

Secure Homes, Strong Future

A Housing Policy Blueprint for Saskatchewan

Saskatoon & Region
Home Builders'
Association



Regina & Region
Home Builders'
Association



SASKATCHEWAN
LANDLORD ASSOCIATION



SASKATCHEWAN
REALTORS'
ASSOCIATION



The Saskatoon & Region Home Builders' Association has served as the expert voice of the residential construction industry in Saskatoon and area since 1955. We represent professionals who include new home builders, renovators, land developers, trade contractors, product and material manufacturers, building product suppliers, lending institutions, insurance providers, and other service professionals. Our members are professional, ethical companies and organizations that you can trust to protect one of your biggest investments – your home



The Regina & Region Home Builders' Association represents over 200 businesses in the Residential Construction Industry in Regina and surrounding area. Our membership includes Community Developers, Home Builders, Trade Contractors, Renovators, Service & Supply Companies, and other Professionals. Our industry creates the new neighbourhoods and builds the new houses that citizens in Regina and area call home.



As the voice of landlords in Saskatchewan, the Saskatchewan Landlord Association delivers knowledge, promotes best practices, and advocates for a healthy and resilient rental housing industry. We are the leading community of industry professionals who are proud to provide safe, high quality rental homes for the people of Saskatchewan.



The Saskatchewan REALTORS® Association (SRA) provides leadership and services that support over 1,700 REALTORS® in Saskatchewan through technology, education, and advocacy. The SRA is the expert voice in bringing insight to public policy makers on matters that affect growth, housing, real estate, and wealth creation in our communities. Our members are experts in the real estate profession, including specialties like residential, commercial, farm, investment, industrial, land development, and property management.

A Roadmap for Decision-Makers



**60,000 -
80,000**

**New housing units required in
Saskatchewan by 2030**



7 in 10

**Saskatchewan residents are
concerned about the issue of
housing affordability**



66%

**of Saskatchewan residents
believe the province should
make housing a top priority**

Enhancing Affordability and Reducing Housing Costs

- PST Adjustments for Affordable Home Construction
- Reinstating the Home Renovation Tax Credit
- Making the Secondary Suite Incentive (SSI) Program Permanent
- Avoid Adding Costs Through Changes to Codes and Regulations

Building More Homes Faster

- Audit of Underused Government Properties for Affordable Housing
- Provide Provincial Support for Infill Projects
- Support Housing Enabling and Growth Infrastructure

Stronger Provincial Leadership on Housing

- Establish a Provincial Ministry of Housing and Infrastructure

Supporting Rental Housing Providers & Protecting Tenants

- Enhance Efficiency and Accessibility in Rental Housing Provider-Tenant Dispute Resolution
- Bolster Collection Mechanisms for Rent Arrears and Damages

A Message from Saskatchewan's Housing Leaders

Saskatchewan, like much of Canada, is facing an acute housing shortage. Rising interest rates and population growth are driving home prices higher and a shortage of housing inventory means for working families, it is getting harder and harder to find an affordable place to call home. For our province, these challenges threaten our competitive advantage in Canada.

In 2023, housing stocks fell to more than 30% below the ten-year average, leading to one of the most constrained housing markets since 2007. A shortage of active listings has left many communities grappling with affordability issues and many families on the sideline of the Canadian dream. While prices have started to come down in other parts of the country, a lack of housing supply has meant that Saskatchewan home prices and rents have continued to increase. Now, affordability is at fifteen-year lows in Saskatoon and Moose Jaw, while getting worse in Regina and other regions.

It doesn't have to be this way.

Saskatchewan REALTORS®, home builders and rental housing providers have a plan to build more homes, improve affordability and secure Saskatchewan's economic future. That's what Secure Homes, Strong Future is all about.

Housing is an engine of our economy. In 2022, the real estate and housing sector contributed over 8% to Saskatchewan's GDP. Housing not only drives growth in construction, manufacturing, and transportation but historically, housing affordability has been a competitive advantage for helping Saskatchewan attract new investment.

