

Affordable Housing in Saskatchewan						
Provider	Program Name	Housing Type	Applicant Type	General Criteria	Funding Amount/Type	Full Details
City of Regina	Market Ownership	Ownership	<ul style="list-style-type: none"> •Home Owners •Home Builders 	<ul style="list-style-type: none"> •Available in Program Area 1 (City Centre) as well as North Central & Heritage neighbourhoods •No affordability requirement 	3-year, 100% Property Tax Exemption	City of Regina Website
City of Regina	Affordable Home Ownership	Ownership	<ul style="list-style-type: none"> •Home Owners •Home Builders 	<ul style="list-style-type: none"> •Available for Non-Profit Housing Developments only •Home buyers must be low-moderate income. Cannot currently own property 	<ul style="list-style-type: none"> •up to \$15,000 Capital Grant available per unit •5-year, 100% Property Tax Exemption •Intensification Levy Rebate 	City of Regina Website
City of Regina	Rental Housing Tax Exemption	Rental	Home Builders	<ul style="list-style-type: none"> •Affordable rental housing developments in all Program Areas •Applications must be made while development is underway and will not be accepted retroactively once development is complete 	5-year, 100% Property Tax Exemption	City of Regina Website
City of Regina	Secondary Suites	Rental	<ul style="list-style-type: none"> •Home Owners •Home Builders 	<ul style="list-style-type: none"> •Available in Program Areas 1 & 2 only (established neighbourhoods) •Available for Laneway & Garden Suites •Secondary Suite must be rented out 	5-year, 25% Property Tax Exemption	City of Regina Website
City of Regina	Market Rental	Rental	Home Builders	<ul style="list-style-type: none"> •Minimum two-unit building •Available in Program Areas 1 & 2 only (established neighbourhoods) •No affordability requirement 	5-year, 100% Property Tax Exemption	City of Regina Website
City of Regina	Affordable Rental Housing	Rental	Home Builders	<ul style="list-style-type: none"> •Minimum two-unit building •Units must be rented at below market rates for at least five years •Priority for Non-Profit Housing Organizations 	<ul style="list-style-type: none"> •up to \$25,000 Capital Grant available per unit •5-year, 100% Property Tax Exemption •Intensification Levy Rebate 	City of Regina Website
Community-based Organizations	Métis Nation First Time Home Buyers Program	Ownership	Home Owners	<ul style="list-style-type: none"> •Live in Saskatchewan •Métis Citizenship •Mortgage qualified 	Grant of up to \$15,000 toward down payment and up to 2,500 toward closing costs. Eligible for new or resale homes	Métis Nation Saskatchewan Website
Community-based Organizations	Community Housing Transformation Centre Grants	Ownership	Home Builders	<ul style="list-style-type: none"> •Local Project, Sectoral Impact and Tenant-Initiative Streams •Projects focusing on Indigenous populations will be given priority 	Grants of various sizes available	Community Housing Transformation Centre Website
Community-based Organizations	Métis Nation Saskatchewan Emergency Home Renovations and Repair Program	Ownership	Home Owners	<ul style="list-style-type: none"> •Must have valid Métis Saskatchewan membership card •Photo ID from Government of Saskatchewan •Saskatchewan health card 	Provides one-time loan of up to \$15,000	Métis Nation Saskatchewan Website

