

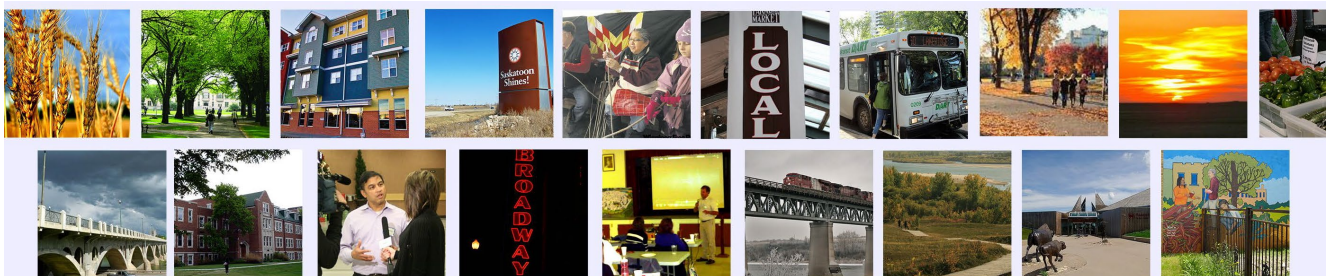


CUISR
COMMUNITY-UNIVERSITY
INSTITUTE FOR SOCIAL RESEARCH

Community Conversation: Advocating for Housing Rights in Saskatoon

Lived Expert Advisory Council & CUI SR Research
Team

February 26, 2025



Community-University Institute for Social Research

Building healthy, sustainable communities

Since 1999, the Community-University Institute for Social Research (CUISR)—formally established as a university-wide interdisciplinary research centre in 2000—has remained true to its mission of facilitating "partnerships between the university and the larger community in order to engage in relevant social research that supports a deeper understanding of our communities and that reveals opportunities for improving our quality of life."

Strategic Research Directions

CUISR is committed to collaborative research and to accurate, objective reporting of research results in the public domain, taking into account the needs for confidentiality in gathering, disseminating, and storing information. CUISR has five strategic research priorities:

1. Community Sustainability
2. Social Economy and Social Relations
3. Rural-Urban Community Links
4. Indigenous Community Development
5. Community-university partnerships

These strategic directions build on the research priorities/ modules—quality of life indicators, community health determinants and health policy, and community economic development—that led to the formation of CUISR to build capacity among researchers, CBOs, and citizenry.

CUISR research projects are funded by the Social Sciences and Humanities Research Council of Canada (SSHRC), local CBOs, and municipal, provincial, and federal governments.

Tools and strategies

Knowledge mobilization: CUISR disseminates research through website, social media, presentations and workshops, community events, fact sheets, posters, blogs, case studies, reports, journal articles, monographs, arts-based methods, and listserv.

Hub bringing university and community together to address social issues: CUISR facilitates partnerships with community agencies.

Public policy: CUISR supports evidence-based practice and policy, engaging over the years in the national and provincial Advisory Tables on Individualized Funding for People with Intellectual Disabilities, Saskatoon Regional Intersectoral Committee (RIC), and Saskatoon Poverty Reduction Partnership.

Student training: CUISR provides training and guidance to undergraduate and graduate students and community researchers and encourages community agencies to provide community orientation in order to promote reciprocal benefits.

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Community-University Institute for Social Research

University of Saskatchewan

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Printed in Canada

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LAND ACKNOWLEDGEMENT

We want to acknowledge that we live and meet on Treaty Six Territory, traditional gathering place and travelling route for the Cree, Sauteaux, Blackfoot, Métis, Dene, Nakota and Dakota Sioux who played key roles in what we now call Saskatoon. Where we are is at the heart of who we are, our obligations and opportunities as treaty beneficiaries sharing the land and so much else. We respect our ancestors and cherish our relationship with one another as we work better together on a journey to improve housing.

ACKNOWLEDGEMENTS

We gratefully acknowledge funding for this event from a Social Sciences and Humanities Research Council-Canada Housing and Mortgage Corporation (SSHRC-CMHC) Partnership Grant entitled *People, Places, Policies, Prospects: Affordable Rental Housing for Those in Greatest Need*, a three-site national study led in Cape Breton Regional Municipality by PI Dr. Catherine Leviten-Reid (Cape Breton U), in Ottawa by Dr. Jacqueline Kennelly (Carleton U), and in Saskatoon by Dr. Isobel M. Findlay (CUISR).

We also acknowledge the SSHRC-CMHC Partnership grant *A Safe and Affordable Place to Call Home: A multi-disciplinary longitudinal outcomes analysis of the National Housing Strategy* (NHS) to investigate the experiences of Canadians with NHS initiatives within Ontario, Quebec,

Saskatchewan, Alberta, Nova Scotia, and Canada's North (PIs Professor Liam O'Brien and Professor Jackie Kennelly, Carleton University).

We are also grateful for the participation and input of over ninety registrants who engaged so constructively in the community conversation on February 26. Our sincere thanks too to Donna Weldon, Director of Operations, and Katelyn Siggelkow, Administrative Assistant, and the Boxcar Café, Station 20 West, for excellent catering, space, and technical supports. We sincerely thank TripleO+Studios for capturing beautiful photos of the event.

EXECUTIVE SUMMARY

In the context of a housing crisis and record homelessness tripling to 1,499 between 2022 and 2024 in Saskatoon, Community-University Institute for Social Research (CUISR), University of Saskatchewan, in partnership with its Lived Expert Advisory Council, established as part of *A Safe and Affordable Place to Call Home: A Multi-disciplinary Longitudinal Outcomes Analysis of the National Housing Strategy*, organized a community conversation titled “Advocating for Housing Rights.” The objectives of the community event were to discuss how community members can collectively advocate and work towards ensuring housing rights for all, develop a report and next steps, including workshops and actions, maintain momentum and make a difference in the housing rights in Canada. Most importantly, the event focused on engaging community members, researchers, students, housing and service providers, policy personnel, lived experts, and advocates in meaningful conversations with the purpose of centring and amplifying the voices of those most affected by the housing crisis.

Designed by CUISR’s Lived Expert Advisory Council, building on decades of work by Advisory Council members, and supported by two Canada Mortgage and Housing Corporation-Social Sciences and Humanities Research Council (CMHC-SSHRC) Partnership grants, the community event took place at Station 20 West from 10:00 am to 2:00 pm on February 26th, 2025, with the enthusiastic engagement of over ninety (90) registered persons. Although housing rights are recognized by international instruments, including article 25 of the 1948 Universal Declaration of Human Rights and article 11 of the International Covenant on Economic, Social, and Cultural Rights (United Nations Human Rights Office, 1966) ratified by Canada and by Canada’s own

National Housing Strategy Act (2019), it remains unclear how effectively different levels of government fulfill their obligations to uphold those rights. All levels of government have a responsibility to ensure “measures to prevent homelessness, prohibit forced evictions, address discrimination, ensure security of tenure for all, and help guarantee that everyone’s housing is adequate,” according to the Canadian Human Rights Commission (n.d.). Housing adequacy means meeting seven basic conditions: secure, affordable, habitable, provides basic services, in a location close to employment and services, accessible and culturally appropriate (National Housing Strategy Act, 2019). More broadly the right is understood as “the right to live in security, peace and dignity” (Canadian Human Rights Commission, n.d.).

