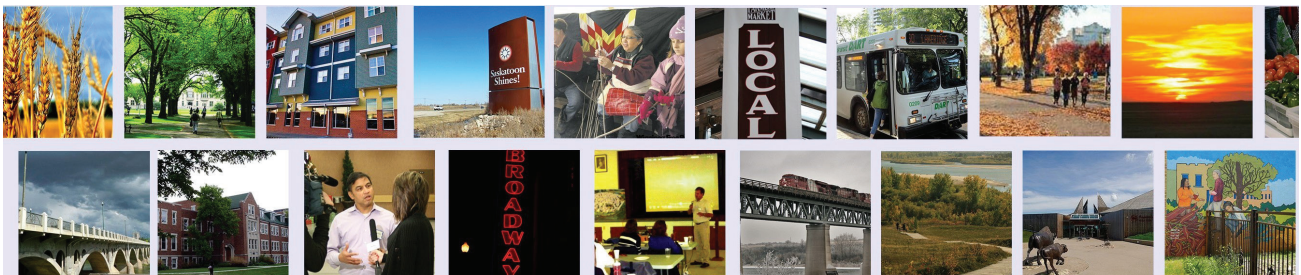




Manufacturing Homelessness: Outcomes of Saskatchewan's Housing Policies, Programs, and Laws

Comfort O. Kusimo, Kenekwukwu Aneke,
and Isobel M. Findlay



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UNIVERSITY OF
SASKATCHEWAN

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EXECUTIVE SUMMARY

The Canadian housing landscape has witnessed several changes over the decades, notably the disinvestment in social housing fueled by widespread adoption of neoliberal ‘market-driven’ policies in the 1980s. The aftermath of this shift in government housing policy is an epidemic of homelessness that has impacted societal wellbeing most negatively. In 2021, 10% of Canadians were in core housing need and 50% of subsidized renters experienced housing hardship. The housing crisis is further driven by limited stock of affordable housing. The crisis persists despite housing being acknowledged as a human right and ongoing federal reinvestment under the National Housing Strategy. In Saskatoon, for example, homelessness tripled between 2022 and 2024, chronic homelessness increased to 64% from 59% in 2022, and the top reasons reported for current homelessness are evictions at 55.1% and insufficient income at 32.8%. In 2025 Saskatoon’s homelessness reached a new record of 1,931 individuals.

Housing has long been identified as a social determinant of health. According to the World Health Organization (WHO), healthy housing should not just provide shelter but should enhance the physical, mental, and social wellbeing of its occupants. This definition is inclusive of the indoor environmental quality, accessibility, hygrothermal conditions (heat, moisture, and air interactions), sufficient lighting and space among other things. There is ample evidence in the literature on the link between housing quality and health. Suboptimal housing marked by pests, mould, dust, rodents and other pollutants that reduce the indoor air quality have been associated with respiratory issues like asthma and mental health deterioration including depression and psychological stress. Coping strategies to manage poor quality housing include substance addiction, excessive drinking, social isolation, all of which compound negative health and social outcomes. WHO recommends that healthy housing should support safety and privacy by providing structural and environmental conditions that are free of pollutants, hazards, and accessibility challenges. Key elements of these recommendations include sufficient space to prevent overcrowding, indoor optimal temperatures maintained with thermal insulation in cold climates, connection to electricity and measures to mitigate hazards and prevent injuries by improving accessibility features for seniors and populations living with physical disabilities. In developed countries, over 70% of people’s time is spent indoors, making a strong case for investing in healthy housing. Access to services, safe and affordable

transportation, green and safe spaces that facilitate social connectedness and physical activity have been associated with better health and wellbeing.

The interaction between health and housing is complex and bi-directional. People faced with precarious housing and homelessness have poorer health outcomes, while poor health can lead to precarious housing and homelessness. This complex interaction underscores the need for collaboration among public health agencies, healthcare providers, social service agencies and investment in good quality social and affordable housing. Intersecting factors such as structural racism, ageism, and ableism are barriers to housing and exacerbate the negative health and socioeconomic outcomes of those residing in poor quality housing. These conditions are costly to the individuals, community, and the healthcare system in general. Indeed, studies in Ontario have underlined how law and policy have aggravated rather than remedied homelessness and health crises, while disproportionately impacting Indigenous peoples, racialized communities, and people with disabilities.

Against this background and context, this report presents findings from a SSHRC-CMHC Partnership-funded study assessing policy gaps as well as impacts of housing policy, programming, and legal frameworks on renters, housing providers, and the broader community. The study adopts an intersectional lens to assess and understand the factors contributing to housing precarity and homelessness in Saskatchewan. It reviews the existing housing policies implemented in the wake of the National Housing Strategy and how they impact the lives of low-income renters in the province with particular reference to health and wellbeing, social and economic outcomes.

National Housing Strategy: Policy & Program Review

The National Housing Strategy (NHS) was launched by the Federal Government in 2017 to address the housing crisis by investing in the development of affordable housing units. The strategy aims to reduce chronic homelessness by 50%, repair 300,000 existing units, remove 530,000 households from core housing need, and provide 300,000 households with portable housing support through the Canada Housing Benefit (CHB). In 2019, the National Housing Strategy Act was legislated for the progressive realization of the right to adequate housing for all Canadians, especially those in greatest need. Adequate housing is described as habitable, secure, accessible, affordable, culturally appropriate, and suitable housing that is close to employment opportunities and social services. The federal government and Saskatchewan provincial government signed the National Housing Strategy (NHS) Bilateral Agreement on April 18, 2019. The Saskatchewan Housing Plan 2019-2022 spelled out goals for the first three years of the Bilateral Agreement, helping those in greatest need by making housing more affordable.

Based on an extensive policy and program review and in-depth interviews, this study assesses Saskatchewan housing policies, programs, and legislative context under the NHS and their impact on low-income renters, affordable housing providers, and the community at large with a particular focus on Saskatoon. Findings include the following as enablers of the ongoing housing crisis in Saskatchewan:

- Inadequate housing policies impacting negatively both tenants and non-profit housing providers
- Poor coordination and gaps in housing support programs
- Multiple systemic barriers that deepen poverty
- Low stock of affordable housing
- Gaps in housing legislation
- Not targeting those in greatest need
- Weak support systems.

While the National Housing Strategy has supported the development and repair of 1,469 units in the province, the supply of housing, including affordable housing, remains far from meeting the needs of a fast-growing population. Income assistance and housing benefits, namely Saskatchewan Income Support (SIS), Saskatchewan Housing Benefit (SHB), and Saskatchewan Assured Income for Disability (SAID), appear not to be keeping up with the rising cost of living and many recipients have to make tough choices that lead to food insecurity and other life hardships.

Qualitative Findings

In-depth interviews were conducted with 36 participants (18 low-income renters, 18 non-profit housing providers) in a case study to collect information on the rights to housing adequacy and how current housing policies are impacting the lives of low-income renters and affordable housing providers in Saskatoon. The following are the themes that emerged from the interviews:

1. Housing and social assistance programs and policies lack design flexibility to effectively centre the needs of those most affected by precarious housing and homelessness. Social assistance programs like SIS and SAID, along with housing benefits such as SHB, have not kept pace with inflation and the rising cost of living. As a result, they trap individuals in poverty, limiting their ability to build assets and progress along the housing continuum. Similarly, design and timelines of NHS housing policies and programs represent significant barriers to access for the non-profit housing sector whose sustainability is further impacted by their efforts to help tenants maintain housing stability.

2. Siloed government agencies, poor coordination, and gaps in housing support programs that fail to centre tenant needs unduly impact young people being released from care into homelessness from the child welfare system.
3. Multiple barriers to housing stability include poverty, poor credit history, lack of rental reference, history with the justice system, stigma and discrimination towards people on social assistance as well as limited affordable housing stock. These barriers are amplified by intersectional factors such as race, disabilities, age, among others.
4. Housing policies and current affordable housing stock fail to meet the needs of those in greatest need, including people living with disabilities and large families who may need five or more bedrooms.
5. Living in substandard housing—characterized by pest infestations, mould, and located in neighbourhoods affected by crime, violence, and substance use—undermines both individual and community wellbeing.
6. Wrap-around services are needed to support low-income renters achieve housing stability, including referrals to social and support services available in the community, budgeting and other tenant skills.
7. Gaps in the legal framework to support housing rights contribute to the violation of tenant rights and social injustice faced by low-income tenants whose rent can be increased without adequate protection from the Office of the Residential Tenancies (ORT).

Recommended Policy Reforms and Strategic Actions

To address housing affordability and rights, the following policy shifts and actions are proposed:

1. **Enhanced Public Investment:** Increase funding for the development of social housing, transitional, and supportive housing by all levels of government.
2. **Housing Program Design:** Implement design flexibility to address barriers facing both tenants and non-profit housing providers to enhance tenant housing stability and provider sustainability.
3. **Strengthened Collaboration within and across Systems and Governments:** Commit to more effective collaboration across systems (housing, child welfare, justice, health, education, income security, disability support), ministries, and levels of government to promote better outcomes for adequate housing for all.

4. **People-centred Housing Policies and Programs:** Prioritize housing strategies that reflect the needs and lived experiences of diverse individuals, families, and communities by ensuring meaningful consultation, engagement, and input from lived/living experts and frontline personnel.
5. **Increased Benefits and Direct Benefit Disbursement:** In addition to increasing benefits and housing subsidies consistent with the right to housing, reinstate the practice of issuing housing-related benefits directly to landlords and utility providers to ensure timely payments and reduce administrative and other burdens on tenants.
6. **Inclusive Economic Reforms:** Implement targeted economic policies aimed at improving the financial stability of marginalized and low-income populations by boosting social economy investments for minority communities and supporting community-driven development models that promote equitable access to employment and entrepreneurship.
7. **Enforceable legal framework:** Implement legal enforceability along with participatory approaches to governance for the NHS rights-based approach to ensure that measures prevent homelessness, address evictions, discrimination, and criminalization of homelessness, and entail adequate housing for all.
8. **Strengthened Tenant Protections:** Decolonize ORT principles and policies and expand legal safeguards (including free legal aid and rent control) within ORT adjudication practices and enforcement mechanisms to protect tenants from eviction, discrimination, and unsafe living conditions.
9. **Social Investment Credit:** Project housing as a social good and reward housing investors that treat housing as such with social investment credits that could be leveraged to market their businesses.

INTRODUCTION

The Canadian housing landscape has witnessed several changes over the decades, notably including the disinvestment in social housing fueled by widespread adoption of neoliberal “market-driven” policies in the 1980s (Olauson et al. 2022; Suttor, 2016). The aftermath of this shift in government housing policy framework is an epidemic of homelessness that has impacted societal wellbeing most negatively (Dunn et al. 2006; Gadermann et al. 2020; Johnstone et al. 2016; Tsai et al., 2017). The National Housing Strategy (NHS) was launched by the Federal Government in 2017 to address the housing crisis by investing in the development of affordable housing units, reducing chronic homelessness by 50%, repairing 300,000 existing units, removing 530,000 households from core housing need, and providing 300,000 households with portable housing support through the Canada Housing Benefit (CHB) (Government of Canada, 2017). In 2019, the National Housing Strategy Act was legislated for the progressive realization of the right to adequate housing for all Canadians, especially those in greatest need. Adequate housing is described as habitable, secure, accessible, affordable, culturally appropriate and suitable housing that is close to employment opportunities and social services (Canadian Human Rights Commission, n.d.; Leviten-Reid et al., 2024). The federal government and Saskatchewan provincial government signed the National Housing Strategy (NHS) Bilateral Agreement on April 18, 2019. The Saskatchewan Housing Plan 2019-2022 spelled out goals and programs for the first three years of the “cost-matched” Bilateral Agreement, helping those in greatest need by making housing more affordable (Saskatchewan Housing Corporation, 2019). These programs are funded and delivered by federal and provincial governments through the Canada Mortgage and Housing Corporation (CMHC) and federal National Housing Strategy, along with the Saskatchewan Housing Corporation, municipalities, and local community organizations. Despite federal reinvestment and bilateral agreements with clear goals, a housing and homelessness crisis persists. In Saskatoon alone, homelessness tripled between 2022 and 2024, chronic homelessness increased to 64% from 59% in 2022, and the top reasons reported for current homelessness are evictions at 55.1% and insufficient income at 32.8% (Nili et al., 2025). In 2025, Saskatoon’s homelessness reached a new record: 1,931 (City of Saskatoon, 2025a).

Saskatchewan has one of the lowest minimum wages among the provinces at \$15 per hour (Food Banks Canada, 2024) even after the increase to \$15.35 on October 1, 2025 (Government of Saskatchewan, 2025c). Saskatchewan has the lowest unemployment rate among the provinces at 4.9% as at June 2025, lower than the national average of 6.9% (Statistics Canada, 2025b). While these data indicate a resilient labour market, Saskatoon, the largest city in the province, has an unemployment rate of 7.1% which is higher than the national average and translates to over 14,000 unemployed people (Government of Canada, 2025). Similarly, many residents of the province continue to struggle financially (Nili et al, 2025). Using the Market Basket Measure, in 2023, more than 1 in 10 residents of Saskatchewan are living below the official poverty line, while child (under 18) poverty at 10.2% is the highest rate among provinces, and racialized populations face a poverty rate of 12.8%; recent immigrants, 18%; and First Nations, 20% (Food Banks Canada, 2024). The upward inflationary trend in the province has translated to higher costs of living; food insecurity is on the rise and 8.2% of residents are in core housing need (CHN), higher than the national average of 7.2% (Food Banks Canada, 2024). Without rental control in place to protect tenants, rent pricing has been left solely to market forces. With the surge in population, the market has favoured landlords as demand has far outpaced supply (CMHC), 2024; Olauson et al., 2022). With a total population of 1,253,569 in April 2025 and a vacancy rate of 2.7%, rent increases in Saskatchewan have become the norm rather than the exception (CMHC, 2024; CMHC, 2025c; Statistics Canada, 2025a). This upward trend in rent is at the expense of low-income renters who now suffer housing hardship and are forced to make tough choices between paying rent, buying food, or paying for prescriptions, for example. Many are pushed into precarious housing or even homelessness (Food Banks Canada, 2024).

Report Purpose

Against this background and context, using an intersectional lens (Abrams et al., 2020; Crenshaw, 1991; Statham, 2021), literature review and qualitative data based on both tenant and housing provider interviews, this study seeks to assess and understand the policy, program, and legislative gaps contributing to housing precarity and homelessness in Saskatchewan by reviewing their implications for low-income renters, housing providers, and the broader community in a case study of Saskatoon. In particular, it reviews housing policies in Saskatchewan implemented in the wake of the National Housing Strategy with reference to health, economic, and social outcomes.

LITERATURE REVIEW

Existing literature on Canadian housing policies, legislation, housing precarity, and factors associated with housing hardship and homelessness were reviewed. The search incorporated both peer-reviewed journals and grey literature including information published on federal and provincial government, CMHC, Statistics Canada, and Housing Infrastructure and Communities Canada (HICC) websites, policy documents, and reports. To identify relevant literature on social and affordable housing and their health, social, and economic outcomes in the context of Canada's National Housing Strategy (NHS), a comprehensive search was conducted across multiple academic and grey literature sources. The following databases were used: CINAHL, EBSCOhost, OVID, PubMed supplemented by searches on Google Scholar Labs, Government of Canada, provincial websites, and grey literature including policy briefs and reports from housing advocacy organizations and media.

Health, Social and Economic Implications of Housing

Housing has long been identified as a social determinant of health (Caxaj et al., 2024; Pierce et al., 2024; Reece, 2021; Thomson et al., 2013). According to the World Health Organization (WHO), healthy housing should not just provide shelter but should enhance the physical, mental, and social wellbeing of its occupants (WHO, 2018). This definition is inclusive of the indoor environmental quality, accessibility, hygrothermal conditions (heat, moisture, and air interactions), sufficient lighting and space among other things (WHO, 2018). There is ample evidence in the literature on the link between housing quality and health (Gatto et al., 2024; Onapa et al., 2022). Suboptimal housing marked by pests, mould, dust, rodents and other pollutants that reduce the indoor air quality have been associated with respiratory issues like asthma and mental health deterioration including depression and psychological stress (Gatto et al., 2024; Lu et al., 2024; Marí-Dell'Olmo et al., 2017; Waterston et al., 2015). Coping strategies to manage poor quality housing include substance addiction, excessive drinking, social isolation, all of which compound negative health and social outcomes (Rolfe et al., 2020). WHO (2018) recommends that healthy housing should support safety and privacy by providing structural and environmental conditions that are free of pollutants, hazards, and accessibility challenges. Key elements of these recommendations include sufficient

space to prevent overcrowding, indoor optimal temperatures maintained with thermal insulation in cold climates, connection to electricity and measures to mitigate hazards and prevent injuries by improving accessibility features for seniors and populations living with physical disabilities (WHO, 2018). In developed countries, over 70% of people's time is spent indoors, making a strong case for investing in healthy housing (WHO, 2018). Physical and mental health outcomes have been associated with both the built internal and external home environment (Caxaj et al., 2024; Hayward et al., 2015; Kua, 2023; Lu et al., 2024; Rana et al., 2025). Access to services, safe and affordable transportation, green and safe spaces that facilitate social connectedness and physical activity have been associated with better health and wellbeing (Kua, 2023; Rangiwetu et al., 2020).

The interaction between health and housing is complex and bi-directional. People faced with precarious housing and homelessness have poorer health outcomes, while poor health can lead to precarious housing and homelessness (Bowen et al., 2025). This complex interaction underscores the need for collaboration among public health agencies, healthcare providers, social service agencies and investment in good quality social and affordable housing (Bhatnagar et al., 2023; Bowen et al., 2025; Holding et al., 2020).

Intersecting factors such as structural racism, ageism, and ableism are barriers to housing and exacerbate the negative health and socioeconomic outcomes of those residing in poor quality housing (Bhatnagar et al., 2023). A study conducted in Australia reviewed the relational framework highlighting the complex interplay of legal, social, and emotional factors that are faced during homelessness, arguing that depletion of self-confidence, self-esteem, and self-respect during homelessness does not simply disappear when housing is provided (Moensted & Day, 2025). They argue that homelessness is not merely the absence of housing and that the complex issues presented during homelessness remain unresolved post-housing and prevent previously homeless people from flourishing (Moensted & Day, 2025). Poor community re-integration and lack of social connectedness often predispose to substance abuse, mental health issues, and other complications that existed pre-housing (Moensted & Day, 2025). A deeper understanding of these complexities in transitioning from homelessness is necessary to sustain housing stability and requires the lived experience lens to inform practical and solution-based policies to address the issues (Moensted & Day, 2025). Social and affordable housing is often associated with poor indoor environmental quality (M. G. Baker et al., 2016). Exposure to air pollutants including second-hand smoke, pests, particulate matter, mould, allergens and poor hygrothermal conditions among others is associated with respiratory issues and other health problems among residents of social and affordable housing (Diaz Lozano Patino & Siegel, 2018; Rauh et al., 2002, 2008). These conditions are costly to the individuals, community, and the healthcare system in general (Diaz Lozano Patino & Siegel, 2018).