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Government of Canada	CMHC Seed Funding: New Construction Stream and Preservation	Ownership	Home Builders	<ul style="list-style-type: none"> •Project must be primarily residential •Have a minimum of 5 affordable units/beds •Be considered affordable as determined by Municipality, Province, or as accepted under other CMHC programs 	Interest-free loans and Non-repayable contributions	Government of Canada CMHC Website
Government of Canada	Rapid Housing Initiative (RHI)	Rental	Community Based Organizations	<ul style="list-style-type: none"> •Application deadline - Dec 31/2020. Funds must be used the following year •Must be Affordable - rent geared to income - for 20 years •Private sector developers not eligible 	Up to 100% of project costs.	Government of Canada CMHC Website
Government of Canada	National Co-Investment Fund: New Construction	Rental	Home Builders	<ul style="list-style-type: none"> •Affordability, energy efficiency and accessibility requirements •Project must also receive support from the Provincial and/or Municipal Government 	<ul style="list-style-type: none"> •Low interest loans up to 95% of eligible costs •Forgivable loans up to 30% of eligible costs 	Government of Canada CMHC Website
Government of Canada	CMHC Mortgage Loan Insurance: Affordable Housing	Rental	Home Builders	<ul style="list-style-type: none"> •Project must include at least 5 units (or 50 units or beds for retirement homes) •20% of the units must be affordable 	<ul style="list-style-type: none"> •higher loan-to-value ratios •amortization periods up to 40 years 	Government of Canada CMHC Website
Government of Canada	Rental Construction Financing	Rental	Home Builders	<ul style="list-style-type: none"> •Project at least 5 units, \$1M loan •Affordability, accessibility and energy efficiency requirements 	<ul style="list-style-type: none"> •10-year term (closed to pre-payment) and a fixed interest rate locked •Up to a 50-year amortization period •Additional favorable terms 	Government of Canada CMHC Website
Government of Canada	National Co-Investment Fund: Housing Repair and Renewal	Rental	Rental Property Owners	<ul style="list-style-type: none"> •Energy efficiency and accessibility requirements •Project must also receive support from the Provincial and/or Municipal Government 	<ul style="list-style-type: none"> •Low interest loans up to 95% of eligible costs •Forgivable loans up to 30% of eligible costs 	Government of Canada CMHC Website
Government of Canada	Affordable Housing Innovation Fund	Rental & Ownership	Home Builders	Not accepting new applications at this time	Loans, forgivable loans, funding, financing options, etc	Government of Canada CMHC Website
Government of Canada	On-Reserve Emergency Repair Program	Reserve	First Nations	<ul style="list-style-type: none"> •First Nation or First Nation member living on reserve •Household income must be at or below established limit based on location of community 	Up to \$20,000 contribution for needed repairs	Government of Canada CMHC Website
Government of Canada	On-Reserve Home Adaptations for Seniors Program	Reserve	First Nations	<ul style="list-style-type: none"> •First Nation or First Nation member over 65 living on reserve and having difficulties due to age •Senior occupant must live in the home for at least 6 months after work is complete 	Up to \$10,000 forgivable loan for needed adaptations	Government of Canada CMHC Website
Government of Canada	On-Reserve Residential Rehabilitation Assistance Program:	Reserve	First Nations	<ul style="list-style-type: none"> •Converting non-residential housing on-reserve to affordable housing •Will charge rents appropriate to affordable housing 	Forgivable loan up to \$60,000 per unit being converted to affordable housing	Government of Canada CMHC Website

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Government of Canada	On-Reserve Residential Rehabilitation Assistance Program: Secondary and	Reserve	First Nations	<ul style="list-style-type: none"> •Modify existing homes to add secondary or garden suites •Will charge rents appropriate to affordable housing 	Forgivable loan up to \$60,000 per secondary or garden suite	Government of Canada CMHC Website
Government of Canada	On-Reserve Shelter Enhancement Program	Reserve	First Nations	<ul style="list-style-type: none"> •New shelter or second-stage housing •Repairs to existing shelter or second-stage housing 	<ul style="list-style-type: none"> •New Builds: forgivable loan up to 100% of project's capital costs •Renovations: up to \$60,000 per unit or bed-unit being updated 	Government of Canada CMHC Website
Government of Canada	Reaching Home	Supportive Housing	Community Based	<ul style="list-style-type: none"> • Funding provided to organizations that support the homeless 	Grants of various sizes available	Namerind Housing
Government of Saskatchewan	Home Repair Program - Adaptation for Independence	Ownership	<ul style="list-style-type: none"> •Home Owners •Rental Property Owners 	<ul style="list-style-type: none"> •For homeowners or rental property owners with low incomes to make a home more accessible for a person with a housing-related disability 	Eligible homeowners and rental property owners may receive a forgivable loan of up to \$23,000	Province of Saskatchewan Website
Government of Saskatchewan	Saskatchewan Housing Benefit	Rental	Renters	<ul style="list-style-type: none"> •Rent from a community housing provider including non-profit organizations, housing co-operatives, and government-supported housing •Pay more than 50 per cent of your annual before-tax household income on shelter costs (rent and utilities) •Have household assets less than \$100,000 •Full criteria available on Province of Saskatchewan 	Up to \$250 depending on household size	Province of Saskatchewan Website
Government of Saskatchewan	Rental Development Program &	Rental	Home Builders	<ul style="list-style-type: none"> •Units must be rented at below market rates for 20 years •Available for new construction or the acquisition and repair of existing units. 	Forgivable Loan up to 70% of Project Costs	Province of Saskatchewan Website
Government of Saskatchewan	Saskatchewan Co-Investment Program (SCIP)	Rental	Home Builders	<ul style="list-style-type: none"> •Must be rented to households with incomes at, or below, the Saskatchewan Housing Income Maximum-Low for a minimum of 10 years. •Available for new construction or the acquisition and repair of existing units. 	<ul style="list-style-type: none"> • Forgivable loan of up to \$27,000 per unit, up to a maximum of \$500,000 per project 	Province of Saskatchewan Website