Our plan proposes common-sense ideas to build more affordable homes faster by improving affordability, unlocking development, lowering construction costs, and setting the stage for the future.

By implementing these recommendations, we can secure more homes and a stronger future for all Saskatchewan families looking to achieve the Canadian dream.



Cameron Choquette
Chief Executive Officer



Stu Niebergall
Chief Executive Officer



Nicole Burgess
Chief Executive Officer



Chris Gu  rette
Chief Executive Officer



Enhancing Affordability and Reducing Housing Costs

1.1 - PST Adjustments for Affordable New Home Construction

In the 2017-2018 provincial budget, the Government of Saskatchewan increased the Provincial Sales Tax (PST) rate from 5% to 6%.

Additionally, effective April 1, 2017, the provincial government introduced changes to construction contracts. Prior to 2017, home builders paid PST on the cost of equipment and materials consumed in building projects. Builders quoted their services as “PST included” but did not collect tax from the homeowners. **Together, these changes significantly increased the tax burden on new home buyers.**

In response, Saskatchewan reintroduced the PST rebate on new home construction in 2023. For newly constructed homes that have a total price of less than \$550,000 (before tax and excluding the land value), the rebate provides a partial refund up to 42% of the PST paid. The percentage of the rebate is reduced for homes with a total price between

\$450,000 and \$550,000.

Since the rebate was first introduced in its initial iteration in 2020, eligibility had always been based on buyers being able to take possession of their home by a certain deadline. In its new form, the deadline for possession is April 2026.

The past four years have shown that the criteria around date of possession have posed a challenge for those looking to take advantage of the rebate. Supply chain, construction material backlogs and labour market shortages all impact the upfront costs of new construction.

Municipalities have also advocated against charges of PST for construction projects. The Saskatchewan Urban Municipalities Association (SUMA) has long called for an alternative to the PST charge on construction as a mechanism to increase the current infrastructure deficits that exist in Saskatchewan’s cities.

Proposals:

- Reduce the PST on new construction from 6 per cent to 4 per cent while maintaining the rebate.
 - Extend the availability of the rebate past 2026 to accommodate for industry-related (e.g.) supply chain backlogs and delays.
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1.2 - Reinstate the Home Renovation Tax Credit

In 2021, the province introduced a home renovation tax credit to spur economic activity and jobs within the construction sector. Under the rebate, Saskatchewan homeowners could save up to \$2,100 in provincial income tax by claiming a 10.5 per cent tax credit on up to \$20,000 of eligible home renovation expenses. This rebate was only eligible for renovation expenses that were incurred between October 2020 and December 2022.

To boost construction and help homeowners, the government should reintroduce a sector wide Home Renovation Tax Credit with similar criteria to the paused program. If a broad tax credit is not an option, the government should consider a tax credit targeted at individuals that need it most.

For example, aging in place is a key part of maintaining independence and dignity for Saskatchewan seniors, who make up more than 17% of our population. To help seniors transition to more accessible forms of housing, the province could support reasonable adjustments to current properties or properties in which seniors will choose to downsize.

Many jurisdictions across Canada have introduced similar policy options directed at seniors. For example, New Brunswick introduced their Seniors' Home Renovation Tax Credit in 2015, following a similar structure to Saskatchewan, where seniors can claim up to \$10,000 in improvements to make their homes safer and more accessible.

When the tax credit was introduced in Saskatchewan in 2020, the program was estimated to cost \$124 million. As many seniors do not need to pursue additional renovations over time, the government could consider

implementing a similar program with a lower budget to get a better sense of current demand and provide the opportunity for the government to analyze the economic stimulus effects of the program.

