

Housing Needs Assessment Update

June 2024



Prepared for:



Prepared by:



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We also would like to thank Town staff for their guidance, feedback, and assistance throughout the study process. In particular, we would like to thank members of the Steering Committee including:

- Derm Chafe, Chief Administrative Officer
- Brad Hefford, Director of Governance/Town Clerk
- R.J. Locke, Manager of Strategic Initiatives
- James Blackwood, Director of Planning & Municipal Operations
- John Boland, Planning & Control Technician
- Dave Quinton, Development Officer

Executive summary

The Town of Gander is situated near Newfoundland and Labrador's northeast coast and plays an important role in the region, acting as a service hub for the many communities that surround it. It is also a key employment node and is home to prominent employers in the transportation, communications, education, public administration and defense sectors. In recent years, the population of the Town has grown to over 11,800 and there has been a surge in demand for housing. Regional economic development opportunities have also emerged which could accelerate this growth. Current projections suggest that more than 700 new homes could be added over the next 10 year.

About the study

In light of these recent changes and shifting housing affordability, the Town elected in 2023 to update its comprehensive Housing Needs Assessment that was first completed in 2015. The primary objective of this Update is to provide a refreshed baseline of local housing needs and issues as well as projected housing requirements over the next 10 years. Ultimately, the Update will be used to support the Town's efforts as it develops a comprehensive Housing Action Plan to address housing issues and guide future municipal decisions.

The Update is comprised of two main components. The first component involved a comprehensive examination of local housing demand, supply and affordability trends in order to identify gaps and issue areas. The second component of the study reviewed the housing policy framework in which Gander operates with particular regard for how identified housing issues are being addressed. As an integral part of the Update, a series of consultations were also undertaken with local stakeholders to gather information, validate findings, and gauge support for prospective policy approaches.

As a result of the analysis and consultation activities undertaken, strategic housing directions were identified, and a series of recommendations were developed. It is recommended that these proposed actions be integrated into a Housing Action Plan which sets out policies, practices, tools and initiatives to help respond to priority housing issues that were identified during the Update process.

Understanding local housing needs

During the first part of the Update process, a number of key findings emerged from the review of existing conditions which indicated that:

Demand

- Moderate growth has occurred over the last 10 years and modest growth is projected over the next 15 years
- The population is continuing to age and there is an increasing share of seniors
- Households are increasing at a faster rate and are more diverse but getting smaller size wise
- Local household incomes remain above the provincial average
- The average owner household income in Gander is double that of average renter household

Supply

- Much of the existing housing stock is single detached and is owned
- Overall, the stock is in good condition despite its age
- There has been a decline in the production of new units more recently, with a tendency towards single detached houses and very limited multi-residential development

- About one third of all households in Gander currently rent
- More than 60% of all units rented fall within the secondary rental market (i.e. less conventional forms, not purpose-built)

Affordability

- Post-Covid economic indicators reflect tightening markets both for renters and owners
- These conditions are having a big impact on housing affordability:
 - Sustained rental demand and low supply means lower vacancy rates and higher rents
 - Demand remains for owner housing but supply, cost and mortgage rate factors are impediments
- Almost 900 households in Gander have an affordability issue but this impact is felt differently – about one third of renters have affordability issues versus only about 9% of owners
- New supply that is coming online is not affordable to many households and market forecasts are not showing any significant signs of relief in the short term
- There are gaps in the local housing market and few options that are affordable for:
 - for renter household making \$40,000 or less
 - for owner household making \$90,000 or less

Based on the information gathered, it is evident there are several gaps and priority areas in the local housing market that exist. Where efforts can be focused on these housing needs going forward, a more complete and responsive local housing system can be realized. The gaps and priorities identified include the need for:

- More affordable housing supply geared specifically for those with lower incomes
- Additional purpose-built rental housing, especially at affordable levels
- An increase in multi-residential housing forms geared to addressing middle market needs in terms of size and price
- Greater access to affordable ownership options for moderate income households
- A broader range of housing types/options that cater to a wider range of household needs and offer more choice and affordability in the local market

Assessment of housing policies

An important second part of the Update process was an evaluation of local housing policies within the broader policy hierarchy. While there is an established local housing system, the policy review noted that a number of key actions could be undertaken to improve housing outcomes through process changes, policy refinements and the pursuit of complementary initiatives.

The priorities identified through this process can be summarized as follows:

- Increase the supply of affordable and rental housing
- Increase housing options needed in the middle market
- Encourage innovation through a wider range of housing options
- Maximize the use of residual land and existing buildings to preserve and increase housing supply
- Create more opportunities through adjustments to the regulatory framework
- Use and acquire land as a tool to leverage affordability
- Build partnerships, awareness and capacity through education around housing issues
- Support access to housing and stabilization through support & service providers

- Advocate for necessary funding, resources and supports to address local housing needs
- Establish a formal Housing Action Plan with targets

To support these actions, it will be important for the proposed Housing Action Plan to:

- Build on the policy and regulatory framework already established to foster a more responsive local housing system
- Incorporate actions that promote readiness in response to market changes and the ability to take advantage of opportunities as they arise
- Build strategic partnerships and broaden community support to address issues in a collaborative way
- Set out an integrated and actionable path to help guide and align the efforts of all local housing stakeholders

A number of housing challenges and opportunities have been identified through the Update process. There have also been initiatives identified that were part of the formal HAF application submitted to CMHC which align with or support the directions emerging from this review. The scope, scale and timing of initiatives that can be undertaken will rely in large part on the resources that can be secured through the HAF program. Funding under this program has yet to be confirmed, but it is clear these resources could have a significant impact on what actions the Town is able to pursue.

The Housing Action Plan being proposed by this report is an ideal vehicle to consolidate ideas and solutions into a single, focused and concise plan for the community. This Plan would provide the Town, local housing stakeholders and the broader community with clearly defined directions and a shared path forward for responding to local housing needs.

With that in mind, 25 recommendations are made in this report for consideration as part of the Housing Action Plan to be developed by the Town of Gander. These recommendations fall within four key areas and speak to needs across the entire housing continuum including:

- Supporting housing affordability
- Expanding housing options
- Modifying regulations/practices
- Broadening awareness, building capacity

While the recommendations focus on the roles that the Town can play, it is important to recognize that other stakeholders in the housing system must also be engaged in these solutions in order for the community to see sustained and meaningful improvements in the housing system.

Developing a Housing Action Plan

Establishing a Housing Action Plan creates a unique opportunity to set out clear strategies for addressing local housing issues. By building on the findings of the Update and having regard for initiatives that may be funded under the HAF program, the Housing Action Plan would be uniquely situated to provide a blueprint for addressing issues in a more sustained way over the short to medium term.

The Plan should define affordability thresholds and include targets for development to help guide stakeholder efforts. It should also monitor progress towards meeting these targets and regularly report on progress. It will also be important to re-evaluate local housing needs on a regular basis and in that regard, a five year review cycle is recommended for the Housing Needs Assessment. This would also

provide an opportunity to reconsider the effectiveness of policy initiatives that have been implemented and whether there is a need to reposition policy efforts based on changed conditions and priorities.

When developing the Housing Action Plan and implementing the recommendations set out in this report, it will also be useful to have regard for key success factors, including:

- Defining the necessary scope and staging of work
- Resourcing of the Plan
- Having the range of skill sets required
- Maintaining staff capacity to undertake actions
- Ensuring overall management of the Plan
- Monitoring and reporting on the Plan
- Providing regular community and stakeholder communications

1 Introduction

The Town of Gander is situated in proximity to Newfoundland and Labrador's northeast coast and has grown to over 11,800 in population in recent years. Prominent industries situated in the Town include transportation, communications, education, public administration and defense. The Town also plays an important regional role, acting as a service hub for the more than 80,000 people situated in 130 communities that lie within a 100km radius of the Town. In recent years there has been a surge in demand for housing, even as recovery continues from the negative impacts of the recent COVID pandemic. Regional economic opportunities have also emerged which could accelerate this recovery. Current projections suggest that more than 700 new homes could be added over the next 10 year.

Council is seeking ways to address this demand within the shifting housing landscape and in that regard, approved undertaking a **Housing Needs Assessment Update** to support these efforts. The original Assessment was conducted in 2015 and since that time, there have been considerable changes in demographic and economic trends. Like other communities across the country, Gander has also experienced considerable shifts in the housing market and in particular, housing affordability.

Re/fact Consulting was retained by the Town to assist in completing the Update, building on the work they did for the original assessment in 2015. As defined in the scope of work for the study, the purpose of the Update is to assess and document specific theme areas, including:

- Current and project growth trends as well as the housing requirement this will generate
- The range and type of housing options that are available in the community
- The affordability of housing in relation to local residents needs
- Barriers and impediments to meeting housing needs
- Policies, practices and tools to help overcome identified housing barriers

Building on the original assessment in 2015, the primary objective of the Update is to provide a refreshed baseline for local housing needs and issues as well as projected housing requirements over the next 10 years. Ultimately, the Update will be used as a foundation to support the efforts of the Town as it develops a comprehensive Housing Action Plan to address housing issues and guide future municipal decisions.

1.1 Background and Study Process

The study area

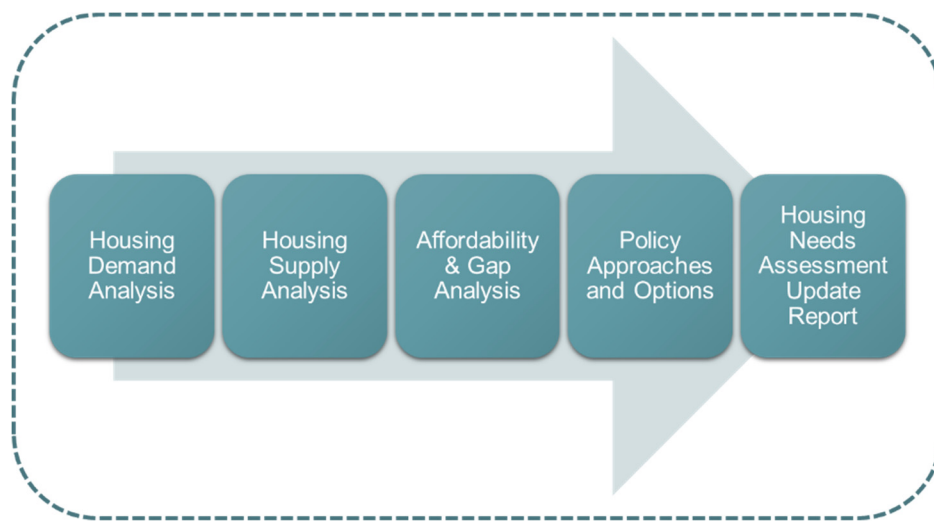
Town of Gander, with the population of over 11,800, is situated on the north shore of Gander Lake adjacent to the TransCanada Highway in North Central Newfoundland (see Figure 1). The Town grew out of its roots as a strategic airport location prior to the Second World War and since that time, has expanded westward from the airport lands and CFB Gander. Today the Town serves as a regional service centre for numerous smaller towns in adjacent outlying areas (see Figure 2). These includes settlement areas such as Appleton and Glenwood to the west, Lewisport to the northwest as well as Gambo and Glovertown to the east. Farther afoot are established centres including Grand Falls-Windsor, Gander Bay and Twillingate. The Town itself is fairly compact in size at just over 104 km² and is bounded by natural features on all sides. The surrounding Census Agglomeration area accounts for more than 2,300 km² and has a population of just over 1,500. So while the Town accounts for 88.5% of the population for the Gander area, it accounts for only 4.3% of the land area.

housing and current policy responses used for addressing these issues. This report summarizes the work of the Update process and provides recommended directions for moving forward.

The study process

The Housing Needs Assessment Update involved a number of sequential steps, building on the original Assessment completed in 2015. As illustrated in the process diagram below (Figure 3), a series of analyses were first undertaken to help build a profile of existing conditions. This profiling process looked specifically at housing demand, housing supply and housing affordability in the local context. By evaluating demand versus supply, it was possible to identify areas in the local housing market where gaps exist. This was further augmented by an analysis which identified areas where affordability issues exist. Insights gathered from stakeholders and the broader public as part of the consultation process helped to augment these findings. The second half of the study examined the housing policy framework in which Gander operates. As part of this general review, policies and tools used to support affordable housing were examined and issues area were identified for future consideration. The results of the study were then compiled in a summary report which included recommendations.

Figure 1



The Update involved an analysis of several available data sources. As an established and reliable source of time series data, Census data from Statistics Canada was used extensively to help develop a social-economic profile of housing. These robust statistics are gathered every 5 years and provide a wealth of information. However, given the frequency of data collection and the lag that occurs in reporting out on this data, challenges can arise in securing current data. Location can also be an issue as not all datasets are reported at smaller levels of geography. In the case of this study, the most recent Census year was 2021 which acted as a primary point of comparison. Where specific Census data elements for the Town of Gander were not available (Census Subdivision level), Census Agglomeration level data was used as a substitute, covering a slightly broader geographic area.

Housing statistics from CMHC have also been used extensively to help inform the Update, due in large part to their reliability and reporting frequency. Most statistics from CMHC are reported no less than annually and there is typically only a modest lag in publishing of this reported information after the data collection year. As a result, these data sets tend to be more current and more reflective of

market conditions. To help round out the analysis, Census and CMHC data sets have been augmented by data from several other sources, including Town of Gander data, related documentation and reports, local real estate data and other like datasets.

1.2 Consultations

As an integral part of the Housing Needs Assessment Update, a series of consultations were undertaken with local stakeholders using a number of methods. These consultations were conducted to gather information, validate findings, and gauge support for prospective policy approaches. The perspectives were invaluable in helping to provide added local context to the data analysis and source information gathered throughout the study.

Consultations involved the following modes:

Key Informant interviews – These one-on-one interviews were held with a cross section of individuals representing various local sectors and Town staff, each having key insights related to housing. Invitations were extended to 16 individuals and video conference, or teleconference interviews were successfully held with the majority of these invitees during the first part of the study.

Focus group sessions – Two focus group sessions were held in person during the initial phase of the study. One focus group was dedicated towards development-type issues and the other focus group was dedicated towards community and social service issues. In all, 26 individuals representing a variety of local organizations were invited to participate and about half attended the sessions. At each session, attendees were asked a series of leading questions which were explored through facilitated discussion.

Community open house sessions - Open house sessions with the community were held in-person during the initial phase of the study and during the policy phase of the study. In the latter phase, an evening and afternoon session were scheduled to facilitate broader attendance. Invitations were extended to 44 individuals representing a variety of organizations and agencies in the community. Based on notices advertising the sessions and requests for additional information via the community survey, more than 30 additional individuals who expressed an interest in attending were also invited to the initial session. More than 80 individuals from this same pool were invited to the second session, along with stakeholders who has attended focus group sessions or participated in key informant interviews. At each session, a presentation of findings was provided followed by a series of questions designed to solicit participant feedback and dialogue. Despite broad advertising and extensive invitations issued for the sessions, attendance was modest, but the feedback provided was highly beneficial.

Community housing survey (on-line) – Between late November 2023 and mid-January 2024, a survey was conducted via the Town's web site. Using the SurveyMonkey on-line platform, a series of 30 questions were posed to solicit community feedback on housing needs, issues, priorities and solutions. There were 455 total respondents who answered on average over 80% of the questions posed, providing valuable insight to the Update process. Respondents were also able to add their email address to the master contact list to ensure they would receive notices of upcoming sessions or housing issues. A detailed summary of survey results can be found in Appendix 2.

Town web site and mailbox – Information about the Update and associated consultations was posted on the ‘Build-up Gander’ section of the Town’s web page throughout the study. Interested members of the public also had the ability to submit additional housing feedback through the project mailbox, accessible via the Town’s web site. A number of individuals took advantage of this option to provide their specific views on housing issues.

Valuable stakeholder perspectives and feedback was gathered through these various consultation methods throughout the study process. An overview of these perspectives is provided in Section 2.4 of this report. A summary of consultations and detailed tabulated results of the community survey can be found in Appendix 1 and Appendix 2 respectively.

1.3 This Report

This summary report captures the results of analysis undertaken as part of the Housing Needs Assessment Update as well as the recommendations that flow from those findings. While the report is not intended to set out a strategy for affordable housing, it does identify strategic directions that should be considered in development of a Housing Action Plan. In that regard, the report is structured in two main parts. The first part of the report speaks to an assessment of housing needs and highlights findings with regards to demand, supply and affordability issues as well as market gaps. The second part of the report captures findings of the policy review, articulating the policy framework, situating Gander’s role in it, and reflecting on possible actions that speak to the identified gaps. The report concludes with a set of strategic housing directions which reflect priorities, recommendations, and considerations for implementation. Included are some specific recommendations for next steps for the Town in addressing housing needs in the community and associated implementation consideration.

A series of appendices are also provided with this report to capture relevant but supplementary material, including:

- Appendix 1 - Consultation summary: What we heard
- Appendix 2 - Community survey results
- Appendix 3 - Summary of tools/resources

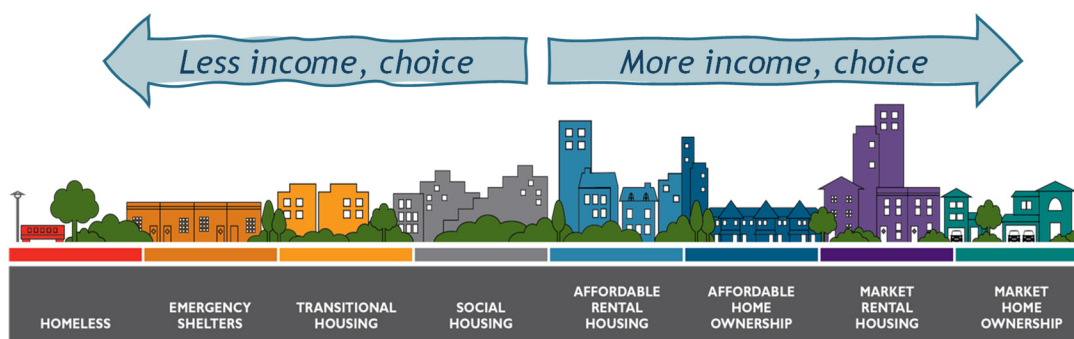
2 Needs Assessment

To help better understand current conditions in Gander, the housing needs of the community were assessed through a multi-faceted analysis that looked at housing demand, housing supply and housing affordability. Census data, CMHC data and other like sources were reviewed to develop a comprehensive housing profile of the community. This was augmented with other reports, statistics, and documentation about the Town. Analysis was further supplemented through input from a variety of stakeholders based on their observations and priorities. Collectively, this information provided an updated picture of housing needs today and looking forward.

The Continuum

This analysis looks at the entire housing market, given that all parts of the housing system are connected and have an influence on one another. While affordable housing is a clear concern, one must consider needs across the whole market to gain a complete picture of housing demand in the community. A key concept for illustrating the range of housing needs in a community is the housing continuum. As shown below in Figure 4, the housing continuum arranges households along an economic continuum and identifies associated supply options within that spectrum. Generally speaking, the higher the income a household has, the more housing choice they have to access housing options in the community. This of course is reliant on having an available supply of housing choices.

Figure 2



The concept of the housing continuum illustrates housing choices based on a household's economic capacity. Those who may not have permanent housing or face difficulties securing suitable housing will find themselves on the left hand side of the continuum where they may access emergency shelters or supports. At the other end of the spectrum are households that have significant options available to them based on their economic status. These households can afford many forms of rental or ownership housing in the market. In between these end points on the continuum are a range of options that households could access, including those requiring supports or income assistance, or those requiring below market alternatives to address their housing needs. It is worth noting that households do not remain in a static position and their needs can change over time. Ultimately this means that households can move in either direction on the housing continuum, depending on their changing circumstances. As a housing framework, the continuum is a useful way to illustrate the range of housing options suited to the needs and economic means of the entire community. The discussion in the following section helps to situate housing needs in Gander along the continuum and helps identify where supply issues and gaps may exist.

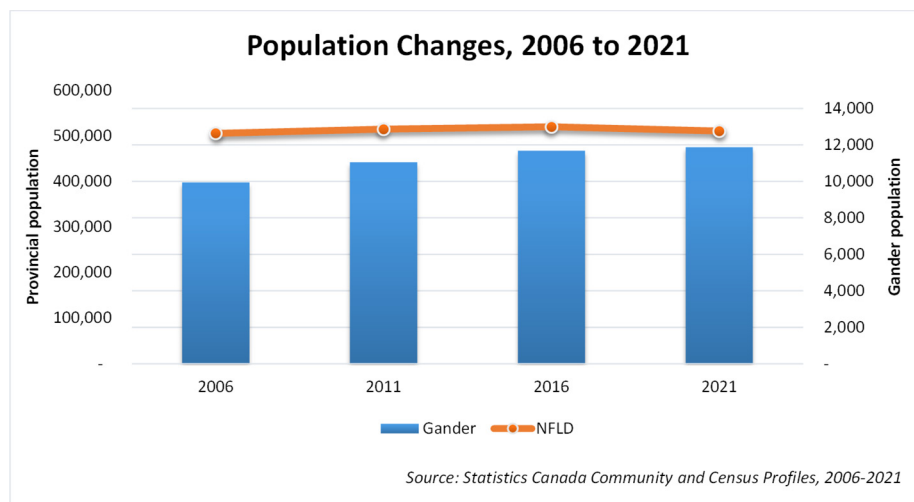
2.1 Demand Profile

As an integral part of the evaluation process, it's important to understand the drivers of growth and the factors that shape housing need. A demand profile has been established for the Town by examining historical population trends, projected growth, age characteristics, household trends and mobility. Other factors related to income, labour force trends, employment and the overall economy were also examined in order to develop this profile.

Population

The Town of Gander had a population 11,880 in 2021 which was an increase of 7.5% over the 10 year period from 2011 to 2021 (Figure 5). This equates to an annual average in the order of 0.75% which is fairly consistent with the average over the last 25 years. This is in contrast with the provincial average which was -0.37% during the same period, indicating a net loss in population. The rate of growth in the Town was more pronounced in the first five years of that period (5.7%) versus the second-half of that period (1.6%). This compares favorably to the Gander CA which saw similar trends during the 2011-2021 period. Provincially there was an overall decline in population of 0.8% during the same period, reflecting slightly positive growth in the first five years and negative growth in the latter five years.

Figure 3

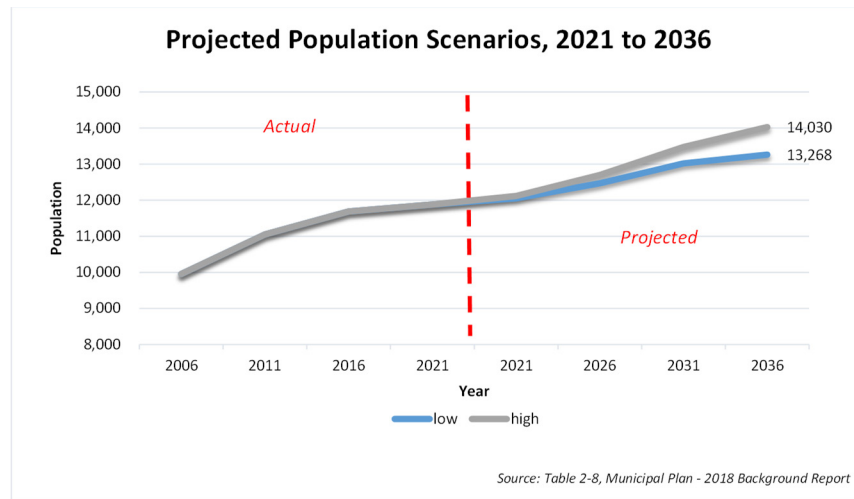


Population projections for the Town based on the 2018 background report for the Municipal Plan assumed a slightly higher rate of growth by 2021 (Figure 6). Based on these same projections, it is expected that the Town's population will grow between 10% and 16% over the next 15 years, depending on the projection scenario used. In the case of the low growth scenario, population would grow to 13,268 by the year 2036, an annual average increase of about 0.7% which is consistent with current rates. Under the high growth scenario the population would grow by 15.8% to 14,030. This would reflect an average annual increase of 1.1% which is higher than the current average.

Housing projections associated with these forecasts assume between 6,170 and 6,525 dwelling by 2036, based on low and high growth scenarios. This would translate into an addition of between 1,095 and 1,450 dwellings over actual unit counts in 2021. Over the 15 year period from 2021 to 2036, this would translate into the need for between 70 and 95 new units per year on average. Historically, permit activity

from 2013 to 2022 averaged about 58 units per year, so an increase in production would be necessary to achieve current growth targets by 2036.

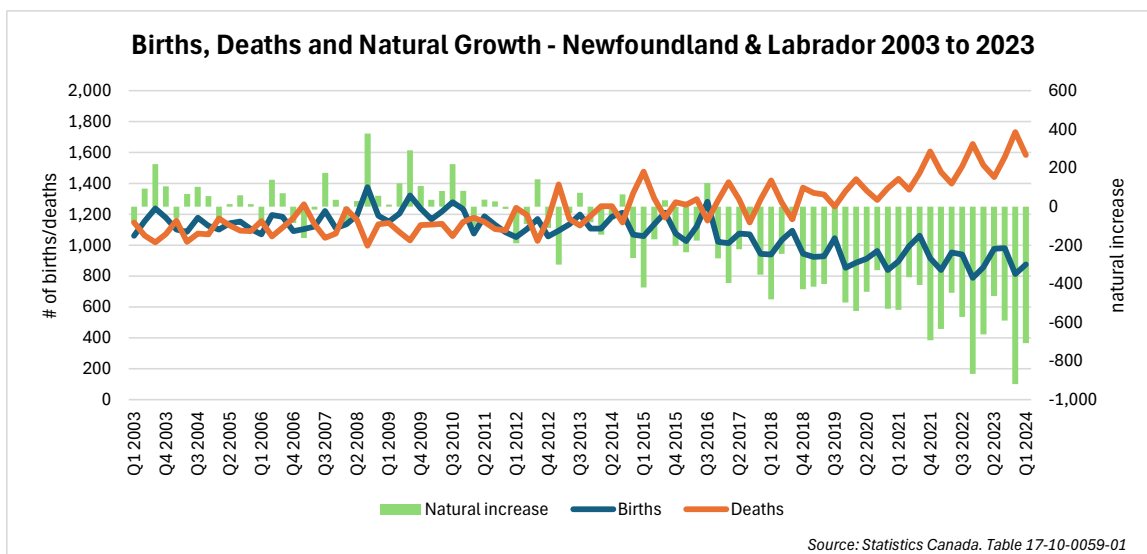
Figure 4



Growth factors

There are several factors that influence population growth, including the rate of natural increase, population mobility, and migration. Newfoundland has seen an overall decline in natural growth over the last 20 years and in the last ten years, this trend has resulted in negative growth - where deaths exceed births in any given year (Figure 7). This provincial trend illustrates the issue that communities like Gander are facing where increases in population are more reliant on migration rather than natural growth. While provincial trends show overall population decreases over time, Gander is one of a few areas in the province where modest population increases have been seen in recent years.

Figure 5



An examination of mobility trends indicates that in 2021, only about 530 individuals had moved into the Town within the last year (Figure 8). The majority of these individuals had moved from elsewhere in the province or from other provinces. When examining the mobility trends of individuals for the five years prior to that, just over 19% had immigrated to the Town (Figure 9). The greatest share of these individuals had immigrated from elsewhere in the province and only about 180 individuals had immigrated from outside Canada.

