

A Housing Policy Framework for Saskatchewan 2004

Making **Our** Communities
Better **Places** to Live



Opening **Doors** to Independence



Government of
Saskatchewan



Saskatchewan Housing
Corporation
An Agency of Community
Resources and Employment



Contents

I. Introduction

II. Background

- (i) The Importance of Housing**
- (ii) Housing Challenges in Saskatchewan**

III. HomeFirst

- (i) A Housing Policy Framework for Saskatchewan**
- (ii) Vision**
- (iii) Principles**
- (iv) Goals & Objectives**
- (v) Priority Areas & Key Actions**
- (vi) Achievements & Outcomes**

IV. Overview of HomeFirst

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Introduction

A home is more than a source of shelter. Affordable, good quality homes promote health, independence, security and dignity and enhance the social and economic well being of people and communities.

In 1997, the Province introduced a new housing policy framework for off-reserve housing in Saskatchewan. This framework laid the foundations for future directions in housing. However, housing policy, as with other public policy, must adapt to meet changing needs.

Housing challenges have evolved as a result of changes to Saskatchewan's population and economy. The Province has reviewed its approach to housing given changing housing needs, increased policy flexibility associated with the signing of the *Canada-Saskatchewan Social Housing Agreement 1997*, and more explicit recognition of provincial jurisdiction in housing.

The government reorganization that combined housing and social services into one department provided an opportunity for a new, integrated approach to housing policy as a tool for economic and social inclusion. As such, the Province has developed a renewed housing policy framework that positions housing policy within the broader social policy approach in Saskatchewan.

Saskatchewan's new Housing Policy Framework, **HomeFirst**, integrates housing with broader social, economic and health policies in order to better address the current and future housing needs of Saskatchewan people.

HomeFirst will support people, communities and the economy with the goal of improving the quality of life for people in Saskatchewan.

HomeFirst will provide **people** with more choices and stability in housing, ranging from opportunities for low and moderate-income families to become homeowners to supports to help seniors remain independent in their own homes.

Housing initiatives will make **communities** better places to live as new affordable housing will be developed and more homes, both rental and ownership, will be repaired and renovated.

The housing initiatives under **HomeFirst** will create employment opportunities, which will in turn strengthen the **economy**.

In addition, the new Framework positions Saskatchewan to respond strategically to new federal housing initiatives.

The **HomeFirst** goals, principles, and actions outlined in this document are based on extensive consultations. Valuable and innovative input was received during the development of this framework from people and organizations across Saskatchewan.



Background

The Importance of Housing

Housing is a basic necessity of life. A safe and affordable home can provide people with:

- the stability they need to participate in education and skills training opportunities,
- the stability to gain and maintain employment, and
- access to community based services for their continued health and well being.

Good quality housing that is affordable has social, economic and health benefits.

Housing is important to social policy— an adequate supply of quality housing influences both business and personal decisions of where to live. Stable housing is a factor in crime prevention and school achievement. In addition, a lack of affordable housing can result in low-income households choosing between two equally unacceptable options: occupying low-cost accommodation that is substandard and perhaps even unsafe, or paying more than they can afford.

Housing is important to economic policy— stable housing positively impacts labour market attachment and urban revitalization and, on a broader level, the housing sector provides employment, creates investment opportunities, and stimulates and supports economic activity.

Housing is important to health policy— research has shown strong links between neighbourhoods with substandard housing and poor health.

Improving housing conditions leads to better living standards and overall improved quality of life for all Saskatchewan people.

Housing Challenges in Saskatchewan

There is a shortage of quality, affordable housing for low and moderate-income households in Saskatchewan. This is particularly apparent in inner city areas and the northern regions of the province and for:

- lone parent families,
- persons with disabilities,
- youth in transition, and
- Aboriginal households.

There are a number of demographic, social, economic, and institutional factors that affect the housing system.

HomeFirst is a new approach to addressing these challenges. Specifically, the issues that need to be addressed are:

- Changing demographics;
- Significant housing need;
- Increasing need for housing support services;
- Increasing costs to maintain and operate the government-assisted housing stock;
- Concentrations of old and deteriorating housing stock; and
- Private housing market challenges in responding to the needs of some low to moderate-income households.