Proposals:

- Reinstate the Home Renovation Tax Credit as it was offered between 2020 and 2022.
 - Introduce a tax credit directed at allowing seniors to renovate their homes to improve functionality and support seniors looking to downsize to more accessible homes.
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1.3 - Make the Secondary Suite Incentive (SSI) Permanent

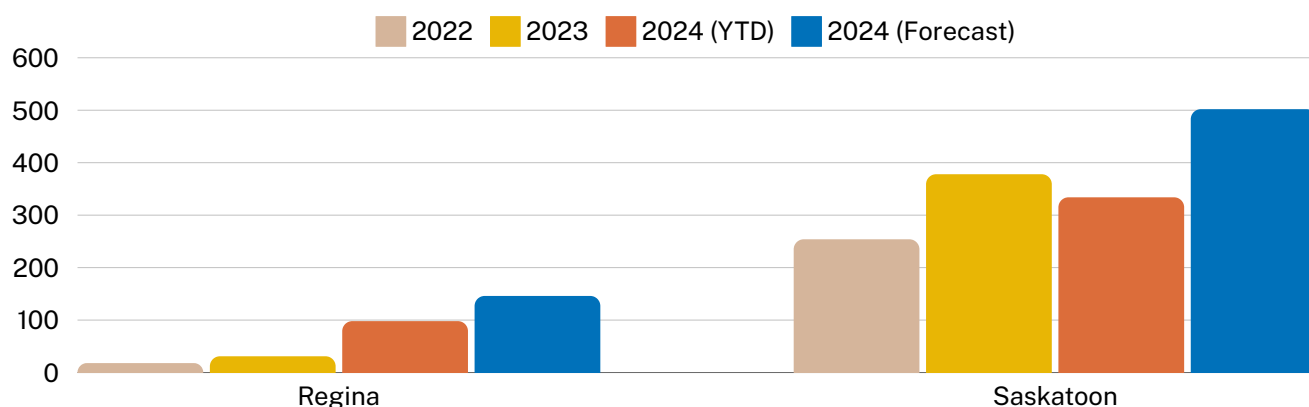
As part of the 2023-24 budget, the SSI was implemented to encourage homeowners to build secondary suites by offering a grant for up to 35% of the total price to construct a new secondary suite at an owner's primary residence, to a maximum of \$35,000.

Secondary suites are often priced more affordable than apartment or townhouse units and are popular among students, young professionals, and single persons. They provide

much-needed choice and selection for the province's housing continuum.

The program, which is already proving to be a success, is open for qualifying properties until March 2026 - giving homeowners an opportunity to earn supplementary income while at the same time creating a new unit for potential renters, a win-win at a time when housing is needed more than ever.

Secondary Suite Permits Issued



*Source: City of Regina and City of Saskatoon

Proposals:

- Extend the SSI program indefinitely.
- Amend the program to allow non-owner-occupied properties to be eligible - allowing more rental housing providers to participate.

1.4 - Avoid Adding Costs through Changes to Codes and Regulations

To ensure that Saskatchewan remains competitive, and housing remains affordable, we recommend delaying the implementation of Tier 3 of the National Building Code by at least one year, and consulting with industry prior to implementation of Tiers 4 & 5. While advancing building codes is crucial for addressing climate change, resiliency, and accessibility, these changes come with significant costs that directly impact housing affordability.

Saskatchewan's adoption of Tier 2 as of January 1, 2024, with plans to move to Tier 3 by January 1, 2025, introduces escalating costs as we progress toward net-zero. Each subsequent tier increases the financial burden, which will be especially pronounced in Tiers 4 and 5. A delay in implementing Tier 3 offers the province the opportunity to

maintain affordability while ensuring Saskatchewan remains competitive with other provinces.

Furthermore, the province's housing market, particularly in single-family homes, duplexes, and townhouses, has been depressed, with recent growth heavily reliant on purpose-built rental units. Builders have had limited opportunities to fully test and refine their models under the new codes. Additional time would allow for better preparation and success in achieving Tier 3 standards, as well as the eventual transition to Tier 4.



