



HOUSING INCENTIVE PROGRAM

Town of Gander
HAF

Housing Accelerator Fund Guidelines and Application

Town of Gander Housing Incentive Program Guidelines



Program Description

As part of its strategic initiative "**Build Up Gander**," the Town of Gander applied for and received \$4.35 million from the Federal Government's Housing Accelerator Fund (HAF), including \$2.2million specifically designated for direct housing incentives.

The Town of Gander Housing Incentive Program will disperse these funds in alignment with the *Housing Accelerator Fund (HAF) Program* to developers and homeowners who meet program requirements and whose projects help to achieve the following outcomes:

- At least 200 multi-unit residential units built over 4 years, including 70 "Missing Middle" and 68 multi-unit housing units.
- Increase residential affordability, accessibility and energy efficiency in the community.

Available Incentives (Purpose Built Multi-Density Rental Units)

Base Incentive

- **2-3 multi-unit:** (Incl. subsidiary suite/apartment \$7500 per unit (non-profit); \$5,000 per unit (private)).
- **4+ multi-unit:** \$10,000 per unit (non-profit); \$7,500 per unit (private).
- **12+ multi-unit:** Direct negotiation opportunities.
- Maximum cash incentive of \$500,000.

Affordability Bonus – (NLHC or CMHC funded projects)

- \$10,000 per "affordable dwelling unit."
- Maximum affordability incentive of \$500,000.
- Up to 10-year Town of Gander affordability commitment.

Affordability Tax Abatement – (Non NLHC or CMHC funded projects meeting Town of Gander affordability threshold)

- Up to \$10,000 per "affordable dwelling unit."
- Maximum Affordability Tax Abatement incentive of \$500,000.
- 5-year Town of Gander affordability commitment.

Accessibility Bonus

- \$5,000 per accessible dwelling unit.
- Maximum accessibility incentive of \$100,000.

Energy Efficiency Bonus

- Up to \$5,000 per dwelling unit.
- Maximum energy efficiency incentive of \$100,000 for qualifying energy-efficiency initiatives.

Permit Fee Refund

- Graduated refund based upon achieving HAF program outcomes (multi-density, affordability, accessibility, energy efficiency).
- Up to 100% refund of all required permit fees available.

MAXIMUM FUNDING PER PROJECT IS \$1,000,000.00

Program Eligibility

Eligibility extends to both private and non-profit applicants who develop multi-unit rental housing (including the addition of a secondary suite/apartment), within the Town of Gander.

Eligibility criteria:

- Applicants must be the registered building/property owner. Proof of purchase contract will be required for contractor-financed projects.
- Applicants must be in good standing with the Town of Gander having no outstanding obligations or debts.
- Applicants must apply for HAF funding prior to commencement of construction.

Program Conditions

- Applications will be assessed on a first-come - first-served basis; subject to project readiness for the current building season and HAF funding availability.
- Qualifying projects receiving Building Permit approval dated on or after January 1, 2025, will be considered pending compliance with all other program requirements.
- **Affordability Bonus or Affordability Tax Incentive** is available for units meeting the Town of Gander affordability threshold of \$1,250/month maximum rent in 2025 + 2% annual escalator.
- NLHC or CMHC funded projects receiving Affordability Bonus must maintain affordability for up to 10 years.
- Non NLHC or CMHC funded projects receiving Affordability Tax Abatement must maintain affordability for 5 years.
- Market rate rental units (“non-affordable”) must be rented at non-luxury market rates, with a maximum rent cap of \$2,000 per month in 2025 + 2% annual escalator and must maintain rent cap for 5 years to qualify for incentives.
- **Accessibility Bonus** is subject to compliance with appropriate accessibility standards specific to each project. These include the National Building Code (NBC), Building Accessibility Act (BA) and CSA Standards where applicable.
- **Energy Efficiency Bonus** is subject to inspection confirmation for heat pump installation and additional qualifying efficiency options. Alternatively, if an independent energy audit certifies that the unit is built 20% more efficient than building code requirements, the full incentive shall be provided.
- All multi-unit housing projects must be started within 6 months and completed within 24 months of issuance of building permit. Failure to comply will require reapplication subject to available funds.
- Proposed developments must comply with all applicable federal, provincial and municipal regulatory requirements.
- The Developer shall agree to submit an annual filing for a period of up to ten (10) years if receiving the affordability bonus or five (5) years if receiving all other incentives. The annual filing must include:
 - Certified rent roll confirming compliance with rental rate thresholds.
 - Associated bank statements verifying rent deposits for all incentivized units.

Application Process

- Applicants must submit a Housing Accelerator Fund (HAF) Application.
- Applicants must follow regular development approval and permit process.
- Applicants proposing large scale (12+ unit) developments must submit a development proposal demonstrating project readiness for the current building season. The proposal should demonstrate land ownership or acquisition plan, advanced project planning including building drawings and site plan and verification of project financing.

Approval Process

- HAF Applications will be reviewed on a first-come, first-serve basis; subject to project readiness for the current building season and HAF funding availability.
- Approved applicants will be required to sign a Housing Incentive Contribution Agreement outlining funding availability and program requirements and conditions.
- All successful applications will require official Council approval as per the Towns and Local Service Districts Act (TLSDA).

Funding Dispersal

Funding will be dispersed as follows:

Base Incentive

- 50% paid upon successful framing inspection.
- 50% paid upon successful occupancy inspection.

Affordability Bonus (NLHC or CMHC funded project)

- 50% paid upon successful framing inspection.
- 50% paid upon successful occupancy inspection.