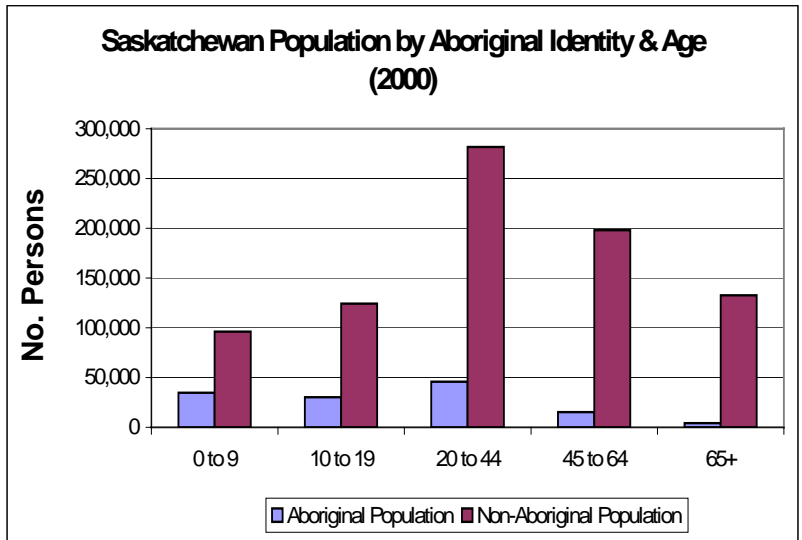


Housing Challenges in Saskatchewan (continued)

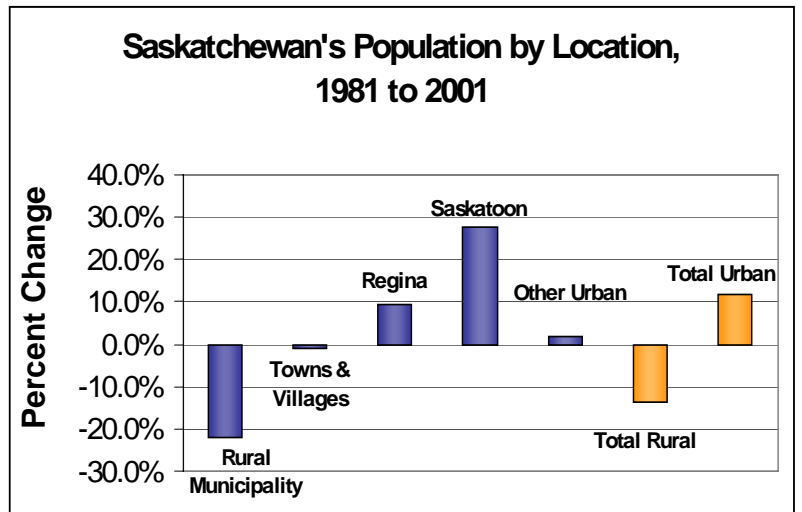
Demographic shifts

The province is experiencing significant demographic shifts that are affecting the housing system. These include:

- The Aboriginal population is growing rapidly and the average age of this population is significantly lower than the non-Aboriginal population. Between 1995 and 2000, the Aboriginal population in Saskatchewan increased by 17% while the total population decreased by 1.4% (Statistics Canada).
- The seniors' population is growing as the baby boomers are now reaching the 65 plus age group. In addition, the 80 plus age group increased by 32% between 1995 and 2000 (Statistics Canada).
- There is a population shift from rural to urban areas.
- Poverty is concentrated in geographic locations including the north and inner city neighborhoods.
- Lone parent families are becoming more common. The number of lone parent families in Saskatchewan increased by 20% between 1995 and 2000 (Statistics Canada). Lone parent families, with only one income earner, experience more financial pressures than two-earner families.



Source: Aboriginal Peoples Survey, Statistics Canada, 2001.



Source: Saskatchewan Bureau of Statistics.

These changes have resulted in shifting patterns of housing need, increasing vacancies in some communities, increasing costs, and housing designs that are not suitable to populations in need. It has become increasingly apparent that households have differing needs across the lifecycle.



Housing Challenges in Saskatchewan (continued)

Unmet Housing Need

In 2000, almost 45,000 low-income households across the province were living in unaffordable or substandard housing, which reduces their ability to pursue productive and healthy livesⁱ. In addition, it is estimated that another 10,000 households live on the margins of housing need.

Households which occupy housing that falls below any of the dwelling adequacy, suitability or affordability standards, and which would have to spend 30% or more of their before-tax income to pay the median rent of alternative local market housing that meets all three standards, are said to be in **core housing need** (Canada Mortgage and Housing Corporation).

Almost 17% of Saskatchewan households are in, or are on the margins of, core housing need.

Of those in housing need in 2000, approximately 26,000 were renters and 19,000 were owners.

Those households in greatest housing need include:

- Aboriginal households
- lone parents / families with children
- single persons (e.g. widowed seniors)
- persons with disabilities

In 2000, 29% of Aboriginal households (off-reserve) were in core housing need, as compared to 12% of non-Aboriginal households in Saskatchewan. Almost 43% of Aboriginal renters (off-reserve) were in core need, whereas about 25% of non-Aboriginal renters were in core need.

