

ENGAGEMENT SUMMARY
What We Heard Report
Affordable Housing Strategy Development

1.0 Introduction

This document has been prepared to summarize the engagement activities that were undertaken during the initial phases of development of Saskatoon's new Affordable Housing Strategy (Strategy) as well as the feedback that was heard.

1.1 Project Description

As directed by City Council in November 2022, Planning and Development undertook a capital project to create a new Housing Strategy for Saskatoon which included determining the roles and responsibilities of the municipality in relation to housing. The goal of the project was to undertake several initiatives to gather input and assess appropriate data to inform the development of Saskatoon's new Housing Strategy.

1.2 Project Methodology

The development of Saskatoon's new Housing Strategy is informed by three major components:

- A municipal scan to identify best practices and innovative approaches used across Canada;
- The preparation of a comprehensive Housing Needs Assessment (HNA); and,
- Multiple engagement activities with both internal and external stakeholders to assist in identifying gaps and opportunities across Saskatoon's Housing Continuum.

1.3 Timeline of Engagement Sessions

Project initiation was initially delayed following Council approval in November 2022 given limited resources after an unexpected third round of the Rapid Housing Initiative was announced by the federal government, followed closely by the launch of the Housing Accelerator Fund. Due to the expedited nature of the project, certain portions of the Housing Strategy engagement were completed in conjunction with the qualitative elements of the Housing Needs Assessment.

The following table contains a high-level summary of engagement sessions from the onset of the project. Stakeholder responses can be found in Section 2 (Engagement Feedback).

Each engagement activity had a certain level(s) of participation that has been classified as such:

- **Inform:** We are providing information (i.e. Email, Engage Page).
- **Consult:** We are asking for feedback to inform a decision (i.e. Community Surveys, Focus Groups, Workshops, Interviews).
- **Involve:** We want to understand how community members will be affected by a decision (i.e. Community Advisory Committee).

Table 1: Timeline of Engagement Activities

Time	Participants	Level of Participation	Total Participants	Engagement Activity
Ongoing	Internal City Stakeholders	Consult	N/A	Relevant internal divisions were contacted for input
Q3 2023 – Q1 2024	Other Municipalities	Consult	8	Community conversations and dialogue with eight other Canadian municipalities.
Q3 2023 – Q1 2024	Provincial Government (Saskatchewan Housing Corporation)	Inform and Consult	N/A	Quarterly updates and discussions
Q4 2023	General Public	Inform	N/A	Launched Housing Strategy Engage Page
Q4 2023	Housing Providers	Inform and Consult	24 attendees	Housing Strategy Workshop
Q4 2023	Housing-related Associations	Inform and Consult	3 attendees	Housing Strategy Meeting
Q4 2023	Housing Needs Assessment – Community Advisory Committee	Inform, Consult, and Involve	27 members	Community Advisory Committee Meeting
Q1 2024	General Public	Consult	478 Responses	Online Survey: Roles in Housing. <i>Engage Page, Instagram, X (formerly Twitter) and Facebook was used to promote the survey.</i>
Q1 2024	Support Service organizations	Consult	13 participants	Focus groups – 2 sessions

Time	Participants	Level of Participation	Total Participants	Engagement Activity
Q1 2024	Housing Providers	Consult	16 participants	Focus groups – 2 sessions
Q1 2024	Housing-related Associations	Inform and consult	3 participants	Focus Group
Q1 2024	Lived Experience	Inform and Consult	20 participants	Focus Groups – 2 sessions
Q1 2024	Renters	Inform and Consult	6 participants	Focus Group
Q1 2024	Interviews with Rights Holders, Service Providers, Housing Providers, Elders, Renters, Lived Experts, Minority groups, etc.	Inform and Consult	39	One-on-one Interviews
Q2 2024	General Public	Consult	418 Responses	Online survey: Affordable Housing – Community Insights. <i>Engage Page Instagram, X (formerly Twitter) and Facebook was used to promote the survey.</i>

1.4 Stakeholder Identification

The following stakeholder groups were engaged to inform the creation of Saskatoon's new Housing Strategy:

- Internal City Departments
- Non-Profit and For-Profit Housing Providers
- Support Service Providers/Agencies
- Those with Lived Experience
- Minority serving groups and individuals
- Elders
- Indigenous Governments and Organizations
- Government Agencies
- Housing-related Associations
- Community Advisory Committee

- Renters
- Public

1.5 Consideration of Results

Feedback from the engagement sessions resulted in:

- Supporting Quantitative Data
- Informing Qualitative Data
- Input into the potential roles the City could play in Housing
- Informed draft goals and objectives
- Awareness of the perception of affordable housing

2.0 Findings

This section provides a high-level description of each engagement activity and a summary of comments received from stakeholders. **Comments have been sorted by number of similar responses and have been condensed for concise reporting, while maintaining the intent of stakeholders' comments.**

2.1 Housing Providers Workshop

A workshop was held for housing providers, representing housing services along the Housing Continuum on November 24, 2023. The workshop aimed at achieving two objectives: to inform the housing providers of the Housing Strategy development project and receive feedback on the roles in housing that the City of Saskatoon could undertake through the new Strategy. The workshop had representation from twenty-four housing providers:

- | | |
|--|--|
| • Big Block Construction | • Prairie Harm Reduction |
| • Cress Housing Corp. | • Rainbow Housing Co-op |
| • CUMFI | • Salvation Army |
| • EGADZ | • Sanctum Care Group |
| • Elizabeth Fry Society | • Saskatchewan and Region Home Builders' Association |
| • Elmwood Residences | • Saskatoon Housing Authority |
| • John Howard Society | • Saskatchewan Landlords Association |
| • Jubilee Residences | • Selkirk Developments |
| • Lexis Homes | • Stewart Properties |
| • Meridian Development | • New Rock/Summit Developments |
| • Métis Nation - Saskatchewan | • Quint |
| • National Affordable Housing Corp. (NAHC) | • YWCA |

Participants were split into groups that rotated amongst six tables. Each of the tables were labeled with a role. The participants were asked to provide feedback on the following questions:

- Should the City of Saskatoon play “this” role in housing?
- What should that role look like? Provide Examples.
- Which role is most important?

A seventh table was available for participants to note if they believe there were any roles that were missing from the discussion.