Further, a study conducted in Ontario found higher prevalence of chronic diseases and lower cancer screening rates among social housing dwellers compared with the general population (Agarwal et al., 2025). Poor housing conditions in adolescence led to poor self-rated health, cardiovascular disease; unhealthy behaviours such as smoking and poor eating habits; mental health issues including depression and suicide ideation in adult life (E. Baker et al., 2016; Kim et al., 2025; Nakphong et al., 2024). Similarly, accessibility gaps in housing have been associated with falls, injuries, and poor rehabilitation of patients after stroke or other medical conditions that affect mobility (Elf et al., 2023). A study investigating the impacts of neighbourhood socioeconomic status on childhood outcomes in Manitoba, Canada, found that children living in social housing had poorer education and health outcomes than others but living in social housing in wealthier areas was associated with better adolescent outcomes (Martens et al., 2014). Absences from school were associated with poor sleep as a result of noise, overcrowding, and deprivation in low-income housing and neighbourhoods (Mueller & Tighe, 2007). Similar negative childhood outcomes were found in relation to poor housing quality and economically-deprived neighbourhoods (Newman & Harkness, 2002; Reece, 2021). Further, residents of public housing were found to have increased prevalence of obesity and poorer maternal health outcomes, while the effect on domestic violence was inconclusive (Fertig & Reingold, 2007). A longitudinal study conducted in Australia found that residents of social housing had worse mental health compared to other housing tenures (Bentley et al., 2018). Similarly, according to a study based on the Canadian Housing Survey, tenants living in non-profit and government housing were found to have poorer mental health outcomes compared to those living in market and cooperative housing (Kader et al., 2024). A systematic review of studies spanning a 30-year timeframe found that improving warmth and energy efficiencies in housing improved social relationships and reduced absences from work or school (Thomson et al., 2013). Similar studies found that warmth-related housing renovation through improved energy efficiency in low-income housing led to overall health improvement in both adults and children (Bray et al., 2017; Breysse et al., 2011). A recent study conducted in New Zealand found higher subjective wellbeing among public housing tenants compared to other housing tenures including private rental and owner-occupier (Grimes et al., 2024).

Economic mobility and employment opportunities are limited by housing insecurity with dire socioeconomic consequences (Bhatnagar et al., 2023). Income disparities and other social inequities are worsened by gaps in housing affordability and stability. Further, low-income renters face structural barriers such as limited career opportunities, economic hardship, and exclusionary assistance policies (Lovell et al., 2025). There is contradicting evidence on the impact of housing assistance on employment outcomes (Feeny et al., 2012). A similar study found that moving into wealthier neighbourhoods generated positive employment outcomes while moving to poorer

neighbourhoods had the opposite effect (Van Dijk, 1993). Additionally, there is inconsistent evidence on the impact of housing assistance on childhood health outcomes (Slopen et al., 2018). Figure 1 below shows the nexus of health, social, economic outcomes and inadequate housing based on existing literature.

Figure 1: Health, Social and Economic Outcomes of Inadequate Housing (Literature Review)



Health

- Food insecurity
- Respiratory issues eg asthma
- Obesity
- Depression
- Anxiety
- Falls and injuries
- Increased healthcare utilization
- Amenity deserts
- Reduced physical activity



Social

- Crimes and violence
- Overcrowding
- Social segregation and isolation
- Poor quality education
- Social disorders
- Poor childhood and adolescent outcomes
- Domestic violence



Economic

- Employment barriers
- Limited economic mobility
- Concentration of poverty
- Economic hardship
- Unmet needs
- Exclusionary assistance policies

Policy Context & Gaps: Housing in Saskatchewan

Canada continues to face pervasive levels of homelessness and financial hardship related to housing. In 2021, 10% of Canadians were in core housing need (CHN) and 50% of subsidized renters experienced financial hardship related to housing (CMHC, 2022; Statistics Canada, 2022). Core housing need refers to a household not meeting at least one of the indicator thresholds for housing adequacy, affordability, or suitability, and having to spend 30% or more of its total before-tax income on shelter (Statistics Canada, 2022). Further fueled by limited stock of affordable housing (CMHC, 2022), the housing crisis persists despite housing being acknowledged as a human right and federal reinvestment under the NHS after decades of disinvestment (National Housing Strategy Act, 2019; United Nations, 1966).

Through its Bilateral Agreement with the federal government, Saskatchewan has benefited from the implementation of the NHS as 1,469 affordable units have been developed/repared. See Figure 2 below for the breakdown of recipients by organization type in Saskatchewan (Housing Infrastructure and Communities Canada, 2024a). A notable example of projects supported is the 26-unit 'Round Prairie Elders' Lodge' for Indigenous elders that was built using the Affordable Housing Funds, formerly the National Housing Co-Investment Fund (NHCF) initiative of the NHS (Government of Saskatchewan, 2021). To address the housing needs of seniors, the City of Saskatoon has included senior-specific initiatives in its 2025 Affordable Housing Strategy with emphasis on expanding affordable and accessible housing units (City of Saskatoon, 2025c; 2024a). A key project developed in agreement with this strategy is the new 134-unit Columbian Manor which includes 20 fully accessible units and 10 barrier-free units for low-income seniors with limited mobility. The Columbian Manor was developed collaboratively by KC Charities, the City of Saskatoon, and provincial and federal governments (Government of Saskatchewan 2025b). Altogether, as at December 2024, 1469 units were built/repared in the province, 269 of which are in Saskatoon: 18 in Cress Housing, 26 at the Elders' lodge, 73 at the Hart Road project of Camponi, 14 at Infinity House, 29 shelter units and 29 units at Thunderchild First Nation (Housing Infrastructure and Communities Canada, 2024a). Accessible units that are affordable are in limited supply in Saskatchewan. Even with the NHS investments, the province has the lowest number of accessible units built/repared per capita across the country as of December 2024 (Canada Mortgage and Housing Corporation, 2025; Housing Infrastructure and Communities Canada, 2024a). See Figure 3 below. Accessible units that are affordable present a unique challenge to seniors and people with physical disabilities who are already faced with multiple barriers to housing (Brown, 2022).

Figure 2. Breakdown of NHS Recipients by Organization Type, Saskatchewan (Housing Infrastructure and Communities Canada, 2024a)

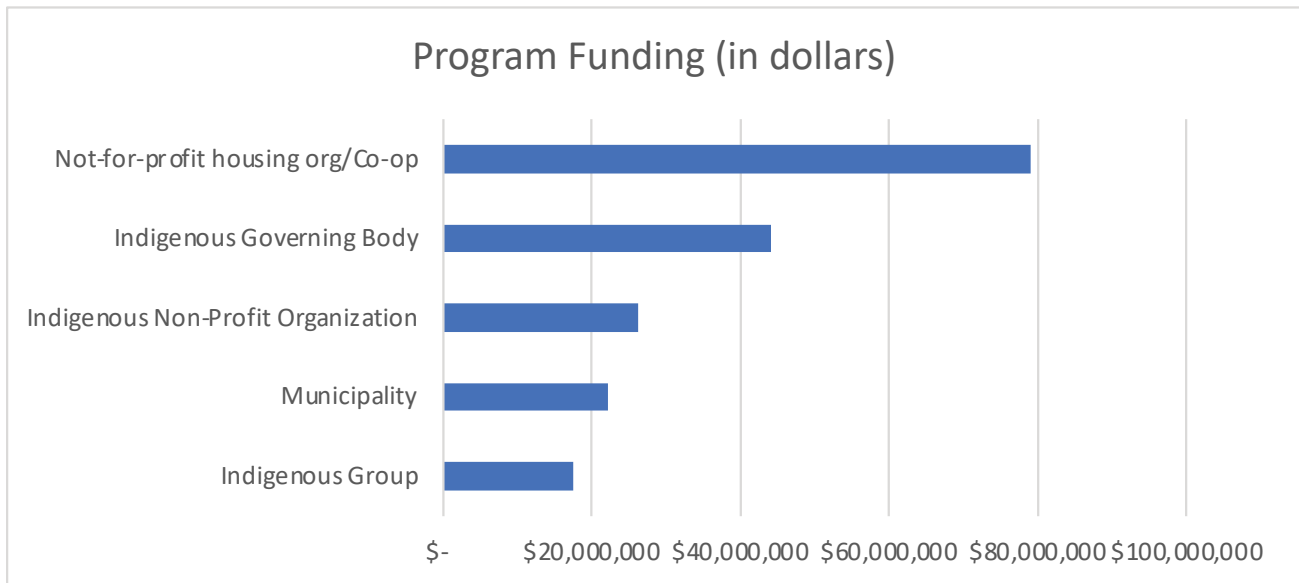
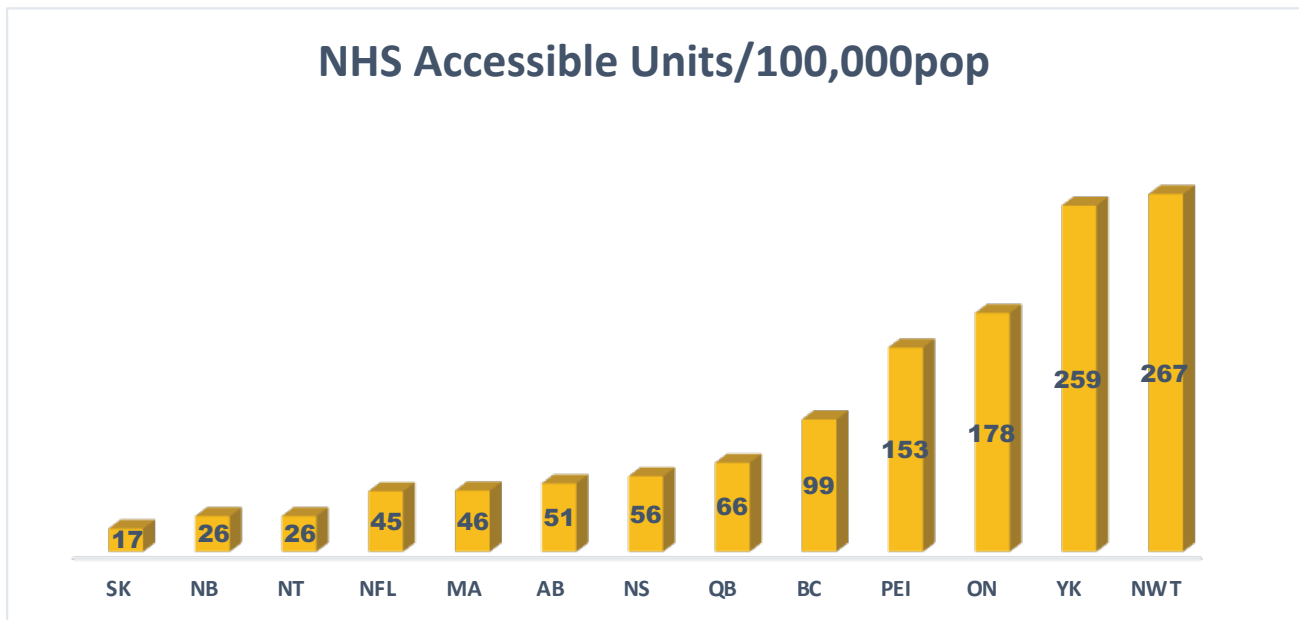


Figure 3. Number of NHS Accessible Units per Capita as of December 2024 (Housing Infrastructure and Communities Canada, 2024a)



In Saskatchewan, efforts to address housing precarity “suffered a major setback” (Falvo, 2021) when the Government of Saskatchewan (2019) launched the Saskatchewan Income Support (SIS) program, a policy developed with insufficient consultation and continuing despite ongoing challenges, critiques, and increasing homelessness (O’Donovan, 2019; Vescera, 2019, 2021). The outcomes of housing policy implementation are glaring as housing precarity and homelessness have become visible in Saskatchewan and across Canada (Falvo, 2021).

Policy shortcomings exacerbate a situation of limited housing stock in Saskatchewan with vacant and unoccupied units exceeding national averages (Perez, 2025), while across Canada, CHN persists as the share of households living in unaffordable housing increased from 21.5% in 2018 to 22% in 2022 (CMHC, 2021). Saskatchewan’s population growth has far outstripped the housing supply with an estimated shortfall of 25,828 units in 2022 (Fraser Institute, 2024). With only 4,500 units of affordable units in Saskatoon, the most populous city in the province with an estimated population of 308,626 for the Saskatoon census subdivision as of July 2024, the demand for affordable housing is far more than the supply (City of Saskatoon, 2024b; Olauson et al., 2022; Saskatoon Housing Initiatives Partnership, 2021). Several programs under the National Housing Strategy to support new construction and repairs of existing units include the Affordable Housing Fund, Apartment Construction Loan Program, Federal Land Initiative, Affordable Housing Innovation Funding, Rapid Housing Innovation Fund, Canada Greener Affordable Housing, Housing Accelerator Fund, and the recently launched Co-op Housing Development Program (Canada Mortgage and Housing Corporation, 2025a; Housing Infrastructure and Communities Canada, 2024a). Of these programs, Saskatchewan has accessed mostly the Affordable Housing Fund (604 units), followed by the Rapid Housing Initiative (347) and least (60) from the Affordable Housing Innovation Fund (Housing Infrastructure and Communities Canada, 2024a). On October 15, 2025, CMHC released the Apartment Construction Loan Program announcement of a \$43,705,000 for the construction of 162 housing units in Saskatoon (CMHC, 2025a). A review of the NHS programs reveals that only four out of 10 programs are non-repayable loans or contributions and are mainly seed funds, preservation funds, Canada Greener retrofit funds and Housing Accelerator Funds for local governments including First Nations, Métis and Inuit government (Canada Mortgage and Housing Corporation, 2025a). Also, the social outcome requirements for accessing funds include having higher number of units/depth of affordability, cleaner and greater energy efficiency, projects that demonstrate shovel readiness/close construction start date, financial partnership with other funders, among others (CMHC, 2025b). These funding architecture and requirements appear to prioritize ‘deep pocket’ large housing organizations above smaller non-profit housing providers.

Despite the NHS implementation, the state of social and affordable housing in Saskatchewan remains grim with approximately 20, 919 units representing 17 affordable housing units per 1000

population and only 40% of the stock in fair condition (CMHC, 2025d; Statistics Canada 2025a). Paradoxically, the province has an estimated vacancy rate of 12-19%, in 2024; approximately 12.5% of the Saskatchewan Housing Corporation stock of social housing was vacant due to disrepair and poor management (CMHC, 2025d; Sciarpelletti, 2025). The 2025–2026 provincial budget allocated over \$150 million for repairs, rental development, and housing benefits, alongside a \$610 million federal–provincial action plan to renew community housing stock (Government of Saskatchewan, 2025a, 2025d). Municipal strategies, such as *HOUSING Saskatoon*, aim to expand affordable rental and entry-level homeownership options (City of Saskatoon, 2025b).

The implementation of the Canada Housing Benefit (CHB) and other housing programs under the NHS has been hampered by access issues including eligibility restrictions and difficult calculations as well as technological and other barriers (Olauson et al., 2022). In 2021, 10.4% of the total households in Saskatoon, the largest city in the province, were in CHN representing 11,115 households — of this number, 8,175 households (73.5%) were renters (Statistics Canada, 2022). Overall, 22% of renter-households were facing CHN, compared to only 4.24% of owner-occupied households (Statistics Canada, 2022). The situation is aggravated by the SIS program which barely covers the shelter costs of subsidized renters, leaving them struggling to make ends meet. Social assistance such as the SIS and SAID programs is not keeping pace with the rental costs—for SIS, \$660 is provided for shelter per month for single individuals while the rental cost for a bachelor suite is about \$938 (Government of Saskatchewan, 2024, CUISR, 2025). A recent study assessing the effectiveness of the current housing support programs observed that renters receiving the Canada Housing Benefit suffer financial hardship and are worse off than under previous rent subsidy programs (Leviten-Reid et al, 2025).

The Government promoted SIS replacing both the Saskatchewan Assistance Program and the Transitional Employment Allowance as “simpler, transparent, client-friendly,” allowing recipients “to overcome challenges, earn more income, become more self-sufficient and start a career” (Government of Saskatchewan, 2019). But such hype underestimated the challenges of online applications requiring a device, connectivity, an active email, and multiple proofs of identification or the extended time, language barrier, and other difficulties associated with telephone applications. It was also promoted as a steppingstone to access employment; however, the financial and social benefit of transitioning from SIS to minimum wage in Saskatchewan is negligible, entrenching moralizing myths and deepening cycles of poverty. Even full-time, full-year workers on minimum wage are prevented from affording housing or even living beyond the Market Basket Measure threshold, Canada’s official poverty line (Food Banks Canada, 2024).

Whereas SIS was designed with a “self-sufficiency” objective in mind that allows recipients direct access to the funds provided, its operationalization adversely impacted the issue of homelessness and housing precarity in Saskatchewan (Office of the Federal Housing Advocate, 2024). For instance, families on the SIS program are reported to make \$35,089/year and would require an extra \$1,410.75 per month to live at the official poverty line (Saskatoon Poverty Reduction Partnership [SPRP], 2025). Also, under SIS, rent is generally not paid directly to the landlords of SIS recipients, but rather the fund is made available to the recipients to pay their landlords (Office of the Federal Housing Advocate, 2024). While a direct payment to landlords approach has benefits to tenants and landlords with few cases of rent arrears that could lead to evictions, the Saskatchewan Landlord Association notes that “a month after SIS went into effect, over 31% of all SIS clients had not paid their rent, and another 18% were in arrears” (Office of the Federal Housing Advocate, 2024, p. 27). Similarly, audits reveal inefficiencies in programs like SIS, limiting access for populations most in need (Auditor of Saskatchewan, 2023). Arguments for the new income assistance as a means to encourage ‘self-sufficiency’ fail to hold water when weighed against a weakening economy, low minimum wage, high inflation, and an overall increased cost of living (Food Banks Canada, 2024). Similarly, this policy shift fails to acknowledge the multiple barriers faced by those in greatest need that systemically keep them in poverty. These include racial discrimination and disabilities that limit employability, among others (Grewal et al., 2025).

The Federal Housing Advocate recommendations are helpful in addressing “the current model of income assistance . . . contributing to homelessness and leaving people trapped as opposed to empowered,” and thus, it has been “recommended that SIS be reviewed . . . to shape policy amendments” that, among others, increase “SIS rates to meet the basic cost of living” and restore “direct rent and utility payment for all that need them” (Office of the Federal Housing Advocate, 2024, p. 75). Notwithstanding that a “direct payment to landlord” exception has been made under trusteeship in the SIS program—a program of trusteeship and money management supports (TAMMS) expanded in September 2024 to an additional 150 clients across the province, serving up to 1,260 clients (Government of Saskatchewan, 2024)—in relation to those who struggle to manage their finances and/or are at the risk of homelessness, there is still concern that such an approach may not be sustainable considering the disproportionality of SIS funds vis-à-vis the present economic realities of the housing market in Saskatchewan (Dayal, 2021; O’Connor, 2024; Office of the Federal Housing Advocate, 2024).