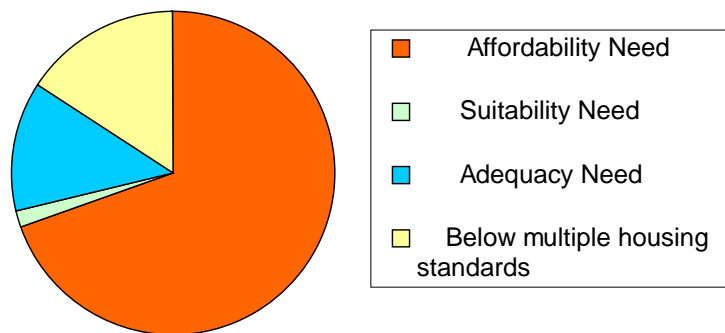
The majority of Saskatchewan households in housing need can be found in the inner city areas of urban centres where there are higher concentrations of rental housing, dwellings in need of major repair, and older housing stock.

According to Statistics Canada's 1996 and 2001 Census information, Saskatchewan's two major centres, Regina and Saskatoon, were two of only four major centres across Canada where the proportion of renter households spending more than the affordability benchmark on shelter (30% of household income) increased.

The number of Saskatchewan households spending more than the shelter affordability benchmark (30% of income on shelter) increased by 14.3% from 1995 to 2000.

Of the Saskatchewan households in housing need, over 70% live in good quality housing, but pay more than they can afford. The other 30% of households in housing need pay more than they can afford for their housing and live in housing that is overcrowded and / or in need of major repair.

Saskatchewan Households in Core Housing Need by Housing Standards (2000)



Source: CMHC (census-based housing indicators and data).



Housing Challenges in Saskatchewan (continued)

Increasing Need for Support Services to Maintain Housing Independence

Provincial research and consultations have identified a need for support services that will help people to remain living independently in their own homes. The demand for services is predominantly found among seniors living in their own homesⁱⁱ.

The 2001 Census shows dramatic increases among “older” seniors in Saskatchewan. The population of the group aged 80 and over increased by 32% between 1995 and 2000. Projections show that this group can expect to gain another 18% by 2011ⁱⁱⁱ.

The growth among “older” seniors will have a significant impact on support service providers, both informal and formal, as activity limitations and the need for support tend to increase with age. In 1996 and 1997, activity limitations affected slightly more than 20 per cent of Canadian seniors aged 65 to 74, but nearly 50 per cent of seniors aged 85 or more^{iv}.

Community supports are also becoming more important as seniors are increasingly seeking housing options that enable them to maintain independent lifestyles^v. Statistics Canada’s General Social Survey (2002) shows that, in 2000, there was an increase in community living for both men and women, and for all senior age groups. Approximately 90% of senior women and about 95% of senior men resided in the community, rather than in health care institutions^{vi}. In addition, a significant proportion of seniors live alone.

In 2000, 58% of seniors aged 85 years or older residing in private households in Saskatchewan lived alone.

Provincial consultations have also identified a need for housing support services for non-senior populations, including persons with disabilities, at-risk youth, persons at risk of homelessness, and lone parent families with children.

Financial Pressures on Existing Government-Assisted Housing

There are presently over 30,000 government-assisted housing units in Saskatchewan that serve some 67,000 low to moderate-income people.

Saskatchewan’s government-assisted housing portfolio has been well maintained but the viability of the existing portfolio is at risk due to increasing operating costs as a result of utility rate increases and increasing maintenance costs as the housing stock ages. In addition, revenues, largely based on tenants’ ability to pay (i.e. income), are unable to keep pace with these increases due to the static nature of incomes seen among lower income populations.

Deteriorating Housing Conditions

With little new affordable housing having been delivered for many years, a major issue is the deterioration of the existing private-market affordable housing stock and its eventual loss from the market.

In Saskatchewan’s major centres, dwellings in need of major repair are concentrated in inner city areas.

In 2000, of the existing housing stock in the province, over 125,000 homes (33%) were built before 1960. In addition, 39,200 homes in Saskatchewan required major repairs in 2000. Of these, 9,845 were rental units.



Housing Challenges in Saskatchewan (continued)

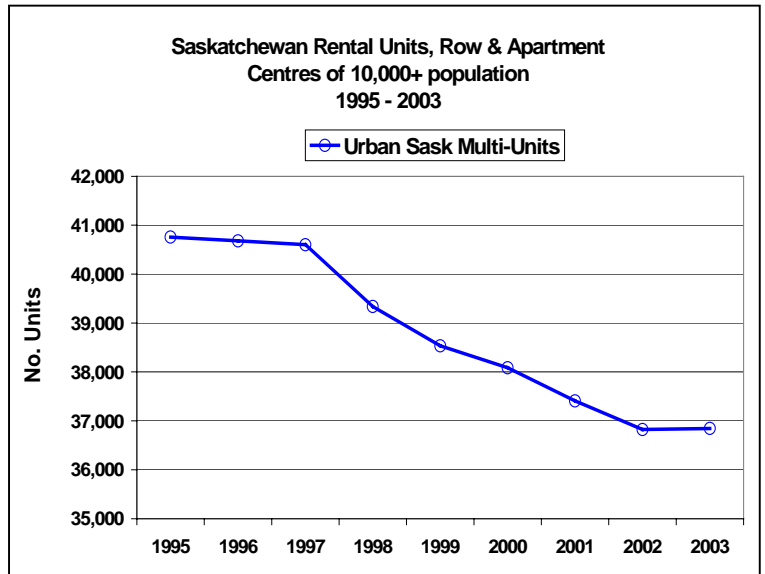
Inability of the Private Market to Respond to Needs of Low-Income People