Figure 7

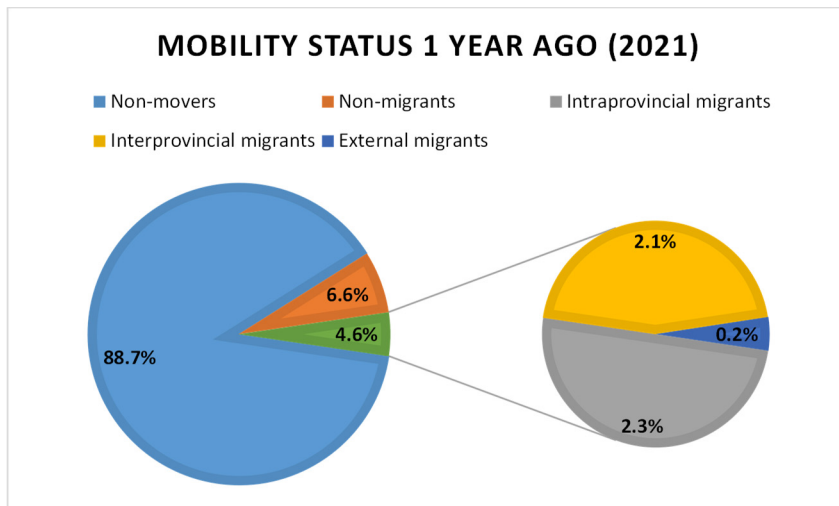
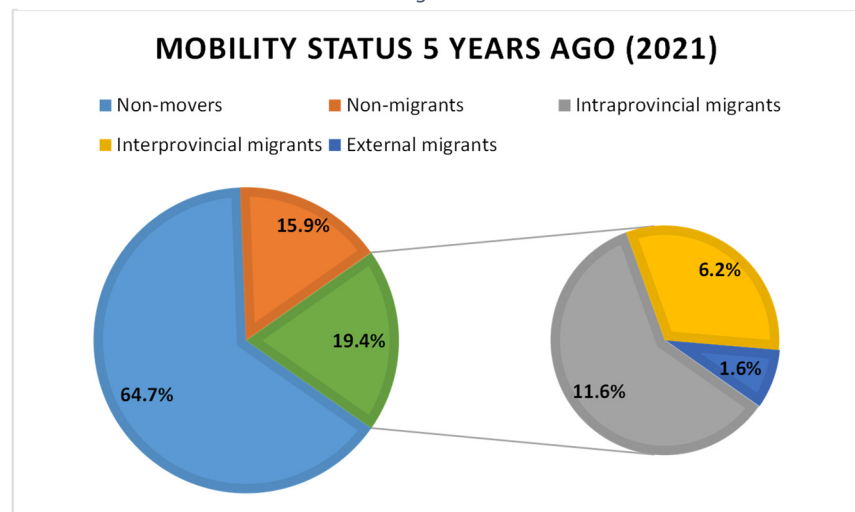


Figure 6



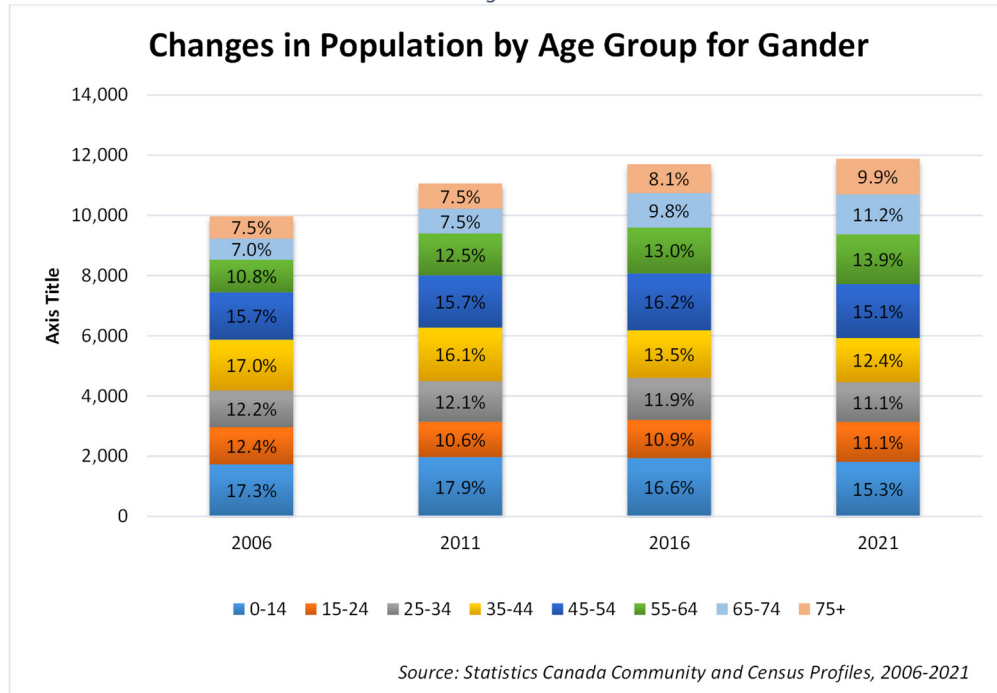
Broader immigration statistics show that international immigration is a more recent phenomenon in the Town. Based on 2021 census data, the total of those individuals who had immigrated to Gander from outside Canada accounted for 290 persons. The majority of these individuals immigrated within the last five years from 2016 to 2021 (44.8%).

Age profile

The age composition of the Town's population in 2021 shows a fairly even distribution among major age groupings with the largest share for older adults (45-64 years old) at 29.0% (Figure 10). There is also a notable share of seniors (i.e. those 65 years of age or older) at 21.1%. More notable is the changes in

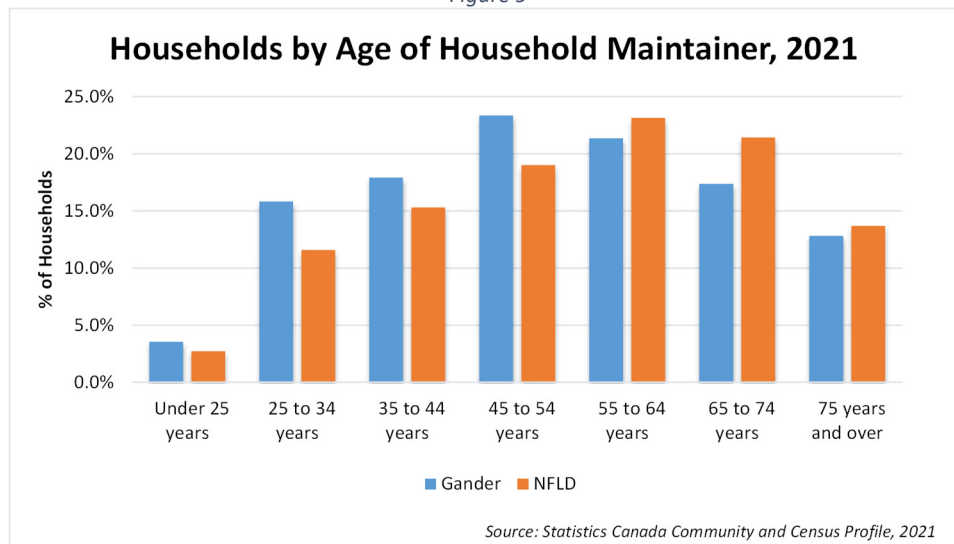
these age cohorts over time. There has been a gradual decrease in those under 15 years of age and those in the 35-44 age bracket over the last 15 years. The fastest rate of growth during this same time period has been in the senior and pre-senior population, signaling an overall aging trend.

Figure 8



In terms of gender, the population split has remained relatively static overtime. In Gander in 2021, 51.5% of the population was female and 48.5% of the population was male. This split is fairly consistent with provincial figures.

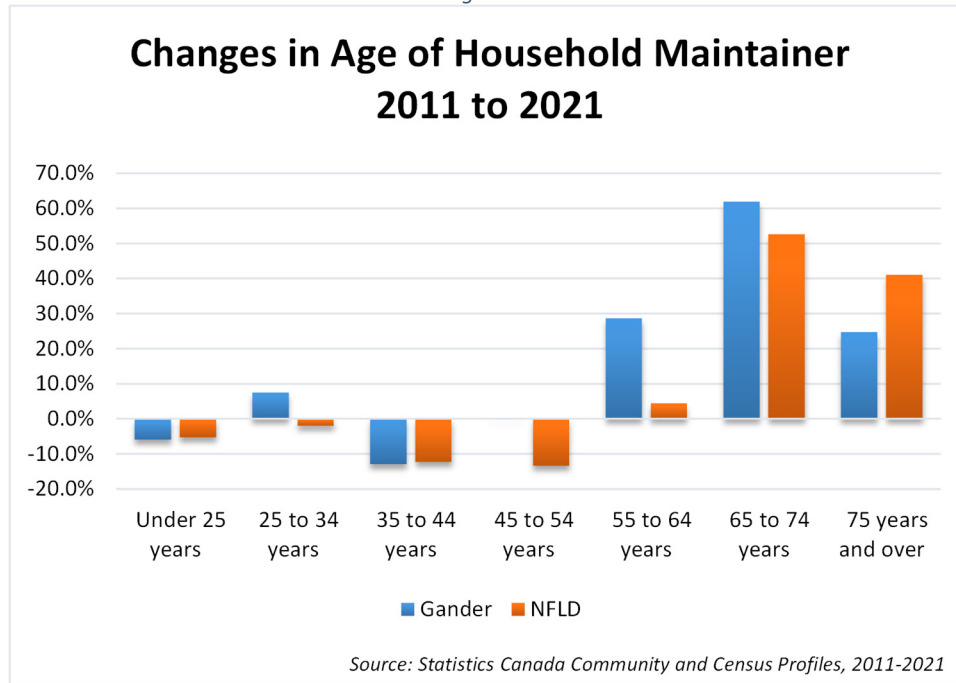
Figure 9



As might be expected, the majority of households tend to be led by those in older age cohorts. While this is generally true, there tends to be a younger age profile of household maintainers in Gander as

compared to the Province based on 2021 data (Figure 11). An examination of data over the last 10 years however shows that the proportion of households led by older household maintainers is increasing significantly, especially for those in seniors age cohorts (Figure 12). This suggests that seniors are tending to age in place longer and that there is diminished household formation in younger age cohorts. These trends have direct impacts on planning for housing needs going forward.

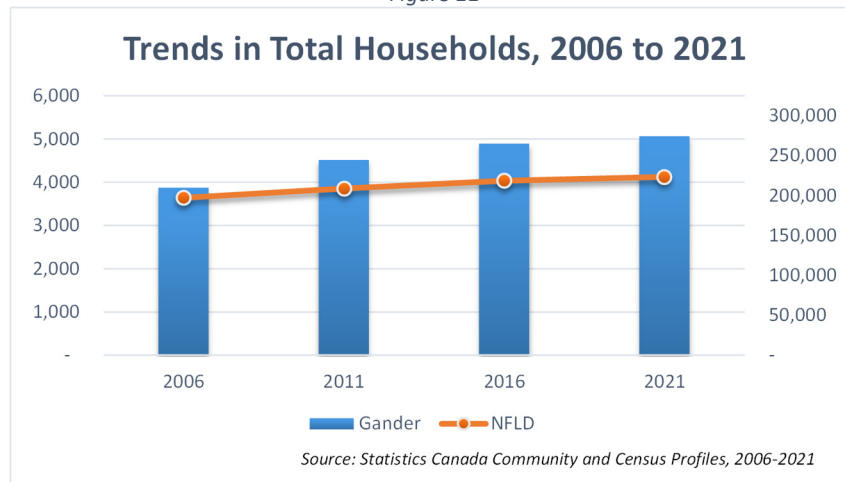
Figure 10



Households

In 2021 there were 5,065 households in the Town of Gander which was an increase of 12.2% over the prior 10 years (Figure 13). Provincially, household growth was 6.9% over this same 10 year period. As with population trends, household growth was higher from 2011 to 2016 versus 2016 to 2021. Unlike population trends, the increase in households is actually happening at a faster rate, signalling greater diversification in the size and types of households.

Figure 11



An examination of household size supports this, showing that households have continued to decrease in size over the last 15 years, although they remained static in Gander at 2.3 persons per household from 2016 to 2021. Despite this, there has been a continued increase in the number of smaller households and a decline in the number of larger households. Over the last 10 years in Gander, the number of one person households has increased 30% while at the same time the number of four plus person households has declined by 4% (Figure 14). Similar trends have been seen at the provincial level but with a sharper decline in the number of households with three or more persons.

Figure 12

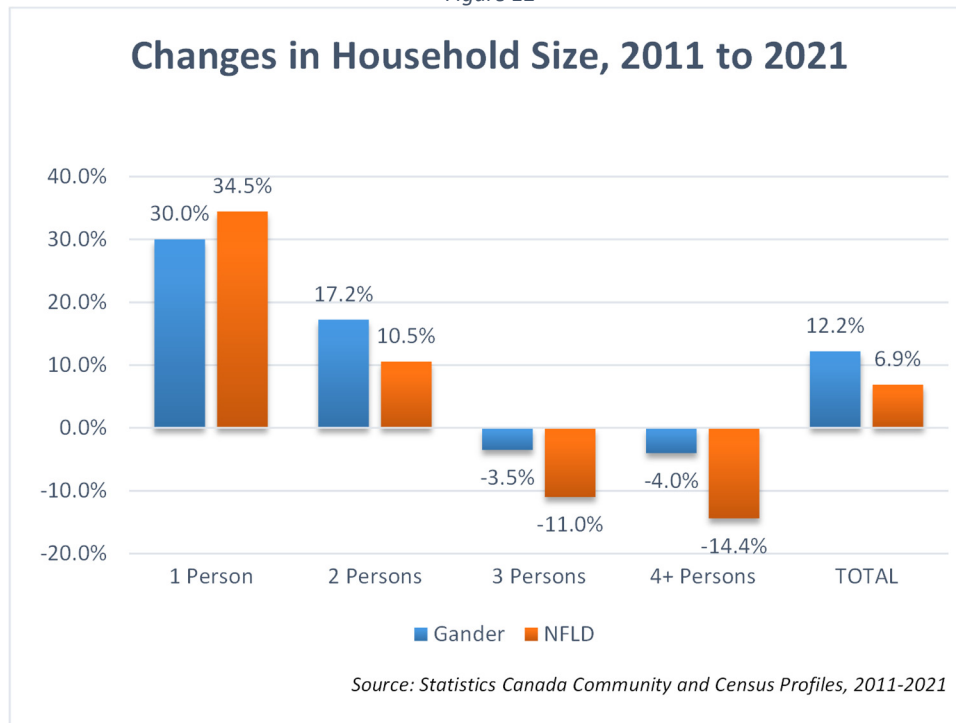
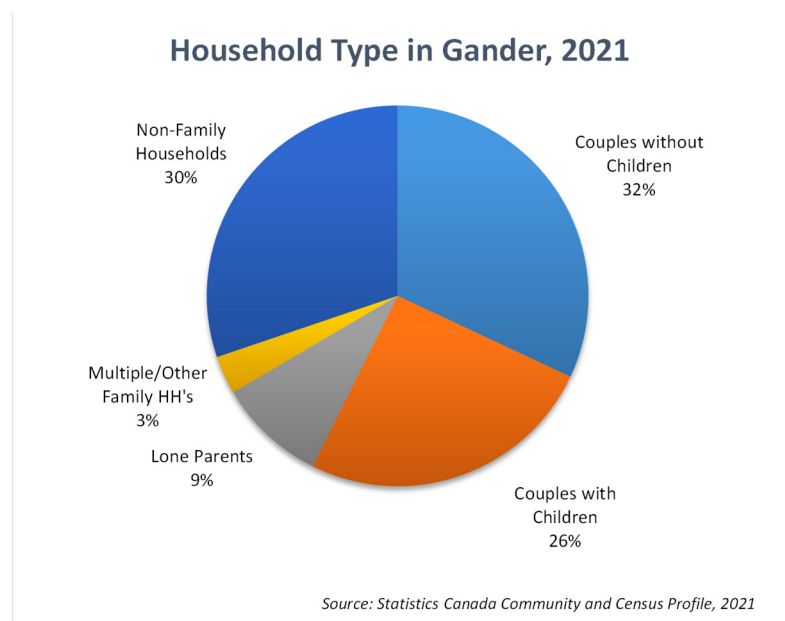


Figure 13

Household types in Gander reflect similar changes over the last 10 years. Non-family households now account for 30% of all households while couples with or without children account for 58% (Figure 15). Over the last 10 years, the share of households comprised of couples with children have declined notably while single person households have continued to increase.



Sub-populations

Historically, the proportion of the population reporting an aboriginal identity is relatively small both at the local and provincial level. However, this proportion has continued to gradually rise over the last 20 years. In 2021, 7.5% of the population in the Town identified as aboriginal while at the provincial level this share was 9.3%.

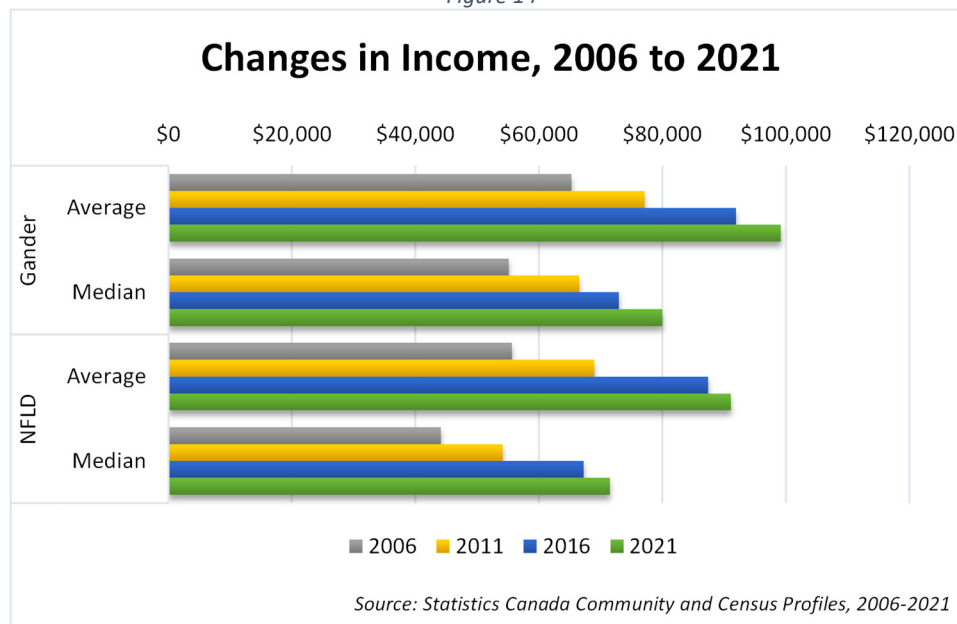
Likewise there has been a gradual increase in the number of visible minorities as reported in Census data. Visible minorities grew from 1.7% of the population in 2016 to 2.7% of the population in 2021. Most notable population groups include South Asian, black, Filipino, and Latin American.

English is the most prominent language spoken at home in Gander (about 98.1% in 2021) but there are a few individuals reported as speaking Arabic, French, Punjabi or Filipino. A similar trend is evident provincially, but other most spoken languages are Arabic, French, Philipino, Mandarin and Punjabi.

Income profile

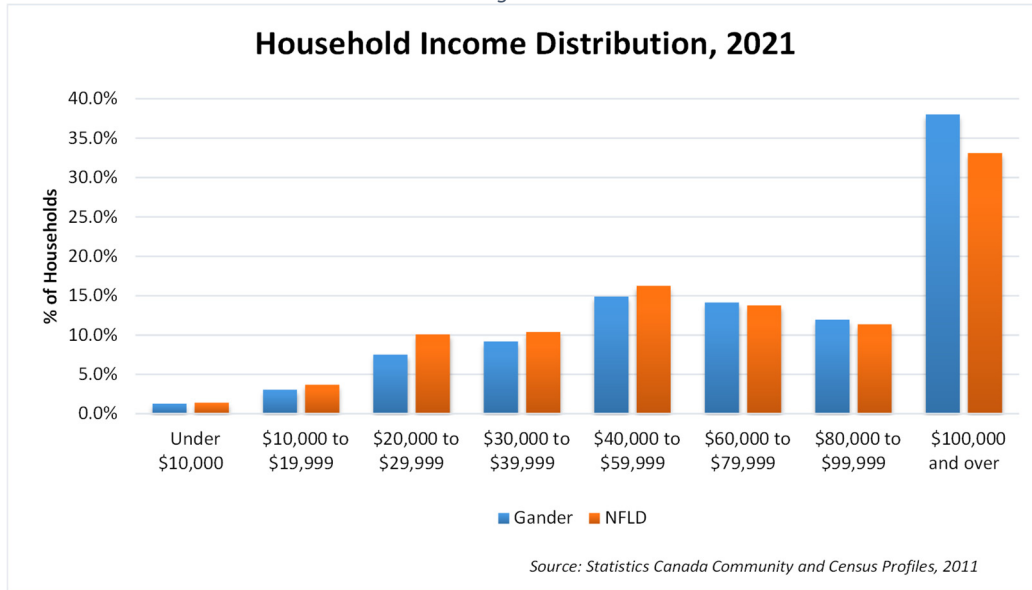
Household income is a key determinant in the type of housing that a household can afford. In the case of Gander, the average household income in 2021 (\$99,200) was higher than the provincial average (\$91,100, see Figure 16). Likewise, the average median household income was also higher for gander \$80,000 versus the provincial average of \$71,500. Historically, household incomes in Gander have consistently been higher than those of the provincial average. That said, over the last 15 years, the growth in household income has been higher provincially (62.0% - 63.8%) then it has been in the Town (45.1% - 51.9%). This means that despite the fact that provincial incomes are gaining ground, household incomes in Gander remain above average.

Figure 14



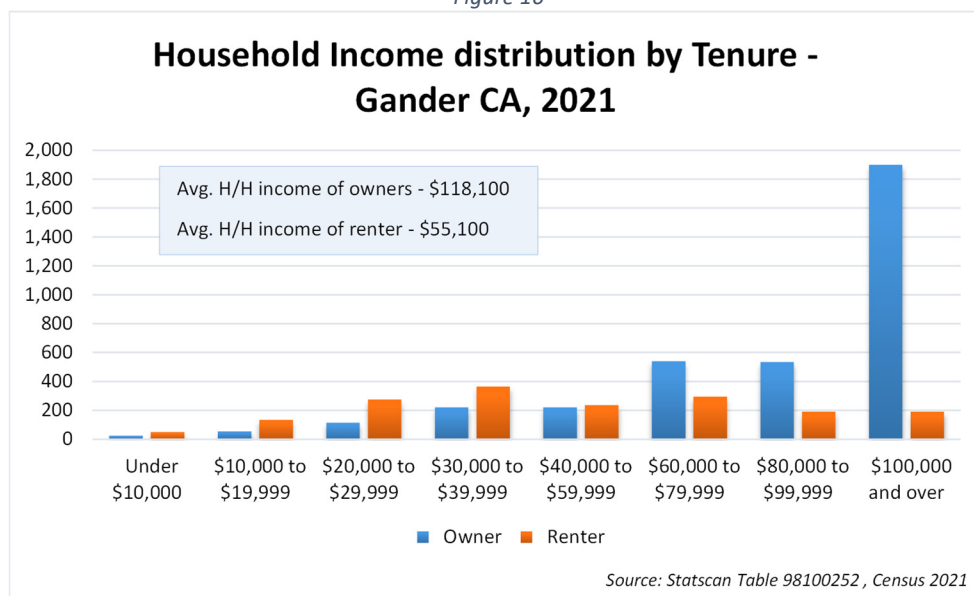
A closer examination of distribution by household income gives a clearer sense of where higher income households are situated. As shown in Figure 17, one third or more of households had an annual income over \$100,000 in 2021, with an array of households falling below this threshold across a number of income brackets. Data for 2021 shows that this income distribution is fairly consistent between Gander and the province as a whole.

Figure 15



The distribution of income is even more polarized when you examine average household income by tenure. As one might expect, owners tend to have higher average household incomes than renters and this is certainly true in Gander. Based on available 2021 data for the Gander CA, Figure 18 shows that over 52% of owner households have household incomes greater than \$100,000 versus 11% of renters in this same income bracket. By contrast, more than one quarter of renters have household incomes under \$30,000 versus only about 5% of owners. While distribution across income brackets varies, the clearest contrast is for average household income. For owners, the average household income is more than double that of the average household income for renters (\$118,100 dollars versus \$55,100). This contrast is indicative of the very real differences in affordability for these two tenure groups.

Figure 16



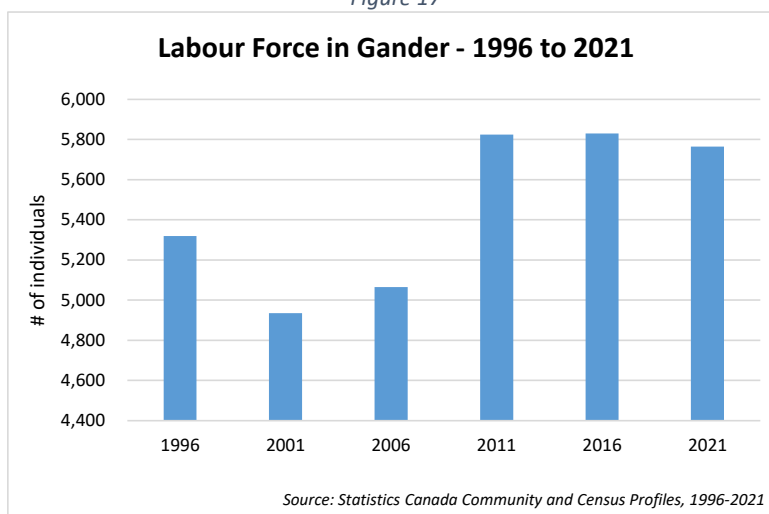
When examining income more closely, the composition of income provides an interesting perspective. Historically, Gander has always had a higher share of market income versus government transfers when it comes to income composition. At a provincial level, government transfers have been typically higher but in recent years this gap has been closing. In 2021, market income accounted for over 80% of income and this was fairly consistent at the Town and provincial level. Over the last 10 years, Gander has seen a modest decline in the share of market income and a modest increase in the share of government transfers. During this same timeframe, provincial figures have remained relatively static.

Employment profile

In terms of labour force size, Gander has been fairly consistent over the last 10 years, declining slightly in 2021 to just below 5,800 individuals (Figure 19). This is in contrast with the 2006 to 2011 period where the local labour force grew by 15% (760 individuals). Provincial trends have been more muted over time and saw a sharper decline of more than 6% from 2016 to 2021.

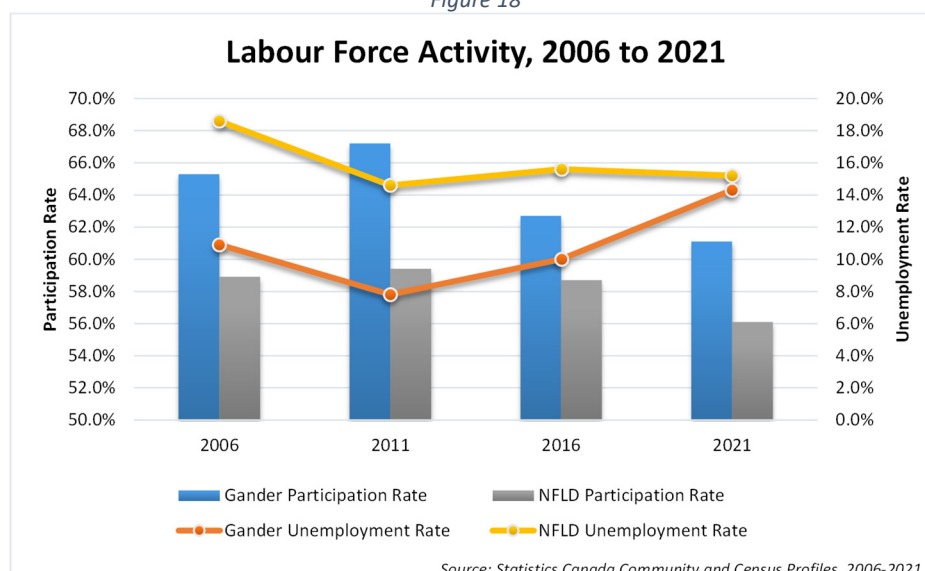
Education level among residents has also been changing over time. Since 2006 the proportion of individuals with a high school diploma, college diploma or with a university degree have continually increased at both the local and provincial level. At the same time, there has been a decline in the number of individuals without high school certificates or those with apprenticeship and trade certificates.

Figure 17



The participation rate in Gander in 2021 was 61.1% as compared to the province at 56.1% (see Figure 20). The Town has seen a gradual decline in the participation rate over the last 10 years which is due in part to the general aging of the population. While the Town's rate is consistently higher than the provincial average, participation rate trends have tended to be more consistent at the provincial level over time. The unemployment rate in Gander has also tended to be substantially lower than the provincial average. However, in 2021 the local unemployment rate reached 14.3% versus the provincial rate of 15.2%. This sudden rise in the unemployment rate in Gander since 2016 is likely due in large part to the COVID pandemic that was being experienced at that time.

Figure 18



Employment in Gander is most prominent in health care, social assistance and retail trade categories along with public administration, hospitality and educational services (Table 1). Over the last 10 years there has been growth in health care, social assistance and hospitality services as well as entertainment and recreation. During this same period, employment declines were seen in administration, retail and cultural industries (Table 2).

Table 1

Employment Sectors - Top Categories 2021	
Town of Gander	#
Health care and social assistance	1,195
Retail trade	1,030
Public administration	595
Accommodation and food services	500
Educational services	350
Sub-total	3,670
Total Labour Force	5,765

Source: Statistics Canada Community and Census Profiles, 2021

Table 2

Employment by Sectors - Notable Changes 2011 to 2021		
Town of Gander	#	%
<i>Gains</i>		
Health care and social assistance	240	25.1%
Accommodation and food services	80	19.0%
Arts, entertainment and recreation	60	150.0%
<i>Losses</i>		
Public administration	-115	-10.0%
Retail trade	-105	-61.8%
Information and cultural industries	-45	-11.4%
Total changes	-60	-1.0%

Source: Statistics Canada Community and Census Profiles, 2011-2021

Data on commuting flows show that Gander continues to be a regional employment hub, netting more jobs locally than the size of the local workforce. Commuting trends for 2021 indicate that Gander is the primary place of employment for residents of Gander (94.2%), with modest commuting outflows to St. John's and locales just outside the Gander area (Table 3). Commuting inflows to work in Gander are primarily from communities in the broader Gander catchment area, accounting for over 20% of the local jobs. These trends have been fairly consistent over the past 10 years, although there has been a modest decline in the local labour force and a modest shift in commuting patterns towards communities outside of Gander. That said, there was also a notable uptick in the share of residents working at home during this period and a slight increase in the number of individuals with no fixed working address. These trends are indicative of employment patterns seen in other jurisdictions due to the impact of the COVID pandemic.