Affordability Tax Abatement (Non NLHC or CMHC funded projects meeting affordability threshold)

- Incentive is applied in the form of an annual tax refund/abatement.
- Annual tax will be invoiced for full amount and adjusted upon compliance verification.
- 1/5 of the total incentive is written off annually over five years.
- Developer to provides proof of compliance (annual rent roll, bank statements).

Example Calculation: If 50 units qualify at \$10,000 per unit, the total incentive is \$500,000, resulting in an annual tax abatement of \$100,000 per year for five years. If fewer units qualify in a given year, the incentive amount will be prorated accordingly.

Accessibility Bonus

- 50% paid upon successful framing inspection.
- 50% paid upon successful occupancy inspection.

Energy Efficiency Bonus

- 100% paid upon successful occupancy inspection.

Energy Efficiency Options:	Energy Efficiency Bonus Amount
Heat Pump Installation (SEER 14.5+)	\$3000 per dwelling unit upon verification inspection
<ul style="list-style-type: none">▪ <i>Energy Star</i> rated appliances (minimum 3 per dwelling unit)▪ <i>Energy Star</i> rated windows and doors (minimum 3 per dwelling unit)▪ Low flow water fixtures▪ Hot water tank exceeding the requirements of CAN/CSA-C191▪ Programable thermostats	\$500.00 for each verified energy efficiency option to a maximum of \$2000 per dwelling unit
*Product identifier/ Model # required	

Permit Fee Refund

The Municipality shall waive a portion of development permit fees, reimbursed upon occupancy inspection, based on qualification for incentives as follows:

- 25% reduction if the unit qualifies for the Base Incentive.
- 25% reduction if the unit qualifies for the Affordability Incentives.
- 25% reduction if the unit qualifies for the Accessibility Incentive.
- 25% reduction if the unit qualifies for the Energy Efficiency Incentive.

Compliance and Monitoring

- Developers must provide documentation as required for cash incentives, accessibility compliance, and affordability verification.
- The Town of Gander reserves the right to review compliance before issuing payments and tax abatements.
- Formal incentive agreements will be put in place with Town of Gander solicitor with controls, conditions, security and reporting provisions.

Town of Gander Housing Incentive Program Application



Applicant Information

Name: _____ **Pronouns:** _____
Email: _____ **Phone:** _____
Mailing Address: _____

Project Information

Development Type: ☐ PRIVATE ☐ NON-PROFIT (include documentation confirming registered charitable or non-profit organization)

Civic Address: _____ **Type of Construction:**
☐ New Construction
☐ Residential Renovation/Addition
☐ Conversion/Non- Residential Renovation
☐ Other: _____

Project Description: Please provide a summary that best describes your project and its objectives. This summary may be used in public communications about your project, if approved.

of Storeys: _____ **# of Units:** _____

Please indicate any related applications that have been submitted to the Planning & Public Works Department for approval:
☐ Development Application (attach copy of approval) ☐ Building Permit Application (if approved, include permit #: _____)

Program Incentives (check all incentives you are applying for)

☐ **Base Incentive** for construction of purpose-built multi-density rental units. Maximum cash incentive of \$500,000

<input type="checkbox"/> Secondary Suite \$5000 per unit (Addition or Reno) (private or non-profit)	<input type="checkbox"/> 2-3 units \$5000 - \$7500 /unit (private vs. non-profit)	<input type="checkbox"/> 4-12 units \$7500 - \$10,000 /unit (private vs. non-profit)	<input type="checkbox"/> 12+ units Direct negotiation opportunities (Development Proposal Required – see Guidelines/Application Process)
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☐ **Affordability** (for CMHC or NLHC funded projects)
\$10,000 per affordable dwelling unit. Up to **10-year** Town of Gander affordability commitment. Maximum *Affordability Incentive* of \$500,000.
OR

☐ **Affordability Tax Abatement** (for projects meeting Town of Gander affordability threshold NOT receiving NLHC or CMHC funding)
Up to \$10,000 per dwelling unit. **5-year** Town of Gander Affordability Commitment. Maximum *Affordability Tax Abatement Incentive* of \$500,000.
***Indicate the # of affordable dwelling units meeting either of the proposed rental rates:**
_____ units: \$1250/month, or less (meets *Town of Gander affordability threshold*)
_____ units: between \$1250 - \$2000/month (meets Town of Gander HAF program maximum)

☐ **Accessibility Bonus** \$5000 per accessible dwelling unit. Maximum *Accessibility Incentive* of \$100,000. **# of Accessible Units:** _____

☐ **Energy Efficiency** Up to \$5000 per dwelling unit. Maximum *Energy Efficiency Incentive* of \$100,000 for qualifying initiatives
*** Indicate the # of dwelling units to meet requirements below:**

<input type="checkbox"/> Heat Pump Installation (SEER 14.5+) _____	<input type="checkbox"/> Low flow plumbing fixtures _____
<input type="checkbox"/> <i>Energy Star</i> rated appliances (minimum 3/dwelling unit) _____	<input type="checkbox"/> Programable thermostats _____
<input type="checkbox"/> <i>Energy Star</i> rated windows and doors (minimum 3/dwelling unit) _____	<input type="checkbox"/> Hot water tank exceeding the requirements of CAN/CSA-C191 _____

ermit Fee Rebate Up to 100% of permit fee may be eligible for refund:
Receive a 25% rebate of permit fees for projects meeting each of the qualified incentives: **Base, Affordability, Accessibility, Efficiency.**

Project Ownership

Name of Registered Property Owner/Applicant: _____

I, _____ verify that I am the legal owner of the property and residential unit(s) described above or will assume full ownership prior to building occupancy.
(For contractor financed projects, please include Purchase Agreement).

Signature: _____ **Date:** _____