In addition to a loss of affordable housing stock due to deterioration and demolition, a lack of rental unit construction is making it increasingly difficult for low and moderate-income households to find adequate and affordable housing in the private housing market.

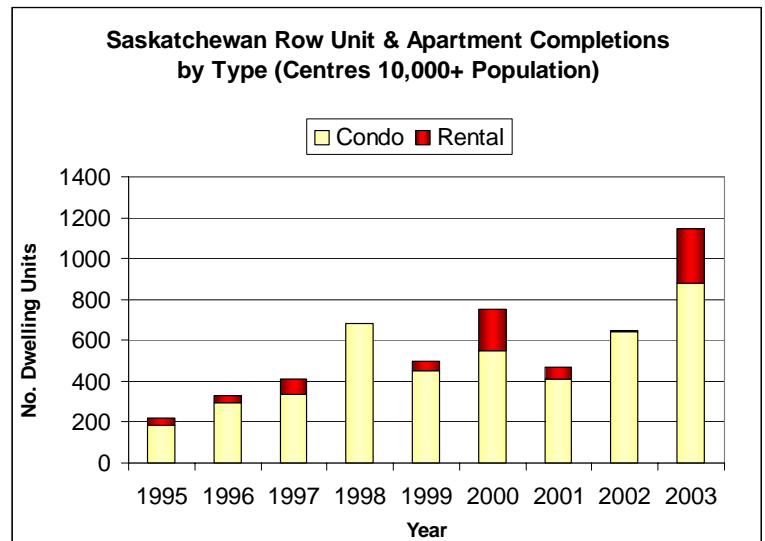
The private housing market is experiencing increased costs for housing construction materials and shortages in skilled trades. This affects construction trends, which impact housing affordability and availability for lower income households. Developers are choosing building options that provide an adequate rate of return, clearly evidenced by the steady construction of condominium units rather than rental construction.

In addition, the conversion of rental units to condominiums as the market responds to the demand from single persons and an aging population is further reducing the supply of rental properties and tightening the market.

The number of private-market rental units in urban Saskatchewan decreased by almost 10% between 1995 and 2003.



Source: Canada Mortgage and Housing Corporation (CMHC), *Special Tabulation*.



Source: Canada Mortgage and Housing Corporation, Canadian Housing Statistics.



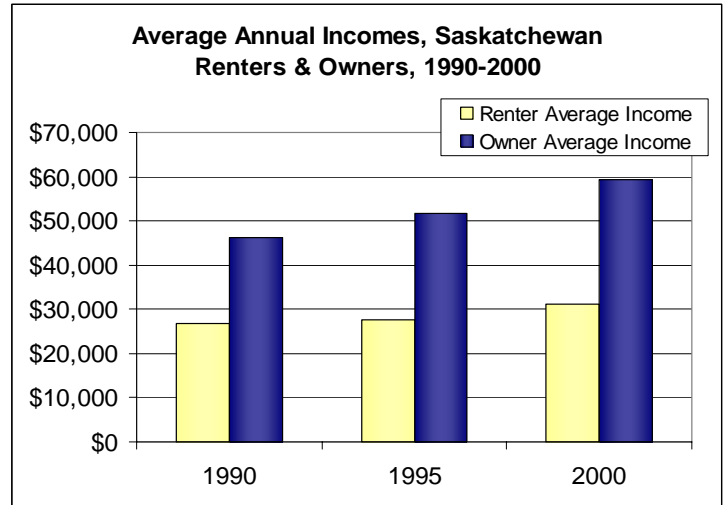
Housing Challenges in Saskatchewan (continued)

Viability of new rental construction depends on fluctuation between market rents and household incomes. In Saskatchewan, the costs for shelter are increasing faster than average total family income. In 2000, nearly a fifth of renter households in Saskatchewan spent above 50 percent of their income on shelter.

The percentage change in the average total income for Saskatchewan households between 1995 and 2000 was 4%^{vii}, whereas the percentage change in Saskatchewan average rents between 1995 and 2000 was 14% in Regina, 17% in Saskatoon, and 14% in urban Saskatchewan^{viii}. In part, rent increases are linked to increases in utility costs and costs of maintenance.

