

City of Saskatoon Housing Supply Growth Targets

Housing supply growth targets must be submitted as part of the HAF application.

Projections are based on a three-year period ending September 1, 2026, and include:

- the total number of permitted housing units projected without HAF.
- the total number of permitted housing units projected with HAF.

The current number of dwellings is consistent with 2021 census data, adjusted for additional dwellings built since that reporting period.

Targets for housing units supported through the HAF are estimates and will be refined as more information becomes available prior to application submission.

Projections

CMHC Breakdown	Current Total Building Stock (2023)	Estimated Total Building Stock (2026)	Estimated Units Permitted without HAF (2023 to 2026)	*Estimated Units Permitted with HAF (2023 to 2026)	Estimated Additional Units Permitted with HAF support* (2023 to 2026)
Single detached homes	60,383	64,343	3,960	3,995	35
Multi-unit housing (in close proximity to rapid transit – 1.5km from transit station)	44,021	46,908	2,887	4,137	1,250
Multi-unit housing (missing middle)	12,302	13,109	807	857	50
Multi-unit housing (other)	4,489	4,783	294	294	0
Total	121,195	129,143	7,948	9,283	1335

*The targets provided for units permitted with HAF support are estimates based on the information available at the time of writing this report. These unit projections may be refined prior to the application being submitted to CMHC.

Estimated total number of new housing units to be permitted between 2023 and 2026:

Year of the HAF Program	Total Number Including HAF Incented Units	Number of HAF Incented Units
For year ending September 1, 2024	3,028	435
For year ending September 1, 2025	3,039	390
For year ending September 1, 2026	3,216	510
Total	9,283	1335

Growth Rates

Projected average annual housing supply growth rate without HAF*	2.19%
Projected average annual housing supply growth rate with HAF**	2.55%
Projected increase in the housing supply growth rate ***	16.80%

* Total number of housing units without HAF over 3 years divided by 3/current total number of dwellings

** Total number of housing units with HAF over 3 years divided by 3/current total number of dwellings

*** Projected annual housing growth rate with HAF minus the projected annual housing growth rate without HAF/projected annual housing growth rate without HAF

To be eligible for the HAF, the growth rate must also exceed 1.1%. The City must commit to a housing supply growth target that increases the average annual rate of growth by at least 10%. Based on the projections noted above, the requirements have been met.

Percentage of Affordable Units

For the purposes of the HAF application, the local definition of affordable is applied. [Council Policy C09-002](#), the Innovative Housing Incentives Policy, defines affordable housing as:

“housing units that are affordable to low-income households with incomes below the Saskatchewan Household Income Maximums while spending no more than 30 percent of their income on housing.”

Percentage of affordable units to be permitted without any support afforded by HAF (2023 to 2026*)	3.06%
Percentage of affordable units to be permitted with support afforded by HAF (2023 to 2026)**	8.81%

*Number of affordable units (81 per year) / Total number of housing units without HAF over 3 years.

**Number of affordable units with HAF support (575 HAF units plus number of anticipated affordable units (81 per year) / Total number of housing units with HAF over 3 years.

The City has an annual average of 81 affordable units per year (243 units over 3 years).

An additional 575 affordable units during the HAF program (2023 to 2026) are estimated to be achieved with the support of HAF. This would result in an estimated 818 affordable units over three years.