Table 2: Housing Providers Workshop Feedback

Roles	Summarized Comments
<p>Land Use Planning and Policy Development (#1 ranked)</p>	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • Yes, this is the most important role the City can play. <p>Examples of how this role could be implemented by the City.</p> <ul style="list-style-type: none"> • Remove restrictive zoning bylaw provisions and do a complete review of current zoning restrictions to allow for a more flexible and solution-oriented response for faster development. • Pre-designate land along the entire housing continuum but especially pre-zoning and identifying sites in the City that would be suitable for affordable housing (i.e. review existing Concept Plans). • Add 'Development Agents' to the Housing Administration to assist developers/non-profits in the development process from beginning-to-end. • Reduce or eliminate parking requirements for affordable housing.
<p>Provide Incentives to Encourage Housing Development (#2 ranked)</p>	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • Yes <p>Examples of how this role could be implemented by the City.</p> <ul style="list-style-type: none"> • Leverage and work with Saskatoon Land to acquire and sell land at below-market prices for affordable housing projects OR allow for 99-year leases for affordable housing developments. • Request for Proposal's for affordable housing projects on City land for a discounted rate that can speed up new development. <ul style="list-style-type: none"> ○ i.e. mini Rapid Housing projects at the local level. • Create a Community Land Trust. • Waive all development levies and permit fees for affordable housing projects. • Rental Construction Support Program (a self-sustaining funding model that gives the developer upfront funding, rather than a tax abatement). • Implement seed funding grants. • Create new criteria for capital grant funding and update a scaling system to incentivize priority areas and targets. • Create a program to help lower the cost of entering the homeownership market (i.e., designated lands that have an automated mortgage reduction process attached to them). • Disincentivize the demolition of buildings. • City initiated Rent Bank (interest-free). • Incentivize affordable housing through partnerships. • Bold action needed.

Roles	Summarized Comments
<p>Collaborate and Advocate with all levels of Government (#3 ranked)</p>	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • Yes, the city needs to play an advocacy role regarding the provincial and federal government. <p>Examples of how this role could be implemented by the City.</p> <ul style="list-style-type: none"> • Advocate to the Provincial government to increase the maximum term for tax abatements attached to affordable housing developments to match the minimum required affordability term (10 – 20 years). • Advocate for higher levels of income assistance (SIS/SAID) from the provincial government. • Market/advocate/educate the community to help address NIMBY before it happens. • Advocate to the Provincial/Federal Government for operating dollars to go towards affordable housing providers, for them to be able to provide affordable housing for the long-term. • Advocate for a Rent Bank program. • Advocate for a trustee program for individuals on SIS and SAID. • Advocate for restoring direct utility payments through SIS. • Advocate for a human rights approach to housing and remove politics from decision making. • Advocate for amending the requirements around the duty to consult and public hearings for affordable housing developments. • Advocate for funding agreements or policies that cover the maintenance of affordable housing developments. <ul style="list-style-type: none"> ○ Current policies only cover constructing buildings with no goals set for building maintenance. • Advocate for additional funding for social housing. • Advocate for more renovation and repair funding. • Advocate to the Provincial Government for increased operational funding for non-profit organizations. • Advocate for more health and safety monitoring for renters. • Advocate for other levels of government to increase their funding review timelines. • Advocate for funding for affordable housing that includes a mandate to provide life skills training to residents. • Advocate and streamline Call for Proposal timelines to align with provincial/federal opportunities.
<p>Facilitate Community Partnerships with</p>	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • Yes, in a supportive capacity. • Yes, the City needs to help create partnerships and avoid silos.

Roles	Summarized Comments
Stakeholders (#4 ranked)	<p>Examples of how this role could be implemented by the City.</p> <ul style="list-style-type: none"> • Housing Champion/Team at the City is needed to help advocate internally and create/maintain partnerships with stakeholders. • Lead annual workshops with stakeholders to review Housing Strategy, discuss success stories, and facilitate partnerships across the sector. • Education and awareness to address NIMBYism. • Collaborate with Indigenous governments and organizations to help them get units built. • Increase access to the Housing Handbook by including an online version and add a maintenance piece (i.e., how to be a renter). • Provide coordination, efficiency, and reduce duplication of efforts in the housing sector.
Development Support and Training (#5 ranked)	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • The City should play a supportive role here if funding and capacity are available. <p>Examples of how this role could be implemented by the City.</p> <ul style="list-style-type: none"> • Grow the City department dedicated to affordable housing with consistent staff with housing knowledge, lots of turnover in recent years. • Front line resourcing (or training) providing direction and support in planning and land-development. • Certain feedback that was gathered suggested that grant writing support would be very helpful while others did not agree. • Community Land Trust or Land Bank to help non-profits save on the cost of land. <ul style="list-style-type: none"> ○ Land with a 99-year lease that has requirements attached to it, like the University of Saskatchewan lands. • Market and celebrate successes and build off what has worked in the past (i.e., Promotional videos on successes). • Provide training and resources on the City Housing webpages: <ul style="list-style-type: none"> ○ Development education ○ How to develop a proforma ○ Incentive availability (internal and external) ○ How to develop a Business Plan ○ Grant Writing
Additional Comments	<ul style="list-style-type: none"> • Access to transportation and associated costs for renters should be considered when developing affordable housing projects.

A post workshop survey was sent to the housing providers to collect feedback on the event and to gauge what Planning and Development could have done differently to more effectively engage stakeholders. The housing providers confirmed they were somewhat satisfied to very satisfied with the engagement session, that their voices were heard, and that the objectives of the workshop were clearly defined and communicated. Every housing provider indicated that they would like to

be further engaged during the development of the Housing Strategy. As such, another two engagement sessions with Housing Providers were held in January 2024 in conjunction with the Housing Needs Assessment engagement. (See Section 2.5.1 for details).

2.2 Meeting with Associations

A meeting was held on December 20, 2023, to receive feedback on the roles in housing the City of Saskatoon should be focusing on. The following associations represented their memberships at the meeting:

- Saskatchewan Realtors Association
- Saskatchewan Landlords Association
- Saskatoon and Region Home Builders' Association

Table 3: Meeting with Associations Feedback

Roles	Summarized Comments
Data Gathering, Research and Monitoring	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • Mixed response as other organizations are already providing data (ie. CMHC, Province), but local level data may be missing. • Market-rate developers are already doing their own research. • The City should focus on keeping the Housing Needs Assessment up to date, assist with the Point in Time (PIT) count and stay informed to make data-driven decisions.
Land Use Planning and Policy Development	<p>Should the City play a role in this? Yes, the city is getting a good head start on some of these items through HAF, but there is much more to investigate/explore. Actions need to be bold and fast.</p> <p>Examples of how this role could be implemented by the City.</p> <ul style="list-style-type: none"> • Prioritize infill development. • Land offered at below market price or free leases for non-profit affordable housing projects.
Collaborate and Advocate with all levels of Government	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • Yes <p>Examples of how this role could be implemented by the City</p> <ul style="list-style-type: none"> • Advocate to the Provincial and Federal Government for program and policy change.
Provide Incentives to Encourage Housing Development	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • Yes <p>Examples of how this role could be implemented.</p> <ul style="list-style-type: none"> • Provide incentives for <u>all</u> types of development. • Incentives need to be marketed better. • Incentivize the demolition of derelict houses. • Allocate some HAF funding for renovations and repairs.

