

A Strong Foundation – The Housing Strategy for Saskatchewan



**Saskatchewan
Ministry of
Social
Services**



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LETTER FROM MINISTER RESPONSIBLE FOR SASKATCHEWAN HOUSING CORPORATION



It gives me great pleasure to launch *A Strong Foundation - The Housing Strategy* for Saskatchewan. This strategy has come together thanks to the work of many people across governments, community organizations and the housing sector. This long-term strategy is the first of its kind in Saskatchewan and I am very proud to be a part of it.

Saskatchewan is experiencing unprecedented economic and population growth that is expected to continue for years to come. One of the challenges of this growth has been increased pressure on housing supply and affordability.

In March and April of this year, the Saskatchewan Housing Corporation (SHC) held consultations with over 350 housing stakeholders throughout the province to tackle these issues and set out tangible solutions. These discussions resulted in five broad strategic priorities:

- Increase the housing supply;
- Improve housing affordability;
- Support individuals and families in greatest housing need;
- Enhance strategic planning for housing; and
- Collaborate, communicate and educate.

This strategy is an eight-year plan that will motivate everyone in the housing sector to make the difference needed to build a strong housing environment for Saskatchewan people. This is truly a collaborative community, industry and government driven initiative which goes beyond what the Government of Saskatchewan can do. It serves as a tangible roadmap from which we will all build as we work together to secure Saskatchewan as the best place to live, work and raise a family.

Although the objective of this strategy is to increase housing, it also aims to create homes, homes that offer security, shelter, well-being and a place for families to grow and experience life together. To me, this is the most important objective of all.

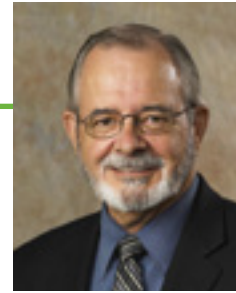
I sincerely thank all of the people involved in developing this strategy. Your input and expertise were vital to creating the solutions outlined within this plan and will continue to inspire future work in Saskatchewan's housing sector.

Sincerely,

A handwritten signature in cursive script that reads "June Draude". The ink is dark and the signature is fluid and legible.

Honourable June Draude
Minister Responsible for the Saskatchewan Housing Corporation

LETTER FROM SASKATCHEWAN URBAN MUNICIPALITIES ASSOCIATION



Allan Earle
President
Saskatchewan Urban
Municipalities Association



Honourable June Draude
Minister Responsible for Saskatchewan Housing Corporation
Room 346, 2405 Legislative Building
Regina, SK S4S 0B3

Dear Minister Draude:

On behalf of the SUMA Board of Directors and all urban governments in Saskatchewan, we would like to express our appreciation for the *Housing Strategy for Saskatchewan*. Housing needs are the most acute in urban centres and SUMA, as the voice of urban Saskatchewan, has been a steadfast proponent of the need for a province-wide housing strategy. Our calls have been heard.

Urban centres in Saskatchewan are hubs for innovation, growth, and economic development and they already contain more than 82 per cent of the population. Affordable housing is an intrinsic element of the ability to maintain the vibrant character of Saskatchewan urban centres. By creating this strategy, the province acknowledges the importance of urban needs and secures Saskatchewan's future.

We appreciate how the ministry has engaged SUMA and involved our members in the development of the strategy. Your immediate attention to our concerns demonstrates our strong partnership with your ministry and I am satisfied that our position is understood. As we have already expressed to you, there is much more work yet to do as we now move to implement this strategy.

We support the important step the *Housing Strategy for Saskatchewan* represents. SUMA and each of our 450 members will continue to provide leadership to move this important file forward as we collectively strive to ensure that Saskatchewan remains a place where people choose to live, work, and play.

Sincerely,



Allan Earle
President

LETTER FROM CANADIAN HOME BUILDERS' ASSOCIATION



Alan Thomarat
Chief Executive Officer
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Honourable June Draude, Minister
Minister Responsible for Saskatchewan Housing Corporation
Ministry of Social Services
Room 346, Legislative Building
2405 Legislative Drive
Regina, SK S4S 0B3

Re: A HOUSING STRATEGY FOR THE NEW SASKATCHEWAN, A STRATEGY FOR GROWTH

Dear Minister Draude,

It is with a sense of gratitude and true partnership that the Canadian Home Builders' Association - Saskatchewan offers our support for this initiative to develop a truly collaborative community, government and industry driven Housing Strategy for Saskatchewan. We are grateful that the significant role of the residential construction industry has been both recognized and respected.

Moreover, that the Government of Saskatchewan, and particularly Saskatchewan Housing Corporation, acknowledged that the industry is the key strategic partner with the ability to address housing price and supply issues and the direct opportunity to identify labour market needs and issues is a welcome change that will continue to foster a more positive and effective business and government partnership. We were truly honoured to partner with yourself and your very professional team at Saskatchewan Housing Corporation in hosting the first annual Housing and Development Summit. It is clear that this strong partnership will bring lasting social, economic and fiscal benefits to individuals, families and communities in all parts of Saskatchewan.

We look forward to our continued good work and promise to make every effort to bring our resources to bear so that the new Housing Strategy is not only a guide, but rather, through true collaboration, education and communication, this thoughtful Housing Strategy for the New Saskatchewan will prove to be a 'Blueprint for Growth and Success'. We believe this is not just a new direction and a sound direction, this is the right direction.

Many thanks and support from our Provincial Association and professional member businesses in communities large and small. We offer support as well from our key Regional Associations in Saskatoon and Regina, and as well from our growing Regional Councils in Prince Albert, Moose Jaw, Weyburn, Estevan, Swift Current, North Battleford and Yorkton. Together we are...

BUILDING HOMES, BUILDING COMMUNITIES AND BUILDING THE PROVINCE

Sincerely,

Alan H. J. Thomarat
Chief Executive Officer

LETTER FROM ASSOCIATION OF SASKATCHEWAN REALTORS



Bill Madder
Executive Vice President
Association of
Saskatchewan Realtors

ASSOCIATION OF SASKATCHEWAN REALTORS®

Honourable June Draude
Minister Responsible for Saskatchewan Housing Corporation
Room 346, 2405 Legislative Building
Regina, SK S4S 0B3

Dear Minister Draude:

Shelter is one of the most basic human needs, and a healthy market for property and homes is one of the most important factors in meeting that need efficiently.

Saskatchewan's REALTORS® welcome the development of a comprehensive housing strategy for our province. In particular we welcome the recognition in public policy that the market is a highly effective tool for meeting the need for shelter.

The key to housing strategy is creating more supply. The mid and longer term success of housing policy is therefore likely to be driven by the extent to which it can succeed in making new investment attractive across the entire housing spectrum. And, the housing strategy can succeed by facilitating the natural movement of the market, making better use of existing stock in the effort to deliver affordability with quality. REALTORS® are encouraged to see the beginnings of policy designed for these purposes.

REALTORS® are property professionals. Their interactions create a market, linking buyers and sellers and supporting efficiency in price and the transformation of property to its highest and best use. These functions are critical not only to meet housing needs but also to meet the needs of growth, in which housing plays a central role.

Saskatchewan's REALTORS® look forward to innovating and exploring new options. Saskatchewan was built by people with diverse backgrounds and interests, with a common desire to create something better. This strategy can be the start of a new approach that unleashes the energy and the resources of all sectors; we look forward to working with all housing stakeholders to make it succeed.

Yours Truly,

A handwritten signature in black ink, appearing to read 'Bill Madder', written in a cursive style.

Bill Madder
Executive Vice President

LETTER FROM SASKATCHEWAN ASSOCIATION OF RURAL MUNICIPALITIES



David Marit
President
Saskatchewan Association
of Rural Municipalities



The Saskatchewan Association of Rural Municipalities

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President, Rural Municipal
Administrators'
Association

Honourable June Draude
Minister Responsible for Saskatchewan Housing Corporation
346-2405 Legislative Drive
Regina, Sask., S4S 0B3

Dear Minister Draude:

This letter is to indicate our support for *The Housing Strategy for Saskatchewan*. It is a bold strategy that looks to the future.

The document recognizes as one of its principles the fact that "Housing need and capacity differs across the province requiring diverse housing solutions". As the strategy is implemented in the coming years, it is important that this principle be remembered as the province is very diverse. Housing needs, and solutions to these needs, will vary due to many factors.

There are two areas we see as priorities for rural Saskatchewan. The first is assisting areas to capitalize on the opportunities that are currently present where industries are expanding, most notably in the oil and potash sectors. These industries are both located in rural Saskatchewan and housing is needed so employees are able to live close to where they work. As well, increasing the local residency in these sectors will help make existing infrastructure including education, health and recreation facilities that much more viable and economically efficient.

The other priority is senior housing. It is important that there be sufficient and appropriate housing for our seniors in all areas so people are able to spend their twilight years in their own communities, close to family and friends.

We look forward to working with the Province as the plan is implemented.

Sincerely

David Marit
President

ACKNOWLEDGEMENTS

This strategy could not have been developed without the expert contribution of the many housing sector stakeholders. The solutions and innovative ideas within the strategy are a result of the direct contribution of the following:

55 West Enterprise Region	Canadian Mental Health Association	Living Skies Housing Authority
Aboriginal Affairs and Northern Development	Colliers International	Lumsden Housing Authority
Advoco Consulting Ltd.	Columbian Manor	Lutheran Care Society
Affinity Credit Union	Committee Seeking Affordable Enhanced Housing for Seniors	LutherCare Communities
All Weather Windows	Conexus Credit Union	Macklin Rona
Ameresco Canada	Connaught Village Housing Co-op	Macro Properties
AREVA Resources Canada Inc.	Cress Housing Corporation	McLure Place Association
Argyle Park Housing Authority	Crestview Housing Co-op	Meadow Lake Housing Authority
Association of Saskatchewan Realtors	Cumberland College	Meadow Lake Native Urban Housing Corporation
Association of Battleford Realtors	Dufferin Homes	Meadow Lake Safe Shelter
Association of Regina Realtors	Dundee Developments	Melfort Housing Authority
Battlefords Agency Tribal Chiefs	E & L Building Contractors	Melfort Legion Place
Battle Valley Enterprises	Eastview Housing	Melville Housing Authority
Battleford Housing Authority	Edwards Society	Melville Legion Manor Inc.
Battlefords Interval House	Ehrenburg Homes	Métis Urban Housing Association of Saskatchewan
Battlefords Urban Native Housing Corporation	Ehrlo Community Services	Mews Corp.
Beaver River Office	Elim Lodge	Miller Contracting Ltd.
Bethany Manor	Enterprise Saskatchewan	Ministry of Advanced Education, Employment and Immigration
Boardwalk Rental Communities	ESI Building Proposal	Ministry of Corrections, Public Safety and Policing
Boychuk Construction Corporation	Esterhazy Housing Authority	Ministry of Education
Bredenbury Housing Authority	Estevan Housing Authority	Ministry of First Nations and Métis Relations
Battlefords Tribal Council	Estevan & District Board of Tourism, Trade and Commerce	Ministry of Municipal Affairs
Buffalo Narrows Regional Housing Authority	Foam Lake Housing Authority	Ministry of Social Services
Buffalo Ridge Developments	Fort Qu'Appelle Housing Authority	Modular Housing Association
Cameco Corporation	Gabriel Housing Corporation	Moose Jaw Housing Authority
Canada Mortgage and Housing Corporation	Genworth Financial Canada	Moose Jaw-South Central Regional Intersectoral Committee
Canadian Home Builders' Association - Saskatchewan	Grandeur Housing Ltd.	Moose Jaw Transition House
Carleton Housing Inc.	Greater Saskatoon Chamber of Commerce	NAIMA Canada
Carmichael Outreach Inc.	Habitat for Humanity	Namerind Housing Corporation
CCL Classic Communities Ltd.	Hamlet of Turner Lake	Nationswest Housing Corporation Inc.
Century West Development Corporation	Hanson Home Hardware Ltd.	Native Nation
Saskatoon Tribal Council	Harold Orr and Sons Engineers	New North, Saskatchewan Association of Northern Communities
Citizens All Association	Heartland Economic Development Commission	Nipawin & District Service to the Handicapped, Inc.
City of Humboldt	Highland Park Housing	Nipawin & District Chamber of Commerce
City of Lloydminster	Homes by Vieville Custom Builders	Nipawin Housing Authority
City of Martensville	Ile-a-la-Crosse Housing Authority	North Battleford Housing Authority
City of Meadow Lake	Information Services Corporation	North Central Community Association
City of Melfort	Innovation Credit Union	North East Enterprise Region
City of Melville	Innovative Residential Inc.	North East Outreach and Support Services
City of Moose Jaw	Investia Financial Services	North Ridge Development Corporation
City of North Battleford	Ituna Economic Development	North West Enterprise Region
City of Prince Albert	Johnson-Shoyama Graduate School of Public Policy	North West Regional College
City of Regina	K.C. Charities Inc.	Northeast Regional Intersectoral Committee
City of Saskatoon	Kelsey Trail Health Region	
City of Swift Current	KidsFirst	
City of Weyburn	La Ronge Regional Housing Authority	
City of Yorkton		

Northern Spruce Housing Corporation	Saskatchewan Association for Community Living	Town of Esterhazy
Northern Teacher Education Program (NORTEP)	Saskatchewan Co-operative Association	Town of Kelvington
Northlands College	Saskatchewan Housing Corporation	Town of Kindersley
Northridge Developments	Saskatchewan Urban Municipalities Association	Town of Kipling
NorthSask Special Needs Housing, Employment and Recreation, Inc.	Saskatoon Centre	Town of La Ronge
Northwest Regional Intersectoral Committee	Saskatoon Housing Authority	Town of Lampman
OASIS	Saskatoon Housing Coalition	Town of Leroy
Office of Residential Tenancies	Saskatoon Interval House	Town of Macklin
Parkland College	Saskatoon Mennonite Care Services, Bethany Manor	Town of Maple Creek
Plains Housing Authority	Saskatoon Police Service	Town of Moosomin
Pleasant Homes Ltd.	Saskatoon Regional Economic Development Authority	Town of Naicam
Prairie Innovation Enterprise Region	Saskatoon Regional Intersectoral Committee	Town of Nipawin
Prairie North Health Region	SaskPower	Town of Pilot Butte
Prairie Pioneers Independent Housing	Service Canada, Homelessness Partnering Strategy	Town of Porcupine Plain
Prince Albert Community Housing Society Inc.	Silver Sage Housing Corporation	Town of Redvers
Prince Albert Housing Authority	South East Enterprise Region Inc.	Town of Rocanville
Provincial Association of Transition Houses and Services of Saskatchewan (PATHS)	Southeast Regional College	Town of Southey
Provincial Métis Housing Corp.	Southeast Regional Intersectoral Committee	Town of Springside
Puderak Housing	Southwest Enterprise Region	Town of Sturgis
Pure Developments Inc.	Spin Holdings Inc.	Town of Unity
Quint Development Corporation	St. Ann's Senior Citizens Village Corp.	Town of Wadena
Rainbow Housing Co-operative	Stewart Property Holdings	Town of Warman
Rainbow Youth Centre	Strategy By Design	Town of Watson
Regina and District Chamber of Commerce	Street Culture Project	Town of Wynyard
Regina & Region Home Builders' Association	Sun Ridge Group	TriKoot Real Estate
Regina Housing Authority	Sundog Developments	Triple M Housing Ltd.
Regina Pioneer Village	Sunrise Health Region	University of Saskatchewan
Regina Qu'Appelle Health Region	Swift Current Chamber of Commerce	United Way
Regina Regional Intersectoral Committee	TD Prairie Real Estate Group	Uponor Ltd.
Regina Regional Opportunities Commission	Terra Developments Inc.	Urban First Nations Housing
Remai Construction Group Inc.	The Energy Doctor	Urban Oasis
Remax	The Lighthouse Supported Living Inc.	Village of Buchanan
River Bank Development Corporation	Thunderchild First Nations	Village of Buffalo Narrows
RM of Browning	Tilbury Design Ltd.	Village of Cumberland House
RM of Prince Albert	Tisdale Housing Authority	Village of Edam
RM of Rudy	Town of Allan	Village of Ile-a-la-Crosse
RM of Swift Current	Town of Assiniboia	Village of Mervin
RONA	Town of Bienfait	Village of Pinehouse
Royal Bank of Canada	Town of Carlyle	Village of Sandy Bay
Saskatchewan Association of Rural Municipalities	Town of Carrot River	Wanda's International Guest House Inc.
Saskatchewan Regional Intersectoral Committee	Town of Churchbridge	Watrous Housing Authority
Saskatchewan Rental Housing Industry Association	Town of Cupar	WSE Technologies
Saskatchewan Real Estate Services	Town of Dalmeny	YMCA Saskatoon
	Town of Davidson	Yorkton Chamber of Commerce
		Yorkton Housing Authority
		Yorkton Parkland Housing Society

Saskatchewan Housing Corporation diligently attempted to capture every organization that contributed. There were some participants who represented more than one organization and others who may have bypassed the registration lists. To those missed, we thank you in addition to those listed above.

SUMMARY

<u>Vision</u>	
Saskatchewan people have access to homes that enhance their well-being, build local communities and contribute to a growing province.	
<u>Principles</u>	
<ul style="list-style-type: none"> • Positive housing outcomes are created through shared responsibility. • Housing need and capacity differ across the province, requiring diverse housing responses. • The housing continuum includes options for all people of Saskatchewan. • Housing action is based on sound planning and demonstrates measurable outcomes. • Housing builds and sustains economic and social independence for Saskatchewan people. • The housing sector is committed to innovation. • The private market is the main provider of housing. • Partnerships leverage financial and human resources. 	
DIRECTIONS	SECTOR OBJECTIVES
Increase the Housing Supply	<ol style="list-style-type: none"> 1.1 Develop new rental housing, high density housing and housing attainable for first time owners 1.2 Prioritize activity to zone and service land so it is available for residential development 1.3 Use financial and building innovation and proven practices to promote new housing supply development in communities of growth 1.4 Create housing options specifically for workers, students and other mobile populations 1.5 Reduce process and regulatory barriers 1.6 Partner to identify and maintain a sustainable housing industry labour force capacity
Improve Housing Affordability	<ol style="list-style-type: none"> 2.1 Research, promote and develop alternative housing tenures 2.2 Reduce residential building costs 2.3 Maintain and improve the most affordable housing – the existing stock 2.4 Streamline processes to speed development aimed at housing that is affordable 2.5 Create incentives and new financial options to improve affordability
Support Individuals and Families in Greatest Housing Need	<ol style="list-style-type: none"> 3.1 Address gaps in supply and services along the housing continuum for greater availability of housing targeted for low-income and vulnerable people 3.2 Increase education and awareness for, and about, housing for low-income and vulnerable populations 3.3 Support the availability of the “right” type of housing and complementary supports to individuals and families with housing need
Enhance Strategic Planning for Housing	<ol style="list-style-type: none"> 4.1 Plan for housing at both the community and regional level 4.2 Increase the accuracy and availability of data and expertise about housing
Collaborate, Communicate and Educate	<ol style="list-style-type: none"> 5.1 Increase public and sector awareness of housing issues and needs across the continuum 5.2 Increase partnerships to leverage financial and human resources 5.3 Communicate proven practices within the housing sector

INTRODUCTION

Need for a Comprehensive Approach to Housing

While many regions have endured hardship during an economic downturn, Saskatchewan has found itself in a unique situation, experiencing strong economic and population growth. Since 2007, more new people have been moving to the province and fewer people are leaving. Saskatchewan has led the country in growth, and this is expected to continue in the years ahead.

This unprecedented growth has brought change, opportunities and challenges. One of the largest challenges has been the dramatically changed housing environment. The growth has brought an increased demand for housing, resulting in increased pressure on housing supply and affordability. Specifically, Saskatchewan has seen a drastic increase in the price of homes and rent. Vacancy rates have fallen and new housing starts have not kept pace with demand. Ultimately, these pressures can deter continued growth and negatively impact low to moderate-income households and the province's most vulnerable people.

Collaboration across the housing sector must take place to support Saskatchewan's growing population and ensure that housing is accessible to all people. Across the province, housing experts stated that every member of the housing sector has a role in helping create a Saskatchewan where everyone has a place to call home. Together, we will start from here and continue to build solutions.

This strategy is for everyone in the housing sector. It goes beyond what the Government of Saskatchewan can do. This strategy is a catalyst for the housing sector to act together. It reflects the opinions and contributions of experts in the housing sector, and identifies positive steps to deal with challenges. This strategy is not about quick fixes. It is about making change for the long term. It is a roadmap for us to build a strong housing environment over the next eight years.

The Housing Strategy for Saskatchewan puts forth a vision to move forward together under five strategic directions:

- Increase the Housing Supply
- Improve Housing Affordability
- Support Individuals and Families in Greatest Housing Need
- Enhance Strategic Planning for Housing
- Collaborate, Communicate and Educate

The Saskatchewan Housing Corporation encourages everyone in the housing sector to fulfill their role in creating solutions to Saskatchewan's housing challenges.

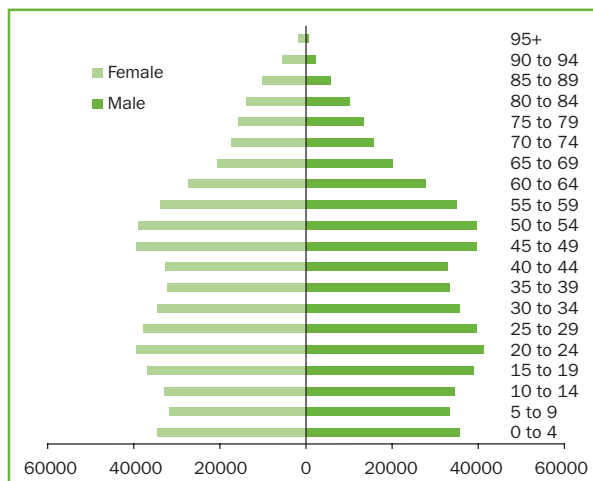


THE CONTEXT

Economic and Demographic Change

Saskatchewan's economic and population outlook started to change in 2006. It became a province of prosperity and growth, and is expected to continue to lead the nation in coming years. It is anticipated that Saskatchewan's economy will have the second highest growth of all Canadian provinces for years to come¹.