The conversation brought together community members, housing and service providers, researchers, students and policy personnel to discuss several housing-related questions in community-led small groups. After welcomes and land acknowledgement, Elder Allan Morin offered blessing to get the meeting started in a good way. A panel of Debbie McGraw, David Fineday, and Isobel Findlay discussed housing rights and eviction records. Panelists emphasized the structural and systemic barriers that have crippled the infrastructure of care and the realization of housing rights in Saskatoon and Canada at large. They pointed out the abysmal living conditions of low-income renters describing it as inhumane. The panel highlighted the injustice of providing minimum housing standards for low-income renters while others live in decent quality housing. The panel discussed the lack of people-centred policies to accommodate and meet people where they are; available government housing programs are difficult to navigate, and they leave low-income renters in financial hardship. These realities are especially distressing in the context of the National Housing Strategy Act which **recognizes housing as a**

human right and commits the federal government to further the progressive realization of the right to adequate housing for Canadians (Government of Canada, 2019).

Sarah Buhler’s research and frontline work by Community Legal Assistance Services for Saskatoon Inner City Inc (CLASSIC) reinforces the colonial features of evictions reinscribing settler concepts of property and ownership. While the Office of Residential Tenancies (ORT) “hearing officers only grant the order of possession if they are satisfied that it would be ‘just and equitable in the circumstances’ to do so”; yet “non-payment or late payment of rent are almost always grounds for eviction.” In 2020 during the deadliest pandemic phase (a partial eviction moratorium lasted from March 26 to August 20), 90% of 1,800 formal evictions heard by the ORT favoured the landlord on arrears of less than two months’ rent (one month or less in 40% of cases); corporate landlords did most of the evicting before (55%) and during the pandemic (57%). Hearing officers would benefit from education on “equitable jurisdiction,” landlord-tenant relationships, domestic violence, and housing precarity.

CLASSIC advised that many landlords are evicting illegally and often get away with it because people focus on finding another place rather than fighting the order. They find that people are coming to them too late, making it difficult to help persons served with unlawful evictions. Their community support worker can also help with non-legal needs and help avoid eviction. Also, CLASSIC stressed the inadequacy of income assistance leading to homelessness and the ORT failure to adequately assess how “just and equitable” an eviction is or provide sound reasons for

evictions, while publishing names online risking black-listing people while making confidential information potentially searchable.

Ten (10) small groups discussed topics ranging from Canadians' rights to housing; barriers to housing; what housing programs and policies, legal or other resources and changes would help address; how housing research might be relevant; how advocating for housing rights might be more effective; how communities can better care for others; mental health and addiction and how they impact housing security, among others.

The event was covered by media agencies such as CBC, Global, CTV, and the *Saskatoon Star Phoenix*. See, for example, Brody Langager, Housing Addressed: Forum explores what ordinary folks can do about housing rights. *Saskatoon StarPhoenix*, March 1, 2025, A1, A2.

The conversations concluded with a strong call to action as follows and a post-event feedback survey documenting participant commitments to action:

- In accordance with Canada's 2019 National Housing Strategy Act, all levels of government should take seriously and act on their responsibility to ensure "measures to prevent homelessness, prohibit forced evictions, address discrimination, ensure security of tenure for all, and help guarantee that everyone's housing is adequate."
- All levels of government should promote "the progressive realization of the right to adequate housing" and invest in increasing stock of social and affordable housing for those in greatest need, as required by the National Housing Strategy (NHS).

- Such housing should include multigenerational and traditional housing systems where young adults could live with their grandparents, who should receive funding for care, and help them model the necessary life skills.
- All levels of government should address the homelessness crisis as a violation of the human right to adequate housing and commit to a rights-based approach to programs and policies as well as better coordination and collaboration and ongoing monitoring and assessment.
- On the principle of Nothing about Us without Us, policy and other effective action requires lived experts and an intersectional lens to highlight the complex intersectionality that exacerbates housing inequities and empower the community with capacities required to advocate for housing rights.
- Government should invest in improving data systems such as the Homelessness Information Family Information System (HIFIS) to capture robust housing data including hidden homelessness, overcrowding, poor housing conditions, among others.
- Researchers and housing advocates should engage government support in resource mapping and gap analysis as crucial steps in identifying and addressing needs.
- Provincial government should invest in secure, stable, and long-term funding for support services to help people maintain housing and proactively reach out to people experiencing homelessness rather than wait for them to seek help.
- The Ministry of Social Services should increase assistance (Saskatchewan Income Support and Saskatchewan Assured Income for Disability) supports and increase rates

and expand eligibility of the Saskatchewan Housing Benefit while reducing access barriers.

- The Ministry of Social Services should develop wrap-around parenting programs for children taken from their parents to enable them to develop basic skills to function in the society when they age out of group homes.
- Municipal governments should proactively address the housing problems by implementing mini-house or tiny house projects with support systems that can address individual, structural and systemic barriers to adequate housing.
- Office of Residential Tenancies hearing officers should take training/education on “equitable jurisdiction,” landlord-tenant relationships, domestic violence, and housing precarity. They should address the colonial features of eviction policy and practice and the risks for tenants associated with publishing names in online decisions.
- Government, media, researchers, advocates, community-based organizations and community members should create awareness on available community support services that can help people experiencing homelessness; both informal and formal communication can play a role in connecting people to resources.
- Community members must hold government accountable for their actions and policies.
- As part of their corporate social responsibilities, private organizations should fund overnight warming centres.
- Community members, housing providers, lived experts, and researchers should advocate for changes to zoning and planning regulations to enable more diverse housing options.

- Government should renew support for community land trusts and other inclusive models to increase affordable housing supply and address NIMBYism (Not in My Back Yard).
- Community members should challenge myths and assumptions that place the blame on the “victims” of the housing crisis leading to internalized shame and disempowerment.