Roles	Summarized Comments
	<ul style="list-style-type: none"> • Be open to flexibility and pilot projects. • The Head start on a Home program created good partnerships, look at something like this again. • Upfront grants are needed. • Seed funding. • Creation of a Community Land Trust with City owned land. • Incentivize partnerships.
Facilitate Community Partnerships with Stakeholders	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • Yes, smaller role providing support or partnership. <p>Examples of how this role could be implemented.</p> <ul style="list-style-type: none"> • Lead annual workshops • Education and awareness
Development Support and Training	<p>Should the City play a role in this?</p> <ul style="list-style-type: none"> • There is a gap here. Unsure if it should be the City's role or another organization. <p>Examples of how this role could be implemented.</p> <ul style="list-style-type: none"> • Add development agents to Housing administration to assist developers/non-profits in the development process from beginning to end. • More internal collaboration between city departments
Additional Comments	<ul style="list-style-type: none"> • No comments were made regarding other roles the City should consider playing

An additional meeting with the associations was held in February 2024 in conjunction with the Housing Needs Assessment Engagement (see Section 2.5.4 for details).

2.3 Community Surveys

Planning and Development chose to develop and facilitate two surveys to effectively engage a broad range of residents. The surveys were produced and promoted on the City of Saskatoon social media channels and linked to the project Engage Page. In total, approximately nine hundred (900) survey responses were received.

2.3.1 Roles in Housing

The first survey was published on January 14, 2024, and aimed to gather public feedback on the roles they believe the City should play regarding housing matters. The survey was promoted on the City of Saskatoon's social media channels, posted on the Engage page, and shared with the Citizen Advisory Panel. Planning and Development received 478 responses over the three week survey period.

Prioritization of Roles

- 92% of respondents reported the City should be involved in Land Use Planning and Policy Development.

- 87% of respondents reported the City should be involved in Collaborating and Advocating with all Levels of Government.
- 86% of respondents reported the City should be involved in Data Gathering, Research and Monitoring.
- 77% of respondents reported the City should be involved in Facilitating and Supporting Community Partnerships.
- 66% of respondents reported the City should be involved in Providing Incentives to Encourage Housing.

Trends in the responses as to why the City of Saskatoon should or shouldn't play the various roles in the Housing Strategy were observed after analysis of the results and have been summarized below:

Role #1 - Land Use Planning and Policy Development

Why should the City play this role?

Affordable Housing: The need for affordable housing is a recurring theme. Respondents suggest measures like capping property ownership, ensuring affordable housing allocations in new developments, and encouraging innovative housing types on existing lots.

Balancing Demand and Supply: City involvement is considered crucial to maintaining a balance between housing demand and supply, ensuring that housing needs are met efficiently.

Managing Urban Sprawl: City involvement is seen as necessary to manage urban sprawl, encourage infill development, and avoid poorly thought-out planning in new neighborhoods.

Preventing Negative Impacts: City involvement is necessary to prevent negative impacts on existing residents and businesses, and to ensure that land development aligns with the overall vision for the city.

Why shouldn't the City play this role?

Preference for Market Forces and Local Involvement: Some respondents advocate for letting the market dictate land use and suggest that the city should focus on core services. There's also a call for community and resident involvement in land use planning and policy development, with an emphasis on local needs, diversity, and cultural considerations.

Federal and Provincial Roles: A few respondents suggest that housing and land use planning are more appropriately handled at the federal or provincial level. There's also mention of homelessness being a provincial issue rather than a specific focus of the City of Saskatoon.

Budgetary Concerns and Taxation: Some express concerns about the City's budget, with mentions of shortages in funds and high taxes. There's a sentiment that taxes are rising, and respondents worry about the financial burden this role could have on residents.

Role #2 - Data Gathering, Research and Monitoring

Why should the City play this role?

Local Context for Decision-Making: Collecting local data alongside national statistics helps provide a more comprehensive context for decision-making, including policy considerations, affordable rental prices, and market dynamics.

Planning for Infrastructure and Services: The city needs data to plan for the allocation of resources, infrastructure development, and provision of services based on population distribution and housing needs.

Addressing Homelessness and Population Growth: Data collection is crucial for addressing homelessness, managing population growth, and planning for housing demand.

Why shouldn't the City play this role?

Focus on Core Services: Some respondents believe the city should prioritize core services such as garbage disposal, street maintenance, leisure centres, and libraries instead of expanding into housing-related research.

Financial Restraints: Many emphasize budget constraints, suggesting that the city doesn't have the money in the budget for additional research activities. Concerns were also voiced about the City's overall fiscal responsibility.

Market-Driven Approach: Some argue for a market-driven approach, suggesting that the government should not be involved in housing decisions and that the market can handle issues more efficiently.

Role #3 - Collaborate and Advocate with all Levels of Government

Why should the City play this role?

Funding and Control: Many respondents highlight that other levels of government control aspects like immigration (federal) and social services (provincial) and that collaboration is necessary for effective solutions. The city is seen as needing financial support from these levels.

Awareness of Immediate Local Needs: While acknowledging housing as a national issue, respondents suggest that local governments, with their immediate awareness of local circumstances, should advocate for their unique needs at the provincial and federal levels.

Collaborating on Homelessness: Homelessness is seen as requiring collaboration among all levels of government, with the city needing to advocate for more funding in this space. There's a call for a united front in solving the homeless crisis.

Why shouldn't the City play this role?

Limited City Responsibility: Some respondents argue that social services, including housing, are not part of the city's operations. They believe that such matters should be handled by higher levels of government, and the city should focus on its internal operations.

Concerns About Competence and Efficiency: Several responses highlight concerns about the competence and efficiency of government involvement in housing. There's skepticism about the ability of governments to manage housing effectively, and some believe that the city should focus on core services and avoid unnecessary expenditures.

Skepticism Surrounding Collaboration: Some respondents express skepticism about the benefits of collaboration with higher levels of government. They see it as potentially slowing down processes, causing inefficiencies, and diverting resources that could be better spent elsewhere.

Role #4 - Facilitate and Support Community Partnerships

Why should the City play this role?

Facilitation and Support: Many respondents agree that the city should play a role in facilitating and supporting partnerships. This involves connecting organizations, providing logistical support, and creating forums for key stakeholders to collaborate.

Community Engagement and Advocacy: Calls for increased support and involvement of community members, especially those with lived experiences. Encouragement to listen to residents and prioritize their needs.

Collaboration and Coordination: Collaboration among various stakeholders, including businesses, community organizations, and government bodies, is seen as essential. Coordinated planning and proactive measures are emphasized for sustainable, long-term growth.

Why shouldn't the City play this role?