Figure 1.
Saskatchewan Population by Age and Sex, 2011



Source: Statistics Canada, 2011

Saskatchewan hit a historical population high in 2010, reaching over one million people². The province has continued to grow, attracting people from other provinces and countries so they can pursue their dreams and raise their families.

Still, our population is older when compared to the rest of Canada. According to the most recent projections, the population in Saskatchewan is

expected to continue to age. Statistics Canada projects that 40 per cent of Saskatchewan's population will be 65 and older by 2036, leaving less than 34 per cent of the population working age³.

Despite the aging population, current growth has meant an increase in the labour force and, subsequently, an increase in the number of people employed across the province. The stable economy has resulted in Saskatchewan having the second lowest unemployment rate in Canada.

Saskatchewan families are experiencing an increase in income. Between 2000 and 2008, the median after-tax income for Saskatchewan families increased 21 per cent⁴. However, this income growth was unevenly distributed.

Housing Market Changes

Demand for housing over the long run is driven by complex factors linked to economic and demographic changes. In periods of growth like the one Saskatchewan has been experiencing since 2006, housing needs and demands change. Growth has increased the demand for housing.

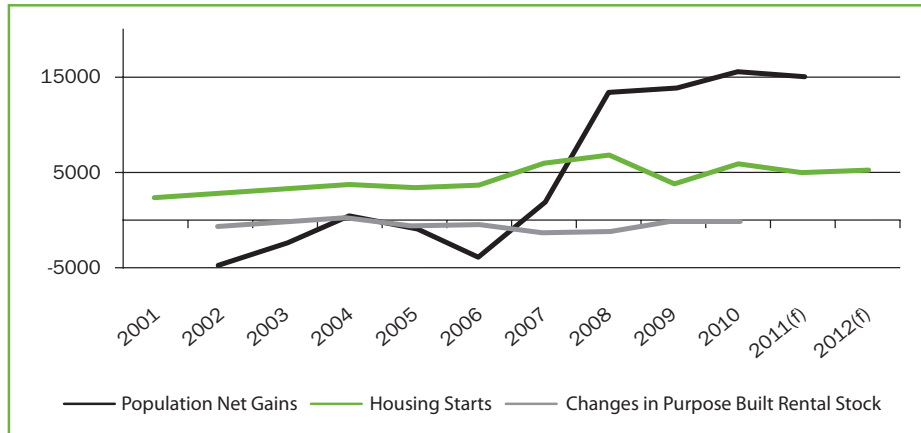
¹ Conference Board of Canada. (2011). *Provincial Outlook Long-term Forecast: 2011*.

² Statistics Canada. (Quarterly). CANSIM Table 51-0005. *Estimates of population, Canada, provinces and territories*.

³ Statistics Canada. (2006). *Populations Projections for Canada, Provinces and Territories*.

⁴ Statistics Canada. (2008). *Incomes of Canadians 2008 - Table 202-065 Median After Tax Income by Economic Family Type in Constant 2008 dollars*.

Figure 2. Net Gain in Saskatchewan Population, New Housing Starts, and Primary Privately-owned Rental Stock, 2001-2011



Source: Statistics Canada, 2011 and the Canada Mortgage and Housing Corporation, 2011

Since 2006, the average resale price of a home has risen more than 83 per cent, making homeownership less and less a likely option for low to moderate-income earners. Price increases have been attributed to the shortage of supply. As demand increases, the rental stock has declined and new housing starts have been unable to keep pace.

Figure 3. Average Resale Price of Residential Homes in Saskatchewan, 2001-2012



Source: Multiple Listing Service, 2011 (note: 2011 and 2012 are forecasted)

In the rental housing market, vacancy rates have remained relatively low, creating a demand that has driven up the average cost to rent across Saskatchewan.

THE CONTEXT (continued)

Figure 4. Saskatchewan Average Rent, Two Bedroom Apartment, 2001-2010

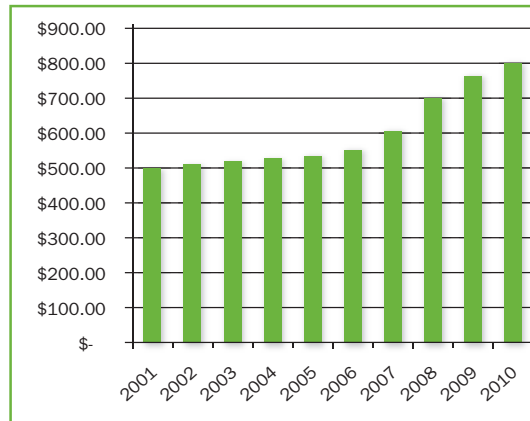


Figure 5. Average Vacancy Rate in Saskatchewan, 2001-2010

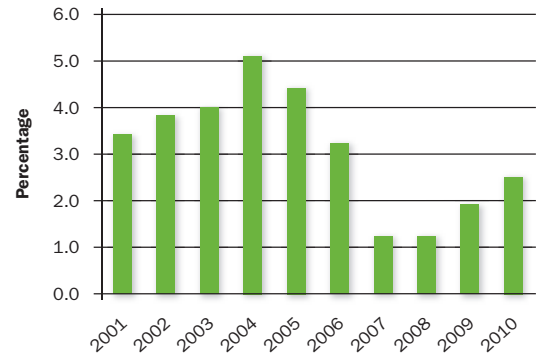
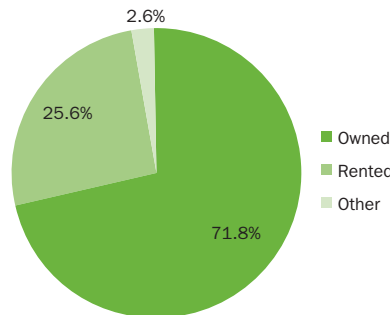


Figure 6: Housing Tenure, 2006



Source: Canada Mortgage and Housing Corporation, 2010

Higher costs, combined with the uneven distribution of income growth, have placed many households in greater need. The Canada Mortgage and Housing Corporation (CMHC) has identified an increase in those who have a core housing need (pay too much and/or live in crowded conditions and in units in need of repair) between 2001 and 2006⁵. However, given that Saskatchewan has seen dramatic changes in housing since 2007, it is speculated that the number of households expressing a core need, particularly renters, has only increased in the past few years.

The majority of Saskatchewan dwellings are owned, single detached units. In Saskatchewan urban centres, the rental housing stock has decreased since 2006, and has been in steady decline for the past 15 years⁶. In addition, the large majority (81 per cent) of current housing stock was constructed over 25 years ago, meaning that the need for repairs and maintenance is growing.

Figure 7: Number of Primary Rental Units in Saskatchewan Urban Centres (population 10,000+), 2001-2010



Source: Canada Mortgage and Housing Corporation, 2010

⁵ Canada Mortgage and Housing Corporation. (2009). *Canadian Housing Observer. Characteristics of Households in Core Housing Need, Saskatchewan, 2006*

⁶ Canada Mortgage and Housing Corporation. (2008). *Rental Market Report: Saskatchewan Highlights*.

CONSULTATIONS

The Saskatchewan Housing Corporation held strategy consultation sessions throughout the province between March and April 2011. Over 350 housing sector stakeholders participated. The purpose was to engage the housing sector to prioritize the housing pressures in the province, generate the solutions to the pressures, and identify roles to act on the solutions.

Strategy consultation sessions took place in:

La Ronge	Yorkton
Nipawin	Regina
North Battleford	Saskatoon
Prince Albert	Meadow Lake
Swift Current	Estevan

Housing experts from across the province attended, including builders and land developers, federal, provincial and municipal governments, financial institutions, non-profit organizations and housing providers. The sessions were facilitated by Associated Engineering (Saskatchewan) and the consultation summary report is available to the public.

Saskatchewan Housing Corporation also used a variety of other forums to inform the strategy development. These include the Housing and Development Summit in April 2011 attended by more than 200 housing stakeholders, individual meetings with key provincial associations and meetings between the Minister Responsible for Saskatchewan Housing Corporation, Northern leaders, and over 20 non-profit housing organizations.

During the consultations, it was heard often that we all had a role to play to create solutions. It was stated over and over again that we worked in “silos” and we did not communicate well. Participants were often unaware of, or did not understand, what each other was doing. The consultations highlighted the need for better communication, more leadership and increased collaboration among the entire housing sector.

At the meetings, participants found ways to better align and find solutions to the housing challenges. Many discussions centered on how things could be done differently, where improvements could occur, and what initiatives or partnerships could be built, strengthened or replicated, reinforcing that the most innovative thinking happens when we work together.

Based upon what was heard, the entire housing sector should be able to see themselves within each of the directions and objectives in this strategy. Moving forward, some will play a key role on specific actions, while others will lend more of a supporting role.

The input received during the consultations makes up the heart of this strategy.



MAIN HOUSING ISSUES IN SASKATCHEWAN

During the consultations, the housing sector identified priority issues for the strategy to address. The directions, objectives and actions put forth in the strategy work to address the following issues:

Housing Stock

The housing stock consists of various housing options, from emergency shelters to high-end market rental housing and homeownership. Supply, and the lack of it, was seen to be a main issue. But supply issues go beyond the number of houses to include:

- Type of housing: there is a need to look beyond the “traditional” single family dwelling and create more options such as condominiums, entry-level houses, retirement villas, or community housing with support attached;
- Condition of housing: much of Saskatchewan’s stock is over 25 years old, leaving many older units in poor condition; and
- Location of housing: this can refer to neighbourhoods within municipalities, as well as proximity to employment in more rural settings where people need to commute long distances because there is nothing suitable or available in close proximity.

Increased Construction Costs and Financing Difficulties

Higher demand and a shortage of supply is not the only reason that housing prices have increased in Saskatchewan. In response to the growing housing market, much of the sector is working at capacity and is unable to respond to the volume of work required. This is combined with a shortage of skilled labourers, increased labour costs, higher prices on construction materials, and a shortage of land. All have led to higher costs.

In response to the recent economic downturn, the financial sector is applying more stringent criteria for financing approval and tightening lending practices. This has impacted individuals applying for mortgages as well as builders and developers requiring financing for housing projects.

Taxation Structure for Rental Properties

The current return on investment in rental properties is less attractive when compared to alternatives. Rental property is taxed at a high level, and policies for renovation and tenancy have made rental management difficult.

Regulatory and Process Barriers

Regulations and processes exist to ensure housing development meets with criteria such as code compliance and zoning and is appropriate for the community. However, these regulations can delay and/or restrict development and building of new housing and hamper business. It is important to find the right balance between achieving the objectives of the underlying regulation while not impeding the expansion of the housing supply.

