

The Saskatchewan Housing Action Plan 2025-2028

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**Saskatchewan
Housing
Corporation** 

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Executive Summary

The Province of Saskatchewan, through the Saskatchewan Housing Corporation (SHC), has a 10-year cost-matched funding agreement (2019-2028) with the Canada Mortgage and Housing Corporation (CMHC) under the National Housing Strategy (NHS). The CMHC – Saskatchewan Bilateral Agreement is investing approximately \$610 million of provincial and federal funding to protect, renew, and expand community housing¹, and support Saskatchewan's priorities related to housing repair, construction, and affordability.

The 2025-2028 Saskatchewan National Housing Strategy Action Plan is the last three-year action plan under the NHS Bilateral Agreement, which expires in 2028. To address ongoing housing need across Saskatchewan and build on the work of the NHS, ongoing investment is required beyond the expiry of the Bilateral Agreement. The extension of federal funding to increase housing supply and maintain existing social and community housing will support people who could not otherwise afford or access adequate, safe, and secure housing.

This Action Plan outlines actions and investments being made under the NHS Bilateral Agreement to help those in need by making housing more affordable, providing responsive housing options, strengthening partnerships with the housing and support service sectors, and improving financial sustainability. SHC will continue to respond to rising demand for social housing, increase access to support services and programs to reduce homelessness, renovate and repair existing units in the housing portfolio, explore mixed-income and mixed-use approaches, and invest in community housing, home repair programs, and affordability support.

Targets under the NHS are achieved through a balance of new projects and programs and existing programming to serve those in housing need. Over the first six years of the NHS, SHC has met or exceeded most of the 2019/20 to 2027/28 targets. In this Action Plan, SHC will focus investments on:

- Maintaining social, community, and Indigenous housing to ensure it remains available to serve households in housing need.
- Supporting the repair and development of social, community, and Indigenous housing to ensure rentable units are available to meet housing demand.
- Identifying additional opportunities to increase eligibility and uptake for the Saskatchewan Housing Benefit.

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

Introduction

In April 2019, the Saskatchewan Housing Corporation (SHC), on behalf of the Government of Saskatchewan, and the Canada Mortgage and Housing Corporation (CMHC), signed the CMHC – Saskatchewan Bilateral Agreement under the 2017 National Housing Strategy. In June 2024, SHC signed the 2023 Canada Housing Benefit Enhancement Agreement with CMHC to support survivors of gender-based violence.

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

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

This Action Plan is the last of the three-year action plans under the NHS Bilateral Agreement and it outlines Saskatchewan's housing objectives, and provides a strategic framework that will guide cost-matched NHS initiatives (Saskatchewan Priorities, Canada Community Housing Initiative and the Canada Housing Benefit) from April 1, 2025, to March 31, 2028. Proposed programs and program funding allocations under each NHS initiative may be modified or amended over the course of the Action Plan depending on Saskatchewan's social and economic environment, with the agreement of CMHC.

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

The Action Plan includes three sections:

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

Section 1: Saskatchewan Context

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

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

SHC regularly reviews the community housing portfolio to find opportunities to better address current needs and align the portfolio with emerging pressures. In 2023, SHC implemented the Portfolio Management Framework to better align its portfolio to current and future client needs, while ensuring long-term financial sustainability of its programs and services. The Framework consists of four pillars that SHC considers when evaluating the housing portfolio: retain, transfer, sell, and invest. As part of evaluating the housing portfolio, SHC works with housing authorities and municipalities to complete community reviews that consider the condition of existing assets and local housing needs.

SHC also works to address the housing needs of residents in remote, rural, and northern communities, as approximately half of the province's population lives outside of Saskatchewan's four largest cities². These communities can face diverse housing challenges such as declining or small populations, increased costs for goods and services, and limited housing options. Many smaller rural and northern communities have little to no private rental market housing, and government-owned units are often the only rental housing option, which may lead to long waitlists. In these areas where rental markets are weak or non-existent, homeownership may be a more viable option, even for households with lower incomes.

