

**Saskatoon Housing Initiatives Partnership (SHIP)**  
**Affordable Housing Inventory and Needs Report**  
**June 2021**



Saskatoon Housing Initiatives Partnership (SHIP)  
Affordable Housing Inventory and Needs Report

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# Saskatoon Housing Initiatives Partnership (SHIP) Affordable Housing Inventory and Needs Report

## **Executive Summary**

The purpose of compiling this Inventory and Needs Report (report) on the state of Saskatoon's affordable housing units is to assist housing providers and their funders with planning for future affordable housing projects in the city of Saskatoon. It is hoped that the report will serve as a generic document that provides a community wide needs assessment for new affordable housing units. Housing providers will be able to attach this report to their funding applications in addition to information on the specific housing needs that they are seeking to address.

There are approximately 4,500 affordable housing units currently in Saskatoon which is a significant collective resource that serves one community. Approximately 4 percent of all housing units in Saskatoon are affordable housing units with a replacement value of at least \$1 billion. This investment had been made over the past seventy years.

This collective investment has been made by governments, charities, faith groups, service clubs, private business, financial institutions, individual donors and the tenants themselves. Monthly rent payments made by ordinary tenants over the course of decades have paid off mortgages and created equity for the housing providers that has been re-invested over time into additional housing stock.

Government and Charitable Funders will want to know how the collective investment is continuing to serve the community and that there is a good return on their billion-dollar investment. This report provides data showing that past investments continue to serve those in need and that funding for previous capital projects has not been lost and in fact it has been built on by the affordable housing sector.

The report provides some information on those who depend on affordable housing in Saskatoon including minimum wage earners, large families and seniors that lack private pension plans or equity from owning a home. The affordable rental stock is an important part of the social safety net for these groups.

This report also shows where continued investment in affordable housing units is required in Saskatoon to address: a growing population, aging housing stock and waitlists.

The modeling shows the investment in new affordable rental housing in Saskatoon needs to be at least 178 units annually. Over the past eight years, the average new investment has been 81 new units per year, indicating that collectively we need to be doing more, testing new housing models, renovating existing stock and attracting new partners to the affordable housing sector.

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## **Definitions:**

Affordable Rent: In Canada, rental housing is considered affordable if it costs less than 30 percent of a household's before tax income. This definition is used extensively in CMHC (Canada Mortgage and Housing Corporation) documents and is the standard for determining what households can afford to pay in Canada.

Affordable Housing: The term, Affordable Housing, is used through out this document as a generic term to refer to any housing units that are rented at below market rent to low-income households. Affordable Housing does not refer to any particular housing program or any particular way of determining the rent charged.

Rent Geared to Income (RGI): The term, Rent Geared to Income (RGI), is used throughout this document to refer to any Affordable Housing unit where the amount of rent charge is based on a percentage of the household's income. A variety of government and charitable programs under various names offer RGI housing in Saskatoon.

Affordable Rental: The term, Affordable Rental, is used through this document to refer to housing units rented at below market rates to low-income households at a fixed rate. The rent for Affordable Rental units is not based on household income as in the case of RGI units. Affordable Rental units charge more rent than RGI units and less than market priced units. Affordable Rental units have been supported by a variety of programs over the years and generally housing providers in Saskatoon use the term Affordable Rental in this way.

Social Housing: The Saskatoon Housing Authority administers and manages the Social Housing program. The primary objective of this program is to provide safe, quality housing at affordable rents to seniors, families and those requiring wheelchair accessible housing. This program has specific eligibility criteria, housing is targeted to households whose income is too low to obtain accommodations in the private market without spending more than 30% of household income on housing costs. Priority for placement is determined on an assessed needs basis in accordance with approved Saskatchewan Housing Corporation guidelines.

In the tables in this report, Social Housing, is included with other RGI housing.

Accessible Housing: The definition of Accessible Housing varies by housing provider. In this report Accessible Housing does not necessarily mean Barrier-Free or any other standard. At a minimum, Accessible Housing units in this report have no stairs or they have access to an elevator.

Market Price Rent: In this document, Market Priced Rent is the average rent for the various sizes of apartment in the city of Saskatoon as compiled by CMHC in the 2020 Rental Market Report<sup>1</sup>.

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## **Part One: Saskatoon's Affordable Housing Inventory**

### Methodology:

All Affordable Housing providers in the city of Saskatoon that were known to SHIP were asked to complete survey questions on their number of units, size of units, accessibility, rent structure (Affordable Rental or RGI), rent levels, target groups and waitlist information. Information provided was to be current as of December 31, 2020.

The housing providers were asked to only provide information that they regularly tracked and not to search for information that they did not have easy access to. There are some gaps in the data provided as not all housing providers track all the information that was asked for.

The housing providers were mostly non-profit groups and a few for profit businesses that have received government funding and are under contract to offer their housing to low-income households at below market rates over the long term. Licensed care homes, group homes and homeless shelters are not included in this inventory and nor are units offered by private landlords at below market rates.

### Participation:

The survey was sent to twenty-two housing providers holding approximately 4,500 units. Seventeen providers responded with data on 3,985 units. Some of the providers that did not respond are quite small and it is estimated that the respondents represent approximately 90 percent of the affordable housing supply in Saskatoon.

The following Housing Providers are thanked for their participation: Circle Drive Place, Central Urban Metis Federation Inc., Elim Lodge Inc., Hyde Park View, Jubilee Residences, LutherCare Communities, McClure Place Association, National Affordable Housing Corporation, Oxford House Saskatchewan, Quint Development Corporation, Rainbow Housing Co-op, Saskatoon Housing Authority, Saskatoon Housing Coalition, Saskatoon Mennonite Care Services Inc. (Bethany Manor), Sasknative Rentals Inc./Camponi Housing Corp., The Lighthouse Support Living Inc., and Westgate Heights Attainable Housing.

**Table 1-1: Affordable Housing Units by Size and Accessibility**

	Number of Bedrooms					Total Units
	Studio	One	Two	Three	Four Plus	
<b>Accessible</b>	186	327	120	25	3	661
<b>Not Accessible</b>	99	1454	795	830	146	3,324
<b>Total</b>	285	1781	915	855	149	3,985

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**Table 1-2: Affordable Housing Units by Size and Rent Type**

	Number of Bedrooms					Total Units
	Studio	One	Two	Three	Four Plus	
<b>RGI (Rent Geared to Income)</b>	2	1,238	588	590	76	2,494
<b>Affordable Rental</b>	283	543	327	265	73	1,491
<b>Total</b>	285	1,781	915	855	149	3,985

**Table 1-3: Affordable Housing Units by Client Group**

	Number of Bedrooms					Total Units
	Studio	One	Two	Three	Four Plus	
<b>Seniors</b>	161	1,531	235	0	0	1,927
<b>Adults</b>	136	251	80	6	0**	474
<b>Single Parents*</b>	0	1	103	124	41	269
<b>Families</b>	0	0	497	725	107	1,329

\*Some organizations have units specific to single parents while other organizations simply have family units that can be rented to either one or two parent families.