Although rental housing can be a more affordable housing option for lower income households, with rental rates rising faster than incomes, homeownership may become a better alternative to renting for some households. In addition, higher homeownership rates positively affect family stability and investment in neighbourhoods.

It is anticipated that the new affordable housing program will result in increased investment in the construction of affordable homeowner units by the private and non-profit housing sector. However, households face two obstacles when attempting to enter the ownership market. They need sufficient income to make monthly loan payments and they must have sufficient savings to make the downpayment, which is a greater barrier for lower income households.



Source: Canada Mortgage and Housing Corporation (CMHC), Census of Canada Data, Socio-economic Series 04-027.

The disparity between increases in income versus increases in rent makes it difficult, if not impossible, for low-income renters to accumulate savings that promote transitions to greater independence (e.g. homeownership).

As shown in the above chart, there are significant gaps between the income of renters compared to homeowners in Saskatchewan. In addition, Statistics Canada reports that there is a gap between the median net worth of renters and homeowners. The median net worth of Canadian homeowners in 1999 was \$145,000, an increase of \$28,400 (24%) over 1984. For renters, the trend was the opposite: median net worth decreased by 48% from \$4,000 to \$2,100^{ix}.

Statistics Canada reports that the most important non-financial asset of Canadians, accounting for 38% of household wealth, is the owner-occupied house. Therefore, homeownership is a major reason for the large gap in wealth between owners and renters^x.

The housing industry maintains that increased access to homeownership helps to reduce rental demand, thereby helping to ease upward pressure on rents and benefiting renters who are not financially ready to purchase a home.



HomeFirst

A Housing Policy Framework for Saskatchewan

As a result of the challenges facing Saskatchewan's housing system, the Province of Saskatchewan has re-examined its role in housing.

Saskatchewan's new Housing Policy Framework, **HomeFirst**, represents the province's new way of thinking about housing programs and services and their role in promoting economic independence and social inclusion.

For individuals and families to become independent, they must have control over their lives. This means taking an active role in solving problems and making decisions on matters that affect them.

For families, independence means being able to work and to participate in their community.

For seniors, independence means being able to live in their own home for as long as possible, to continue to do the things that they enjoy, and to make decisions for themselves.

HomeFirst aligns housing policy with the principles of the *Building Independence* strategy. The *Building Independence* strategy is the redesign of the provincial income security programs. *Building Independence* is a group of initiatives designed to help Saskatchewan people become and stay employed.

To better deliver career and employment services, housing, child care and other programs that support jobs and independence, all these functions were integrated into one provincial department,

Saskatchewan Community Resources and Employment, in 2002. The *Building Independence* initiatives include:

- employment supplements,
- child benefits,
- family health benefits,
- training allowances,
- childcare subsidies,
- employment supports for persons with disabilities,
- transitional employment allowances, and now,
- better housing for low and moderate-income people and support for independent living for seniors and persons with disabilities.

HomeFirst also integrates housing policy with broader social policy. A new orientation to social policy has been adopted by many jurisdictions over the past decade. The new direction promotes social programs that provide active measures to ensure that governments address the long-term, best interests of citizens, in addition to providing benefits. The transformed role that governments play in promoting social welfare has resulted in significant shifts in approaches to addressing housing need. Correspondingly, **HomeFirst** supports the active development of individuals' resources and capabilities.

The fundamental difference with the new policy direction is its focus on achieving longer-term *outcomes*, rather than simply meeting shorter-term needs through *outputs* such as building housing units. It means shifting current programs and services from dealing with the *symptoms* of societal problems such as poor housing conditions to focusing on the *sources* of social problems such as poverty. Focusing on outcomes requires investments in people to help them deal with their life issues.



A Housing Policy Framework for Saskatchewan (continued)

Across the life course, individuals and families have differing needs. **HomeFirst** provides a continuum of housing options and supports that emphasize a balanced approach to addressing housing need along a continuum that ranges from:

- shelter allowances for social assistance recipients;
- government-assisted housing for higher needs populations;
- income support tied to better housing quality;
- home renovation programs;
- affordable rental housing;
- supports to independent living for seniors, families and persons with disabilities; to
- homeownership options.

