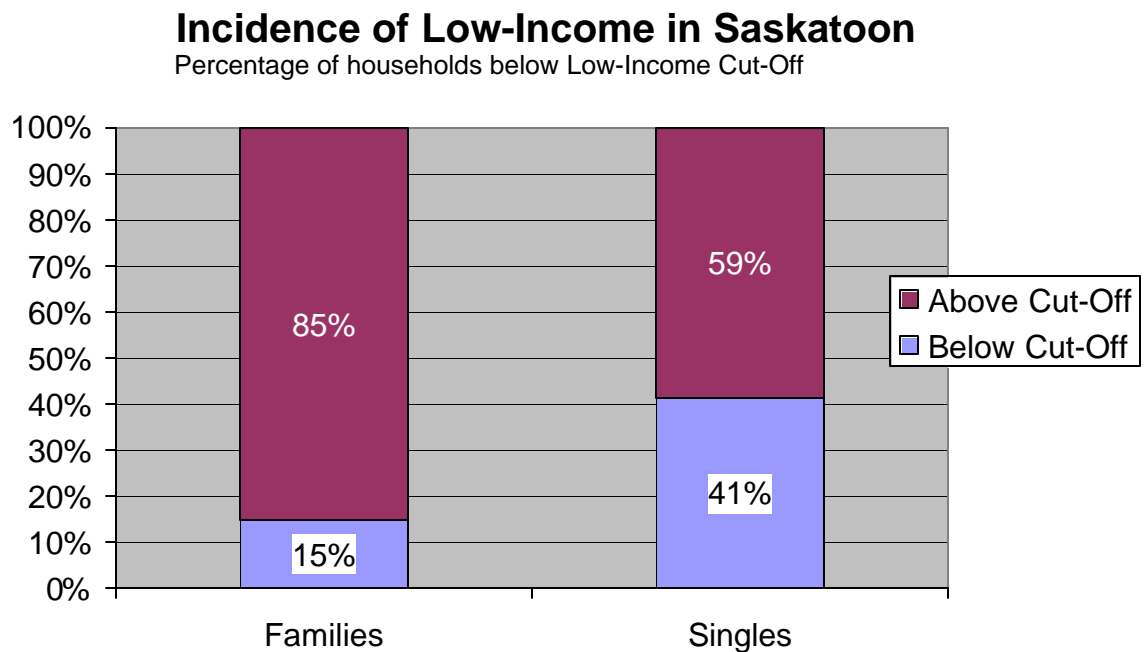


APPENDIX E
Saskatoon
Statistical
Overview

The following indicators have been explored to better understand the economic and social context contributing to homelessness and housing need in Saskatoon:

- Size of the population with incomes below the low-income cut-off
- Cost of housing
- Ability to pay rent
- Appropriateness of the housing stock
- Safety of the housing stock
- Education status and employment rates
- Population mobility
- Incarceration rates
- Teen pregnancy rates

Size of the population with incomes below the low-income cut-off



7,720 families fall below the low-income cut-off (which varies by household size) and 13,680 single individuals have incomes below \$15,757 (the cut-off for singles).

Low incomes are the most significant driver of the high shelter-cost-to-income ratio in Saskatoon. Saskatoon has a ratio of 50.1 that is second only to Abbotsford in Canada. This means low-income households in Saskatoon pay proportionately more (on average 50.1%) for their housing than in any other centre in Canada (except Abbotsford).

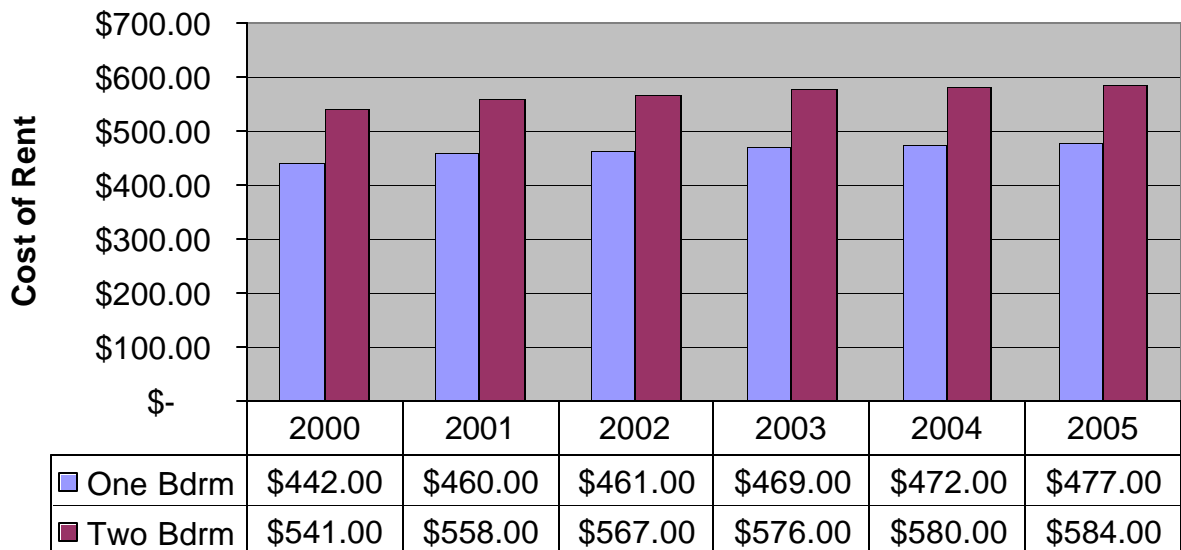
Low incomes and high shelter costs are also driving food bank use. The Saskatoon Food Bank & Grassroots Learning Centre has experienced a 36.5%

increase in requests for food hampers over the last five years. Saskatchewan food banks have the highest proportion of clients who are children at 46.4%.

Beyond the lowest income brackets in Saskatoon, the most recent statistics on the median incomes for Saskatoon (collected for 2003) show another 0.6% drop in employment incomes over the previous year. Total median income (including transfer payments) decreased by 0.2% in the same period. This decrease falls on the heels of noted inflation-adjusted decreases in income levels in the 2001 Census (where incomes between 1995 and 2000 rose 3%, but were found to be 2% lower than 1990 levels due to high levels of inflation – where again Saskatoon had the second highest rate in the country behind Ottawa).