The Government of Saskatchewan assists people at risk of homelessness across the province by connecting them with various supports, including rental assistance and housing support services through government and community organizations. In October 2023, the Government of Saskatchewan announced the Provincial Approach to Homelessness (PATH) to provide a continuum of services and supports to improve the lives of individuals experiencing homelessness in Saskatchewan. Under PATH, SHC has worked along with the ministries of Social Services, Health, and Corrections, Policing and Public Safety to create 155 new supportive housing spaces, 120 new emergency shelter spaces, and to enhance community safety and outreach responses.

² Statistics Canada 2021 Census Data.

SHC works with all levels of government, Indigenous and community partners to improve access to supports for individuals experiencing homelessness. In collaboration with third-party housing providers, SHC provides enhanced emergency shelter spaces to Saskatchewan individuals having difficulty accessing and maintaining stable and safe housing because of addictions, mental health issues, and/or disabilities. SHC works with community partners to transition people from emergency shelters to more stable supportive housing.

SHC recognizes the unique housing needs of women and girls and helps address these needs with its housing programs, including family housing options within the SHC-owned housing portfolio. In addition, SHC prioritizes women and children who are fleeing violence for placement in SHC-owned housing, or for assistance through the Seeking Safety from Interpersonal Violence (Seeking Safety) Stream of the Saskatchewan Housing Benefit.

SHC is working to better align housing programs and assets with current and future housing needs. This includes increasing access to support services and programs, enhancing client service delivery, improving financial sustainability and ensuring safe and affordable housing is available where needed.

Funding will be targeted towards these initiatives and investments will support provincial priorities outlined in the [Saskatchewan's Growth Plan: The Next Decade of Growth 2020-2030](#), [Saskatchewan's Disability Strategy](#), [Poverty Reduction Strategy](#) and [Action Plan for Mental Health and Addictions](#).

Socio-Economic Trends and Housing Need

Having an affordable, safe, and stable place to call home is important for Saskatchewan individuals and families to succeed. The first six years of NHS investments have helped to reduce housing need, but more work remains. Saskatchewan has been experiencing the effects of labour shortages, increases in construction costs, low rental market vacancy rates, and increases in average rental prices.

Demand for social housing is expected to continue to grow in large urban communities, and in the north of the province, where approximately 85 per cent of the population are Indigenous. This trend is evidenced by the number of Saskatchewan households in Core Housing Need (i. e. , households that cannot currently access affordable, adequate, or suitable housing). As of 2021, approximately 42,000 households were in Core Housing Need³ and this number is expected to increase over the next 10 years.

A quarter of Indigenous households in Saskatchewan are in Core Housing Need; this figure has remained steady since 2011⁴. Indigenous homelessness is a significant concern in Prince Albert, Saskatoon, and Regina, and a growing concern in northern communities. SHC will continue to build and renew partnerships with Indigenous groups to provide affordable housing targeted to Indigenous populations. This includes efforts to identify and coordinate opportunities for Indigenous groups to access federal funding initiatives.

Current demographic trends in Saskatchewan have changed dramatically since the majority of SHC-owned units were built in the 1970s and 1980s. There has been an increase in demand for larger family homes, a decrease in demand for apartment-style seniors' units, and more non-senior singles in housing need. SHC categorizes households served into three major groups: seniors, family, and single/other households without children. Currently, more than half of SHC's clients are seniors, closely followed by families with children.

Saskatchewan is also seeing population growth through international immigration, which has reached peak levels. In 2023, the province's population grew by approximately 12,300 households. Population projections suggest that Saskatchewan will experience continued growth but at a lower rate than previous years based on changes the federal government announced to the 2025-2027 Immigration Levels Plan.

³ Core Housing Need is based on CMHC's calculation and does not include farm households, households whose housing costs are paid through band housing arrangements, and households living on reserve.

⁴ Statistics Canada 2021 Census Data.

Livable and Inclusive Communities

SHC will continue to support the stability of the community housing sector by helping community housing providers achieve greater operational efficiencies and better responsiveness to tenant and community needs.

SHC will also continue to explore options to meet housing need across the province, including by supporting mixed-income housing. The benefits of mixed-income housing include social inclusion and neighborhood revitalization, with cost-neutral and/or revenue-generating buildings that are sustainable and less reliant on government funding. The mixed-income approach will not only decrease the number of households in Core Housing Need and create more vibrant communities around the province but will also contribute to the financial sustainability of the non-profit and co-operative sectors.