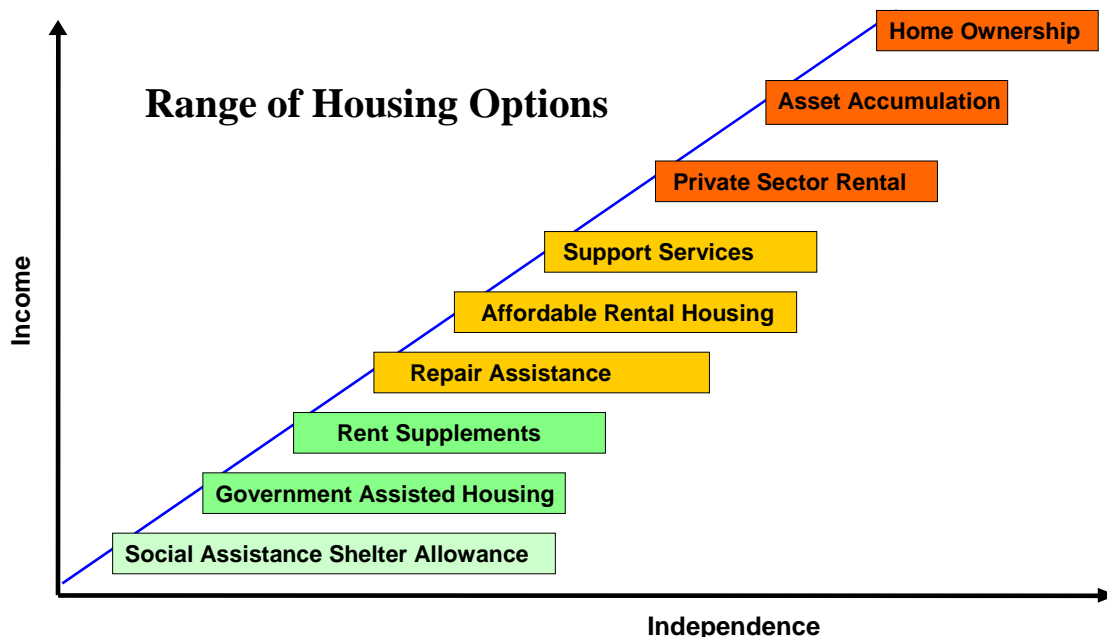
Through this continuum, **HomeFirst** responds to the differing needs of people across the province, including:

- children living in low income families,
- at-risk youth leaving government care,
- persons with disabilities that require supports for housing,
- families that need assistance to move to self-sufficiency in housing, and
- seniors who require assistance to remain living independently.

The new direction involves a more balanced approach to addressing housing need - an approach that looks at both income and housing supply problems.

HomeFirst creates pathways that assist households to achieve greater independence by:

- structuring housing policy to respond to a continuum of need, and
- reorienting housing policy towards a focus on life outcomes.





HomeFirst Vision

All Saskatchewan citizens have homes that promote health, independence, security, and dignity and that enhance the social and economic well being of communities.

HomeFirst Principles

To achieve the **HomeFirst** vision and guide housing actions, the Province has adopted the following principles:

Housing policy and programs must be responsive to the differing needs of households across the life course.

- Different households require different levels of support, ranging from supports that encourage families to purchase their own homes to supports that help seniors remain independent in their homes.

The Province has an interest in supporting quality and fairness in private, public, and non-profit housing markets.

- This principle recognizes that the Province, through various pieces of legislation, regulates housing markets to ensure tenant and landlord rights are balanced and that housing is safe and in adequate condition.

The Province may invest to help facilitate private, public, and non-profit housing markets meet the needs of low-income citizens.

- The Province recognizes that the private sector has provided most of the housing in the past and will continue to do so. The role of government in housing is focused on those citizens living in vulnerable circumstances. In other words, those who need further opportunities to be included, to contribute, and to participate as citizens in the economic, social and cultural life of the province.

Provincial housing investments increase housing equity among Saskatchewan citizens.

- This principle advocates horizontal equity to ensure that households in similar situations have access to similar program options. This means ensuring a focus on both low and moderate-income households that have difficulty accessing quality housing.



HomeFirst Principles (continued)

Housing programs and services should promote economic and social independence, personal accountability, and individual choice.

- Housing programs will create pathways towards independence through the encouragement of personal and household self-management, which will help develop capacity and improve individual accountability. In addition, some segments of the population are able to live independently in the community, provided they have access to certain housing supports. With greater choice and flexibility in housing programs and services, citizens will be able to improve their own well being and quality of life.

Housing programs and services must be co-ordinated with other public policy to maximize efficiency and effectiveness in the use of resources.

- The Framework recognizes that many provincial government departments have an interest in housing. The provincial role in housing should be integrated and co-ordinated with other provincial human service initiatives. A co-ordinated and integrated approach to addressing housing issues will prevent duplication and maximize efficiency and effectiveness of provincial resources.

Provincial housing initiatives help local people meet local needs and priorities.

- One of the Province's key roles in housing is to facilitate capacity and partnership development within and between stakeholders and communities. The province should help strengthen communities and promote sustainability in meeting housing needs. The Framework supports the development of local capacity through the delivery of new housing initiatives that are responsive to community needs.

Individuals, communities, the housing industry, and all levels of government have a shared responsibility for good housing outcomes.

- Responsibility and accountability for the kind of society we live in must be shared among all levels of government, the private sector, community and non-profit groups, housing clients and individual citizens. The most sustainable and appropriate way of addressing housing needs for those with low incomes is through programs that focus on shared responsibility and that promote individuals and households meeting as much of their own needs as is possible within their abilities and resources. Individuals prefer and expect programs and services that maintain and support their independence.