\*\*A few organizations rent out four or five bedroom homes by the room to adults. These units were counted as separate studio units in this inventory. For example: a five bedroom home rented to five individuals was counted as five studio units.

**Table 1-4: Monthly Rent for Affordable Housing Units**

	Number of Bedrooms				
	Studio	One	Two	Three	Four Plus
<b>RGI Range</b>	\$459	\$368 - \$712	\$465 - \$930	\$606 - \$960	\$618 – \$759
<b>RGI Weighted Average*</b>	\$459	\$560	\$674	\$671	\$749
<b>Affordable Rental Range</b>	\$500 - \$635	\$600 - \$878	\$760 - \$1,070	\$980 - \$1,300	\$1,064 – \$1,210
<b>Affordable Rental Weighted Average*</b>	\$610	\$820	\$947	\$1,042	\$1,147
<b>Market Priced Rent<sup>1</sup></b>	\$729	\$957	\$1,166	\$1,287 for three plus bedrooms	

\*Weighted averages take into account the number of units at each rent level. More weight is given to the rents paid for the larger numbers of units.

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**Table 1-5: Waitlist Information by Size**

Limitation on Waitlist Data: Three of the largest providers did not have waitlist information broken down by unit size so their data representing about 65 percent of the supply is not included in the table below. However, these three large providers did confirm that they have waitlists ranging from 3 -12 months for their units. The waitlist information in the table below is from 14 housing providers with 1,394 units.

	Number of Bedrooms					
	Studio (for seniors) *	Studio	One	Two	Three	Four Plus
<b>Months on Waitlist (range)</b>	1	3 - 24	6- 84	4.5 - 120	4.5 - 18	12 – 48
<b>Months on Waitlist (weighted average)</b>	1	9	26	25	14	28
<b>Number of Units represented (14 of 17 providers responding)</b>	146	141	570	256	233	48
<b>Number of Applicants on Waitlist**</b>	5	165	1,112	679	269	66
<b>Number of Applicants waiting for each unit</b>	0	1.2	1.9	2.6	1.1	1.4

\* Only one housing provider has studio units specific to seniors and these units can generally be secured within a month of applying.

\*\* The number of applicants on a waitlist may not accurately reflect the exact level of need as some applicants will be on more than one waitlist at any given time. However, it is worth reporting because it does represent an unfilled housing need.

**Table 1-6: Saskatoon Housing Authority (SHA) Waitlist for Social Housing**

The Saskatoon Housing Authority (SHA) does not track waitlist information broken down by unit size so their data is not included in the Table 1-5 above. However, SHA does track waitlists based on the three client groups in their Social Housing program: seniors, families and single adults (non-elder). As the largest Affordable Housing provider in Saskatoon, it is important to report on their data even though it does not perfectly blend with the data in Table 1-5. Below is the waitlist information for the Saskatoon Housing Authority as of December 31, 2020:

	Senior	Single Adults (non elder)	Family
<b>Number of Applicants on the SHA Waitlist</b>	99	34	170
<b>Number of Months Clients typically wait for a Social Housing unit</b>	4 months	1.5 months	3 months

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**Part Two: Housing for Low Income Adults**

Low income singles and couples face affordability issues when it comes to securing appropriate rental housing that they can afford. The affordability challenges are greater for singles than couples as couples have someone to share the cost of a home.

Affordability Issues for Adults on Social Assistance<sup>2</sup>

Table 2-1 looks at adults who are not working for whatever reason and who are receiving Social Assistance. Social Assistance provides a shelter allowance which is meant to cover rent, however, many adults find that it is not enough and end up dipping into their other allowances (food and clothing budgets) to supplement the cost of rent.

The table shows that recipients of Social Assistance can not afford average Market Priced Rent for even the smallest size of unit and need to rely on Affordable Housing if they are to be housed appropriately.

**Table 2-1: Housing Scenarios for Adults on Social Assistance**

	<b>Singles</b>	<b>Couples</b>
<b>Shelter Allowance and Monthly Rent Budget<sup>2</sup></b>	\$575	\$750
<b>Market Priced Rent for Studio</b>	\$729 (\$154 over budget)	Too small for couple
<b>Market Priced Rent for One Bedroom</b>	\$957 (\$382 over budget)	\$957 (\$207 over budget)
<b>Market Priced Rent for Two Bedroom</b>	\$1,166 (\$8 over budget if shared with roommate)	\$1,166 (\$416 over budget)
<b>Affordable Rental for Studio (Range)</b>	\$500 - \$635	Too small for couple
<b>Affordable Rental for Studio (Average)</b>	\$610 (\$35 over budget)	Too small for couple
<b>Affordable Rental for One Bedroom (Range)</b>	\$600 - \$878	\$600 - \$878
<b>Affordable Rental for One Bedroom (Average)</b>	\$820 (\$245 over budget)	\$820 (\$70 over budget)
<b>Affordable Rental for Two Bedroom (Range)</b>	\$760 - \$1,070	\$760 - \$1,070
<b>Affordable Rental for Two Bedroom (Average)</b>	\$947 (within budget if shared with roommate)	\$947 (\$197 over budget)
<b>Appropriate Housing</b>	<b>Affordable Studio</b> or sharing a two bedroom with roommate	<b>Affordable One Bedroom</b> (below average unit)



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### Affordability Issues for Working Single Adults:

Working singles who earn minimum wage do not have a much larger housing budget than those on Social Assistance.

Table 2-2 shows that an individual working fulltime (40 hours per week) at minimum wage has a housing budget of \$596 per month which is only slightly larger than the shelter allowance received by a single person receiving social assistance.

The table also shows that an individual working fulltime would need to earn at least \$14 per hour to afford an average market priced studio apartment or over \$18 per hour to afford a market priced one bedroom. It is workers with incomes below these thresholds that typically would be seeking Affordable Housing.

The affordability options increase for singles if they are willing to share an apartment with a roommate. Splitting the cost of a two bedroom is an affordable option but can come with the financial risk of being responsible for a roommate's share of the rent.