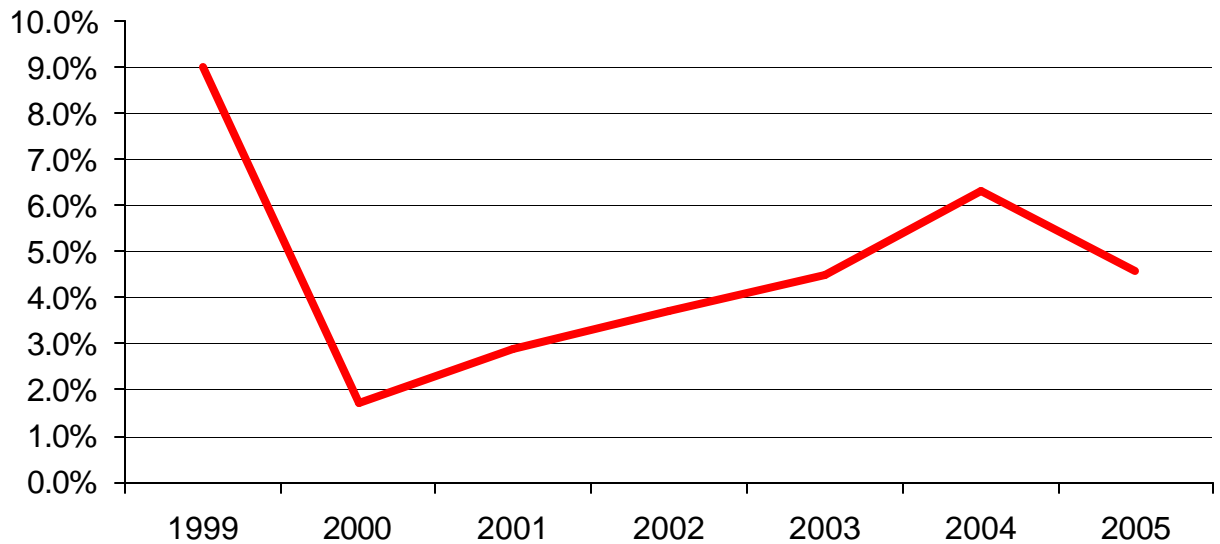
Cost of housing

Average Apartment Rents Over Time



Inflationary pressures and continued to impact the cost of housing over time. Despite lagging income growth, rents have continued to rise in an attempt to cover the rising costs of energy, property taxes, and property maintenance. These price increases were kept small due to rising vacancy rates over the period – rates that are now starting to stabilize.

Apartment Vacancy Rates

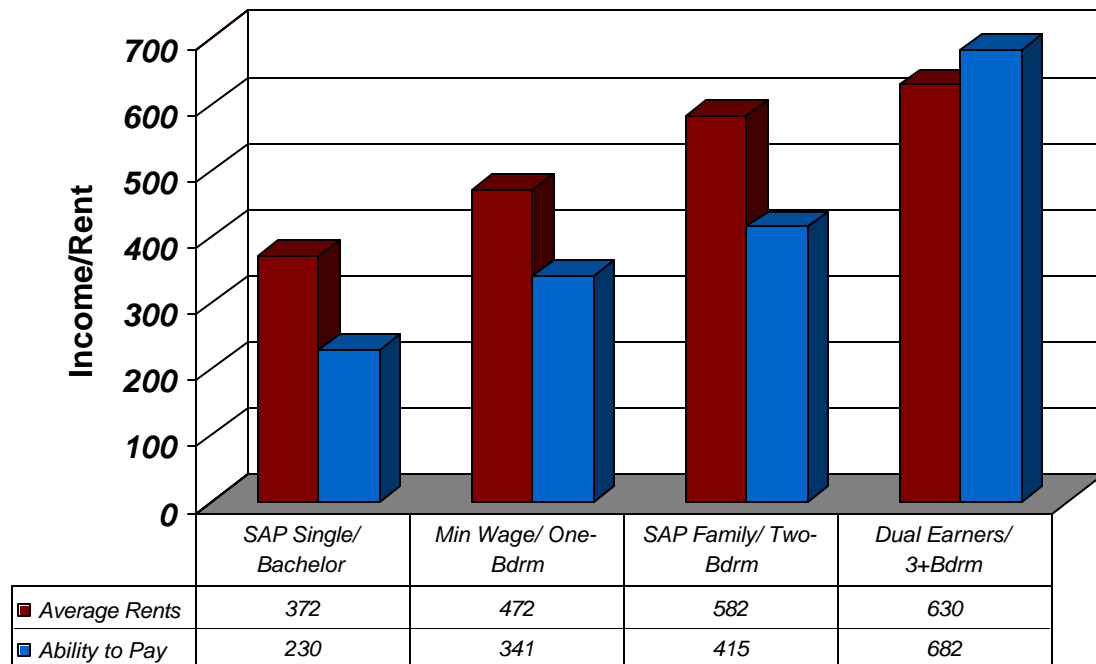


The cost of construction has also continued to rise dramatically over time reaching increases as high as 15% and 20% in a year due to rising fuel prices, shortages of labour, and rising prices for material inputs such as concrete, drywall, and lumber.

The cost to purchase a home has also increased and was at an all-time high in 2005 with averages of \$144,786 (including new and existing home sales).

Ability to pay rent

Ability To Pay Rent



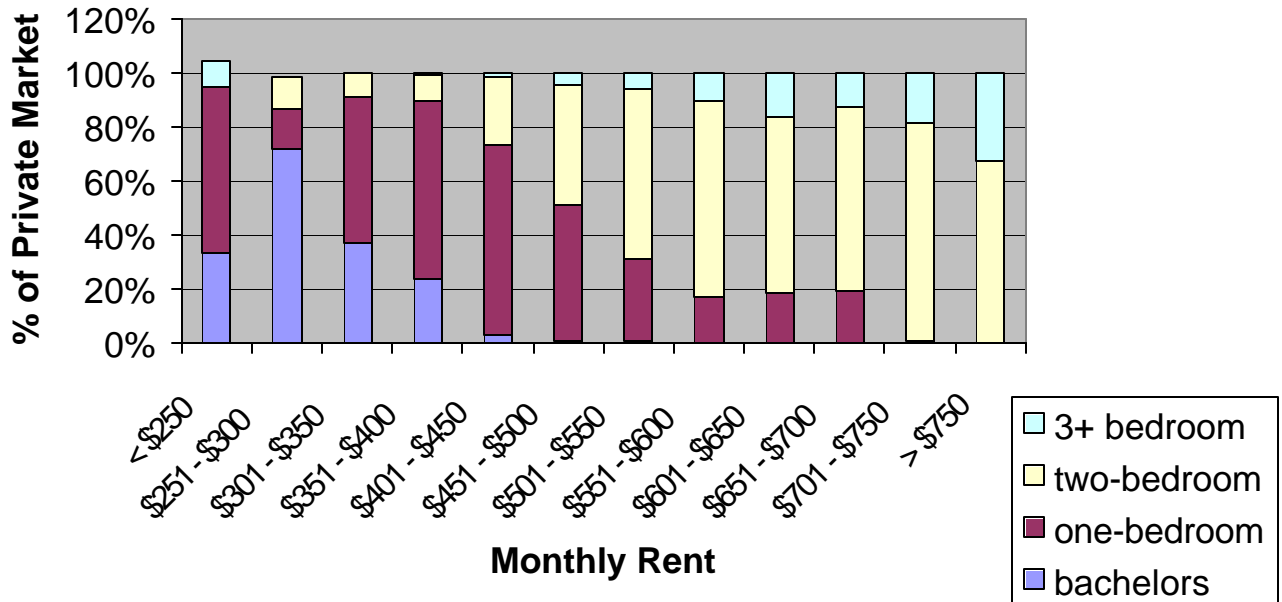
Despite recent policy changes that have increased the amount of income available for rent through rental benefits and increases to the minimum wage there still exists an income gap when accessing rental accommodation in Saskatoon.

