shelter Enhancement**

The Shelter Enhancement Program assists victims fleeing inter-personal violence by providing new shelter spaces and maintaining existing shelters in good repair. The program provides financial assistance to service providers to increase the number of emergency shelters and second stage housing units available for victims of interpersonal violence and households in need. The program supports objectives for all levels of government, particularly Saskatchewan's Ministry of Justice, which provides operational funding to shelters.

### **3. Rental Development**

The Rental Development Program provides funding to non-profit corporations, cooperative groups, and the private sector to respond to community needs by building affordable rental housing projects for vulnerable people with low incomes. Each project proposal identifies gaps in service. Proposals are prioritized on how well the gap will be addressed. This may be done by promoting social inclusion through mixed-income or mixed-use housing and/or by assisting individuals and families in greatest housing need. The program recognizes that support for people not traditionally served by the private housing market is needed. These people may also have a physical disability, mental health issues, addictions issues and/or behavioural issues.

### **4. Investments in Homeownership**

These investments will support homeownership opportunities for families with low incomes in core housing need in the province.

### **5. Saskatchewan Rental Supplements**

These investments provide a supplement directly to eligible individuals to address core housing need by assisting with housing affordability, which is the greatest challenge in urban centres across the province. The supplement helps families with low-to-moderate income and individuals with disabilities access quality and affordable rental housing.

## Housing Initiative 2: Canada Community Housing Initiative

### *Protection, Regeneration and Expansion of Community Housing and the Reduction of Housing Need*

The Canada Community Housing Initiative (CCHI) may be used for the protection, regeneration, and expansion of existing community housing. This may be achieved through repair or renewal of existing housing, affordability support or the expansion of community-based housing.

In this Action Plan, CCHI funding will focus on the repair, replacement, and expansion of community housing to meet clients' evolving needs. CCHI investments will focus on modernizing the housing portfolio to reduce vacancies in underutilized units and ensure the housing stock continues to be sustainable. Additionally, in this Action Plan SHC will focus on expanding access to housing and support services for clients in vulnerable and priority populations.<sup>10</sup>

The priorities for community housing repairs include:

- Rejuvenating existing housing owned by SHC so that projects can continue to address current and future housing needs;
- Repurposing units/projects to support different client groups or household needs (e.g. housing for larger families and people experiencing difficulty obtaining or maintaining a home); and/or
- Finishing the remaining capital projects that began construction during the first three-year Action Plan.

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**10** In 2022, SHC purchased a building in Saskatoon for an Indigenous led project to serve clients who are homeless or at risk of homelessness. SHC entered into a partnership agreement with Saskatoon Tribal Council to lead the project. The Saskatoon Wellness Centre operates a 24/7 supportive shelter that provides three daily meals, showers, laundry services, along with access to cultural supports and health and wellness counselling.



# Housing Initiative 3: Canada Housing Benefit

## *Provide Affordability Support to People in Housing Need*

The Saskatchewan Housing Benefit (SHB) offers a direct-to-household benefit that provides affordability support to low-income renters who are paying a high proportion of their incomes toward shelter costs and for individuals in vulnerable living situations. The province and the federal government partnered to co-develop the new program. The SHB is designed to align with Saskatchewan's housing priorities by assisting those in greatest need. It also aligns with federal NHS principles to support both vulnerable populations in housing need and the community housing sector.

The Benefit serves households with low incomes in housing need across three major groups: seniors, families, and singles/other households without children. These households can face challenges obtaining or maintaining adequate, affordable and/or suitable housing, or living in vulnerable situations. The program addresses the severity of housing need in Saskatchewan, which is currently higher than the national average, and covers part of the gap between actual rent and affordable rent to reduce housing need.

Eligibility for the program is simple and transparent. Eligible clients directly receive a flat-rate benefit amount based on one-, two- and three-plus bedroom unit sizes. Similar household sizes receive the same benefit amount across the province, regardless of income, community, or housing costs. Benefits are portable across the province because they are not tied to a specific housing unit. Potential inflation in the rental market is mitigated as benefits are confidentially delivered direct-to-households. To complement income support programs currently delivered by the Government of Saskatchewan, the core SHB program serves clients who are not receiving another direct benefit that assists with housing.