**Table 2-2: Housing Scenarios for Low Income Working Single People**

	<b>Earning Minimum Wage</b>	<b>Minimum Earnings for Market Priced Studio</b>	<b>Minimum Earnings for Market Priced One Bedroom</b>
<b>Hourly Wage</b>	\$11.45	\$14.02	\$18.40
<b>Weekly Hours</b>	40	40	40
<b>Annual Income</b>	\$23,816	\$29,160	\$38,280
<b>Monthly Income</b>	\$1,985	\$2,430	\$3,190
<b>Rent Budget 30% of income</b>	\$596	\$729	\$957
<b>Market Priced Rent for Studio</b>	\$729 (37% of income)	\$729 <b>(30% of income)</b>	\$729 (23% of income)
<b>Market Priced Rent for One Bedroom</b>	\$957 (48% of income)	\$957 (39% of income)	\$957 <b>(30% of income)</b>
<b>Market Priced Rent for Two Bedroom</b>	\$1,166 (30% of income if shared)	\$1,166 (24% of income if shared)	\$1,166 (18% of income if shared)
<b>Affordable Rental Studio (Average)</b>	\$610 <b>(30% of income)</b>	\$610 (25% of income)	Does not qualify for Affordable Housing
<b>Affordable Rental One Bedroom (Average)</b>	\$820 (41% of income)	\$820 (34% of income)	
<b>Appropriate Housing</b>	<b>Affordable Studio</b> or sharing a two bedroom	<b>Market Priced Studio</b> or sharing a two bedroom	<b>Market Priced One Bedroom</b> or sharing a two bedroom

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Affordability Issues for Working Couples:

Working couples fair better in terms of being able to afford housing. If both partners are working full time and earning minimum wage they are able to afford a market priced one or two bedroom apartment.

Table 2-3 shows that a minimum of 64 hours per week needs to be worked between both partners in a relationship to afford an average one bedroom apartment. This would require each individual to work at least 32 hours per week at minimum wage.

**Table 2-3: Housing Scenarios for Low Income Working Couples**

	<b>Each Partner Working Fulltime at Minimum Wage</b>	<b>Minimum Hours to be worked between partners for a Market Priced One Bedroom</b>
<b>Hours worked per week between two people</b>	80 (40 hours each)	64 (32 hours each)
<b>Hourly Wage</b>	\$11.45	\$11.45
<b>Annual Income</b>	\$47,632	\$38,105
<b>Monthly Income</b>	\$3,969	\$3,175
<b>Rent Budget 30%</b>	\$1,191	\$953
<b>Market Priced Rent for One Bedroom</b>	\$957 (24% of income)	\$957 (30% of income)
<b>Market Priced Rent for Two Bedroom</b>	\$1,166 (30% of income)	\$1,166 (37% of income)
<b>Appropriate Housing</b>	<b>Market Priced Two Bedroom</b>	<b>Market Priced One Bedroom</b>

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**Part Three: Housing for Low Income Families**

Housing Affordability Issues for Working Families:

Families require larger housing than singles and couples which results in significantly higher housing costs for families. However, employees earn the same wages regardless of the number of people that they are supporting or the size of home that it necessary for their families.

The federal and provincial governments recognize the cost of raising a family and provide a number of tax benefits including Child Benefits, GST Credit and Saskatchewan Low Income Credit. The amount of the benefits used in the tables comes from the Government of Canada’s Family and Child Tax Benefits Calculator<sup>3</sup>.

Table 3-1 illustrates that even with the tax benefits provided for working families, many of these families require affordable housing either for affordability reasons or because the private market does not provide modest housing in the sizes they need.

**Table 3-1: Minimum Wage Earners (Second Parent Working Half Time)**

	One Child	Two children	Three Children	Four Children
<b>Monthly Income for One Parent Working 40 hours per week at Minimum Wage</b>	\$1,985	\$1,985	\$1,985	\$1,985
<b>Monthly Income for Second Parent working 20 hours per week at Minimum Wage</b>	\$992	\$992	\$992	\$992
<b>Monthly Refundable Tax Benefits<sup>3</sup></b>	\$583	\$1,068	\$1,634	\$2,204
<b>Total Monthly Income</b>	\$3,560	\$4,045	\$4,611	\$5,181
<b>Housing Budget (30% of income)</b>	\$1,068	\$1,214	\$1,383	\$1,554
<b>Appropriate Size*</b>	Two Bedrooms	Three Bedrooms		Four Bedrooms
<b>Market Priced Rent for Appropriate size</b>	\$1,166 (33% of income)	\$1,287 (32% of income)	\$1,287 (28% of income)	\$1,500** (29% of income)
<b>Affordable Rental (average price) for Appropriate size</b>	\$947 (27% of income)	\$1,042 (26% of income)	\$1,042 (23% of income)	\$1,147 (22% of income)
<b>Appropriate Type of Housing</b>	Affordable Rental	Affordable Rental	Market Priced Rental	Market Priced Rental (if 4 bedroom unit is available)

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The scenarios illustrated in Table 3-1 may be uncommon for larger families and families with younger children as it would make more sense for one parent to be a fulltime caregiver rather than working part-time in these situations. Table 3-2 illustrates income and housing scenarios for families where one parent is choosing to be a full-time caregiver and not working outside the home.

**Table 3-2: Two Parent Family, One Parent Working Fulltime at Minimum Wage**

	One Child	Two children	Three Children	Four Children
<b>Monthly Income for One Parent Working 40 hours per week</b>	\$1,985	\$1,985	\$1,985	\$1,985
<b>Monthly Refundable Tax Benefits<sup>3</sup></b>	\$612	\$1,117	\$1,699	\$2,282
<b>Total Monthly Income</b>	\$2,597	\$3,102	\$3,684	\$4,267
<b>Housing Budget (30% of income)</b>	\$779	\$931	\$1,105	\$1,280
<b>Appropriate Size **</b>	Two Bedrooms	Three Bedrooms		Four Bedrooms
<b>Market Priced Rent for Appropriate size</b>	\$1,166 (45% of income)	\$1,287 (41% of income)	\$1,287 (35% of income)	\$1,500 *** (35% of income)
<b>Average Affordable Rental for Appropriate size</b>	\$947 (36% of income)	\$1,042 (34% of income)	\$1,042 (28% of income)	\$1,147 (27% of income)
<b>Rent Geared to Income (RGI)</b>	Capped at 30 percent of income			
<b>Appropriate Type of Housing</b>	RGI	RGI	Affordable Rental	Affordable Rental

Single parents who are low-income earners face additional affordability challenges in that they also need to budget for childcare and after school care during working hours. The cost of childcare is not factored into the housing costs illustrated in Table 3-3, however, it is fair to say that single parents are financially stretched even when spending less than 30 percent of their income on rent.