The largest gaps in ability to pay occur among the 13,680 low-income singles in Saskatoon as neither their shelter allowance nor full-time minimum wage earnings provide enough income to cover the rents of bachelor and one-bedroom apartment units.

The other significant gap occurs among families requiring a unit with three (3) or more bedrooms. These units only become affordable to families if there are two wage-earners working full-time. As access to child-care to enable parents to enter the work-force is a significant issue for many families, this scenario is difficult. Saskatoon also has growing number of lone-parent families (12%) where two wage-earners are simply not part of the household composition.

Appropriateness of the housing stock

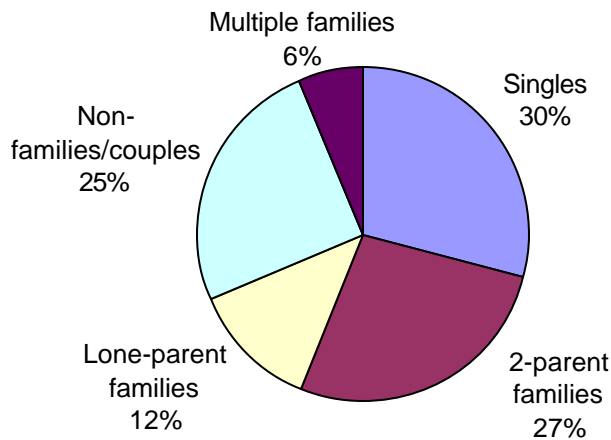
Profile of the Private Rental Market



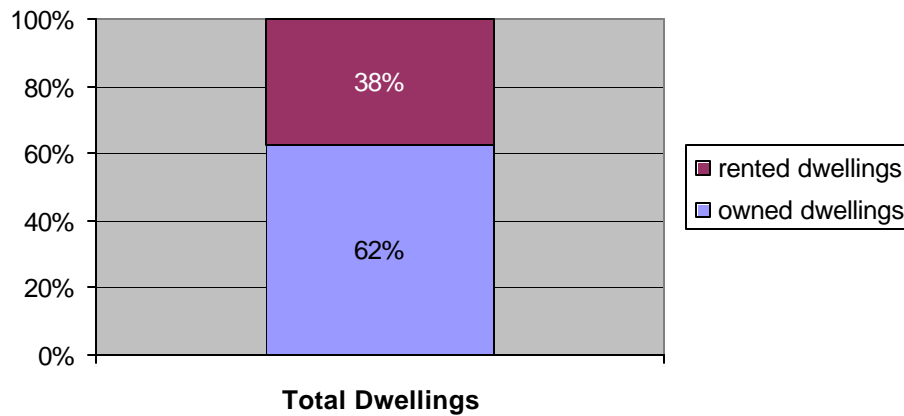
Despite the need for affordable and family-friendly rental accommodation, a very small percentage of the rental marketplace provides housing large enough for families. What is available is almost entirely at the higher end of the market place at rental prices too high for these families.

Low-income singles are also poorly served in the private rental marketplace as they must compete for the 535 bachelor and one-bedroom units that are priced at or below \$350/month.

Household Composition



Ownership Profile of Housing Stock



A significant portion of the housing stock in Saskatoon is available for rent. Issues around appropriateness of the stock in terms of building condition, form, amenities (ie. especially for families), and size are more significant and indicate a necessity to re-invest in the housing stock to better accommodate those not currently well housed.

Safety of the housing stock

Saskatoon Fire and Protective Services has recently facilitated the creation of a Safe Housing Committee. The mandate of this committee is to focus on the growing number of safety concerns in Saskatoon housing. The Department receives 4,000 property maintenance complaints annually. In addition, they complete 35,000 inspections that include back alleys, property maintenance concerns, and fire inspections.

At the time of the 2001 Census, 6% of all Saskatoon dwellings (4,690) were identified by their occupant as being in need of major repairs. This number has increased over the last five years and contributes to homelessness as housing stock is removed from the marketplace due to safety concerns.

Dwellings in Need of Major Repairs, Saskatoon

1991	1996	2001
4130	4430	4690

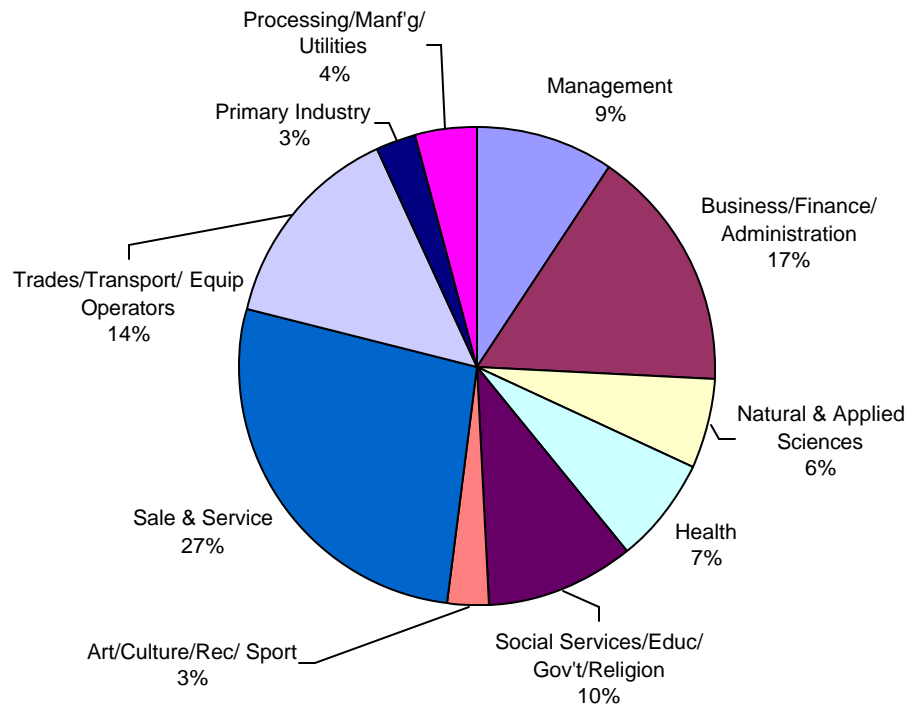
As repair needs correlate to the age of the housing unit, there are significant clusters of homes in need of repair in the older neighbourhoods of Saskatoon. This clustering of unsafe homes lends to a perceived environment of an unsafe neighbourhood.