Table 3

Commuting flows by Place of Residence - Place of Work for Town of Gander 2021		
Commuting Flows Out (Place of Residence = Gander)		
<i>Place of Work</i>	<i>Total</i>	<i>%</i>
Gander (T), N.L.	3,900	94.2%
St. John's (CY), N.L.	50	1.2%
Witless Bay (T), N.L.	30	0.7%
Glenwood (T), N.L.	30	0.7%
Gambo (T), N.L.	20	0.5%
All other	110	2.7%
<i>Total</i>	4,140	100.0%

Commuting Flows In (Place of Work = Gander)		
<i>Place of Residence</i>	<i>Total</i>	<i>%</i>
Gander	3,900	78.6%
Division No. 8, Subd. L	270	5.4%
Gambo	150	3.0%
Appleton	125	2.5%
Glenwood	110	2.2%
Lewisporte	70	1.4%
Carmanville	45	0.9%
Grand Falls-Windsor	45	0.9%
Division No. 6, Subd. E	35	0.7%
Division No. 8, Subd. F	25	0.5%
Glovertown	25	0.5%
Musgrave Harbour	25	0.5%
Norris Arm	20	0.4%
All other	115	2.3%
<i>Total</i>	4,960	100.0%

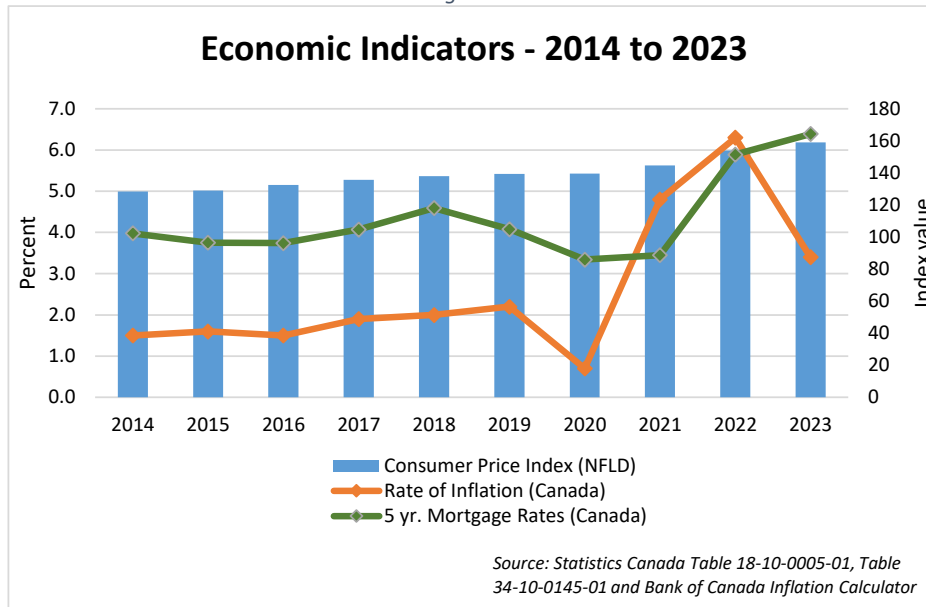
Source: Statscan table 98-10-0459-01

Economic indicators

Economically, there have been some substantive changes which affect the local market, especially in the last few years. The provincial consumer price index (CPI) has seen a gradual increase over time with the more notable changes from 2021 to 2023 (Figure 23). Likewise, the national rate of inflation had been

reasonably stable up until 2019 and then saw a sharp decline in 2020 to less than 1%. Thereafter, the rate rapidly increased to 6.3% in 2022 only to drop to 3.4% in 2023. Five year fixed mortgage rates have followed a similar pattern in Canada with a modest decline in 2020 to less than 4%, rebounding to almost 6% by 2022 and climbing to 6.39% in 2023. While inflation has dramatically dropped in response to Bank of Canada interest rate policies, CPI and mortgage rates have continued to trend up, putting added strain on household incomes. These economic indicators have a direct influence on activity in the housing market and as a result, are closely monitored to understand where the market might be headed.

Figure 19



Summary of Housing Demand

In Gander there has been a modest increase in population growth over the last 10 to 15 years and this trend is projected to continue through to 2036. Growth is primarily due to migration inflows based on provincial, and more recently, international influx to the community. Overall, the population is aging with notable increases in senior and pre-senior age cohorts while at the same time, there has been a decline in youth population. The number of households is growing at a rate faster than population, signalling greater diversity in household types. This is also evident in the trend towards smaller household sizes and an increase in the number of single person households that is evident now in Gander. These trends have a direct influence on the type of housing that will be needed looking forward.

The Town continues to enjoy household incomes that are higher than the provincial average. However, based on income distribution, the situation locally is very different for owners who have average household incomes that are more than double those of renter households. In the past several years, employment participation rates have fallen, and unemployment rates have trended up. While this is happening at the local and provincial level, the changes are happening at a quicker rate in Gander. Most Gander residents who work, work in Gander and the town continues to be a regional service hub, with about one quarter of the jobs in Gander being held by those commuting in from areas outside the Town. In the broader economic context, inflation, the consumer price index and mortgage rates have been on the rise since 2020 and have tempered housing demand. Only recently has there been a decline in the

inflation rate and while this has translated into somewhat moderated mortgage rates, this has not yet translated into increased sales in the housing market. These economic trends will continue to influence housing demand locally for the foreseeable future.

2.2 Supply Profile

A second important dimension in understanding the local housing market revolves around the housing supply and how it addresses the needs that are evident in the community. By examining existing stock, its condition, and development trends, it is possible to create a profile of current and projected housing supply. A closer examination of both the rental market and the ownership market also help to better understand the dynamics at play and the types of housing available to meet the needs of the community. There are a number of factors which can impact on housing supply and these are also discussed in this section.

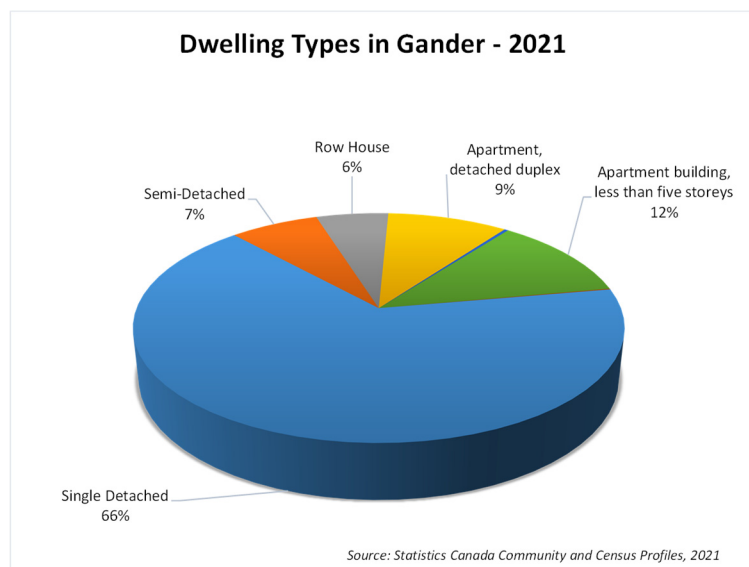
Existing housing stock

Dwelling types in Gander are largely comprised of lower density single detached homes (Figure 22). In 2021, these accounted for roughly two thirds of the 5,075 private dwellings in the Town¹. This was somewhat lower than provincial figures where 72.3% of dwellings were single detached. Low to mid-density housing types such as semi-detached and row housing in Gander accounted for another 13% of the total stock. Higher density forms such as low-rise apartment buildings or duplexes accounted for an additional 21% of the housing stock which was slightly higher than provincial figures.

Given the prominence of lower density housing, there is a tendency for dwellings to be larger in Gander. Most units in the Town are either three bedroom or four+ bedroom in size (38.8% and 30.2% respectively). This is generally consistent with provincial trends, although Gander has a higher proportion of four+ bedroom dwellings.

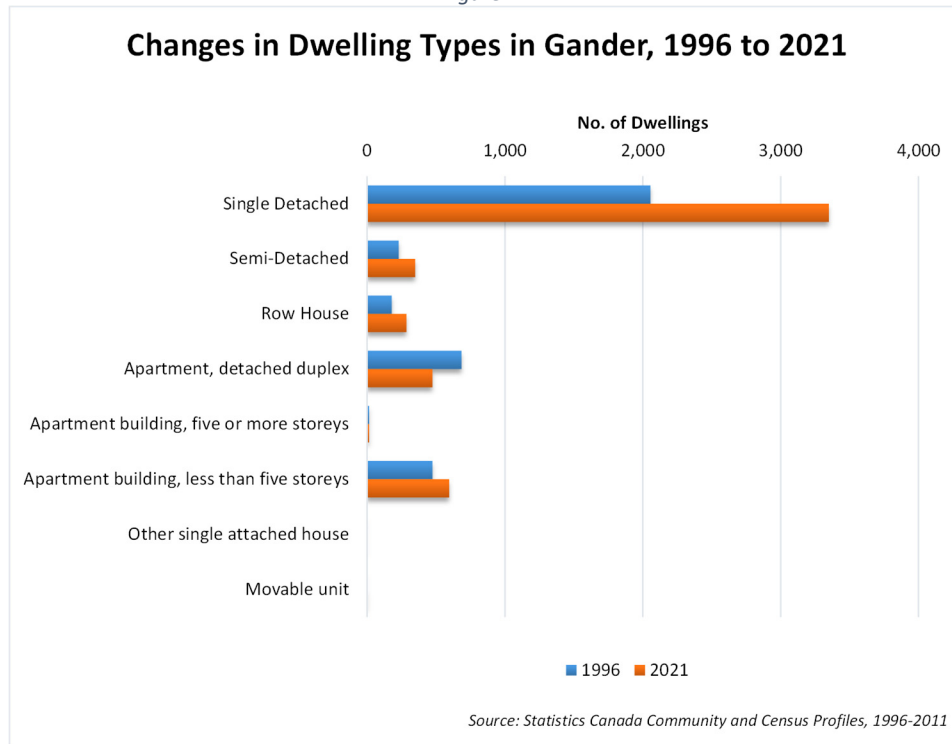
This make-up in the local housing stock has been perpetuated over the past 15 years. As shown in Figure 23, additions to the housing stock have primarily been single detached homes while the additions for other dwelling types have been substantially more modest during this period.

Figure 20



¹ These figures account for the 5,075 private dwellings occupied by usual residents. In terms of actual private dwellings, there were 5,424 in 2021 according to Census figures.

Figure 21



In terms of tenure, most households in Gander are homeowners rather than renters. Based on 2021 Census figures, almost two thirds of households are owners and just over one third are renters (Figure 24). This tenure mix is slightly different than provincial figures where about 75% of households are owners and 25% are renters. In Gander, the number of renters has gradually grown over the last 15 years, a trend that has also been seen provincially (Figure 25).

Figure 22

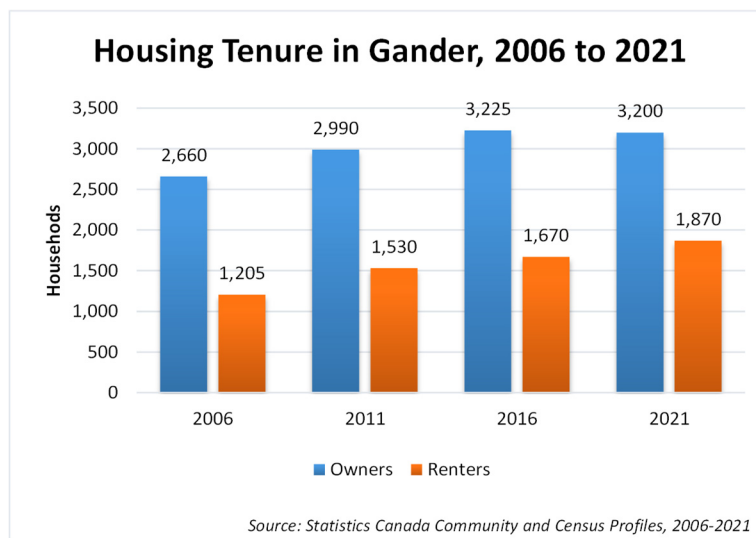
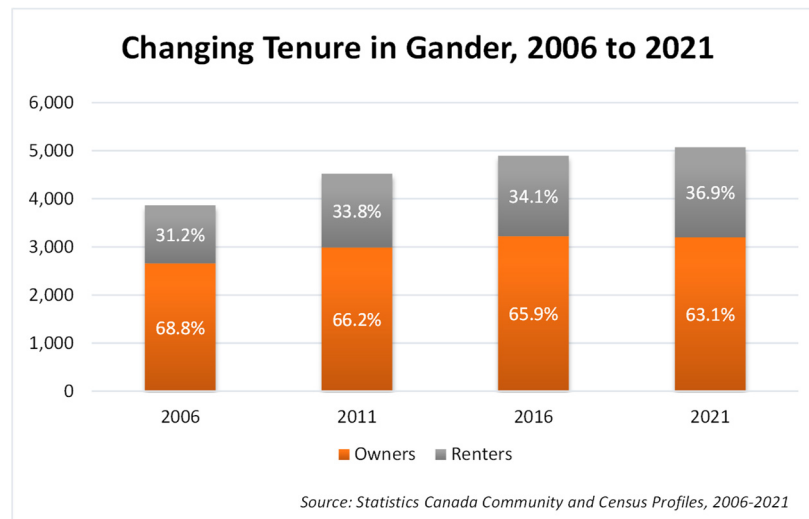
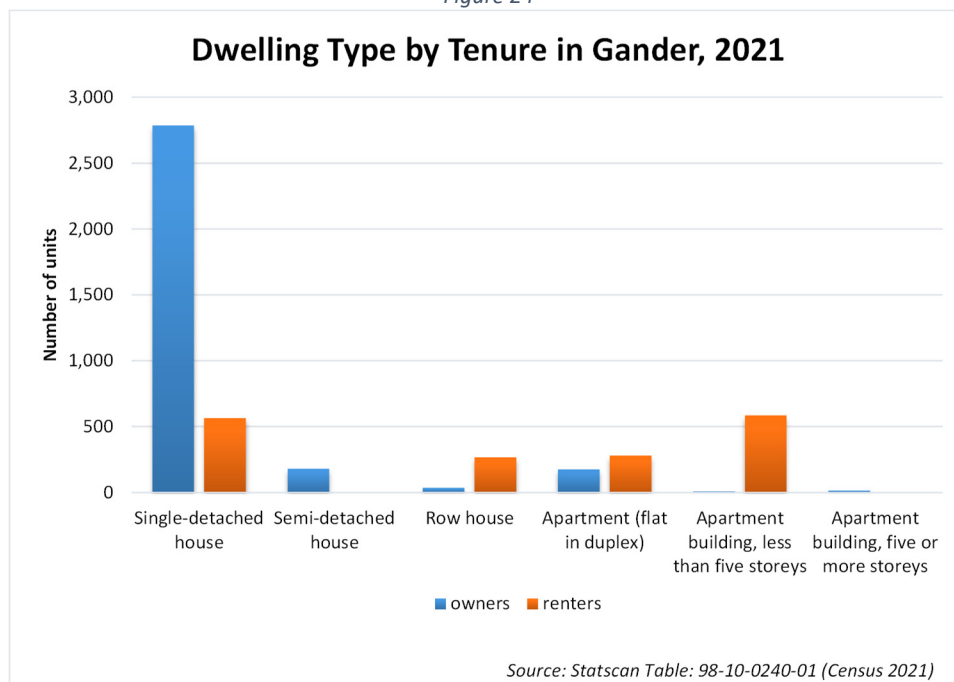


Figure 23



When examining tenure by dwelling type, some interesting tendencies are revealed. Based on 2021 Census data, ownership tenure is consistent with lower density dwelling types as seen in Figure 26. Likewise rental tenure is aligned with higher density multi-residential dwelling types as one might expect. However, there are a significant number of single detached homes which are reported as rental in tenure (565 dwellings). This suggests that these typically owned dwellings are being rented out as part of the secondary rental market.

Figure 24

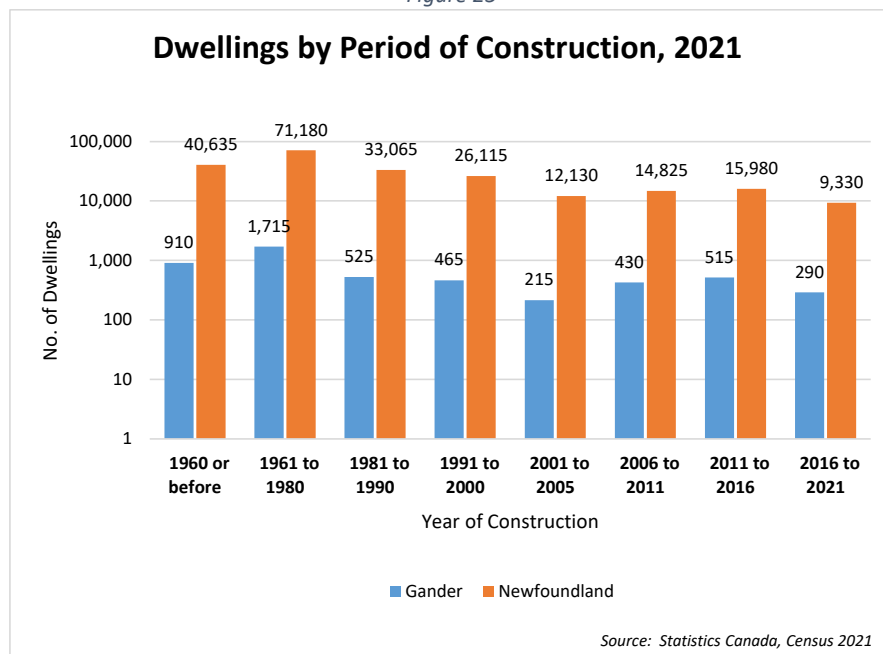


Condition of housing stock

Over half of the building stock in Gander was constructed in 1980 or earlier which makes it about 45 years or older (Figure 27). This is generally consistent with the age of the housing stock across the province where 50.1% was build during this period. However, almost 25% of the housing stock in Gander

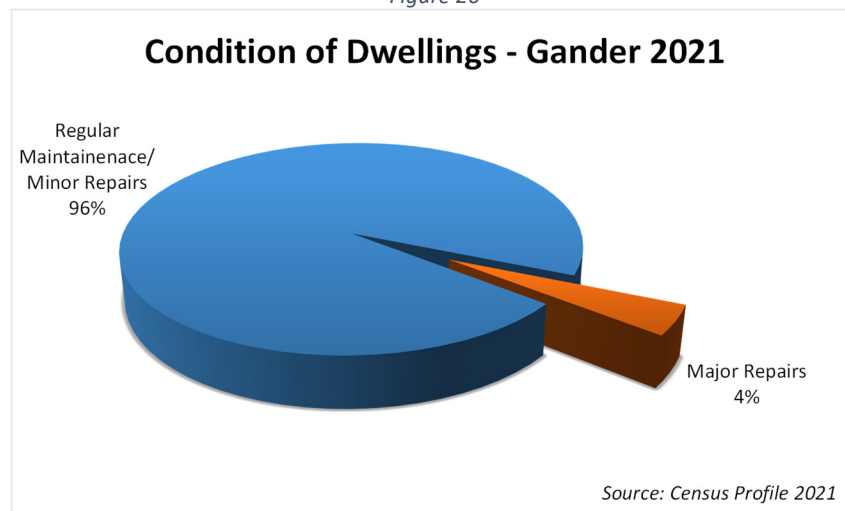
has been constructed in the last 15 years whereas the provincial figure is closer to 18%, signaling a stronger rate of growth locally.

Figure 25



Given this age profile, the condition of dwellings in Gander is quite good. Census 2021 figures indicated that only regular maintenance or minor repairs were required for 96% of the housing stock in Gander, slightly higher than the provincial figure 94.5% (Figure 28). This indicates that only a small proportion of the stock is in need of major repairs despite the share of housing constructed prior to 1980.

Figure 26



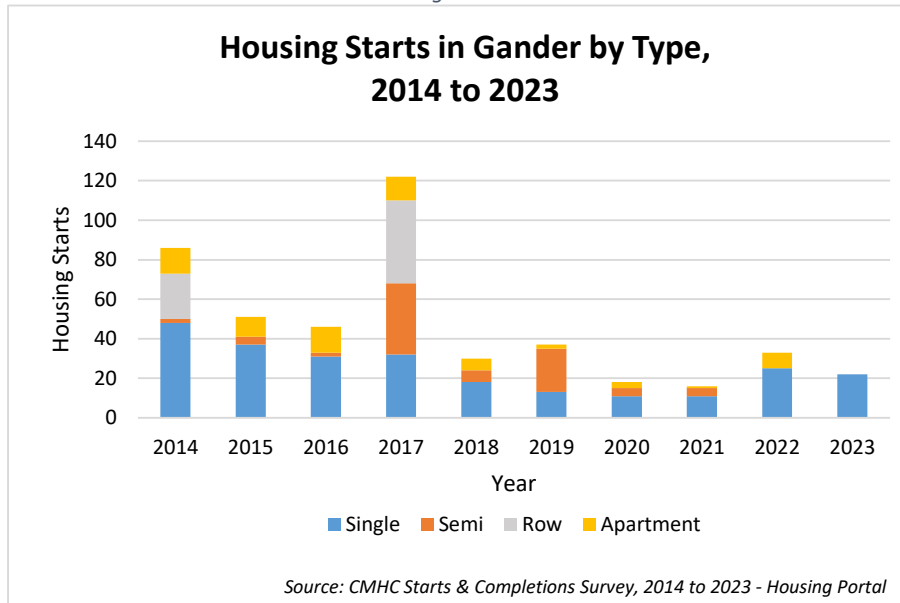
Housing development trends

Housing production trends in Gander, as reported in CMHC data, show that over time there are fluctuations in the number of new units added to the housing supply. Since 2014, an average of 46 units per year has been added to the current stock (Figure 29). Since 2018, the number of overall housing

starts has been below average, due in part to the pandemic and associated market factors during this period.

More than half of the units that have been added since 2014 are single detached dwellings but from year to year, the number of other unit types have also been significant (Figure 30). The number of semi-detached, row and apartment dwellings completed from 2017 to 2020 significantly overshadowed single detached homes at that time.

Figure 27



Based on housing starts and completions data published by CMHC, it's clear there has been a contraction in the market based on the lower number of units reported since 2019. Recent figures indicated that starts and completions remain below average, and it is assumed this is due in part to economic uncertainty in the housing market looking forward.

Figure 28

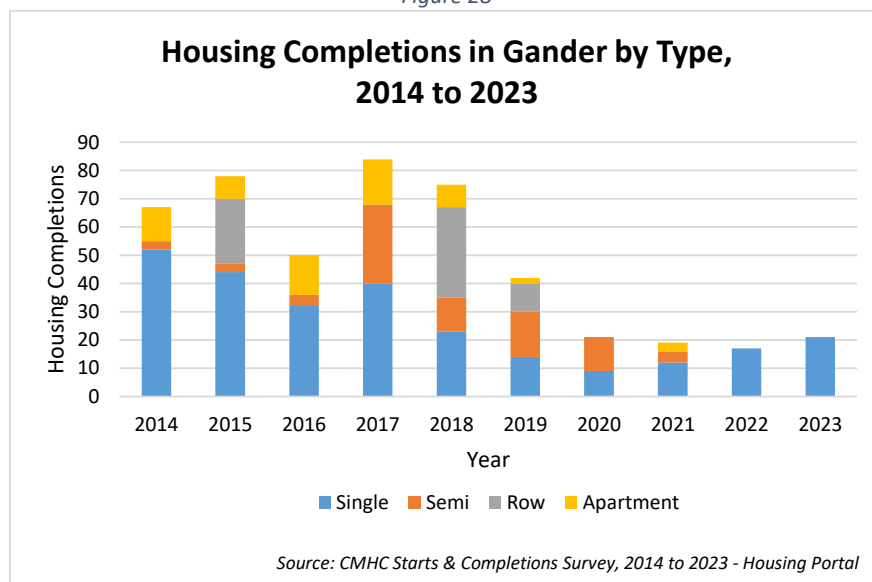
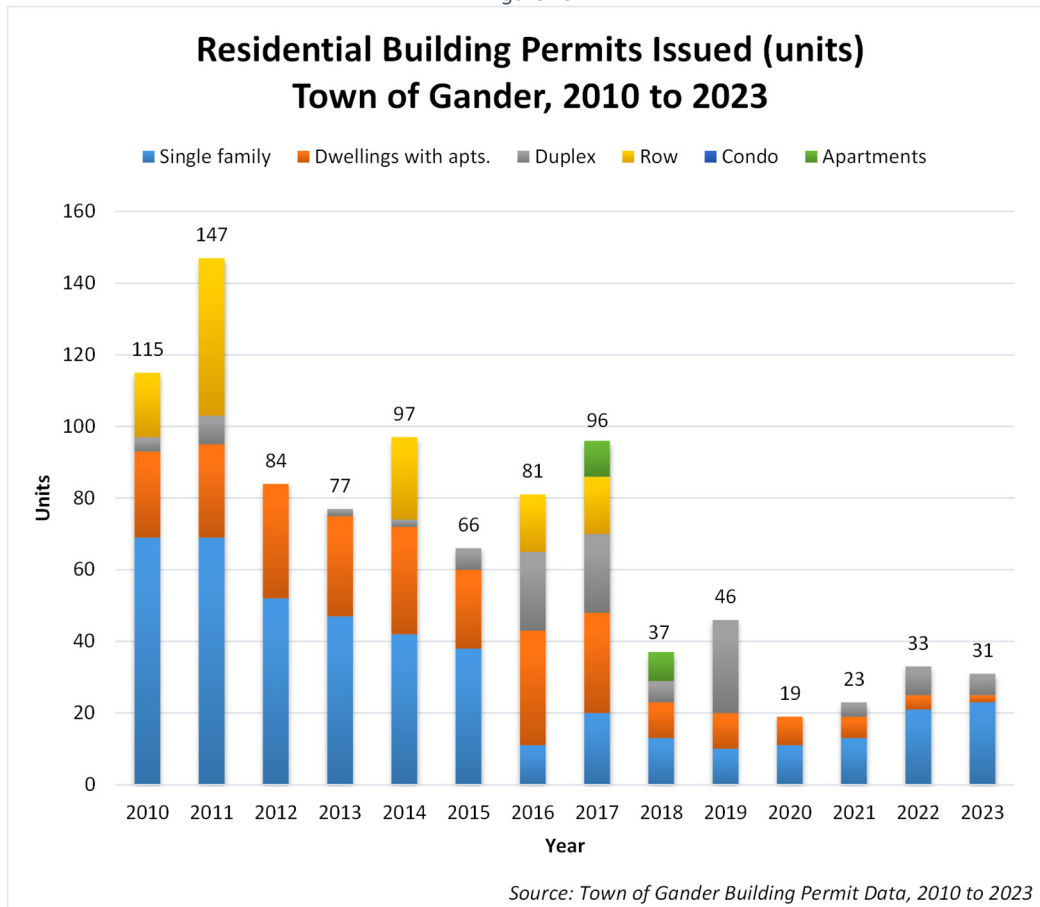
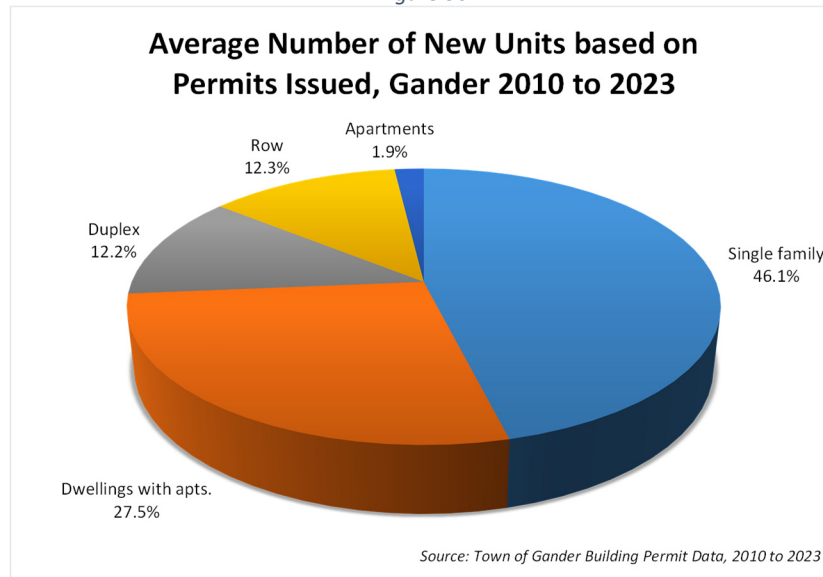


Figure 29



Town of Gander residential building permit data tells a similar story as shown in Figure 31. One aspect that is more detailed are the number of permits issued for dwellings with apartments which is not otherwise available. Permit data also suggests a slightly higher number of new units were intended to be added over the reporting period. Permit data for the Town also suggests a slightly higher share of units are being added which are not single detached in form (Figure 32).