Some housing providers have units specifically designated for single parents that include supports specific to the needs of single parents including on site day care and opportunities for single parents to support one another.

Table 3-3 illustrates that single parents really need to be in RGI housing as the cost of Affordable Rental is often beyond their means.

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**Table 3-3: Minimum Wage Earner, Single Parent Family**

	<b>One Child</b>	<b>Two children</b>	<b>Three Children</b>	<b>Four Children</b>
<b>Monthly Income for One Parent Working 40 per week</b>	\$1,985	\$1,985	\$1,985	\$1,985
<b>Monthly Refundable Tax Benefits<sup>3</sup></b>	\$600	\$1,106	\$1,688	\$2,020
<b>Total Monthly Income</b>	\$2,585	\$3,091	\$3,673	\$4,005
<b>Housing Budget (30% of income)</b>	\$775	\$927	\$1,102	\$1,201
<b>Appropriate Size *</b>	Two Bedrooms	Three Bedrooms		Four Bedrooms
<b>Market Priced Rent for Appropriate size</b>	\$1,166 (45% of income)	\$1,287 (42% of income)	\$1,287 (35% of income)	\$1,500** (37% of income)
<b>Affordable Rental for Appropriate size</b>	\$947 (37% of income)	\$1,042 (34% of income)	\$1,042 (28% of income)	\$1,147 (29% of income)
<b>Appropriate Housing Type</b>	RGI	RGI	Affordable or RGI	Affordable or RGI

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Table 3-4 illustrates that working families need approximately \$40,000 in employment income plus the appropriate tax benefits for their family size to be able to pay for market price housing. The median income for individuals in Saskatoon is \$40,070<sup>5</sup> so families where one parent is working and earning less than the median income will require Affordable Housing.

The figures in Table 3-4 are for a one parent family earning a median income, however, the figures would be very similar for a two-parent family with both parents earning a combined income of \$40,070. Employment income of \$40,070 would require an hourly wage of \$19.25 for one employee working 40 hours per week.

**Table 3-4: Minimum Income of \$40,070 Required to Afford Market Priced Rent**

<b>One Parent Family working fulltime at Median Income of \$40,070<sup>5</sup></b>				
	<b>One Child</b>	<b>Two children</b>	<b>Three Children</b>	<b>Four Children</b>
<b>Monthly Income</b>	\$3,337	\$3,337	\$3,337	\$3,337
<b>Monthly Refundable Tax Benefits<sup>3</sup></b>	\$532	\$994	\$1,450	\$2,006
<b>Total Monthly Income</b>	\$3,869	\$4,331	\$4,787	\$5,343
<b>Housing Budget (30% of income)</b>	\$1,161	\$1,299	\$1,436	\$1,602
<b>Appropriate Size *</b>	Two Bedrooms	Three Bedrooms		Four Bedrooms
<b>Market Priced Rent for Appropriate size</b>	\$1,166 (30% of income)	\$1,287 (30% of income)	\$1,287 (27% of income)	\$1,500** (28% of income)
<b>Appropriate Housing Type</b>	<b>Market Priced Rent</b>			

Notes for Tables 3-1, 3-2, 3-3 and 3-4:

\* The appropriate home size in the tables is for typical families. Some families may require a larger home depending on age and gender of children and if there is a disability.

\*\* CMHC does not provide average rental rates for four-bedroom homes due to a very small supply. An online search showed less than ten four bedroom units in Saskatoon with rents starting at \$1,500.

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### Housing Affordability Issues for Families on Social Assistance

The Government of Saskatchewan provides shelter allowances for those on social assistance. The amounts paid in shelter allowances are well below the average rents for market priced housing. Therefore, those receiving Social Assistance need Affordable Housing. These families can only afford Rent Geared to Income (RGI) housing or Affordable Rental that is at the low end of the Rent-Range for Affordable Rental units.

If Affordable Housing is not available or there is a long waitlist these families may find themselves renting housing on the private market that is either too small for their family or in poor condition.

**Table 3-5: Housing for Families on Social Assistance<sup>2</sup>**

	<b>One or Two Children</b>		<b>Three Plus Children</b>
<b>Shelter Allowance<sup>2</sup> (Housing Budget)</b>	\$975		\$1,150
<b>Appropriate Size</b>	Two Bedroom	Three Bedroom	Four Bedroom
<b>Market Priced Rent for Appropriate Size</b>	\$1,166	\$1,287	\$1,500
<b>Average Affordable Rental for Appropriate Size</b>	\$947	\$1,042	\$1,147
<b>Affordable Rental Range</b>	\$760-\$1,070	\$980-\$1,300	\$1,064-\$1,210
<b>Rent Geared to Income (RGI)</b>	Equal to Shelter Allowance		
<b>Appropriate Housing</b>	RGI or Low End of Affordable Rental Range		

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## **Part Four: Housing for Low Income Seniors**

### Housing Affordability Issues for Seniors:

Housing can be a challenge for many people over 65 years of age in Saskatoon. Seniors, who require housing at below market rents are often not the same people who required Affordable Housing during their working life. Individuals and couples who earned good incomes and who achieved home ownership may find themselves needing some help in being able to afford adequate housing after age sixty-five.

Seniors may not require Affordable Housing for all of their retirement years. Those who require Affordable Housing are often those who live longer, single seniors and those who require accessible housing – a need which tends to increase with age. A common scenario is a senior requiring Affordable Housing following the death of a spouse and the resulting loss in pension income.

### Income Sources for Seniors:

In Canada we live with the assurance that government administered pensions will take care of the basic needs for all those who are over 65 years of age. However, analysis shows that many of those seniors who only have government pensions will need to live in Affordable Housing for at least some of their retirement years.

The information and figures presented in this report is the most recent figures from the Government of Canada website<sup>4</sup>.

Old Age Security (OAS)<sup>4</sup>: This is available to everyone over 65 years of age who have lived in Canada for at least 10 years. The amount is indexed for inflation so rises with the cost of living. A higher amount can be received by individuals who delay retirement beyond the age of 65.

Guaranteed income Supplement (GIS)<sup>4</sup>: The GIS is available to those over 65 who receive OAS and have very limited income. Singles need to have income below \$18,744 to qualify and couples below \$24,768 to qualify for GIS.