Higher Level of Government Responsibility: Respondents emphasize that the responsibility for housing lies with higher levels of government, and that the city should not take on provincial and federal responsibilities.

Suggestions for Focus on Core Services: Some suggest that the city should focus on core services rather than getting involved in housing partnerships.

Distrust in City Council and Administration: Lack of trust is expressed in the city council's ability to make proper decisions and concerns about administration favoring certain groups.

Role #5 – Provide Incentives to Encourage Housing Development

Why should the City play this role?

City Involvement and Collaboration: A significant number of respondents believe that the city should be actively involved in providing incentives for housing development. Suggestions include tax breaks, land and zoning assistance, project development assistance, and organizational partnerships.

Supportive Housing Initiatives: There is a call for incentivizing housing that is not for profit, high density, and affordable. Respondents highlight the need to prioritize housing for vulnerable populations, such as community housing, cooperatives, and housing-first initiatives.

Incentives for Developers and Buyers: There is support for providing incentives to both developers and buyers, with considerations for affordability, lower interest rates, and tax breaks to make housing more accessible and affordable. Calls for streamlined regulations, reduced red tape, and lower costs for builders and owners.

Why shouldn't the City play this role?

- Concerns about the financial burden on taxpayers and the potential for increased taxes.
- Belief that housing development is not the city's responsibility and should be handled by provincial or federal governments.
- Skepticism about the effectiveness of tax incentives and grants for developers.
- Suggestions to focus on core city services.
- Opposition to using taxpayer money for social assistance or benefits to contractors, urging federal and provincial funding for such initiatives.

2.3.2 Affordable Housing Community Insights

Building on the previous Roles in Housing survey, the second community survey was posted on April 8, 2024, to gather insight into how residents perceive affordable housing in Saskatoon and what opportunities exist for the City to increase support, education, and awareness on these topics. The survey was promoted on the City of Saskatoon's social media channels and posted on the Engage page. Planning and Development received 418 responses over the four weeks the survey was open. Responses were collected from almost every neighbourhood in Saskatoon.

The following observations were made after analyzing the results of the Affordable Housing Community Insights survey:

- 62% indicated that they own their residence, while 38% indicated they were renters.
- 58% of residents are not aware of any affordable or supportive housing in their neighbourhood.
- 86% strongly agree or agree that affordable housing makes Saskatoon a better place to live.
- 75% strongly agreed that some families in Saskatoon cannot afford housing that is suitable for the size or needs of their family.
- 85% strongly agree or agree that providing more affordable housing creates a safer city.

- 92% strongly agree or agree that the average, hard-working Saskatoon resident may need affordable housing.
- 74% strongly agree or agree that having a diversity of people with different incomes makes their neighbourhood better.
- 72% strongly disagree or disagree that with hard work, anyone can afford suitable housing in Saskatoon.
- 67% strongly disagree or disagree that municipal tax dollars would be better spent on other public services besides affordable housing.
- 79% indicated that the City of Saskatoon should invest more on affordable housing for low-income families.
- There was a lack of consensus on which order of government is responsible for funding affordable housing.
- There was a lack of consensus on whether the community trusts the City of Saskatoon to properly plan and develop affordable and supporting housing in Saskatoon.
- If Council were to provide funding dedicated to affordable housing respondents indicated preference for funding to be directed towards helping fund increased access to support services, increase supply of new affordable and supportive units, and to convert existing housing into affordable units.

When asked what benefits come with affordable and supportive housing in your neighbourhood, respondents indicated the following:

- Creates a diverse community.
- Do not see any benefit.
- Reduces homelessness and poverty.
- Provides options for people to live close to places of work, school, and other services/amenities.
- Creates a safer community.

When asked what concern residents have when it comes to affordable and supportive housing in their neighbourhood, respondents indicated the following:

- Increased crime and drugs in the community.
- Certain demographics of residents living in the neighbourhood.
- Property will not be maintained.
- Too large of a concentration of affordable housing in the cheaper, inner-city neighbourhoods.
- Support services will not be aligned with housing.

2.4 Focus Groups and Interviews

Planning and Development organized focus group workshops and one-on-one interviews with major stakeholders to better inform the City of Saskatoon's Housing Needs Assessment and Housing Strategy. Focus groups bring together diverse perspectives and allow for discussions that can uncover insights and identify common themes or concerns among participants. One-on-one interviews provide a deeper level of engagement, offering individuals the opportunity to express their unique experiences, opinions, and needs. These interviews can uncover personal stories and perspectives that might not emerge in a group setting, providing policymakers with a more comprehensive understanding of the impact of potential policies on individuals. Combined, focus

groups and one-on-one interviews offer a holistic view that can greatly enhance the effectiveness and relevance of policy decisions.

2.4.1 Housing Providers Focus Groups

As part of the Housing Needs Assessment research project, Planning and Development and CUISR held two focus group sessions for targeted Housing Providers on January 23 & 26, 2024. Participants of the Housing Providers focus group are listed below:

- Abbeyfield House of Saskatoon
- Big Block Construction
- Camponi Housing Corporation
- Central Urban Metis Federation Inc. (CUMFI)
- John Howard Society of Saskatchewan
- Jubilee Residences - Saskatoon
- LutherCare Communities
- New Rock Developments
- Prairie Harm Reduction
- Quint Development Corporation
- Rainbow Housing Co-Operative Ltd
- The Salvation Army Saskatoon
- Saskatoon Housing Initiatives Partnership (SHIP)
- Stewart Properties
- STR8-UP
- YWCA

Common Themes

Note: The comments provided by the participants have been paraphrased for the purposes of this report.

Affordability

- Income assistance is not enough to sustain housing. People are having to use the child tax benefit to help pay for housing costs.
- SIS program change has assisted in the creation of homelessness. Certain individuals receiving supports are not able to manage funds which has also created issues for housing providers. Many people end up in rent arrears and housing providers have no other choice but eviction.

Mental Health/Addiction Supports

- Housing providers lack capacity and resources to making sure that people are sober living.
- Transitional units are needed.
- Housing providers are left to pay for damages to their units and buildings.

Location and Transportation

- Affordable housing must be in reasonable distance from transportation and amenities. Poor access to transportation can cause people to be stuck in food deserts and the act of doing simple tasks such as getting groceries and running errands becomes a whole day ordeal.
- A high percentage of affordable units are in the core neighbourhoods in older and unmaintained buildings which brings up life safety concerns.

Accessibility

- As people age and their needs increase, supports like hand bars and lower countertops are a necessity. Current standards do not require universal accessibility and housing providers are low on these types of units.

Unit Size

- Larger, 3+ bedroom units and single/bachelor units are currently the most requested housing types.

2.4.2 Renters Focus Group

A focus group for renters was held on January 25, 2024. Six participants attended and provided their perspective on Saskatoon's housing situation and need. Names of participants have not been included to protect confidentiality.