INTRODUCTION

In the context of a housing crisis and record homelessness tripling to 1,499 between 2022 and 2024 in Saskatoon (Nili et al., 2025), Community-University Institute for Social Research (CUISR), in collaboration with the Lived Expert Advisory Council established as part of *A Safe and Affordable Place to Call Home: A Multi-disciplinary Longitudinal Outcomes Analysis of the National Housing Strategy*, organized a community conversation titled “Advocating for Housing Rights”. The objective of the community event engaging community members, researchers, students, housing and service providers, policy personnel, lived experts, and advocates in conversations, centring and amplifying the voices of those most affected by the housing crisis, was to discuss how community members can collectively work towards ensuring housing rights for all, develop a report and next steps, including workshops and actions, and maintain momentum and make a difference in housing rights in Canada

Designed by CUISR’s Lived Expert Advisory Council, building on decades of work by Advisory Council members, and supported by two Canada Mortgage and Housing Corporation-Social Sciences and Humanities Research Council (CMHC-SSHRC) Partnership grants, the community event took place at Station 20 West from 10:00 am to 2:00 pm on February 26th, 2025, with the enthusiastic engagement of over ninety (90) registered persons. Although housing rights are recognized by international instruments, including article 25 of the 1948 Universal Declaration of Human Rights and article 11 of the International Covenant on Economic, Social, and Cultural Rights (United Nations Human Rights Office, 1966) ratified by Canada and by Canada’s own National Housing Strategy Act (2019), it remains unclear how effectively different levels of government fulfill their obligations to uphold those rights. All levels of government have a

responsibility to ensure “measures to prevent homelessness, prohibit forced evictions, address discrimination, ensure security of tenure for all, and help guarantee that everyone’s housing is adequate,” according to the Canadian Human Rights Commission (n.d.). Housing adequacy means meeting seven basic conditions: secure, affordable, habitable, provides basic services, in a location close to employment and services, accessible and culturally appropriate (National Housing Strategy Act, 2019). More broadly the right is understood as “**the right to live in security, peace and dignity**” (Canadian Human Rights Commission, n.d.; bolding added).

The conversation brought together community members, housing and service providers, researchers, students and policy personnel to discuss several housing-related questions in community-led small groups. After welcomes and land acknowledgement, Elder Allan Morin offered blessing to get the meeting started in a good way. A panel of Debbie McGraw, David Fineday, and Isobel Findlay discussed housing rights and eviction records.

Ten (10) small groups were assigned to discuss topics ranging from Canadians’ rights to housing; barriers to housing; what housing programs and policies, legal or other resources and changes would help address; how housing research might be relevant; how advocating for housing rights might be more effective; how communities can better care for others; mental health and addiction and how they impact housing, among others. Out of these discussions came calls to action.

The event was covered by media agencies such as CBC, Global, CTV, and the *Saskatoon Star Phoenix*. See, for example, Langager (2025). Many of those in attendance reported that the

event was the first of its kind to engage effectively the voices of community members in the ongoing housing crisis in Saskatoon.

Report Purpose

This report aims to summarize the conversations that took place at the community event and to share the stories and concerns that were raised by community members with policy makers and other stakeholders who have the capacity and/ or interest to make a difference in the lives of those affected by violations of housing rights in Saskatoon. This report also includes “calls to action” along with testimonials from lived experts.

Methods

The community conversation was designed using the principles of community-led participatory action research with the main purpose of centring and amplifying the voices of community members who are affected by the ongoing housing crisis but are often excluded or under-represented in policy conversations around the issues that impact their lives. Anchored in the principles of community thought leadership and equitable partnerships in policy processes, the community conversation commenced with a panel presentation by veterans and renowned housing research experts and advocates. This was followed by small group discussions. Ten (10) small groups, each consisting of a good mix of housing researchers, advocates, community-based organizations, housing support workers and community members, had conversations to answer the following housing-related questions:

- 1) What are our rights to housing as Canadians?
- 2) What are the biggest barriers to housing in our communities?

- 3) What groups face disproportionate barriers to housing?
- 4) What programs, policies, legal or other resources and changes would help address?
- 5) How is rising homelessness affecting our community?
- 6) How can we care for others?
- 7) How is 'Housing Research' relevant to the community?
- 8) How can we make our voices count as housing advocates?
- 9) What community strengths and capacities do we need to celebrate and build on?
- 10) How do mental health and addictions contribute to housing insecurity? How do we address the challenges?

The small group discussions were wrapped up with testimonials from three (3) community members with lived experience of homelessness. The lived experts shared their experience and perspectives on the systemic and policy failures that led to their homelessness as well as the multiple barriers they faced when experiencing homelessness.



Photo: Lived Expert Advisory Council members Colleen Hamilton, David Fineday, Debbie McGraw, Melissa Naytowhow, Isobel Findlay, and Remi Kusimo-*from left to right* *

**Absent from this photo is Lois Mitchell, an active member of the Council, who facilitated at the event.*

PANEL DISCUSSION ON HOUSING RIGHTS & EVICTIONS

A panel discussion led by David Fineday, Debbie McGraw, and Isobel Findlay shed light on issues around housing rights and evictions. Panelists emphasized the structural and systemic barriers that have crippled the infrastructure of care and the realization of housing rights in Saskatoon and Canada at large. They pointed out the abysmal living conditions of low-income renters describing it as inhumane. Specifically, they mentioned that low-income renters live in poor housing marked by pest infestation, moulds, and other conditions that expose occupants to unhealthy indoor air quality and negative health outcomes. The panel highlighted the injustice of

providing minimum housing standards for low-income renters while others live in decent quality housing. The panel discussed the lack of people-centered policies to accommodate and meet people where they are; available government housing programs are difficult to navigate, and they leave low-income renters in financial hardship. These realities are especially distressing in the context of the National Housing Strategy Act which **recognizes housing as a human right** and commits the federal government to further the progressive realization of the right to adequate housing for Canadians (Government of Canada, 2019).

Using a human rights-based approach to housing “reinforces the expectation that legislation, policies and programmes 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. They 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). We might follow Biss et al. (2022) who recommend addressing the lack of social housing units developed under the National Housing Strategy and “remedy[ing] Canada’s failure to address widespread homelessness as an urgent violation of the right to life and health as well as the human right to

adequate housing” (p. 5) through better coordination and collaboration among different levels of government and ongoing monitoring and assessment. Nor can it be claimed in Canada that it is “a result of scarce resources but rather of policy choices and a failure to allocate available resources to realize a fundamental human right” (Biss et al., 2022, p. 20).