The SHB launched with eligibility criteria to support those in greatest housing need and has incrementally expanded to serve more households. SHC is committed to making further enhancements to the program and will continue to identify additional opportunities where the SHB can help successfully house those in need and meet Saskatchewan's housing objectives.

On June 1, 2022, SHB expanded the eligibility criteria for the core program. Renters that pay 35 percent or more of their pre-tax household income on rent and utilities can now receive the monthly benefit. The asset eligibility limit also increased to \$300,000.

In September 2022, the SHB also expanded to provide financial support to people in vulnerable situations through two new streams, the Seeking Safety from Interpersonal Violence (Seeking Safety) Stream, and the Supportive Housing Stream. The Seeking Safety Stream is accessible by individuals fleeing interpersonal violence situations that need financial assistance to cover their rent and utility costs for a new place to live safely and independently. The Supportive Housing Stream provides a flat-rate benefit to help individuals dealing with complex needs such as mental illness, addictions, and behavioral challenges, and living in SHC-approved housing where they receive on-site supportive services from a community-based organization or a housing provider. The two targeted streams are referral based through approved community-based organizations, and do not require income or asset testing. Similar to the core SHB program, eligible clients directly receive a flat-rate benefit based on one-, two- and three-plus bedroom unit sizes through the two targeted streams.

In June 2024, SHC signed the 2023 Canada Housing Benefit Enhancement Agreement with CMHC to deliver the Canada Housing Benefit for Survivors of Gender Based Violence in Saskatchewan. The Canada Housing Benefit for Survivors of Gender Based Violence is incremental cost-matched funding that will provide a monthly benefit to help individuals fleeing interpersonal violence with their rent and utility costs through the Seeking Safety Stream of the SHB.

SHC will continue to review the program and make changes that will increase eligibility and uptake for more households in housing need.

## Section 3: Targets and Outcomes

Cost-matched funding is determined through an annual budget process and will be finalized each fiscal year. Therefore, funding and targets are estimates, with actual funding and targets identified through the reporting process. Any unallocated eligible cost-matching incurred over the first three years of the NHS will be used in subsequent years to satisfy future cost-matching requirements.

SHC has agreed to the following targets, to be achieved over the life of the NHS agreement:

- 16,448 units continue to be offered in social housing, of which 12,813 will be available to address the needs of households with low incomes;
- No net loss of units designated as Indigenous. Of the total number of social housing units, 512 are designated as Indigenous housing; 249 of these units will remain available for households with low income;
- Develop new and innovative ways to regenerate housing to contribute to a 15 per cent expansion of units (2,467) above the baseline number (16,448 units); and
- At least 20 per cent of the baseline number of social and community housing units repaired (3,290 units).

SHC is committed to meeting the 15 per cent expansion target and continues to explore strategies to be implemented over the life of the agreement to help navigate the challenges of increases in building material and labour costs.

SHC's strategy to meet the expansion target includes, the development of new units, the replacement of older housing with newer housing and the re-commitment of existing community housing after the SHA obligations expire. Re-commitment of existing housing will be done through investments that modernize the housing portfolio and work in partnership with other levels of government and community-based organizations. This will reduce vacancy in underutilized units and ensure the housing stock continues to be sustainable and meets clients needs.

SHC will provide a report on progress towards the goals and actions identified in this Action Plan on a biannual basis to CMHC. The progress reports will provide results for the expected targets and outcomes listed in the following tables, including but not limited to: the number of households for which housing needs have been addressed by initiative; the number of new and repaired/renewed housing units by housing type; and the number and percentage of new and repaired/renewed housing units considered accessible in a building as per the local or national building code.

Although attempts were made to ensure thorough planning, targets and funding may shift slightly, with CMHC's agreement, in response to Saskatchewan's economic environment and tenant needs.