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

Accessibility, Environmental Sustainability and Employment Benefits

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

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

SHC supports accessibility adaptations through repair, renovation, and adaptation programs. These programs promote accessibility by providing financial assistance to repair or renovate a home, unit, or building to increase accessibility or safety. Additionally, in 2025-26, SHC will develop an Accessibility Action Plan to identify housing barriers and outline steps needed to remove those housing accessibility barriers for clients.

SHC requires that new construction and renovations meet provincial regulatory standards for both energy consumption and greenhouse gas emissions. On January 1, 2019, the province adopted the *National Energy Code for Buildings (2017)*, which establishes the energy requirements for all new buildings and additions to existing buildings. SHC follows the residential guidelines of the National Building Code Section 9.36 – Energy Efficiency, and the National Energy Code for Buildings as the minimum standards for the construction, renovation, and fire safe operation of buildings throughout the province. Baseline targets for both energy efficiency and greenhouse gas emissions were developed by completing energy efficiency modeling for different unit types being renovated. All major projects over \$1 million are inspected during construction to ensure they meet or exceed the energy efficiency standards. SHC reports on energy efficiency improvements through reduction ranges of less than 10 per cent to more than 20 per cent. Improvements to energy efficiency benefit SHC and households with low incomes through reduced utility costs.

SHC works closely with community partners on housing projects and provides employment opportunities for housing contractors and construction trades workers. With increased population growth and high demand for rental housing, construction and repair projects implemented under the NHS will continue to create important employment opportunities across the province. SHC supports strategies that provide employment opportunities and assist people looking to develop skills.

Stakeholder Feedback

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

The Expression of Interest process continues to be an important vehicle for identifying and partnering with stakeholders on innovative local solutions. Submissions received through these processes inform the priorities of multiple programs, including the Rental Development Program which provides funding to non-profit corporations, co-operatives, and the private sector to develop affordable rental housing for people who are vulnerable and/or have low incomes.

In addition, SHC conducts engagement sessions with housing authorities and municipal officials as part of the Portfolio Management Framework to identify and address housing needs. As of January 2025, SHC has completed seven engagement sessions and will continue to engage with partners as part of this ongoing work.

SHC also gathers regular feedback from social housing tenants. Tenant satisfaction surveys are a component of operational reviews that SHC conducts with the largest housing authorities on a regular basis. Several operational reviews are conducted each year, with all reviews completed on a multi-year cycle. The tenant survey provides a client perspective on the operations of the housing authority, helping SHC identify what is working well, and collecting information that allows SHC to identify and act on areas of improvement.

In 2023-24, SHC conducted a review of the Saskatchewan Housing Benefit (SHB) to determine the effectiveness of the program, including the application process, eligibility requirements, and affordability support. As part of the review, SHC surveyed clients and responses indicated that the SHB helped most recipients afford increasing rental rates and pay for basic needs. Respondents suggested SHC implement an online application form, and this change was implemented in January 2024. SHC will continue to explore opportunities to better meet affordable housing needs across the province and increase awareness about the SHB through improved outreach.

SHC, along with its northern partners and the housing sector, are working together to find innovative solutions to reduce housing pressures in northern communities. The Northern Working Group was established in November 2013 and consists of stakeholders from northern Saskatchewan, representatives from New North (northern mayors and councillors) and SHC. The Northern Working Group's goal is to have a range of housing options for northern residents. Recommendations from the Working Group have centered on promoting housing planning, increasing community capacity, and creating homeownership opportunities. These recommendations have been the basis for new northern housing initiatives developed by SHC and resulted in an Expression of Interest in 2024 for projects to address local affordable rental housing needs in the Northern Saskatchewan Administration District.