The existing government safety nets are not sufficient to sustain adequate housing— across the province, about 38,000 are receiving income assistance including SIS, SAID and SHB—with over 31% of all SIS recipients being late on their rent, and another 18% in arrears (The Office of the Federal Housing Advocate, 2024). Similarly, lack of tenant protection means that landlords can

increase rents and the Office of Residential Tenancies (ORT) decisions favour landlords over tenants with 83% of landlords' filings resulting in eviction (Buhler, 2023).

Financial Assistance for Low-Income Renters

In addition to the already discussed social assistance, households spending 35% or more of before tax income on shelter costs (rent and utilities) are eligible for the Saskatchewan Housing Benefit (SHB) co-funded by the Government of Canada and provincial government under the NHS, with amounts varying with the household size and whether 35% or 45% of income is spent on shelter costs (Government of Saskatchewan, n.d.-b). Households that spend 35 to 45 % of their income on shelter receive \$175 to \$275 monthly while those that spend more than 45 per cent of their income on shelter receive \$225 to \$325 monthly (Government of Saskatchewan, n.d.-b). People already receiving provincial rental support from income assistance or training programs, renting from a housing authority under the Social Housing Program, sponsored newcomers to Canada, full-time post-secondary students, and people with over \$300,000 in household assets are ineligible for housing benefits (Government of Saskatchewan, n.d.-b). These exclusionary policies pose a huge barrier to those in greatest need. The SHB has supportive streams for those in social or supportive housing—a flat-rate benefit to help individuals cover their rent and utility costs. These include renters with the Saskatchewan Housing Corporation or other supportive housing who receive on-site support services from the housing provider or a third-party service provider under agreement with the housing provider (Government of Saskatchewan, n.d.-b). The Seeking Safety from Interpersonal Violence Stream of the SHB provides a simple flat-rate monthly benefit to help individuals fleeing interpersonal violence cover their rent and utility costs (Government of Saskatchewan, n.d.-b). To survive, those on minimum wage may have to forego all non-essential costs and find creative ways to reduce the cost of groceries, live in barely habitable rental units which are mostly found in unsafe neighbourhoods and live from pay cheque to pay cheque with zero financial cushion. That is, even those receiving housing benefits remain in precarious housing and are just one unplanned expense (medical, veterinary, winter clothing, transportation, or pest control costs) away from eviction. Considering the high success rate of evictions filed by landlords in Saskatoon and the fact that over 80% of those evictions are caused by rental arrears (Buhler, 2023), living on a shoestring budget is a recipe for homelessness.

An additional shelter benefit of \$150/month is available for those experiencing housing precarity (Government of Saskatchewan, n.d.-c). However, even with the extra shelter funds, SIS has not kept pace with inflation and the rising cost of rent (Saskatoon Poverty Reduction Partnership, 2025). People receiving SAID are not faring any better as the assistance provided for people with significant and enduring disabilities is not enough to cover their rent, utilities, and living costs. The

support is expected to cover food, shelter, and transportation costs, disability income, and exceptional need income, which covers costs for home care, service animals, special foods and clothing as recommended by healthcare professionals.

Policy Outcomes: Implementation of the National Housing Strategy

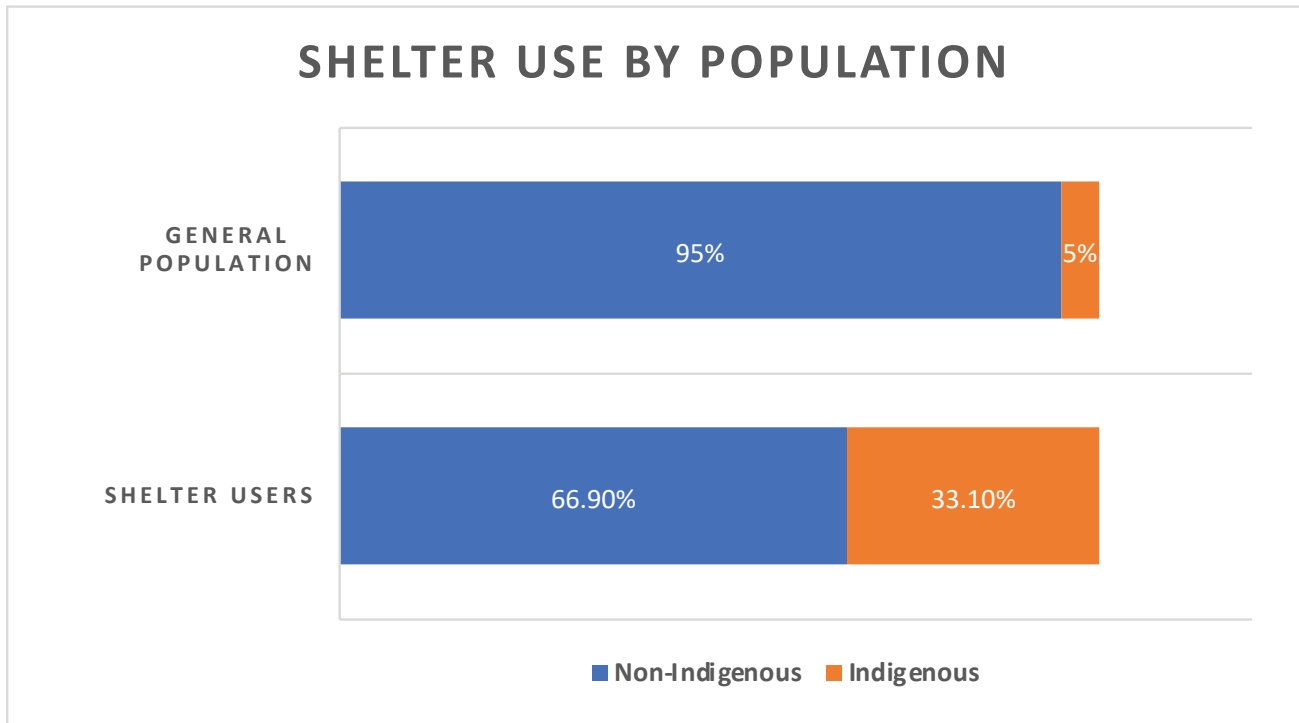
About eight years after the launch of the National Housing Strategy, the Canadian housing crisis remains unabated with homelessness continuing to rise at unprecedented rates that threaten community wellbeing and the collective dignity of Canadian society. An estimated 105,655 people used an emergency shelter in 2022 with an undeniable overrepresentation of Indigenous people among users (Housing Infrastructure and Communities Canada, 2024c). See Figure 4 below. Based on the national coordinated point-in-time counts of homelessness from 2020 to 2022, 40,713 people were enumerated in shelters, unsheltered locations (including encampments) and transitional housing, representing an estimated 20% increase from the 2018 enumeration (Housing Infrastructure and Communities Canada, 2024). A 2025 update shows an upward trend in the number of people experiencing chronic homelessness from 31,476 in 2022 to 32,660 in 2023 (Housing, Infrastructure and Communities, 2025). The 2024 point-in-time-count in Saskatoon showed a tripling of the burden of homelessness in 2022 from 550 to 1499 (Nili et al, 2025). Based on these statistics, the NHS is lagging in its goal to reduce homelessness by 50%. Indeed, Donaldson et al. (2026) underline why, despite enormous reinvestment in housing and homelessness, the homelessness figures are likely to more than double again in Ontario by 2035:

Homelessness does not occur within a single program, ministry, or level of government. It is shaped by how housing, healthcare, income supports, justice, child welfare, education, and other systems operate and interact over time. Outcomes depend on how these systems are designed, coordinated, sequenced, and governed across ministries and levels of government. Treating homelessness as an outcome produced across systems, rather than as a challenge to be managed within a single policy or program, is essential to reducing homelessness and limiting costs. (p. 12)

Thus, Donaldson et al. (2026) argue that what is needed is “reconsidering how social spending is planned, targeted, and evaluated, based on outcomes across systems” (p. 12). In responding to data reported by Donaldson et al. (2026), Boulanger et al. (2026) underline the extent to which law and policy (including Bill 60) introduced by the Ontario government, far from strengthening community safety, have targeted the most vulnerable, aggravating both homelessness and the health (drug toxicity) crisis. Similarly, a Maytree policy brief by Balata (2026) clarifies how inadequate social assistance rates and “punitive shelter benefit rules” both create and perpetuate homelessness,

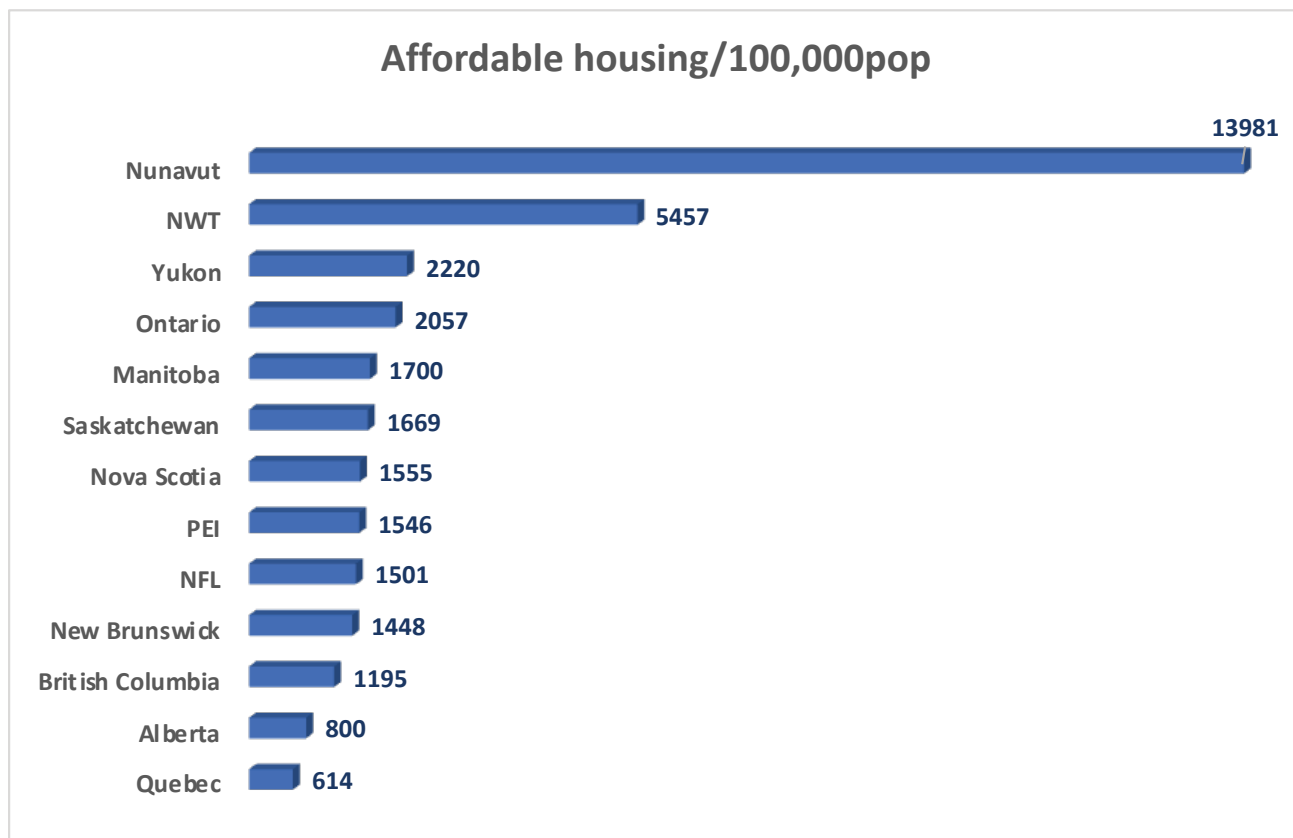
while disproportionately impacting Indigenous peoples, racialized communities, and people with disabilities and even penalizing “family formation” (p. 5).

Figure 4. Over-representation of Indigenous People among Shelter Users, 2022 (Housing Infrastructure and Communities Canada, 2024c)



Further, the demand for affordable housing remains largely unmet; Saskatchewan, with a population of 1,253,569 has 20, 919 social and affordable housing units, and only 40% of them are in fair condition (CMHC, 2025d). Figure 5 below shows the number of social and affordable housing per capita across Canada with Saskatchewan having 1,669 affordable housing per 100,000 population compared to 1,700 in Manitoba and 800 in Alberta (CMHC, 2025d).

Figure 5. Affordable Housing per Capita (CMHC, 2025d)



Housing as a Human Right

Canada's NHS has been widely discussed as a transformative policy framework, yet significant limitations have been highlighted in its rights-based approach. Levac et al. (2025) argue that while the NHS signals a shift toward housing as a human right, its lack of legal enforceability and tokenistic engagement with marginalized groups undermine its effectiveness. They recommend structural reforms, including enforceable legal frameworks, intersectional outreach, and deep affordability through social housing to ensure adequate, accessible, and secure housing for all Canadians. Similarly, Malenfant et al. (2024) emphasize the importance of participatory approaches, noting that engaging individuals with lived experience can strengthen accountability and responsiveness. Complementary reports by the National Right to Housing Network (2023) and Kavar (2023) reinforce these critiques, pointing to persistent gaps in tenure security and legal remedies despite the NHS's rights-based rhetoric.

Comparative perspectives further illuminate the NHS's strategic significance and limitations. Lawson et al. (2025) position the NHS as a milestone in federal-state housing cooperation and a potential template for Australia's emerging housing strategy. They highlight the promise of a long-

term, evaluative, and supply-side approach but caution that Canada's challenges in stakeholder engagement and implementation capacity offer lessons for other jurisdictions. Broader critiques of neoliberal housing interventions contextualize these findings. August (2016) demonstrates how mixed-income redevelopment in Toronto disrupted community cohesion and reduced housing quality, while Crevoisier and Rime (2021) argue that globalized urban development models exacerbate inequality and social exclusion, especially among Indigenous Peoples. Together, these studies underscore the need for housing policies that balance strategic planning with enforceable rights and inclusive governance.

Using a human rights-based approach to housing “reinforces the expectation that legislation, policies and programs affecting housing will emphasize participation, empowerment, accountability, and non-discrimination in fulfilling the human right to adequate housing” (Canadian Human Rights Commission, n.d.). It is the role of the Federal Housing Advocate to “monitor that **the progressive realization of the right to adequate housing** is being fulfilled in Canada,” while all levels of government—federal, provincial, territorial, and municipal—have a responsibility under international human rights to ensure “**that the housing system enables everyone to live somewhere in security, peace and dignity**”. In this regard, the federal government must show leadership in ensuring safe and affordable housing for all Canadians, and must ensure “**measures to prevent homelessness, prohibit forced evictions, address discrimination, ensure security of tenure to all, and help guarantee that everyone's housing is adequate**” (Canadian Human Rights Commission, n.d.; bolding added).

There are, however, gaps in the legislation of housing rights in Canada. There is no guarantee of the right to adequate housing within the constitution and the human rights codes/Acts of provinces and territories. This omission facilitates the criminalization of homelessness across Canada, which reinforces approaches that exacerbate the homelessness crisis. To illustrate, one report finds that there is “an organized and systematic effort [of] using [laws]...to target [homeless] . . . people in public spaces across Canada” as “77% of Canadians live in a jurisdiction with an anti-homeless offence [law]” (Flynn et al, 2022, p. 18). The practical implication of this is that the executive and judicial systems have leveraged these laws to criminalize acts of survival usually associated with homelessness, with the resultant conviction making it difficult for those prosecuted to exit homelessness and transition into permanent, safe, and affordable housing (Flynn et al, 2022, p. 35).

Legislation, Policy, and Action Discordancy

Population growth outpacing available housing units is largely facilitated by federal and provincial immigration laws and policies. Population statistics show that there is a “surging population growth,

which means the number of homebuyers and renters is vastly outpacing the number of homes available to buy or rent” (Filipowicz et al., 2023). For instance, “in 2022, Saskatchewan’s population grew by 29,307 people, dwarfing the number of new housing completions (3,479) for an astounding gap of 25,828” (Filipowicz et al., 2023). What is more, this growth is projected to continue outpacing the housing stock and to be driven “primarily by immigration” (Filipowicz et al., 2023, p. 1). This is so because the Minister of Citizenship and Immigration, Immigration, Refugees, and Citizenship Canada (IRCC) works with the provinces in the formulation of immigration plans and programs used to determine admission of eligible applicants into Canada. The *2025–2027 Immigration Levels Plan* sets “targets for new temporary resident arrivals...at 673,650 in 2025, 516,600 in 2026, and 543,600 in 2027” and “projects a decrease in overall permanent resident admissions to 395,000 in 2025, 380,000 in 2026 and 365,000 in 2027” (Government of Canada, 2024). The plan needs to align with available housing stock as a housing demand and supply imbalance may add to homelessness (Filipowicz & Lafleur, 2024).

Also, while tax relief programs such as “First-Time Home Buyers’ Tax Credit” appear to be an innocuous way of encouraging funds for homeownership, the policies “influence the relative attractiveness of housing as an investment” and drive the financialization of rental housing in Canada—a phenomenon several scholars have linked to the homelessness crisis (Buhler & Aneke, 2025; Crosby, 2023; Filipowicz & Lafleur, 2024, p. 1; National Right to Housing Network, 2025). The trend of financialization of rental housing in Canada facilitates the imposition of exorbitant rents on tenants (ACORN Canada, 2022). The resultant effect of this is unaffordability of rental housing which forces low- and moderate-income tenants to vacate their housing units, sometimes into homelessness (Nemtin et al, 2021). This ultimately places housing affordability at risk unless some appropriate policy and or legislative measures are immediately put in place to help cushion the effect, and if possible, completely obliterate the negative impacts of financialization of rental housing in Canada. The introduction of a social investment credit program is a much needed policy approach that disincentives the economic desire of financialized landlords to exploit the housing market by convincing them to look beyond the economic incentives that would accrue to them and rather focus on housing as a social good. A practical rights-based readjustment of these incentives could dissuade financialized investors from investing solely for profit-making. While this may affect the supply dynamics, new policy measures that portray housing as a social good rather than a profit-making venture could be leveraged to retain these investors by giving them social responsibility investment credits that they could use to market the image of their businesses (Rosen, n.d.).

Indigenous Peoples' Rights to Housing

Indigenous Peoples' right to land and housing in Canada is constitutionally recognized through the Treaty Land Entitlement (TLE) mechanism under Section 35 of the Constitution Act, 1982 (Canadian Charter of Rights and Freedom, 1982, p. 57). It allows First Nations who did not receive the full land promised under historic treaties to file claims with the federal government, leading to negotiated agreements involving federal, provincial, and sometimes territorial governments. These agreements enable First Nations to acquire land through purchase or selection of unoccupied Crown land, which can then be added to their reserves via the Additions to Reserve (ATR) process (Government of Canada, n.d.). In Saskatchewan, where treaties 2, 4, 5, 6, 8, and 10 were signed between 1871 and 1907, the Saskatchewan Treaty Land Act, 1993 formalized this process. A landmark TLE Framework Agreement signed on September 22, 1992, involved 25 First Nations and secured \$440 million over 12 years to fulfill outstanding land obligations (Saskatchewan Treaty Land Act, 1993). As of August 2016, 23 of these First Nations had met their minimum land entitlements (Government of Canada, n.d.).