Proposal:

- Delay the implementation of Tier 3 by at least one year - allowing for sufficient consultation with industry to ensure a smoother and more affordable transition.
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2 Building More Homes Faster

2.1 - Audit of Underused Government Properties for Affordable Housing

To tackle a lack of housing supply, provinces across Canada have turned to their most valuable public assets – government-owned surplus land – and its potential use for redevelopment as affordable housing units. Surplus public lands refer to underused or vacant properties or land parcels that are no longer necessary for government use. In many cases, this provides provinces and municipalities with a sustainable approach where the proceeds of surplus land sales can be used to fund acquisition of land to deliver new city services and infrastructure to support growing populations.

In 2018, Ontario's provincial government identified over 240 pieces of land to be sold at market value for housing and long-term care uses. It is important to note that these spaces were sold at market value, resulting in more private development. The Toronto District School Board,

for example, partnered with a private developer to create condominiums on the site of a high school located in midtown Toronto, with the additional criteria that a new school would be built as a replacement. The project, which was completed in 2012, is located near a major public transit artery and is an example of the successful integration of a public and private space that benefits the entire community. Infrastructure Ontario provides public access to provincial properties that are currently for sale, identifying their status and price in an online database.

60,000 – 80,000

The number of new housing units required in Saskatchewan by 2030.

*CMHC: Housing Shortages in Canada, 2024

Like Ontario, Saskatoon has a robust framework for the sale and lease of surplus land through the Federal Housing Affordability Taskforce submission. However, the province still has an opportunity to create policies for its own provincially owned land and encourage other, smaller municipalities to use best practices outlined in existing municipal plans.

Calgary and Edmonton have policies specific to non-market, municipally owned land disposal. In Calgary, the Non-Market Housing Land Disposition Policy permits the sale of up to 10 parcels of surplus city-owned land at below-market value to affordable housing developers every two years. Additionally, Edmonton has a policy that requires annual identification of city land assets for sale or lease at a price below market value.

In Saskatoon, if properties are sold to affordable housing providers at market value, municipal policies allow for streamlining steps that act as barriers to

sale and development. Although this reduces administrative barriers and incentives from federal funding could be used to subsidize some of the costs for affordable housing providers, selling surplus properties at market value may remove the possibility of affordable development.

Instead, the province should encourage municipalities to consider adopting policies like those in place in Calgary, which allocates a set number of properties that can be sold at below market value. This would ensure that municipalities would be encouraging both affordable and for-profit growth, while continuing to fund municipal reserves and support municipal services.

Additionally, the province should look to recommendations coming out of Ontario's underused property database to structure their own provincial audit, identifying buildings and business' that could potentially be used to support Saskatchewan's housing goals.

Proposal:

- Conduct a province-wide audit of underused government-owned buildings and land that could be sold and used for the creation of new housing through partnerships with private and non-profit developers.
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2.2 - Provide Provincial Support for Infill Projects

Infill housing policy, where underutilized land is redeveloped for housing and mixed-use commercial purposes, allows cities to grow without the need for costly boundary alterations or expensive new infrastructure. More specifically, infill projects create numerous benefits for municipalities, allowing for the creation of complete communities with fewer additional costs in terms of water/sewer and transit infrastructure needed to support new developments.

To date, policies encouraging infill development in Saskatchewan have been largely unsuccessful. In Saskatoon, the municipal government set a goal of achieving a five-year average of 25% infill development within existing neighbourhoods. From 2012 to 2023, the percentage of infill development was at its highest (20%) in 2018. Cities in neighbouring provinces have achieved their goals and are continuing to extend them. In Edmonton, the city achieved a 25 per cent infill housing goal in 2022. Similar to concerns from Saskatchewan's major cities, Edmonton noted that although the city is a leader when it comes to

infill development, infrastructure in the downtown core remains a challenge. Things like outdated street lighting, narrow sidewalks and alley ways, and power upgrades to support renewable energy sources are all upgrades necessary to ensure that infill development is not interfering with public service delivery.