Figure 30



Housing supply factors

The supply of land, especially serviced land, is a key ingredient in supporting residential development. Where there is an undersupply of land, there can be constraints on development which lead to detrimental price implications. An examination of land supply and development potential at various stages of readiness was undertaken with Town Planning staff to better understand the current and future situation in Gander. As shown in Table 4, there is considerable development potential in registered, draft approved, or designated lands within the Town. More than 1,600 units could be accommodated which, based on above average rates of development, would provide for almost 20 years worth of housing. Apart from these lands, there is additional potential through intensification and future vacant lands. This would account for another 1,300 units and accommodate an additional 15 years supply of housing.

These estimates provide a conservative forecast of potential housing yield. Most of this yield is assumed on lands under medium density zoning provisions. However, current zoning provisions allow for a range of residential uses and as such, could see more intensive development than assumed in the current estimates. There are also additional intensification opportunities that could be realized over time as redevelopment in older parts of the Town is undertaken. So while current estimates anticipate a 35 years supply of residential lands, it is likely that more intense forms of development over time would lead to higher residential yields on current lands.

Based on current growth projections for the Town, Gander is expected to grow to a population of between 13,200 and 14,000 by 2036. These forecasts envision that total dwellings will grow to between 6,170 and 6,525 during that period based on low and high growth scenarios. This would mean the addition of between 1,100 and 1,450 dwellings in order to accommodate projected growth. Based on current assumptions, there is ample supply to address housing growth as projected.

Table 4

Town of Gander - Pending/Potential Development Yield

Land Status	Low Density	Medium Density**	High Density	Total Yield (units)	Years supply
Registered and Draft Approved		905		905	
Future Concept (designated)		726		726	
<i>sub-total - pending development</i>		1,631	0	1,631	19.19
Residential Intensification Potential*		20	122	142	
Future Unit Potential on Vacant Lots		1,200		1,200	
<i>sub-total - potential development</i>		1,220	122	1,342	15.79
Total Unit Yield (est.)		2,851	122	2,973	34.98

* estimates reflect assumed density at select sites

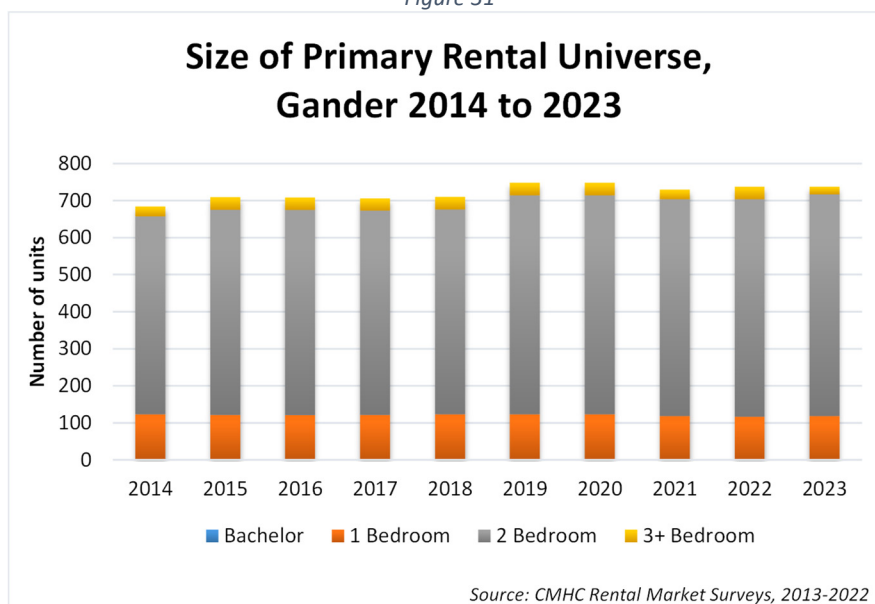
** potential exists for substantially higher yields based on current zoning permissions

Source: Based on Town of Gander Planning Dept estimates, October 2023

Rental market profile

In Gander, it is estimated there are more than 730 units of purpose-built rental housing based on 2023 CMHC statistics (Figure 33). Almost 80% of these units are two bedroom in size, with just over 15% being one bedroom, and the remaining 5% are three+ bedrooms in size. CMHC data also indicates that in terms of building age, more than half of this stock was built between 1960 and 1979 (45 years or older). Most of these primary rental units are also found in mid-sized structures (55.1% in buildings with 20-49 units) or larger structures (42.1% in buildings with 50-199 units). This CMHC surveyed stock of 730+ units is deemed the primary rental market.

Figure 31



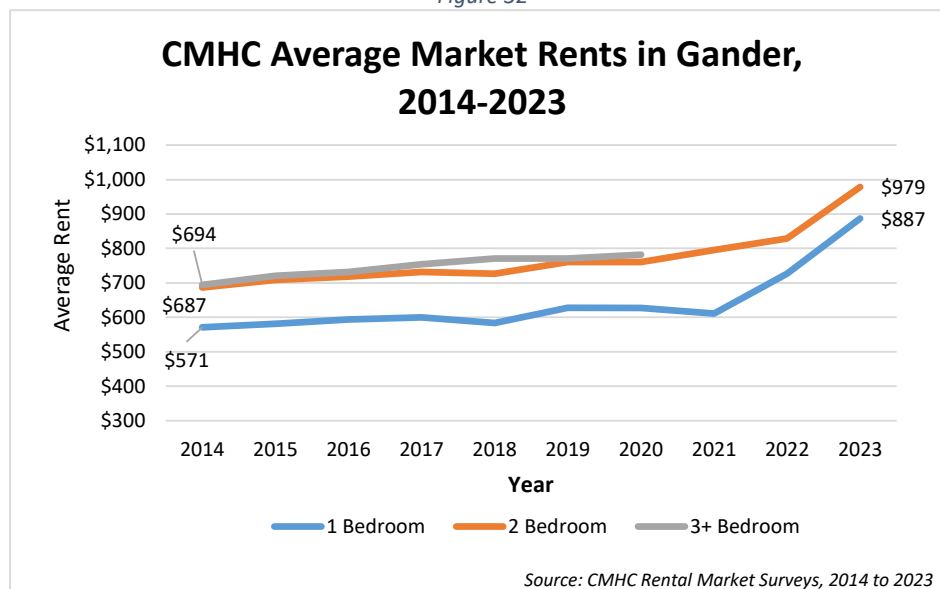
However, 2021 Census data indicates that there were 1,870 units of rental housing in the community. This suggests that there is a sizeable secondary rental market which includes units not captured under CMHC's survey, informal rental units such as rented homes, and units used for short term accommodations. In the case of these latter units, available data for December 2023 suggested that

there were only 43 units in the short-term accommodation category (e.g. Airbnb). The high proportion of secondary units (over 60%) is more prone to conversion and as such, is considered less stable than purpose-built units.

Average market rents in Gander in 2023 ranged from \$887/month for one bedroom units to \$979/month for two or more units (Figure 34). Over the 10 year period from 2013 to 2023, average rents rose 44.1% (4.4% annually) and median rents rose 53.8% (5.4% annually). The highest increases were seen for one bedroom units over this period, averaging 5.5% annually. Overall, rental increases have been most notable since 2021, with the highest single year increase seen from 2022 to 2023 (18.2% average increase, 24.2% median increase). While rental data by building age and size is less consistently available, figures do show that newer rental units (those built since 2000) command higher average rents than older primary rental stock.

These figures are based on CMHC average rent data which reflects only the primary rental market. Unfortunately, there is very limited data for the secondary market but in most jurisdictions, average rents for these units are typically higher than those found in the primary rental market. A sample of online listings, albeit modest in number, showed asking rental rates in the order of \$1,000 to \$1,500 per month.

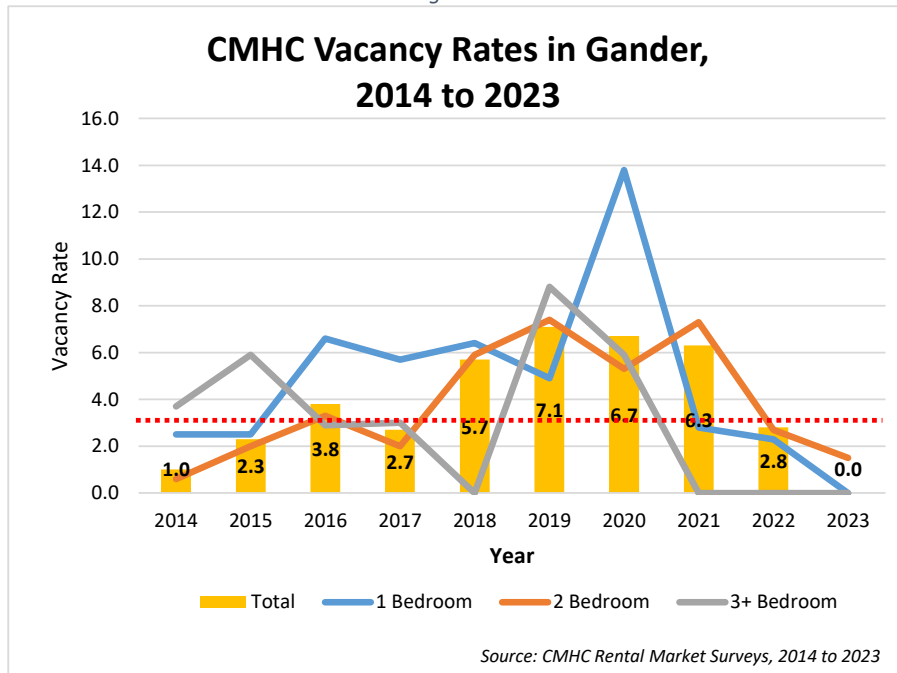
Figure 32



CMHC also tracks vacancy rates for units in the primary rental market as part of its annual survey. In 2022 (the last reported data), the overall vacancy rate was 2.8%, just slightly lower the balanced market threshold of 3% (Figure 35). Vacancy rents rates have tended to rise and fall in the period from 2013 to 2022, reaching a high of 7.1% in 2019 but on the whole, show a declining trend since 2020. It is expected that the actual overall rate has fallen in 2023 based on market conditions. Given the small universe, vacancy rates for individual unit types are much more volatile from year to year but tend to typically be lower for two bedroom units (1.5% in 2023). Despite variances in reported data, vacancy rates tend to be lower in building constructed since 2000, reflecting and higher demand for newer units. No appreciable differences in vacancy rate by building size were noted, although available data was quite limited.

Like rent data, there is very limited information about vacancy rates within the secondary rental market. However, the mere size of the secondary market in Gander at this time (60+% of total rental units) suggests there is persistent demand for rental units that cannot otherwise be met in the primary rental market, signaling a need for more rental units locally.

Figure 33

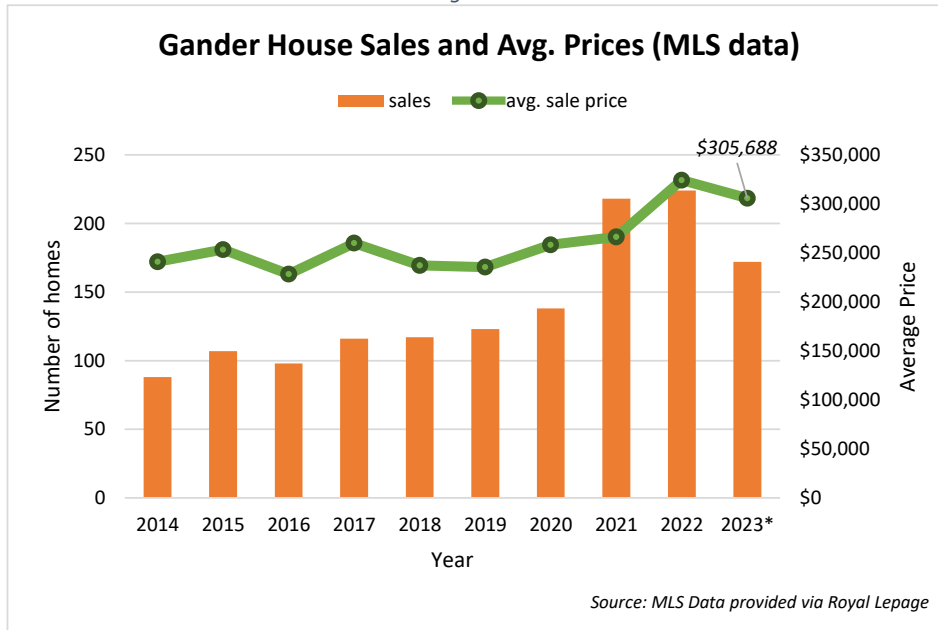


Ownership market profile

The ownership housing market in Gander plays a more prominent role as it represents the greater share of units in the community. The average sale price in 2023 for new and resale homes was \$305,688 (Figure 36). Prices over the 10 year period from 2014 to 2024 saw overall increases in the order of 27% or 2.7% annually. Price increases were most pronounced from 2019 to 2022 and during this same period, the number of sales also increased, especially through 2021 and 2022. In 2023, higher interest rates, inflation and a lower supply of new units led to slightly lower average prices and resulted in lower overall sales.

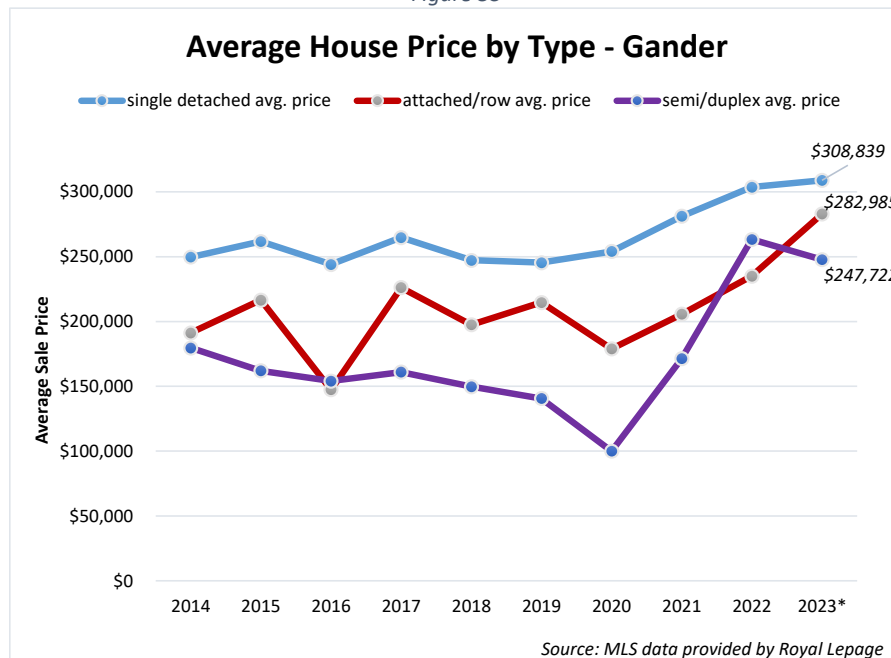
Additional sales information for 2023 based on tax certificate data and on-line scanning indicated that newer home coming onto the market are typically higher priced than traditional sales of existing homes. Based on this information, newer homes tended to be single detached in form and had prices generally in the \$300,000 to \$470,000 range and above.

Figure 34



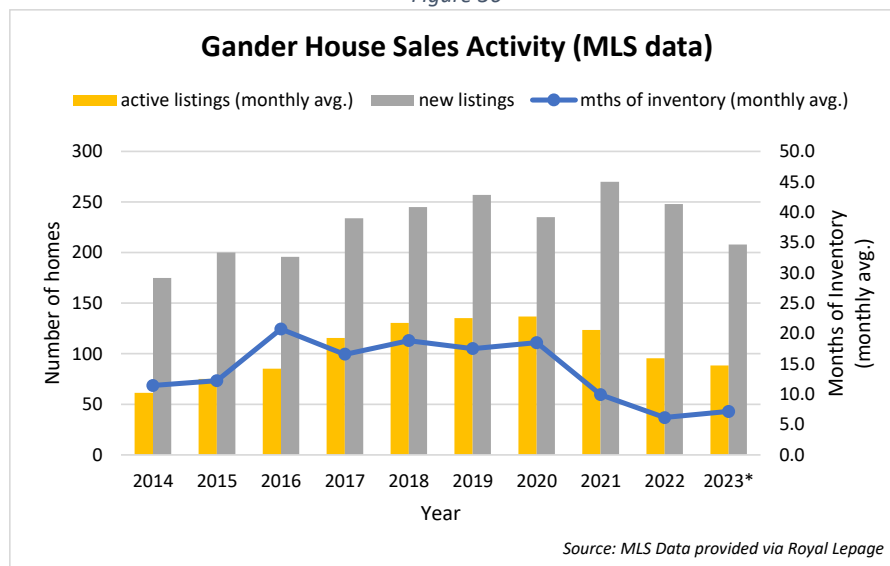
Based on historical MLS sales data by housing type in Gander, single detached dwellings have had consistently higher prices as compared to semi-detached or row type housing (Figure 37). That said, average prices for semi-detached and row units have tended to increase at a faster pace than single detached units over the 10 year period from 2014 to 2023. Like overall sales, prices saw notable increases from 2020 through 2022 with some sign of more tempered activity in 2023. In the case of semi-detached and row housing, prices were more volatile due to the modest number of sales for these housing types but the sharper recent increases, as compared with single detached homes, suggests higher demand in the market for these smaller, lower priced homes.

Figure 35



Sales data from 2014 to 2023 illustrate a tightening ownership market in Gander, especially after 2020. The number of active and new listings gradually declined at that time and the average months of inventory also dropped despite on-going demand (Figure 38). These declines added upward pressure on house prices at the same time as inflation and mortgage rates started to climb. That said, overall average price declines were noted in 2023 as interest rates continued to climb. With more moderate interest rates anticipated in 2024 and sustained demand, there are likely to be changes in the local market with more sales and building activity anticipated.

Figure 36



Non-market housing

An important segment of the housing market that addresses the needs of various households that are not otherwise met in the private market is called the non-market component. This includes emergency and transitional housing, Community Housing (also known as social housing or public housing), seniors housing options and other forms of accommodation that cater to those with special housing needs. As a relatively small population centre, Gander does not have a wide variety of non-market housing to serve all local needs. However, there are several options available to help address special housing needs of several key groups in the community.

Emergency shelter/transitional housing

Those having difficulty accessing housing or who require housing on an urgent temporary basis would normally access emergency shelters or transitional housing. In Gander, there are a few organizations that work to serve these needs by providing housing and supports, including:

- Cara House Women’s Shelter - operates a 13 bed shelter and 6 units of second stage housing which is geared to victims of domestic violence
- Evangel Pentecostal Church - operates a 10 bed emergency shelter geared to men
- Salvation Army – provides emergency supports and shelter on a short term basis

Community housing (below market and rent-geared to-income housing)

In Gander, as with other communities, there are significant challenges in addressing the housing needs of those with low incomes. Community housing options are one of the primary ways used to address these needs. By subsidizing rent geared to income housing (RGI) or providing funding to support

accommodations at below market rates, these housing options are among the most affordable in the community. Census data indicates that in 2021 there were 325 households living in subsidized housing which equates to 17.3% of all renter households. This is slightly lower than the provincial average where 19.6% of renter households were living in subsidized housing that same year.

Newfoundland and Labrador Housing Corporation (NLHC) is the primary provider of RGI housing in Gander and a funder of affordable housing programs. As show in Table 5, NLHC data indicates that:

- There are 129 units in Gander owned and operated by NLHC
- The overwhelming majority are 3 bedroom units (76%) or 4 bedroom units (14%)
- While there are 15 partner-managed housing projects in Central Region (184 units total), there are no other private non-profit providers situated in Gander
- NLHC also operates a number of other programs geared to making housing more affordable including rent supplement assistance, housing benefits, home repair initiatives and home modification programs

Table 5

NLHC housing stock in Gander (2023)

unit type	existing units	
	#	%
one bedroom	4	3.1%
two bedroom	9	7.0%
three bedroom	98	76.0%
four bedroom	18	14.0%
five bedroom	0	0.0%
Total	129	100.0%

Source: data provided by NLHC

Other NLHC programs in Gander (2023)

Program type	appl.
Rental assistance supplements	86
Canada-Nfld. Housing Benefit	23
Prov. home repair program*	172
Home modification program*	35

* approved applications for Gander area

Because of the limited supply and deep affordability, NLHC housing units are in demand. Wait list data for 2023 (as shown in Table 6) shows that there were 328 active applications for housing within the Gander catchment area. Demand is highest among smaller households, especially for those requiring a one bedroom unit. Applicants are quite diverse in terms of their age range and much less so for income, where over 75% of applicants have incomes in the \$10,000 to \$29,999 bracket. Wait list figures show a general mismatch between the existing NLHC portfolio and what is in demand. Despite the family orientation of the existing units, many of which are three bedroom units, demand for smaller one and two-bedroom units is very evident.

Table 6

NLHC waiting list statistics for Gander office

unit type	By unit type	
	#	%
one bedroom	211	64.3%
two bedroom	79	24.1%
three bedroom	32	9.8%
four bedroom	6	1.8%
five bedroom	0	0.0%
Total	328	100.0%

age	By applicant age	
	#	%
18-34	103	31.4%
35-54	104	31.7%
55-74	91	27.7%
75+	30	9.1%
Total	328	100.0%

income range	By HH income	
	#	%
less than \$5,000	26	7.9%
\$5,000-\$9,999	15	4.6%
\$10,000-\$29,999	251	76.5%
\$30,000-\$32,500	22	6.7%
over \$35,000	14	4.3%
Total	328	100.0%

Source: data provided by NLHC

NLHC is also responsible for funding or facilitating new affordable housing in the community. These initiatives target housing that is provided at below market rates. Most NLHC stock was built some time

ago and there has been very limited new development despite on-going demand. More than 240 affordable housing units have been approved in Central Region but only 33 of these were in Gander, all of which were developed by non-profit proponents, not private sector interests. A recent new build in Gander was also facilitated by NLHC, providing 6 affordable units in total (3 duplexes, all of which are one or two bedroom units). Concerns have been expressed in the community that there is not enough RGI housing in Gander to meet needs. There is also a perception that the Town is not getting its fair share of government funding for housing initiatives.

NLHC is also engaged in several other initiatives which are designed to support housing affordability, including:

- The Canada-Newfoundland Housing Benefit – direct assistance is provided to households via the Province
- Partnership with CRSB – newly renovated duplex for emergency housing (5 beds) + accessible supportive unit, CRSB support services for temporary emergency shelter beds (2 unit)
- Partnership with Evangel Pentecostal Church that saw the development of a 10 bed emergency shelter
- Investigating property acquisition for transitional housing project

Seniors housing

Another significant component of the local housing market is the array of options geared to seniors. These options include independent rental living, retirement type homes and long term care facilities that offer accommodations and a spectrum of services which are intended to help support seniors live independently. Specific local housing options for seniors include:

- Independent/seniors living - Golden Legion Manor
- Retirement/Care Homes - Nightingale Manor, Orams' Bethesda Manor and Golden Years Estates
- Long Term care facilities - Gander LTC and Lakeside Homes

Since the 2015 Housing Needs Assessment study, two additional retirement/care home facilities have been added in Gander. Sustained demand for seniors housing is in part responsible for the emergence of these two new facilities. The general aging of the population and the increasing proportion of those in seniors age cohorts also illustrates why interest in seniors housing remains persistent.

Other accommodation

- *Student housing* – There are several post secondary institutions in Gander including the College of the North Atlantic, Memorial University of Newfoundland (MUN) School of Nursing and Keyin College but none provide residential accommodation for their students. Students seeking accommodation must do so in the private market and housing search assistance is provided by institutions.
- *Military housing* – CFHA operates a limited number of units for off-base Canadian Forces personnel in Gander. As of mid-year 2023, they operated 69 homes, the bulk of which are single detached homes and are not accessible for use by the general public.

Summary of Housing Supply

Housing supply in Gander is primarily low density in nature and consists of a large share of single detached homes. While some multi-residential housing stock has been added over the past 10-15 years, this has been modest in scale and inconsistent from year to year, creating little in the way of new units

for the middle market. That said, over one third of dwellings are occupied by renters and this share has been growing gradually over time. Housing stock is in generally good condition despite the fact that almost half of the stock is 45 years of age or older. Based on current Town estimates, the supply of land and serviced lots are projected to be more than adequate to accommodate projected growth for the foreseeable future.

Only about 40% of all rental units fall within the primary component of the rental market where the majority of units are two-bedroom in size. The secondary rental market accounts for the balance of rental units (60+%) and is comprised of less traditional forms such as single detached homes. This portion of the market is considered less stable, given its ability to more easily convert to ownership housing. In the primary market, there has been an overall decline in vacancy rates below the 3% balanced market threshold and rents have continued to rise, with most substantial increases in recent years. Rents tend to be higher in newer purpose-built stock and are typically higher in the secondary rental market where single detached housing forms are common. In the ownership market, there have been consistent price increases over time with only a modest pull back recently due to higher interest rates. However modest new supply and declining inventory continue to create supply issues and maintain pressure on sale prices across all housing types.

There is also a modest supply of non-market and special needs housing in the community geared to addressing the needs of more vulnerable populations. This includes a limited supply of Community Housing owned and operated by NLHC which is inherently affordable for those most in need. There are also a number of private and public housing options geared to seniors including retirement homes and long term care homes. A limited supply of housing options geared to emergency, transitional, student and military households is also provided in the community by a variety of agencies/organizations.

2.3 Affordability Profile

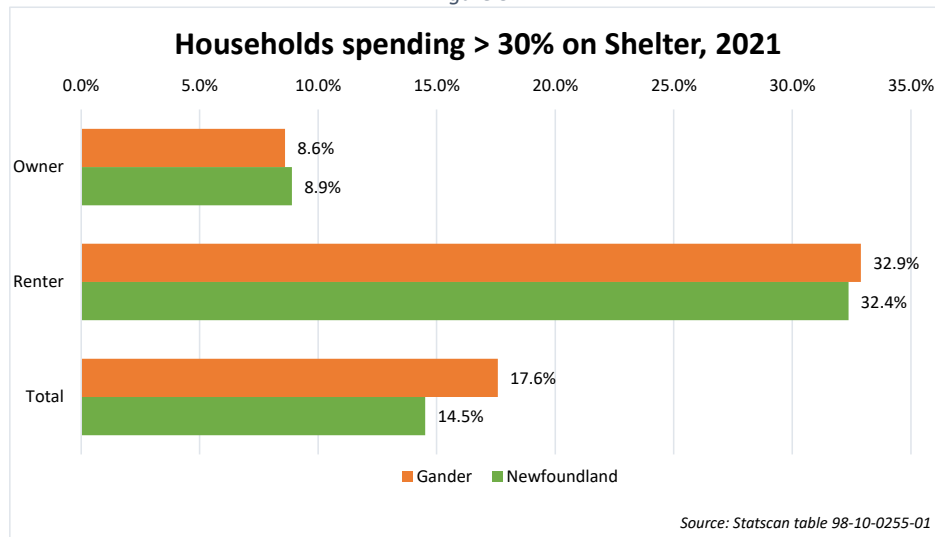
A third key area in assessing local housing need relates to affordability. By examining affordability indicators in both the rental and ownership market, it is possible to understand where households may be facing challenges when considering both the means they have to acquire housing and the supply options available to them in the market. As a result, it's possible to identify where gaps in the market exist for various household groups.

It is important at the outset to have a clear understanding of what we mean by affordability. For many, the concept of affordability is a relative one because each household's circumstances are different. However, a common definition that is widely used is the shelter-to-income ratio or STIR, which measures the proportion of a household's income that is expended on housing. Where a household spends more than 30% of their gross income on shelter, they are deemed to have an affordability problem.