Sarah Buhler sent regrets from a conference in Toronto on youth homelessness. Her research (Buhler & Barkaskas, 2023) reinforces the colonial features of evictions reinscribing settler concepts of property and ownership. While the Office of Residential Tenancies (ORT) “hearing officers only grant the order of possession if they are satisfied that it would be ‘just and equitable in the circumstances’ to do so,” Buhler & Tang (2020) show that “non-payment or late payment of rent are almost always grounds for eviction” (p. 215). In 2020 during the deadliest pandemic phase (a partial eviction moratorium lasted from March 26 to August 20), 90% of 1,800 formal evictions heard by the ORT favoured the landlord on arrears of less than two months’ rent (one month or less in 40% of cases); corporate landlords did most of the evicting before (55%) and during the pandemic (57%) (Buhler, 2021). Hearing officers would benefit from education on “equitable jurisdiction,” landlord-tenant relationships, domestic violence, and housing precarity (Buhler, p.98).

On the question of evictions, the panel shared advice from CLASSIC (Community Legal Assistance Services for Saskatoon Inner City Inc) that provides free legal programming, services, and supports in Saskatoon but were unable to attend because of budget cuts leaving them with one fewer lawyer. They advised that many landlords are evicting illegally and often get away with it because people focus on finding another place rather than fighting the order. They find

that people are coming to them too late, making it difficult to help persons served with unlawful evictions. Their community support worker can also help with non-legal needs and help avoid eviction. Also, CLASSIC stressed the inadequacy of income assistance leading to houselessness and the ORT failure to adequately assess how “just and equitable” an eviction is or provide sound reasons for evictions, while publishing names online risking black-listing people while making confidential information potentially searchable.

Lack of adequate stock of social housing aggravates the housing crisis so that there is an urgent need for government to prioritize investments in social housing for those in most need. The panel emphasized that helping people achieve safe and affordable housing should be highest on the agenda of government at all levels. Many low-income renters face hardship and hard choices between paying rent, feeding families, or covering their prescription costs.



Photo: Panelists David Fineday, Debbie McGraw, and Isobel Findlay, lived experts, housing advocate and support worker, and researchers

SMALL GROUP DISCUSSIONS

Canadian Rights to Housing

According to the National Housing Strategy (NHS) that was introduced in 2017 and legislated in 2019 as the National Housing Strategic Act, government at all levels should ensure that all Canadians have access to safe, adequate, and affordable housing (Government of Canada, 2019). The NHS commits to addressing the burden of homelessness in the country by pursuing a progressive realization of the right to adequate housing. The NHS seeks to address the

intersectionality of race, gender, cultural and economic factors that exacerbate housing insecurity in Canada. The strategy emphasizes the rights-based approach in the implementation of housing programs and policies. Against this backdrop, the group highlighted universal access to safe, adequate, affordable, and reliable housing and neighbourhoods as housing rights that should be met for all Canadians. The group elaborated on the need for government to protect tenants from exploitation by financialized landlords who take advantage of economically disadvantaged tenants. They explained how community members are struggling to find housing due to stringent landlord requirements. Also, rents are outrageous, costing at least **\$850 CAD** for a one-bedroom, and mostly the housing is in poor condition. Beyond that, low-income renters often suffer housing hardship with evictions being a constant reality. Other topics discussed include the unjust eviction practices in Saskatoon which have been a thorn in the flesh of housing advocates and a demonstration of the power wielded by financialized landlords on helpless tenants who often do not have the resources to seek and secure legal aid to fight for their housing rights. Lawyers from CLASSIC who are helpful in legal issues are overburdened with increased homelessness and unprecedented rates of evictions.

“Landlords have money for lawyers, but tenants don’t, which affects their ability to fight for their rights- lawyers from CLASSIC who are helpful in legal issues are overburdened with increased homelessness”-Housing Advocate



Photo: Conversation participants report back

Biggest barriers to housing in our communities

The group identified several barriers to adequate housing. There is lack of larger suites for families, and housing is often unaffordable, leaving many without sufficient finances for basic needs. Low-income renters face significant difficulties in securing adequate housing due to insufficient financial support in existing programs, low vacancy rates, and long waitlists in the housing market. Supportive housing for those in need is inadequate, and administrative bottlenecks, such as credit score checks, reference checks/ lack of references, complex forms, and excessive paperwork further complicate access. The conversation highlighted gaps in housing data, insufficient education about rights, and the complexity of housing applications as

some of the systemic barriers to housing. Coordinated access was noted as inadequate, with only 50% of agencies participating. Limited access to transportation, with problematic transit connections to some units, adds to the challenges. Racial discrimination and numerous requirements to access housing, including landlord references that are often difficult to obtain, are significant barriers.

The inability to choose neighbourhoods and the Office of Residential Tenancies' public disclosure of names of those evicted affect renters' chances of securing new housing. Larger families struggle to find suitable units, and there are disproportionate cost differences in housing relative to the number of rooms. Finding roommates to reduce housing costs is challenging, social assistance programs are often not adequate, and some housing providers do not accept recipients of social assistance, all of which escalate the housing crisis. Other housing issues highlighted by the group include language and cultural barriers, the lack of housing units w-th appropriate support systems, the lack of funding for case management, inadequate youth housing and shelters and the impact of zoning laws on housing. See Figure 1.

Language was highlighted by the group as a barrier to accessing housing services; people who speak languages other than English require translation services that may not be available or adequate. People without means of identification (ID), who do not have phones, and or, a house address are often caught in revolving cycles of missed appointments. This emphasizes the intersectionality of barriers faced by individuals, including those who are recovering from traumas, longterm hospitalization, or who were just released from incarceration. Systemic failures and huge coordination gaps often translate into people being released into homelessness when exiting the healthcare or justice system; there is a lack of support for individuals upon release and they fall through the cracks and straight into homelessness. Some individuals are ordered by the court to live in shelters without proper coordination or communication with the support services to ensure availability of adequate and appropriate spaces. The group discussed heartbreaking incidences of individuals who purposefully get into trouble to have a place to stay in prison.

Programs, policies, legal & other resources to address housing rights

The group discussed the need for more supportive housing with staff to assist individuals that struggle with addictions and mental health issues, helping individuals with addictions and mental health issues bypass the many requirements to get access to supportive housing. The group mentioned that 'Housing First' is not tailored to everyone's needs; some programs are not consistent and end after a year or two. More meaningful and consistent pilot programs that are consistent are needed for sustained impact on housing.

The group highlighted the need for wrap-around programs with case workers that can help tenants in all facets of life e.g., life skills development, support systems, etc. Specifically, the group called for the Ministry of Social Services to develop wrap-around parenting programs for children taken from their parents to enable them to develop basic skills to function in the society when they age out of group homes. The example of Manitoba's matriarchal wraparound program, where parents are trained with the necessary skillset to prepare for the return of kids that were separated from their families, was discussed as a great solution that has worked well. Also, adopting the hub model, but focusing on specific family modelling and skill set development for parents may be an effective solution to the housing issues that lead to family separation.