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

Section 2: Housing Initiatives

Funding under the NHS Bilateral Agreement will continue to support the following eligible uses⁵:

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

The three initiatives of the NHS will continue to support SHC to provide individuals and families in need access to adequate, suitable, and affordable housing:

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

SHC's programs are inclusive, serving different priority populations in the province, including women and children, Indigenous people, people having difficulty accessing and maintaining housing, and those who are homeless or at risk of becoming homeless. In addition, efforts will continue to be made to support people with disabilities by assisting in the repair or renovation of a home, unit, or building.

⁵ SHC will incur up to 10 per cent of the total funding to support administration costs of managing the initiatives and the corresponding programs under the NHS.

Housing Initiative 1: Saskatchewan Priorities

Support Housing Repair, Construction and Affordability

The funding under Saskatchewan Priorities supports regional needs and priorities. While federal funding allocated to the Saskatchewan Priorities initiatives decreases over the next three years, reaching zero dollars by 2027/28, SHC will continue to support housing repairs, construction, and affordability support to improve access to safe and affordable homes. There is a need for ongoing investment into these housing priorities, and provincial-federal partnership to improve outcomes for those who are in housing need beyond the end of the NHS.

SHC's existing housing programs under Saskatchewan Priorities serve priority populations in housing need, and will continue to be offered through this Action Plan:

1. Repairs

Repair programs assist eligible homeowners and owners of rental properties to repair or adapt their homes. These programs help repair homes to meet minimum health and safety standards, building codes, and accessibility requirements.

2. Shelter Enhancement

The Shelter Enhancement Program assists victims fleeing interpersonal violence by providing new shelter spaces and maintaining existing shelters in good repair. The program supports objectives for all levels of government, particularly Saskatchewan's Ministry of Justice, which provides operational funding to these shelters.

3. Rental Development

These investments, including through the Rental Development Program, provide funding to non-profit organizations, co-operative groups, and the private sector to develop new affordable rental housing for priority populations. Investments also develop supportive housing units for those who have difficulty accessing or maintaining housing, including those who are homeless or at risk of homelessness.

4. Investments in Homeownership

These investments will support homeownership opportunities for families with low incomes in Core Housing Need in the province.

5. Saskatchewan Rental Supplements

These investments provide a supplement directly to eligible individuals to address Core Housing Need by assisting with housing affordability. The supplement helps families with low-to-moderate income and individuals with disabilities access quality and affordable rental housing.

Housing Initiative 2: Canada Community Housing Initiative

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

The Canada Community Housing Initiative supports the protection, regeneration, and expansion of existing community housing.

Over the first six years of the NHS (2019/20 to 2024/25), SHC focused Canada Community Housing Initiative funding on repairing the social housing portfolio. With these investments, SHC will meet the NHS target of repairing at least 20 per cent of existing social housing units by 2024/25 Year End⁶.

In this Action Plan, Canada Community Housing Initiative funding will shift to focus on sustaining the SHC owned housing portfolio to ensure that it continues to provide affordability support for tenants. These investments will support regular maintenance and operations of the housing portfolio, so it remains available across the province. Looking forward beyond the end of this Action Plan and the NHS, SHC will look for ongoing partnership with the federal government to continue to sustain social and community housing.

Saskatchewan will continue to invest in the repair of the SHC owned housing portfolio to prevent and reduce vacancies and respond to increasing demand for social housing. This will include investments to improve and repurpose existing housing units to address current and future housing needs. In addition, SHC will identify opportunities to repair units with CMHC through the Affordable Housing Fund. These provincial investments may cost match Canada Community Housing Initiative funding.

SHC will also continue to deliver housing and support services for clients in vulnerable and priority populations, including through supportive housing and emergency shelters.

⁶ SHC reported 3,272 social housing units repaired as of 2024/25 Mid Year (September 30, 2024). SHC anticipates it will exceed the 2019/20 to 2027/28 target of repairing 3,290 social housing units by 2024/25 Year End (March 31, 2025).

Housing Initiative 3: Canada Housing Benefit

Provide Affordability Support to People in Housing Need

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

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

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

The SHB provides support to those in greatest housing need and the core program has incrementally expanded to serve more households dealing with housing affordability challenges in the rental market and community housing. The SHB has also expanded through two targeted streams, the Seeking Safety from Interpersonal Violence (Seeking Safety) Stream (outlined below), and the Supportive Housing Stream. The Supportive Housing Stream provides a flat-rate benefit to help individuals dealing with complex needs such as mental illness, addictions, and behavioral challenges, and living in SHC-approved housing where they receive on-site supportive services from a community-based organization or a housing provider. The Supportive Housing Stream is referral based through approved community-based organizations and does not require income or asset testing.