Education status and employment rates

The unemployment rate for Saskatoon in 2005 was 5.1%. According to Statistics Canada research published in March 2005, Aboriginal persons are 2.5 times more likely to be unemployed than non-Aboriginal persons. In Saskatchewan, the Aboriginal unemployment rate is 16.0%. Participation in the labour-force is also low among Aboriginal persons in Saskatchewan at 50.5% (the overall labour-force participation rate for Saskatoon is 68.8).

Aboriginal youth face even greater barriers to employment in Saskatchewan. The employment rate among Aboriginal youth aged 15 to 24 is a mere 35.2%. The unemployment rate for this demographic segment is 24.7%.

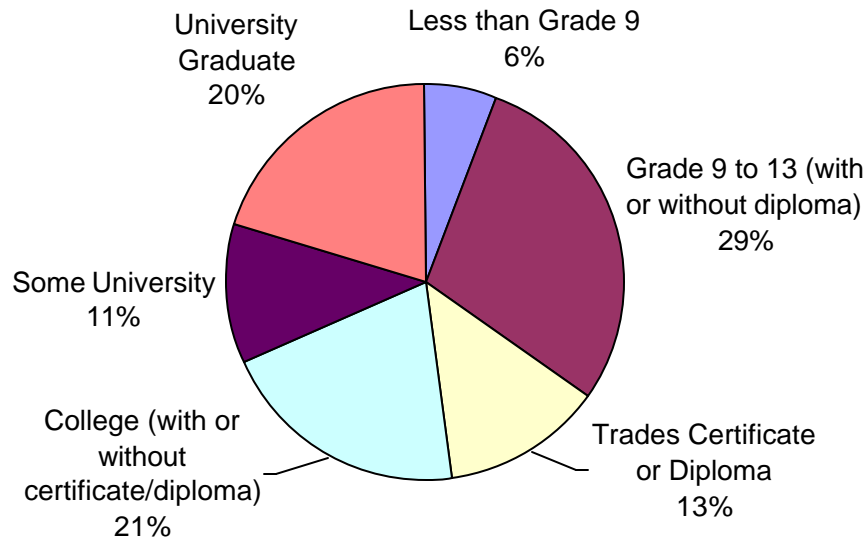
Occupation Profile For Saskatoon Labour-Force



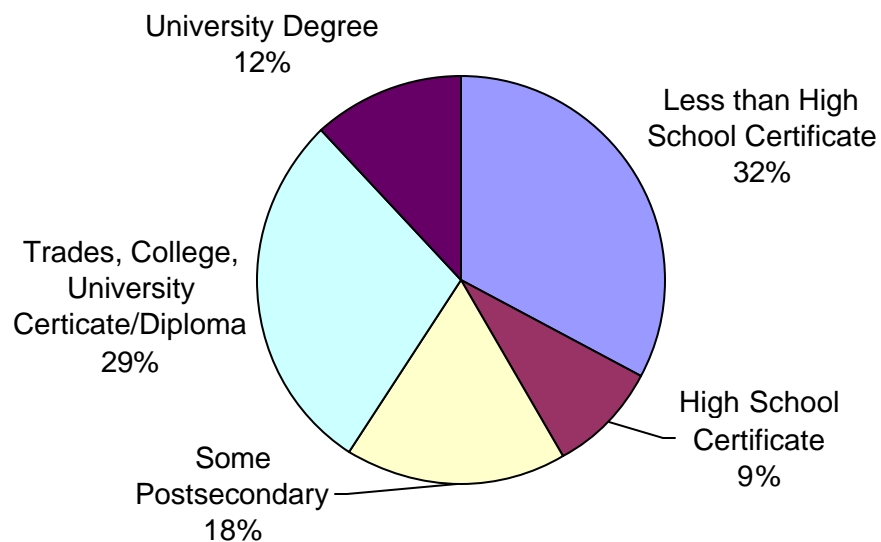
If and when people secure employment, there is a trend growing toward part-time employment. The City of Saskatoon reported in 2000 that 23% of all persons employed in businesses in Saskatoon were part-time (and these jobs were within the sales and services sectors). Saskatoon has a diverse economy (as indicated by the occupation profile above). The challenge is in education and skills to access these employment opportunities.

The following graphs help identify the level of education readiness for employment.

Education Attainment For Saskatoon



Education Attainment For Aboriginal Persons



Population mobility

Saskatoon has a very high mobility rate among Aboriginal households. 12% of Aboriginal adults moved more than three (3) times in the last five years in Saskatoon. This rate is similar to that of Edmonton and 4% higher than Winnipeg's Aboriginal population.

In comparison with other census metropolitan areas (CMA's) Saskatoon's general population mobility rate is average.

Incarceration rates

Saskatchewan has incarceration rates that are above the national average for young offenders. Incarceration has been identified as significantly contributing to homelessness.

The most recent statistics available (2003) indicate Saskatchewan incarcerates 0.28 offenders per 10,000 young persons compared to 0.08 and 0.05 in Alberta and BC respectively. 1,524 youth were also in probation within the community in the province in 2003.

In another comparison, it has been found that Saskatchewan incarcerates one in every 41 youths brought before the courts compared to one in every 62 for Manitoba. Further, while 58% of youths brought to court are found guilty in Manitoba, 82% of Saskatchewan youths are found guilty. Both provinces bring in approximately the same number of young offender cases.

Of significance, Saskatchewan sentences youths to custody at a rate of 24.1 per 1,000 youths while Quebec sentences youths at a rate of 4.8 per 1,000 youths.

Among adults (as of 2002), Saskatchewan has an incarceration rate (23%) that is below the national average (34%). However, in Saskatchewan, Aboriginal adults are incarcerated at 35 times the rate of non-Aboriginals and make up 77% of the total prisoner population.

Teen pregnancy rates

Though on a downward trend-line, teen pregnancy is a significant issue in Saskatchewan affecting 48.2 young women out of every 1000. This is in comparison to the national average of 41.7 teen pregnancies per 1000 young women.

Teen Pregnancy Rates Per 1000 Young Women, Saskatchewan

1994	1998	2000
63.0	52.8	48.2



**Saskatoon Community Plan for
Homelessness and Housing
Keeping The Plan Alive 2005**

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EXECUTIVE SUMMARY

The Saskatoon Community Plan For Homelessness and Housing is kept alive as the result of an annual community engagement process facilitated by the Saskatoon Housing Initiatives Partnership. This valuable planning effort could not proceed without the support of the National Homelessness Initiative. Nor would stakeholders continue to participate without the recognition of the value of the Plan that comes from Saskatoon City Council by way of formal adoption of the annual document.

The Keeping the Plan Alive report is intended to provide a clear vision of the priority challenges related to housing and homelessness that exist. The report also acts as a tool for empowering stakeholders to take action by identifying assets upon which to build, and casting a spotlight through quantitative and qualitative analysis of the gaps to be filled in the continuum of care*.