Common Themes

Note: The comments provided by participants have been paraphrased for the purposes of this report.

Regulation

- There should be a reassessment of landlord obligations in Saskatoon because many building codes in the city are being violated.
- Regularly inspect single-unit dwellings, particularly those with basement suites, for building code violations.
- Developers are responsible for building housing units to code and property owners are responsible to maintain adequate dwelling conditions for tenants. Need stronger regulation of developer and property owner responsibilities.
- The city should consider low-rise buildings in the housing affordability plans as a lot of seniors are not able to do well in high-rise buildings. For example, if the elevator isn't working, some of the seniors are unable to attend appointments, go for their food, etc.
- The city must make decisions concerning all buildings in Saskatoon. Focusing on just the land use regulations isn't enough.
- Ensure that "human rights" are considered and practiced in relation to housing. Enhance human rights priorities in housing development.
- The city should ensure that there is consistency in building maintenance regulations.
- Building-related environmental problems, asbestos, and radon should all be addressed by the city. These only come into play when there's a house sale, or other similar transaction necessitates a phase one environmental site assessment.

Affordability

- Rent Control should be solely handled by the city.
- Utility bills should be equitable.
- Build more houses but regulate the developers and landlords effectively.
- The city should enhance accountability and improve on public education on human rights.
- Unaccounted-for Airbnb and vacation rental properties in the city need to be inspected and managed. The city must inspect these rental homes instead of waiting for a complaint.

Renters Rights

- The complaint process by the tenant association should be unofficial. There's been situations where landlords have blacklisted some tenants, and it's been difficult for them to secure rental homes. Saskatoon should have anonymous reviews of "good tenants" and "good landlords," which the city should control. Fear of retribution/stigmatization is preventing renters from their rights.

2.4.3 Support Services Focus Groups

In conjunction with the Housing Needs Assessment, focus groups for support service organizations were held on February 1 & 2, 2024. Participating support service organizations have been listed below:

- Build Up Saskatoon
- Community Legal Assistance Services for Saskatoon Inner City Inc. (CLASSIC)
- Coordinated Access
- CUMFI
- Elizabeth Fry Society of Saskatchewan
- Ember Road Development Corporation
- Immigration Partnership Saskatoon
- Inclusion Saskatchewan
- Saskatoon Council on Aging
- Saskatoon Crisis Intervention Service
- Saskatoon Food Bank
- Saskatoon Poverty Reduction Partnership (SPRP)
- The Salvation Army Saskatoon
- United Way of Saskatoon and Area
- White Buffalo Youth Lodge

Common Themes

**The comments provided by participants have been paraphrased for the purposes of this report.*

Affordability

- Increased cost of living.
- A single adult in Saskatoon receives \$975.00 (basic benefit and shelter benefit) which means that the 30% affordability threshold is \$292 per month. The definition of Housing Affordability (30% of before-tax income) is not being met by many people who need affordable housing.
- Housing affordability is not just about income. It is also about managing daily things such as location and transportation, childcare, and access to services (groceries, medical). Limited housing inventory is driving up prices.
- High cost of senior care housing.

Accessibility

- Seniors are expected to move out of their homes, but there are limited options beyond traditional care facilities and assisted living.
- Newcomers do not have housing lined up when they are immigrating into the city.
- Newcomers commonly need larger units to accommodate large or multi-generational families. These are hard to come by.

Education and Awareness of Systemic Barriers

- National Occupancy Standards limit the flexibility of families by prescribing the number of bedrooms required based on family composition (B.C. created their own occupancy standards).
- Many indigenous people are still coping with intergenerational trauma. This is shown by the statistics of incarcerated and homeless indigenous people.
- Individuals are being released from incarceration without any housing lined up.
 - People are unable to apply for social assistance until a week after being released. Many people will not have the basic requirements needed to obtain housing.

- The Province of Saskatchewan does not match 'Reaching Home' funding amounts provided by the Federal Government, like some other Provinces do.
- Low-income renters are financially penalized if there are ever insufficient funds from post dated cheques or automatic withdrawals.
- Seniors can experience difficulties keeping up with housing maintenance because of physical or financial reasons. If it gets past the point of repair, they feel they will get kicked out of their homes and will isolate themselves.
- Landlords are hesitant to rent to certain demographics (racial profiling and stereotyping in the private rental market).
- The Office of Residential Tenancies (ORT) should not be publishing those with non-compliance charges against them. Landlords have created a 'blacklist' from the names published.
- Transitional and Supportive housing providers will sometimes impose additional restrictions such as no visitors, curfews and demoralizing language on how people should live (restricting tenant freedoms).

Quality/Safety

- Existing affordable housing stock is often inadequate and unsafe.
- No incentives for private landlords to fix up their buildings.

Location and Transportation

- There are barriers to accessing transportation for people who have mobility issues. (i.e., snow not being cleared in the winter).

Resident Supports

- Funding structures need to change so support organizations (non-profits) can do future business/operational planning (i.e., block funding).
- The effectiveness of support services is tied to stable housing. There is currently a disconnect between the two in Saskatoon.
- Desire for healthcare services to provide care for seniors at their place of residence.
- Success of non-profits is tied to sufficient finding and organizational capacity. Many non-profits are currently operating on limited budgets.
- Supportive housing organizations are experiencing difficulties increasing their rental stock (obtaining scattered site housing) because some property owners are not wanting to rent their units to high acuity individuals.

Housing Continuum

- Transitional housing is key to ending chronic homelessness.
- Think about choices and expectations in the development of housing, many people are choosing smaller homes these days.
- We need to plan for future residents and generations (aging population, increase in newcomers and diversity, intergenerational living, tiny homes, increasing Indigenous population).

Other Stakeholder Suggestions

- The City should forgive tax increases for senior homeowners.

- The City should be pre-designating properties for non-profit development to have it shovel ready.
- The City needs to have better communication between all departments that have a hand in housing.
- The City needs to come up with innovative solutions that are locally applicable. We need to allow more flexibility in the community coming from the municipality.

2.4.4 Associations Focus Group

A focus group with housing-related associations was held in Saskatoon on February 16, 2024. The focus group engagement session was attended by the Saskatoon and Region Home Builders Association, the Saskatchewan Realtors Association, and the Saskatchewan Landlord Association.

Common Themes

**The comments provided by the participants have been paraphrased for the purposes of this report.*

Affordability

- Many people are struggling with achieving homeownership.
- People need to learn financial literacy; many people want to work towards home ownership but don't understand what all goes into buying a home.
- The gap between the resale market and cost of building new construction is widening. Greenfield development is cheaper and has fewer barriers/hurdles to navigate than Brownfield redevelopment, especially for affordable housing.
- Consistent rent increases year over year, outpacing wage increases.
- The shelter cost for people is commonly more than what is considered affordable (ie. 30% of before tax income).
- Mortgage arrears and rising interest rates will be occurring more, especially as mortgage renewals happen.
- Cost of borrowing money (mortgage interest rates through financial institutions) is relatively low in comparison to other countries.
- CMHC stress test is working in the sense that it's protecting residents against undue mortgage increases, but it's also disqualifying a lot of people who otherwise would be eligible for mortgages.
- Largest reason for eviction since the pandemic has been non-payment of rent, which ties to changes in the income assistance programs.