SHC is committed to making further enhancements to the program and will continue to identify additional opportunities that will increase eligibility and uptake and ensure the SHB helps successfully house those in need and meets Saskatchewan's housing objectives.

Canada Housing Benefit for Survivors of Gender Based Violence

In June 2024, SHC signed the 2023 Canada Housing Benefit Enhancement Agreement with CMHC to deliver the Canada Housing Benefit for Survivors of Gender Based Violence in Saskatchewan. The Canada Housing Benefit for Survivors of Gender Based Violence is incremental cost-matched funding that will provide a direct to household monthly benefit to help survivors of gender-based violence with their housing costs. Programming under the Canada Housing Benefit for Survivors of Gender Based Violence is co-designed by the province and the federal government. The province cost matches the Canada Housing Benefit for Survivors of Gender Based Violence by providing matching dollar-for-dollar investments through the SHB core program and Supportive Housing Stream.

SHC is primarily delivering the Canada Housing Benefit for Survivors of Gender Based Violence through the Seeking Safety Stream of the SHB, which is accessible by individuals fleeing interpersonal violence situations that need financial assistance to cover their rent and utility costs for a new place to live safely and independently. In addition, SHC is also identifying individuals receiving benefits through the Supportive Housing Stream who could be eligible to receive funding support through the Canada Housing Benefit for Survivors of Gender Based Violence.

The Seeking Safety Stream is referral based through community-based organizations and does not require income or asset testing which helps reduce barriers to accessing support. Individuals who receive assistance through Saskatchewan Income Support or the Saskatchewan Assured Income for Disability are eligible to receive the benefits through the Seeking Safety Stream.

Similar to the core SHB program, eligible clients directly receive a flat-rate benefit based on one-, two-, and three-plus bedroom unit sizes. Benefits are portable across the province as they are not tied to a specific housing unit, and potential inflation in the rental market is mitigated as benefits are confidentially delivered direct to households.

Effective July 1, 2026, a one-time top up to the first month's benefit will be available to eligible new clients under the Seeking Safety Stream to establish a new residence to live independently. SHC will continue to review the Benefit and make changes that will increase and enhance support provided to survivors of gender-based violence through the initiative.

Section 3: Targets and Outcomes

Cost-matched funding is determined through an annual budget process and will be finalized each fiscal year, as such, funding amounts and associated targets are estimates. Actual cost-matched funding amounts and progress towards targets will be confirmed through the reporting process. Any unallocated eligible cost-matching incurred over the first six years of the NHS will be used to satisfy cost-matching requirements in this Action Plan.

Over the first six years of the NHS, SHC has met or exceeded most of the 2019/20 to 2027/28 targets:

	Progress (as of 2024/25 Mid Year) ⁷	2019/20 to 2027/28 Targets
Units continue to be offered in social housing	16,448 ⁸	16,448
Expand social and community housing units by 15%	2,238	2,467
No net loss of Indigenous housing units available to low-income households	249	249
At least 20% of existing social housing units are repaired	3,272	3,290
Retained Indigenous housing units are repaired to good condition	240	249
Saskatchewan Housing Benefit (Core and Survivors of Gender Based Violence)	6,042	12,349

Over the first six years of the NHS, SHC worked to meet the target to expand social and community housing through the development of new units, the replacement of older housing with newer housing, and the re-commitment of existing community housing after obligations under the Social Housing Agreement expired. The recommitment of existing housing was done through investments that modernized the housing portfolio, in partnership with other levels of government and community-based organizations.

To meet the target of repairing existing social housing units, SHC invested Canada Community Housing Initiative funding over the first six years of the NHS to repair and replace building components, rejuvenate and repair SHC owned housing units, and re-purpose units to support different client groups or household needs. In addition, investments were made to Indigenous housing units coming off subsidy⁹ so they continue to be offered in good condition.