This Plan has been developed so that homelessness might be eliminated in Saskatoon, housing issues reduced, and a healthy continuum of care for all citizens developed. To do this, an understanding of who is homeless or at risk in our community is important.

Who is Homeless or At Risk?

A broad variety of people with varied backgrounds, experiences, and needs may find themselves homeless or in need of housing. The following chart attempts to categorize some of this variety.

Demand for housing and support is growing	Demand for housing and support is always pressing
Low-income singles Low income families Moderate-income families Low-income Aboriginal households Moderate-income Aboriginal families Women and children fleeing violence Persons with addictions Persons with Fetal Alcohol Spectrum Disorder Youth Persons released from justice	Persons with long-term mental health challenges Persons with an intellectual disability Persons with a physical disability Persons with a learning disability

* The continuum of care model is currently utilized by several communities in the United States and is a coordinated, multi-sector, network approach to serving the homeless. The model includes:

- Outreach, intake, assessment, and referral services to identify an individual's or family's service and housing needs and link them to appropriate housing and/or service resources;
- Emergency shelters with appropriate supportive services to help ensure that homeless individuals and families receive adequate emergency shelter and referral to necessary service providers or housing path-finders;
- Transitional housing with appropriate supportive services to help people develop the skills necessary for permanent housing and independent living; and
- Permanent supportive housing which is long-term, community-based, and has services for homeless people with disabilities and enables special needs populations to live as independently as possible in a permanent setting. (excerpted from CMHC Socio Economic Series Research Highlight (03-015))

Priorities and Strategies

The following table outlines the priorities established by Saskatoon stakeholders in homelessness issues. The priorities were not ranked in 2005. Instead, significant planning effort was applied to the development of strategies in which stakeholders had a general level of confidence.

Priorities		Strategies
A	Provide more housing options that are affordable to single persons.	<ul style="list-style-type: none"> ○ Increase supply of healthy, clean, safe housing where singles can be independent (i.e. cook) but still have access to supports when necessary. ○ Work to change and add flexibility to rules/programs that exclude singles.
B	Develop more affordable family rental housing units.	<ul style="list-style-type: none"> ○ Develop more options for families in all parts of the city. ○ Plan projects to be more inclusive of seniors, students, new-comers, low-income people, person with disabilities, students, etc. ○ Work to create a feeling of belonging for residents.
C	Make affordable housing available in all neighbourhoods in Saskatoon.	<ul style="list-style-type: none"> ○ Build public awareness to avoid NIMBY (Not In My BackYard) issues. ○ Revamp neighbourhood design standards to allow mixing of incomes. ○ Increase assisted homeownership opportunities.
D	Build housing appropriate for students.	<ul style="list-style-type: none"> ○ Focus on students facing multiple barriers as a result of having families, low incomes, and education responsibilities.
E	Increase dialogue on home-ownership.	<ul style="list-style-type: none"> ○ Seek innovation in project design. ○ Innovate in tenure and financing mechanisms.

Priorities		Strategies
F	Develop better coordination among service providers and a knowledge or referral network with multiple points of access for customers.	<ul style="list-style-type: none"> ○ Encourage providers to network on a more regular basis. ○ Make resources available for coordination, including resource people. ○ Develop a “consumer” focus in the delivery of services. ○ Work to engage the private sector to help build awareness.
G	Prevent homelessness by dealing with the root causes of housing need.	<ul style="list-style-type: none"> ○ Increase the supply of safe, stable, appropriate, quality affordable housing. ○ Address rules and regulations creating barriers to success in this area. ○ Create more employment-based work incentives. ○ Work on assisting people through transitions to homeownership. ○ Build greater awareness of homelessness and housing issues.
H	Recognize the capacity of urban Aboriginal organizations to serve Aboriginal populations (and plan for needs specific to Aboriginal youth, Aboriginal families, Aboriginal seniors/elders, and Aboriginal special needs populations).	<ul style="list-style-type: none"> ○ Focus on building homeownership opportunities for Aboriginal people. ○ Affect change to government policies and regulations to support Aboriginal efforts. ○ Build greater capacity within Aboriginal organizations (especially to support homeownership). ○ Engage the broader community in Aboriginal efforts.
I	Engage the private sector better.	<ul style="list-style-type: none"> ○ Articulate the costs of NOT addressing social issues such as homelessness and housing need. ○ Identify the potential for specific private sector initiatives (e.g. in employment and training, in using energy efficiency to subsidize new construction, in joint marketing efforts).

Priorities		Strategies
J	Keep existing services and housing.	<ul style="list-style-type: none"> ○ Create more and stronger channels of communication between providers and policy developers. ○ Work to make support for social services a priority of funders.
K	Support core neighbourhood re-investment (and implementation of the Local Area Plans facilitated by the City of Saskatoon).	<ul style="list-style-type: none"> ○ Leverage implementation resources for identified plans. ○ Establish formalized processes for engaging people with income issues, housing issues, or social issues in planning and policy initiatives that affect development/redevelopment of the core area where they live. ○ Adjust programs (e.g. CAHP) to better reflect the income levels of people in core neighbourhoods.
L	Support the needs of people beyond housing to ensure they stay housed.	<ul style="list-style-type: none"> ○ Work to connect housing provision to community agencies (e.g. through networking). ○ Utilize schools and other community infrastructure to it fullest potential. ○ Encourage peer support. ○ More clearly identify and document the range of support needs to better serve people.
M	Focus on services for those facing addictions rose as a significant priority (including detoxification, program supports, transitional housing, and prevention).	<ul style="list-style-type: none"> ○ Form partnerships to develop longer treatment strategies for people facing addictions. ○ Increase the supply of housing for people working through addictions issues.

With continued collaborative effort, it is believed these actions will lead to:

- A continuum of housing options located throughout the city that includes singles, students, family rental units, and assisted homeownership.
- Coordination of decision-making and resource allocation by stakeholders to address root causes of homelessness through coordinated referrals and inclusion of Aboriginal organizations and the private sector.
- Sustained and strengthened services, housing options, and links between them.
- A strong and sustainable inner city of Saskatoon.
- Broad public awareness of the importance of housing.



2005/06 HHS Update Report:

**An Examination of Housing Safety and the
Availability of Social and Special Needs Housing**

May 16, 2006

for example, manages 31 separate multi-residential complexes and over 400 non-multi-residential units made up mainly of single-detached dwellings. Overall, the SHA's housing portfolio is intended to meet the needs of low- and moderate-income seniors, families, couples and singles. Some of the complexes managed by SHA may cater solely to one designated group, seniors for instance, while others may accommodate a wider range of family types. Other providers that manage five or more complexes or have extensive housing portfolios include the Saskatoon Health Region, LutherCare Communities, Cress Housing and SaskNative Rentals.