HomeFirst Goals & Objectives

The Government of Saskatchewan will work together with its many partners in the private, public, and non-profit sectors to achieve the following goals:

Goal #1

Equitable Access to Housing- improving the quality of life related to housing for low to moderate-income households, particularly addressing inequities for the most vulnerable households.

Objectives:

- Improve housing affordability for families and persons with disabilities.
- Increase the stock of affordable homeowner and rental units.
- Improve access to government-assisted housing for high needs populations.
- Support the housing needs of the lowest income households through income security programs.
- Improve community capacity to respond to affordable housing needs.



Goal #2

Self-sufficiency in Housing- increasing housing self-reliance among low and moderate-income households using housing initiatives as a tool to promote economic independence, social inclusion, and well being.

Objectives:

- Increase homeownership for low to moderate-income households.
- Greater independence for seniors and persons with disabilities through housing support services.
- Improve asset development and financial planning skills for low-income families.
- Increase income adequacy of low-income households by supporting employment.

Goal #3

Efficiency in Housing Markets- helping the public, private, and non-profit housing sectors respond to housing needs of all Saskatchewan households.

Objectives:

- Protect and improve affordable housing units through repair and renovation.
- Increase energy efficiency in government-assisted and private housing.
- Increase partnerships with the private sector, other governments, Aboriginal organizations and communities to expand the stock of affordable housing.
- Effective housing regulations that support health, safety, and affordability in housing markets.
- Improve the coordination of housing policies with economic development, inner city and northern revitalization strategies.



HomeFirst Priority Areas & Key Actions

HomeFirst is based on a ten year planning horizon that will evolve over time to meet the changing needs of Saskatchewan people.

Over the next five years, the Government of Saskatchewan will invest in:

Making quality housing more affordable

Key Actions:

- Affordable homeownership and rental units will be made available to low to moderate-income households through partnerships with the federal and municipal governments.
- Introduction of new rental housing supplements for families and persons with disabilities. Rental housing supplements will make quality housing more affordable for low-income families and persons with disabilities.
- Existing affordable private and government-assisted housing will be protected through repair and renovation.
- A new renovation initiative will harmonize repair programs and complement the rental housing supplement program to ensure that housing is both affordable and in good repair.

Ensuring sustainability of government-assisted housing

Key Actions:

- Continuing to improve management practices in government-assisted housing to ensure an effective and efficient organization. This includes, in some cases, working with communities to identify alternate uses for government-assisted housing units that are under-utilized. Where need and demand no longer exist, this may include the transfer or sale of units to non-profit or private interests.

Creating homeownership opportunities

Key Actions:

- In addition to homeownership initiatives under the Centenary Affordable Housing Program (CAHP), homeownership programming will be developed that utilizes existing government-assisted housing to assist low and moderate-income families to become homeowners.

Strengthening housing supports

Key Actions:

- Housing support services will enable seniors and persons with disabilities to continue to live independently within their communities.
- The existing government-assisted housing stock will be focused towards those most in need of housing.
- Housing supports will be aligned with broader public policy.



HomeFirst Priority Areas & Key Actions (continued)

Encouraging household asset accumulation

Key Actions:

- A pilot project to encourage asset accumulation by low-income families to enhance access to labour market opportunities through savings for education, homeownership, innovative childcare options, and other supports for employment (e.g. transportation).
- Interdepartmental collaboration (e.g. Community Resources and Employment, Finance) to examine options to promote increased savings.

Supporting inner city neighbourhoods and northern communities

Key Actions:

- Investing in new home construction and repair of existing housing.
- Coordinating housing programs and services with economic development planning and inner city and northern strategies.

Promoting a green environment

Key Actions:

- Implementing higher energy efficiency retrofits in government-assisted housing.
- Implementing minimum energy efficiency standards for new housing delivery (i.e. new housing projects either owned by the province or receiving more than 30 per cent provincial funding).

Working in partnerships with individuals, community organizations, municipalities, industry, Aboriginal organizations

Key Actions:

- Involving stakeholders in policy and program development to better define housing issues, develop alternatives, and implement solutions.
- Reviewing and rationalizing policies and regulations that support health, safety, and affordability in housing markets.





HomeFirst Achievements & Outcomes

HomeFirst works towards the following outcomes and achievements:

Greater independence

- Greater access to quality, affordable housing for low and moderate-income households through the development of 2,000 affordable rental and homeownership units.
- Greater stability for households through improved housing affordability, quality and choice that allows them to focus on family, school and work.
- Greater equity and access to government housing assistance for low-income households through the introduction of housing supplements.
- Greater housing independence for seniors living in their own homes through housing support services.
- Long-term sustainability of government-assisted housing for households with the greatest need.
- Greater independence and security for low-income households through asset accumulation.
- Families, seniors, Aboriginal people, persons with disabilities, and others in need have access to more responsive housing services through greater coordination of housing and social policies and programs.
- A balanced approach to addressing housing problems using housing supply and income improvement initiatives.