With the progress that has been made on reaching expansion and repair targets, this Action Plan will target maintaining social, community, and Indigenous housing to ensure it remains available to serve households in housing need. SHC will continue to support the repair and development of social,

⁷ SHC anticipates that progress as of 2024/25 Year End (March 31, 2025) will fully meet or exceed the 2019/20 to 2027/28 targets for the expansion of social and community housing units by 15 per cent, the repair of at least 20 per cent of social housing units, and the repair of retained Indigenous housing units to good condition.

⁸ Reflects progress as of 2023/24 Year End (March 31, 2024).

⁹ Under the Social Housing Agreement, non-profit, co-operative and SHC-owned housing is maintained through 25 to 50 year operating agreements. Units are considered “off subsidy” once their operating agreements expire.

community, and Indigenous housing through investments that may not be counted towards meeting NHS targets or cost-match requirements.

In addition, SHC will continue to identify additional opportunities to increase eligibility and uptake for the Saskatchewan Housing Benefit to help meet the targets for the program.

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

Although thorough planning took place in the development of this Action Plan, targets and funding may shift slightly, with CMHC's agreement, in response to Saskatchewan's economic environment and tenant needs.

Table 1: Targets and Outcomes for Expected Results Overall¹⁰

		Targets (Units)								
		Year 1 (2025/26) Targets and Funding		Year 2 (2026/27) Targets and Funding		Year 3 (2027/28) Targets and Funding		3-Year Cumulative Total Targets and Funding		2019/20 - 2027/28 Targets
Outcome	Expected Results	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units
Maintain and increase social housing supply	Units continue to be offered in social housing ¹¹	6,568	\$32.37	8,194	\$37.90	9,424	\$43.69	9,424	\$113.96	9,424
	Expanded social and community housing units by 15%	20	\$3.00	10	\$1.27	0	\$0.00	30	\$4.27	2,467
	<i>No net loss of Indigenous Housing units available to low-income households¹²</i>	249	\$0.00	249	\$0.00	249	\$0.00	249	\$0.00	249
Repair existing stock	At least 20% of existing social housing units repaired ¹³	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	3,290
	<i>Retained Indigenous housing units are repaired to good condition¹⁴</i>	0	\$0.00	0	\$0.00	0	\$0.00	0	\$0.00	249
SK Outcomes	Saskatchewan Rental Supplement ¹⁵	2,858	\$9.19	2,858	\$9.19	2,858	\$9.19	8,574	\$27.57	28,580
	Saskatchewan Housing Benefit (Core and Survivors of Gender Based Violence) ¹⁶	2,083	\$34.08	1,259	\$37.72	1,251	\$42.18	4,593	\$113.98	12,349
	<i>Saskatchewan Housing Benefit for Survivors of Gender Based Violence¹⁷</i>	345	\$3.21	345	\$3.36	120	\$3.40	810	\$9.96	851
	Homeownership Support and Repairs	84	\$1.44	84	\$1.25	0	\$0.00	168	\$2.69	706

¹⁰ Funding amounts identified at the beginning of the Action Plan may not represent all investments that will be used to cost-match and deliver the NHS initiatives and are subject to change through annual budgets and planning processes.

¹¹ With NHS investments to units that continue to be offered in social housing, SHC maintains a baseline of 16,448 households in its portfolio. The target of 9,424 units represents those with expiring Social Housing Agreements that will be recommitted to maintain the baseline of 16,448 units that continue to be offered in social housing. These figures do not represent the total level of community housing supported through SHC.

¹² No net loss of Indigenous housing units is a subset of the units that are continuing to be offered in social housing.

¹³ SHC anticipates that it will exceed the 2019/20 to 2027/28 repair target by 2024/25 Year End. Remaining Canada Community Housing Initiative funding will be utilized to maintain units that continue to be offered in social housing

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

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

¹⁶ The units depict the number of unique households that are estimated to receive the benefit. Includes both the core Saskatchewan Housing Benefit and the Saskatchewan Housing Benefit for Survivors of Gender Based Violence. Targets were derived from the co-developed methodology and may not reflect actual utilization.