Household income spent on shelter

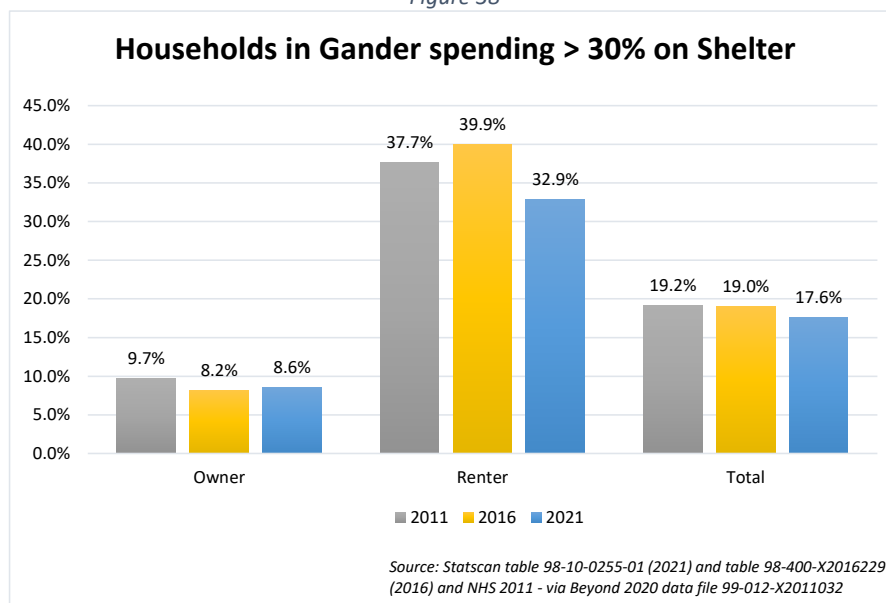
Based on the shelter-to-income ratio (STIR), 890 households in Gander (17.6%) faced affordability issues in 2021 (Figure 39). For renter households, this issue was more severe with 615 households (32.9% of renters) facing affordability issues as compared to owners at only 275 households (8.6% of owners). These figures were generally consistent with provincial averages except that the overall share of households and the number of owner households facing affordability issues was slightly lower in Gander.

Figure 37



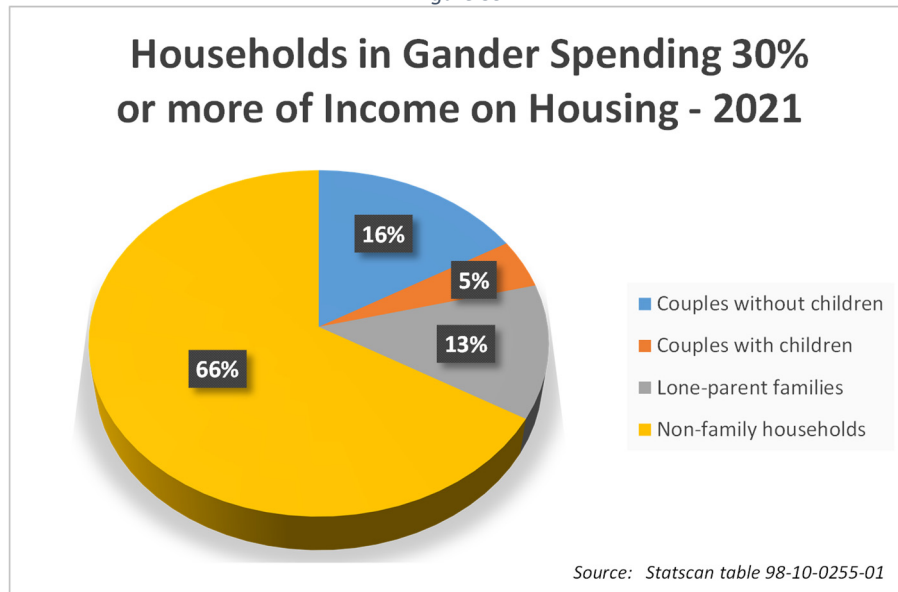
From 2011 to 2021, affordability issues improved overall for most households as the STIR ratio declined both locally and provincially (Figure 40). However, shifts were noted, especially over the latter five years (2016 to 2021). There was a minor increase in the number of owners facing affordability issues and a decline in the number of renters facing those issues, the opposite of what occurred in the prior five year period. Recent improvements may be due in part to the pandemic assistance that many households would have accessed in 2020-2021. Despite the improvements seen, it is anticipated with the recent rapid rise in average rents and average house prices, this trend will reverse in the next Census reporting period and there will be an increase in the number of households facing affordability issues.

Figure 38



Trends in affordability by household type are also noteworthy. Non-family households accounted for two thirds of all households facing affordability issues in Gander in 2021, followed by couples without children (16% as per Figure 41). Since 2011, the affordability situation has most eroded for non-family households but has improved substantially for couples with children and for lone parent families.

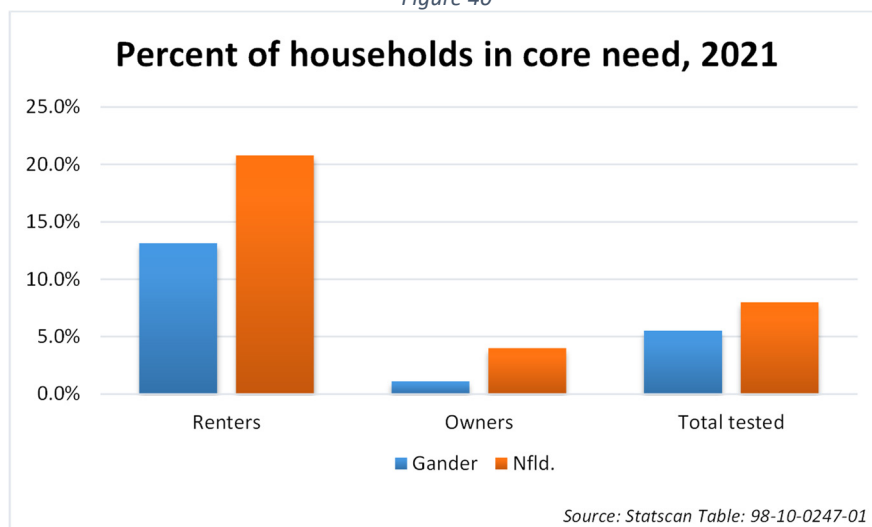
Figure 39



Core housing need

Core housing need is a composite measure that considers affordability, adequacy, and suitability. Where households fall into one of these key categories, they are deemed to be in core housing need. Figures for 2021 show that 5.5% of all households in Gander meet these criteria which is slightly lower than the provincial average of 8.0% (Figure 42). When considering tenure, it's clear that renters face more difficulties in the marketplace. In 2021, 13.2% of renter households were considered in core need as compared to owner households where only 1.1% fell into the same category. Residents in Gander were better off than the provincial average where 20.8% of renters and 4.0% of owners were in core need.

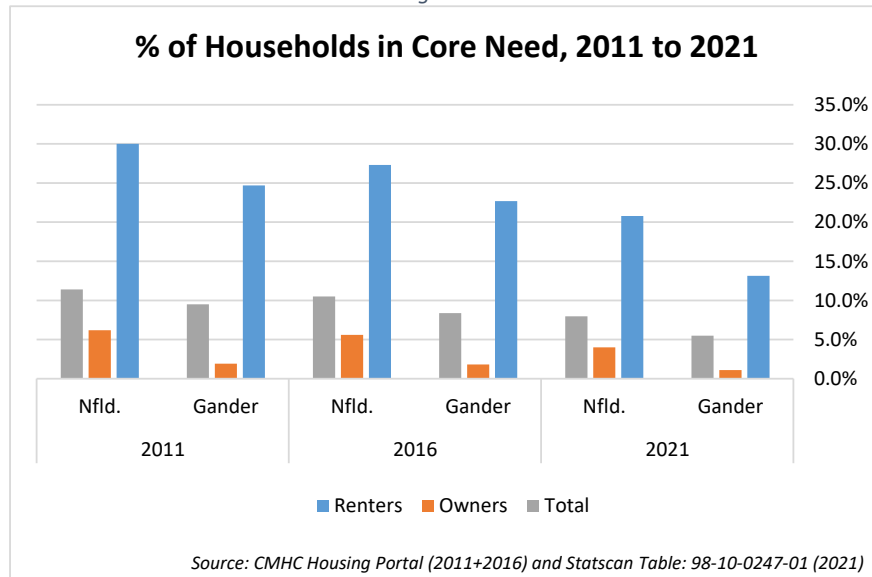
Figure 40



An examination of core need households over the last 10 years shows that there has been a steady decline in all categories both at the local and provincial level (Figure 43). This could be attributable to several factors including newer stock and greater affordability. However, it is anticipated that reporting for the next Census is likely to show a reversal of this trend as market indicators suggest affordability has

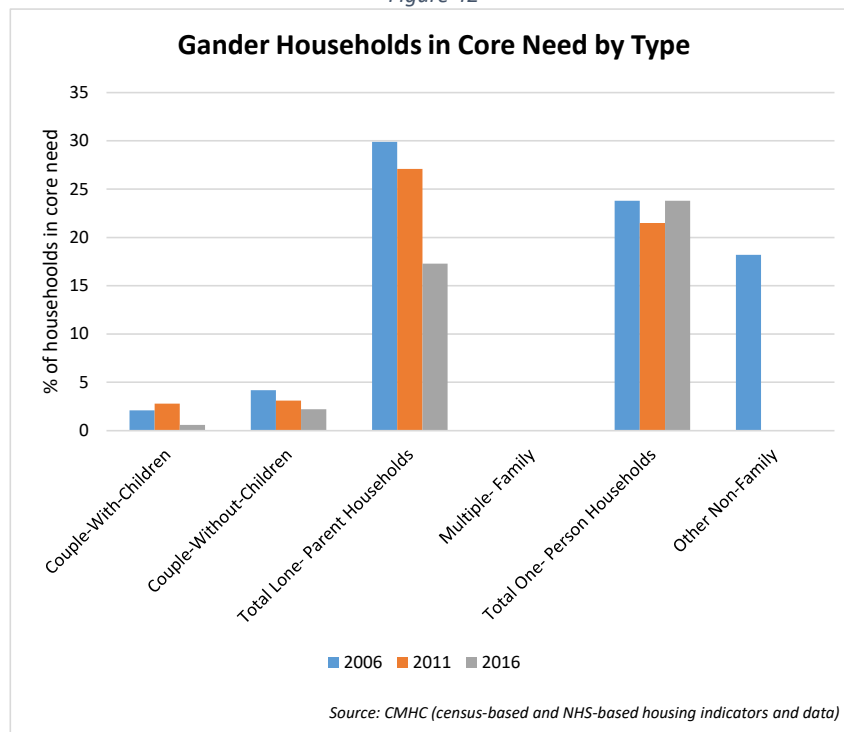
worsened since 2021. There was also a noted uptick in the proportion of government transfers to households in the 2016 to 2021 period, which is due in part to one-time pandemic assistance that was disbursed in the latter part of this period.

Figure 41



Certain households in Gander are more prone to finding themselves in core need as compared to others. Data for 2006 to 2016 (the last reported data year) indicates that lone parent families and one person households have a much higher tendency to be in core need (Figure 44). While this situation has improved for single parent households over time (from almost 30% in 2006 to 17.3% in 2016), the share of one person households in core need has remained fairly constant at between 21% to 24%.

Figure 42



Housing affordability

To evaluate what households can afford currently in the local housing market, a general assessment was made comparing incomes and average housing prices. Based on the STIR affordability measure, a household should not pay 30% or more of gross income towards shelter costs. To facilitate this comparison, the income distribution reported in the 2021 census was translated into income deciles using equidistant averaging. Incomes were then adjusted from the 2020 census reporting year to the 2023 comparison year by applying the 10 year annual average increase in incomes from 2011 to 2021. This process was used to establish derived household income deciles for the year 2023 (see Table 7).

Income requirements for ownership and rental housing options were also calculated using the STIR affordability measure, resulting in the minimum income thresholds necessary to afford each of the respective options. By comparing income deciles against affordability thresholds, it was possible to determine at a basic level where housing options align with the spending capacity of households (see Table 8).

For those households who have incomes above these thresholds, housing would be deemed affordable for them. Where households have incomes below these thresholds, they would be considered unable to access these options and therefore deemed unaffordable. It is important to note that households do have the option to expend a greater proportion of their income towards housing and many do, but this means that they will have less income available to apply to other necessities or discretionary items. For lower income households, this decision is more about necessity and less about choice.

This approach helps to provide a general sense of affordability in the local housing market. However, there is a clear difference in owner household incomes as compared to renters incomes. To better understand this distinction, an analysis of incomes was undertaken based on housing tenure. Using a similar methodology, Census 2021 household income distributions for both owners and renters were used to generate income deciles. As shown in Figure 45, there is a marked difference in the 2023 income profiles between these two groups with renter households having notably lower incomes than their owner counterparts.

Table 7

Calculating Income Deciles - Gander (2023)

income percentile	# of HH's	est. 2020 inc. threshold	2023 est. values
10th	507	\$ 25,325	\$ 26,864
20th	1,013	\$ 38,047	\$ 40,359
30th	1,520	\$ 50,093	\$ 53,137
40th	2,026	\$ 63,937	\$ 67,822
50th	2,533	\$ 79,921	\$ 84,777
60th	3,039	\$ 96,783	\$ 102,664
70th	3,546	\$ 118,817	\$ 126,036
80th	4,052	\$ 146,458	\$ 155,357
90th	4,559	\$ 196,911	\$ 208,876
100th	5,065		

Source: Re/fact Consulting calculations

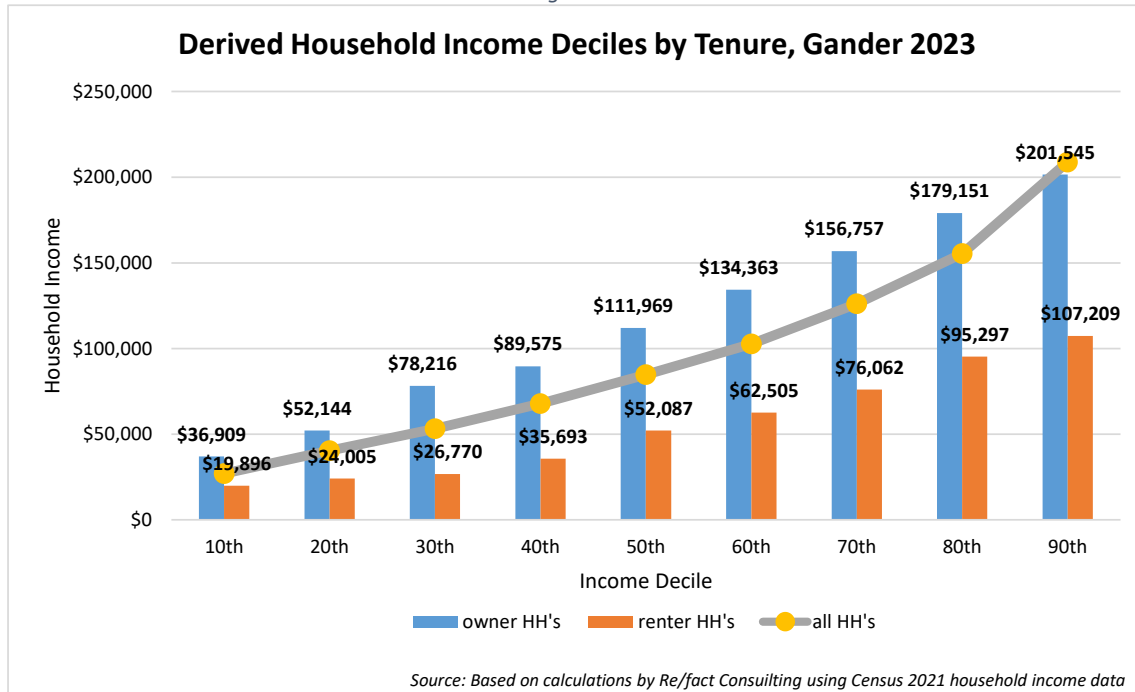
Table 8

Derived Income Deciles, Gander (2023)

income percentile	2023 Household Income (est.)	Max. Affordable House Price	Max. Affordable Rent
10th	\$26,864	\$101,920	\$672
20th	\$40,359	\$153,110	\$1,009
30th	\$53,137	\$201,580	\$1,328
40th	\$67,822	\$257,290	\$1,696
50th	\$84,777	\$321,610	\$2,119
60th	\$102,664	\$389,470	\$2,567
70th	\$126,036	\$478,140	\$3,151
80th	\$155,357	\$589,370	\$3,884
90th	\$208,876	\$792,400	\$5,222

Source: Re/fact Consulting calculations

Figure 43



Ultimately this means that owner households have the economic means to afford a wider range of housing options in the local housing market as compared to renter households. The following sections examine affordability in greater detail for both owners and renters based on local market conditions. By situating where the various housing options in the marketplace align with the spending capacity of households, it is possible to identify where affordability gaps may exist.

Affordability and the ownership market

To examine affordability in the ownership market, derived 2023 household incomes for owner households were translated into maximum affordable house prices. These were then compared to average house prices for 2023 based on MLS sales data by type. Per Figure 46, the analysis shows that owners with household incomes over \$90,000 would be able to afford the average cost of most resale ownership options in the current market. That said, higher average incomes would be required to afford newer single detached options that are currently priced in the \$300,000 to \$470,000+ range. To access housing options in this range would currently require household incomes of between \$90,000 and \$130,000.

Owner households that fall below the \$90,000 income thresholds (i.e. below the 40th owner income decile) would not be able to easily access options in the current market. For those with incomes in the 40th to 60th owner income percentile, there could still be challenges accessing new single detached housing stock based on current pricing. However, ownership options are generally affordable to owner households in Gander where dwellings are available.

Figure 44

Ownership Affordability			Gander Ownership Market (2023)			
Market segment	2023 Household Income	Max Affordable Price	Row house	Semi-detached	Single-detached	Total Average Price
			\$282,985	\$247,722	\$308,839	\$305,688
Lower Income	\$36,909	\$140,000	NO	NO	NO	NO
Deciles 1-3 (Less than \$78,216)	\$52,144	\$197,800	NO	NO	NO	NO
	\$78,216	\$296,730	MAYBE	YES	NO	NO
Moderate Income	\$89,575	\$336,020	YES	YES	YES	YES
Deciles 4-6	\$111,969	\$424,780	YES	YES	YES	YES
(From \$78,217 to \$134,363)	\$134,363	\$509,740	YES	YES	YES	YES
Higher Income	\$156,757	\$594,680	YES	YES	YES	YES
Deciles 7-9	\$179,151	\$679,650	YES	YES	YES	YES
(Greater than \$134,363)	\$201,545	\$764,600	YES	YES	YES	YES

Source: Re/fact Consulting calculations, based on 2021 Census data and 2022/23 MLS data

To better understand affordability for different household types, a similar exercise was undertaken, comparing the incomes of these households and their maximum affordable price to the same ownership options in the current market. As shown in Figure 47, several household types with more modest income profiles would not be able to easily access current ownership options. By contrast, affordability for conventional family households would be more attainable based on the higher income profile they enjoy. For those not able to access the ownership market, they would need to seek out available options in the rental market that better align with their spending capacity.

Figure 45

Ownership Affordability			Gander Ownership Market (2023)			
Household Profile	2023 Household Income	Max Affordable Price	Row house	Semi-detached	Single-detached	Total Average Price
			\$282,985	\$247,722	\$308,839	\$305,688
Minimum Wage (One-Person)	\$ 27,300	\$ 103,565	NO	NO	NO	NO
Minimum Wage (Two-Person)	\$ 54,600	\$ 207,130	NO	NO	NO	NO
One-Person Household	\$ 56,220	\$ 213,280	NO	NO	NO	NO
Renter Households	\$ 58,448	\$ 221,730	NO	NO	NO	NO
Lone-Parent Family	\$ 68,313	\$ 259,150	NO	MAYBE	NO	NO
Families without Children	\$ 103,849	\$ 393,950	YES	YES	YES	YES
All Households	\$ 105,228	\$ 399,200	YES	YES	YES	YES
Owner Households	\$ 125,276	\$ 475,250	YES	YES	YES	YES
Families with Children	\$ 169,510	\$ 643,065	YES	YES	YES	YES

Source: Re/fact Consulting calculations, based on 2021 Census data and 2022/23 MLS data

The influence of interest rates on owner affordability has become more prominent recently with the volatility of rates. Five year fixed rates in 2023 averaged about 6.39%. Where interest rates increase by 1%, the income required for the same priced house would increase by about \$7,000 per year (see Table 9). Where interest rates drop by 1%, affordability would improve, and the minimum household income required would decrease by about \$6,500 per year. Early indications for 2024 are that elevated interest rates seen in the last 24 months will begin to ease and therefore help to improve owner affordability.

Table 9

Interest Rate Impacts on Ownership Housing Affordability			
Income thresholds	\$ 80,579	\$ 87,346	\$ 74,068
Maximum monthly payment (2023)	\$ 2,014	\$ 2,184	\$ 1,852
Affordable price @ 6.39% mortgage (base case)	\$ 305,688		
Affordable price @ 7.39% mortgage		\$ 305,688	
Affordable price @ 5.39% mortgage			\$ 305,688

Assumptions used to calculate affordable house price include: 10% down payment, 5 year conventional mortgage rate, amortization period of 25 years, annual property taxes at 0.75% of purchase price – annual PIT cannot exceed 30% of gross income

Affordability and the rental market

An analysis of affordability was also undertaken for the rental market based on renter household incomes. By comparing affordability thresholds for renters with available options in the rental market, it was possible to determine where there were affordability challenges. As shown in Figure 48, only renter households with incomes of about \$40,000 or above would be able to afford units in the primary rental market. This means that for more than 40% of all renter households, there would be significant challenges in accessing current market options. Where renter households are forced to seek out options in the secondary market due to limited primary stock, these renter households would face higher priced options that oblige incomes in excess of \$62,000 to afford (60th renter income percentile or above).

Figure 46

Rental Affordability			Gander Primary Rental Market (2023)			
Market segment	2023 Household Income	Max Affordable Rent	One-Bedroom	Two-Bedroom	Three+ Bedrooms	Total - All rents
			\$885 - \$900	\$980 - \$1000	\$980 - \$1000	\$960 - \$1000
Lower Income Deciles 1-3 (Less than \$26,770)	\$19,896	\$497	NO	NO	NO	NO
	\$24,005	\$600	NO	NO	NO	NO
	\$26,770	\$669	NO	NO	NO	NO
Moderate Income Deciles 4-6 (From \$26,771 to \$62,505)	\$35,693	\$892	MAYBE	NO	NO	NO
	\$52,087	\$1,302	YES	YES	YES	YES
	\$62,505	\$1,563	YES	YES	YES	YES
Higher Income Deciles 7-9 (Greater than \$62,505)	\$76,062	\$1,902	YES	YES	YES	YES
	\$95,297	\$2,382	YES	YES	YES	YES
	\$107,209	\$2,680	YES	YES	YES	YES

Source: Re/fact Consulting calculations, based on 2021 Census data and 2023 CMHC data

In assessing renter affordability, it's evident that many different household types would have the economic means to afford current rental housing options in the primary market (see Figure 49). Lower income renter households would certainly face some challenges accessing the secondary rental market but this is not the case for the majority of household types. While this affordability is generally encouraging, the lack of available supply makes accessing affordable rental options very challenging.

Figure 47

Rental Affordability			Gander Primary Rental Market (2023)			
Household Profile	2023 Household Income	Max Affordable Rent	One-Bedroom	Two-Bedroom	Three+ Bedrooms	Average Market Rent
			\$885 - \$900	\$980 - \$1000	\$980 - \$1000	\$960 - \$1000
Minimum Wage (One-Person)	\$27,300	\$683	NO	NO	NO	NO
Minimum Wage (Two-Person)	\$54,600	\$1,365	YES	YES	YES	YES
One-Person Household	\$56,220	\$1,406	YES	YES	YES	YES
Renter Households	\$58,448	\$1,461	YES	YES	YES	YES
Lone-Parent Family	\$68,313	\$1,708	YES	YES	YES	YES
Families without Children	\$103,849	\$2,596	YES	YES	YES	YES
All Households	\$105,228	\$2,631	YES	YES	YES	YES
Owner Households	\$125,276	\$3,132	YES	YES	YES	YES
Families with Children	\$169,510	\$4,238	YES	YES	YES	YES

Source: Re/fact Consulting calculations, based on 2021 Census data and 2023 CMHC data

Summary of Housing Affordability

In Gander, higher average household incomes mean that residents are better off than those across the province as a whole. However, almost 900 households were experiencing affordability challenges in 2021, spending 30% or more of their gross income on accommodation. This issue was more prominent for renter households (almost 33%) as compared to owners (8.6%). Smaller households tended to be among those most affected including single person households and empty nesters. Core need housing statistics show similar trends, although in both instances there has been a recent modest improvement in affordability based on household incomes. However, it is expected that receipt of one-time pandemic assistance by households during the most recent Census reporting year may be masking actual conditions which are likely to reverse going forward.

For owners, there are no real affordable ownership options for households making less than \$90,000 per year and only limited new options for households making up to \$135,000 per year (i.e. 40th to 60th percentile for owner households). While a number of owner households have incomes at the 60th income percentile or above, they may still be experiencing challenges due to supply issues in the current market. Anticipated interest rate cuts may help to improve this situation going forward. For renters, there are very limited affordable market options available to those households making below \$40,000 per year (up to the 40th income percentile for renter households). For renters with incomes above this level, there are still limited options available due to present supply challenges. Unlike owner options, rental market options tend to be more affordable for smaller households (e.g. single person and empty nester households).

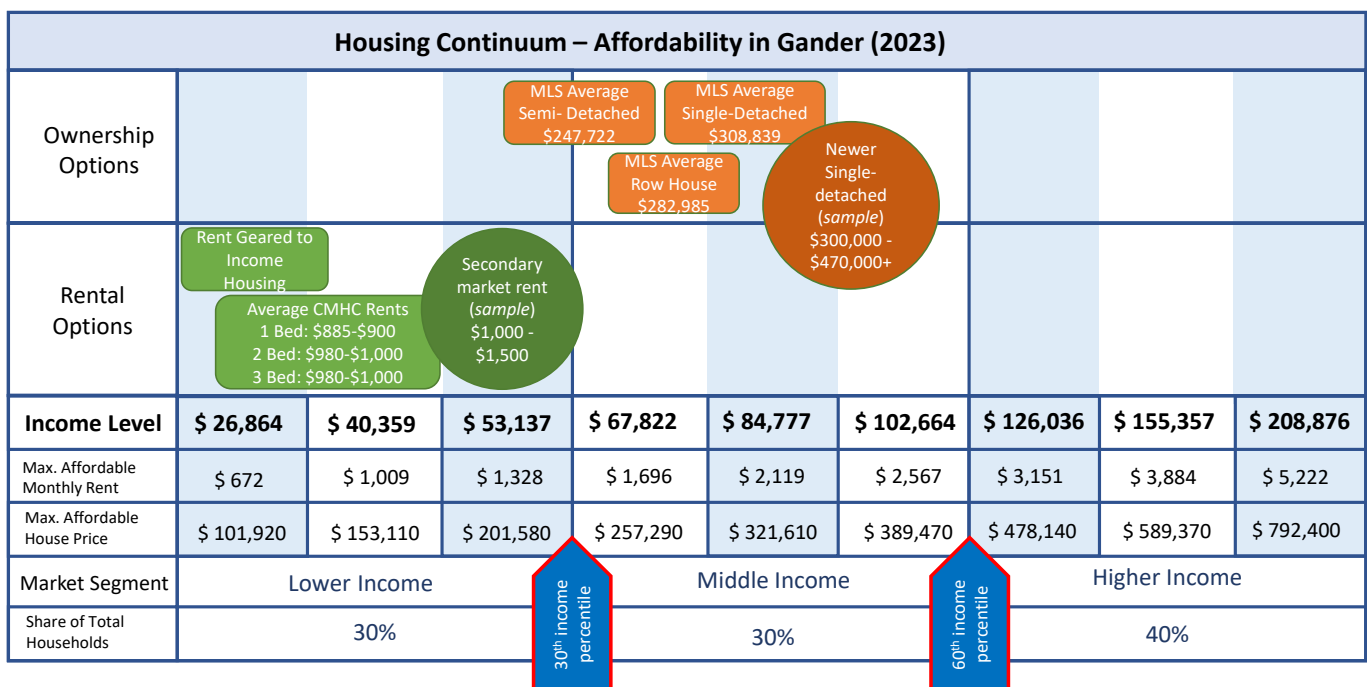
The Local Housing Continuum

Household incomes in Gander are above provincial averages and this means that in general, local households have the economic means to afford a variety of housing options in the community. As shown in Figure 50, plotting income and affordability levels against housing options in the community helps to create a full picture of the current housing continuum. It's clear that there are a significant constituency of households in the community that do not have affordability problems and would be able to access a range of housing options in the market (i.e. those with income in the 60th income percentile and above). But for other groups, this is not the case, especially those with lower incomes.

About 40% of renter households have very limited ability to access rental options in the primary market at levels they can afford. While there may be options in the secondary rental market, these tend to be at higher cost and would not be affordable for these households. The most affordable options for renters are in rent geared to income accommodations like that offered by NLHC or through rent supplement assistance they provide. However, a modest supply of units and substantial wait list means that accessing these units is challenging for those in need.