## Table 1: Targets and Outcomes for Expected Results Overall

		Targets (Units)								
		Year 1 (2022/23) Targets and Funding		Year 2 (2023/24) Targets and Funding		Year 3 (2024/25) Targets and Funding		3-Year Cumulative Total Targets and Funding		2019/20 to 2027/28 Targets
Outcome	Expected Results	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units
<b>Maintain and increase social housing supply</b>	Units continue to be offered in social housing <sup>11</sup>	3,992	\$6.06	4,738	\$7.20	5,711	\$8.68	5,711	\$21.94	9,424
	Expanded social and community housing units by 15% <sup>12</sup>	274	\$10.68	274	\$10.68	274	\$10.65	822	\$32.01	2,467
	<i>No net loss of Indigenous Housing units available to low-income households<sup>13</sup></i>	105	\$0.16	115	\$0.17	124	\$0.19	124	\$0.52	249
<b>Repair existing stock</b>	At least 20% of existing social housing units repaired	290	\$16.01	325	\$17.94	400	\$22.08	1,015	\$56.03	3,290
	<i>Retaining Indigenous housing units are repaired to good condition<sup>14</sup></i>	15	\$0.80	16	\$0.90	20	\$1.10	51	\$2.80	165
<b>SK Outcomes</b>	Saskatchewan Rental Supplement <sup>15</sup>	2,858	\$9.19	2,858	\$9.19	2,858	\$9.19	8,574	\$27.57	28,580
	Saskatchewan Housing Benefit (Core and Survivors of Gender Based Violence) <sup>16</sup>	2,790	\$11.92	2,779	\$20.47	1,029	\$23.32	6,598	\$55.71	13,171
	Saskatchewan Housing Benefit for Survivors of Gender Based Violence	N/A	N/A	535	\$1.86	99	\$2.12	634	\$3.98	1,673
	Homeownership Support and Repairs	89	\$1.52	89	\$1.52	88	\$1.46	266	\$4.50	706

**11** These figures represent units that will be maintained as community housing where additional direct funding is not provided under the Social Housing Agreement. The figure does not represent the total level of community housing supported through SHC. A baseline of 16,448 units, including 512 Indigenous units, will be maintained over the life of the agreement. These units will be maintained through existing resources for the first three years and will not receive funding under the NHS.

**12** The 2023-24 target to expand social and community housing units by 15% includes four units from the second round of the Rapid Housing Initiative.

**13** No net loss of Indigenous housing units is a subset of the units that are continuing to be offered in social housing.

**14** Indigenous housing units repaired to good condition are a subset of the 20 per cent of existing social housing units repaired.

**15** The funding and corresponding units are based on the allowed cost-matched funding and do not reflect total expenditures of the program.

**16** The units depict the number of unique households that are estimated to receive the benefit. Includes both the core SHB, and the SHB for Survivors of Gender Based Violence.

**17** The SHB for Survivors of Gender Based Violence is a subset of the overall SHB Target. Funding for the SHB for Survivors of Gender Based Violence began to flow in 2024-25 after the CHB Enhancement Agreement was signed between CMHC and SHC in June 2024.

**Table 2: Expected Number of Households for which Housing Need will be Addressed<sup>17</sup> by Initiative**

Initiative	Target (Households)				
	Year 1 2022/23 Targets	Year 2 2023/24 Targets	Year 3 2024/25 Targets	3-Year Cumulative Total	2019/20 to 2027/28 Targets
Saskatchewan Priorities Initiative	2,977	2,977	2,973	8,927	29,675
Canada Community Housing Initiative	1,863	1,315	1,620	4,798	14,652
Canada Housing Benefit (Core and Survivors of Gender Based Violence) <sup>18</sup>	2,790	2,779	1,029	6,598	13,171
<i>Canada Housing Benefit for Survivors of Gender Based Violence<sup>19</sup></i>	N/A	535	99	634	1,673
<b>Total</b>	<b>7,630</b>	<b>7,071</b>	<b>5,622</b>	<b>20,323</b>	<b>57,498</b>