Legal issues discussed by the group include the fact that the legal system protects the landlords; evicted individuals with no address, ID, phones or means of communication are taken to the Office of Residential Tenancies by landlords. When tenants do not even have an address to receive mail and documentations to follow up on the cases, their records are affected when they fail to follow up. Ninety percent of those attending hearings are landlords with tenants being grossly underrepresented. Similarly, legal aid is not sufficient, and CLASSIC is overburdened with cases.

The group identified several critical resources lacking in the community. Unhoused young adults aging out of foster homes and seniors over eighty face significant challenges. Tiny home villages were discussed as a potential solution, but they face opposition from the government. The

housing continuum is underrepresented and underfunded, limiting the transition from shelters to permanent housing. Non-profit housing programs are struggling to secure housing supply, and support for addictions and mental health is often delayed or denied due to capacity issues.

Additionally, **individuals with multiple health conditions who have worked all their lives are being denied CPP-disability, forcing them to continue working.**

Other concerns discussed include programs for Indigenous home ownership, such as down payment assistance, maintaining a house for five years, and support for first-time buyers.

Homeowners needing Saskatchewan Income Support (SIS) are being forced to liquidate assets, which are insufficient to cover rent or mortgages. Policies that perpetuate poverty, medical specialization processes that limit the availability of doctors for urgent needs, and unjust landlord income requirements, such as requiring renters' income to be two or three times the rent, make it difficult for low-wage workers, and other vulnerable population who do not qualify for extra benefits, to secure housing.

Impact of rising homelessness on our community

The group discussed the many plights of the people experiencing homelessness which include the negative effect for both unhoused individuals who are directly affected and neighbourhoods that feel unsafe, people feel scared, and many are disappointed that not much is done to change the situation. Group members reported that homelessness brings fear, stigma, shame and blame on those affected; some people feel that they brought it upon themselves and there is also the negative health outcomes and exacerbated poverty. Learning about homelessness has been eye-

opening and frustrating when there are no answers. Also, accessibility is an issue for individuals experiencing homelessness; hence, putting things on the internet does not work because they do not necessarily have access to the internet. The group agreed that more awareness is necessary; it is unfortunate that society is failing the people experiencing homelessness, including the 19-year-old that died who might have been saved with appropriate, supportive resources.

The group emphasized the need to proactively reach out to individuals experiencing homelessness rather than waiting for them to seek help, as many facilities are located in inaccessible places. They acknowledged that homelessness often results from circumstances beyond individuals' control, and many people on the streets require more support, education, and guidance due to a lack of understanding of the processes involved in getting housed.

Communication barriers, difficulty of finding suitable housing for newcomers, lack of housing adapted for people with reduced mobility, and the inflated cost of housing were also highlighted as part of the housing issues.

Regarding housing grants, the group discussed their benefits and drawbacks. While grants are beneficial, the processing is slow and the amounts are not substantial, making access challenging. Additionally, the grants primarily benefit developers rather than the individuals in need, and they do not contribute to lowering rents. The group suggested that these funds could be better utilized by the government to develop affordable housing. The group also noted that homelessness places additional pressure on other government services, with some individuals committing crimes to secure shelter in jail during winter. They concluded that **the cost of providing housing would be less than the societal costs of homelessness.**

The effects of homelessness were identified as insecurity, loss of faith in the system and government, marginalization of people experiencing homelessness, increased poverty, pressure on public amenities and services, increased crime, negative health implications, and the normalization of homelessness. The group agreed that priorities moving forward should include focus on individuals with high needs, actively reaching out to the homeless, increasing awareness, and taking decisive action rather than just talking about solutions.

“It is unfortunate that society is failing those experiencing homelessness. The 19-year-old that died might have been saved if she had known about available resources for those experiencing homelessness.” “Some individuals intentionally commit crimes to secure shelter in jail during winter!”- Community Member

Caring for Others as a Community

Considering the pervasive burden of homelessness in the community, the group reflected on ways that people can care for one another to reduce the negative impact of the housing crisis on the individual and collective wellbeing of the community. The group highlighted the need for more conversations on where the gaps are, what needs to be done, how people can care, and how to advocate for change. Members of the group emphasized the overwhelming feeling of hopelessness that comes with observing homelessness in the community. They discussed the need for inclusive solutions to the housing crisis by engaging with lived experts, understanding the complex intersectionality that exacerbates housing inequities and empowering the community with capacities required to advocate for housing rights. The group discussed the importance of education and capacity building on housing rights and the available programs, policies, and services that can support people experiencing homelessness or precarious housing.

Public awareness was highlighted by the group as a critical reaction to the housing crisis. Raising awareness on the burden of homelessness and pointing the way to where people can access housing support services are some of the ways that community members can show care for one another towards mitigating the impact of the housing crisis. Knowing where to go to access services is important especially in the harsh winter period. People have lost limbs and lives because they could not find a place to sleep away from the cold. The group agreed that community members can be empowered to care for others by ensuring that people know about available housing support services and can tell others about them when in need. The group agreed that human rights should be elevated above financial gains and recommended partnerships and collaborative investments in housing solutions. The group concluded that government must be held accountable for their actions and policies.

Relevance of Housing Research to Communities

The group discussed the relevance of housing research to identify gaps in housing, understand the aspects of the housing crisis that need to be prioritized, and to promote evidence-based policies. The group mentioned that research on housing issues faced by women needs to be more fully explored. Similarly, more research needs to be done to unmask hidden homelessness, overcrowding, and the pervasive burden of unaffordable rent.

Rigorous and reliable data are needed for decision making, policy analysis, and evidence-based policy planning and funding. Also, data generated from retrospective studies can be used to

compare and assess the outcomes and successes of policies in the form of program evaluation and the report of the evaluation can inform better program and policy implementation. The Point-in-Time (PiT) count was cited by the group as a relevant source of data that attempts to capture the rate and shape of homelessness. The latest PiT data showed that the highest rate of homelessness is among Indigenous communities at over 80%. Other relevant data for housing include community and population growth, rent rates, vacancy rates, and understanding different forms of homelessness such as hidden homelessness, inadequate housing, and women's homelessness.

The group also highlighted the importance of community-engaged research. Collaboration and partnership with community members and organizations was identified as the best approach to address homelessness on the principle of Nothing about Us without Us. The group agreed that research helps to identify key factors, such as inequitable income and unaffordable rent rates that lead to these issues and enables organizations to ask the right questions, provide the best solutions, and prevent exclusion. Similarly, research encourages the community to share their own perspectives and take ownership of solutions.

Also, research is importantly needed to solve the issue of Not in my backyard thinking (NIMBYism), and discuss pathways to equity, community safety, and housing initiatives that can address these issues. Other research areas discussed in the group include cost-benefit analysis of different types of housing in an essential step in determining next steps for housing providers, construction, and land purchases. The group concluded that research was necessary for all levels

of government and relevant organizations to create effective initiatives that support vulnerable populations.