Increasing Needs of Population Segments

Specific groups face greater housing pressure. People with a low income and/or specific housing needs have a harder time in the current housing environment. People with multiple needs, such as persons with a disability who require modifications to their homes to remain independent, have limited stock to choose from. Also, traditionally marginalized groups, such as many First Nations and Métis people, persons

receiving social assistance benefits, recent immigrants, and the homeless, can benefit from support services related to housing.

Community Variation

While housing challenges are experienced across the province, the needs and capacity to respond vary by region and community. This is dependent upon many of the issues identified here, and is also impacted by traits such as changing demographic, economic, and social variables; public perceptions about housing design and density; and housing prices that have risen faster than household income.

Understanding of Needs

It can be difficult to respond to housing pressures if needs are not defined and assumptions are made without reliable evidence. An understanding of housing needs informs the type of housing development that communities and regions should address into the future. Community needs assessments can also act as a catalyst for partnerships to develop housing.

Gaps in Education and Awareness

A portion of individuals entering the rental market or homeownership are not prepared for the financial obligations and increased responsibility of maintenance. Within the housing sector, there are many programs and services available, but there is a general lack of knowledge about these opportunities.

Funding

Funding for social and affordable housing by the federal government has continued to decline over time. The provincial government continues to balance housing investments with other demands for resources, and municipal governments are often unable to allocate funds to housing due to fixed budgets. While various government programs exist to support housing for those most in need, other mechanisms to fund housing are required such as private investment, public-private partnerships and market-based models.

The Housing Sector is Working in Silos

Consultations have brought to light that there is generally poor communication within the housing sector. Specifically, there is a lack of understanding of what each part of the sector is doing or what they have the capacity to do. Individually trying to address housing issues has resulted in overlap of activity. The housing sector must work collaboratively to leverage resources.



UNDERSTANDING THE IMPORTANCE OF HOUSING

Housing is the social and economic fabric of communities. It is made up of a spectrum of housing types and options, and is a system where many different stakeholders play a role. This strategy is founded on the following understandings:

Understanding Housing as the Social and Economic Fabric of Communities

Housing is more than just shelter. It is a personal investment, a place for family and friends, protection from the elements, and the infrastructure that shapes our neighbourhoods and communities. Housing impacts, and is impacted by, all parts of our society, environment and economy.



Economic Security

Housing development, renovation and rejuvenation generate local employment opportunities and create business and economic development. On a broad level, the housing industry is a major part of Saskatchewan's Gross Domestic Product (GDP) as it supports local economies and is an economic driver at a national

level. Housing, with amenities in close proximity, ensures that local markets can thrive. A range of housing options contributes to a diverse, integrated and productive workforce. Housing creates a climate for sustained economic growth on a larger scale.

Personal Well-being

Housing, and the services related to it, meets needs important to individuals and families. Housing is often pointed to as a determinant of health. It promotes healthy individuals, personal safety, family cohesiveness, and stability. Appropriate housing is central to ensure that individuals have the ability to participate in society and succeed at school, to maintain employment and be involved in the community. When homeownership is achieved, housing is also a means to build personal wealth.

Strong Communities

Housing is an integral link in forming strong communities. When the community is healthy but housing is unattainable or unavailable, the neighborhood becomes exclusionary. When the housing is available but the community is unhealthy, the housing will deteriorate and be less desirable. A mix of different types of housing in our communities ensures that options are available for a diverse population that contributes to a vibrant society. Housing that meets the needs of those living within promotes strong individuals that participate in their communities.

Understanding the Housing Continuum

A housing continuum is the spectrum of housing in our communities. It highlights the housing options that people live within. It is made up of the homes in

which people carry out their daily lives, create security, build family and stay sheltered from the elements. Individuals and families do not move up this continuum. Instead, they move around the spectrum of housing depending on their stage in life and changes that take place.

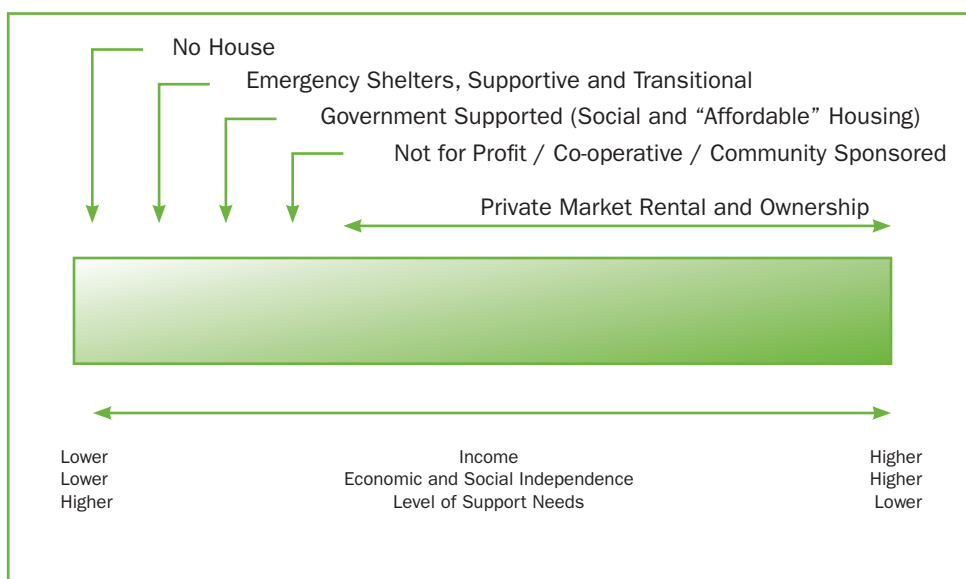
All the different types of housing have their own unique characteristics. At the same time, they are all linked together. Activity in one area of the housing continuum affects other areas. For example, an individual living in private market rental might move into non-profit rental housing when they return to post-secondary education as an adult. This creates a vacancy in the private market and reduces the housing options available to lower-income people. At the same time, two individuals living in separate rental units may purchase a home together, freeing up two spaces for individuals living in social housing who wish to move into the private rental market.

The housing continuum is a tool through which we can understand our housing infrastructure and the people within it.

Understanding the Housing Sector

Housing has various players from the private, public and community-based sectors. They often operate differently and according to different rules and interests, but all are connected and overlap at many points along the housing continuum. Ultimately what one does, to a greater or lesser extent, has implications for all.

As stated during the consultations, every housing stakeholder has a role to play in this strategy. Governments, the private sector, and non-profits cannot act alone. There is not one group alone that can meet all the needs. Based upon what was heard at the consultations, this strategy puts forth what we heard about housing sector roles moving forward. These are not fixed or comprehensive, but highlight where the various responsibilities to act lie.



UNDERSTANDING THE IMPORTANCE OF HOUSING (continued)

Private sector

The private sector, which is made up of builders and developers, financial lenders/institutions, landlords, investors, and others, provides the majority of housing in Saskatchewan. The private sector performs a lead role in responding to housing demand.

During the consultations, it was consistently heard that there is a desire for the private sector to partner more among themselves and with other housing stakeholders. The private sector was also viewed as holding expertise that should advise and inform others involved with housing. Some possible roles for individual private sector groups include:

Builders and developers:

- Provide ideas to reduce barriers and increase development opportunities
- Pool expertise and resources to undertake large scale projects or those with higher risk
- Lead and invest in public-private housing partnerships and joint venture approaches
- Meet underlying objectives of regulations to ensure public safety, protection of the environment, etc.
- Explore and promote innovative housing options and approaches to reduce upfront building costs
- Develop different types of housing within the same community, promoting mixed communities
- Develop housing that is attainable for first-time homeowners

- Use innovative building techniques to reduce delivery times and increase affordability of new development
- Develop partnerships and share expertise across the housing sector

Financial/lending institutions:

- Partner with governments and homebuilders to create incentives, venture capital funds and programs that help people move towards homeownership
- Assist and incent small builders and developers to participate more fully in the market
- Provide financial education to new homeowners
- Offer different financing options for unique forms of housing
- Research and consider new mortgage options

Landlords/Property Managers:

- Work with stakeholders to increase the amount of rental housing
- Understand their rights and responsibilities as well as those of tenants
- Maintain rental housing to ensure safety and long term sustainability of the housing infrastructure

Beyond the private sector directly involved in housing, there is a need for increased private investment in housing options across the continuum.

Public Sector

The public sector has multiple roles in the housing system. Traditionally, the sector

has been responsible for the delivery, and direct funding of, housing for lower-income people and plays a significant role in the area through its regulation, legislation, funding programs and other supports. In terms of what was heard at consultations, stakeholders generally felt that government needs to take a greater leadership role in housing, facilitating partnerships, improving communication, and reviewing and, if necessary, changing its policies and programs to reduce barriers, duplication and inflexibility. Some possible roles for the public sector groups include:

Municipal government:

- Promote and engage in broader regional partnerships and collaboration to identify housing needs and develop plans
- Dedicate resources to community needs based assessments
- Plan for land development and other incentives to attract greater private development
- Review planning and zoning bylaws, eliminating disincentives to development
- Provide public education about housing in the community
- Service and zone land, where possible, to ensure land is as affordable as possible for new residential development
- Work with other municipalities in the region to achieve greater consistency of planning processes and zoning bylaws
- Allow the use of infill and non-residential sites for multi-unit housing

- Consider fast tracking projects that are specifically aimed at housing that is affordable
- Develop housing plans for their community
- Partner with surrounding communities to better assess needs

Federal government:

- Allow for flexibility within agreements to acknowledge regional differences and promote the leveraging of resources
- Co-ordinate with all levels of government to target funding to the greatest need
- Develop housing programs and policies that complement the objectives of the rest of the housing sector
- Allocate funding that is a catalyst to encourage private sector housing development
- Review existing policies on taxation of rental properties to make multi-unit housing development more attractive to investors
- Maintain a principal role in the funding of social and affordable housing

Provincial government:

- Facilitate partnerships and co-ordinate housing initiatives
 - Strive for consistency and integration among government organizations, policies and programs
 - Target housing programs to those in greatest need
-

UNDERSTANDING THE IMPORTANCE OF HOUSING (continued)



- Support municipalities and communities to accurately determine their housing needs
- Understand long-term needs at the provincial level
- Co-ordinate programs, processes, and regulations so they are flexible and simple for users
- Provide housing expertise and information and increase awareness of government housing programs
- Develop and deliver initiatives that act as an incentive to the housing sector to increase housing supply and build partnerships
- Co-ordinate utility servicing with development timelines
- Continue to advocate for long-term sustainable housing investments by the federal government
- Provide access to social housing for those most in need, fund affordable housing projects in partnership with other levels of government and the non-profit sector, deliver housing programs targeted to those in greatest need, and provide funding to support other housing initiatives based on provincial priorities.

populations such as low-income individuals and families, persons with disabilities, seniors, immigrants, First Nations and Métis, and the homeless. As such, the non-profit sector often serves as advocates as they are close to the community and understand their needs. Some possible roles for non-profit organizations include:

- Propose and manage housing projects targeted to identified need
- Provide services related to housing
- Advocate on behalf of clients
- Educate clients on housing programs, support systems and tenant rights and responsibilities
- Partner with public and private sectors to leverage funds
- Work with governments and the private sector to identify and meet the needs of those in greatest housing need

There are examples throughout this strategy of how members of the housing sector have already taken action to improve housing in Saskatchewan. The examples illustrate that everyone has roles to play both individually and in partnership. Moving forward under the strategy, the housing sector must continue to push forward on the actions that they have control over.