Housing Continuum

- More rental units are needed.
- More supportive housing is needed but there is not enough operational funding flowing to those organizations.
- Larger units are needed for multi-generational living, newcomers and roommates.
- Seniors are living longer and if they are healthy and can be dependent, they are aging in place more commonly now, which will put more stress and pressure on the housing continuum and stock. For many, the only places for them to transition is to costly, so aging in place is the default (sometimes not the best situation).
- More accessible affordable units are needed. There is supply out there, but not affordable.

- Systemic barriers get in the way of people moving through the housing continuum, starting from homelessness.
- Overall, throughout the continuum there is limited inventory of affordable units (ownership and rentals).

Education and Awareness of Systemic Barriers

- Changes with social assistance being directly paid to landlords and now going directly to the individual, has had a detrimental impact.

Transportation/Mobility

- Public transit/walkability in newer neighbourhoods is needed and crucial. Those components often come after the fact.

Population

- Immigration has increased significantly since the pandemic, which has placed tremendous pressure on the rental market.
- Logistic challenges with fluctuating in/out migration.

Other Suggestions

- Since the pandemic, the use of technology has drastically changed the rental market, which poses a risk for those who do not have a computer or access to internet if developers or landlords only take online applications and will only post listings online.
- Rent controls would decimate the housing supply and future building. Suggested that some protection for renters should exist but property owners can always do what they want with their assets.
- Developers are needing to be more creative in how affordable units are designed and built to drive sales, due to impacts of interest rates.
- Mortgage Flexibility Support Program (MFSP) was a program that worked well but would need a revamp.
- Vacant, City-owned land should be leveraged and repurposed (Community Land Trust).
- Accessibility standards should be incentivized, and red tape should be limited to make developing accessible units more desirable.
- Prioritize housing downtown.
- Levies need to be reduced.

2.4.5 One-on-one Interviews

Interviews were conducted with various stakeholders and rightsholders in the community. Planning and Development in conjunction with CUISR invited the following groups to participate in one-on-one interviews:

- | | |
|---------------------------------------|--|
| • Westside Community Clinic | • Saskatchewan Housing Corporation (SHC) |
| • Community Support Officers | • Saskatoon Fire |
| • Cress Housing Corporation | • Saskatoon Open Door Society (SODS) |
| • Elders | |
| • SaskAbilities | |
| • Saskatchewan Health Authority (SHA) | |
| • Saskatoon Housing Authority (SHA) | |

- Saskatoon Police Service (SPS)
 - Alternate Response Officers (AROs)
 - Crime Free Multi-Housing
 - Patrol Support Division
- Saskatoon Tribal Council (STC)
- Lived Experts
- Metis Nation – Saskatchewan (MN-S)
- Newcomers
- OUTSaskatoon
- Persons Living With Aids Network of Sask (PLWA)
- University of Saskatchewan
- University of Saskatchewan Students Union (USSU)

Common Themes

**The comments provided by the participants have been paraphrased for the purposes of this report.*

Affordability

- There are not enough affordable family-sized units available (i.e. 3 bedrooms or more).
- Cost of living has increased (i.e. rent, food, utilities) while income assistance hasn't changed much for years.
- Not enough 'affordable housing' available to keep up with demand.
- Benefits are not scaled to the cost of living.
- SIS program changes created problems for housing stability.
- It is difficult for some people to get income assistance. The long wait time (over the phone) and numerous questions that need to be answered are cumbersome and some people require assistance completing that step.
- More mailboxes in the core neighbourhoods are needed.
- Many individuals and families are paying more than 30% of their income to secure housing because there are no other affordable options, housing demand is outpacing supply.
- Housing Benefit of \$275/month for individuals living in supportive housing has been a helpful resource for those who are aware and qualify.
- Minimum-wage earners are experiencing a growing disparity between income and cost of living. (Living wage not being met).
- Housing demand is outpacing supply, forcing households to live outside of the affordable threshold (30% of before-tax income).
- Cost of housing has increased to a point where multiple incomes (2 or more) are needed to afford and maintain it. This has particularly been observed in multigenerational families.
- Energy inefficient rental units are requiring tenants to pay more for utilities than newer units, limiting their budgets for other spending. Subsidizing utilities for older housing stock would be helpful to alleviate some financial strain on households.
- Rising costs of other essentials like internet and mobile phones have limited household budgets for housing.
- People sacrificing location preference, housing needs, or basic amenities for whatever is affordable.

Transportation/Mobility

- Most seniors' complexes are downtown. We get continual requests from seniors to be moved because they cannot access services, primarily groceries and healthcare, close to where they live. Seniors cannot afford to cab everywhere, and many do not feel safe accessing transit.
- The transit system in Saskatoon is not convenient because of infrequency of the buses.

- Affordability is also based on transportation options that prioritize convenient and efficient access to services and supports in the city.
- Public transit is extremely inadequate in new areas of the city, but many times this is where there is available housing. This creates issues with affordability and access to amenities.
- Support services and amenities need to be close-by for low-income individuals/families.

Quality/Safety

- Biggest thing is there is nowhere to rent, people are being forced into decisions that often result in living in unsafe conditions to afford shelter. Property owners have no incentive to fix issues because tenants have nowhere else to go.
- Large amounts of boarded up housing in the core of the city.
- Slumlords dividing dilapidated basements into multiple (5-7) "suites" that are approximately 50 square feet that all share a kitchen facility and bathroom. Slumlords are charging \$700-\$800 per "suite" because there are no other options to rent, or they are stuck in active addiction.
- In general, there are not a lot of people that feel safe right now, crime is high everywhere. People are complaining more often they feel unsafe, we are seeing more break-ins, more vandalism, homelessness across the entire city. Tenants do not believe they are safe in their units.
- New, multi-unit builds have low quality finishes that are not durable in the long run. Also effects the noise transfer between units.
- Unhealthy (pests, mold) and unsafe (carbon monoxide, asbestos, maintenance) housing in the core neighbourhoods.
- Property maintenance minimum standards need to be enforced.
- Real and perceived safety concerns in the core neighbourhoods.
- Housing should have better energy efficiency standards.
- With rising costs and inflation, many seniors are struggling to maintain their houses, pay for repairs, and pay their utilities, which causes safety issues and potential for fires when they take desperate measures.
- Issue with many houses not being maintained to a minimum standard.
- Landlords increasing rent on affordable units to justify repair costs to bring dwelling up to basic habitable or safe living conditions.
- Perceived safety concerns around shelters, and perception is reality for the public.
- Police are working to build relationships with community and those experiencing homelessness or are in core housing need. It appears they [Police] find it difficult to toe the line between enforcing safety and building relationships. Safety issues around addictions and active users.
- Support services closing mid to late afternoon which results in people being forced outside overnight. All shelter beds are full, increased amounts of people are experiencing homelessness.
- The building code permits new construction without baseline accessibility requirements.