Canada Pension Plan (CPP)<sup>4</sup>: The CPP is a mandatory pension for people who work in Canada either as an employee or self-employed. It is funded by the workers themselves as well as their employers. It is generally designed to replace 25% of income up to an annual contribution limit (\$55,200 in 2020). Few people receive the maximum CPP (\$13,800 in 2020) as one would need to work for 40 years earning at least the annual contribution limit each year. Individuals can receive larger or smaller CPP pensions if they choose to retire earlier or later than age 65.

Private Pensions: The common types of Private Pensions include employer managed Registered Pension Plans (RPP), individually managed Registered Retirement Savings Plans (RRSP) and individually managed Tax Free Savings Accounts (TFSA). Employees with the lowest incomes often do not have Private Pensions.



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Home Equity: Homeowners often depend on the equity in their home to help fund retirement spending. Approximately 67 percent<sup>5</sup> of Saskatoon residents are home owners and this is the most significant privately funded source of income that seniors have to fund their retirement years.

### Housing Affordability Issues for Single Seniors with no Private Pensions

**Table 4-1: Income and Housing Scenarios for Single Persons Retiring at Age 65 with no Private Pension**

	<b>No CPP Income (non-worker)</b>	<b>Average CPP Income</b>	<b>Maximum CPP Income (pre-retirement earnings above \$55,200)</b>
<b>Old Age Security</b>	\$615	\$615	\$615
<b>Guaranteed Income Supplement</b>	\$919	\$240	0
<b>Canada Pension Plan</b>	0	\$679	\$1,155
<b>Total Monthly Income</b>	\$1,534	\$1,534	\$1,770
<b>Total Annual Income</b>	\$18,413	\$18,413	\$21,240
<b>Rent Budget: (30% of monthly income)</b>	\$460	\$460	\$531
<b>Market Priced Rent for Studio</b>	\$729 (47% of income)	\$729 (47% of income)	\$729 (41% of income)
<b>Market Priced Rent for One Bedroom</b>	\$957 (62% of income)	\$957 (62% of income)	\$957 (54% of income)
<b>Affordable Rental: Studio</b>	\$610 (40% of income)	\$610 (40% of income)	\$610 (34% of income)
<b>Affordable Rental: One Bedroom</b>	\$820 (53% of income)	\$820 (53% of income)	\$820 (46% of income)
<b>RGI Rent for Studio/One Bedroom</b>	\$460 (30% of income)	\$460 (30% of income)	\$531 (30% of income)
<b>Appropriate Housing</b>	RGI	RGI	RGI

### Housing Affordability Issues for Senior Couples with No Private Pensions

Couples over 65 years of age face less challenges in finding housing that they can afford than single people because each individual receives the Oge Age Security and often the Canada Pension Plan as well.

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**Table 4-2: Income and Housing Scenarios for Couples Retiring at Age 65 with no Private Pensions**

	No CPP Income (non workers)	Both Have Average CPP Income	Both Have Maximum CPP Income
Old Age Security for two people	\$1,230	\$1,230	\$1,230
Guaranteed Income Supplement	\$1,112	0	0
Canada Pension Plan for two people	0	\$1,358	\$2,310
<b>Total Monthly Income</b>	\$2,342	\$2,588	\$3,540
<b>Total Annual Income</b>	\$28,104	\$31,056	\$42,480
Rent Budget: (30% of monthly income)	\$703	\$776	\$1,062
Market Price for One Bedroom apartment	\$957 (41% of income)	\$957 (37% of income)	\$957 (27% of income)
Market Price for Two Bedroom Apartment	\$1,166 (50% of income)	\$1,166 (45% of income)	\$1,166 (33% of income)
Affordable Rental: One Bedroom	\$820 (35% of income)	\$820 (32% of income)	Does not Qualify for Affordable Housing
Affordable Rental: Two Bedroom	\$947 (40% of income)	\$947 (37% of income)	
RGI Rent for One/Two Bedroom	\$703 (30% of income)	\$776 (30% of income)	
Appropriate Housing	RGI	RGI	Market Priced Rent

Estimating the Number of Seniors Without Private Pensions

**Table 4-3: Number of Households (of all ages) Without Private Pensions<sup>6</sup>**

Number of Households in Saskatoon reported in 2016 Census	2015 Annual Household Income		Total
	Under \$60,000	Over \$60,000	
Households <u>Contributing</u> to a RRP, RRSP or TFSA <sup>6</sup>	21,830	59,665	81,495
Households <u>Not Contributing</u> to a RPP, RRSP or TSFA <sup>6</sup>	<b>25,180</b>	8,605	33,785
<b>Total</b>	47,010	68,270	115,280
<b>Opportunities for Homeownership within Income Group</b>	Very Limited Ownership Opportunities	Ownership Opportunities increase with income	

Being able to afford suitable housing after age 65 is a significant issue for many seniors who do not have privately funded pensions. As illustrated in Table 4-3, 2016 Census

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Data<sup>6</sup> shows there were 33,785 households in Saskatoon who did not contribute to a privately funded pension of any type in 2015. More significantly, 25,180 of these non-contributing households had incomes of under \$60,000 and would have very limited opportunities to purchase a home during their working life.

The statistics are not broken down by age and undoubtedly some of these low income and non-contributing households will be retired persons who did contribute to a private pension in the past.

The statistics, though not perfect, do illustrate that there are a significant number of Saskatoon households who are not contributing to private pensions and who have little opportunity for home ownership. This group will need to rely on government and community funded Affordable Housing units in their retirement years. Therefore, Affordable Housing units for seniors needs to be considered an essential part of the social safety net in Canada.

It can be argued that subsidized Affordable Housing for seniors would not be required if basic government pensions were raised so that all seniors could pay for market priced rent. However, the provision of Affordable Housing units is a much more effective way to provide for those seniors who need assistance for a few years near the end of their life. The housing units only go to those who need them and only for the length of time that they are needed after which they are available to be used by someone else.

### Housing Affordability Issues for Seniors with Modest Pensions or Home Equity

Privately funded pension plans are all different. While the gold standard for pension plans is to replace 70 percent of pre-retirement income the reality is that most pensions do not come close to this target. To achieve the gold standard both employees and employers need to make significant contributions totaling over 10 percent of income for 30 plus years. The reality is that many employees and employers can simply not afford to contribute at these levels.

The modest private pension plan that described in this report pays \$1,500 per month. This modest pension requires an accumulation of \$300,000 in contributions and earnings over one's working life so while the pension may be modest, the effort to achieve it is quite significant.

An alternative way of achieving the same modest pension of \$1,500 per month would be to sell a home valued at \$300,000.

Table 4-4 provides income and housing scenarios for single persons with an average CPP pension and a modest private pension or an equivalent income from the sale of a home. While many in this group do stretch their budget and pay 34 percent of their income for market priced rent, their quality of life is better if they can find Affordable Rental housing at 29 percent of monthly income.