Housing and Evictions in Indigenous Communities: A Colonial Legacy

In relation to the impact of housing laws and policies on Indigenous communities, the Federal Housing Advocate observes that “many Métis in Saskatchewan experience extreme poverty and trauma related to the cumulative impacts of colonialism” (Office of the Federal Housing Advocate, 2024, p. 3). Similarly, a 2022 Point in Time (PiT) Homelessness Count in Saskatoon found 550 homeless people, with over 90% self-identifying as Indigenous (Kunzekweguta et al., 2022). The overall homelessness number rose to 1,499 in a 2024 Saskatoon PiT Homelessness Count with 80.7% Indigenous and over 55% rendered homeless by eviction (Nili et al., 2025). Indeed, Indigenous renters are more susceptible to rental eviction than non-Indigenous renters as a result of the colonialism of the eviction legal system that entrenches settler “dominated ideas about property and ownership...in Canadian law” (Buhler & Barkaskas, 2023, p. 23). This destabilizes Indigenous conceptual and cultural understanding of (and approach towards) housing, thereby reproducing homelessness within Indigenous communities in Canada.

While the Indigenous conception of home is multi-dimensional in relation to connection to communities, the land and all it supports, and to cultural ties that facilitate strong communal bonds, the prevailing colonialist ideals of home and property ownership differ in their highly individualized and privatized emphases (Buhler & Barkaskas, 2023). The present realities of Indigenous homelessness are thus largely predicated on settler colonialism and settler ideals of property ownership that counter an Indigenous understanding of home that “goes far beyond four walls and roof and is deeply connected to relationships with homelands” (Buhler & Barkaskas, 2023, p. 31).

The eviction legal system is founded on these settler norms (Buhler & Barkaskas, 2023). For instance, *Saskatchewan's Residential Tenancies Act* (SRTA) claims to be designed to balance the competing property rights of landlords' and tenants' right to enjoyment of a safe and habitable rental unit, and to constitute a "mutually beneficial" arrangement between two parties on equal standing (Buhler & Barkaskas, 2023, p. 35). However, the SRTA has a historical underpinning traceable to the colonial feudal system where a "landlord" was lord (master) over the land within his dominion, and as such, could eject/evict tenants as a way of asserting his dominance and lordship (Buhler & Barkaskas, 2023, p. 35). It is these superimposed foreign settler principles of land rights that create the systemic pressure and the high rate of eviction of Indigenous tenants (Buhler & Barkaskas, 2023). Decolonization of the STRA through the promotion of pre-colonial Indigenous communal land norms and family values is thus needed for "the stability and security necessary so that people in need are connected to community and are supported to address the root causes of their addictions" and homelessness (Office of the Federal Housing Advocate, 2024, p. 4).

Moving forward, in the process of transitioning Indigenous people into safe and affordable homes, municipal governments should develop a complementary community wellness plan that "strengthens social cohesion, promotes mental and emotional health, and creates a nurturing environment where individuals can flourish collectively." This approach has the potential to foster stronger family ties that help keep these individuals housed, leading to a "resilient and thriving community . . . [where] cultural practices are vital...in fostering community wellness" (Dél̄n̄e Got'̄n̄e Government, 2024, p. 9).

The eviction of both Indigenous and non-Indigenous tenants is further aggravated by an unequal playing field. A review of 94 eviction cases from the Saskatchewan ORT database revealed that tenants appeared in only 30 cases (32%) and "almost always faced immediate eviction orders whether or not they attended their hearing" (Buhler & Aneke, 2025, p. 10). Residential housing law tribunals in Canada are subject to the administrative principles of natural justice, one of which requires that all parties to a dispute are heard. However, the reality is that this sacrosanct principle of administrative law has over the years been violated, leading to a "one-side, factory-like process in favor of landlords" (Hartman & Robinson, 2003, p. 478), which explains the high success rate of landlords in securing eviction orders that are often homelessness sentences. With no tenant appearance in most of the eviction cases, the landlords have an easy run at securing eviction orders. Also, with the power differential between landlords and tenants, most tenants cannot afford to have legal representation at residential housing tribunals while the landlords can. This forces these tenants to give up the fight against their landlords even when they have reasonable causes to challenge their landlords' case for eviction. Thus, there ought to be provision of free legal aid to low-income renters at eviction tribunals. Such tenants should have the option of a state-funded legal counsel to stand

in for them free of charge where it is clear that they cannot afford one. A solid legal backing of the case of the tenants at these tribunals would help reduce the number of immediate eviction orders (Parisotto, 2019).

Limited Tenant Protections

Section 58(1)(l) of the SRTA provides for a rather interesting clause that permits the eviction of tenants under social housing programs on the basis of a “reasonable” requirement. Accordingly, in the case of a tenancy agreement between a tenant and “landlord that is a public housing authority or that provides a housing program,” the landlord may end the tenancy where “the tenant has breached a provision of the tenancy agreement that the landlord reasonably requires the tenant to comply with.” What constitutes a reasonable requirement here appears to be left to the discretion of social housing landlords. While there is no such clause for tenants under private market tenancy agreements, this discretionary reasonable requirement standard for social housing tenants has “created a residential tenancies system in which vulnerable tenants can be evicted more easily than others” (Campbell, 2009, p. 262). For instance, social housing landlords could leverage broad “no pets” clauses to facilitate eviction on this ground for even trivial breaches that ordinarily ought not to be considered unreasonable, especially in the private housing sector. However, because these tenants are already in vulnerable housing situations, their evictions usually result in homelessness.

The very high landlord success rates in securing evictions underline the need to improve tenant protections in Saskatchewan (Buhler, 2023). Many factors are stacked against tenants including the usability and accessibility of the ORT platforms which is mostly online, the inability of tenants to afford legal counsel, and the publishing of all eviction decisions on CANLII (Canadian Legal Information Institute) with the consequence of stigmatizing affected tenants (ORT, n.d.). Rental control has been shown to be effective in provinces like Quebec where they boast of having the lowest poverty rates in the country (Food Banks Canada, 2024). Lack of rental control in Saskatchewan has allowed indiscriminate rent increases that make housing unaffordable to low-income renters. Having rent control policies in place may reduce the negative impact of price increases. As demonstrated by the current trend in rent, market forces have failed to stabilize rental pricing and as demand continues to outpace supply, the housing market will remain in favour of the financialized landlords (Buhler, 2023; CMHC, 2025c).

While there is currently no rent control under the SRTA, scholarly debates have emerged on whether “rent control discourages the construction of rental housing” (Ault, 1981, p. 66; CMHC, 2025e; Canadian Centre for Housing Rights. (2025a). The proponents of rent control understand that “rent control protects the poor” and is therefore a “social good” mechanism, as well as economic

tool, that should be used by the government to curb the exploitation of low-income renters by financialized landlords (Dienstfrey, 1981, p. 6; Canadian Centre for Housing Rights, 2025a). Opponents counter-argue that landlords and housing investors are motivated by profit-yielding ventures and not by projects that require financial concessions from them, and as such, rent control is only an inequitable and ineffective way of assisting the poor which tends to disincentivize these landlords and investors from adding to the available housing stock (Ault, 1981; CMHC, 2025e).

There is a contrary view that rent control is not the only profit-determining factor that induces investors' construction of housing units (Ault, 1981). For example, at some point, "the Canadian experience with rent control produc[ed] evidence that seems to conflict with the view that rent control increases housing shortages [because] ... in spite of rent control, vacancy rates [rose] – especially in Toronto and Vancouver" (Olsen, 1981, p. 272). One factor was the "government policy to make production of rental accommodation attractive" by allowing landlords to write off "the capital cost of buildings against their other income" (Olsen, 1981, p. 272). In sum, where conflicting interests of tenants and landlords/investors are properly balanced and protected, rent control may not disincentivize additions to the housing stock.

A surge in demand for housing generally leads to rent increases—which is the housing market's way of attracting capital—and where supply exceeds demand, then rents decrease until equilibrium is attained (Block, 1994). Block (1994) argues that rent control undermines the law of demand and supply by distorting the natural market-oriented flow, although he concedes that equilibrium is highly implausible in real-world circumstances. The need to have an independent factor (outside of market forces) regulate the housing market thus becomes imperative to ensure the right to adequate housing is duly protected. European courts in *James and others v. U.K* (1986) and in *Mellacher and others v. Austria* (1989) made findings to this effect.

In *James*, the court recognized that housing is a social necessity that ought not to be left entirely to the dictates of the housing market. Hence, the court justified the rent control programs by the state. Similarly, in *Mellacher*, the court found that public interest protected by the state (through regulation of rent reduction programs) superseded the property rights of landlords and was not in violation of their right to peaceful enjoyment of their property. Following these decisions, Saskatchewan might thus consider re-introducing rent control under the SRTA as unaffordability of rental units is one of the leading factors in homelessness (Nili et al., 2025).

Quebec offers an example of a flexible approach to rent control that "fosters cooperative relations between landlords and tenants; and attempts to equally prioritize rent affordability and supply" (Steele et al., n.d., p. 1). The rent regulation policy in Quebec requires landlords to give proper notice to their tenants for any intended increase in rent (Canadian Centre for Housing Rights,

2025 a, 2025b). The tenant reserves the right of refusal to contest the proposed increase within one month of receiving the notice (Canadian Centre for Housing Rights, 2025a). The landlord may apply to the Quebec Rental Board for a determination of what the rent should be and whether there should be an increase in rent (Canadian Centre for Housing Rights, 2025a). Likewise, a renter may directly apply to the Quebec Rental Board for an assessment/determination of reasonable rent where the rent paid by the renter is “higher than the lowest rent paid during the 12-month period preceding the beginning of the lease” (Canadian Centre for Housing Rights, 2025a; CBC News, 2025)

Quebec’s rent regulation policy adopts a “soft rent cap” approach that allows the Quebec Rental Board to come up with general guidelines for allowable rents. Landlords are not mandated to follow them; however, it gives an insight into what the Board would probably decide as allowable rents for specific landlord-tenant applications to the Board for rent determination (Polèse, 2023). While this has, over the years, sustained rent affordability in Quebec, advocates attribute recent hikes in rent across cities in Quebec to the volatile nature of the general guidelines that now factor in “cost-of-living increases and major building renovations” in its new calculation of allowable rent (REMI Network, 2025). This has had “the effect of making the situation of hundreds of thousands of tenants more precarious, by seriously threatening their right to maintain their tenancy and access to housing” (Shingler, 2025).

The aim of the rent regulation policy in Quebec is to have an inclusive framework that allows landlords and tenants to decide on rent increases, with the Quebec Rental Board as an independent arbiter in cases where there’s no agreement between landlords and tenants. It, however, appears that the Board has inadvertently taken away the inclusive nature of the policy with its guidelines that tenants complain favours landlords, thereby giving landlords regulatory backing for rent increments that are closer to market value than reasonable. This is a significant shortcoming in the operation of the soft rent cap policy in Quebec, which has ended up aggravating the affordability crisis. While Saskatchewan is encouraged to tilt towards the flexibility of a soft rent cap, the province should ensure it properly navigates any unintended hike in rent by general rent determination guidelines.

Legal Loopholes and Implications

While there is a right to adequate housing in Canada, some tenants are oblivious of its existence. Community enlightenment and engagement on the basics of the right to adequate housing in Canada is one way of ensuring the ultimate operationalization of the right. Thus, public awareness and education should be creatively leveraged to facilitate the realization of the right to adequate housing in Canada (Canadian Commission for UNESCO and the Social Sciences and Humanities Research Council, n.d.). Ongoing and increasing homelessness is the “most visible and most severe symptom

of the lack of respect for the right to adequate housing” (Affordable Housing Challenge Project, 2022, p. 22). This is a clarion call for action on one of the root causes of homelessness in Canada: there is no local legal framework for the protection of the right to adequate housing which invariably manufactures homelessness.

This legal protection would transform the rights from mere aspirational commitments to enforceable human rights that would “be linked to the ability of affected individuals and groups to claim and enforce social rights when decisions are being made that threaten their wellbeing” (Porter, 2013, p. 4). The proposed Renters’ Bill of Rights might be the closest relevant action outside constitutional amendment (Major, 2024).

The standard of living for vulnerable groups seems to have lowered over the years. In 2022, 63% of “Canadians in the lowest household income quintile” were reported to be seriously concerned about the sustainability of their financial capacity to take care of their daily expenses (Uppal, 2023, p. 1). In relation to housing, 30% of Canadians were “very concerned with their ability to afford housing or rent because of the rising cost of housing” (Uppal, 2023, p. 3). Low-income renters in Canada, especially single mothers, recent immigrants, young and elderly people, and Indigenous people were all found to be “living in the bottom income quintile” and “more likely to have experienced significant financial difficulties because of increases in rent” (Uppal, 2023, p. 15).

There is need for security of tenure and access to justice for all, especially as it relates to legal representation of tenants facing evictions. Access to justice helps in sustaining security of tenure, and where this is undermined by lack of legal representation of tenants facing evictions, such tenants end up getting evicted, sometimes into homelessness (Buhler, 2022). Without the availability of free legal counsel, the justice system appears to have inadvertently failed in upholding the housing rights of many tenants, because “tenants facing eviction should have a right to state-funded legal representation to protect and promote security of tenure” (Buhler, 2022, p. 29).

METHODS

This study adopts a qualitative approach to the social housing policies implemented to provide affordable housing for low-income renters. As part of a larger, ongoing 5-year longitudinal research study designed to assess the outcomes of Canada's National Housing Strategy, in-depth interviews were conducted in Saskatoon using a semi-structured interview guide. Interviews were conducted in-person, on Zoom, or over the phone depending on participant choice. Interviews were recorded with participant consent. Participants decided on the location, time, and pace of the interview to allow them to share control of the process with the interviewer. Interviews were conducted in the English language, transcribed and checked by at least three members of the research team. Data collected were reviewed and analyzed thematically using version 14 of the NVivo software. Codes extracted using the software were exported and reviewed by three members of the research team for agreement and to ensure rigour in the analytical process.

Sampling, Recruitment, and Participants

Data were collected between July and November 2024. Sampling was done purposively to include affordable and social housing providers and tenants. Invitations were sent to local community-based organizations in Saskatoon who are also partners in the SSHRC-CMHC Partnership grant. Invitations and posters were sent to non-profit housing providers, co-operative housing providers, and tenants living in affordable and social housing inviting them to participate in the research. Using a snowball sampling approach, participants were encouraged to invite eligible friends and neighbours. A few of the participants were recruited using this approach. All tenant participants were low-income renters or renters receiving rent subsidies through the Saskatchewan Housing Benefit, or income or disabilities support through provincial programs. In all, 36 respondents were interviewed (n=36), 18 affordable housing providers (12 female, 6 male) and 18 low-income renters (3 male, 15 female). See table 1 below for demographic information of study participants.

Table 1. Demographic Information of Participants

S/N	Low-income Renters	Characteristics	Housing Providers	Characteristics
1	Median Age in yrs (mean and range)	56 (53, 24-83)		Not Applicable
2	Market-based housing	5		0
	Non-market	13 (2 are Co-ops)		18
3	Male	3		6
	Female	15		12
4	Employed	3		18
	Unemployed/Retired	14 (6 retired)		0
5	Education: Secondary	7		Not Applicable
	Post-secondary	10 (1 unknown)		Not Applicable
6	Indigenous: Yes	5		Not Applicable
	No	9 (4 unknown)		Not Applicable
7	Household: Family	5		Not Applicable
	Non-family	13		Not Applicable

Procedures

Ethics approval was obtained from the University of Saskatchewan's Behavioural Research Ethics Board on August 13, 2021, and renewed annually. The interviews included both open and close-ended questions in a semi-structured style (see Appendix A for the interview guides). The interviews were between 60 and 90 minutes long for the housing providers and about 40-60 minutes long for tenants. Consent, either verbal or written (see Appendix B for consent forms), was received from the participants prior to commencing the interviews. Interviews were recorded using Zoom after obtaining participant consent to record.

FINDINGS AND DISCUSSION

The qualitative data generated from the in-depth interviews were analyzed thematically using NVivo version 14. Themes that emerged from the analysis include the following:

1. Housing and social assistance programs and policies lack design flexibility to effectively centre the needs of those most affected by precarious housing and homelessness. Social assistance programs like SIS and SAID, along with housing benefits such as SHB, have not kept pace with inflation and the rising cost of living. As a result, they trap individuals in poverty, limiting their ability to build assets and progress along the housing continuum. Similarly, design and timelines of NHS housing policies and programs represent significant barriers to access for the non-profit housing sector whose sustainability is further impacted by their efforts to help tenants maintain housing stability.
2. Siloed government agencies, poor coordination, and gaps in housing support programs that fail to centre tenant needs unduly impact young people (18/19 years - up to 24 years for others in extended care) being released into homelessness from the child welfare system.
3. Multiple barriers to housing stability include poverty, poor credit history, lack of rental reference, history with the justice system, stigma and discrimination towards people on social assistance as well as limited affordable housing stock. These barriers are amplified by intersectional factors such as race, disabilities, age, among others.
4. Housing policies and current affordable housing stock fail to meet the needs of those in greatest need, including large families who may need five or more bedrooms.
5. Living in substandard housing—characterized by pest infestations, mould, and located in neighbourhoods affected by crime, violence, and substance abuse—undermines both individual and community wellbeing.
6. Wrap-around services are needed to support low-income renters achieve housing stability, including referrals to social and support services available in the community, budgeting and other tenant skills.

7. Gaps in the legal framework to support housing rights contribute to the violation of tenant rights and social injustice faced by low-income tenants whose rent can be increased indiscriminately without adequate protection from the Office of Residential Tenancies (ORT).