Renters Rights

- The most vulnerable individuals commonly have a lack of knowledge when it comes to their rights as renters (threats of eviction are common).
- Marginalized communities (LGBTQ2S+ and Indigenous people) have reported discrimination from landlords (current and perspective).

- Renters need advocates and accessible resources to learn their rights –local community based legal assistance services are over capacity.
- Some renters feel that they are treated as second-class citizens and homeowners are treated better.
- Renters need landlords that are ethical, rent places that meet basic human needs and health levels for a fair price.

Renter Supports

- People need some type of support to maintain stable housing (individuals' needs for support services will vary). Once a person is housed, supports often disappear.
- Renters are not feeling supported by the province. Income assistance is not always transparent with information when communicating with clients about their renter rights.
- Most programs and initiatives are geared towards homeowners. Renters feel that homeowners are prioritized.
- Responsibility of rental education and life skills training aren't being provided by levels of government, non-profits assume responsibility by default.
- Social assistance is an issue for youth. If youth loose funding because they are not going to school, they are too young to be eligible for social assistance.
- Observations of the relationship between housing instability and substance abuse/addictions. The drug issue has greatly increased lately and has created a barrier to people finding housing. Finding housing for people in active addiction without wraparound supports will not be effective.
- Housing navigators have decreased post-covid. During covid there was more funding.
- Would like to see a strengthened network amongst government, affordable housing providers, and support service groups to increase the ability to steer individuals in a different direction if in their best interest.
- Evictions are happening more frequently because of rental arrears.
- When people move from transitional housing and become independent, they may have case management checks once a month. It could be beneficial to have a list or pool of landlords who would be equipped to be more hands on and supportive with those tenants.

Housing Continuum

- Lack of transitional, supportive and complex needs housing options. Lack of properly trained support staff working with people with complex needs.
- Larger family units are needed because of multigenerational living and affordability reasons.
- Need more accommodations and supports for youth.
 - Many local group homes are full
 - Youth who are 16/17 years old are aging out of the system
 - Older youth cohort often missing services and support, Ministry does a decent job helping kids until they are about 12 [years old]
 - Increased proportion of homeless youth
 - Need to include youth spaces in emergency/overnight shelters
- Residential urban reserves could be beneficial for creating indigenous appropriate housing with necessary supports.
- Gap in having a coordinated continuum.
- The goal of housing shouldn't be to push people up and through an ideal continuum, but that we have available housing throughout the continuum. Some people may never move "up" the continuum.

- Blurred lines of what complex housing needs mean.
 - Those living with addictions or struggling to maintain sobriety have a separate set of complex needs than other mental/physical conditions.
 - Really what people need is stabilization, and the model that could be successful is transitional housing.
- Lack of independent accessible housing options in the city. Individuals with mental and physical disabilities often have no other option than to live in long-term care facilities. Need to have mental health houses approved to move people into longer-term care.
- Housing models and the loss of shelter beds in Saskatoon has resulted in shelters being at capacity.
- Student housing demand creates competition for renters. Influx of students inflates competition for all renters (students and non-students).
- Many new housing projects will take 3+ years to build. In the interim we need to leverage existing units, as many are sitting empty There is government owned housing infrastructure, but there are many empty units because of the cost to maintain and repair them.
- Gap in available, affordable, seniors housing. Saskatoon is an aging community and people need to be in an urban setting close to the services and supports they need.
- Programs for people with disabilities and receiving SAID should never be for profit.
- Lack of dedicated shelter space for females and their children.
- Aging in place seen as impossible in most situations.
- The reality is that Saskatoon could open another shelter with 100+ beds and it would be full the first night. When you have diverse complex needs you need a diverse support staff that can effectively address each residents' unique needs (1:5 staffing ratio noted as effective).
 - High staffing levels comes at a large cost, but it is needed to address complex needs.
 - For shelter spaces, it is crucial to have a proper business plan with wrap around supports and a manageable level of beds based on staff and resources.
- Growing demand across the housing continuum has been observed, whereas in the past most of the demand was centred on larger units or singles.
- Lack of barrier-free, accessible housing options.
- For those with complex needs, once they are stabilized and have proper supports that are working for them, they can have success, but will likely always need to be in supportive housing.
- Limited options for seniors who require more supports to age in place beyond institutionalized facilities. Institutionalized facilities commonly have other costs associated with them.
- Limited affordable options for seniors who are on fixed incomes. Increased amounts of seniors facing housing disparities.

Education and Awareness of Systemic Barriers

- Minimal compassion from the public towards people living in precarious housing situations, or that are experiencing homelessness. Education and awareness campaigns are needed.
- People are living in unsafe living conditions, with low levels or no support and no or limited access to resources.
- Intergenerational trauma and intergenerational poverty have created an overrepresentation of incarceration of the Indigenous population.
- Social work case management is a barrier because the referral process is complicated and is behaviour based.

- It is difficult to overcome negative perceptions around shelters.
- The housing systems we have in place are not proactive in terms of income assistance and supports for families to maintain housing and stability. It's not until they reach crisis when they receive some assistance. It's not just about helping families; it's about ensuring their long-term success.
- Housing and health outcomes are connected.
- Funding provided in dollars per door or unit, not dollars per resident in need.
- People coming out of corrections not being able to apply for benefits in a timely manner.
- Cost of security/monitoring complex needs housing projects are too high to maintain affordability.
- Newcomers to Canada that are accessing low-income housing are facing the frustrations of navigating a difficult housing market and a new culture. They are coming to Canada and are not able to locate safe and affordable housing here.
- Affordable housing providers have waitlists of over 400 people who have been approved for housing who have not been placed into a unit.
- Expectation that government housing has significant supports being offered to tenants, which is not necessarily true. Government housing often not the most appropriate for those with complex needs.
- Sometimes supports are in place when people move in, and then disappear.
- Complexity of tenants has increased; property owners are getting put in tougher positions, seeing more damages and costly repairs.
- The housing crisis has resulted in a situation where affordable housing providers and support services are doing their best to help whoever they can but acknowledge they cannot help everyone.
- Certain tenants living under SIS can do so successfully; however, only a minority of tenants are in this group. It is being noticed that most tenants living under SIS are not paying the rent as that money is going elsewhere. 70-80% of income going towards rent alone.
- Community does have services that are available to someone when they are homeless. It is difficult to access those services because it requires either identification or a phone number.
- Linking people in need to social workers has been difficult. A substantial amount of people in need do not feel respected or heard, do not trust the social worker, and get bounced around in the system.
 - Even speaking to a social worker has been difficult, sometimes taking a full day or days to line up a phone call for an individual without a phone.
- Cannot force supports on someone unless an individual wants to accept assistance. The fact is that there are some people who prefer not to be housed.
- There is a constant scramble for non-profits or service providers to be looking for funding to be able to keep their resources in place. There is a lack of stability, and it effects their programs.
- Intergenerational trauma can often make it a challenge to connect with the individual and provide them assistance.
- Increased drug use and social workers dealing with active addictions.
- Housing seen as a commodity in Canada not a basic human right.