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Single seniors in the scenario described in Table 4-4 may qualify for Affordable Rental housing, but often can't secure it because others with greater need are served first by affordable housing providers.

**Table 4-4: Scenarios for Single Persons with modest private pension**

<b>Income and Housing Scenarios for Single Persons Retiring at Age 65 with modest Private Pension or Home Equity</b>		
<b>Old Age Security</b>	\$615	\$615
<b>Canada Pension Plan (average)</b>	\$679	\$679
<b>Income from Private Pension* (valued at \$300,000).</b>	\$1,500	0
<b>Income from Sale of \$300,000 home*</b>	0	\$1,500
<b>Total Monthly Income</b>	\$2,794	\$2,794
<b>Total Annual Income</b>	\$33,528	\$33,528
<b>Rent Budget: (30% of monthly income)</b>	\$838	\$838
<b>Market Priced Rent for One bedroom</b>	\$957 (34% of income)	\$957 (34% of income)
<b>Affordable Rental for One bedroom</b>	\$820 (29% of income)	\$820 (29% of income)
<b>Appropriate Housing</b>	Affordable Rental One Bedroom	Affordable Rental One Bedroom

\* Investing \$300,000 at 4% earnings would provide a monthly income of approximately \$1,500 for 30 years until age 95. The principal from the house sale would not be subject to tax so home equity may provide a better return than a pension plan of the same value.

Couples with modest pensions are in a better position than single seniors and should be able to afford Market Priced Rent. Table 4-5 illustrates income scenarios for senior couples and shows that with a modest pension or home equity couples can afford Market Priced Rent for a two-bedroom apartment.

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**Table 4-5: Scenarios for Couples with Modest Private Pension**

<b>Income and Housing Scenarios for Couples Retiring at Age 65 with modest Private Pension or Home Equity</b>		
<b>Old Age Security for two people</b>	\$1,230	\$1,230
<b>Canada Pension Plan (average for two persons)</b>	\$1,358	\$1,358
<b>Income from Private Pension for one person* (valued at \$300,000)</b>	\$1,500	0
<b>Income from Sale of \$300,000 home*</b>	0	\$1,500
<b>Total Monthly Income</b>	\$4,088	\$4,088
<b>Total Annual Income</b>	\$49,056	\$49,056
<b>Rent Budget: (30% of monthly income)</b>	\$1,226	\$1,226
<b>Market Priced Rent for Two bedroom</b>	\$1,166 (28% of income)	\$1,166 (28% of income)
<b>Appropriate Housing</b>	Market Priced Two Bedroom	Market Priced Two Bedroom

\* Investing \$300,000 at 4% earnings would provide a monthly income of approximately \$1,500 for 30 years until age 95. The principal from the house sale would not be subject to tax so would provide a better return than a pension plan of the same value.

**Other Forms of Senior Housing Worth Noting**

There are a number of other forms of senior housing which are meeting the needs of seniors in Saskatoon. While these other forms of housing are not the subject of this report, these housing forms are part of the Saskatoon market and may provide a better alternative than affordable rental housing in some instances. Housing providers may choose to consider these models when considering new projects.

Life Lease Units: Life Lease Units are probably the most effective tool for seniors to use the equity from the sale of a home to support the cost of their housing. The advantage of a Life Lease unit is that as the name implies the equity invested will support the cost of the seniors housing for as long as they live. There are a number of organizations offering life lease units in Saskatoon and without these units many more Affordable Rental and RGI units would be needed for our seniors.

Co-op Units: Co-op housing is not common in Saskatchewan but the model does exist. Most Co-op housing operates similar to rental housing except that there is the opportunity for the residents to invest and build equity in the project over the number of years that they live there.

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**Part Five: Projected Population Growth for the City of Saskatoon**

Affordable Housing units are built for the future with an expected life cycle of several decades. Therefore, it is important to consider projected growth rates for the city when planning for new Affordable Housing projects.

The City of Saskatoon has published a report on likely population growth scenarios for the years 2015-2035. Table 5-1 is taken directly from the City of Saskatoon and Saskatoon CMA Population Projection 2015 – 2035 publication<sup>7</sup>. This publication outlines low, medium and high growth scenarios for both the city and the CMA. It is interesting to note that the city of Saskatoon had an actual population of 284,509 in 2020 so essentially achieved the medium growth scenario for the five-year period from 2015-2020.

**Table 5-1: Population Growth Scenarios for the city of Saskatoon<sup>7</sup>**

	2015	2020	2025	2030	2035
<b>Actual Population<sup>8</sup></b>		284,509			
<b>Low Growth Rate 1.5%</b>	255,194	276,888	298,246	322,316	344,241
<b>Medium Growth 2.0%</b>	255,194	284,553	312,772	348,356	380,650
<b>High Growth 2.5%</b>	255,194	292,224	327,734	376,204	420,763

In 2020 there was one Affordable Housing unit per every 63.2 people in Saskatoon. To maintain this current ratio of Affordable Housing units to population, the following numbers of new units will need to be built.

**Table 5-2: Affordable Housing Units Needed to Address Population Growth**

	2020 (current stock)	2025	2030	2035	Annual Build Requirement
<b>Low Growth Rate 1.5%</b>	4,500	4,720	5,100	5,447	63 units per year
<b>Medium Growth 2.0%</b>	4,500	4,948	5,512	6,022	101 units per year
<b>High Growth 2.5%</b>	4,500	5,186	5,953	6,658	144 units per year

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### Population Growth Scenarios for Seniors in Saskatoon

Projected population growth for Saskatoon is not expected to be evenly divided between age groups. Seniors are expected to grow at a more rapid rate than the adult population under all growth scenarios. According to Saskatchewan Health<sup>8</sup>, the 2020 actual population of seniors was 39,845 and exceeded even the High Growth Scenario over the past five years. If updated, the projected population of the seniors would be higher than the figures in Table 5-3 that are from the City of Saskatoon and Saskatoon CMA Population Projection 2015 – 2035 publication.

**Table 5-3: Population Growth Scenarios for persons over 65 years in Saskatoon**

	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>
<b>Actual Population<sup>8</sup></b>	39,845			
<b>Low Growth Rate 1.5%</b>	37,871	44,171	47,771	52,155
<b>Medium Growth 2.0%</b>	38,438	45,331	49,183	53,846
<b>High Growth 2.5%</b>	38,975	46,525	50,820	56,038

In 2020 there was approximately 2,100 Affordable Housing units for seniors in Saskatoon or one unit for every 19 senior citizens. To maintain this current ratio of affordable housing units to the projected population of seniors, the following number of new units will need to be built.