Table 2. Qualitative Findings: Main Themes, Quotes, and Extracted Concept

S/N	Main Themes	Quotes & Extracted Concepts
1	<p>Inadequate/inflexible housing programs, social assistance and policies.</p> <p>Subthemes include:</p> <p>1.1 Housing policies/support entrapping people in poverty and threatening non-profit provider sustainability</p> <p>1.2 Financial & Housing Hardship resulting from inadequate programs, policies and supports—impacting housing provider sustainability</p>	<p>“The CMHC programming doesn’t work for an organization like ours because they require us to have land in hand ready to go before they’ll start to provide any funding for a project. How do I get the land in hand if I don’t have the capital in hand to buy the land to get CMHC to partner with me?”— <i>Housing Provider</i></p> <p>“I think SIS is sort of lost in middle ground; fortunately, we still have lots of tenants who aren’t on the SIS program— [referring to the tenants on Saskatchewan Rental Housing Supplement]and then, you know, they can make it. We get our rent directly, and utilities can get paid. They have means to help them, you know, deal with their arrears or things like that, and it just seems to be a more supportive program.”-Housing Provider</p> <p>“It is like a never-ending cycle. They’re (low-income tenants) just chasing their tail right.”—<i>Housing Provider</i></p> <p>“No, it’s (SHB) not sufficient because I don’t have hardly any money for food, and the month is long. Yeah and the inflation of food is so high that I got to be on, I don’t know if you know about that app, it’s called Flash Foods. That’s an app I’m on that gets food before they throw it out, it’s 50% off.”—<i>Tenant</i></p> <p>“The supports are not being enough dollars to last for the month. You know families have to make choices and the choices they make aren’t always to put the roof over their head.... they need food in their bellies.”—<i>Housing Provider</i></p> <p>“The level of debt that our tenants are facing is pretty astronomical.”—<i>Housing Provider</i></p>

S/N	Main Themes	Quotes & Extracted Concepts
2	Poor coordination, siloed government agencies, and gaps in housing support programs	<p>“That’s been quite a sticky point where people like Social Services won’t necessarily know when people are being released, but the justice system, they know six months, nine months in advance. So, you’re getting people that are like, okay, I’m out, I don’t have social service. Oh, I got to wait three weeks, and they are out of income for three weeks. Like, okay, so you are just supposed to come out of jail, no money, no place to stay.”—<i>Housing Provider</i></p>
3	Multiple barriers to housing stability	<p>“I think there’s also just a gap in understanding of what it takes to keep someone housed, and a deeper understanding of the root of homelessness and the interconnectedness between all the other traumas and experiences of the population.”—<i>Housing Provider</i></p> <p>“Poverty is a big one, because...you don’t have . . .warm enough clothes and no bus fare,”—<i>Housing Provider</i></p> <p>“I think what we’re seeing is an increase in a more at-risk population...people who are more oppressed...people who are struggling with multiple barriers...And typically, I think we’re seeing an increase in tenants who are engaging with multiple systems such as with justice, social services, income, security, those things.”—<i>Housing Provider</i></p>
4	Housing policies not targeting the populations most in need	<p>“We just don’t have enough large units so we’re seeing larger families than we were typically in the past. I had a grandmother, who called me, who had 10 of her grandchildren, and she said, I have nowhere to go, I’m like I don’t have anywhere to put you... I don’t have even if I could empty one of my 5 bedrooms, they’re still very small... as we see the need in our community shift, and the population is harder to house,”</p> <p>—<i>Housing Provider</i></p>

S/N	Main Themes	Quotes & Extracted Concepts
5	Health implications of living in substandard housing marked by pest infestations & situated in unsafe neighbourhoods	<p>“If they’re breaking their bones on the affordable concrete basement foundations in their home in their bedroom, they are.... having respiratory failures, they are dying in their home from COPD (Chronic Obstructive Pulmonary Disease), because the only means to survive the housing system was to become addicted to substances and get COPD.” —<i>Tenant</i></p> <p>“I remember that I had to leave my old place because of some cockroach infestation;”—<i>Tenant</i></p> <p>“Yeah, kitchens are inappropriate, you can’t properly prepare meals here, because you’re told not to stock up on food for pest control in this form of housing so yeah, it’s all about hunger, instability and inability to save money.”—<i>Tenant</i></p> <p>“So yes, pest-control, safety concerns.... all these things tend to be in the same areas”—<i>Housing Provider</i></p> <p>“People are walking around the core neighbourhood with machetes and bears sprays”—<i>Housing Provider</i></p>
6	Wrap-around services are needed to support low-income renters achieve housing stability. These include referrals to social and support services available in the community, budgeting and other tenant skills.	<p>“Being a good tenant is a learned experience, and we have a population of people who haven’t had the privilege of experiencing that and so, rather than punishing them, we need to be more creative and offer some support, and teaching them how to be a good tenant, and making sure they have the resources around them to be able to stay housed.”—<i>Housing Provider</i></p>
7	Gaps in the legal framework to support housing rights and social justice for low-income renters	<p>“We’re systematically being withheld from our tenant perspective of tenant rights and responsibilities.....very, very different from a landlord’s idea of the tenants’ rights and responsibilities.”—<i>Tenant</i></p>

Inadequate/Inflexible Housing Programs and Policies

Both tenants and providers emphasized the inadequacy and inflexibility of the current housing policies. A housing provider described how they turn away many people who are in dire need of housing because of the stringent eligibility requirements of the housing support programs: “We have had individuals, in the last year or two applying to us for our housing units that are designated for persons with intellectual disabilities that are low income but we’ve had people apply for them that have mental health issues and not a diagnosed or documented intellectual disability, and they can’t be approved because they don’t meet the criteria.”

Another gap reported is that the former housing supplements (Saskatchewan Rental Housing Supplement) included direct payment of shelter, damage deposit, and utilities cost to landlord ensuring that the beneficiary had housing stability, but such direct payments are no longer typical with the current portable housing support, the Saskatchewan Housing Benefit (SHB), or the Saskatchewan Income Support (SIS). This policy shift led to a surge in homelessness, as highlighted in the literature, especially “in October of 2019 [when homeless shelter] ...spots [were] filled with homeless kids whose parents couldn’t get shelter because of the new SIS guidelines,” said a housing provider. Another provider mentioned: “[SIS]is very frustrating and very hard for individuals to navigate, and the dollar amount doesn’t equate what it costs to stay alive. A different provider described SIS as “a terrible program that has significantly detrimental impact on First Nations family disproportionately.... It was the Government’s attempt to move onus onto the individual and negate their responsibility to support those that are at risk.” Disability support was described as inadequate as “the SAID income that they receive is not going to be enough to pay their rent...so we do expect to see some of our SAID residents needing to vacate,” said a housing provider for people with intellectual and other disabilities. The same provider mentioned that tenants with disabilities have difficulties finding employment and the SAID program is barely enough to get them housing outside of the highly subsidized non-profit housing space.

A housing provider reported that “anybody that is on social assistance here is not eligible for the new housing benefits, so we don’t see anyone that’s been able to use that as the support.” Another provider mentioned the challenges accessing the CMHC NHS programs: “Timelines are so aggressive...very short notice on when programs are coming to an end, and it’s like, you are working towards applications and were given the heads up, which was 2 days.” Another housing provider mentioned that there’s more investment on the loan side stream versus the contribution stream making it difficult for non-profits to sustain affordable housing. Accordingly, “how are we going to minimize the upfront costs in order to make sure our carrying costs are quite low, and that’s the struggle.” A provider lamented not having access to federal funding that is available in

other provinces like Ontario, British Columbia, and Alberta because the provincial government is now responsible for them. This provider is likely referring to the subtle differences in the NHS bilateral agreements with the Government of Canada across the provinces. Another housing provider expressed the view that the Rental Development Program had potential to reduce the burden of homelessness: “The Rental Development Program that the province has..., but they don’t have any expression of interest out right now...it is the key to affordable housing issue because it is one of the few programs that organizations can access that will help get access to capital.”

A provider explained that an ideal housing program would be a consistent long-term program that is accessible to non-profit housing providers without requiring them to have “existing capital”. While there is a forgivable loan of up to 70 per cent of the total eligible capital cost (for the Rental Development Program), eligibility criteria are based on a point score and having existing capital increases the score and likelihood of getting approved, disadvantaging many non-profit providers.

Lack of transparency and accountability is highlighted by providers as a limitation of the current housing policies. According to them, it is not clear how the funds are allocated and how much goes to non-profit, co-op, and the rest of the housing organizations (this information is shared by CMHC and is included in this report under ‘Saskatchewan Housing Programs and Policies’). Another provider lamented that shortfalls in housing programs were a result of poor understanding of the factors related to housing and homelessness and a lack of frontline or lived experience at the policy making levels.

Housing Supports Entrapping People in Poverty

Most respondents mentioned that beneficiaries of the housing benefits, income assistance, and disability support are often entrapped in poverty and find it hard to work their way out of housing precarity. According to one provider: “the level of debt that our tenants are facing is pretty astronomical.” A provider explained that the eligibility thresholds are such that when tenants build up some savings, they lose their benefits. A tenant confirmed this saying that when their investment matured, they lost their benefit. In a provider’s words: “If you’re an affordable housing tenant and you leave the housing because, say, you... [moved up the housing continuum to market rentals, for instance] The idea is for people not to have to stay with us forever, the housing subsidy doesn’t come with you, so then, if your income doesn’t change, you lose that additional support. So, there’s no way to kind of build and gain and...move out.” This statement explains the inflexibility in the design of the housing benefits which makes it difficult for people to earn more, save, and progress to improved housing security because minimal changes in income often lead to loss of support. To this extent, the policies fail to be people-centred or to show an in-depth understanding of the challenges

of the low-income renters they are designed to serve. In a similar study conducted in Nova Scotia, it was found that tenants receiving the Canada Housing Benefit live in housing that is unaffordable, of poor quality, and may lack housing security and are largely worse off than under the previous housing assistance (rental supplements), in which agreements were established between state actors and approved landlords (Leviton-Reid et al., 2024). A tenant reported not having any money left for food: “No, it’s (SHB) not sufficient because I don’t have hardly any money for food, and the month is long. Yeah and the inflation of food is so high that I got to be on, I don’t know if you know about that app, it’s called Flash Foods. That’s an app I’m on that gets food before they throw it out, it’s 50% off.” This tenant’s statement underscores the tough choices people make to survive on social assistance.

Financial and Housing Hardship Impacting Housing Provider Sustainability

The affordable housing providers interviewed in this study reported financial struggles to stay afloat because of the huge carrying costs of the loan programs coupled with the day-to-day operational costs and responses to tenant needs (for financial management help and evictions prevention strategies). One example follows: “We’ve just been struggling (financially) day to day that we don’t have a position to build on to get into more funding (referring to CMHC funding).” Providers painted a grim picture of their finances and it was clear that they faced financial struggles that threaten their sustainability with many writing off arrears due to the inadequacy of the CHB to cover both shelter and utility costs. One provider lamented not having the capital to secure land, which was a constraint to access the NHS Affordable Housing Fund, formerly known as the National Housing Co-investment Funds. Considering these financial bottlenecks, affordable housing providers are operating precariously, a situation that, if unaddressed, may lead to the depletion of existing affordable housing and a further worsening of the housing crisis. Currently, housing affordability remains an issue across Canada with an estimated 33% of tenant households paying 30% or more of their income on shelter (Statistics Canada, 2024).

Housing providers reported that many of their tenants struggle financially and often need support from family and friends. Some must use—indeed, are expected to use—the Food Bank and other creative means to get by when they are unable to cover their bills. For example, “individuals are expected to build in things like the Food Bank, and places that serve free meals.” Another provider explained that some of the tenants make tough choices between paying rent and buying groceries or prescriptions. Also, the provider explained that when tenants cannot pay for their utilities and they get cut off, that becomes a reason for eviction: “We don’t have a lot of flexibility for utility disconnects...just because... like we can’t come up with a payment plan for your utilities. Ultimately if we get notice that the utility is going to be disconnected, which is typically a 15-day

notice, you need to show us that you've hooked those up, or else it is a lease violation, and you could be evicted for it." Providers explained that with inflation and recent rent increases, housing stability is becoming unattainable for most. It was clear from conversations with affordable housing providers and renters that SIS, SAID and SHB are not adequate to cover rent, utilities, and groceries far less all the other monthly living needs. As reported by a provider: "we know that if somebody is on SIS, for example, when you add up their rent and their utilities and then you look at the amount that the program allots you...those could be a \$200 to 400 discrepancy that needs to be covered by family allowance."

Another provider explained that the province having the lowest minimum wage in the country is among the root causes of housing precarity and widespread homelessness because minimum wage is not keeping up with inflation and the cost of living which is now way higher than many people can afford. "When we look at income in terms of wages, we have the lowest minimum wage, right. in our country, and when we look at income just even above minimum wage, like our living wage, is quite higher and it's risen; there's inflationary costs, right, that affects everybody."

Poor Coordination and Gaps in Housing Support Programs

Providers described how youth were released into homelessness due to poor coordination between Ministries. One non-profit housing provider explained the burdens on youth and on the non-profit providers who support them: "We had a tenant young man with us, and he was exiting the Youth Ministry's funding stream, programming, and supports because he attained 18 or 19 or so. He should have and could have qualified for SAID...but government agencies weren't moving his file efficiently and so, while he was with us, there was a lapse in the funding, and that affected his support services...because no agency was being paid to support him. It affected his rent being paid because the government levels didn't transition the file efficiently. And then we just kept him anyways, hoping that it would all come together." A provider also mentioned that youth aging out of child welfare care often end up homeless if there is no case plan in place for them to continue with some sort of supported housing for cognitive disabilities. Another provider mentioned that those released from prisons sometimes end up homeless because of lack of coordination with other support services. A similar issue reported is when tenants under trusteeship under SIS get their rent payments a little late and that affects their housing stability: "many tenants have trustee relationships in place where their income is managed by a third party...and when those extra steps are in place, we find that rents are typically paid five to seven days late. . . .It then becomes an easy excuse for evicting a tenant."

Multiple Barriers to Housing Stability

Multiple barriers to housing stability were identified by respondents: poverty, poor credit history, lack of rental references, stigma and discrimination towards people on social assistance, limited stock of social and affordable housing, people exiting the justice system and youth who have no previous rental experience, among others. These barriers are amplified among people affected by intersectional factors such as race, age, and disabilities—both physical and intellectual. According to one of the providers: “When it comes to the individuals that have more complex overlapping needs, say, intellectual disabilities, mental health addictions, we do find that their incomes are well below the low-income limits set by the province or the municipality or the federal government... I mean we typically have those units available at heavily reduced rents for those individuals, and without that I don’t know that they would be able to actually afford any type of housing.” A housing provider when asked about housing stability said: “So I don’t know anyone [tenant] who faces severe poverty, and are racialized, and suffering with disabilities, those people would have shorter tenancies, and I think that’s a struggle and I think we need to do better.” A housing provider observed that “poverty is a big one, because...you don’t have . . . warm enough clothes and no bus fare,” aggravating housing precarity. Another provider explains that multiple intersectional factors are preventing people from experiencing housing stability and without a holistic approach to address those factors, the housing crisis will remain an issue.

Housing Policies not Targeting Populations Most in Need

Providers suggested that current housing policies may not be sufficiently people-centred so as to target those in greatest need: “Federal housing dollars that are released to the province, those dollars are not focused on the people with the highest level of need.” Another provider mentioned that students are not supported with housing benefits unless they have children and that other vulnerable populations in the community that require housing do not meet their program requirements. This is especially true for people with undiagnosed mental health illnesses as mentioned by one of the providers.

A housing provider described a shift in the population they are housing: “I think what we’re seeing is an increase in a more at-risk population...people who are more oppressed...people who are struggling with multiple barriers...And typically, I think we’re seeing an increase in tenants who are engaging with multiple systems such as with justice, social services, income security, those things.” The same provider described the mismatch in the available affordable housing stock and the tenants in need: “we just don’t have enough large units so we’re seeing larger families than we were

typically in the past. I had a grandmother, who called me, who had 10 of her grandchildren, and she said, I have nowhere to go, I'm like I don't have anywhere to put you... I don't have even if I could empty one of my five bedrooms, they're still very small as we see the need in our community shift, and the population is harder to house."

Health Implications of Poor Housing Quality and Neighbourhood

Habitability was an issue raised by many of the tenants reporting unhealthy housing conditions. A tenant reported having respiratory issues because of mould in the house: "There's been some respiratory ones.... yeah, there's mould downstairs like we can't even go downstairs." Another tenant said: "If they're breaking their bones on the affordable concrete basement foundations in their home in their bedroom, they are.... having respiratory failures, they are dying in their home from COPD (Chronic Obstructive Pulmonary Disease), because the only means to survive the housing system was to become addicted to substances and get COPD." Pest infestation was mentioned by many of the renters: "We moved in there (affordable housing) and there were cockroaches, oh, yeah.....I moved here to Saskatoon, and I see such big freaking cockroaches that I've never seen my whole entire life, and I didn't even know what it was." Another tenant described how it affected their daily living: "I have to do my medical and health care in my kitchen sink and it's not okay, because of pests in my kitchen sinks." Yet another tenant mentioned that pest infestation was affecting their food preparation: "Yeah kitchens are inappropriate, you can't properly prepare meals here, because you're told not to stock up on food for pest control in this form of housing so yeah, it's all about hunger, instability and inability to save money." Pest infestations were also affecting housing stability when low-income renters must move because of pest infestation: "They can't access it (damage deposit) again when their place is full of cockroaches, and they have to leave but they're trying to say you get one rental arrears and you get one damage deposit." Another provider mentioned: "And they find elements of bed bugs; they come in and do a treatment. Those invoices go back to you. And if you, all of a sudden, get \$500 worth of invoices for bed bugs and you can't afford it."

A provider mentioned that pest infestations often co-existed with violence related to gang activities, drug addiction, and safety issues in the areas where social and affordable housing are located: "So, yes, pest-control, safety concerns, all these things tend to be in the same areas." Safety concerns were reported by both housing providers and tenants: "Poverty has deepened and it's visible in my neighbourhood now...in the homes, individual homes....and there was an awful lot of crime in my neighbourhood.... there's a fair bit of range, so you know car theft, vandalism... property vandalism....and break-ins." Another tenant mentioned addiction issues and associated

safety issues: “yeah people are getting stabbed or beaten up, and I’m scared.” Another tenant said: “the only challenges we’ve had is break ins but yeah, people breaking in and stealing things, breaking car windows. And it seems to be on the increase, and they like to steal bicycles.” Yet another tenant described safety concerns that made the neighbourhood unsafe even for children: “it’s all gang related, and I don’t like it.... it’s not safe to walk around or to be in.... like, yeah, to live in the neighbourhood, or yeah, to even walk around on the sidewalks. Children no longer walk to the playground by themselves, even from.... across the street kind of thing, because again that playground as soon as it starts to be end of business day at the schools, or whatever, it’s no longer safe.”

Wrap-around Services to Support Low-income Renters

A housing provider highlighted the need for wrap-around services to support tenants facing complex barriers to housing stability. They mentioned making referrals to support services such as addiction workers, detox programs, among others. Although the same provider explained that due to the usually long wait times to access these services, clients may end up falling through the cracks without getting the timely help they need. Another provider described policies to prevent eviction such as helping tenants find the financial support they need, teaching them how to be good tenants, and empowering them with better budgeting skills. A non-profit provider mentioned supporting tenants by linking them to available support resources in the community to help them stay stably housed:

It’s a little bit of a case management process, I would argue, even though we’re not case managers, nor do I want my housing coordinators to... feel like that but it is really to kind of figure out, like, was that connection successful. And we’ll also be able to measure that because people’s instability in their housing is often related to some of the complex issues that they’re dealing with. So, a successful referral will be seen in their stability, in their housing, right, in terms of how they’re taking care of their space if they’re paying rent, how they communicate with us. those types of pieces, so, the support that they get in [Non-Profit Organization] is a big reason why they often stay because they recognize the opportunity, and these people are reaching out, and when they get someone reaching back to them, it’s like...whoa...they make a connection with something, and they realize that they’re not alone.”

Gaps in Housing Legal Framework

Housing rights were highlighted by both housing providers and renters. While some tenants acknowledged knowing their housing rights, many were not aware, and some felt their rights to housing were not met. A tenant mentioned living in sub-standard housing: “The community has worked to normalize...to lower the standards of living for vulnerable people, so that’s just what it’s like here.” A tenant said: “We need this equality of security of tenure, we need prevention from homelessness because that’s just an inappropriate conversation in most places, and we need more appropriate justice conversations.” A tenant described how the justice system failed to address housing rights of tenants: “So yeah, we’d have our justice system completely disposed of, undermined, underfunded; we have very little if any access to tenant and justice supports to determine what is our right in a situation and what is the next step in supporting our tenant needs.”