Stronger communities

- Revitalized inner city neighborhoods and northern communities through improvements to housing quality.
- Protection of the existing stock of affordable housing through investment in home construction and repair of housing.
- Stronger and safer communities through strengthened partnerships between individuals, local business, industry and organizations, as well as all levels of government.

Stronger economy

- An added \$300 million of activity in the construction and renovation sectors.
- Creation of 3,100 person years of employment through increased housing activity.
- More jobs generated through construction and repair projects.

Greener environment

- Improved energy efficiency in government-assisted housing.

Greater accountability

- Continued accountability through open and transparent communication and evaluation of housing programs and services.

Overview of HomeFirst

HomeFirst Vision	<p>All Saskatchewan citizens have homes that promote health, independence, security, and dignity and that enhance the social and economic well being of communities.</p>		
HomeFirst Principles	<ul style="list-style-type: none"> • Housing policy and programs must be responsive to the differing needs of households across the life course. • The Province has an interest in supporting quality and fairness in private, public, and non-profit housing markets. • The Province may invest to help facilitate private, public, and non-profit housing markets meet the needs of low-income citizens. • Provincial housing investments increase housing equity among Saskatchewan citizens. • Housing programs and services should promote economic and social independence, personal accountability, and individual choice. • Housing programs and services must be co-ordinated with other public policy to maximize efficiency and effectiveness in the use of resources. • Provincial housing initiatives help local people meet local needs and priorities. • Individuals, communities, the housing industry, and all levels of government have a shared responsibility for good housing outcomes. 		
HomeFirst Goals	<p>Equitable access to housing</p>	<p>Self-sufficiency in housing for low to moderate-income households</p>	<p>Efficiency in housing markets</p>
HomeFirst Objectives	<ul style="list-style-type: none"> • Improve housing affordability for families and persons with disabilities. • Increase the stock of affordable homeowner and rental units. • Improve access to government-assisted housing for high needs populations. • Support the housing needs of the lowest income households through income security programs. • Improve community capacity to respond to affordable housing needs. 	<ul style="list-style-type: none"> • Increase homeownership for low to moderate-income households. • Greater independence for seniors and persons with disabilities through housing support services. • Improve asset development and financial planning skills for low-income families. • Increase income adequacy of low-income households by supporting employment. 	<ul style="list-style-type: none"> • Protect and improve affordable housing units through repair and renovation. • Increase energy efficiency in government-assisted and private housing. • Increase partnerships with the private sector, other governments, Aboriginal organizations and communities to expand the stock of affordable housing. • Effective housing regulations that support health, safety, and affordability in housing markets. • Improve the coordination of housing policies with economic development, inner city and northern revitalization strategies.
HomeFirst Priority Areas	<ul style="list-style-type: none"> • Making quality housing more affordable • Ensuring sustainability of government-assisted housing 	<ul style="list-style-type: none"> • Creating homeownership opportunities • Strengthening housing supports • Encouraging household asset accumulation 	<ul style="list-style-type: none"> • Supporting inner city neighbourhoods and northern communities • Promoting a green environment • Working in partnerships with individuals, community organizations, municipalities, business, industry, First Nation and Métis organizations



ⁱ Canada Mortgage and Housing Corporation (CMHC) census-based housing indicators and data.

ⁱⁱ Carter Research Associates Inc., *Supportive Living Services for Seniors: A Study of Service Needs of Seniors Living in Their Own Homes*. March 1999.

Lorraine Thompson. *Improving Seniors' Quality of Life Action Plan*. Seniors' Education Centre, University Extension, University of Regina. February 2000.

ⁱⁱⁱ Statistics Canada. General Social Survey 2002, Cycle 16, Survey on Aging and Social Support. Based on 2001 Census data.

^{iv} Statistics Canada. Health Reports. *Seniors' Needs for Health-Related Personal Assistance*. Summer 1998. Volume 10, No 1.

^v Lorraine Thompson. *Improving Seniors' Quality of Life Action Plan*. Seniors' Education Centre, University Extension, University of Regina. February 2000.

^{vi} Statistics Canada. General Social Survey 2002, Cycle 16, Survey on Aging and Social Support. Based on 2001 Census data.

^{vii} Statistics Canada, Census data for 1995, 2000.

^{viii} Canada Mortgage and Housing Corporation, Rental Market Report. Data for apartments with three or more suites.

^{ix} Statistics Canada. *The Assets and Debts of Canadians*. March 2001.

^x Statistics Canada. *The Assets and Debts of Canadians*. March 2001.