**Table 5-4: Senior's Housing Units Needed to Address Population Growth**

	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>Annual Build Requirement</b>
<b>Low Growth Rate 1.5%</b>	2,100	2,325	2,514	2,745	43 units per year
<b>Medium Growth 2.0%</b>	2,100	2,386	2,589	2,834	49 units per year
<b>High Growth 2.5%</b>	2,100	2,449	2,675	2,949	57 units per year

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### Population Growth Scenarios of Children and Families in Saskatoon

Children and Youth are expected to grow at similar rate to the general population over the next fifteen years and expected to comprise 24-27% of the total population under the various growth scenarios. The 2020 actual population of children and youth was approximately 69,797 indicating that the low growth scenario was achieved from 2015 – 2020. The projected population of children and youth in Table 5-5 are from the City of Saskatoon and Saskatoon CMA Population Projection 2015 – 2035 publication.

**Table 5-5: Population Growth Scenarios of Children in Saskatoon**

	<b>Population Children Under 19 years in Saskatoon</b>			
	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>
<b>Actual Populaton<sup>8</sup></b>	69,797* (estimated)			
<b>Low Growth Rate 1.5%</b>	69,539	74,513	82,731	86,049
<b>Medium Growth 2.0%</b>	71,636	79,793	91,487	97,161
<b>High Growth 2.5%</b>	75,235	83,641	100,860	109,239

\* Saskatchewan Health reported a population of 66,124 persons under 18 in 2020. An estimated number of 3,673 persons 19 years of age were added to this figure in calculating this estimate.

In 2020 there was approximately 1,800 affordable family housing units in Saskatoon or one unit for every 39 children and youth in the city. To maintain this current ratio of Affordable Housing units to the projected population of children and youth, the following number of new family units will need to be built.

**Table 5-6: Family Housing Units Needed to Address Population Growth**

	<b>2020</b>	<b>2025</b>	<b>2030</b>	<b>2035</b>	<b>Annual Build Requirement</b>
<b>Low Growth Rate 1.5%</b>	1,800	1,910	2,121	2,206	27 units per year
<b>Medium Growth 2.0%</b>	1,800	2,045	2,358	2,491	46 units per year
<b>High Growth 2.5%</b>	1,800	2,145	2,586	2,801	67 units per year



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## **Part Six: Housing Units Needed to Address Aging Units**

Housing stock has a useful life cycle and the time comes when it needs to be torn down or completely renovated and made new again. A significant portion of Saskatoon's affordable housing stock was built between 1950 and 1980 and is nearing the end of its life cycle.

In many situations it is wise to completely renovate existing units and reset their life cycle. In other cases, it makes sense to demolish and replace existing housing to achieve greater density, improve energy efficiency, add accessibility features or remove units from a location that is no longer suitable for residential use. Either option is expensive and a significant investment.

The life cycle of housing units is somewhere between 60 years and 100 years. Prudent long term planning would require that some units be replaced annually so that the entire housing stock does not wear out at once.

Three models are considered in this report for calculating how many units should be replaced (new build or complete renovation) annually to replace existing stock. An aggressive life cycle replacement model would assume that housing stock is replaced in 60 years, a moderate model would assume 80 years and a minimal model would assume 100 years.

To calculate the average number of units to replace annually, the total stock of 4,500 units is divided by the number of years in the model. For the aggressive model, the calculation is 4,500 units divided by 60 years which equals 75 units per year.

Calculations for the other models and the specific types of housing are shown in Table 6-1 below.

**Table 6-1: Housing Units Needed to be Built or Completely Renovated Annually to Replace Existing Stock**

		<b>Senior</b>	<b>Adults</b>	<b>Family</b>	<b>Total</b>
<b>Aggressive Replacement</b>	60 year life cycle	37	8	30	75
<b>Moderate Replacement</b>	80 year life cycle	28	6	22	56
<b>Minimal Replacement</b>	100 year life cycle	22	5	18	45

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**Part Seven: Housing Units Needed to Address Waitlists**

It is difficult to determine how many units should be built annually to address waitlists. There are a number of variables in the data including many providers not maintaining waitlist information and not knowing how many people are on more than one waitlist.

Additionally, some people on waitlists are already in an affordable unit but are waiting for a more appropriate unit such as an accessible or larger unit. When these tenants receive the unit they are waiting for they do free up another unit that will meet someone else's need. In this case, an available unit can remove two or more households from a waitlist.

An accurate interpretation of waitlist information would require an integrated database between all providers to determine how many applicants are on more than one waitlist and how many applicants are already in the affordable housing system. Therefore, this report is not attempting to define moderate or high needs represented by waitlists. The data to do this is simply not available to accurately determine how many households are on more than one waitlist.

A model showing the minimal need represented by waitlists can be taken from the Saskatoon Housing Authority (SHA) data for their Social Housing program. The SHA is the largest provider in Saskatoon representing approximately half of the total affordable housing units in a variety of locations. The waitlist kept by the SHA could represent the minimum need for new units in Saskatoon.

Table 7-1 shows the number of new units needed to address the SHA waitlist within a period of five years.

**Table 7-1: The Minimum Number of New Housing Units Needed to Address Waitlists**

	<b>Senior</b>	<b>Single Adults (non elder)</b>	<b>Family</b>	<b>Total</b>
<b>Number of Applicants on the SHA Waitlist for Social Housing</b>	99	34	170	303
<b>Number of Months Clients Typically wait for a SHA unit</b>	4	1.5	3	
<b>Number of units to be built annually to reduce SHA Waitlist to zero in Five Years</b>	20	7	36	63

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**Part Eight: Potential Targets for New Housing Units**

**Table 8-1: Minimal Annual Target for New Units**

	Number of New Units to be Built/Renovated Per Year			
	Senior	Adults	Family	Total
<b>Number of New Units Needed Annually to Address Population Growth – Low Growth Model (1.5% increase per year)</b>	43	0	27	70
<b>Number of New Units Needed Annually to Replace Existing Units – Minimal Replacement Model (100 year life cycle)</b>	22	5	18	45
<b>Number of New Units Needed Annually to Address Waitlists – Minimal Need</b>	20	7	36	63
	85	12	81	178

Annual Investment Required for Minimal Target: **\$35 million** (presume \$200,000 per unit)