Non-profit Sector

In recent decades the non-profit sector has come to play a major role in housing, often in partnership with federal, provincial and municipal government. Non-profit organizations have a direct role as the providers of various types of housing and the support services which help residents attain and retain their housing. Non-profit organizations play a critical role to serve more vulnerable

SASKATCHEWAN'S STRATEGY

Saskatchewan's strategy is intended to be dynamic and motivate all involved with housing to make the difference needed to build a strong housing environment for the people of Saskatchewan. It sets out the broad vision and tangible steps for the housing sector. This strategy is the roadmap we will build from.

Each action in this strategy was put forth in communities across Saskatchewan, by those who work in housing. There are pieces in this strategy for all to use – no matter what their role in housing is. If all those with a connection to housing in Saskatchewan grasp onto the steps that they can take, together the housing sector will begin to move in the same direction to create the solutions required.

Vision for Saskatchewan

Saskatchewan people have access to homes that enhance well-being, build communities and contribute to a growing province.

Principles

The principles reflect the common voice of housing experts who attended consultations across the province. Working under these principles will support the vision for Saskatchewan.

Positive housing outcomes are created through shared responsibility.

Provincial, municipal and federal governments, builders and developers, financial institutions, community-based organizations, non-profits, individuals and others have a responsibility within the housing delivery system. Each has a role in contributing to a positive housing environment.

Housing need and capacity differ across the province, requiring diverse housing solutions.

Housing markets, financial markets, and industry capacities are different and change over time and place. One size does not fit all. The best solutions are

created through local responses to local needs, as communities understand their needs better than anyone else.

The housing continuum includes options for all people of Saskatchewan.

The housing needs of individuals and families change at different stages of life or due to circumstance. A positive housing environment has options available for individuals and families to move to and from throughout those stages. People should have real choice to determine where and how they live.

Housing action is based on sound planning and demonstrates measurable outcomes.

Increasing challenges require that the most effective solutions are applied to provide sufficient housing for our communities. Planning and identifying successes will ensure the best use of resources, support social and economic sustainability and promote growth.

SASKATCHEWAN'S STRATEGY (continued)

Housing builds and sustains economic and social independence for Saskatchewan people.

Having independence to make decisions and choices enhances the long-term well-being of individuals and families. Housing developed using an economic, social, and environmental lens creates more options for individuals and families to reach and maintain housing independence.

The housing sector is committed to innovation.

Changing trends require innovative responses. Innovation in financing, building, partnerships, and services will improve housing circumstances into the long-term. It is important to make sure Saskatchewan is a climate where innovation can thrive.

The private market is the main provider of housing.

The majority of housing needs continue to be met within the private market. Moving forward, the expertise and practice of the private sector will best inform the rest of the housing delivery system on how to build success.

Partnerships leverage financial and human resources.

Through partnerships, the entire housing delivery system can build capacity and increase opportunities. Leveraging resources puts all in a better position to meet housing needs.

Strategic Direction 1 – Increase the Housing Supply

There is a lack of housing supply to meet the needs of a growing population and economy. The pressure on the supply has filtered throughout the entire spectrum of housing. Housing supply was the priority issue identified at consultations across the province.

As housing prices have risen in Saskatchewan, the housing sector identified that the greatest priorities for new supply are rental housing, higher density housing, homeownership that is attainable for first time owners and housing suited for mobile populations such as resource sector workers and students. It was stated over and over again that it is not a sustainable vision to assume that the housing norm is a single family home. It is critical to start looking beyond the expectations for housing that existed before the costs increased. There is a need to increase the supply of different types and tenures of housing.

Tools for the sector to draw on to increase new housing supply: official community plans, zoning bylaws, regulations, planning for housing, taxation policy, tax abatements, credits and deferrals, programs and incentives, education and awareness, land banks.

Objective 1.1 Develop new rental housing, high density housing and housing attainable for first time owners

- Plan for and develop secondary suites, granny suites and garden suites in existing housing and new housing developments.
- Plan for, promote and build mixed communities that include ownership and rental tenures, as well as mixed densities.
- Redevelop existing sites and non-residential buildings for the purpose of multi-unit housing.
- Build “maintenance free” housing to reduce long-term costs to households.



Silver Sage Housing Corporation, which strives to provide high quality affordable housing for First Nations living in urban centres, has accessed funding through Saskatchewan Housing Corporation to begin construction on a 22-unit townhouse style development on a closed school site.

SASKATCHEWAN'S STRATEGY (continued)

Objective 1.2 Prioritize activity to zone and service land so it is available for residential development

- Identify land requirements for future housing need at the community level.
- Identify and promote opportunities for infill development at the community level.
- Give priority to infrastructure funding to support new residential development in areas experiencing high demand at the community and provincial level.
- Include homebuilders and land developers in the formal municipal planning process for zoning and servicing.
- Better co-ordinate utility servicing with development timelines.
- Prioritize new land for housing to the greatest extent possible.

The City of Regina is putting infill property to use by selling identified surplus properties and looking for public input as part of the criteria to best develop the sites. One example is of an infill site that was originally intended to be a school site and now will be zoned for residential development. The City will propose development criteria, and put out a request for proposals for developers to come forward with ideas. The intent is that the higher level of engagement will bring forward innovative practices and ultimately increase the supply of housing in Regina.

The demand for subdivision of land to create sites for new housing development has tripled over the last four years in Saskatchewan. Each proposed site needs to be reviewed to ensure it is suitable for the intended development, is safe to use and has the necessary services. Municipal Affairs applied Lean principles to the subdivision review process in the fall of 2010. This resulted in a 30 per cent reduction in the average review time while maintaining program effectiveness. An online application and referral process has been introduced and will be expanded to achieve further efficiency in the process. As a result, new sites are available faster to meet the demand for building housing in communities.

Objective 1.3 Use financial and building innovation and proven practices to promote new housing supply

- Use building techniques such as modular and ready-to-move to reduce delivery timelines, especially to increase development in rural and remote communities with little construction capacity.
- Explore viability of venture capital funds and investment pools for new housing at community, regional and provincial levels.
- Work with financial institutions to create incentives and new financing options that promote the creation of new supply.

Innovative Residential's Hartford Greens is a townhouse development in Saskatoon that used custom designs and built the houses using a modular construction process. Together, the design and modular construction ensure that the homes have been built to an extremely high quality. These homes were made available to low and moderate-income families with help of a down payment and tax sponsorship. Hartford Greens has been received very positively by the community and represents a significant improvement to traditional townhouse development.

Objective 1.4 *Create housing options specifically for workers, students and other mobile populations*

- Develop partnerships between industry and educational institutions to develop joint projects for students and workers.
- Identify and create housing options that are specifically designed for mobile populations.

The University of Saskatchewan, the City of Saskatoon, and the Saskatchewan Housing Corporation have come together to develop 400 beds on campus at the University of Saskatchewan. The beds will be ready for the 2011-12 school year, and will alleviate some of the pressures on Saskatoon's rental market.

Objective 1.5 *Reduce process and regulatory barriers that diminish new developments*

- Evaluate regulatory restrictions that limit innovative housing designs such as modular and ready-to-move housing.
- Encourage consistency of regulations among Saskatchewan communities, making it easier to develop new housing.
- Re-evaluate regulations that have limited the take-up for programs that directly contribute to adding supply, such as secondary suites or "granny suites."
- Review development requirements to balance the immediate need for new housing with longer term community vision such as environmental sustainability of housing.
- Provide incentives for the long term desired change as opposed to imposing restrictions on undesired action.

SASKATCHEWAN'S STRATEGY (continued)

Saskatchewan Housing Corporation's Secondary Suites Program is designed to increase the supply of rental housing for low to moderate-income households by providing financial assistance to homeowners to create a secondary suite. The Secondary Suite Program benefits from regulations that allow for innovative housing designs, allowing for greater take-up.

Objective 1.6 Partner to identify and maintain a sustainable housing industry labour force capacity

- Align existing training and education programs with current industry practices.
- Promote residential construction career options and opportunities.
- Create training initiatives to support businesses in the residential construction industry to improve business practices and industry knowledge.
- Develop partnerships between industry associations to train industry and stakeholders.

Limited building capacity and skilled labour shortages caused the Canadian Home Builders' Association – Saskatchewan to create a number of initiatives to help address these issues as well as increase professionalism within the industry. The Association actively works with individuals as well as those already employed in industry by providing Essential Skills and safety training, and opportunities for indenturing apprentices and assisting in the recruitment process on behalf of employers. The Association works proactively to create a positive business climate for industry, to work in partnership with municipalities and to foster growth and strong communities throughout Saskatchewan.



Strategic Direction 2 – Improve Housing Affordability

Increased housing demand has resulted in increased costs of renting or owning a home. Affordability issues are especially pertinent for low-income households. Increasingly, affordability is also impacting those with moderate incomes. In many cases, affordability is related to the income of a household; however, it is also related to the availability of housing. While increasing the housing supply will ultimately increase the amount of affordable options, there is a need to improve the affordability.

Across the province, the housing sector stated that there was a need to look beyond the tenures of rental and homeownership. In many cases, this was seen to fill the gap between government sponsored housing and market housing. When costs were more affordable in Saskatchewan, the gap did not exist. Beyond different tenures, many solutions were put forth to make the housing that already exists more affordable.

Tools for the sector to draw on to improve housing affordability: public-private partnerships (P3s), rent deposits, mortgage calculators, venture capital funds, co-operatives, life lease, tax policy.

Objective 2.1 Research, promote and develop alternative housing tenures

- Develop housing co-operatives to address various gaps, such as those that include equity building for households to move into homeownership or target the needs of specific population groups such as seniors, students and lower-income mobile workers.
- Identify the benefits and risks of life lease options and increase the creation of life leases when financially appropriate.

The Saskatchewan Co-operative Association (SCA) provides support services for a variety of emerging and existing co-op businesses. The SCA's work includes a concentration of direct on-the-ground support to groups, organizations, communities and municipal governments interested in developing new housing co-operatives in their communities. The SCA is working with a group of approximately 15-20 dedicated community members in Saskatoon to develop a new accessible seniors' housing co-operative project, which will add new affordable units to the housing market and provide an appealing housing option for a growing demographic in Saskatchewan. The SCA is providing support in the form of education/training, group facilitation, strategy development, and linkages with partners in the housing sector.