Making our voices count as housing advocates

The group highlighted the importance of gathering adequate data to quantify the burden of housing issues towards effectively addressing the housing crisis. These data will help mobilize support and advocate for housing rights. The group acknowledged that information should be tailored to meet the needs of different audiences, and the media should be engaged to disseminate information on housing issues to the public and the government.

The group agreed that investments are needed to increase the housing supply, and that it is crucial to identify financial gaps and determine what is required to meet all housing demands. Building relationships and ensuring that every voice is heard are key components of this effort. Creating awareness around the housing crisis is also vital. Mobilizing support and raising a critical mass of advocates for housing rights involves ensuring collaborations, partnerships, and alliances with communities, stakeholders, and organizations. Active listening, compassion, and genuine concern for those in need of housing are essential. Government's approachability was discussed as being critical to addressing the housing crisis in Saskatoon.

The group agreed that radical activism and voting for a government that understands the problems of its people are necessary steps. Community associations and city consultants can help

create awareness on the issue and initiatives. Holding the government accountable is crucial: we need to ask the right questions and get answers from political leaders.

Having adequate and digestible data for the right audience is important. Presenting the cost of homelessness and the financial benefits of investing in solutions is essential. Finding strength in numbers, mobilizing, and collaborating to organize effective advocacy efforts, and partnering with powerful allies will help build trust and create awareness in a compassionate manner. The group concluded that holding the government and researchers accountable, ensuring sensitive communication and information dissemination, and voting for better leadership are all critical components of addressing the housing crisis.

Community strengths and capacities to celebrate and build on

The group reflected on the strengths of the community and how they can be leveraged to mitigate the negative impact of homelessness. Compassionate people who support one another, people who share with others, supportive families, housing advocates, lived experience of homelessness that can inform positive policy changes, strong community connections are some of the strengths highlighted by the group. The group also discussed community-based organizations and volunteers who provide housing support services and how they work tirelessly to support people experiencing homelessness in the community. Food banks, volunteers, BRIDGE, and other community support resources function as safety nets for those experiencing housing hardship.

The group highlighted the importance of having people-centred programs that are designed to house those in need including people who are difficult to house due to complex intersectionality. The event of the day was also identified by the group as an important platform to include the voices that are often under-represented and mostly unheard. The group mentioned that inclusive and equitable solutions are required to end the housing crisis.

Other critical community strengths identified include people referring others to vital support services, community members assisting with transportation, and all the other informal ways that community members help connect people to services. The group highlighted that by empowering community members with information on the available housing support services, the gaps, and what the government is doing to help, they can be positioned to support others when necessary. To achieve this, the group suggested robust resource mapping and gap analysis, with government support, to know what is already available and what is not. Critical gaps identified by the group include transportation assistance and educational programs to help individuals develop housing skills. The group concluded that the most important strength of the community is their ability to vote and that this should be demonstrated by voting and letting politicians know that current systems are not working and that they need to be held accountable.

Mental Health, Addictions, and Housing Insecurity

Mental health issues, addiction and overdose, couples not wanting to split up to access shelter or social housing, and many other barriers to finding adequate and affordable housing were highlighted as causes of homelessness. The group discussed barriers to adequate housing in rural

areas, including the lack of access to medical help and transportation to clinics for prescriptions. This lack of access leads to isolation, which increases the risk of mental health issues and depression. The shutdown of Saskatchewan Transportation Company has made transportation even more difficult, and the inflated cost of gas makes it challenging to convince friends and family to help.

The group discussed the significant stigma around mental health and addiction and associated fears that people with psychosis may move into independent living places and create issues. Wraparound services must be carefully tailored for people experiencing homelessness, who must be treated as individuals rather than as a collective. Government agencies operate in siloes without proper integration, and people lack support services with wait times for housing often taking years. Access to mental health care is a significant factor in housing issues. The average wait time for a youth psychiatrist is three to four years, potentially causing them to age out of the system by the time they receive care. Adults face even longer wait times for psychiatric care, and institutionalized individuals may not receive adequate mental health support upon release. The community-funded and donation-driven safe consumption site program is currently not as active as it could be despite the pervasive rates of substance addiction and overdosing.

Youth transitioning out of care face a huge gap in housing availability and security. Parents may believe their adult child cannot live alone due to lack of life skills; the government may feel no obligation to continue to care for them. Although youth can choose to stay supported up to age 21, it can take a month to get approved for a mentor to build life skills, and there are many hoops

to jump through. Also, two families in similar situations with similar disabilities may receive different assessments. Newcomers face challenges in accessing services, as they are often rejected by the state for appearing "fine enough" or being able to walk or attend English lessons. Walk-in doctors will not fill out forms because they have no history or reference of what has already happened. Although there are housing sites that offer family support, such as the Refugee Engagement and Community Health Clinic (REACH), which helps newcomers get access to family doctors and health care in their first year, they can accommodate only a limited number.

The group highlighted that people often deal with multiple issues simultaneously, such as addiction, social services failures, justice system involvement, and family breakdowns, which makes it difficult to address these issues in isolation. There is a tendency for government entities to "pass the buck" instead of taking responsibility for addressing concerns. Municipal government should proactively solve these concerns, such as implementing mini-house or tiny house projects with support systems. It is crucial to prioritize people over money, as investing in preventative measures can save millions overall.

Racism plays a role in the lack of investment in certain communities, with a tendency to blame "those people" (Indigenous, new immigrants, LGBTQ+) for societal problems. Government may interpret data in a discriminatory way due to a lack of connection with affected communities. It is essential to collaborate with people with lived experience instead of just studying them and to focus more on community-based research rather than narrowly academic research.

The group reported that landlords who collaborate with the community to support tenants are selling their buildings due to income assistance not covering costs, resulting in loss of valuable support systems. Income assistance is disproportionately low compared to housing or renting costs. Staff advise people with lived experience to learn how to budget for basic needs, yet that is not the root issue that led to housing insecurity. Employment programs offer no incentive to work because of the cap, and peer workers are often paid in gift cards or very minimal amounts.

People on disability are being punished for trying to work, and newcomers are increasingly involved with the child protection system due to a lack of housing. Income assistance workers are not allowed to assist people in finding a home, and newcomers face additional challenges due to language barriers. With Saskatchewan Income Support (SIS), individuals are not assigned a regular worker unless they have high complex needs, and SIS thinks it can or will "motivationally interview you out of poverty."