**Table 8-2: Moderate Annual Target for New Units**

	Number of New Units to be Built/Renovated Per Year			
	Senior	Adults	Family	Total
<b>Number of New Units Needed Annually to Address Population Growth – Medium Growth Model (2.0% increase per year)</b>	49	6	46	101
<b>Number of New Units Needed Annually to Replace Existing Units – Moderate Replacement Model (80 year life cycle)</b>	28	6	22	56
<b>Number of New Units Needed Annually to Address Waitlists – Minimal Need</b>	20	7	36	63
	97	19	104	220

Annual Investment Required for Moderate Target: **\$44 million** (presume \$200,000 per unit)

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**Table 8-3: Aggressive Annual Target for New Units**

	<b>Number of New Units to be Built/Renovated Per Year</b>			
	Senior	Adults	Family	Total
<b>Number of New Units Needed Annually to Address Population Growth – High Growth Model (2.5% increase per year)</b>	57	20	67	144
<b>Number of New Units Needed Annually to Replace Existing Units – Aggressive Replacement Model (60 year life cycle)</b>	37	8	30	75
<b>Number of New Units Needed Annually to Address Waitlists – Minimal Need</b>	20	7	36	63
	114	35	133	282

Annual Investment Required for Aggressive Target: **\$56 million** (presume \$200,000 per unit)

**Table 8-4 Affordable Housing Units Created in Saskatoon 2013 – 2020<sup>9</sup>**

	<b>2020 Results</b>	<b>2013-2020 Total Results</b>	<b>Average</b>
<b>Affordable Housing Financial Support</b>	81	410	52
<b>Affordable Housing In-Kind Support</b>	20	58 (2019-2020)*	29
<b>Total</b>	101	468	81

\* In-Kind support for affordable housing was not tracked before 2019

The information in Table 8-4 is from the City of Saskatoon’s Planning and Development Annual Report for 2020<sup>9</sup>. The City is not the primary government funder of affordable housing in Saskatoon, but has taken on the role of counting and tracking the results of all Affordable Housing projects within Saskatoon over the past several years. The City’s numbers should be accurate and include all the Affordable Housing projects undertaken in Saskatoon by the other levels of government. Projects that are beyond the City’s capacity to support financially receive In-Kind support from the City – so all new units are counted in either the Financial Support row or the In-Kind row.

The average of 81 new Affordable Housing rental units created annually is well below the need as determined in this report.

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**Part Nine: Targeting Appropriate Rent Levels**

This report has not attempted to define the numbers of units needed in which rent levels beyond stating that both RGI and Affordable Rental units are needed.

A caution needs to be raised about the National Co-Investment Fund definition of affordability in that it is based on a percentage of market priced rent rather than what tenants can actually afford. Housing providers need to be cautioned against simply adopting the Co-Investment Fund’s definition of affordability for their projects.

The Co-Investment Fund defines affordable rent as being 80 percent of Median Market Rent (MMR) which is appropriate rent for many low-income clients but not all – certainly not for those needing RGI rates.

Table 9-1 shows that the Co-Investment Fund’s definition of affordable rent is currently a little lower than the Affordable Rental units that currently exist in Saskatoon but higher than RGI units.

The Co-Investment Fund defines maximum rent levels for affordability based on market priced rental and it is up to housing providers to justify when rent levels in their projects need to be lower. The scenarios in Parts 2,3 and 4 for this report should assist with determining appropriate rents for new projects depending on the targeted client groups.

**Table 9-1: A Comparison of Affordability Levels in Relation to the National Co-Investment Fund Definition**

	<b>Studio</b>	<b>One</b>	<b>Two</b>	<b>Three Plus</b>
<b>Median Market Rent (MMR)<sup>1</sup></b>	\$729	\$957	\$1,166	\$1,287
<b>Affordable Rent for Co-Investment Fund Projects (80% of MMR) Maximum that can be charged</b>	\$583	\$766	\$933	\$1,030
<b>Affordable Rental Average for Saskatoon Housing Providers</b>	\$610	\$820	\$947	\$1,042
<b>RGI Average for Saskatoon Housing Providers</b>	\$459	\$560	\$674	\$671

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## **Part Ten: Information Sources and References**

### **1. CMHC: Rental Market Report January 2021**

<https://assets.cmhc-schl.gc.ca/sites/cmhc/data-research/publications-reports/rental-market-reports/2020/rental-market-report-69720-2020-en.pdf?rev=936ca622-a6c5-4cbc-b937-d29b1d63cc14>

### **2. Government of Saskatchewan: Social Services Shelter Allowances Rates**

<https://www.saskatchewan.ca/residents/family-and-social-support/financial-help/saskatchewan-income-support-sis>

### **3. Government of Canada: Child and Family Benefits Calculator**

<https://www.canada.ca/en/revenue-agency/services/child-family-benefits/child-family-benefits-calculator.html>

### **4. Government of Canada: Public Pensions (OAS, GIS and CPP)**

<https://www.canada.ca/en/services/benefits/publicpensions.html>

### **5. City of Saskatoon: Neighbourhood Profiles**

[https://www.saskatoon.ca/sites/default/files/documents/community-services/planning-development/research/neighbourhood-profiles/neighbourhood\\_profiles\\_2020.pdf](https://www.saskatoon.ca/sites/default/files/documents/community-services/planning-development/research/neighbourhood-profiles/neighbourhood_profiles_2020.pdf)

### **6. Government of Canada: Census Information on Pensions**

<https://www12.statcan.gc.ca/census-recensement/2016/as-sa/fogs-spg/Facts-CMA-Eng.cfm?TOPIC=6&LANG=Eng&GK=CMA&GC=725>

### **7. City of Saskatoon: City of Saskatoon and Saskatoon CMA Population Projection 2015-2035**

[https://www.saskatoon.ca/sites/default/files/documents/community-services/planning-development/research/miscellaneous/city\\_of\\_saskatoon\\_and\\_saskatoon\\_census\\_metropolitan\\_area\\_population\\_projection\\_2015\\_to\\_2035\\_web.pdf](https://www.saskatoon.ca/sites/default/files/documents/community-services/planning-development/research/miscellaneous/city_of_saskatoon_and_saskatoon_census_metropolitan_area_population_projection_2015_to_2035_web.pdf)

### **8. City of Saskatoon: Saskatchewan Health Population by Neighbourhood**

[https://www.saskatoon.ca/sites/default/files/documents/community-services/planning-development/research/skhealth/sk\\_health\\_2020.pdf](https://www.saskatoon.ca/sites/default/files/documents/community-services/planning-development/research/skhealth/sk_health_2020.pdf)

### **9. City of Saskatoon: Planning and Development Year End Report 2020**

<https://pub-saskatoon.escribemeetings.com/filestream.ashx?DocumentId=133524>