SASKATCHEWAN'S STRATEGY (continued)

Objective 2.2 Reduce residential building costs

- Research and incorporate methods to reduce building costs.
- Build partnerships among the housing sector so experts are used for the jobs suited for their particular industry.
- Reduce land costs as part of new housing by reducing lot size and creating smaller infrastructure footprint through design aspects, such as smaller roads.
- Consider environmental soundness and geotechnical traits of land that may add to cost and timelines.
- Offset costs of residential land development by co-ordinating activity with commercial or industrial land development.
- Incorporate “sweat equity” building models to develop new housing.
- Review and provide transparent rationale for municipal development levies and servicing agreement fee structures for residential development.
- Research and incorporate housing design aspects and building products that can lower costs.

Habitat for Humanity works in partnership with low-income working families to alleviate the effects of poverty by providing basic, affordable housing. Habitat partner families contribute a minimum of 500 hours towards building their home, other homes, or for other Habitat projects, then assume a no-interest mortgage for the cost of building the home. Habitat's “sweat equity” model facilitates partnerships between prospective homeowners, businesses, individual donors, and volunteers and has helped many families attain their dream of homeownership.

MPM Construction Services Ltd. has utilized infill lots to increase the housing supply while reducing building costs in the city of Regina. Fifty foot residential lots that previously had one single family home have been subdivided and now contain two new single family homes. Building on two lots side by side greatly reduces the excavation, basement, and backfill/compaction costs as crews can work simultaneously on both jobs and share costs for common items like concrete pumps and cranes. In other cases, building up on smaller lots has had a similar effect where two units now take up the same footprint as one single unit did before. Through housing that has been designed to complement existing neighbourhoods, the supply has been increased and rejuvenation has been promoted while keeping costs low. The result is a win-win for all parties involved.

Objective 2.3 *Maintain and improve the most affordable housing – the existing housing stock*

- Commit resources to inspections of aging housing and repair when appropriate.
- Promote neighbourhood regeneration as a means to improve and sustain the existing housing stock.



Saskatchewan Housing Corporation has partnered with the federal government to provide the Residential Rehabilitation Assistance Program (RRAP). One of RRAP's successful projects in Regina saw the renovation of an old three-storey brick building with 12 units. The renovation cost \$462,000, of which RRAP contributed \$288,000. There is a high demand for affordable rental accommodation for low-income clientele in this neighbourhood and all units are rented to a mix of eligible tenants who are income assistance recipients, seniors, or "working poor."

Objective 2.4 *Streamline processes to speed development aimed at housing that is affordable*

- Evaluate regulatory processes to reduce barriers to the development processes.
- Fast track projects that are specifically aimed at housing that is affordable.

The City of Saskatoon has heard from housing providers and implemented many policy changes to make building affordable housing easier. There is a new priority-review process to shorten the time period for building permits, new zoning districts to allow more density for low cost housing, a direct sale of land policy for affordable housing providers, and a new land cost reduction program which allows housing providers to use their 10% capital grant from the City to lower the sale price of land.

SASKATCHEWAN'S STRATEGY (continued)

Objective 2.5 Create incentives and new financial options to improve affordability

- Develop new mortgage options for entry-level homeownership by builders, financial institutions and governments.
- Research and implement non-traditional financial options that have proven successful.
- Consider non-traditional policies, bylaws, and practices that incent the creation of housing that is affordable.

In an effort to meet the needs of today's potential homeowners, Affinity Credit Union has partnered with the City of Saskatoon to launch the Equity Building Program to assist low to moderate-income households moving from rental into homeownership. The program allows eligible applicants to access market financing from a private lending institution. Supporting over 250 households over five years, the program will allow the purchase of a home (including all forms of housing in any part of the city) ranging from \$220,000 to \$280,000. The program will assist homeowners with the down payment requirement by providing assistance of approximately \$12,000 per unit.

Strategic Direction 3 – Support Individuals and Families in Greatest Housing Need

Specific population groups require additional supports to meet housing needs. At the consultations, it was stressed that the lowest income and most vulnerable people in Saskatchewan are facing extreme pressure related to the lack of housing supply and increased cost of housing. Seniors, recent immigrants, the homeless, students, Aboriginal people and those with disabilities were consistently identified as having the highest levels of need for support.

Tools for the sector to support individuals and families: rent supplements, life skills education and counseling, goal setting.

Objective 3.1 Address gaps in supply and services along the housing continuum for greater availability of housing targeted for low-income and vulnerable people

- Identify gaps in housing supports and services.
- Provide the appropriate response – a housing response for a housing need; a support response for a support need.
- Develop partnerships for seamless co-ordination of housing and support services for people with difficulties finding and sustaining stable housing

The No Wrong Door Youth Shelter is under construction in Regina. The shelter is designed to address a gap in services for youth. It will offer 15 emergency shelter spaces, support services, meals and laundry on site. Funding for construction is a partnership between the Provincial and Federal Governments, and a contract for ongoing operations with the Street Culture Kidz will be provided by the Ministry of Social Services. Homeless youth staying at the shelter will be connected to supports and services existing in the community and will be transitioned to appropriate long-term housing.

Objective 3.2 Increase education and awareness for, and about, housing for low-income and vulnerable populations

- Involve communities and neighbourhoods in planning for housing for vulnerable groups.
- Deliver training and education programs to low-income and vulnerable people to support them to gain and maintain housing, focusing on maintenance and household finances.

SASKATCHEWAN'S STRATEGY (continued)

The Phoenix Residential Society strives to be a leader in the field and provide quality, state-of-the-art programming and services to clients with psychiatric disorders, substance abuse and persons with acquired brain injury. Phoenix Residential recently presented a workshop at the National Psychosocial Rehabilitation Conference entitled *Finding the Forest Through the Trees: Recovery Focused Quality Improvement Strategies for Community Mental Health Services*. As a result, the Society continues to get inquiries from across Canada about their services. Phoenix Residential has also shared their improvement strategies with the Regina Qu'Appelle Health Region and the Five Hills Health Region.



Objective 3.3 *Support availability of the appropriate type of housing and complementary supports to individuals and families with need*

- Link housing programs with other social programs so housing and support needs are both met.
- Partner with the non-profit sector to better identify specific supports required by vulnerable individuals and families.
- Create Housing First approaches for those who are homeless and most vulnerable.
- Incorporate barrier free and universal design to meet the needs of people with disabilities, seniors and others.
- Review regulations and zoning as it relates to housing development for people with distinct needs to improve affordability (e.g. parking spots for multi-units when people have disabilities and don't drive).

The Affordable New Home Development Foundation (ANHDF) has partnered with North Ridge Development to develop Hunter Crossing, an Accessible Housing Demonstration Project in Saskatoon. Hunter Crossing will provide individuals and families with the opportunity to purchase new barrier-free homes in an integrated community and demonstrates barrier-free designs, allowing persons with a physical disability to live in them. ANHDF will assist applicants to get mortgage and loan approvals. ANHDF has also partnered with Ehrenburg Homes to develop 11 efficient and affordable townhouses geared to help low to moderate-income households become successful homeowners.

Strategic Direction 4 – Enhance Strategic Planning for Housing

A growing economy means it is no longer sufficient to approach housing solutions in a piece-meal fashion. At the consultations, the sector stated that current planning for housing often occurred with short-term or no existing plans and that information to make decisions was often lacking. Many communities have outdated or non-existent plans to guide their decisions, while many existing community plans do not address housing, and many housing organizations do not incorporate long-term planning. Data and expertise is held across the sector and often not known about or communicated. There is a strong need to increase and improve planning efforts.

Tools for the sector to plan for housing: targets, data sources, surveys, land inventory, community plans.

Objective 4.1 Plan for housing at both community and regional level

- Develop needs assessments and housing plans.
- Partner with surrounding communities and a broad stakeholder base – including urban and rural municipalities, sector partners, community organizations and First Nations and Métis communities – to leverage resources; assess, plan and create economies of scale; and co-ordinate priorities in relation to need.
- Leverage resources and develop partnerships for communities in Saskatchewan to have the necessary capacity to develop housing plans.
- Create standard housing planning templates for use across the province.
- Plan for infrastructure provision to support housing development in growing communities.

The Northeast Regional Intersectoral Committee (RIC) is using special project funding to assist three of the larger communities in the region to develop strategic housing plans. When the RIC proposed this opportunity to the town councils of Nipawin and Tisdale and the City Council of Melfort, all three quickly expressed their interest through a motion in council to actively participate. A consultant has now been contracted to work with each administration and council to develop community specific housing strategies to address the continuum of housing needs.

The City of Moose Jaw created a Housing Advisory Committee to inform and make recommendations to City Council on housing issues in the community. The committee membership represents a broad stakeholder selection, including members of City Council, the Health Region, the local Aboriginal, Construction, Building, and Financial sector, and the Moose Jaw Housing Authority. Also, in partnership with the Canadian Home Builders Association – Saskatchewan and Saskatchewan Housing Corporation, a Housing Business Plan for 2011 was developed by the committee, which is an important first step to planning for housing challenges in Moose Jaw.

SASKATCHEWAN'S STRATEGY (continued)



Objective 4.2 Increase the accuracy and availability of data and expertise about housing

- Establish housing research priorities at a provincial level.
- Promote partnerships between training institutions and communities to undertake joint data collection and research on housing.
- Support municipalities with planning expertise and advice.
- Identify regions of growth to target planning efforts.
- Identify internal information and expertise on housing that could be shared across the housing sector to avoid duplication of work and reduce costs incurred.
- Share expertise between communities who do not have the resources, such as engineers and urban planners, or need to employ or contract their own.

The Northern Community of Pinehouse has developed an initiative under the Business Ready Investment Development Gateway (BRIDG) Program that will give the community a strategic business plan for years to come. Pinehouse Business North (PBN) spearheads the project and has been involved in various local and regional economic activities, including house construction and renovations and the development of a human resource database. The database includes local people with various skills and qualifications to keep local talent in the community. Some areas of expertise included in the database are: construction, carpentry, renovations, heavy equipment operators, electricians, roofers, etc. The database can be accessed by the community if someone requires skilled labour.

Focusing on both rental and homeowner housing, the Saskatchewan Urban Municipalities Association (SUMA) surveyed urban governments across the province with populations over 1,000 (including cities, town, and northern communities) to ask them what they are currently doing to support affordable housing development. SUMA is also completing a scan of best practices from urban centres around the world. Ultimately, SUMA will publish a document that will be a compilation of the information gathered from the surveys and best practices research, which will act as a tool for Saskatchewan's urban governments to support local housing planning.

Strategic Direction 5 – Collaborate, Communicate and Educate

Across the province, it was heard that one of our major issues was lack of communication across geographic areas and between members of the housing sector. This created inefficiencies and resulted in lost opportunities. In every community, it was clear that the housing sector needed to work together more, share information more effectively and communicate better with the public. While the need for new housing supply was seen as the top priority for housing, how we worked together to achieve outcomes came across as the most critical issue that, if addressed, could solve multiple housing pressures.