To remedy this, Edmonton created an interactive map, called the Infill Data Explorer, which is a tool that helps residents, developers, and builders access information necessary for a potential infill site. Although Saskatoon and Regina both have interactive mapping functions, Edmonton's map offers a clearer picture of housing opportunities through access to information and relevant data in one place. It even offers a "vacant land" filter, which quickly allows residents to navigate the city and identify the sites that they are searching for and provides users with interactive guidance on how to use the tool. Small technological advances demonstrate the difference between governments that are encouraging infill development and those that are simply allowing it.

Regina conducts a yearly underutilized land study which acts as guidance on the city's plan to achieve reinvestment in vacant and underused land sites and improve intensification through infill development. These studies should be replicated in cities across the province to better coordinate projects

through provincial and municipal partnerships. Municipal studies like that prepared by Regina can provide an opportunity for municipalities to ensure that their intensification targets align with those cities that may be at a more advanced stage with their plan for infill development.

Proposals:

- Through greater guidance and assessment of potential infill zones, the province must provide certainty on infrastructure requirements and reduce hidden costs for those looking to invest in infill projects.
 - Support municipal governments in achieving at least a 25% five-year rolling average of residential development in infill neighbourhoods by 2030.
 - The province should support municipalities in a yearly underutilized land improvement study to better identify barriers to investment of infill sites and make yearly recommendations on how to address those barriers through both provincial and municipal policy adjustments.
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2.3 - Support Housing Enabling and Growth Infrastructure

Both of Saskatchewan's urban centres are experiencing significant growth. Regina and Saskatoon saw population increases of 12,500 and 22,400 people, respectively, between 2016 and 2021.

Both municipalities, however, are under pressure to accommodate this new growth. In 2018, under the Planning and Development Act, the province enacted policies that downloaded the cost of land for new high schools to municipalities.

Although the provision of education, including infrastructure, falls under provincial jurisdiction, this regulatory shift caused municipalities to scramble to establish a funding model to support the purchase of land for schools.

The Federation of Canadian Municipalities (FCM) estimates that, on average across Canada, the cost of the municipal infrastructure required to support new housing is \$107,000 per home. Based on this national average, it is estimated that hundreds of billions of dollars are needed for housing enabling infrastructure in Canadian municipalities.

While development charges are typically a stable source of funding for new municipal growth, slow recovery of the construction labour force and high construction prices is creating a gap in revenue. This gap means that municipalities must find new ways to pay for growth through taxation, putting upwards pressure on housing costs.

“Saskatchewan must learn from high-tax jurisdictions like Ontario and British Columbia that it cannot solve its housing challenges through hiking development charges and adding more fees on home buyers.

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While development charges are typically a stable source of funding for new municipal growth, significant increases in the cost of constructing public infrastructure has created a gap that homebuyers and renters are no longer able to absorb.

This gap means that municipalities must find new ways to pay for growth through taxation, putting upwards pressure on housing costs.

“Saskatchewan must learn from high-tax jurisdictions like Ontario and British Columbia that it cannot solve its housing challenges through hiking development charges and adding more fees on home buyers.

For example, Saskatoon has brought forward a city-wide levy, to support land for high schools based on future population projections. Starting in 2025, a charge of \$175.80 per front meter of housing will be added to total construction costs of new homes.

According to the Saskatoon and Region Homebuilders' Association this will add \$2,000 to the cost of new home builds, costs which will inevitably be passed onto new homeowners. Municipalities and the province must work together on establishing clear guidelines on costs that will impact new infrastructure.

In order to continue to support projects in Saskatchewan's fastest growing population hubs, the province should consider reversing the amendments to the Planning and Development Act. Major infrastructure projects benefit all

members of a community who use municipal services. The province should support these projects by considering the individual impact of funding reductions for infrastructure needs that have historically fallen under provincial jurisdiction and where the province can assist in lowering upfront costs for municipalities that are investing in housing, transferring savings to homebuyers.

Saskatchewan can help municipalities with higher growth costs by providing more funding for housing enabling infrastructure. In Ontario, for example, the province is investing more than \$1.8 billion in infrastructure funding to help build 1.5 million homes by 2031. Investing in new homes to accommodate existing and future demand can only occur alongside funding for housing enabling infrastructure, especially in Saskatchewan's larger cities.