****See Appendix A for a complete list of housing providers and unit counts****

3.1.2 Supply and Demand Survey

Information on the use and demand for SSNH was obtained directly from housing providers through phone or one-on-one interviews. The goal of the interview was to collect specific information on the actual (or estimated) number of clients served in a given year and the number of individuals or families who are on waitlists for housing. Where possible information on the number of persons on a waitlist who were served during a reporting period was obtained. As well, some descriptive information on trends was collected. For a more complete list of the nature of the questions, refer to the interview guide included a separate document entitled in *2005/06 HHS Update Supplemental Report: Background Evaluation and Indicator Development Documentation*.

A total of 25 housing providers supplied specific information on the number of individuals and families housed as well as the level of demand for various types of housing⁴. This is a lower response rate than for the SSNH stock update. To a certain extent the lower rate was expected since all 68 personal care home providers were intentionally not surveyed due to time and cost constraints. Despite the lower number of housing providers surveyed, the actual number of units accounted for relative to the SSNH database update is 72%, even with personal care home operators included (see Table 7 below).

Of note is that the 72% overall coverage rate reflects the number of units that corresponds to the sum of the housing managed by all of the providers that participated in the Housing Supply and Demand survey. It is important to recognize, however, that not all providers were able to answer all of the questions. As a result, specific variables will have a lower response rate.

⁴ Approximately 12 additional housing providers responded, but were excluded from analysis because the information given was incomplete.

Table 7 - Number of Units Accounted for in the SSNH Database and the Supply and Demand Survey

Housing Type	# Units SSNH Database	# Units Supply/Demand Survey	Rate of Coverage
Affordable rentals	2,171	2,049	94%
Emergency /Transitional housing	220	112	51%
Justice release	54	11	20%
Residential treatment facility	62	0	0%
Long-term supportive housing	189	83	44%
Personal Care Home	715	0	0%
Seniors independent or enriched	3,395	2,599	77%
Special Care Home	1,269	978	77%
<i>Total</i>	8,075	5,832	72%

3.2 Social & Special Needs Housing Stock

The following sub-sections offer background information on the nature and scope of Saskatoon's long and short-term social and special needs housing provisions. Included in this overview is a description of SSNH units in terms of project ownership, unit tenure, housing type and designated group. This background information serves to demonstrate that while the SSNH database encompasses both below- and at-market housing, the overwhelming majority of housing units are intended to address low-income needs.

3.2.1 Project Ownership

Most of the units accounted for in the SSNH database are managed by non-profit organizations. Together private and public non-profits manage almost 90% of the housing stock. A small proportion (3%) is managed by rental housing cooperatives that provide housing predominately below market rates or at an affordable rate based on income. The 68 personal care homes included in the SSNH database account for the entire 8% of units that fall under a private for-profit ownership arrangement.

Table 8 - SSNH database Unit Count and Percentage by Project Ownership and Number of Providers

Project Ownership	# Providers	Units	%
Cooperative	4	224	3%
Private for-profit	68	649	8%
Private non-profit	32	3,744	46%
Public non-profit	3	3,458	43%
<i>Total</i>	107	8,075	100%

3.2.2 Unit Tenure

Often non-profit housing providers and cooperatives manage a mix of housing units. Their portfolio may include on one end of the spectrum, unsubsidized tenants who pay market or just below market rent and on the other end of the spectrum, low-income rent-geared-to income tenants. The mixed approach helps to overcome some of the traditional problems and perceptions associated with large-scale social housing developments. This blended approach is illustrated in Table 9 below. The table shows the number and proportion of units by both project ownership and tenure type.

Table 9 - SSNH Database Unit Count and Percentage by Project Ownership and Tenure

Tenure Type	Project Ownership								Total	
	Cooperative		Private for-profit		Private non-profit		Public non-profit			
Life Lease Market					447	12%			447	6%
Life Lease Subsidized					99	3%	50	1%	149	2%
Market Rental	38	17%	649	100%	482	13%			1,169	14%
Rent-Geared-To-Income	78	35%			1,240	34%	2,703	77%	4,021	50%
Below Market Rental	108	48%			1,179	32%	696	20%	1,983	25%
Core-Funded					68	2%	78	2%	146	2%
Per Diem Funded					160	4%			160	2%
Total	224	100%	649	100%	3,675	100%	3,527	100%	8,075	100%

Looking strictly at tenure types, over three quarters of all SSNH units are available at better than market rates. The most widely available are rent-geared-to-income units (50%), followed by below market rental units (25%) and subsidized life lease units (2%). Market based units, including both rental and life lease, account for 20% of all SSNH units. The remaining units, categorized as core-funded or per diem-funded, account for only 4% of all units. They also relate specifically to short-term emergency or transitional shelter, whereas all other units are intended to accommodate longer-term housing needs.

3.2.3 Housing Type

“Housing type” provides insight into to the particular need a housing unit or complex fulfills. As such, it provides a useful way of examining housing stock availability. For the purposes of this study, the various “housing types” represented in the SSNH database can be broadly divided into four categories, as follows:

- (1) Affordable housing, not designated for seniors or special needs;
- (2) Short-term special needs housing;
- (3) Long-term special needs housing; and
- (4) Seniors housing.

As shown in Table 10 below, the majority of housing units in the SSNH database are designated for seniors. They account for almost 67% of all SSNH units. Of these, the greatest proportion is for seniors who are able to live independently or who may require some basic assistance with daily living. Overall, these seniors independent or enriched units make up 42% of the entire SSNH stock and 63% of seniors units. This represents a substantially larger proportion of the total share of the housing stock than any other housing type. It surpasses the next largest housing type, “affordable rentals”, by 15 percentage points.

Table 10 - SSNH Database Unit Count and Percentage by Group Type and Housing Type

Group Type	Housing Type	Housing Type		Group Type	
		Units	%	Units	%
Affordable, Non-Seniors*	Affordable rentals	2,171	26.9%	2,171	26.9%
	Emergency and transitional housing	45	0.6%		
	Emergency housing	43	0.5%		
Special Need, Short-term	Justice release	54	0.7%	336	4.2%
	Transitional housing	132	1.6%		
	Residential treatment facility	62	0.8%		
	Long-term supportive housing	189	2.3%		
Special Need, Long-term	Personal Care Home	715	8.9%	189	2.3%
	Seniors independent or enriched	3,395	42.0%		
Seniors	Special Care Home	1,269	15.7%	5,379	66.6%
<i>Total</i>		8,075	100.0%	8,075	100.0%

The chief difference between “seniors independent and enriched” housing and the other types of seniors housing is the addition of varying levels of personal and/or medical care. These other types include special care homes units and personal care home units. The former makes up almost 16% of the total housing stock and the latter comprises close to 9%.

Another key housing type is “Affordable rental”, which meets the needs of low- and moderate-income non-elderly families, couples and singles who are able to live independently. Almost 27% of the SSNH stock is made up of units targeted to individuals and families that fall into this category.