Tools for the sector to communicate and collaborate: forums, conferences, wikis, social media, newsletters, notice boards, letters of understanding, advocacy.

Objective 5.1 Increase public and sector awareness of housing issues and needs across the continuum

- Improve public awareness of existing housing programs.
- Communicate availability of serviced land to builders and developers.
- Market local housing needs and opportunities across the housing sector.
- Co-ordinate information gathering, communication, and sharing of successful practices.
- Create forums and networks to share information and develop housing solutions.
- Improve public education on higher density building and land cost as part of new housing costs, servicing and the cost to the municipality to develop.
- Develop training for residential construction businesses on business planning, development processes and labour.



With a new 90 unit seniors Personal Care Home presently under construction in the City of North Battleford, a group of engaged citizens, the “Enhanced Living” Steering Committee, is seeking to utilize adjacent property for the construction of a 40 to 60 unit “Enhanced Living” facility. These citizens believe that this second facility could be built at a reduced cost and be made more affordable if an agreement to share facilities and services could be achieved. The possibility exists for the sharing of commercial kitchen facilities, recreational programming space, and property management expertise. The “Enhanced Living” Steering Committee will continue to pursue investors and relay the opportunity to address senior housing needs.

SASKATCHEWAN'S STRATEGY (continued)

Objective 5.2 Increase partnerships to leverage financial and human resources

- Develop a provincial network of housing stakeholders.
- Incent the development of public-private partnerships for housing.
- Develop partnerships with industry.
- Create a formal ongoing dialogue between municipalities and the building community to address development practices and planning.

The Prince Albert Community Mobilization Project (CMP) is comprised of teams from designated agencies to build safer and healthier environments for individuals, families, and the community. CMP operates through two teams known as the HUB and COR. The HUB focuses on immediate interventions and short-term solutions to emerging problems. The COR, or Centre of Responsibility, supports the HUB in addressing longer term complex issues requiring sustained effort over time. As part of the HUB, the Housing Standards Team deals with tenant complaints, identifies poor living conditions, and landlord accountability. The partnership is inclusive of human service providers from the Ministry of Social Services, Corrections, Public Safety, and Policing, the local health district, the City of Prince Albert, the Prince Albert Police Service, the RCMP, the school divisions, and the Prince Albert Grand Council.

In response to immediate and emerging pressures related to growth in Saskatchewan, the Planning for Growth program was launched in 2010 to enhance regional planning capacity and establish best practices facilitating sustainable growth and development across Saskatchewan. The program resulted from collaborative efforts of the federal and provincial government and the municipal sector, including Infrastructure Canada, Saskatchewan Municipal Affairs, Enterprise Saskatchewan, Saskatchewan Association of Rural Municipalities (SARM), Saskatchewan Urban Municipalities Association (SUMA), New North, City Mayors' Caucus, and City of Saskatoon. A total investment of \$2.47 million is being cost shared by federal, provincial and municipal governments to support 158 municipalities and over half of the provincial population. The program facilitates regional planning to support the co-ordination of infrastructure and land use for growth; demonstrates best practices for planning; builds municipal and professional planning capacity in municipalities and regions; and builds and enhances relationships required to support regional planning initiatives.

Objective 5.3 *Communicate proven practices within the housing sector*

- Create tools for communication, such as websites and databases.
- Identify proven practices within Saskatchewan's housing sector and emulate those ideas.
- Research proven practices from other jurisdictions.

The Association of Saskatchewan Realtors® (ASR) researched proven practices and experience with stimulating housing accessible to households with moderate incomes, answering the question as to why supply often fails to respond effectively to demand. This project resulted in a published document entitled *Strategic Perspectives on Affordable Housing* and outlined that the micro-management of housing policy and practice inhibits the market in supplying housing responsively. The project has drawn wide attention in the media and among diverse groups such as Chambers of Commerce, home builders, advocates for the homeless, and municipalities.

PUTTING THE PLAN INTO ACTION

This is a strategy for the entire housing delivery system in the province. Running over an eight year period, it is critical that action under this strategy is guided, monitored and championed by broad representation from the housing sector. Together we must further develop this roadmap.

The Saskatchewan Housing Corporation Board of Directors will support the implementation of the strategy for the people of Saskatchewan. They will lead the effort to continue to identify the key housing issues, set targets, report on achievements and undertake ongoing planning. However, the Board of Directors cannot act alone. It is critical that the knowledge and expertise of others advise the work under this strategy. The Board will immediately begin to work with partners from across the sector.

Action Teams

Throughout the consultations, we heard often that we had to continue working together to make immediate and long-term change. This strategy includes a mechanism to do just that. The Saskatchewan Housing Corporation Board of Directors will call together Action Teams to work on specific objectives in the strategy. The Action Teams are the main mechanism at the provincial level to collaboratively drive the strategy objectives.

Teams will be made up of champions in the housing sector and those with the best expertise. The goal of the Action Teams is to perform outcomes-based work to generate a specific change that will improve the housing environment in the province. The strategy objectives were purposely created to be flexible and open for the Action Teams to innovate and drive the solutions.

Action Teams will:

- Identify specific actions within the strategy that they will address
- Develop annual plans with concrete deliverables
- Identify measures for success
- Work with their stakeholders and the other Action Teams to advance the solutions
- Be created and/or renewed annually upon advice from the Saskatchewan Housing Corporation Board of Directors

The initial teams are:

- Municipal Housing Team
 - As highlighted throughout the strategy, municipalities play a strong role in housing. While they do not specifically deliver housing directly, they are critical in needs identification, planning and work with community stakeholders. The Action Team will include representation from urban and rural municipalities, municipal associations and other levels of government.
- Provincial Housing Team
 - Various arms of the provincial government deliver housing related initiatives or work in an area that supports housing. This team will have a strong focus on the co-ordination of housing activity across Government and will reduce duplication. This Action Team will also work to create annual Provincial Action Plans during the eight years of the strategy.
- Non-Profit Housing Team
 - The non-profit sector plays a key role, particularly in the provision of housing and housing

related supports to low-income and vulnerable populations. As housing pressures have increased in the province, their client groups are often those most impacted. This team will be largely made up of non-profit and community organizations who provide housing and housing related services. They will be critical in identifying gaps in service and need as well as the best solutions to support those with the most need.

- Housing for Areas of Growth Team
 - This is a critical issue-based team. As the population has grown and migration has increased, it is critical that we develop housing options that support growth. This team will have broad membership to include municipalities, other levels of government and the private sector.
- Regulation, Legislation and Taxation Team
 - We have heard clearly from the housing sector that there are many regulatory and legislative barriers that hinder new development. This team will have a strong private sector contingent who will work closely with the Municipal and Provincial Housing Activity Teams to reduce the existing barriers.
- Rapid Response Team
 - The need for emergency responses to unforeseen circumstances, regardless of co-ordination and planning, will always exist. This team will be in

place to respond to emergencies, such as flooding that displaces individuals and families from their homes. The Rapid Response Team will be made up predominantly of Government of Saskatchewan representatives, as well as provincial community service providers.

Tracking Success and Reporting

Tracking levels of success under this strategy is the key to understanding the impact the housing sector is making in reaching the objectives outlined in the strategy. The activity on specific actions, the outcomes created and the state of the housing environment will be included in the indicators used to track and measure success.

- Measuring success under the strategy will take place with:
 - Strategic Indicators – High level housing indicators will be tracked throughout the lifespan of the strategy. We do not have complete control over these external factors. However, the set of indicators provides a snapshot of the housing environment and the main areas we are attempting to influence through the strategy.
 - Action Indicators – Action Teams will develop indicators and performance measures for the actions that they undertake. This includes indicators for an annual action plan that will be created by the Government of Saskatchewan.

An annual reporting system will be set in place to report on the activity and success under the strategy to the public.

PUTTING THE PLAN INTO ACTION (continued)

Strategic Indicators

The measure will not be stagnant. As we make progress in these areas, there will be new information available to us that we can use to measure success. Initial indicators are as follows:

Indicator	2009	2010	Year % change	
New Housing Starts	2,936 (Jan-Dec/09)	4,562 (Jan-Dec/10)	55.4%	<ul style="list-style-type: none"> Although housing starts are up considerably, demand for affordable housing remains high as most new housing is targeted at higher-income households.
New Rental Housing Starts as Proportion of all Starts	3.6% (Jan-Dec/09)	8.9% (Jan-Dec/10)	147.2%	<ul style="list-style-type: none"> Although new rental housing starts, particularly multi-family construction, increased over the past year and is expected to continue increasing, they still account for a fairly low proportion among the entire new housing starts.
Average Resale Price of Residential Homes	\$232,882 (Jan-Dec/09)	\$242,258 (Jan-Dec/10)	4.02%	<ul style="list-style-type: none"> Since 2006, the average resale price has increased dramatically by 83 per cent. It is expected to continue rising within the next two years, albeit to a lesser extent than previous years.
Average Rents (for two-bedroom units)	\$833 (Oct 09)	\$872 (Oct 10)	5.3%	<ul style="list-style-type: none"> Average rents have increased at a greater rate starting in 2007. The average rent has increased 32 per cent since 2006.
Average Vacancy Rates	1.9% (Oct 09)	2.5% (Oct 10)	0.6%	<ul style="list-style-type: none"> Average vacancy rates eased somewhat, but there continues to be pressure in several markets around the province. Average vacancy rates are still below the three per cent rate considered necessary for a balanced market.
Saskatchewan Housing Corporation Completed Housing Units	319 (Jan-Dec/09)	378 (Jan-Dec/10)	18.5%	<ul style="list-style-type: none"> Completed Housing Units – indicates homeowner and rental units completed during the calendar year. Saskatchewan Housing Corporation completions typically target low to moderate-income households.

APPENDIX A: GLOSSARY OF TERMS

The following are definitions of housing terms heard throughout the strategy. Definitions are in accordance with their purpose within this document only, and may have alternative definitions.

Affordable Housing - Housing owned by the Saskatchewan Housing Corporation or another non-profit agency in which rent is set at the lower end of the private market.

Appropriate Housing - Housing that is deemed affordable based on the household's income. Housing that is appropriate for one household may not be appropriate for another.

Average Rents - Rent refers to the actual amount tenants pay for their unit. No adjustments are made for the inclusion or exclusion of amenities and services such as heat, hydro, parking, and hot water. Average rent is an average of rents for all bedroom types.

Barrier Free Housing - Housing without physical obstacles to people with mobility difficulties.

Bylaws - A law of local or limited application, passed under the authority of a higher law specifying what may be regulated by the bylaw, or it can refer to the internal rules of a company or organization.

Canada Mortgage and Housing Corporation (CMHC) - CMHC is Canada's national housing agency. Established as a government-owned corporation in 1946 to address Canada's post-war housing shortage, the agency has grown into a major national institution. CMHC is Canada's premier provider of mortgage loan insurance, mortgage-backed securities, housing policy and programs,

and housing research.