**Table 3: Planned Cost-Matching per Initiative**

Initiative	Target (Households)					
	Year 1 2022/23 (\$M)	Year 2 2023/24 (\$M)	Year 3 2024/25 (\$M)	3-Year Cumulative Total (\$M)	9 Years Total (\$M)	9 Years Required Cost-Matching
Saskatchewan Priorities Initiative	\$5.22	\$5.22	\$4.83	\$15.27	\$43.37	\$43.37
Canada Community Housing Initiative	\$15.97	\$18.03	\$22.07	\$56.06	\$181.60	\$181.60
Canada Housing Benefit (Core and Survivors of Gender Based Violence)	\$5.96	\$10.23	\$11.66	\$27.86	\$80.06	\$80.06
<i>Canada Housing Benefit for Survivors of Gender Based Violence<sup>20</sup></i>	N/A	\$1.86	\$2.12	\$3.98	\$12.54	\$12.54

<sup>18</sup> The Canada Housing Benefit initiative is the funding source for the Saskatchewan Housing Benefit.

<sup>19</sup> The Canada Housing Benefit for Survivors of Gender Based Violence target is a subset of the overall Canada Housing Benefit target. As such, this row is not added to the total targets for Table 2.

<sup>20</sup> The Canada Housing Benefit for Survivors of Gender Based Violence cost-matching is a subset of the overall Canada Housing Benefit cost-matching.

## Table 4: Planned Funding and Indicators to Achieve Overall Targets over the Three-Year Planning Period

Indicator: Number of households for which Housing Need is Addressed	Targets (Units)								
	Year 1 (2022/23) Targets and Funding		Year 2 (2023/24) Targets and Funding		Year 3 (2024/25) Targets and Funding		3-Year Cumulative Total Targets and Funding <sup>19</sup>		2019/20 to 2027/28 Targets
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units
<b>New Construction</b>	63	\$11.20	63	\$11.20	59	\$11.11	185	\$33.51	511
<b>Repaired/Renewed</b>	374	\$17.01	409	\$18.94	484	\$23.08	1,267	\$59.03	3,930
<b>Affordability Assistance</b>									
<i>Project based Subsidy</i>	4,208	\$6.06	4,954	\$7.20	5,930	\$8.68	6,362	\$21.94	11,446
<i>Affordability Assistance to the household<sup>22</sup></i>	5,648	\$21.11	5,637	\$29.66	3,887	\$32.51	15,172	\$83.28	41,751
<b>Total</b>	<b>10,293</b>	<b>\$55.38</b>	<b>11,063</b>	<b>\$67.00</b>	<b>10,360</b>	<b>\$75.37</b>	<b>22,986</b>	<b>\$197.76</b>	<b>57,638</b>

Indicator: Housing units considered accessible <sup>23</sup>	Targets (Units)								
	Year 1 (2022/23) Targets and Funding		Year 2 (2023/24) Targets and Funding		Year 3 (2024/25) Targets and Funding		3-Year Cumulative Total Targets and Funding <sup>19</sup>		2019/20 to 2027/28 Targets
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units
New	32	\$1.12	32	\$7.42	31	\$7.41	95	\$15.95	102
Repaired/Renewed	50	\$0.70	50	\$0.70	50	\$0.70	150	\$2.10	400
<b>Total</b>	<b>82</b>	<b>\$1.82</b>	<b>82</b>	<b>\$8.12</b>	<b>81</b>	<b>\$8.11</b>	<b>245</b>	<b>\$18.05</b>	<b>502</b>

<sup>21</sup> To prevent double counting, any cumulative figures are eliminated from three-year total units.

<sup>22</sup> Affordability assistance includes the Saskatchewan Rental Supplement and the Saskatchewan Housing Benefit (Core and Survivors of Gender Based Violence).

<sup>23</sup> Considered accessible in a building as per the local or national building code.