Population

- The influx of immigration in 2023 contributed to the pressures in the housing market (14,000 people vs. 7000) and is continuously increasing.
 - Need for more housing, in varying forms and sizes
- Women, children and LGBTQ2S+ community need adequate supports.
- Rural-to-urban migration has put more pressure on the housing market.
- Saskatoon is commonly known as a hub for the province or a destination, and others are drawn to the city because of all the services being provided.

Community

- Some buildings have a sense of community and belonging, others are irrevocably fractured. Some seniors' buildings have tenant associations and planned activities.
- The City needs to provide more educational materials to the community and newcomers by developing pamphlets for residents about types of housing and average prices, neighbourhood amenities (transit, groceries, etc.), information on renters' rights, and emergency resources.
- Immigrants/newcomers have reported a lack of community connection.
- Communities should reflect our demographics.
- Developing relationships within your community can increase the opportunity to find quality housing.
- Inadequate social assistance from the province drains local police resources. It was expressed that some people experiencing homelessness resort to making illegal decisions to be sheltered for the night.
- The City needs to be more proactive engaging the community around housing issues.
- People go to the emergency rooms to stay warm, which puts added pressure on a critical service within the community.
- A lot of seniors are living alone and do not have family support.
- Active work is being done repairing relationships and a history of mistrust between law enforcement and the indigenous community.

Government Support/Funding

- Operational funding is needed to make some projects feasible, but only capital funding is provided.
- The social assistance program needs an overhaul. People on social assistance are not given a livable amount and often spend most of their monthly income on shelter.
- There is a lack of an incentive to restore vacant properties.
- Government funding for larger housing units is not available as it is based on a per-door amount.
- The Ministry of Social Services and the Ministry of Justice need to communicate and collaborate. The observation was made during the engagement that individuals coming out of incarceration often do not have accommodations secured upon release. In addition, if these individuals plan to receive social assistance, they must wait a week to apply.
- The Housing First Program was effective in practice in helping property owners address maintenance concerns before they became an issue. Since the program ended there has been an increase in property closures that could have been avoided if the program continued. There is a property maintenance bylaw, but a way to be more proactive and preventative should be considered.

- The Assisted Self Isolation Site (ASIS) program during the pandemic came together quickly and was well supported.
- Bylaw changes are needed to help require owners to restore their building stock to habitable levels.
- Some community groups can purchase or build projects; however, they need the operational dollars for complex needs to make the projects viable.
- Encourage the City to advocate to the Federal Government to revisit subsidy programs that are cheaper than rising homelessness.
- Lack of collaboration between three levels of government, often blaming other orders for the current housing situation. Need coordinated access and coordinated efforts.
- Municipal governments should be leading housing initiatives as they have more local knowledge and expertise. Provincial and Federal Governments seen as extra red tape and having arduous processes.
- The city should be advocating to the Province for stronger income assistance.
 - Integrate housing benefits into income assistance applications to reduce separate administrative processes for support workers.

Other Suggestions

- Smaller units or 'Tiny Homes' could help the affordability issues for singles and small families.
- An online 'housing hub' (like the one that was prototyped during the Housing Solutions Lab) would be a helpful tool.
- Energy efficiency is an important affordable housing project requirement because of the decreased utility costs. The cost savings must be passed onto the occupant(s) to fulfill the requirement.
- Vacant housing incentive/disincentive is needed.
- Past supportive housing projects that have been successful are smaller scale.
- Solutions need to include a 'One City' approach with all vested and equal partners at the table.
- Urban Indigenous housing provided by First Nations could be beneficial. Including culturally appropriate Indigenous support is important.
- More LGBTQ2S+ friendly housing is needed and requires funding.
- Collaboration is needed between the Fire Department and Community members in inner-city neighbourhoods to respond to unsafe housing and vacant/boarded-up units.
- Housing needs to be seen as a basic need like education and health.
- Priority should be building more accessible units for seniors that are affordable and close to the services and supports they need.
- Need for temporary supports and amenities for the homeless population. Public washrooms are important, but it should be taken one step further and provide showers and laundry.
- In B.C. there is a land title caveat that can be put on affordable housing projects or providers that freezes their property taxes, or significantly reduces their increases. Housing providers are incentivised to keep projects affordable with the caveat but can remove the caveat to make the project a market development, bringing back 'normal' property taxes and regular increases.

3.0 Conclusion

Despite the expedited engagement timeframe, a significant amount of engagement was completed with a diverse and significant number of stakeholders and rightsholders. Participation and the level of interest received through all engagement methods was significant. The quality of feedback received was more detailed than anticipated and it provided valuable insights into current lived experiences and opinions about affordable housing delivery in Saskatoon.

3.1 What We Can Do Better/Limitations

The Housing Needs Assessment and Housing Strategy were developed and engaged upon simultaneously. For future Housing Strategy iterations and reviews, it is recommended that a Housing Needs Assessment is completed or updated in advance of the rest of the process.

The first survey was noted as being difficult to finish for some, due to the time it took to complete. We received recommendations on how the survey could have been made shorter and easier for participants to fill out. This feedback was taken into consideration and acted upon for the second survey.

The surveys were only available online. For future surveys, there is the need to consider additional, more accessible methods of completing the survey (e.g. phone, printed copies, etc.).

Significant input and feedback surrounding homelessness was received throughout the process. It is acknowledged that Housing and Homelessness are interrelated, though certain components fall outside of the scope of this project. The homelessness related feedback that was received will be shared with those involved in the new Homelessness Action Plan development.

3.2 What's Next

The feedback received during Engagement, along with the Housing Needs Assessment and Municipal Scan will be used to help inform the development of the Housing Strategy and Implementation Plan.

Draft Housing Strategy materials are expected to be circulated to rightsholders and stakeholders for input (Consult).

The finalized Housing Strategy is anticipated to be presented to the Planning, Development and Community Services Committee for consideration in early 2025.

Once approved, the implementation of individual actions may require additional engagement.