¹⁷ The Saskatchewan Housing Benefit for Survivors of Gender Based Violence is a subset of the overall Saskatchewan Housing Benefit target.

Table 2: Expected Number of Households for which Housing Need will be Addressed by Initiative

Initiative	Target (Households)				
	Year 1 2025/26 Targets	Year 2 2026/27 Targets	Year 3 2027/28 Targets	3-Year Cumulative Total	2019/20 to 2027/28 Targets
Saskatchewan Priorities Initiative	2,962	2,952	2,858	8,772	29,675
Canada Community Housing Initiative	898	1,623	1,248	3,769	14,792 ¹⁸
Canada Housing Benefit ¹⁹	2,083	1,259	1,251	4,593	12,349
<i>Canada Housing Benefit for Survivors of Gender Based Violence²⁰</i>	345	345	120	810	851
Total	5,943	5,834	5,357	17,134	56,816

Table 3: Planned Cost-Matching per Initiative

Initiative	Target (Households)					
	Year 1 2025/26 (\$M)	Year 2 2026/27 (\$M)	Year 3 2027/28 (\$M)	3-Year Cumulative Total (\$M)	9 Years Total (\$M)	9 Years Required Cost- Matching
Saskatchewan Priorities Initiative	\$4.45	\$2.52	\$0.00	\$6.97	\$43.37	\$43.37
Canada Community Housing Initiative	\$25.93	\$31.44	\$37.31	\$94.68	\$181.60	\$181.60
Canada Housing Benefit	\$17.04	\$18.86	\$21.09	\$56.99	\$80.06	\$80.06
<i>Canada Housing Benefit for Survivors of Gender Based Violence²¹</i>	\$3.21	\$3.36	\$3.40	\$9.96	\$12.54	\$12.54

¹⁸ This target includes 9,424 units with expiring Social Housing Agreements that will be fully recommitted to maintain the number of units that continue to be offered in social housing.

¹⁹ The Canada Housing Benefit initiative is the funding source for the Saskatchewan Housing Benefit.

²⁰ The Canada Housing Benefit for Survivors of Gender Based Violence target is a subset of the overall Canada Housing Benefit target. As such, this row is not added to the total targets for Table 2.

²¹ The Canada Housing Benefit for Survivors of Gender Based Violence cost-matching is a subset of the overall Canada Housing Benefit cost-matching.

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

Indicator: Number of households for which Housing Need is Addressed	Targets (Units)								
	Year 1 (2025/26)		Year 2 (2026/27)		Year 3 (2027/28)		3-Year Cumulative Total Targets and Funding ²²		2019/20 to 2027/28 Targets
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units
New Construction	24	\$3.44	14	\$1.52	0	\$0.00	38	\$4.96	511
Repaired/Renewed	80	\$1.00	80	\$1.00	0	\$0.00	160	\$2.00	3,930
Affordability Assistance									
<i>Project based Subsidy</i>	6,589	\$32.37	8,194	\$37.90	9,424	\$43.69	9,424	\$113.96	11,446
<i>Affordability Assistance to the household²³</i>	4,941	\$43.27	4,117	\$46.91	4,109	\$51.37	13,167	\$141.55	40,929
Total	11,634	\$80.08	12,405	\$87.33	13,533	\$95.06	22,789	\$262.47	56,816

Indicator: Housing units considered accessible ²⁴	Targets (Units)								
	Year 1 (2025/26)		Year 2 (2026/27)		Year 3 (2027/28)		3-Year Cumulative Total Targets and Funding		2019/20 to 2027/28 Targets
	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units	(\$M)	Units
New	2	\$0.34	1	\$0.15	0	\$0.00	3	\$0.50	102
Repaired/Renewed	50	\$0.70	50	\$0.70	50	\$0.70	150	\$2.10	400
Total	52	\$1.04	51	\$0.85	50	\$0.70	153	\$2.60	502

²² To prevent double counting, any cumulative figures are eliminated from three-year total units.

²³ Affordability assistance includes the Saskatchewan Rental Supplement and the Saskatchewan Housing Benefit (Core and Survivors of Gender Based Violence).

²⁴ Considered accessible in a building as per the local or national building code.