For owners, there is a similar situation where about 40% of owner households would not be able to access current ownership options and this number would be higher if you consider the current price of new single detached homes. Despite signs that mortgage rates may have peaked and could moderate in the near future, renewals for existing homeowners with mortgage could create additional affordability pressures in the community

Figure 48



Having more affordable rental and ownership options at lower price points would provide viable options for these lower income households. Apart from affordability, there is also the issue of access to options, given the modest supply of available housing and current production trends. Unfortunately, where access to appropriate units is limited, there will continue to be demand pressures that drive up housing costs and in turn, increase affordability issues for those with low and moderate incomes.

2.4 Emerging Needs and Gaps

Based on trends identified and analysis undertaken, emerging gaps have been identified and point to specific areas of need within the local market. The Town's population growth has been fairly modest for the last 10 to 15 years, and projections indicate this rate of growth will continue for the next 15 years. The continued aging of the population, the increasing share of seniors, and the greater diversity being seen in households signals a need for housing better suited to smaller households. Trends continue to show above average household incomes locally, but this is not universal as owners have more than double the average income when compared to renters. This purchasing power directly affects the ability

of a household to access housing that is appropriate and suitable to its needs. Gander's position as a regional service hub will continue to bolster the local economy but there is uncertainty in what future opportunities may lie ahead.

Much of the existing housing stock in Gander is single detached in form and production trends continue to show an emphasis on this type of housing. Since 2020, there has been a notable decline in new units being added which is a product of supply conditions and pandemic recovery. Land is not considered a factor as there is a suitable supply of serviced and designated lands within the Town. From year to year there is a limited number of multi-residential housing units being brought to the market and this has resulted in an undersupply of middle market options despite demonstrated need. Ownership pricing has been trending up until recently, largely because of economic and supply factors. Rental costs have also increased dramatically due to declining vacancy rates and limited supply. This is evident in the fact that over one third of households rent, the proportion of renters is gradually increasing and there has continued to be an expansion in the secondary rental market where the use of non-traditional rental forms is common (e.g. single detached and semi-detached homes being rented out). While there is a modest supply of non-market housing, the need for this housing continues to grow amongst vulnerable households where need is outstripping supply.

Indicators show that in Gander, almost 900 households are currently experiencing affordability issues, spending 30% or more of their household income on accommodation. This issue is most acute for one third of renters and almost 9% of owners. The primary driver of this need is the cost of accommodation as compared to the income households have to make their housing choices. Current housing options in the local market are not affordable to a number of households. Renters with incomes under \$40,000 and owners with incomes under \$90,000 have very limited options, and owners with incomes up to \$130,000 have modestly more options. While prices in the ownership market have recently been tempered to some degree, there is no such moderation in the rental market where rents continue to climb. Even for renters and owners with higher incomes, supply issues are a factor and impact on their ability to secure housing. It is expected that economic uncertainty will continue to have an impact on the market and will influence the pace of recovery in the coming months.

Housing Affordability Thresholds

Over time, progressive municipalities have established policies to foster housing supply that meets the needs of local households, including affordability. In the current housing environment, jurisdictions across the country are pursuing measures to address affordability issues based on emerging local conditions. The use of affordable housing thresholds is a policy tool that is typically applied in this regard. By setting affordability thresholds, it is possible to provide complementary policies, programs and incentives to help facilitate the development of housing that better aligns with the economic realities of what local households can afford. Adopting local affordability measures can also help to support eligibility for housing programs, whether they are delivered locally or at the provincial and federal level.

Policy approaches around affordability can vary from jurisdiction to jurisdiction but tend to measure affordability on the basis of a household's economic capacity (i.e. income) or the relative cost of accommodation in the local market (i.e. housing costs). In some jurisdictions, affordability is defined using both income and market variables. In Ontario for instance, the Provincial Policy Statement issued under the *Planning Act* defines affordability as the lesser of a household's income or the market cost.

This dual approach is used to account for the fact that over time, income and housing costs can move at different paces.

Current CMHC and NLHC programs offer a variety of a housing incentives that have embedded affordability requirements. These obligations tend to vary from program to program, whether in terms of market costs (e.g. % of average or median market rent or % below market cost) or income (e.g. % of median household income or maximum household income thresholds). While these housing affordability thresholds do not reflect a single, unified approach, there is one common denominator among many policies/programs in terms of what a household can afford. This relates back to the shelter-to-income (STIR) definition where a household is deemed to have an affordability problem if the household spends more than 30% of their gross income on shelter.

In Gander, affordability analysis has shown that there are areas of the market where affordability is more acute for a number of households based on their income and the limited availability of appropriately priced housing options. Setting affordability thresholds would help to provide a policy basis for encouraging the development of more affordable housing that is accessible to these households. The current analysis indicates that thresholds for what is deemed affordable would vary by tenure, given the marked difference in average incomes for these groups, and would be targeted towards:

- In the case of renters – those with annual gross household incomes at or below \$50,000 (50th income percentile for renters), who could afford maximum rent of \$1,250 or less
- In the case of homeowners - those with annual gross household incomes at or below \$90,000 (40th income percentile for owners), who could afford maximum house prices of about \$340,000 or less

These values are reflective of current affordability conditions but would be subject to further consideration based on local policy goals, programs and incentives that are established. As such, they provide a measure by which affordability can be gaged in the local marketplace. These thresholds reflect a point in time and would be subject to changes based on local shifts in household income and housing costs over time. Establishing and implementing affordability thresholds will be an important part of the policy framework for the Town going forward as part of a broader set of strategies to address housing affordability (see Section 3.2 for a more fulsome discussion of policy recommendations).

Stakeholder and community feedback

As outlined in Section 1.2 of this report, a multi-faceted consultation process was used to gather feedback from key informants, housing stakeholders and the broader community. In addition to the data analysis undertaken, these perspectives help to provide added context about issues, priorities and opportunities within the local housing system. The views offered by survey respondents provided additional insights on community perceptions with regards to housing problems, underlying causes, and prospective solutions. A summary of these consultations is provided in Appendix 1 of this report.

As part of the information gathering process, a short series of questions were asked to elicit stakeholder responses. This approach provided a general framework to help spur discussion and feedback at each of the consultation events. In the case of community open houses, initial study findings were presented at the outset of each session. This added context enabled participants to share informed perspectives on results at key points within the study process. Questions posed to stakeholders in the first part of the study were focused on needs and typically included the following:

- What are the emerging housing needs/priorities you are seeing across the local market?
- What in your opinion is driving these needs?
- Is the local housing market responding to these needs and if not, what gaps are not being served?
- What in your mind are possible options/strategies for addressing these gaps?
- What is the most important thing the Housing Need Assessment Update could do to advance local housing solutions?

During the second part of the study, questions posed to stakeholders were focused on policy issues and possible solutions, and included the following:

- What barriers or impediments to appropriate and affordable housing do you see in the local housing system? How can these barriers be overcome?
- Which policies, practices or tools do you think would most improve housing prospects for the community?
- Among stakeholders, who is best positioned to advance these improvements?
- Do the strategic directions set out an appropriate way forward for address housing issues as you see them?

In the case of the community survey, the questions were more extensive and allowed for deeper reflection on specific issues. The format of the survey provided the 455 respondents with both multiple choice and open-ended questions to share their views. A summary overview of survey findings and detailed frequency charts for responses by question can be found in Appendix 2.

Based on the various consultation engagements undertaken, several themes emerged. In terms of housing issues, stakeholders generally noted that:

- There are clear housing problems, and these are acute for homeless and at-risk households
- Housing supply is not adequately addressing demand, leading to gaps in the market
- Because of limited production, there is lack of middle and higher density housing options
- There are continued affordability challenges for many as all parts of the housing market have tightened up over the last five years or so
- Having access to land, especially serviced land, can help influence what is produced
- There are opportunities to make the regulatory framework more housing friendly
- 'Not in my backyard' (NIMBY) attitudes are a persistent problem in the community
- There is a perception that residents are unaware of complex housing issues and concerns that the community may not have the capacity to address them

In addition to concerns, stakeholders also provided a variety of perspectives on possible solutions to housing issues. Themes that emerged from consultations indicated that:

- There is a need to clarify what is meant by 'affordable'
- Financial assistance and supports would help at-risk households where they are housed now
- Support exists for the use of incentives to get more affordable housing developed
- Stakeholders recognize the need for added density and infill/intensification as the Town grows but have concerns that this needs to be done right
- The Town should allow for alternative housing forms and creative housing solutions

- Land is a valuable tool that can be used to improve affordability and there is suitable government land in Gander to work with
- The Town needs to get its fair share of senior government funding/resources to address needs
- Getting the private sector more involved in solutions would be beneficial
- There are a number of tools and options that were identified which could be used to address local needs

The feedback and perspectives offered by housing stakeholders and the broader community helped to provide important insights to the data analysis that was undertaken in the first part of the study. Based on the information gathered, it is evident there are several gaps and priority areas in the local housing market that exist. Where efforts can be focused on these housing needs going forward, a more complete and responsive local housing system can be realized. The gaps and priorities identified include the need for:

- More affordable housing supply geared specifically for those with lower incomes
- Additional purpose-built rental housing, especially at affordable levels
- An increase in multi-residential housing forms geared to addressing middle market needs in terms of size and price
- Greater access to affordable ownership options for moderate income households
- A broader range of housing types/options that cater to a wider range of household needs and offer more choice and affordability in the local market

The next key step in the study process was to determine how housing needs are currently being addressed, how the housing policy framework can be improved to meet needs, and what promising tools/initiatives can be used to enhance housing outcomes for the community. The next section of the report explores these questions.

3 Policy Review and Assessment

An important second part of the Housing Needs Assessment Update was an evaluation of applicable local housing policy. This section of the report details how the review was undertaken and how results can be used to foster a formal plan of action for addressing local needs. By setting out the policy environment in which the Town of Gander operates, the subsequent assessment helped to flag where policies, practices or initiatives could be modified or augmented to create a more conducive environment for addressing housing needs. This review was undertaken at a high level only and geared to identifying issue areas for further consideration. Recommendations have also been provided to inform next steps, namely the development of a proposed Housing Action Plan.

3.1 Policy Review

The Policy Context

The assessment of housing needs in the prior section provided an important snapshot of current and projected trends as they relate to housing in Gander. To better understand how solutions to the issues raised can be appropriately addressed, it is necessary to understand the policy context in which housing is delivered. In Canada, every level of government has an impact on housing outcomes, some more directly than others. Through a series of legislation and regulations, different requirements are set out to address various aspects of the housing system including funding, financing, construction, and land use. These statutes or bylaws create a regulatory framework in which housing is developed, owned or operated. They are also supplemented by specific funding programs, development tools, lending vehicles, educational resources and research. Conceptually, this general framework can be illustrated per Figure 51.

Figure 49



This policy framework creates a hierarchy of responsibility for housing whether in terms of planning for, building or managing projects. For proponents who wish to develop housing, there are several navigational challenges to bringing units online. Because of the shared responsibilities within this framework, it can also be difficult for municipalities to align necessary policy strategies to address local housing needs. Furthermore, the private sector will only participate in certain segments of the market where they can generate a return on investment, typically in the top third of the market. They will tend

not to participate in mid or lower segments of the market without some form of inducement, support or obligation. Consequently, the forms of housing that serve individuals with the lowest incomes tend to require the most substantive investments from government.

Highlights of relevant legislation, policies and practices at each level

The delivery of housing in Canada is the responsibility of a wide array of partners and interests that ideally, work in an aligned and collaborative way to address the housing needs of residents. However, the reality is that relationships and coordination between the various partners is a complex and challenging process which makes delivery of appropriate housing more difficult, especially affordable housing. Examining relevant policy tools is prudent as the Town of Gander considers potential housing solutions. At the highest level, these policy tools emanate from the federal and provincial level and include housing-related programs and initiatives. Following is a discussion of some of the more relevant policy elements and how the Town of Gander is situated within this broader framework.

Federal government

The federal government has always had some form of involvement within the housing system, whether through broad national regulatory mechanisms like the National Housing Act (NHA) or more recent policy and program initiatives like those created under the National Housing Strategy (NHS). Canada Mortgage and Housing Corporation (CMHC) is a vital instrument of the federal government and responsible for delivering a range of services and initiatives across the housing spectrum. This includes mortgage insurance, funding for affordable housing, data and research, market information, and assistance with homelessness through the Reaching Home program (administered by HRDC). While CMHC had a prevalent role in the delivery of community housing over the last 60 to 70 years, that role was curtailed in 1993 despite a modest return starting in the early 2000's.

The launch of the NHS in 2017 marked a more meaningful return to housing for the federal government and established a generational investment plan for affordable housing across the country. The strategy encompasses policy, programs and funding vehicles as well as data and research initiatives, all to drive better outcomes for housing in communities across the country. Whether through bilateral agreements with provinces and territories, through agreements with municipalities or through direct program funding to housing proponents, the federal government is actioning the NHS to deliver on affordable housing.

However there have been challenges in the delivery of the NHS and concerns by stakeholders that the resources necessary to deliver real and meaningful affordable housing options are not being realized more than five years on. One of the more recent program offerings is through the Housing Accelerator Fund (HAF) which is targeted at municipalities with the intent of helping to facilitate an expanded supply of housing through short and longer term actions. While it is still in its early stages, HAF could provide helpful incentives to stimulate the development of more housing, especially that which is affordable.

Provincial government

The provincial government has a tangible and visible roll in the supply of appropriate and affordable housing across Newfoundland and Labrador. It has a primary role as a regulator, through legislation and associated regulations and these relate directly to local land use planning via the Urban and Rural Planning Act. The province also has a direct role in the regulation and delivery of housing programs through its housing entity, the Newfoundland and Labrador Housing Corporation (NLHC). These programs support new housing development, home repairs and home modifications. NLHC also delivers

programs that provide rental supplements, allocates housing benefits, funds supportive living and provides incentives for secondary and basement apartments.

The corporation also owns and manages a portfolio of more than 5,500 rent-geared-to-income housing (RGI) units across the province which serve low and moderate income households. They also oversee the partner managed housing program which provides over 1,000 units of RGI housing through agreements with community partners.

On a broader policy level, NLHC maintains strategies and agreements that support its housing objectives including the NHS Bilateral agreement strategic housing plan. Another important initiative is its recently released “*Five point plan to improve availability of housing that is affordable*”. This plan puts forward five key initiatives in support of affordable housing:

- *New residential rental property tax rebate* – Providing Provincial HST rebates to match both the existing federal rebate and the recently announced federal enhanced rebate
- *Housing development loan program* - Offering low-interest loans to eligible property developers to incentivize the construction of rental housing
- *Surplus government land and buildings* - Providing surplus government land and buildings for construction or conversion to purpose-built rental housing, including modular construction
- *Homeownership assistance program* - Providing loans to first-time homebuyers with lower-to-moderate incomes to fund the required down payment
- *Secondary and basement suite incentive* - Providing financial support to turn a portion of a person’s primary residence into a suite for the long-term rental market

The province, through NLHC, plays a prominent role in the housing sector and is an important partner for providing funding and supports to local municipalities like Gander.

Local government

Municipalities like the Town of Gander operate within the hierarchy of an established policy framework. As such, municipalities must have regard for those policies set out by provincial and federal governments. They address these requirements primarily through policy and regulatory tools that support housing as part of a complete and healthy community. These take the form of more traditional land use policies, but they can also include related tools, strategies, plans and supporting documents which together provide guidance and direction regarding housing issues.

While housing is not a mandated service at the municipal level, many jurisdictions endorse or promote more active roles in housing to foster better outcomes for their communities. Tools municipalities can use include:

- *Regulatory tools* – Development approvals, zoning flexibility, secondary suites, staging of servicing, regulating Short Term Accommodations (STA’s)
- *Land* – Utilizing surplus municipal or other public sector holdings for housing
- *Property taxes* – Deferring, reducing or waiving of taxes
- *Development fees and charges* – Reducing, waiving or deferring various charges
- *Development incentives* – Providing grants, loans, waivers, etc. to promote specific development objectives

The Housing System

The delivery of housing in a community involves a complex, interconnected system comprised of many entities who fulfill different roles. There are also many components within the development process that influence outcomes – things like land supply, servicing, construction materials and labour, financing and management functions. No single entity is responsible for all facets of housing supply, and it is the alignment, coordination and collaboration of the various entities that inevitably determines how successful housing production is in meeting the housing needs of the community.

The entities involved include government bodies who are primarily responsible for setting the policy and regulatory framework for housing (Figure 52). The majority of the housing stock is developed via the private sector and is subject to the market motivations they have. The system also includes public and non-profit sector housing providers who deliver affordable housing, typically for those with low or moderate incomes. There is also a related support sector that provides necessary services to enable individuals with special needs to live independently in the community, recognizing that these services are a critical part of accessing and maintaining their housing.

Figure 50



Given the many linkages and dependencies within the housing delivery system, having established policy directions and stakeholder buy-in is highly beneficial to aligning interests. Where communities are successful in aligning efforts and supporting collaboration, they are typically able to better address the range of housing needs in their community. There is also a recognition that many segments of the market will tend to be served by or through private sector initiatives. However, there are also certain segments of the housing market where lower and moderate income households are typically not served by the private sector and these tend to be assisted by or supported through senior government housing programs and policies.

In the case of Gander, the local housing system is comprised of many typical housing delivery entities including experienced landowners, builders, developers, landlords, not-for-profit housing entities and

special needs housing providers. With potential for growth in the municipality and sustained demand for affordable and appropriate housing, having an effective delivery system is essential to meeting these needs. A key challenge for the Town is to find ways to harness available resources and align efforts to address unmet housing needs in the community.

3.2 Local Policy Observations

A general review of the local policy framework in Gander was undertaken as part of the Housing Needs Assessment Update to better understand what policies are in place to promote housing objectives and where there are areas which may act as impediments to better housing outcomes. While there are established housing policies in place, certain issue areas were identified and opportunities noted which could help to advance local housing goals. It should be noted that the primary intent of this review was only to identify issue areas for further investigation. More detailed analysis and technical review would be required to define underlying factors and propose corrective measures, a task that is beyond the scope of the current study. Following is a discussion of observations based on this initial review.

Municipal Plan

The Municipal Plan is the primary document that articulates current and future development objectives for the Town and how these will be achieved. Provincial planning legislation sets out the authority and obligations for plans like these and municipalities must have regard for these requirements. The Plan designates land uses and associated policies to help guide development over the mid to long term horizon. It also establishes a policy framework for managing growth, encouraging economic vitality and protecting sensitive lands. Amendments to the Plan are typically undertaken as the need arises or based on reviews that occur at regular intervals, helping to ensuring that the Plan reflects current realities and priorities.

Gander's Municipal Plan has a specific section which sets out basic goals and objectives for housing. It also sets out specific policies for promoting various types of housing by zone and identifies mechanisms for supporting general housing objectives. Based on a general review of the Plan, there were several policy areas related to housing that were flagged for further consideration.

Defining and implementing affordability - The current Plan does not explicitly identify a definition for housing affordability, nor does it set out policies for addressing affordability issues which is a clear and present concern.

Range of permitted uses/densities – Current policies do set out provisions for housing uses of varying densities but could provide for more diversity and be more prescriptive with regards to accommodating mid and higher density housing development.

Discretionary uses - Based on provincial legislation, local jurisdictions have the authority to approve uses on a discretionary basis and while this practice is used in Gander, there are opportunities to limit the scope for considering such approvals and allow more as-of-right uses.

Infill and intensification - Basic policies for infill and intensification of lands are in place but as the community matures and grows, additional refinements to these policies to help guide infill and redevelopment would be beneficial.

Innovative housing forms - With continued evolution in the types and forms of housing emerging in the market, there is a need to expand permissions to accommodate uses like these in the current Plan to provide more choice and affordability.

Accommodating future growth – There are general policies within the Plan which speak to future growth but the framework in place could be refined to help set out clearer directions for accommodating growth where the Town encounters such pressures.

A more robust review of the current Municipal Plan, undertaken in the context of a broader regulatory review for housing, would help to address the observations noted. It would also help identify other key issues and recommend specific policy changes. Amendments based on this review, once enacted, would help to advance housing objectives and better address the housing issues the community is facing, both today and looking forward.

Development Regulations

The Town's Development Regulations set out specific requirements to regulate land use and development. They are intended to align with and implement directions from the Municipal Plan. The Regulations prescribe permitted uses by zone and associated development standards for things like building setbacks, height, lot coverage and parking. Like the Municipal Plan, amendments are made as needed to accommodate proposed developments, but these amendments tend to occur more frequently based on the nature of development that applicants seek.

The zoning provisions set out in the Regulations have a direct influence on the type and form of development that are permitted. As such, these provisions have a direct influence on the types of housing that can be developed. Based on a general review of the Regulations, current zoning provides a range of permitted residential uses and complementary standards, but there are opportunities to better address or facilitate housing outcomes. During the review, several policy areas related to housing were flagged for further consideration, a number of which mirror observations for the Municipal Plan.

Defined uses for housing & affordability – A formal definition for affordable housing and implementing provisions do not exist in the current regulations. Likewise, the current defined uses for housing types are somewhat limited and do not reflect the diversity of options emerging in the housing market.

Permitted uses, densities and development standards by zone - The development standards set out for residential uses within each zone reflect traditional patterns of development but could be more prescriptive in shaping and directing the range of housing types needed in the community.

Discretionary vs. as-of-right uses - As with the Municipal Plan, current provisions allow for a wide array of discretionary uses which oblige approvals processes that consume time and effort. Enabling more as-of-right uses would provide greater flexibility, certainty and minimize unnecessary development approval processes.

Mixed use zones and housing - Traditional residential zones are primarily used to accommodate housing but there are opportunities to expand permission for housing in mixed-use zones, especially in the case of higher density development.

Regulating infill and intensification – Current zoning provisions reflect traditional patterns of development based on traditional standards. As the Town grows and evolves, the need for more flexible provisions to enable appropriate intensification will be required to make effective use of land and servicing infrastructure.

Accommodating innovative housing forms - Zoning provisions currently allow for typical housing types but as housing needs evolve, there is a need to accommodate a broader range of housing forms in order to encourage a wider range of housing options for residents

Provisions for accessory dwelling units - Zoning provisions are in place for secondary units but could be further refined to encourage creation of units. Accessory dwellings not otherwise provided for under current provisions (i.e. not in/attached to the principal residence) also need to be considered going forward.

At the time of this report, there were two other regulatory areas under review by the Town:

Residential uses in commercial zones – Permitting residential uses in a broader range of zones is consistent with promoting mixed-use development and can help to situate higher density uses in proximity to existing amenities and services.

Regulating STA's – Short term accommodations (STA's) like Airbnb are having an impact on the supply and affordability of rental housing. Identifying the true nature of this impact and using zoning provisions to help regulate use where warranted could help to mitigate negative impacts.

A more robust review of the current Regulations, undertaken in the concert with the above-noted housing review of the Municipal Plan, would help to ensure that identified issues are addressed and specific changes implemented in alignment with Plan policies. Once enacted, the Regulation amendments stemming from this review would help to enshrine zoning changes that offer greater flexibility and promote housing diversity. Having a regulatory environment that is more conducive to development will help to encourage a local housing supply that is more affordable and offers a wider range of choices.

Policies/incentives

In addition to the Municipal Plan and Development Regulations, the Town has established certain incentives to encourage various types of development. Current development incentives on offer include:

- *Affordable Housing Tax Exemption* - This exemption applies to residential rental developments of at least four units that are owned by a registered non-profit, charitable organization or a church. Full exemption from property taxes and water & sewer taxes is provided if all units meet NLHC rental rate and income requirements.
- *Permit fee exemption for charitable and registered non-profit organizations* - This exemption is offered to registered charitable and non-profit organizations and provides relief from paying municipal permit fees.
- *Commercial construction incentive* - This incentive is geared to large scale private commercial construction that might not otherwise occur without the assistance of the Town. Property tax and water & sewer taxes are discounted on an incremental stepdown basis over six years - 100% relief is provided in year's one and two, declining to 0% by year six. To qualify, applicants must meet a stringent set of requirements.

- *Investment incentive* - This incentive is geared to attracting new business startups or encouraging expansion of existing businesses. Commercial, industrial or research & development enterprises are eligible but to qualify, applicants must meet a set of stringent requirements. Terms of the incentive are negotiated on a case-by-case basis at the sole discretion of Council and may be offered in conjunction with other government incentive programs.

Certain of these incentives are intended to spur residential development and do provide some measure of relief. However, in the case of the affordable housing tax exemption, the requirements are quite stringent and do not allow for alternative levels of affordability. While permit fee exemptions are welcome, they are limited to only charitable and registered non-profit organizations. In both instances, incentives that allowed for housing at different levels of affordability and for different development proponents could certainly enhance their attractiveness. A key challenge for incentives like these is to reflect proportionality with the depth and duration of affordability that is being offered. Expanding incentives that are offered and providing more flexible terms could help to encourage additional affordable housing development in Gander.

Build-up Gander

This strategic initiative, established in 2023, is intended to address housing demand while promoting sustainable development and community well-being. Initiatives to date under the Build-up Gander banner include:

- *Enabling cluster developments* - Amendments adopted in 2023 allow more flexibility around constructing multiple buildings on a single lot. This helps foster more diverse and affordable housing and supports residential neighbourhoods that are inclusive.
- *Promoting lands for infill development* - Proposals were put forward in 2023 to support infill development at five key locations. Apart from creating more housing options, these established sites are already located in proximity to established amenities and would negate the need to seek out new residential lots. Ultimately, only 4 of the 5 parcels were selected for further consideration but work has yet to advance on formalizing plans for these lots.
- *Sale of underutilized land for housing* – In early 2024, an RFP was issued by the Town, inviting proposals for development of a residual vacant property. Housing was prioritized in the RFP as a key use, especially mid and higher density forms. As an infill site, Council is seeking a thoughtful approach to the site, balancing housing needs with broader community well-being and enhancing the overall fabric of our Town. Work on this initiative continues

Initiatives under Build-up Gander to date illustrate the types of ideas and alternative approaches that Council has been pursuing to help expand the supply of appropriate and affordable housing in the community. These speak to the type of activities that can be undertaken by municipalities to help spur appropriate development. However, shaping initiatives like this or linking them with regulatory changes, housing programs and complementary initiatives can help to realize more impactful housing outcomes. Build-up Gander will continue to be a useful vehicle for advancing ideas like these, helping to provide a framework for responding to community needs.

Other Plans/Strategies

The Town has also established a number of other substantive plans and strategies which are intended to help support development goals and advance housing objectives from a variety of perspectives. The plans encompass hard and soft services, sustainability and development guidelines. These include:

- Town of Gander Strategic Plan
- Water & Wastewater plans
- Recreation Master Plan
- Integrated Community Sustainability Plan
- Affordable Housing Needs Assessment (2014/15)
- Building Guidelines/Design Standards
- Subsidiary apartment guidelines

Given the cross-sectoral impact that housing has on the community, it will be important for housing needs to be considered as plans and strategies like these are updated or created. Fostering this alignment and continuity will help to ensure there is an integrated approach to housing development.

General synopsis

The Town of Gander has in place a regulatory framework for guiding growth and development. As part of this framework, general policies related to and supporting housing development have been established. More recently, additional initiatives and policy modifications have been pursued by the Town in an effort to address the very real housing issues that have emerged, especially in terms of affordability. This signals a clear commitment on behalf of the Town to addressing housing needs in the community but relies on other levels of government, stakeholders and the broader community in order to foster meaningful change.

The general review of the existing policy framework demonstrated that there are opportunities for refinement that could lead to better housing outcomes locally. However, this requires a commitment at all levels of government to align efforts, focusing energy and resources to address priority issues. Refinements like these to the policy framework will certainly help but programs and resources are also essential to make a meaningful impact. Given the resources that are available, it's incumbent on stakeholders to work collaboratively in order to effect sustainable solutions, especially in terms of housing affordability.

Having a guiding policy framework in place is a significant initial step and supporting this framework with the necessary resources through programs and initiatives is critical. Perhaps more important is having a common local approach to identifying and addressing needs, one that is supported and championed by local stakeholders. Broadening awareness and building community support is also critical to ensure that systemic changes are made and sustained over the longer term, creating a more responsive local housing system.

In recognition of these issues, the Town of Gander submitted an application to CMHC under the Housing Accelerator Fund (HAF) in 2023. This federal program provides financial resources to municipalities over three years to implement regulatory changes and facilitate housing affordability measures. Funded initiatives are intended to foster a more streamlined local housing system that yields direct results in terms of an expanding housing supply. The HAF application submitted by the Town proposed several key initiatives to help address policy and practice gaps within the local system. Specifically, funds were requested to undertake initiatives that would:

- Review and adjust the local regulatory framework to make it more conducive to addressing local housing needs and fostering affordability

- Develop incentives for affordable housing to help spur development that might not otherwise happen
- Establish tools that encourage middle and higher density housing which is a notable gap in the local market
- Identify and adopt innovative housing forms and practices to expand local housing choice
- Create a municipal land bank as a tool to support affordable housing development
- Formulate a property utilization strategy to encourage the efficient use of land and underutilized properties through infill, intensification and redevelopment
- Advance capacity building, partnerships and education to help broaden awareness, build community support and strengthen the housing system, making it more responsive to local needs and maintaining stability over the longer term

Undertaking these initiatives would have a significant and sustained impact on the local housing system, better supporting stakeholders and encouraging private sector engagement in housing solutions. The initiatives would also have a direct impact on the development of more affordable housing options in the community. The resources provided through the HAF program are essential to complete this range of initiatives but funding for the application is not confirmed at this time. While the Town has committed to pursuing these initiatives, it would need to re-evaluate which initiatives could be undertaken if HAF funding was not provided.