CONCLUSION

In responding to the effects of federal disinvestment in social housing in the interests of neoliberal market “solutions” in the 1980s, the 2017 ten-year, multi-billion dollar National Housing Strategy (NHS) aimed to invest in affordable housing units, reducing chronic homelessness by 50%, repairing 300,000 existing units, removing 530,000 households from core housing need, and providing 300,000 households with portable housing support through the Canada Housing Benefit (CHB) (Government of Canada, 2017). In support of these goals, the 2019 National Housing Strategy Act legislated the progressive realization of the right to adequate housing for all Canadians. In the context of a continuing housing crisis and increasing homelessness, this report assesses how well the NHS is achieving its goals, what barriers and opportunities persist, where, how, and why, learning from the literature and in-depth interviews with housing providers and tenants in Saskatoon. As the literature makes clear, the interaction between health and housing is complex and bi-directional. People faced with precarious housing and homelessness have poorer health outcomes, while poor health can lead to precarious housing and homelessness. This complex interaction underscores the need for collaboration among public health agencies, healthcare providers, social service agencies as well as investment in good quality social and affordable housing. Intersecting factors such as structural racism, ageism, and ableism are barriers to housing and exacerbate the negative health and socioeconomic outcomes of those residing in poor quality housing. These conditions are costly to the individuals, community, and the healthcare system in general. Further, studies in Ontario (Boulanger et al., 2026; Balata, 2026; Donaldson et al, 2026) have underlined how Ontario government law and policy have aggravated rather than remedied homelessness and health crises, while disproportionately impacting Indigenous peoples, racialized communities, people with disabilities, and even disincentivized families.

Study respondents similarly identified policy, program, and legislative barriers to the realization of the NHS targets. As we have seen, they include the following:

- Lack of people-centred policies

- Housing funds that lack flexibility and are inaccessible to non-profit housing providers with limited capital
- Housing loans that threaten sustainability of affordable housing providers by increasing their carrying cost.
- Offloading of federal responsibilities to provincial government and from there to municipal government which may have other priorities aside from housing.

In addition, these challenges are exacerbated by limited frontline and lived experience of the housing landscape at the policy-making level, leading to policy changes that shifted responsibilities to low-income renters without affording them necessary supports. Housing providers and tenants identified multiple barriers to housing security including poverty, inflation, indiscriminate increases in rental costs, mental health issues, substance addiction, history with the justice system, and intersectional factors such as racial discrimination, disabilities, ageism, among others.

Current housing policies assume that individuals can take full responsibility for their housing without consideration of the systemic barriers that are beyond their control. The change in portable housing support from direct payment to landlords under the Saskatchewan Rental Housing Supplement (SRHS) to tenants receiving housing benefits directly reflect a neoliberal approach which was justified by the provincial government as a measure to improve renter independence and facilitate progression through the housing continuum. However, realities presented from the perspectives of renters and providers in this study suggest otherwise.

In summary, this study highlights inadequate and inflexible housing policies, poor coordination and gaps in housing support programs, multiple systemic barriers that deepen poverty, low stock of affordable housing, gaps in housing legislation, failures to target those in greatest need, and weak support systems as enablers of the ongoing housing crisis in Saskatchewan. While the National Housing Strategy has supported the development and repair of 1,469 units in the province (Housing Infrastructure and Communities Canada, 2024a), the supply of housing, including affordable housing, remains far from meeting the housing needs of a fast-growing population. Income assistance and housing benefits, namely SIS, SAID and SHB, fail to keep up with the rising cost of living and many recipients have to make tough choices that lead to food insecurity and other life hardships. Affordable housing appears to be in unsafe neighbourhoods rife with pest infestations, crimes, violence, thefts, drug trafficking, and mental health and addictions. Overall, it appears that housing adequacy remains out of reach for many low-income renters living in social and affordable housing or receiving SHB, SIS or SAID.

Evictions have risen in the wake of the change in policy from direct payment to landlords to remitting benefits to tenants and legal rights of tenants appear to be threatened by a housing legal

landscape that prioritizes landlords over tenants in the delivery of justice (Buhler, 2023; Canadian Centre for Housing Rights, 2025 a & b). According to the findings of this study, the compounded effect of policy gaps, systemic barriers, and a legal framework that fails to defend a rights-based approach to housing exacerbates housing insecurity with negative health, social and economic implications. This housing affordability conundrum requires a comprehensive, collaborative, solution-focused approach that centres frontline and lived experience of housing and housing precarity respectively.

The complexity of the housing crisis calls for multi-pronged, bold, coordinated actions by governments at all levels. Strategic public investment in housing, particularly housing solutions that have worked in Canada and elsewhere, for example, cooperative housing and community land trust models, people-centred policies that reflect the realities of diverse communities, enhanced tenant protection through the enforcement of the rights-based approach are all critical to improve housing security. Finally, by ‘de-commercializing’ housing and promoting it as a social good through social investment credits, market forces may be leveraged towards improving housing affordability for low-income renters across the province.

The following are the themes that emerged from the interviews:

1. Housing and social assistance programs and policies lack design flexibility to effectively centre the needs of those most affected by precarious housing and homelessness. Social assistance programs like SIS and SAID, along with housing benefits such as SHB, have not kept pace with inflation and the rising cost of living. As a result, they trap individuals in poverty, limiting their ability to build assets and progress along the housing continuum. Similarly, design and timelines of NHS housing policies and programs represent significant barriers to access for the non-profit housing sector whose sustainability is further impacted by their efforts to help tenants maintain housing stability.
2. Siloed government agencies, poor coordination, and gaps in housing support programs that fail to centre tenant needs unduly impact young people being released from care into homelessness from the child welfare system.
3. Multiple barriers to housing stability include poverty, poor credit history, lack of rental reference, history with the justice system, stigma and discrimination towards people on social assistance as well as limited affordable housing stock. These barriers are amplified by intersectional factors such as race, disabilities, age, among others.

4. Housing policies and current affordable housing stock fail to meet the needs of those in greatest need, including people living with disabilities and large families who may need five or more bedrooms.
5. Living in substandard housing—characterized by pest infestations, mould, and located in neighbourhoods affected by crime, violence, and substance use—undermines both individual and community wellbeing.
6. Wrap-around services are needed to support low-income renters achieve housing stability, including referrals to social and support services available in the community, budgeting and other tenant skills.
7. Gaps in the legal framework to support housing rights contribute to the violation of tenant rights and social injustice faced by low-income tenants whose rent can be increased indiscriminately without adequate protection from the Office of the Residential Tenancies (ORT).

Recommended Policy Reforms and Strategic Actions

To address housing affordability and rights, the following policy shifts and actions are proposed:

1. **Enhanced Public Investment:** Increase funding for the development of social housing, transitional, and supportive housing by all levels of government.
2. **Housing Program Design:** Implement design flexibility to address barriers facing both tenants and non-profit housing providers to enhance tenant housing stability and provider sustainability.
3. **Strengthened Collaboration within and across Systems and Governments:** Commit to more effective collaboration across systems (housing, child welfare, justice, health, education, income security, disability support), ministries, and levels of government to promote better outcomes for adequate housing for all.
4. **People-centred Housing Policies and Programs:** Prioritize housing strategies that reflect the needs and lived experiences of diverse individuals, families, and communities by ensuring meaningful consultation, engagement, and input from lived/living experts and frontline personnel.
5. **Increased Benefits and Direct Benefit Disbursement:** In addition to increasing benefits and housing subsidies consistent with the right to housing. reinstate the practice of issuing housing-related benefits directly to landlords and utility providers to ensure timely payments and reduce administrative and other burdens on tenants.

6. Inclusive Economic Reforms: Implement targeted economic policies aimed at improving the financial stability of marginalized and low-income populations by boosting social economy investments for minority communities and supporting community-driven development models that promote equitable access to employment and entrepreneurship.
7. Enforceable legal framework: Implement legal enforceability along with participatory approaches to governance for the NHS rights-based approach to ensure that measures prevent homelessness, address evictions, discrimination, and criminalization of homelessness, and entail adequate housing for all.
8. Strengthened Tenant Protections: Decolonize ORT principles and policies and expand legal safeguards (including free legal aid and rent control) within ORT adjudication practices and enforcement mechanisms to protect tenants from eviction, discrimination, and unsafe living conditions.
9. Social Investment Credit: Project housing as a social good and reward housing investors that treat housing as such with social investment credits that could be leveraged to market their businesses.

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APPENDIX A



Interview Guide – Families

Project Title: A Safe and Affordable Place to Call Home: A Multi-disciplinary Longitudinal Outcomes Analysis of the National Housing Strategy

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Interview Guide – Families

First, we'd like to learn a bit about you before we ask questions about your neighbourhood and housing situation.

Demographic Questions

How old are you? *(Interviewers should ask the general question and tick option as appropriate)*

- | | |
|--------------------------------|--------------------------------|
| <input type="checkbox"/> 18-19 | <input type="checkbox"/> 55-59 |
| <input type="checkbox"/> 20-24 | <input type="checkbox"/> 60-64 |
| <input type="checkbox"/> 25-29 | <input type="checkbox"/> 65-69 |
| <input type="checkbox"/> 30-34 | <input type="checkbox"/> 70-74 |
| <input type="checkbox"/> 35-39 | <input type="checkbox"/> 75-79 |
| <input type="checkbox"/> 40-44 | <input type="checkbox"/> 80-84 |
| <input type="checkbox"/> 45-49 | <input type="checkbox"/> 85+ |
| <input type="checkbox"/> 50-54 | |

With what gender do you identify?

- Male/man
- Female/woman
- Trans male/trans man
- Trans female/trans woman
- Two spirit
- Non-binary/gender queer
- Self-identify
- Prefer not to answer

Do you identify as First Nations (with or without status), Métis, or Inuit, or do you have Indigenous ancestry?

- First Nations
- Métis
- Inuit
- Indigenous ancestry
- No, I self-identify as _____
- Prefer not to answer

What is the highest level of education you have completed?

- No certificate/diploma/degree
- High School certificate or equivalent
- Apprentices/trades certificate/diploma
- College/CEGEP/non-university cert./dipl.
- University diploma or degree
- Graduate degree (e.g., Masters, PhD)

What is your employment status?

- Permanent full-time
- Permanent part-time
- Casual/temporary/seasonal
- Retired
- Unemployed

If employed, please describe what you do for work.

- Manufacturing-Utilities
- Natural resources-agriculture & related
- Trades-Transport-Equip operators and related
- Sale & Service
- Art-Culture-Recreation-Sport
- Education-Law Social-Community & Gov
- Health
- Natural-Applied sciences and related
- Business-Finance-Administration
- Management
- Other (please explain)

Please describe your household structure.

- One-family household
- Multiple-family household
- Non-family household
- One-parent family

Do you have children?

If yes, how many? Ages?

Please describe the type of residence you live in.

- House
- Apartment
- Townhouse
- Duplex
- Rooming house
- Other (please explain)

Please describe the type of residence you live in.

Neighbourhood

1. Tell me about your neighbourhood. When you approach your building/place, what do you see around you? (Prompt for describing the buildings around you, the sidewalks, the traffic?)
2. What do you like about living in this area as far as you and your family/household goes? Is there anything that you especially like? Is there anything you dislike about living in this area? Is there anything that particularly worries or concerns you about this location? (prompt about drugs, traffic, violence). Is there anything you wish could change?
3. What stores do you go to in your neighbourhood, if any? What services do you and your family (or household members) use in your neighbourhood, if any? Is there anything else you use, like schools, parks or playgrounds?
4. What do you have to leave the neighbourhood for? (Prompt for stores, services, work and amenities).
5. What area of your town/city would you consider your neighbourhood to be?
6. What would you consider a perfect or ideal neighbourhood to live in, for you and your family/ other members of your household?
7. How safe do you feel here? (Prompt about neighbourhood safety, whether there is a police presence and what they think about that – in other words, if that presence is helpful. For example, we could ask “Are police often around? Does this make you feel safe or unsafe? Why?”)

8. How do you get around the neighbourhood and other places you need to go?
 - a) If you use transit, is it convenient? Do you have a transit pass?
 - b) If you use a bike, do you have a safe place to store it? Does biking feel safe on your streets?
 - c) If you drive, do you own your own car? Do you have a safe place to park it?
 - d) Do you find that the way you get around works for you? Does it create challenges? If yes, what are the challenges?

Connections to Neighbours/Belonging to Community(ies)

1. How long have you been living here? (Depending on context, also ask about whether they selected the rental they are in. Be sure to ask how long they've been living in the unit and in the neighbourhood).
 - a) Do you have neighbours? Have you gotten to know them?
 - b) If you've gotten to know people in this neighbourhood, has this been a help to you in any way? An example might be that they've told you about a service or job, or offered you advice, or lent something to you or watched your child/children.
 - c) Have you had any problems with your neighbours? If you've gotten to know people in this neighbourhood, do you feel that this has set you back in any way (for example, I interviewed people who were couch surfing recently and they talked about being around users, or maybe you feel they are not a good influence on your kids).
2. Would you say you belong to or are a member of any kind of community?
 - a) Where do you feel like you have a sense of belonging to a community? (prompts include with the neighbourhood, faith groups, LGBTQ2S+, ethnic/cultural group, homeless community, your local school?)
 - b) What makes you feel like you are part of this (or these) communities? Is there a community you'd like or wouldn't like to belong to?
 - c) What communities do you think have been most supportive?

Housing Condition and Satisfaction

1. Can you describe your unit to me? (probe about size/number of bedrooms, what kinds of appliances are available, whether they can control the heating/cooling, whether they share their unit and if there's enough space for everyone) Is there anything that you really like about your unit?
2. Are there problems with your unit? If so, what are they? (once the participant responds, ask about whether the appliances work or not, whether they have adequate heating and cooling,

whether there are infestations, whether there is adequate lighting in the rooms, and whether there are plumbing or electrical problems, and whether they have a working smoke detector and whether there is space for playing outside). Is there anything you really dislike?

3. Are there rules you and your family/household members have to follow to stay in your unit? If yes, what are they? How do you feel about these rules? Do they impact how you live your life?
4. Overall, are you satisfied with your unit? Why or why not? Are you satisfied with the building you're in? Why or why not? What changes do you wish for?
5. Is your unit ok in terms of any health challenges you or anyone in your family/household might have? If not, why not? For example, maybe you have problems getting up the stairs or the doorways are too narrow.
6. When you have a problem with your unit, who do you go to? How would you describe your relationship to your landlord (or property manager), if you deal with that person directly? How quickly do they respond to your request?
7. Has your landlord ever asked you something or done anything that made you uncomfortable or violated your rights? If yes, could you describe the situation? (For example, maybe they've asked you if you're in a relationship, or acted in a discriminatory way towards you, or entered your home without permission).
8. Does your landlord allow pets?
 - a) If not, did you have to give up a pet to find housing?
 - b) Do you have a pet, or would you like to have one?

Housing Stability

1. How did you find your current place?
 - a) Were you on a wait list? If so, for how long? How did you end up on the wait list (for example, how did you find out about this housing program)? Did you get help from Social Services, Child and Family Services, health, education, or justice system?
2. Where were you living before? In the year before you got this place, how often did you move in those 12 months? Why were you moving (prompts here could include evictions, education, hospitalization, substance use treatment, child welfare, justice system, lack of funds, was couch surfing etc.).
3. How long have you been living here? How long do you see yourself living here? Is that a good or bad thing?

4. Beyond financial help you might get to pay your rent (which we will talk about in a minute), do you have any supports that help you stay housed (ex: housing support workers)? If yes, what are these?
5. Are these supports helpful to you? How? If they aren't helpful, why not? (If examples are helpful, maybe a housing support worker helps with keeping the place clean or talks to the landlord when needed).
6. Do you feel like you have everything you need to stay stably housed? If not, what other support(s) would be helpful?
 - a) Some say there are certain skills you have to have to be a tenant. What do you think about that? If you agree, do you feel like you have those skills?
7. How often [in the last 12 months / since you've lived here, whichever is shortest] would you say you were worried or stressed about having to move? (Prompts could include that the landlord told you to leave, you were late with rent or the rent increased, major repairs were needed, the landlord has the building for sale, or because of conflict, intimate partner violence, or because of your children).
8. How worried are you right now about having to move? (Prompts could include that the landlord told you to leave, you were late with rent, or the rent increased, major repairs were needed, the landlord has the building for sale, or because of conflict, intimate partner violence, or because of your children.)
9. Do you feel like you understand your legal rights and responsibilities when it comes to being a tenant? (Where did you learn about these rights and responsibilities?) Have you had any experience interacting with the legal system when it comes to housing matters (including with the housing tribunal in your province, or with a court or human rights process)?
10. How does having this place help you do things with your life, or make it easier for you to do things you want to do? How does it help your kids?

Income and Economic Position

1. How much is your rent?
2. What is your main source of income right now?
 - a) Do you have a rent supplement or housing allowance (also called the Saskatchewan Housing Benefit), or a unit with the rent geared to your income?

¹ Note the housing law tribunal will have different names in different jurisdictions

- b) Do you have other sources of income (like the child benefit or Saskatchewan Income Support (SIS) or Saskatchewan Assured Income for Disability (SAID)?
 - c) Do you receive anything else (like grants/bursaries for education?)
 - d) Do you receive financial supports or gifts from friends or family? How important are these (how frequent, how reliable, how necessary)?
 - e) Do you have additional strategies to bring in money or income, like selling belongings?
 - f) Do you mind telling me what your monthly income is right now?
 - g) Did the COVID pandemic affect your income in any way? If yes, how (note this could be by gaining or losing/having to wait for) financial benefits.
3. Tell me about your expenses. How much of your income goes to rent? Utilities? Food? Internet? Transit? Laundry? What else? (Note that participants could answer using %s).
 4. Are there services in the community you use to help you get by, like the food bank? If yes, can you tell me what these are, and how often you use them (say in a month)?
 5. During the past 12 months or since you moved here (whatever is shorter), has there been a time when you did not meet all your expenses? What expenses couldn't you pay? What did you do when this happened (prompt for going without something, feeding your children but going without yourself, not paying a bill, borrowing money).
 6. Overall, how is the rental assistance, SIS, or SAID you are receiving helping you with your expenses? Overall, how are you doing financially now versus before you were receiving help to pay for your housing? What changes would you like to see with how the support is delivered?
 7. Have you been supported by other social housing programs? (such as community housing initiatives, housing support workers, rent supplements etc.) If yes, what is the name of the program and how helpful was it?

Right-based Approach to Housing

1. Are you aware of your right to adequate housing as a Canadian? Do you think this right has been met? If not, what are the gaps?
2. Do you think you have a voice and can participate in addressing housing issues in your community? If not, please explain how this affects you as a person living here.