Co-operative Housing - A housing co-operative (housing co-op) is a collection of individuals or groups (e.g. companies, non-profit groups, associations, etc.) who come together with the express purpose of providing housing for themselves or members of their community (e.g. seniors, workers, families, etc.). The housing co-op sells co-op shares to qualified individuals or groups. Each share gives a person access to a single housing unit, which is subject to an occupancy agreement.

Core Housing Need - According to Statistics Canada, a household is defined to be in core housing need if its housing does not meet one or more of the adequacy, suitability, or affordability standards and it would have to spend 30 per cent or more of its before-tax income to pay to median rent.

Economic Growth - Primarily concerned with the long-run, it is the increase in per capita Gross Domestic Product (GDP) and is primarily driven by improvements in productivity.

Emergency Shelter - Shelter for person(s) to stay when no other options exist.

Enterprise Regions - Enterprise Regions are not-for-profit entities in Saskatchewan with representation from diverse regional economic stakeholders in key sectors of the region's economy, communities and other organizations to provide the focus and leadership necessary to build high-performing regions.

Garden Suite - A suite detached from the primary dwelling.

Granny Suite - Refer to Secondary Suite.

APPENDIX A: GLOSSARY OF TERMS (continued)

Gross Domestic Product (GDP) - GDP refers to the market value of all final goods and services produced within a country in a given period. It is often considered an indicator of a country's standard of living.

Housing First - Housing First is an approach to address homelessness by providing permanent (as opposed to temporary accommodation such as emergency shelters) affordable housing and support services to chronically homeless individuals who have been homeless for extended periods of time and are considered "hard to house" by more conventional housing providers.

Housing Density - The number of dwelling units or the residential population of a given geographic area.

Housing Sector - Segment of the housing market concerned with meeting the housing needs of the population in accordance with a growing province.

Infill Development - The development or redevelopment of vacant or underutilized sites in economically or physically static or declining areas.

Infrastructure Funding - A term that refers to planned infrastructure expenditure.

Labour Force - The population of the province aged 15 years and older that is available to the labour market.

Land Servicing - The provision of services on land to enable it to have the necessary water, sewage, transport or other services required to bring it into development and sufficient for planning permission to be granted and construction to commence.

Life Lease - A lifetime appointment, a condition that exists or service that is

provided for the duration of a person's lifetime or for the remainder of a person's life. A life lease can be for the life of the tenant, for a specific term (e.g. 50 years), and some have no specified termination date.

Low-income - According to Statistics Canada, a person is deemed to be in low-income if their income is less than one-half of the median income in their census metropolitan area (CMA), adjusting for family size.

Market Housing - Private housing, rented and/or sale, where prices are set in the open market.

Mixed Communities - Communities that contain different housing tenures, different types of housing, and a variety of income levels.

Moderate-income - There is no consistent definition of moderate-income. Traditionally, it commonly refers to the income of people or households at average or slightly below average. Recently, the U.S. Census Bureau has started defining moderate-income as 80 per cent of the median family income for a given metropolitan area.

Modular Housing - A home constructed of pre-made parts and components that are transported to the building site and assembled and lifted onto the foundation.

Multi-Unit Housing - A building divided into three or more dwelling units that will accommodate three or more separate residences that may be leased or sold to another party, excluding basement suites or small rooms for rent within a single unit residential property.

Neighbourhood Regeneration - Comprehensive and integrated vision and

action which leads to the resolution of neighbourhood problems and which seeks to bring about a lasting improvement in the economic, physical, social and environmental condition of an area that has been subject to change.

Non-Market Housing - Non-market housing provides rental housing mainly for those who cannot afford to pay market rents or who have needs that are not being met by the market. For the purpose of the non-market housing inventory, non-market housing is defined as housing designed for independent living that is owned by government or a non-profit/co-op society and where project rents are determined not by the market but are controlled by government through an operating agreement or land lease.

Non-Profit Sector - The sphere of social activity undertaken by organizations that are for non-profit and non-governmental.

Official Community Plan (OCP) - An OCP is a statement of objectives and policies to guide decisions on planning and land use management, within the area covered by the plan (usually an entire municipality or parts of regional districts). An OCP establishes how a local government will grow.

Outcomes - In evaluation, outcomes are the extent and kinds of impact the project has on its participants. Impact could be measured in the amount of change in behaviour, attitude, skills, knowledge or condition (situation) of program participants.

Persons with a Disability - Disability is an evolving concept and it results from the interaction between persons with impairments and attitudinal and

environmental barriers that hinder their full and effective participation in society on an equal basis with others.

Private Sector - A part of the economy, which is run by private individuals or groups, usually as a means of enterprise for profit, and is not controlled by the state.

Public Sector - A part of the state that deals with either the production, delivery and allocation of goods and services by and for the government or its citizens, whether national, regional or local/municipal.

Ready-to-Move Housing (RTMs) - A home assembled off-site and transported to the building site and lifted onto the foundation.

Regulatory Barriers (to Housing Development) - Regulatory barriers refer to a public or regulatory requirement, payment, or process that significantly impedes the development or availability of housing.

Rental Housing - The person(s) living in a home does not own the unit, but pays rent to a third-party owner.

Saskatchewan Housing Corporation (SHC) - SHC is a Treasury Board Crown Corporation and provincial Housing Agency of Saskatchewan, and an Agency of the Ministry of Social Services. Social Services, through SHC, promotes self-sufficiency and independence by providing housing and housing services for families, seniors, persons with disabilities and others who could not otherwise afford safe, secure shelter.

Secondary Suite - An additional separate dwelling unit on a property that would normally accommodate one dwelling.

APPENDIX A: GLOSSARY OF TERMS (continued)

Skilled Workers - A skilled worker is any worker who has some special skill, knowledge, or (usually acquired) ability in his/her work. A skilled worker may have attended a college, university or technical school or may have learned their skills on the job.

Social Housing - Subsidized housing targeted to low-income households who would otherwise not be able to afford safe, secure shelter. Social housing tenants pay rent calculated on a sliding scale to a maximum of 25 per cent of their income.

Stakeholder - As it specifically relates to housing: a person, group, or organization that is affected by, or can affect, the housing market.

Tenure - The arrangements by which the person(s) living in the dwelling occupies the unit. Typical tenures include ownership and rental.

Transitional Housing - Housing that is designed to be occupied on a short-term basis that has built in supports for people transitioning out of homelessness.

Universal Design - Universal design refers to broad-spectrum ideas meant to produce buildings, products and environments that are inherently accessible to both people without disabilities and people with disabilities.

Vacancy Rates - Vacancy rate is the percentage of all units that are physically unoccupied or available for immediate rental at the time of the survey.

Venture Capital Funds - Venture capital is financial capital provided to early-stage, high-potential, high risk, growth startup companies. The venture capital fund makes money by owning equity in the companies it invests in, which usually have a novel technology or business model in high technology industries.

Vulnerable Populations - Individuals or groups who have a greater probability than the population as a whole of being harmed and experiencing an impaired quality of life because of social, environmental, health, or economic conditions or policies.

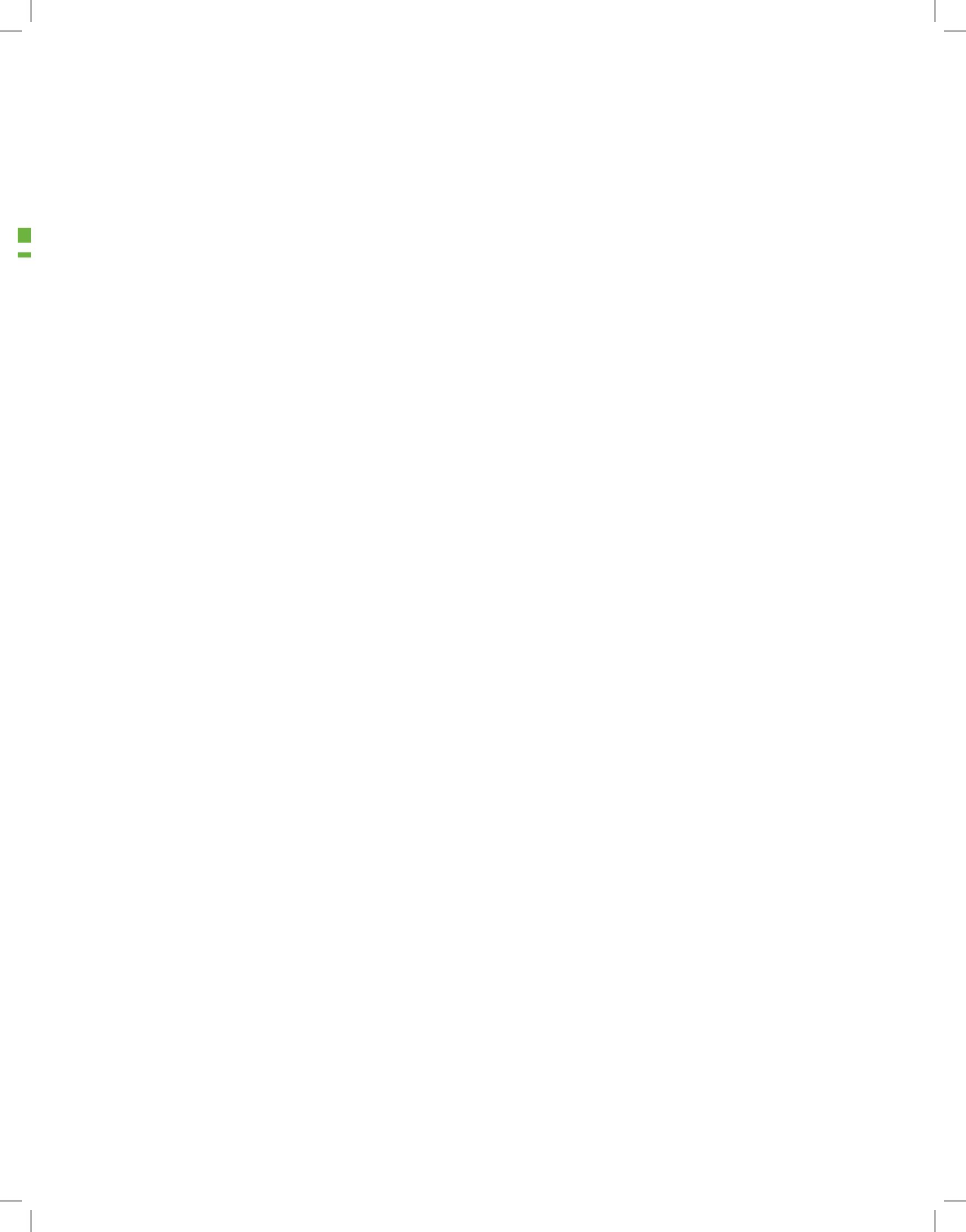
Wikis - A website that allows for creation and editing of interlinked web pages via the Internet.

Zoning - A local government tool used to implement a community plan by dividing the community into land use areas that define the use of property, intensity of development, and standards for placement of structures, in order to ensure the capacity and efficient use of infrastructure, compatibility of development, certainty of development requirements, avoidance of natural and developed environmental hazards, and protection of investment in property.

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