Proposals:

- The province should introduce new sources of infrastructure funding targeting transportation, water, wastewater, parks and recreation that directly reduce development charges municipalities use to fund new public infrastructure.
 - The province should return to the practice of purchasing land required for new schools and fund the infrastructure to service those schools.
-

Stronger Provincial Leadership on Housing

3.1 - Establish a Ministry of Housing and Infrastructure

To solidify its priorities related to housing, Saskatchewan must establish a more decisive accountability and leadership framework.

Unlike Ontario, British Columbia, Alberta and other provinces across Canada, Saskatchewan does not have a dedicated provincial ministry that has a sole focus on housing or infrastructure.

Instead, these two portfolios are distributed through the Saskatchewan Housing Corporation (SHC), a crown corporation that is responsible for the development and management of Saskatchewan's affordable housing options, housing initiatives for Indigenous communities and other policy development related to addressing barriers to stable housing and the Ministry of Government relations, which oversees municipal infrastructure initiatives.

The SHC has partnered with the Canadian Mortgage and Housing Company (CMHC) to create the **Saskatchewan Housing Action Plan** for the years 2022 to 2025.

Although comprehensive in nature, the plan focuses primarily on community housing, supporting those experiencing homelessness and non-profit housing partnerships.

While the importance of these policies cannot be understated, there is a growing need for additional policy and planning support at the provincial level to guide cities through the current housing crisis.





7 in 10

Saskatchewan residents are concerned about the issue of housing affordability

*Abacus Data, n=1001, September 2024

Rather than creating new forms of bureaucracy and red tape, the new ministries should be given a mandate to coordinate provincial/municipal policies, align priorities and drive change through the decision-making process faster.

Notably, the mandates of these ministries should include: reviewing regulatory changes to modernize zoning rules, ensuring rental housing and tenant legislation is up to date and functioning efficiently, working directly with municipalities to facilitate

investments in infrastructure to support growing populations and supporting attainable housing goals for both renters and homeowners.

Consolidating provincial priorities into government ministries dedicated to both housing and infrastructure would put an end to patchwork policies belonging to different levels of government and ensure that consumers, investors, and non-profit associations have a clear indication of where they fit into Saskatchewan's housing landscape.

Proposal:

- Establish a Ministry of Housing and Infrastructure with a clear mandate to drive infrastructure development, home building and growth at the provincial level.
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Supporting Rental Housing Providers & Protecting Tenants

4.1 - Enhance Efficiency and Accessibility in Rental Housing Provider-Tenant Disputes

The oversight of the rental housing market and the protection of tenants and rental housing providers is a vital component of a healthy Saskatchewan real estate market. Both rental housing providers and tenants need a high-functioning adjudicator for disputes that protect the investments of property owners and the rights of tenants.

To date, Saskatchewan's Office of Residential Tenancies ("ORT") is a provincial success story in its ability to provide this critical oversight to the rental housing market. But in anticipation of future growth in our province, Saskatchewan must invest additional resources in the ORT's capacity to provide information and process disputes.

Ontario's Landlord and Tenant Board (LTB) is as an example of a system that was not well prepared to handle future growth.

According to a 2023 report by the province's Ombudsperson, the backlog of applications before the LTB now stands at more than 38,000 applications.

Future planning for Saskatchewan's growing communities will ensure that the ORT keeps functioning at an optimal level and continues to provide timely access to justice for rental housing providers and tenants.

Saskatchewan's rental system must be prepared to meet the demand of future growth. Over 30,000 new residents moved to Saskatchewan between April 1, 2023 and April 1, 2024, increasing the province's total population to 1.231 million people (+2.5%).

In Saskatchewan, it is estimated that the ORT hears nearly 8,000 cases related to disputes over security deposits, rental payments and other issues annually.

Looking ahead, Saskatchewan is projected to add another 500,000 residents by 2043. This increase in population will put significant demands on provincial services, including at the ORT.