Photo: Participants consisting of community members, researchers, students, housing and service providers, policy personnel, lived experts, and advocate

Testimonials of Lived Experts

“Having no deposit, no references, credit checks are becoming barriers to housing because landlords are asking too much. We struggle with transportation, financial pressure and racial discrimination. There is no place for families and women with children. Having lived in a house with bed bugs follows you as a renter. The burden of homelessness is huge, and it is under-reported. After ninety (90) days, if you don’t report back, they stop recording your homelessness status.* People with college degrees are homeless. People blame themselves.”—Lived Expert

** After 90 days of inactivity on HIFIS (Homeless Individuals and Families Information System), the system resets. Consent lasts for two years but interaction, whether a case management session, housing placement, or a shelter booking, is key to being active in the system.*

“We suffer housing hardship and sleep in the cold and experience stigma and discrimination—the fire services do not help. Community people are supporting each other. There are no washrooms downtown to go to, cops catch them and charge them, the people that are supposed to help do not. Where are the resources to support the homeless? Families are separated due to homelessness. Information is collected and sometimes not used to serve any good.”—Lived Expert.



Photo: Lived expert and housing advocate David Fineday calling for immediate actions



Photo: Lived Expert calling for immediate actions



Photo: Participants at the Community Conversation



Photo: Participants at the Community Conversation

CONCLUSION

In Saskatoon, community members, researchers, students, housing and service providers, policy personnel and community-based organizations met to discuss housing rights and housing issues that continue to impact their communities. Identified barriers to housing include racial discrimination, financialization of housing, inequitable eviction practices that stigmatize tenants, prohibitive cost of housing, limited stock of social and affordable housing, and lack of people-centred policies and programs to make safe and affordable housing accessible to all.

The conversations concluded with a series of calls to action and a post-event feedback survey documented below committed to action. Key recommendations called for government investment in increasing the stock of social and affordable housing, media-led awareness on housing issues and available community support services, and enhanced collaboration, partnerships, and advocacy to address the housing crisis in Saskatoon. Most importantly, they emphasized proactive measures to support those experiencing homelessness through robust, inclusive, and flexible housing policies and initiatives.

CALLS TO ACTION!!!

- In accordance with Canada’s 2019 National Housing Strategy Act, all levels of government should take seriously and act on their responsibility to ensure “measures to prevent homelessness, prohibit forced evictions, address discrimination, ensure security of tenure for all, and help guarantee that everyone’s housing is adequate.”
- All levels of government should promote “the progressive realization of the right to adequate housing” and invest in increasing stock of social and affordable housing for those in greatest need, as required by the National Housing Strategy (NHS).
- Such housing should include multigenerational and traditional housing systems where young adults could live with their grandparents, who should receive funding for care, and help them model the necessary life skills.
- All levels of government should address the homelessness crisis as a violation of the human right to adequate housing and commit to a rights-based approach to programs and

policies as well as better coordination and collaboration and ongoing monitoring and assessment.

- On the principle of Nothing about Us without Us, policy and other effective action requires lived experts and an intersectional lens to highlight the complex intersectionality that exacerbates housing inequities and empower the community with capacities required to advocate for housing rights.
- Government should invest in improving data systems such as the Homelessness Information Family Information System (HIFIS) to capture robust housing data including hidden homelessness, overcrowding, poor housing conditions, among others.
- Researchers and housing advocates should engage government support in resource mapping and gap analysis as crucial steps in identifying and addressing needs.
- Provincial government should invest in secure, stable, and long-term funding for support services to help people maintain housing and proactively reach out to people experiencing homelessness rather than wait for them to seek help.
- The Ministry of Social Services should increase assistance (Saskatchewan Income Support and Saskatchewan Assured Income for Disability) supports and increase rates and expand eligibility of the Saskatchewan Housing Benefit while reducing access barriers.
- The Ministry of Social Services should develop wrap-around parenting programs for children taken from their parents to enable them to develop basic skills to function in the society when they age out of group homes.

- Municipal governments should proactively address the housing problems by implementing mini-house or tiny house projects with support systems that can address individual, structural and systemic barriers to adequate housing.
- Office of Residential Tenancies hearing officers should take training/education on “equitable jurisdiction,” landlord-tenant relationships, domestic violence, and housing precarity. They should address the colonial features of eviction policy and practice and the risks for tenants associated with publishing names in online decisions.
- Government, media, researchers, advocates, community-based organizations and community members should create awareness on available community support services that can help people experiencing homelessness; both informal and formal communication can play a role in connecting people to resources.
- Community members must hold government accountable for their actions and policies.
- As part of their corporate social responsibilities, private organizations should fund overnight warming centres.
- Community members, housing providers, lived experts, and researchers should advocate for changes to zoning and planning regulations to enable more diverse housing options.
- Government should renew support for community land trusts and other inclusive models to increase affordable housing supply and address NIMBYism (Not in My Back Yard).
- Community members should challenge myths and assumptions that place the blame on the “victims” of the housing crisis leading to internalized shame and disempowerment.

POST-EVENT PARTICIPANT FEEDBACK

Reasons for attending

According to the feedback summarized from the end of event survey, participants attended the workshop for the following reasons:

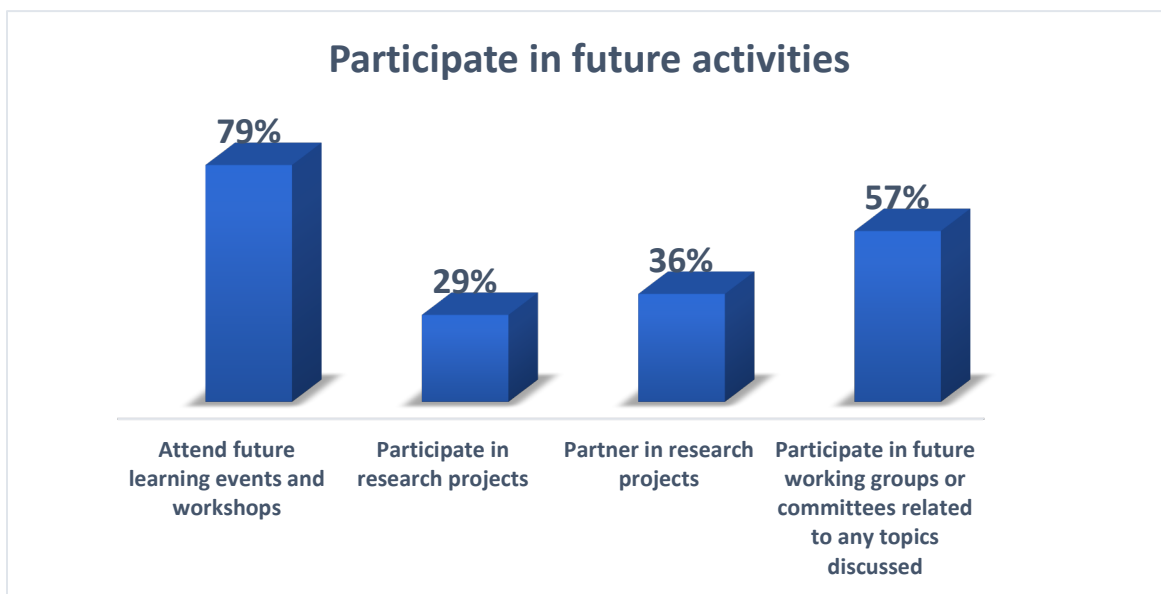
- To learn more about the housing crisis and advocacy.
- Housing and money are issues at hand for me; I am a renter experiencing precarious housing due to increased rent.
- Housing and homelessness are crucial topics, and they need attention from all.
- I live in the core neighborhood and see houseless individuals daily.
- I am looking to expand services as an affordable housing provider.
- To build connections and facilitate collaboration.
- To hear ideas on how to address the housing crisis; I work in this area and see homelessness every day.
- To learn how we can work together to address the housing crisis; to assist a friend.
- Access to justice, social justice, and public interest law is my area of interest; I am passionate about advocacy for human right in my community and beyond.
- To help and to be involved in advocacy efforts.