Tools and options

In order to support policy approaches and take advantage of housing opportunities, it's important to have the necessary tools available to help support implementation. This can take the form of any number of examples which are found locally and beyond. They to support housing affordability and encourage expanded supply in a variety of ways across the housing continuum, by:

- Exercising policy and regulatory authorities
- Fostering the renovation/renewal of existing housing
- Incenting new affordable housing development
- Extending direct assistance to target households
- Providing housing guidance and facilitation services
- Pursuing advocacy to secure solutions to critical issues

Following are examples of tools/ resources relevant to Gander but a more complete list of examples and initiatives can be found in Appendix 3 of this report.

Federal

Federal initiatives are primarily extended in the form of funding, financing, or resources that are made available through provincial and municipal entities or in some cases directly to housing proponents.

Examples include:

- Housing Accelerator Fund (HAF) – one-time funding for policy initiatives and actions geared to facilitating the development of new housing
- Affordable Housing Fund (AHF) formerly the National Housing Co-investment fund - geared to financing/funding affordable new housing, housing renewal and repairs

- Apartment Construction Loan Program (ACLP) formerly the Rental Construction Financing Initiative (RCFI) - geared to financing new rental housing supply, limited affordability requirements
- Federal Land Initiative (FLI) - formerly SURFPHI - provides land/property to eligible groups for affordable housing development at low/no cost
- CMHC Mortgage Loan Insurance (including MLI Select) – provides mortgage underwriting to help secure preferred financing terms, offers reduced premiums for affordable/social outcomes

Provincial

Provincial initiatives are provided for a variety of needs across the housing continuum and are geared to housing proponents or households in need. Examples include:

- Affordable rental housing program – funding for new affordable rental housing construction in the form of a forgivable loan, targeted to both private and community housing partners
- Supportive Living Program – provides operating grants to local non-profit agencies to prevent & end homelessness
- First time homebuyers program (FHP) – provides modest grant as well as downpayment assistance in the form of a revolving loan to eligible first time buyers
- Secondary and basement suite incentive program (SBSI) – provides funding in the form of a forgivable loan to encourage the development of new accessory suites within existing homes and have affordable rents
- NLHC repairs/renovations – provides modest funding to support home repairs and renovations, helping eligible lower income homeowners to maintain their current accommodations

Municipal

Municipalities have a range of tools at their disposal but in some cases are limited by the resources they are reasonably able to provide. Examples include:

- Regulatory policies & tools – using policy authorities to encourage development such as zoning flexibility, secondary suites, compact development and inclusionary zoning
- Municipal & public sector lands – using surplus municipal lands or other public sector property holdings to support development of affordable housing
- Property taxes relief – providing reduced/waived taxes or extending incremental tax relief on a step-up basis to spur property improvements, redevelopment or new development
- Development fee relief – reducing, waiving or deferring various municipal charges to help encourage affordable development
- Development incentives – providing other incentives or inducements to promote housing affordability (e.g. grants, forgivable loans, or other forms of assistance)

These are only a sample of potential policies, practices and programs which can help encourage the delivery of housing. It is not the sole responsibility of any municipality, including the Town of Gander, to pursue each option but rather to facilitate relationships with stakeholders in the housing system to broaden awareness and use of these tools. This in turn, will help generate better housing outcomes for the community.

3.3 Strategic Housing Directions

The results of the Housing Needs Assessment Update provide a clear picture of the housing issues facing the Town of Gander, both today and looking forward. They also provide a sense of the challenges and opportunities that exist for addressing these issues. While certain of these harken back to the findings of the original Housing Needs Assessment completed in 2015, the housing environment has changed significantly since that time. To better address needs going forward, a formal strategy is required.

It should be noted that the Town has taken steps to examine and address issues looking forward, even before commissioning the latest Update. They have also concurrently made application under the HAF program, seeking funding for initiatives that will help to address local housing issues. Funding under this program has yet to be confirmed, but it is clear these resources could have a significant impact on what actions the Town is able to pursue. While the Town is committed to pursuing housing initiatives regardless, the scope, scale and timing of initiatives that can be undertaken will rely in large part on the resources that can be secured through the HAF program. In the absence of clarity around HAF funding, it is difficult for the Town to chart a specific plan of action.

With this in mind, a logical next step for the Town of Gander is to create a Housing Action Plan once status of the HAF application is known. This will enable the Town to put forward an integrated and targeted plan with clear tasks, defined resources, and scheduled milestones. The Housing Needs Assessment Update provides clear direction on required actions, but the Action Plan would detail how these would be implemented and how they mesh with HAF initiatives proposed by the Town.

Setting policy directions

While there is an established local housing system, the policy review noted that a number of key actions could be undertaken to improve housing outcomes through process changes, policy refinements and the pursuit of complementary initiatives. Ideally, the Town would use available levers to address priority housing issues by:

- Protecting existing stock
- Adding new housing types/forms
- Increasing affordability
- Fostering a better, more effective system

To do this, it will be important for the proposed Housing Action Plan to:

- Build on the policy and regulatory framework already established to foster a more responsive local housing system
- Incorporate actions that promote readiness in response to market changes and the ability to take advantage of opportunities as they arise
- Build strategic partnerships and broaden community support to address issues in a collaborative way
- Set out an integrated and actionable path to help guide and align the efforts of all local housing stakeholders

Based on stakeholder feedback and the issues identified, a number of priorities were identified for taking action through the assessment and review process. The priorities for responding to identified issues, challenges and opportunities can be categorized into the following overall objectives:

- Increase the supply of affordable and rental housing

- Increase housing options needed in the middle market
- Encourage innovation through a wider range of housing options
- Maximize the use of residual land and existing buildings to preserve and increase housing supply
- Create more opportunities through adjustments to the regulatory framework
- Use and acquire land as a tool to leverage affordability
- Build partnerships, awareness and capacity through education around housing issues
- Support access to housing and stabilization through support & service providers
- Advocate for necessary funding, resources and supports to address local housing needs
- Establish a formal Housing Action Plan with targets

By addressing these objectives as part of a formal Housing Action Plan, the Town will help create the necessary community framework for taking collective action and addressing issues in a more coordinated and impactful way.

Recommendations for taking action

A number of housing challenges and opportunities have been identified through the Housing Needs Assessment Update process. There have also been initiatives identified that were part of the formal HAF application submitted to CMHC which align with or support the directions emerging from this review. The Housing Action Plan being proposed by this report is an ideal vehicle to consolidate ideas and solutions into a single, focused and concise plan for the community. This Plan would provide the Town, local housing stakeholders and the broader community with clearly defined directions and a shared path forward for responding to local housing needs.

With that in mind, recommendations are being made for consideration as part of the Housing Action Plan to be developed by the Town of Gander. These recommendations fall within four key areas and speak to needs across the entire housing continuum. While the recommendations focus on the roles that the Town can play, it is important to recognize that other stakeholders in the housing system must also be engaged in these solutions in order for the community to see sustained and meaningful system improvements.

It is recommended that the Town of Gander support housing affordability by:

1. Formally defining affordability within its regulatory documents
2. Providing targeted incentives to facilitate the development of more affordable housing (e.g. grants, land, fee waivers, property tax relief, etc.)
3. Linking/stacking incentives with other funding initiatives to further enhance affordability
4. Encouraging housing forms that are more modest in scale and suited to smaller households, resulting in lower costs and greater affordable
5. Making land available at no/low cost to broaden access and to support affordable housing development
6. Advocating for additional program funding/supports from provincial and federal government to ensure 'fair share' funding for affordable housing for the Town of Gander

It is recommended that the Town of Gander expand housing options by:

7. Developing tools, practices and incentives to facilitate housing targeted to the 'missing middle' part of the market (e.g. row, multi-res, apts.)
8. Expanding permitted housing types and forms to provide a greater range of choices in the market (e.g. ADU's, condominium, coops, etc.)
9. Promoting alternative accommodation arrangements (e.g. home sharing)
10. Developing a municipal land inventory and associated policies for housing use
11. Establishing an inventory of underused properties suitable for infill or intensification
12. Creating a pilot program for promoting additional dwelling units (ADU's)

It is recommended that the Town of Gander modify regulations/practices by:

13. Defining and implementing affordability measures
14. Creating more flexibility around permitted uses and development standards
15. Supporting 'gentle density' practices and protection of rental housing
16. Encouraging appropriate infill/intensification to support multi-residential development
17. Permitting a wider array of housing types across the community to address the 'missing middle'
18. Promoting energy efficiency, climate resilience and accessibility in new housing stock
19. Removing barriers to development and streamlining approvals

It is recommended that the Town of Gander broaden awareness and build capacity in the local housing system by:

20. Advocating for additional funding/supports that enable local service providers to better address homelessness and at-risk households
21. Cultivating partnerships between development stakeholder to increase the supply of appropriate housing
22. Exploring options for innovative housing models with willing partners
23. Undertaking engagement activities to build knowledge and stakeholder capacity
24. Sharing promising practices and housing innovations
25. Developing a public education campaign to broaden awareness of critical housing issues and build support for initiatives that address these issues

Developing the Housing Action Plan

Establishing a Housing Action Plan creates a unique opportunity to set out clear strategies for addressing local housing issues. By building on the findings of the Housing Needs Assessment Update and having regard for initiatives that may be funded under the HAF program, the Housing Action Plan would be uniquely situated to provide a blueprint for addressing issues in a more sustained way over the short to medium term.

Apart from defining affordability thresholds, the Plan should include targets for development to help guide stakeholder efforts. Equally important will be monitoring progress towards meeting targets and regular reporting on overall Plan progress. Given the frequency of changes that typically occur in the

development environment, it will also be important to re-evaluate local housing needs on a regular basis and in that regard, a five year review cycle is recommended. This would also provide an opportunity to reconsider the effectiveness of policy initiatives that have been implemented and whether there is a need to reposition policy efforts based on changed conditions and priorities.

Apart from the recommendations of this report, it will also be useful to consider other key factors when developing the Housing Action Plan. These include:

- *Scope and staging of work* – The scale and timing of the work required for the Plan will be influenced by HAF requirements where funding is approved. Where proposed HAF initiatives are not funded, the content and timing of the Plan could be markedly different. Regardless, the staging of tasks that are set out in the Plan would need to have regard for the order, impact and priority assigned to tasks.
- *Resourcing the Plan* - Having the resources to fund the Plan is critical to ensure that efforts are sustained. Again, HAF funding could have an impact, given that it can provide a significant infusion to support initiatives but access to these resources is time limited. In the absence of HAF funding, consideration will need to be given to other possible programs or resources that the Town can tap into to fund Plan initiatives.
- *Range of skill sets required* - The scope and scale of work set out in the Plan will require a range of skill sets. While it is expected that Town staff will assume certain of these tasks, there will be a need to draw on external resources to support initiatives and effect certain policy changes. Coordination of responsibilities will also be an important function, particularly where external resources are engaged to complete aspects of the Plan.
- *Staff capacity* – Apart from necessary skill sets, execution of the Plan will also require staff capacity and in that regard, there may be a need to supplement Town staffing during Plan implementation. This is a particular issue for HAF initiatives which must be completed within a prescribed time frame.
- *Overall management of Plan* - Having a primary contact for overseeing the Plan, one who is responsible for its delivery, will be critical both in terms of accountability and to coordinate the efforts of staff and external resources. Plan oversight would also include obligations for regular reporting and liaising with stakeholders in the broader community.
- *Monitoring and reporting* - An important function in any plan is monitoring of progress to help ensure that milestones are met, and that progress is reported at appropriate intervals. Where HAF funding is secured, there will also be prescribed monitoring and reporting obligations that will impact on Plan implementation.
- *Community and stakeholder communications* - As a community plan, it will be important to convey progress and outcomes as activities in the Plan are undertaken. Communications will be particularly important with stakeholders in the community, especially those who may have direct or indirect roles in supporting achievement of the actions set out in the Plan. This level of engagement also helps to broaden housing awareness in the community and supports more collaborative relationships with local stakeholders.

Appendices

- Appendix 1 - Consultation summary: What we heard
- Appendix 2 - Community survey results
- Appendix 3 - Summary of tools/resources

Appendix 1 - Consultations Summary: What We Heard

As an integral part of the Housing Needs Assessment Update, a series of consultations were undertaken with local stakeholders using several methodologies. These consultations were conducted to gather information, validate findings, and gauge support for prospective policy approaches. The perspectives helped to contextualize and augment the data analysis and source information gathered throughout the study. Highlights of what the consulting team heard are summarized by consultation type in the following sections.

Focus group sessions

Two focus group sessions were held in person during the initial phase of the study. One focus group was dedicated towards development-type issues and the other focus group was dedicated towards community and social service issues. In all, 26 individuals representing a variety of local organizations were invited to participate and about half attended the sessions. At each session, attendees were asked a series of leading questions which were explored through facilitated discussion. Following is a synopsis of the views presented by participants.

Issues

- Homelessness is not hidden any more, need for more emergency housing
- Lack of affordable housing and NLHC community housing
- Lack of rental apartments, need newer and better quality
- Not enough 'slack' in the system
- Having enough housing supply to accommodate employees (across the continuum) is a concern for employers/overall community growth
- Insufficient student housing, prospective students are refusing offers due to housing issues
- Negative impact of travelling nurses and STA's on supply of housing available for rent
- ALC beds, lack of options for supported independent living in community
- Lack of understanding about what 'affordable' really means
- Heightened expectations for accommodation – do people want/expect too much?
- Overuse of discretionary use provision in zoning bylaw – too restrictive allow more uses as-of-right where appropriate
- NIMBY attitudes, small but vocal minority are negatively influencing decisions
- Access to financing and mortgage underwriting more restrictive than it used to be
- Building and labour costs have increased significantly
- Balancing tenant rights/fairness versus landlord rights for dealing with problem tenants
- Concerns about the impact that growth due to gold exploration could bring

Ideas

- Make land available but oblige timely use/development
- Open up access to land development (e.g. pre-servicing)
- Smaller homes can provide more choice and affordability
- Better utilizing existing stock (e.g. repairs, reno's, intensification)
- Alternate housing options – ARU's, condominiums, tiny homes, garden suites
- Having multiplex housing options is key
- Integrating housing and commercial uses (lots of vacant commercial space/property)

- Alternate living arrangement – home sharing b/w seniors and students
- Additional supports for seniors
- More flexibility in development regulations
- Integrating alternate use options within existing subdivisions
- Support intensification and infill where it makes sense
- More partnerships/collaboration, especially with private sector and the broader community
- Leadership and transparency is needed to overcome NIMBY
- Education, information sharing and best practices to expand awareness
- Better communications by Town on development issues
- Obliging drivers of growth to take responsibility for housing issues they contribute to
- Have a clear plan for addressing issues, include accountability - show return on investment for initiatives, etc.
- Making best use of available programs/funding, encouraging take-up and strategic staging of efforts

Public open house sessions

Open house sessions with the community were held in-person during both the initial phase and the policy phase of the study. Invitations were extended to 44 individuals representing a variety of organizations and agencies in the community. Based on notices advertising the sessions and requests for additional information via the community survey, more than 30 additional individuals who expressed an interest in attending were also invited to the initial session. More than 80 individuals from this same pool were invited to the second session, along with stakeholders who has attended focus group sessions or participated in key informant interviews. At each session, a presentation of findings was provided followed by a series of questions designed to solicit participant feedback and dialogue. Following is a synopsis of the views presented by participants at each of the sessions.

Initial session (December 2023)

Issues

- Lack of understanding of affordability and what it means
- STA's are having a negative impact, need to be regulated
- Travel nurses are taking up rental spots
- Overhousing in NLHC properties, limits access by families to larger units
- Need affordable accommodation for those in the service industry
- Need for affordable housing in proximity to services/amenities
- Underuse of vacant property, lack of access to land
- Access to serviced lands is restricted, heavy front-end costs
- Need for greater ownership of issue and investment by government, especially for most affordable housing options
- Need for more cohesive and collaborative housing action plan that engages stakeholders and the community – accountability is key

Ideas

- Using student accommodation as alternate accommodation in off-season
- Using residual hotel spaces to accommodate travel nurses

- Using land as a tool for development, tie servicing to housing requirements – address front ending issues to broaden access
- Use zoning to integrate multi-unit developments in neighbourhoods
- More density is required but don't overconcentrate deeper affordable housing
- Adopt 'gentle' density as a way to add ADU's in developed, low density areas
- Developing smaller homes that are more affordable to build & buy
- Inclusionary zoning, its is possible to make this work?
- Recognize different developer types – low density vs. multi-res – and incent accordingly
- Pursue opportunities with smaller contractor/builders willing to try innovative approaches
- Offer incentives to developers and non-profit or supportive housing providers
- Allow alternate housing types such as coops, condominiums
- Dissuade speculation and investment mentality for housing
- Stand up to NIMBY when making municipal decisions

Secondary session (April 2024)

Issues

- Discretionary use versus allowing uses as-of-right, there needs to be a balance in this
- Discretionary use approvals oblige public meetings at Council and open the door to NIMBY opposition - need to recognize that there are time and costs added to developments that must go through what can be an unnecessary process
- Infill properties present challenges from those few voices in the community that are opposed, NIMBY is a challenge from this vocal minority
- There is a perception that the development approvals process is over regulated and requires better organization (e.g. development standards)
- The Municipal Plan and associated regulations need to reflect more than just what's OK with the Province - be more innovative and show more leadership, not just the minimum requirements especially when it comes to definitions
- Investment for affordable units needs to be more meaningful, the dollars per unit available in the programs need to be more reflective of real market costs
- Damages to units in NLHC buildings is an added cost for the landlord making it more difficult to operate
- The Town needs to be an actual partner and demonstrate real commitment
- There needs to be community ownership of housing issues and accountability, not just a council obligation - where the community can speak with one voice, it will have more impact

Ideas

- A more streamlined approach to discretionary uses would be beneficial for both public and private interests
- There's a recognition that market and non-market interests can be aligned on issues, especially goals like reducing process barriers
- Need to identify the real issues behind NIMBY views and address them through education wherever possible
- Desire to have more mixing and integration of developments, not enclaves or concentrations

- Modify standards to help drive down the cost of development and provide incentives to help enable affordability BUT make sure they're targeted
- Infill lots could be promoted through appropriately identified lands and with proper development standards
- Encourage more small lot singles, homes that are more affordable and are suitable to smaller households
- Using Crown lands and encouraging more development by NLHC would help
- Homeowner affordability is also an area to be investigated, making the playing field more level for homeowners
- Co-op housing could be an additional option, recognizing that it is largely a lifestyle choice
- There are willing development partners in the community, we need to facilitate this (e.g. round table dialogue or community forums)
- When adjusting regulations or practices, there needs to be some teeth to this - it can't just be passive if we are going to ensure an adequate supply of affordable housing

Community survey highlights

Between late November 2023 and mid-January 2024, an on-line survey was conducted via the Town's web site. Using the SurveyMonkey platform, a series of 30 questions were posed to solicit community feedback on housing needs, issues, priorities and solutions. There were 455 total respondents who answered on average over 80% of the questions posed. Following is a general synopsis of the feedback gathered from the survey. A tabulation of survey results by each question can be found in Appendix 2.

General info/overview

- Developed in SurveyMonkey with 30 questions, provided multiple-response format but with some options for freeform responses/comments
- Promoted via the Town web site and through the master stakeholder e-mail list
- Profile of respondents:
 - Almost all were residents of Gander (95.3%) and the majority were longtime residents, having lived in Gander for more than 10 years (65.8%)
 - Most tended to be younger in age, between 20 and 44 of age (46.2%) or between 45 and 64 years of age (41.6%)
 - Most were living with a spouse/partner and children (48.7%) or living with a spouse/partner and without children (33.9%)
 - The majority own their housing 66.8% versus renting (29.8%)
 - Most consider their current accommodation affordable for their household (61.1%)
 - The top things they liked about their current accommodation included good location (58.9%), meets household needs (53.7%) and is in good condition (44.5%)
 - For those who responded, the main things they disliked about their current accommodation was lack of energy efficiency (54.6%), lack of affordability (44.9%) and does not meet household needs (24%)

Key housing issues

- Most feel there are not enough housing options available (90.3%) and that in terms of housing type, rental apartments (78.2%) and row/townhouses (51.4%) are most undersupplied

- Most feel that housing needs are not being met for all resident (89.1%) and that this is most acute for homeless/at risk individuals (63.2%) and single person households (61.8%)
- The most critical issues in Gander today are the escalation in house prices (75.4%) and rapidly increasing market rents (72.9%), although there are a variety of other concerns that were expressed (e.g. lack of student accommodation, limited supply of rental housing geared to larger families)
- Access to financial help (67.0%) and lack of services for homeless/at risk households (58.8%) were seen as the biggest barriers for those who need help with housing
- When asked about specific conditions, respondents indicated concerns about housing affordability, rental housing supply and lack of housing for those with special needs based on responses to housing statements:
 - The average family in Gander has access to affordable housing they can own (over 72% disagree or strongly disagree)
 - There is a suitable supply of affordable rental housing in Gander (over 92% disagree or strongly disagree)
 - There is an adequate supply of housing for those with special needs (almost 75% disagree or strongly disagree)

Possible housing solutions

- When asked about specific tools/approaches to dealing with housing issues, respondents were supportive of a range of possible approaches based on responses to housing statements:
 - Encouraging alternative forms of housing construction will make more housing options available and affordable (over 75% agree or strongly agree)
 - Adding middle and higher density housing will help better meet the needs of smaller households and those with affordability challenges (over 74% agree or strongly agree)
 - Acquiring and using public lands is a beneficial way to help support the delivery of affordable housing (over 67% agree or strongly agree)
 - Building capacity in the community and fostering partnerships with local housing providers will help to preserve and increase the stock of affordable housing (almost 65% agree or strongly agree)
 - Using targeted incentives to increase the supply of affordable housing would help address needs in the local market (over 64% agree or strongly agree)
 - Increasing housing density on residential lots can encourage more housing options in the missing middle part of the market (over 44% agree or strongly agree)
- When asked what options are required to better address housing needs in the Town, most indicated affordable rental housing (85.8%) or assisted housing for those with low/ moderate incomes (72.1%).
- However, there were a number of other options supported by respondents including affordable housing for owners (63.3%), mid-density forms of housing like row/townhouses (50.5%) and higher density forms of housing like apartments (50.8%)
- When asked about possible tools, initiatives or programs that could most address housing gaps, respondents provided a wide range feedback but had the highest level of support for allowing alternative housing forms (61.9%) and providing assistance for households in need using rent supplement or housing allowance programs (49.3%)

- Respondents also supported making land available for housing developments and senior government funding for developing affordable non-profit housing (both at 38%)
- When asked about other ideas for improving housing affordability, 158 respondents (just over 1/3 of survey respondents) identified a range of possible ideas, with the most common themes being:
 - Supporting different housing forms and types (n=66)
 - Regulating rental housing (n=42)
 - Providing development incentives/assistance (n=29)
 - Regulating land use/development approvals (n=15)

Responding to housing issues

- Top priorities to be addressed by the Housing Needs Assessment Update include improving affordability for renters 74% and increasing the supply of affordable housing 73.8%
- For those who need help with housing, the services or supports that were deemed to be most necessary included financial help with rent or housing costs (75.4%), help finding accommodation (56.4%) and help dealing with landlord/tenant issues (54.3%)
- Respondents felt that all levels of government needed to play a more prominent role in helping to advance housing actions and strategies, especially at the provincial (79.6%) and federal level (68.2%) but also at the municipal level (58.7%)
- Not-for-profit housing providers (42.9%) and private developers/landlords (38.0%) were also identified as needing to play a more prominent role in housing solutions

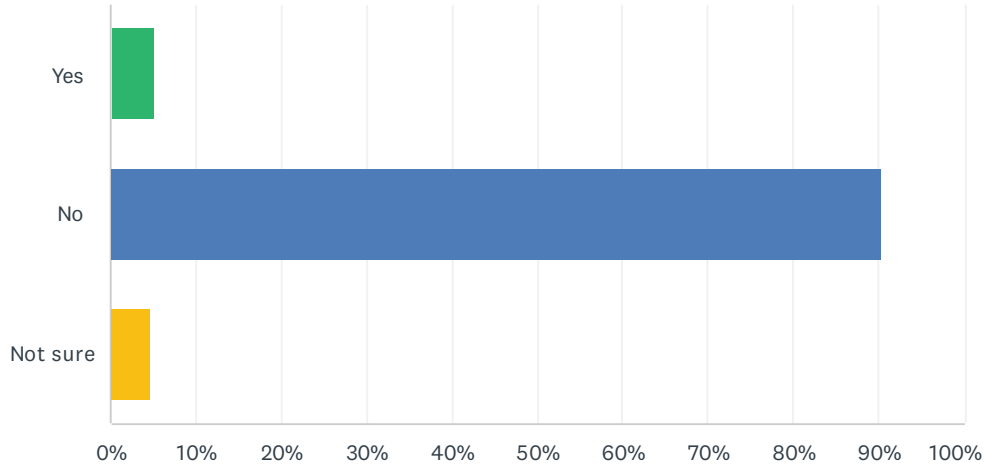
Appendix 2 – Community Survey Results

A comprehensive on-line community survey was undertaken as part of the Housing Needs Assessment Update and promoted via the Town of Gander’s web site. Using the SurveyMonkey platform, a series of 30 questions were posed to solicit community feedback on housing needs, issues, priorities and solutions. There were 455 total respondents who answered on average over 80% of the questions posed. A general synopsis of the feedback gathered from the survey is provided in Appendix 1.

Following is a more detailed tabulation of results for each survey question. In addition to frequency graphs, tabulation statistics and response rates are provided. Most questions provided multiple choice response options but other questions solicited a broader range of insights, allowing for freeform answers. Where questions included open-ended formats, text responses were synthesized and sorted into themes or categories to help interpret findings.

Q1 Do you feel there are enough housing options available in the Town of Gander?

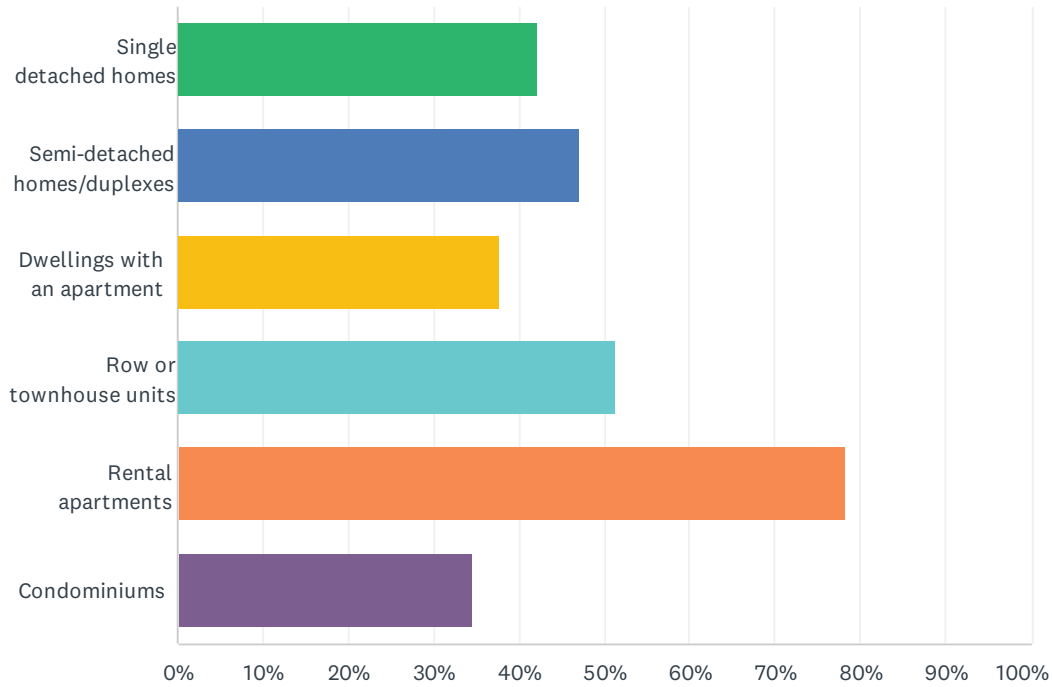
Answered: 454 Skipped: 1



ANSWER CHOICES	RESPONSES	
Yes	5.07%	23
No	90.31%	410
Not sure	4.63%	21
TOTAL		454

Q2 If not, what housing types do you feel are missing or undersupplied? (please select all that apply)

Answered: 422 Skipped: 33



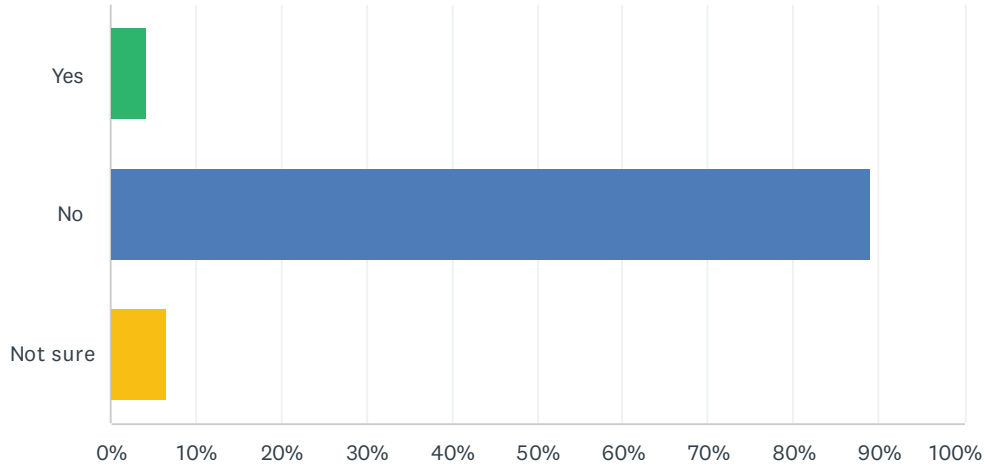
ANSWER CHOICES	RESPONSES	
Single detached homes	42.18%	178
Semi-detached homes/duplexes	47.16%	199
Dwellings with an apartment	37.68%	159
Row or townhouse units	51.42%	217
Rental apartments	78.20%	330
Condominiums	34.60%	146
Total Respondents: 422		

'Other' responses (n=79)

- affordable 13
- apt./high rise 13
- tiny/mini homes 9
- low income 8
- seniors 8
- all of the above 7
- student 3
- accessible 3
- shelter/transitional 2
- coop 2
- remaining 'other' 9

Q3 Do you feel the housing needs of all residents in the Town are being adequately met?