Less significant in number, but more significant in regards to need are special needs housing units. Together short-term shelter and long-term housing represent only 6.5% of the entire stock of SSNH. Short-term shelter, which is comprised of emergency, transitional, justice release and residential addictions treatment shelter make up a much larger share of the special needs housing. In combination they represent 4.2% of the entire housing stock, whereas long-term supportive housing represents 2.3%.

3.2.4 Designated Groups

Another way of examining the extent of SSNH units available in Saskatoon is by designated user. The 2005/06 SSNH database model tracks a multitude of designated groups. This is a significant change from earlier models. For instance, the 1999 database allowed for the identification of up to two main user groups. The 2003 update expanded on this by adding some additional “special needs” fields. The current design is far more comprehensive. Over 35 group types are considered based on a range of characteristics, such as age, gender, family status, special needs and other affiliations (i.e., religious or linguistic).

The primary designated groups include:

- Seniors;
- Singles;
- Families;
- Persons with Disabilities or Special Needs;
- Aboriginal Populations; and
- None (for no specific group designation)

Many of these primary groups can be further broken down into sub-groups. For instance, the category of seniors can be further disaggregated to distinguish between male and female seniors, or between seniors who are capable of living independently versus the frail elderly or seniors with dementia, each of which will have greatly different types and levels of housing needs. Similarly, the general group “disability or special needs” can also be disaggregated to discriminate by type of disability, or circumstance (i.e. legal offenders or persons with substance dependency).

The majority of units captured in the SSNH database are designated for seniors. As shown in Table 11 below, they were identified as a primary target group for 67% of the units. Following seniors are family units, which account for 28% of the designated units. The other key groups -- singles, Aboriginal persons and special needs persons -- were identified as primary targets for between 18% and 24% of the housing stock. For a small portion (7%), no specific group or combination of groups stood out.

Table 11 - Number of Units by Main Designated User Group

Main Designated Groups	Units	% All Units (n=8075)
Seniors	5425	67.2%
Families	2248	27.8%
Singles	1922	23.8%
Special Needs / Disabilities	1835	22.7%
Aboriginal	1478	18.3%
No Specific Designation	552	6.8%

It should be noted that a unit can be designated for use by more than one group. Only 25% of the units are allocated by use by just one designated group. If we remove all of the sub-groups and look only at the six main groups identified above (and in Table 12 below) the number of units with only one designated user group increases substantially, reaching almost 60%.

A more detailed examination of sub-groups is included in the housing supply relative to demand assessment in the following section.

3.3 Availability of Social and Special Needs Housing

This section weaves together available housing stock with demand. A demand/supply ratio is used as an indicator of how well existing housing stock is addressing the need for housing. Because of the variability of need among groups seeking housing and shelter, “housing type” is used as a lens for assessing the adequacy of SSNH.

The supply of affordable and special needs housing is based on unit counts in the SSNH database. The demand for housing is based on the number of persons or families on a waitlist for housing or shelter as reported in the Housing Provider Supply and Demand Survey. This “demand” variable was selected because it provides a more consistent and more reliable measure than some of the other variables included in the survey. It is more consistent in the sense that far more providers supplied this type of information, whereas other variables were less frequently answered. Further, in the case of SHA, the largest provider of affordable housing, the number could be more readily validated through Sask. Housing Corporation’s central databases. As well, the availability of historical data on SHA wait list numbers enables going beyond point in time analysis to longer-term trend analysis.

In order to employ a waitlist count to unit count ratio the data from the Supply and Demand Survey was linked to the SSNH database through the housing provider and in some cases through a particular housing complex. The link to the SSNH database also provided a connection to “housing type”.

The assessment of wait list data is based on responses from 19 long-term housing providers that participated in both the 2005/06 SSNH database update and the 2005/06 Supply and Demand Survey. These housing providers supply over 70% of the housing units accounted for in the SSNH database. Short-term and transitional shelter or housing is excluded since waitlist information for these types of units was not provided in a consistent manner.

As shown in Table 12 below, the total number of unique individuals or families placed on a wait list by the providers included in this assessment is 3,460, yielding a demand/supply ratio of 0.61. Ideally the rate would be zero or close to zero, which would indicate no persons or few persons were waiting for suitable housing. When the supply and demand data is aggregated by housing type some tendencies emerge.

In the following examination, each of the long-term housing types are considered in turn with respect to levels of housing supply compared to demand. Also, close consideration is given to the corresponding types of people (based on need) that tend to be represented within these housing types.

Table 12 - Ratio of Individuals and Families on a Wait List for Housing Relative to the Total Units Available, by Housing Type

Housing Type	Supply (Units)	Demand (Wait List #'s)	Demand / Supply Rate
Affordable rentals	2,049	2,150	1.05
<i>Aboriginal</i>	651	1,701	2.61
<i>Non-Aboriginal</i>	1,398	449	0.32
<i>Families</i>	311	1661	5.34
<i>Mixed (Singles, Couples, No designation)</i>	1738	489	0.28
Long-term supportive housing	83	33	0.40
Seniors	3577	1277	0.36
<i>Seniors independent or enriched</i>	2599	1065	0.41
<i>Special Care Home</i>	978	212	0.22
Total	5,709	3,460	0.61

* includes long-term housing only since wait-list information was not uniformly provided by short-term housing providers

Over one quarter of the social and special needs housing consists of below market housing geared for families, and non-elderly couples and singles. Among the housing providers that participated in the supply and demand survey, the overall supply of affordable housing units totaled 2,049. The demand for affordable housing, however, based on waitlist information exceeded this amount by just over 100 units, producing a supply/demand ratio of 1.05. This suggests that the supply of housing for persons who require low- or moderate-income housing is far from adequate. Moreover, when Aboriginal status is taken into consideration, the gap widens considerably. As shown in Table 12 above, the demand for housing by providers who target Aboriginal populations is in excess of the supply at a rate of 2.61 compared to .32 for non-Aboriginal housing. In other words, the demand for housing targeted for Aboriginal persons is more than 2.5 times the number of units included in the SSNH portfolio, whereas non-Aboriginal affordable housing is in excess by only one third.