- I love to hear the stories of those affected; my research is on housing.
- I have relatives that are experiencing homelessness.
- Because I care and to use my lived experience to help others.
- To effect system change and to partner with reliable organizations towards achieving solutions to the housing issues.

Interest in future events

79% of respondents (22/28) would love to attend future learning events and workshops, 29% (8/28) would love to participate in research projects, 36% (10/28) would love to partner in research projects, 57% (16/28) would love to participate in future working groups or committees related to any topics discussed, One (1) person indicated interest in some positive progress and wanted advocacy efforts to be sustained. See Figure 2.

Figure 2: Feedback on interest in attending future events



Topics people wanted to be covered in future events

Participants would like to see the following topics covered in future events:

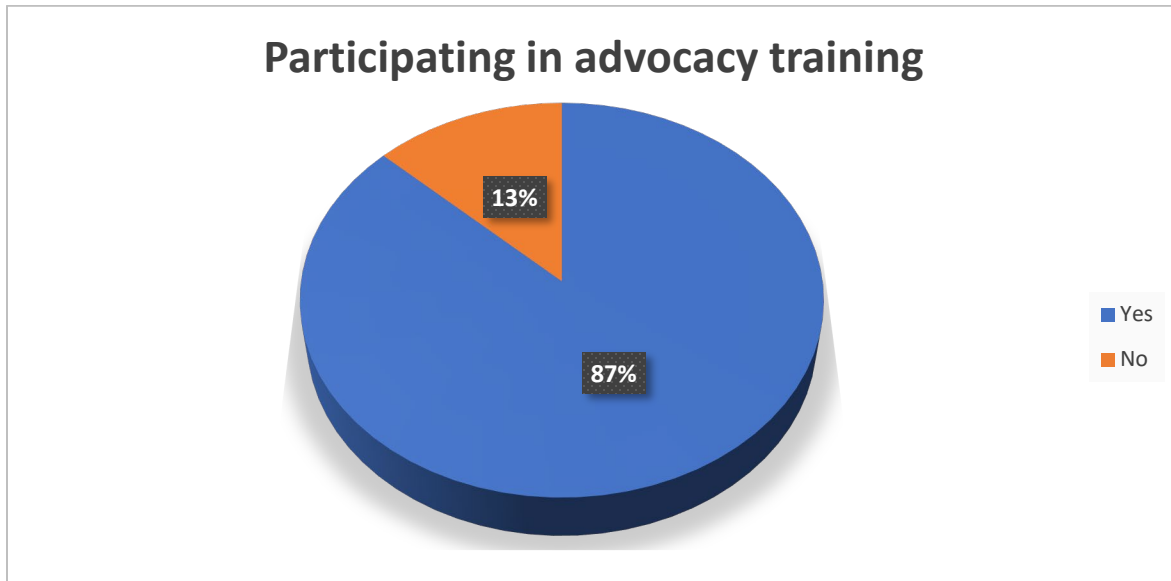
- Housing difficulties for people with pets and more information on what is or is not happening on a provincial level.
- Harm reduction intervention and further housing support; solutions; addiction and crime; houselessness; mental health (addiction) services to assist those who are houseless.
- Changes seen or achieved since last event, celebrate success
- Data-driven advocacy based on research outputs.
- More treatment centres with extended stay, more supported housing projects involving the homeless more.
- Impact of homelessness on people with disabilities and illnesses.
- Laws and policies that support housing as a human right.
- More voices of the unhoused sharing their needs; programs and media for lived experts, advocacy and collective planning, information about available services.
- Food security, access and transportation
- Include corporate landlords in the conversation to the part of problem-solving efforts.

- Track rent to see when the rent goes up to stop capitalization
- More of what we can do for our community
- Rent control
- Repairs for vacant units (in social housing).
- Panels with government organizations; priority of actions needed in terms of policy.
- Permanent housing for people with disabilities and seniors
- Focus on health, talk about human trafficking, we need to focus on the interconnectedness
- Developing a year-round response rather than a winter-response.
- Lowered rent and housing support in community.

Participating in advocacy training as a follow-up event

87% (27/31) of respondents said they would be interested in a follow-up advocacy training, 13% (4/31) said no to the training. One person said they simply did not know about advocacy and the other would rather walk for the homeless. See Figure 3.

Figure 3: Feedback on interest in advocacy training



Other feedback

Participants gave other feedback as follows:

- These events give me hope that if we continue to do this important work, we can make some changes.
- I also think the invitations should be more widespread.
- I only knew about the event because my practicum supervisor shared it with me
- It would be great to see more people outside of the helping sector
- Beautiful work—more advertising for events like this; I have lived in Saskatoon since 2005, and this is the first time I've seen anything like this.

- I like that tables were assigned, "forced" integration.
- I would like to hear more from individuals who are experiencing homelessness and or who have experienced homelessness.
- I would like to see more specific organizing and activation for collective action that includes lived experience and people who work in the area.
- I would love an opportunity to move tables/mix up setting to allow networking with more people.
- Keep doing the good work.
- I would also be interested in more sessions focused on action we as organizations and individuals can take.
- It was a good event to learn about the issue and meet people working to help people in need of housing.
- I would love to hear more stories from the community.

NEXT STEPS

- Dissemination of report of the *Community Conversation* to policy makers, lived expert advisory council, community partners, conversation participants, and on the CUI SR website.
- Advocacy Training for community members to educate them about housing rights and how to advocate to ensure those rights are met.
- Community Conversation on the impact of Mental Health and Substance Addiction on Housing and Homelessness; root causes, existing programs and sustainable solutions.

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