Health and Well-being

1. In general, how is your health? (these would be asked for physical, mental, emotional, and spiritual).
2. Are there any challenges you currently have with your health (prompt for physical, mental, emotional and spiritual)?
3. Describe some supports or resources that help keep you and your family/household members feeling healthy, safe and stable. Are there any barriers, or things that keep you from feeling safe, stable, and healthy?
4. For each of these supports you've mentioned, how long has this support been there for you?
 - a) Do you feel like the supports are adequate to your needs? Are they easy to access? Do you feel welcomed and included by people providing these supports?
 - b) Are you comfortable asking for supports and services? If not, do they reach out to you to offer help? Do you think these supports could do anything else for you?
 - c) Do you worry about meeting your housing needs through this support?
5. Before you moved here, was access to supports affected by your housing situation? If so, how?
6. Did COVID have an impact on your access to these supports or other resources? (Ask about remote access and preferences) Did/do you and your household members have everything you need to access these supports? (ex. the internet, insurance, health cards—newcomers may not have access to health cards)
7. How does the condition of the place you have right now affect your health (prompt for physical, mental, emotional, and spiritual)? How about your children's health (with the same prompts)?
8. How does the housing stability you have right now affect your health (prompt for physical, mental, emotional, and spiritual)? How about your children's health (with the same prompts)?
9. How about the income you have right now? How do you think that impacts your health (prompt for physical, mental, emotional, and spiritual)? How about your children's health (with the same prompts)?
10. Do you think the neighbourhood you are living in impacts your health? If so, how (prompt for physical, mental, emotional, and spiritual)? How about your children's health (with the same prompts)?
11. How do you think your experiences of homelessness or precarious housing affect your health (prompt for physical, mental, emotional, and spiritual)? How about the health of your children?

Ending

“Is there anything else you would like to say about your household situation and the surrounding supports and challenges?”

“Are there any questions you wish I had asked”

Would you agree to be contacted again for a follow-up interview if we have further questions?



Interview Guide – Non-Family Version

Project Title: A Safe and Affordable Place to Call Home-A Multi-disciplinary Longitudinal Outcomes Analysis of the National Housing Strategy

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Interview Guide – Non-family version

First, we'd like to learn a bit about you before we ask questions about your neighbourhood and housing situation.

Demographic Questions

How old are you? *(Interviewers should ask the general question and tick option as appropriate)*

- | | |
|--------------------------------|--------------------------------|
| <input type="checkbox"/> 18-19 | <input type="checkbox"/> 55-59 |
| <input type="checkbox"/> 20-24 | <input type="checkbox"/> 60-64 |
| <input type="checkbox"/> 25-29 | <input type="checkbox"/> 65-69 |
| <input type="checkbox"/> 30-34 | <input type="checkbox"/> 70-74 |
| <input type="checkbox"/> 35-39 | <input type="checkbox"/> 75-79 |
| <input type="checkbox"/> 40-44 | <input type="checkbox"/> 80-84 |
| <input type="checkbox"/> 45-49 | <input type="checkbox"/> 85+ |
| <input type="checkbox"/> 50-54 | |

With what gender do you identify?

- Male/man
- Female/woman
- Trans male/trans man
- Trans female/trans woman
- Two spirit
- Non-binary/gender queer
- Self-identify
- Prefer not to answer

Do you identify as First Nations (with or without status), Métis, or Inuit, or do you have Indigenous ancestry?

- First Nations
- Métis
- Inuit
- Indigenous ancestry
- No, I self-identify as _____
- Prefer not to answer

What is the highest level of education you have completed?

- No certificate/diploma/degree
- High School certificate or equivalent
- Apprentices/trades certificate/diploma
- College/CEGEP/non-university cert./dipl.
- University diploma or degree
- Graduate degree (e.g., Masters, PhD)

What is your employment status?

- Permanent full-time
- Permanent part-time
- Casual/temporary/seasonal
- Retired
- Unemployed

If employed, please describe what you do for work.

- Manufacturing-Utilities
- Natural resources-agriculture & related
- Trades-Transport-Equip operators and related
- Sale& Service
- Art-Culture-Recreation-Sport
- Education-Law Social-Community & Gov
- Health
- Natural-Applied sciences and related
- Business-Finance-Administration
- Management
- Other (please explain)

Please describe your household structure.

- One-family household
- Multiple-family household
- Non-family household
- One-parent family

Do you have children?

If yes, how many? Ages?

Please describe the type of residence you live in.

- House
- Apartment
- Townhouse
- Duplex
- Rooming house
- Other (please explain)

Please describe the type of residence you live in.

Neighbourhood

9. Tell me about your neighbourhood. When you approach your building/place, what do you see around you? (Prompt for describing the buildings around you, the sidewalks, the traffic?)
10. What do you like about living in this area? Is there anything that you especially like? Is there anything you dislike about living in this area? Is there anything that particularly worries or concerns you about this location? (prompt about drugs, traffic, violence). Is there anything you wish could change?
11. What stores do you go to in your neighbourhood, if any? What services do you use in your neighbourhood, if any? Is there anything else you use, like schools, parks or playgrounds?
12. What do you have to leave the neighbourhood for? (Prompt for stores, services, work and amenities).
13. What area of your town/city would you consider your neighbourhood to be?
14. What would you consider a perfect or ideal neighbourhood to live in?
15. How safe do you feel here? (Prompt about neighbourhood safety, whether there is a police presence and what they think about that – in other words, if that presence is helpful. For example, we could ask “Are police often around? Does this make you feel safe or unsafe? Why?”)
16. How do you get around the neighbourhood and other places you need to go?
 - a) If you use transit, is it convenient? Do you have a transit pass?

- b) If you use a bike, do you have a safe place to store it? Does biking feel safe on your streets?
- c) If you drive, do you own your own car? Do you have a safe place to park it?
- d) Do you find that the way you get around works for you? Does it create challenges? If yes, what are the challenges?

Connections to Neighbours/Belonging to Communit(ies)

- 3. How long have you been living here? (Depending on context, also ask about whether they selected the rental they are in. Be sure to ask how long they've been living in the unit and in the neighbourhood).
 - d) Do you have neighbours? Have you gotten to know them?
 - e) If you've gotten to know people in this neighbourhood, has this been a help to you in any way? An example might be that they've told you about a service or job, or offered you advice, or lent something to you.
 - f) Have you had any problems with your neighbours? If you've gotten to know people in this neighbourhood, do you feel that this has set you back in any way (for example, I interviewed people who were couch surfing recently and they talked about being around users).
- 4. Would you say you belong to or are a member of any kind of community?
 - d) Where do you feel like you have a sense of belonging to a community? (prompts include with the neighbourhood, faith groups, LGBTQ2S+, ethnic/cultural group, homeless community?)
 - e) What makes you feel like you are part of this (or these) communities? Is there a community you'd like or wouldn't like to belong to?
 - f) What communities do you think have been most supportive?

Housing Condition and Satisfaction

- 9. Can you describe your unit to me? (probe about size/number of bedrooms, what kinds of appliances are available, whether they can control the heating/cooling, whether they share their unit and if there's enough space for everyone) Is there anything that you really like about your unit?
- 10. Are there problems with your unit? If so, what are they? (once the participant responds, ask about whether the appliances work or not, whether they have adequate heating and cooling,

whether there are infestations, whether there is adequate lighting in the rooms, and whether there are plumbing or electrical problems, and whether they have a working smoke detector). Is there anything you really dislike?

11. Are there rules you have to follow to stay in your unit? If yes, what are they? How do you feel about these rules? Do they impact how you live your life?
12. Overall, are you satisfied with your unit? Why or why not? Are you satisfied with the building you're in? Why or why not? What changes do you wish for?
13. Is your unit ok in terms of any health challenges you might have? If not, why not? For example, maybe you have problems getting up the stairs or the doorways are too narrow.
14. When you have a problem with your unit, who do you go to? How would you describe your relationship to your landlord (or property manager), if you deal with that person directly? How quickly do they respond to your request?
15. Has your landlord ever asked you something or done anything that made you uncomfortable or violated your rights? If yes, could you describe the situation? (For example, maybe they've asked you if you're in a relationship, or acted in a discriminatory way towards you, or entered your home without permission).
16. Does your landlord allow pets?
 - a) If not, did you have to give up a pet to find housing?
 - b) Do you have a pet, or would you like to have one?

Housing Stability

11. How did you find your current place?
 - a) Were you on a wait list? If so, for how long? How did you end up on the wait list (for example, how did you find out about this housing program? Did you get help from Social Services, Child and Family Services, health, education, or justice system?)
12. Where were you living before? In the year before you got this place, how often did you move in those 12 months? Why were you moving (prompts here could include evictions, education, hospitalization, substance use treatment, child welfare, justice system, lack of funds, was couch surfing etc.).
13. How long have you been living here? How long do you see yourself living here? Is that a good or bad thing?

14. Beyond financial help you might get to pay your rent (which we will talk about in a minute), do you have any supports that help you stay housed (ex: housing support workers)? If yes, what are these?
15. Are these supports helpful to you? How? If they aren't helpful, why not? (If examples are helpful, maybe a housing support worker helps with keeping the place clean or talks to the landlord when needed).
16. Do you feel like you have everything you need to stay stably housed? If not, what other support(s) would be helpful?
 - b) Some say there are certain skills you have to have to be a tenant. What do you think about that? If you agree, do you feel like you have those skills?
17. How often [in the last 12 months / since you've lived here, whichever is shortest] would you say you were worried or stressed about having to move? (Prompts could include that the landlord told you to leave, you were late with rent or the rent increased, major repairs were needed, the landlord has the building for sale, or because of conflict).
18. How worried are you right now about having to move? (Prompts could include that the landlord told you to leave, you were late with rent or the rent increased, major repairs were needed, the landlord has the building for sale, or because of conflict.)
19. Do you feel like you understand your legal rights and responsibilities when it comes to being a tenant? (Where did you learn about these rights and responsibilities?) Have you had any experience interacting with the legal system when it comes to housing matters (including with the housing tribunal in your province, or with a court or human rights process)?
20. How does having this place help you do things with your life, or make it easier for you to do things you want to do?

Income and Economic Position

8. How much is your rent?
9. What is your main source of income right now?
 - a) Do you have a rent supplement or housing allowance (also called the Saskatchewan Housing Benefit), or a unit with the rent geared to your income?
 - b) Do you have other sources of income (like the child benefit or Saskatchewan Income Support (SIS) or Saskatchewan Assured Income for Disability (SAID))?
 - c) Do you receive anything else (like grants/bursaries for education?)

- d) Do you receive financial supports or gifts from friends or family? How important are these (how frequent, how reliable, how necessary)?
 - e) Do you have additional strategies to bring in money or income, like selling belongings?
 - f) Do you mind telling me what your monthly income is right now?
 - g) Did the COVID pandemic affect your income in any way? If yes, how (note this could be by gaining or losing/having to wait for) financial benefits.
10. Tell me about your expenses. How much of your income goes to rent? Utilities? Food? Internet? Transit? Laundry? What else? (Note that participants could answer using %s).
 11. Are there services in the community you use to help you get by, like the food bank? If yes, can you tell me what these are, and how often you use them (say in a month)?
 12. During the past 12 months or since you moved here (whatever is shorter), has there been a time when you did not meet all your expenses? What expenses couldn't you pay? What did you do when this happened (prompt for going without something, not paying a bill, borrowing money).
 13. Overall, how is the rental assistance, SIS, or SAID you are receiving helping you with your expenses? Overall, how are you doing financially now versus before you were receiving help to pay for your housing? What changes would you like to see with how the support is delivered?
 14. Have you been supported by other social housing programs? (such as community housing initiatives, housing support workers, rent supplements etc.) If yes, what is the name of the program and how helpful was it?

Right-based Approach to Housing

1. Are you aware of your right to adequate housing as a Canadian? Do you think this right has been met? If not, what are the gaps?
2. Do you think you have a voice and can participate in addressing housing issues in your community? If not, please explain how this affects you as a person living here.

Health and Well-being

12. In general, how is your health? (these would be asked for physical, mental, emotional, and spiritual).
13. Are there any challenges you currently have with your health (prompt for physical, mental, emotional and spiritual)?

² Note the housing law tribunal will have different names in different jurisdictions

14. Describe some supports or resources that help keep you feeling healthy, safe and stable. Are there any barriers, or things that keep you from feeling safe, stable, and healthy?
15. For each of these supports you've mentioned, how long has this support been there for you?
 - a) Do you feel like the supports are adequate to your needs? Are they easy to access? Do you feel welcomed and included by people providing these supports?
 - b) Are you comfortable asking for supports and services? If not, do they reach out to you to offer help? Do you think these supports could do anything else for you?
 - c) Do you worry about meeting your housing needs through this support?
16. Before you moved here, was access to supports affected by your housing situation? If so, how?
17. Did COVID have an impact on your access to these supports or other resources? (Ask about remote access and preferences) Did/do you and your household members have everything you need to access these supports? (ex. the internet, insurance, health cards—newcomers may not have access to health cards)
18. How does the condition of the place you have right now affect your health (prompt for physical, mental, emotional, and spiritual)?
19. How does the housing stability you have right now affect your health (prompt for physical, mental, emotional, and spiritual)?
20. How about the income you have right now? How do you think that impacts your health (prompt for physical, mental, emotional, and spiritual)?
21. Do you think the neighbourhood you are living in impacts your health? If so, how (prompt for physical, mental, emotional, and spiritual)?
22. How do you think your experiences of homelessness or precarious housing affect your health (prompt for physical, mental, emotional, and spiritual)?

Ending

“Is there anything else you would like to say about your household situation and the surrounding supports and challenges?”

“Are there any questions you wish I had asked?”

Would you agree to be contacted again for a follow-up interview if we have further questions?



Interview Guide – Housing Providers

Project Title: A Safe and Affordable Place to Call Home-A Multi-disciplinary Longitudinal Outcomes Analysis of the National Housing Strategy

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Housing Provider Data

First, we'd like to learn about your affordable rental housing units.

How many units does your organization support?

What are the names of your facilities and where are they located?

What types of housing do the units represent (emergency, transitional, affordable rental, etc.)? Why have you chosen these models?

How many of those units are designed to be affordable housing? How is affordability measured in your area?

Are there any government regulations that you need to keep in mind while managing your units? If so, how do they help or hinder your ability to house people?

Do you know the demographic backgrounds of your affordable rental tenants? If yes, please describe.

Do you know the kinds of challenges they faced before getting housing with you?

What kinds of supports (peer support or furnishings, for ex.) do you offer in the process of successfully housing tenants? How do you measure the effectiveness of those supports?

How has the COVID pandemic impacted your capacities to serve tenants?

Have there been any noticeable changes in demand for your housing units over the past year?

Intake/Waitlist

How does someone obtain housing in one of your units?

What is the intake /waitlist process? Do you work with groups that manage community- or city-wide waitlists?

How many tenants are currently on your waitlist?

What kinds of services from other agencies do your tenants need to access?

What barriers to accessing these services do tenants face? Who are most impacted by these barriers?

What prevents the tenants you work with from accessing safe, secure, affordable rental housing?

Government Programs

What government programs (such as the Saskatchewan Housing Benefit, Affordable Housing Fund [formerly National Housing Co-Investment Fund Initiative] and Canada Community Housing Initiative or Rental Development Program) or non-government (such as land trusts) support your current affordable rental housing units?

What is the name and objectives of the program?

Who is the funder? What expectations, constraints, or limitations does the funder impose?

How does the program design impact your organizational capacity to deliver the program?

What kinds of program would you like to see and use that are not currently available (e.g. to increase unit accessibility, more/larger housing allowances)?

Are there safeguards in place to protect affordable units? How does legislation/policy hinder or further efforts to protect affordable units?

Policy Environment

What social and other policy (including income assistance such as Saskatchewan Income Support or SIS or Saskatchewan Assured Income for Disability or SAID) impact your organizational capacity to deliver your affordable rental housing units?

- Are there policies or programs that you think have allowed your organization to effectively deliver affordable rental housing?
- Are there policies or programs that you think have hindered your organization's ability to effectively deliver affordable rental housing?
- What policies do you think could help you to effectively deliver affordable rental housing?

What barriers (policy, program, other) do you face in meeting the needs of your tenant groups?

Have you had difficulties housing any particular group of people? If yes, which group(s) and how so?

Housing Stability

What does your organization put in place to ensure tenant housing stability?

What other formal and informal supports are needed to ensure their housing stability?

What supports have you seen contribute to housing stability? Can you give examples?

What is the average housing tenure of tenants in your units? The longest tenure? The shortest tenure?

If there is a **high turnover rate**, do you have an understanding of why tenants leave or stay?

How do diverse tenants (women, racialized people, LGBTQ2S+, people living with disabilities, elderly, indigenous for example) manage housing stability? In your view, what challenges do these diverse groups face in terms of housing stability?

Housing Satisfaction and Condition

What does your organization put in place so that tenants are satisfied with their housing?

What policies and practices do you have in place to invite and respond to tenant concerns around housing condition?

How do tenants deal with maintenance requests? How do you respond? What is the average response time to get issues resolved?

How often do you deal with bylaw or property standards?

Have you had tenants end leases prematurely because of concerns about housing condition? If so, what were those concerns?

Have you had tenants whose health impacted their ability to maintain housing condition? How have you handled? What kind of support (if any) do you provide for such tenants?

What policies and practices do you have around building maintenance? Lobby appearance? Parking? Security? Secure doors and windows? Smoke and carbon monoxide detectors? Are you able to uphold those policies and practices? If you have faced issues, what prevented you from doing the work?

What policies and practices do you have around overcrowding? Around noise? Garbage disposal? Vandalism? Violent behaviour?

Economic Hardship

Are your tenants able to cover their monthly rent and utilities costs?

How do you deal with tenants who can't meet their monthly expenses?

What (if anything) has your organization put in place (e.g., wifi, computers in common room, free laundry, partnership with childcare organization) to lower tenant costs?

What are your policies and practices to negotiate with tenants struggling to pay rent?

Have you ever made exceptions to your policies and practices to assist tenants to make rent payments? Why? Or why not?

What are your policies around utilities disconnection?

Do you offer any food services for tenants in need? Are there supports to which you refer tenants?

Are there people or groups that have had a harder time finding the resources to stay housed in your units? Why do you think that's the case?

Eviction Policy

What are your policies and practices regarding eviction?

How do you work with tenants to prevent evictions?

In the last 1-3 years,

- About how many of your tenants received notices of eviction?
 - In how many of these cases were you and your tenant able to resolve the matter on your own (i.e. without a court or tribunal hearing) so that the tenant did not move out?
 - How many of these tenants moved out after receiving the eviction notice (without going to a hearing)?
 - How many notices of eviction went to a hearing at a tribunal? What were the outcomes?

How many tenants moved out on their own accord (i.e. not related to eviction)? What were the reasons why tenants moved out?

What are your most common reasons for pursuing eviction of a tenant?

Typically, when you serve a tenant with a notice of eviction is it because you want the tenant to move out? Or would you prefer to resolve the matter with the tenant so that they can stay?

How do you go about removing tenants? Do you always use the housing law tribunal? What is your relationship with your local Sheriff/ Sheriff's office?

What is your experience with your provincial housing law tribunal?

Does the current law regarding landlord-tenant relationships create an appropriate framework for your relationships with tenants? (including the notice period for rent increase, landlord responsibilities etc.)