In terms of family composition, housing that is targeted towards families have a much higher rate of demand than housing that is not specifically geared towards families. While there are 311 units designated for families, the number of persons or individuals on a waitlist for that type of housing is more than five times greater. Affordable housing not specifically designated for family use has a much lower demand supply rate of only 0.28. This higher rate of demand for family units based on waitlist information is also reflected in the waitlist database records for social housing maintained by the Saskatoon Housing Authority. As shown in Table 13 and Figure 1 below, the number of persons or families on a waitlist for family units is has been consistently higher than the demand for affordable housing by other family types between 2000 and 2005. In 2004, which is the

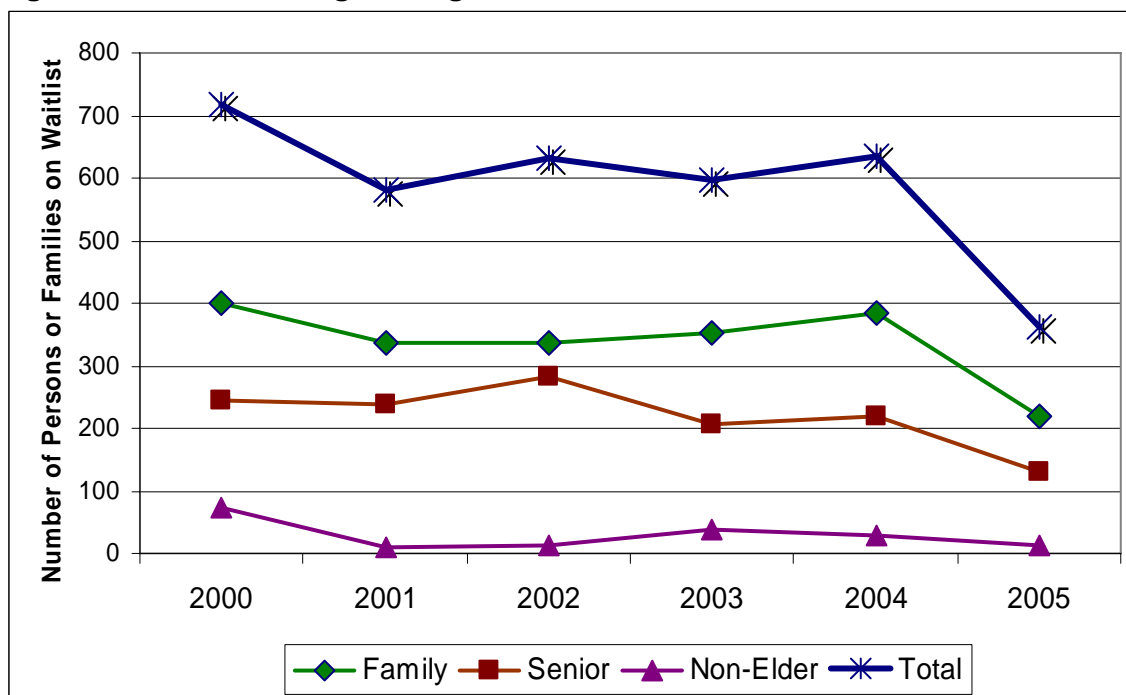
reporting period used by most providers in this assessment, 60% of waitlist entries were for family units, while 36 accounted for seniors units and only 4% were for non-elders.⁵ The six-year trend data on social housing wait lists also shows an overall decline in the number of people and families on a waitlist. From 2000 to 2006 this number dropped by 50%.

Table 13 - Social Housing Waiting List Numbers, SHA, 2000 to 2005

Family Type	2000	2001	2002	2003	2004	2005
Family	401	337	337	351	384	219
Senior	243	237	284	207	220	130
Non-Elder	73	8	12	39	30	13
Total	717	582	633	597	634	362

(source DCRE, Saskatchewan Housing Corporation)

Figure 1 - Social Housing Waiting List Numbers, SHA, 2000 to 2005



Non-market housing is also in demand by singles. Based on the City of Saskatoon's 2004 Community Plan for Homelessness and Housing, there are substantial shortfalls in housing for single men and single women. In particular, shortages were identified for men over 40 and for male exits from corrections facilities. Because of data collection limitations no information was collected

⁵ Family consists of a family head and one or more persons related to the family head by birth, marriage or legal adoption. A family must include at least one dependent child, and may include, at the discretion of the housing authority board, other persons known to have lived regularly as an inherent part of the family. All households with children are designated family households. A senior tenant is someone who is 60 years of age or older, or living with a spouse who is 60 years of age or older. Non-elders include all couples or singles who are less than 60 years of age and do not have children.

either in the SSNH database or via the supply and demand survey on specific ages or on exits by gender. As well, the supply and demand survey does not separate out units designated for “singles”. Rather, these types of units are nested within the category “mixed”, which may include seniors and couples.

Within the SSNH database, however, it is possible to cross-reference some of the key designation group types with housing types. This helps to piece together at least some aspects of the problem. The cross-tab results are shown in Appendix D. Based on the SSNH database cross-tab, 1,922 units are designated for use by “singles”. This accounts for almost one quarter of all the SSNH units. However, the vast majority of these (86%) are for seniors housing. More relevant group designations for assessing housing stock available to singles that are not in their senior years include “single women”, “single men”, and “non-elderly singles”. In looking specifically at units designated for non-elderly single women and men, we find that 1.6 times the number of units are designated for use by women. Even more notable is the difference in emergency and transitional housing available to each group. While only 22 are designated specifically for men, 95 units are designated for women, an amount 4.3 times the amount for single men.

Very few units are designated specifically for legal offenders or exits from correctional institutions. In all only 151 units are allocated for this purpose. They account for only 2% of the entire SSNH stock. The types of housing available to this group include: justice release housing (54 units), emergency shelter and transitional housing (for a combined total of 71 units) and affordable rentals (26 units).

Given that Saskatoon’s population, like other Canadian cities, is aging, the demand for senior’s housing is likely to increase. The vast majority of the units currently accounted for in the SSNH database are designated for use by seniors. For the most part, seniors units are available to either men or women. Only a handful of these are limited for use by gender. Out of the entire SSNH stock, 114 units (1.4%) are limited to senior women, and only 44 units (0.5%) are restricted to senior men. A more substantial number are allocated for seniors with special needs. For as many as 1,404 units (17.4%), persons classified as “frail elderly” are listed as a designated group and for 842 units (10.4%), elderly suffering from dementia are specified as a designated group.

In terms of the demand for seniors housing relative to the supply, seniors housing waitlists are clearly higher than ideal, but at the same time, they are significantly less excessive than other housing types as shown in Table 12 above. The number of seniors on a waitlist for suitable housing is 1,277 based on lists provided by housing providers that manage a combined total of 3,577 units. Correspondingly the rate of demand relative to supply is 0.36. The situation improves somewhat for special care homes and worsens for housing geared towards seniors who are capable of living independently or with relatively modest

living supports. The rate of housing demand to supply is 0.22 for special care homes and it is 0.41 for independent of enriched senior's units. While the demand for special care homes is lower, on-going monitoring of change in demand will benefit not only seniors, but also the growing number of non-elderly individuals who require high levels of care. Trends in hospital-based continuing care usage by the non-elderly from a recent Canadian study found that 18% of persons in hospital-based continuing care between 2004 and 2005 are younger than 65.⁶

⁶ Web-based article, "Not just for Canada's elderly—one in five continuing care patients in hospital is younger than 65"; Canadian Institute for Health Information; Article release date: March 22, 2006; website: http://secure.cihi.ca/cihiweb/dispPage.jsp?cw_page=media_22mar2006_e