To improve accessibility, the ORT created an online portal. Since March 2022, it is estimated that over 95% of applications have been submitted through the portal.

Although the introduction of the online portal in 2022 has been successful, the amount of provincial spending dedicated to the ORT has remained largely the same as in previous years. Resources allocated to the ORT by the province have decreased since 2021. In 2022, the province provided \$1.9 million in funding to the ORT, down from and the amount spent 1.97 million in the previous year.

Although funding has increased for 2023 to 2024 (\$1.92 million), the funding is not keeping pace with population growth.

By not reassessing funding needs based on market trends, the government is

essentially suggesting that between 2021 to 2025, the amount of funding needed for the efficient operation of the ORT remained and will continue to remain unchanged.

The number of full-time ORT staff also remained the same between 2021 and 2023, with 24.5 total staff.

The importance of continuing to add full-time staff and other resources to the ORT, especially those who can support the application process, is critical if Saskatchewan's rental housing sector is to avoid the problems other jurisdictions have experienced.

The ORT must be prepared to meet the demands of a growing province so that it continues to underpin the integrity of the province's rental housing market and the trust of rental housing providers and tenants.

Proposal:

- The province should increase funding for additional hearing officers, Deputy Directors and support staff at the ORT to accommodate and prepare for a growing population of future tenants and rental housing providers.
-

4.2 - Bolster Mechanisms for Rent Arrears and Damages Collections

Each and every month, tens of thousands of dollars of rent and damages go unpaid by tenants across Saskatchewan. This significantly impacts small and medium sized rental housing providers and their ability to re-invest in their properties and build more rental housing units.

Rental housing providers can use the Sheriff's Office at Court of King's Bench judicial centres across the province to register their judgements. This process is largely unsuccessful because Deputy Sheriffs do not have the time or resources to enforce judgement collections.

Tenants avoid enforcement by not providing forwarding addresses or

employment information, which are key to efficient enforcement.

The time required to receive an order of compensation from ORT means that most rental housing providers do not receive rent for two months from tenants who dispute immediate notices to vacate for rent arrears.

This practice has never been feasible and continues to drive small and medium sized rental housing providers out of the market, further eroding the quality and quantity of rental housing stock in Saskatchewan.

Legislative and operational amendments must be made to decrease the financial harm being caused by thousands of tenants each year.

Proposals:

- The Government of Saskatchewan should provide additional resources to the Sheriff's Office for investigation and enforcement of ORT judgements.
 - The Government of Saskatchewan should amend the Residential Tenancies Act to mandate that tenants provide forwarding addresses at the end of a tenancy.
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Conclusion

Saskatchewan continues to attract, house, and employ people at record levels. According to provincial data, our province recently reported record population levels (1,231,043 in April 2024) and employment levels (619,100 jobs in June 2024).

When considering the provincial government's ambitious plan for further growth – with a target of 1.4 million residents by 2030 – the need for additional housing is significant.

The current shortage of resale housing inventory, when paired with an insufficient supply of new housing stock, has led to rising housing prices across many areas of our province.

While Saskatchewan continues to offer some of the most affordable homes in the country – the Saskatchewan advantage, which relies on affordability as a key pillar, will continue to diminish, as witnessed in other jurisdictions.

Despite some impressive strides being made towards accommodating growing populations in Saskatchewan's largest centres, attention must be turned

towards measures that will ultimately make housing more affordable for residents and their families.

Saskatchewan is a province that is poised for growth. Not unlike the challenges being faced in other areas of our province, this growth, while welcomed, is having an impact on housing supply in our province.

Simply put, a plan for growth cannot exclude bringing more housing to market. In fact, it is a fundamental component to attracting and retaining residents.

Secure Homes, Strong Future identifies areas where the government must strike a balance between introducing new policies and removing existing policies that hinder the creation of new housing supply.

The choices government makes now will determine the fate of the housing market. With the right tools in place, Saskatchewan will reap the economic and social benefits, helping it to secure more homes and promote a stronger future for all residents.