Neighbourhood Opportunities

What neighbourhood opportunities (transportation, employment, social connections) are available to tenants of your affordable rental housing units?

Is the project within 400 meters of a public transit station or bus stop? Select Yes or No.

Is the project within 1 kilometer of a grocery store? Select Yes or No

Is the project within 1 kilometer of a neighborhood park? Select Yes or No

Is the project within 1 kilometer of a pharmacy? Select Yes or No.

Is the project within 1 kilometer of a community centre? Select Yes or No.

Is the project within 1.5 kilometers of a publicly funded elementary school? Select Yes or

Is the project within 1.5 kilometers of a public library? Select Yes or No.

Is the project within 1.5 kilometers of a childcare centre? Select Yes or No.

Is the project within 3 kilometers of health care services or a hospital? Select Yes or No.

Is the project within 10 kilometers of an area with job opportunities (e.g. business district, commercial strip, industrial site)? Select Yes or No.

What sort of landscaping around the building? What access to green space?

How pedestrian friendly is the neighbourhood? Cycle and vehicle friendly?

Are there amenities (common rooms, gardens, events, tenant associations) that you've built into / support in your housing?

If you have tenant associations exist in your buildings, is there a process for tenants to participate in decision-making, etc.?

What amenities bring tenants together? Enhance a sense of community and belonging?

Have you ever had to manage disputes between neighbours? If so, do you recall what caused them?

Does your building offer communal spaces? If so, are they used?

Do you have any rules about visits in the building (e.g., hours, parking, security measures)?

Neighbourhood Safety

What is the general level of neighbourhood safety? What kinds of complaints do you get about neighbourhood safety?

What are the most common incidents that undermine neighbourhood safety?

What are your policies and practices to contribute to neighbourhood safety?

How do you encourage and facilitate tenant commitments to making the neighbourhood safe?

Have you had tenants end leases because of issues of neighbourhood safety?

Do you have specific policies around neighbourhood safety for vulnerable people, including women, racialized persons, people with disabilities, and LGBTQ2+, seniors?

Human Service System Interaction

What formal and informal factors are critical to support clients transitioning from justice, health, education, child welfare systems to safe, secure, affordable rental housing?

What human service agencies or systems does your organization/agency/program interact/collaborate with? Can you describe these?

What sorts of collaborations or formal partnerships do you have with human service agencies or systems (justice, health, education, child welfare)?

What partnerships with food security organizations? Poverty reduction organizations?

What policies and practices do you have in place for tenants to learn about these partnerships and collaborations and how they might access services?

What interventions can strengthen client capabilities to use resources in ways they choose and are meaningful for their wellbeing? Can you give examples?

What gaps in services, supports, and/or policies impact client transitions from human service agencies or systems to safe, secure, affordable rental housing?

Who among your tenants are most impacted (positively or negatively) by the current service, support, policy environment? Do gender, age, ethnicity, abilities make a difference in your experience?

What impacts on the physical, mental, spiritual, emotional wellbeing of your tenants? Sense of belonging? Safety and security? Educational, employment, and civic participation?

Data Access/Gaps

What gaps in data (national, provincial, local) make program design and decisions difficult?

Are there gaps in local collaborations / data sharing?

Is there any information you wish you could access to enhance your services as a provider?

Ending

Are there any questions you wish I had asked?

Would you agree to be contacted again for a follow-up interview if we have further questions? Are you willing to assist us in recruiting some of your tenants for the next phase of our interviews?



Interview – Tenant

Participant Consent Form

Project Title: A Safe and Affordable Place to Call Home-A Multi-disciplinary Longitudinal Outcomes Analysis of the National Housing Strategy

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Purpose and Objectives of the Research:

Interviews will be used to collect study data. An interview guide has been developed by the CUISR research team. The guide includes questions about general demographic information; neighbourhood characteristics and connections; housing conditions, satisfaction and stability; income and economic position in relation to rental costs and housing allowances or programs; right-based approach to housing and how housing impact health and wellbeing. The questions are a good balance of open and close-ended questions. Data collection will occur at partner offices, housing provider offices or in your housing complex or home or by telephone/Zoom call if participants choose and/or circumstances necessitate social distancing. To reduce the cost of transport and provide a relaxed and familiar environment for participants to freely express themselves, housing complex and participant homes have been added to the interview locations.

- Based on the longitudinal approach, participants will be recruited for up to three interviews with honoraria. At each point of data collection/interviews, participants will receive \$30.
- If you participate in all three interviews, then you will receive a total of \$90.
- In-person, telephone, or Zoom interviews lasting about 60-90 minutes will be used to gather data.
- In-person interviews may be conducted at partner offices, housing provider offices or in your housing complex or home so long as the space allows for protection of your confidentiality. The research team will work with the housing managers and tenants to establish and implement all safety protocols applied in interview locations. Two members of the research team will attend wherever possible to protect the safety of researchers and participants. If that is not possible, the researcher will contact the CUISR office, noting location of interview and start time; the researcher will contact the office again once the interview is complete.
- If an in-person interview cannot take place, the interview will take place by telephone or virtually if you choose via a password enabled Zoom meeting.
- You are free to turn off your video camera if you choose not to be video-recorded.
- Please note that, when conducting the interview from home, the researcher(s) will isolate themselves to reduce the chances of the conversation being overheard by a non-researcher. To the extent possible, you are also requested to maintain the privacy of our conversation at your end as well.
- If participants agree, the interviews will be recorded by the researcher and the audio recordings will be saved on the researcher's local password protected computer (and

backed up on One Drive-University of Saskatchewan); researchers and participants agree not to make any unauthorized recordings of the interviews. You may ask for the recording to be turned off at any point without giving any reason.

- The audio files will be transcribed by a research assistant who has signed a confidentiality agreement.
- Once the interview has been transcribed a copy will be sent to you if you choose for your final approval. You have a deadline of two weeks to respond and return any transcript revisions. You can add, alter, or delete information from the transcript as you see fit within the given period. A reminder email will be sent to participants after one week. If there is no response by the deadline, it will be assumed that participants accept the transcript as sent to them.
- Please feel free to ask any questions regarding the procedures and goals of the study or your role in this research.

Funded by:

This study is funded by a SSHRC-CMHC Partnership grant.

Potential Risks:

There are no anticipated harms from participation, but questions may elicit feelings of distress, anxiety or sadness due to talking about experiences with homelessness, precarious housing, or financial difficulties. This minimal risk is addressed by your voluntary participation and ability to choose not to answer any questions you feel uncomfortable answering. You also have the right to withdraw from the study for any reason without penalty. Should you feel any distress, we can refer you to counselling services that are provided in the community:

- Saskatoon Crisis Intervention Services (24 hours): (306) 933-6200
- CFS Saskatoon at <https://www.cfssaskatoon.sk.ca/services/counselling/no-fee-walk-in-counselling-services-in-the-community/?fbclid=IwAR14Doh4f5I13l8PvbtQEj3-MHYL8szKREyF9Qlc0wwM7vkXuoDKIBZbSE>
- Family Service Saskatchewan at counsellingconnectsask.ca
- The KUU-US Crisis Line Society provides an Indigenous-specific crisis line available 24 hours a day, seven days a week. It's toll-free and can be reached at 1-800-588-8717

Potential Benefits:

Participants often experience appreciation for the opportunity to be heard through a research study. Participants may benefit directly by being able to tell their story and also to enhance understanding of the experiences with affordable housing initiatives. This evaluation will provide the policy and practice community with the kind of rich, detailed, and highly practical understanding of a complex intervention—housing programs—which is likely to be of much more use to them when planning and implementing policy or programmes at a local, regional, or national level.

Confidentiality:

The data from this research project will be published as a final report available on the CUISR website, plain language summaries with infographics available at community fora and on social media, as well as posters, policy briefs, podcasts, video, dramatic presentation of findings, and peer-reviewed publications and presentations. The data will be presented in aggregate form, so that it will not be possible to identify individuals. All personal data will be removed before the responses are analyzed and reported. This means that any direct quotes, opinions, or expressions will be presented without revealing names. Confidentiality will be further protected by allowing only the research team access to the interview data, and by storing the signed consent forms separately from the transcripts. Your contact information will be coded in the master list which will be stored separately from the data collection. We will destroy the master coding sheet once we analyze the data and integrate findings into the draft report (likely within two-three months of interviews). Any personal information collected as a record of honorarium payment will be stored separately from the data by the PI and may be kept for 7 years in case the University of Saskatchewan is subjected to a financial audit. Confidentiality will be waived when the participant has agreed to have their contributions acknowledged. Confidentiality will also be waived if any abuse or neglect is disclosed. Researchers have a duty to report any such disclosures to authorities.

Please also note the following with respect to web-based platforms:

- The privacy policy of Zoom Video Communications, which hosts the Zoom platform, is <https://www.zoominfo.com/about-zoominfo/privacy-policy>
- Data will be stored on Zoom’s servers in Canada
- Please note that despite privacy policy of the organizations supporting the above-mentioned platforms, there is no guarantee of the privacy of data with the use of any web-based platform.

Storage of Data:

Data will be securely stored by Dr. Findlay in a locked office at CUISR for a period of five years after publication, at which time Dr. Findlay will destroy all data files by the securest means available. Electronic files will be kept in password protected computer at the CUISR office and backed up on One Drive-University of Saskatchewan. Hardcopy data will be stored in locked filing cabinets and, as mentioned above, transcripts will be stored separately from signed consent forms.

Right to Withdraw:

Your participation is voluntary, and you can answer only those questions that you are comfortable with. You may withdraw from the research project for any reason, at any time up to one month after the interview (before data are aggregated for the report) without explanation or penalty of any sort. Whether you choose to participate or not will have no effect on your access to services or how you will be treated. You will still receive the full value of the compensation even if you withdraw partway through the interview. You may withdraw from the study by contacting the PI by phone (306-966-2120) or by email (cuisr.research@usask.ca). If you choose to withdraw from the study, your information will be destroyed beyond recovery. The deadline to withdraw from the study is one month after your participation.

Follow up:

To obtain results from the study, please contact CUISR by phone (306-966-2121) or by email (cuisr.oncampus@usask.ca) or visit our website <https://cuisr.usask.ca>. The results from the study will be available approximately 8-10 months after data collection.

Questions or Concerns:

Contact the researchers using the information at the top of page 1. This research project has been approved on ethical grounds by the University of Saskatchewan Behavioural Research Ethics Board. Any questions regarding your rights as a participant may be addressed to that committee through the Research Ethics Office ethics.office@usask.ca (306) 966-2975. Out of town participants may call toll free (888) 966-2975.

Name of Participant

Signature

Date

Email or mailing address



Interview – Housing Provider

Participant Consent Form

Project Title: A Safe and Affordable Place to Call Home-A Multi-disciplinary Longitudinal Outcomes Analysis of the National Housing Strategy

Researchers:

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Sarah Buhler, LL.M., Associate Professor, College of Law, University of Saskatchewan, (306) 966 6503, sarah.buhler@usask.ca

Research Coordinator:

Rosmary Martinez Rueda, Community-University Institute of Social Research University of Saskatchewan, (306)-966-2136, cuisr.research@usask.ca

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Chinwendu Ikwuegbu, University of Saskatchewan, 306-966-2120, uxv709@mail.usask.ca.

Purpose and Objectives of the Research:

This project aims to assess and understand the impact of the National Housing Strategy (NHS) on low-income renters, Indigenous people, racialized persons, persons with disabilities, and women and children fleeing violence. The key outcomes of the strategy that will be assessed in this study include:

1. Health and wellbeing (physical, mental, emotional and spiritual) of people living in various forms of NHS-funded housing
2. Social outcomes associated with living in social housing including assessments of social inclusion and exclusion.
3. Economic outcomes relating to housing investments such as the impact of housing support, access to employment, and reliance on social benefits.
4. Understand how the rights-based approach to housing under the NHS is unfolding; assess whether the human right to housing is being protected through NHS programs.

Procedures:

Interviews will be used to collect study data. An interview guide has been developed by the CUISR research team. The guide includes questions about types of housing provided; intake and waitlist processes; government programs supporting housing units and how they impact organizational capacity to provide affordable housing; eviction policies; housing conditions, satisfaction and stability; economic hardship; neighbourhood opportunities and safety; services and systems interactions that impact housing services; data access and gaps that affect service delivery. The questions are a good balance of open and close-ended questions. Data collection will occur, if they choose, in housing provider offices or by telephone/video call if participants choose and/or circumstances necessitate social distancing.

- In-person, telephone, or virtual interviews lasting about 60-90 minutes will be used to gather data.
- In-person interviews may be conducted in your office so long as the space allows for protection of your confidentiality. One or more members of the research team will attend wherever possible to protect the safety of researchers and participants. If that is not possible, the researcher will contact the CUISR office, noting location of interview and start time; the researcher will contact the office again once the interview is complete.
- If an in-person interview cannot take place, the interview will take place by telephone or virtually if you choose via a password enabled Zoom meeting.
- You are free to turn off your video camera if you choose not to be video-recorded.

- Please note that, when conducting the interview from home, the researcher(s) will isolate themselves to reduce the chances of the conversation being overheard by a non-researcher. To the extent possible, you are also requested to maintain the privacy of our conversation at your end as well.
- If participants agree, the interviews will be recorded by the researcher and the audio recordings will be saved on the researcher's local password protected computer (and backed up on One Drive-University of Saskatchewan); researchers and participants agree not to make any unauthorized recordings of the interviews. You may ask for the recording to be turned off at any point without giving any reason.
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Confidentiality:

The data from this research project will be published as a final report available on the CUISR website, plain language summaries with infographics available at community fora and on social media, as well as posters, policy briefs, podcasts, video, dramatic presentation of findings, and peer-reviewed publications and presentations. The data will be presented in aggregate form, so that it will not be possible to identify individuals or organizations. All personal data will be removed before the responses are analyzed and reported. This means that any direct quotes, opinions, or expressions will be presented without revealing names. Other information, such as specific processes or policies, that could identify your organization would be removed from dissemination of finding. Despite those efforts, confidentiality may be limited by a relatively small sample. Confidentiality will be further protected by allowing only the research team access to the interview data, and by storing the signed consent forms separately from the transcripts. Your contact information will be coded in the master list which will be stored separately from the data collection. We will destroy the master coding sheet once we analyze the data and integrate findings into the draft report (likely within two-three months of interviews). Confidentiality will be waived when the participant has agreed to have their contributions acknowledged.

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To obtain results from the study, please contact CUISR by phone (306-966-2121) or by email (cuisr.oncampus@usask.ca) or visit our website <https://cuisr.usask.ca>. The results from the study will be available approximately 8-10 months after data collection.

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Name of Participant


Signature

Date

Email or mailing address

LIST OF PUBLICATIONS

COMMUNITY-UNIVERSITY INSTITUTE FOR SOCIAL RESEARCH

- Alderman-Hansson, Jerilyn, Opoku-Mensah, Fiona, and Findlay, Isobel M. (2024). *MMIWG2S+ Family Experience of Police Intervention: Literature Review and Environmental Scan*. Saskatoon: Community-University Institute for Social Research.
- Allan, Nancy, & Michael Gertler. (2006). *Remaking the Links: Fair Trade for Local and Global Community Development*. Saskatoon: Community-University Institute for Social Research.
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-  Basualdo, Maria, & Kangayi, Chipo. (2010). *Cypress Hills Abilities Centres, Inc: Exploring Alternatives. A Research Report*. Saskatoon: Centre for the Study of Co-operatives and Community-University Institute for Social Research.
- Battiste, Marie, Isobel M. Findlay, Joe Garcea, Jania Chilima, and Ryan Jimmy. (2018). *Maximizing the Potential of Urban Aboriginal Students: A Study of Facilitators and Inhibitors within Postsecondary Learning Environments*. Saskatoon: Community-University Institute for Social Research and UAKN Prairie Regional Research Centre. http://uakn.org/wp-content/uploads/2016/10/NAFC-UAKN-PHASE-2-National-Report_Prairie-Region_Saskatchewan-Final-Report-.pdf
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- Bidonde, Julia. (2006). *Experiencing the Saskatoon YWCA Crisis Shelter: Residents' Views*. Saskatoon: Community-University Institute for Social Research. Please contact Clara Bayliss at the YWCA at 244-7034, ext. 121 or at info@ywcaskatoon.com for copies of this report.
-  Bidonde, Julia, & Catherine Leviten-Reid. (2011). “*A Place to Learn, Work, and Heal*”: *An Evaluation of Crocus Co-operative*. Saskatoon: Centre for the Study of Co-operatives and Community-University Institute for Social Research.
-  Bidonde, Julia, Mark Brown, Catherine Leviten-Reid, & Erin Nicolas. (2012). *Health in the Communities of Duck Lake and Beardy's and Okemasis First Nation: An Exploratory Study*. Saskatoon: Centre for the Study of Co-operatives and Community-University Institute for Social Research.
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-  Brown, K., I. Findlay, & R. Dobrohoczki (2011). *Community Resilience, Adaptation, and Innovation: The Case of the Social Economy in LaRonge*. Saskatoon: Centre for the Study of Co-operatives and Community-University Institute for Social Research
- Brownlee, Marilyn, & Allison Cammer. (2004). *Assessing the Impact of the Good Food Box Program in Saskatoon*. Saskatoon: Community-University Institute for Social Research.
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- Buhler, S. (2025). *Infographic—Research Summary: The Impacts of Eviction*. Pathways to Equity. Saskatoon: Community-University Institute for Social Research.
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Daniel, Ben. (2006). *Evaluation of the YWCA Emergency Crisis Shelter: Staff and Stakeholder Perspectives*. Saskatoon: Community-University Institute for Social Research. Contact the YWCA at 244-7034, ext. 121 or at info@ywcaskatoon.com for copies of this report.

 Diamantopoulos, Mitch, & April Bourgeois. (2014). *Worker Co-operative Development: Problems, Prospects, and Proposals*. Saskatoon: Centre for the Study of Co-operatives and Community-University Institute for Social Research

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Drechsler, Coralee. (2003). *Influencing Poverty Reduction Policy Through Research Evidence: Immigrant Women's Experience in Saskatoon*. Saskatoon: Community-University Institute for Social Research.

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- Findlay, Isobel M., Jania Chilima, Tamara Chambers-Richards, Vincent Bruni-Bossio, Dana Carrière, and William Rowluck. (2016). *The Urban Aboriginal Service Delivery Landscape: Themes, Trends, Gaps and Prospects: Final Report*. Saskatoon: Community-University Institute for Social Research and UAKN Prairie Regional Research Centre.
- Findlay, Isobel M, Sana Rachel Sunny, Sugandhi del Canto, Colleen Christopherson-Côté, and Lisa Erickson. (2017). *Impacting Community Strength and Sustainability: Community-Campus Engagement and Poverty Reduction at Station 20 West*. Saskatoon: Community-University Institute for Social Research.
- Findlay, Isobel M., Jania Chilima, Bill Holden, and Abdrahmane Berthe. (2018). *2018 Point-in-Time Homelessness Count, Saskatoon, Saskatchewan*. Saskatoon: Community-University Institute for Social Research.
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