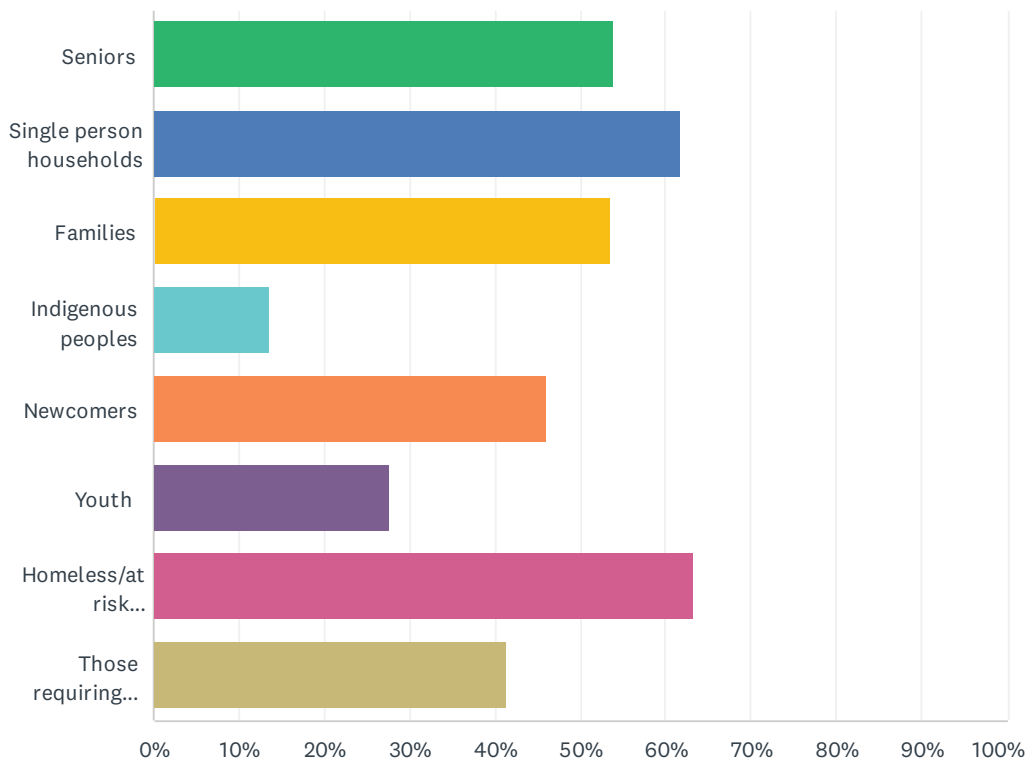
Answered: 452 Skipped: 3



ANSWER CHOICES	RESPONSES
Yes	4.20% 19
No	89.16% 403
Not sure	6.64% 30
TOTAL	452

Q4 If not, whose needs are not being adequately addressed? (please select the top 3 answers that apply)

Answered: 433 Skipped: 22

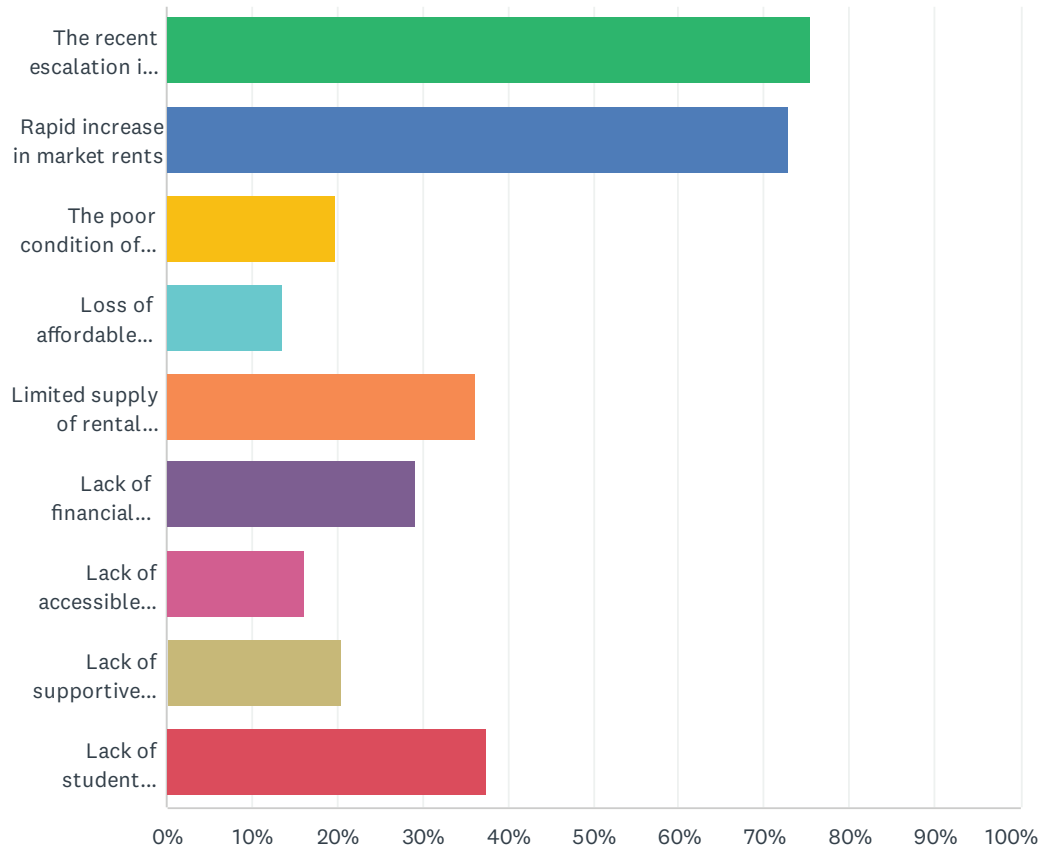


ANSWER CHOICES	RESPONSES
Seniors	54.04% 234
Single person households	61.89% 268
Families	53.58% 232
Indigenous peoples	13.63% 59
Newcomers	45.96% 199
Youth	27.71% 120
Homeless/at risk individuals	63.28% 274
Those requiring supports/services	41.34% 179
Total Respondents: 433	

'Other' responses (n=33)
 students 7
 low/mod. income HH's 5
 all of the above 4
 accessible/disability 3
 too expensive 3
 families 2
 lack of availability 2
 pet friendly 2
 remaining 'other' 3

Q5 What do you feel are the most critical housing issues in Gander today? (please select the top 3 answers that apply):

Answered: 444 Skipped: 11

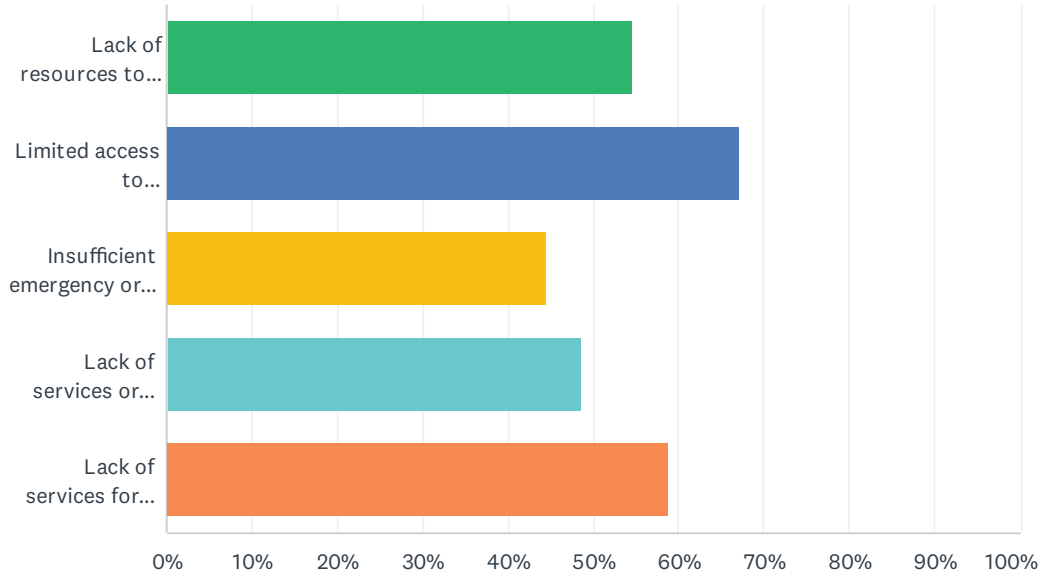


ANSWER CHOICES	RESPONSES	
The recent escalation in home prices	75.45%	335
Rapid increase in market rents	72.97%	324
The poor condition of older housing stock	19.82%	88
Loss of affordable housing to demolition/redevelopment	13.74%	61
Limited supply of rental housing geared to larger families	36.26%	161
Lack of financial supports to help people maintain their existing housing	29.28%	130
Lack of accessible housing for those with physical disabilities	16.22%	72
Lack of supportive housing for those with special needs	20.50%	91
Lack of student accommodation	37.61%	167

Total Respondents: 444	'Other' responses (n=48)	
	lack of supply/affordable rent/cost	11
	Air BnB, short terms rentals	9
	all of the above	4
	int. rates/mortgage costs	3
	property taxes	3
	lack of pet-friendly accom.	3
student housing	2	
housing for newcomers	2	
landlords	2	

Q6 For those who need help with housing, what do you see as the biggest barriers they face? (please select all that apply):

Answered: 416 Skipped: 39

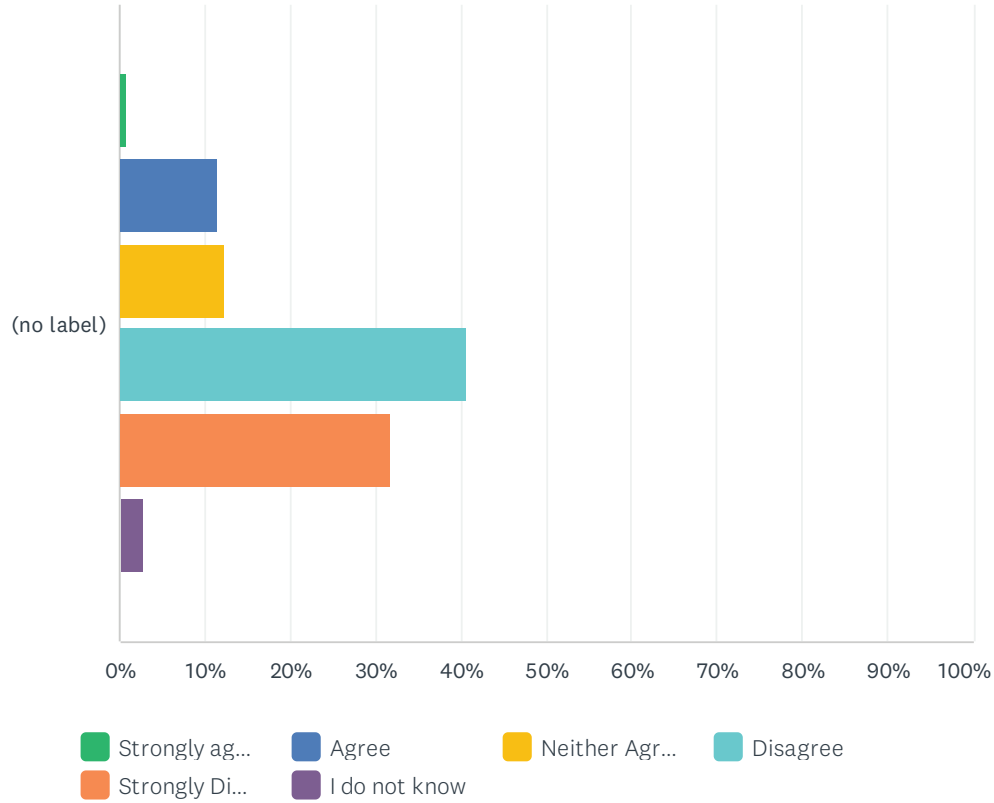


ANSWER CHOICES	RESPONSES	
Lack of resources to help find suitable housing	54.57%	227
Limited access to adequate/appropriate financial help for housing	67.07%	279
Insufficient emergency or transitional housing options	44.47%	185
Lack of services or supports for those with specific needs (e.g., mental health, addictions, etc.)	48.56%	202
Lack of services for those experiencing homelessness or those at risk of homelessness	58.89%	245
Total Respondents: 416		

'Other' responses (n=35)
 expense/cost of housing 7
 lack of supply/availability 6
 high rents 5
 services/supports 2
 pet-friendly accom. 2
 remaining 'other' 13

Q7 The average family in Gander has access to affordable housing they can own.

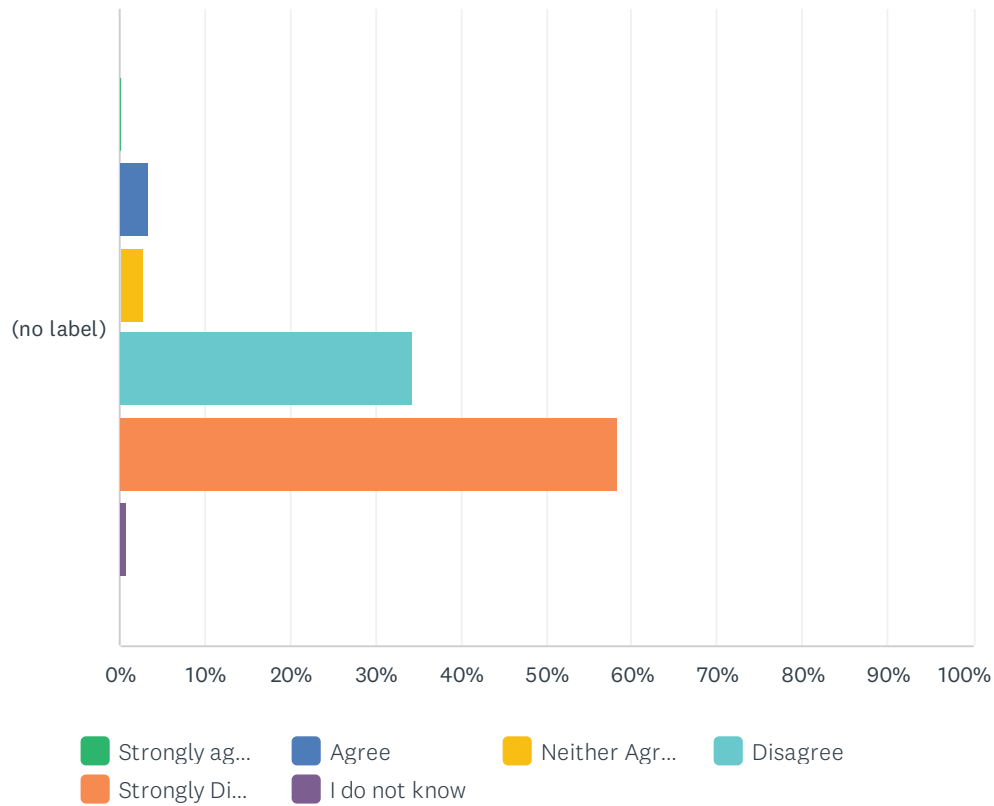
Answered: 423 Skipped: 32



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	TOTAL	WEIGHTED AVERAGE
(no label)	0.95%	11.58%	12.29%	40.66%	31.68%	2.84%	423	3.93
	4	49	52	172	134	12		

Q8 There is a suitable supply of affordable rental housing in Gander.

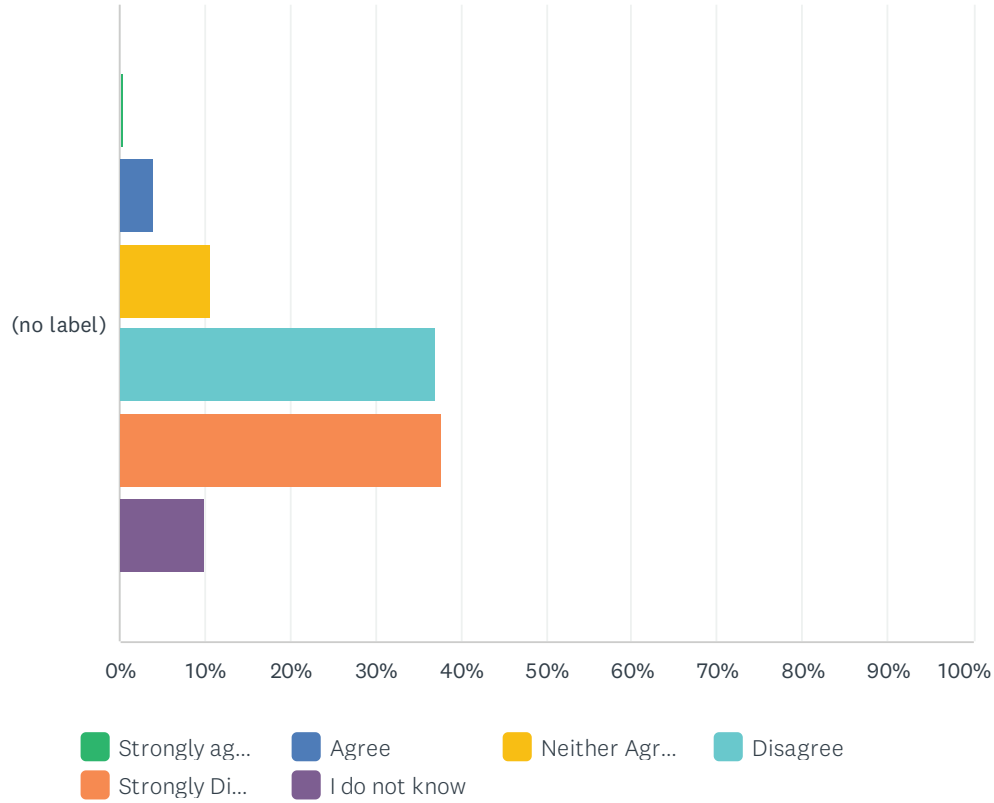
Answered: 423 Skipped: 32



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	TOTAL	WEIGHTED AVERAGE
(no label)	0.24%	3.31%	2.84%	34.28%	58.39%	0.95%	423	4.49
	1	14	12	145	247	4		

Q9 There is an adequate supply of housing for those with special needs (e.g. seniors, those with physical disabilities, those with mental health issues, etc.)

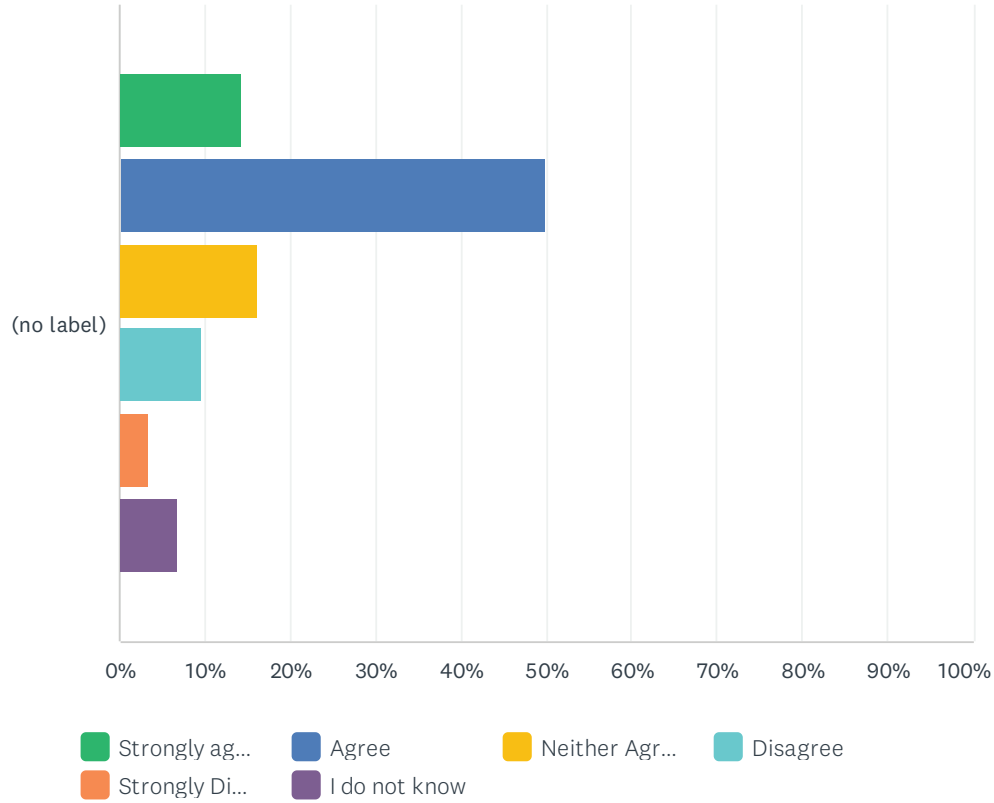
Answered: 423 Skipped: 32



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	TOTAL	WEIGHTED AVERAGE
(no label)	0.47%	4.02%	10.64%	37.12%	37.83%	9.93%	423	4.20
	2	17	45	157	160	42		

Q10 Using targeted incentives to increase the supply of affordable housing would help address needs in the local market (e.g. providing land, fee waivers, tax abatement, etc.)

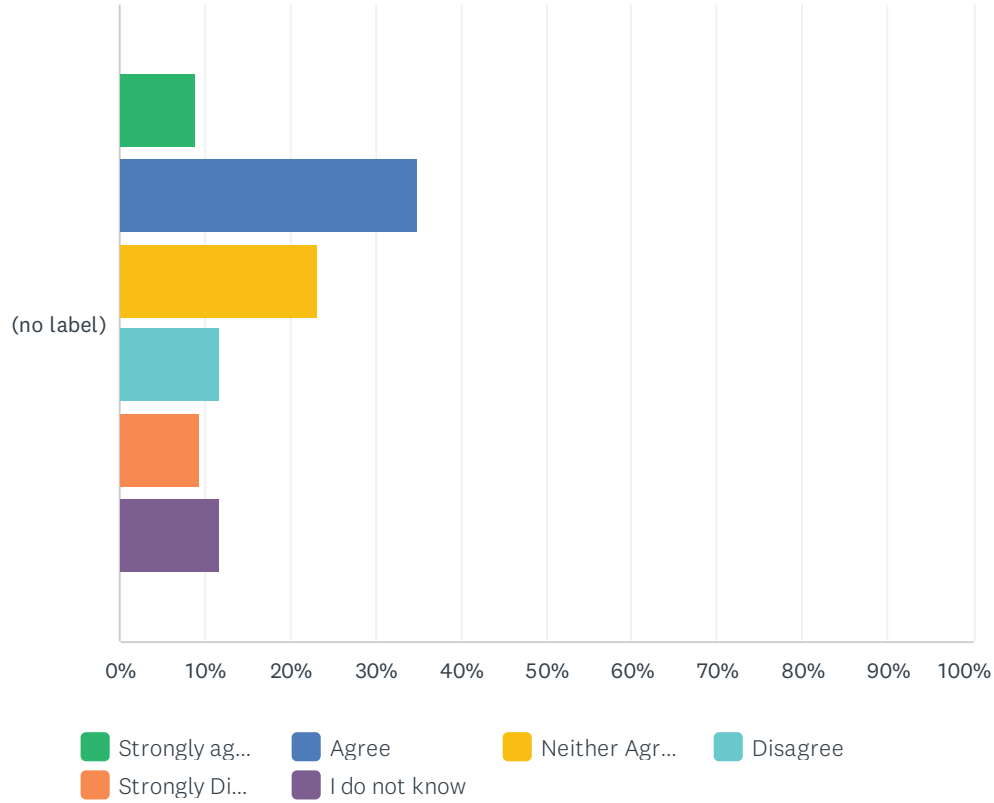
Answered: 421 Skipped: 34



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	TOTAL	WEIGHTED AVERAGE
(no label)	14.25% 60	49.88% 210	16.15% 68	9.50% 40	3.33% 14	6.89% 29	421	2.33

Q11 Increasing housing density on residential lots can encourage more housing options in the 'missing middle' part of the market (e.g. infill, intensification, etc.)

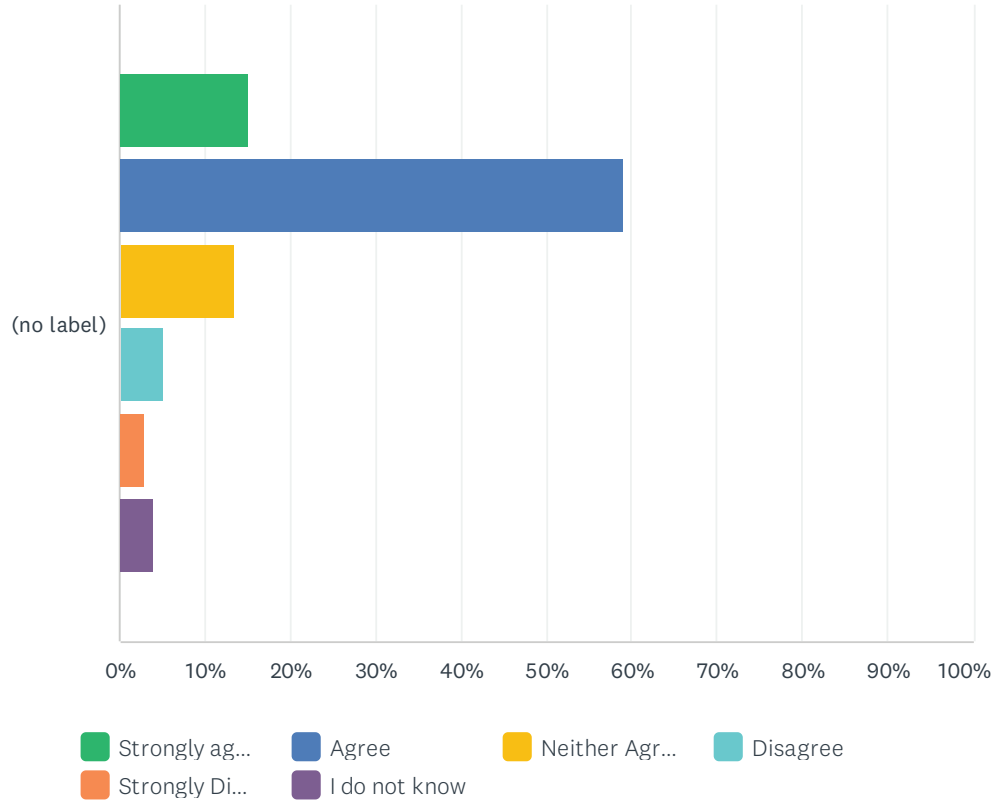
Answered: 420 Skipped: 35



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	TOTAL	WEIGHTED AVERAGE
(no label)	9.05% 38	35.00% 147	23.33% 98	11.67% 49	9.29% 39	11.67% 49	420	2.74

Q12 Adding middle and higher density housing (e.g. multi-residential) will help better meet the needs of smaller households and those with affordability challenges.

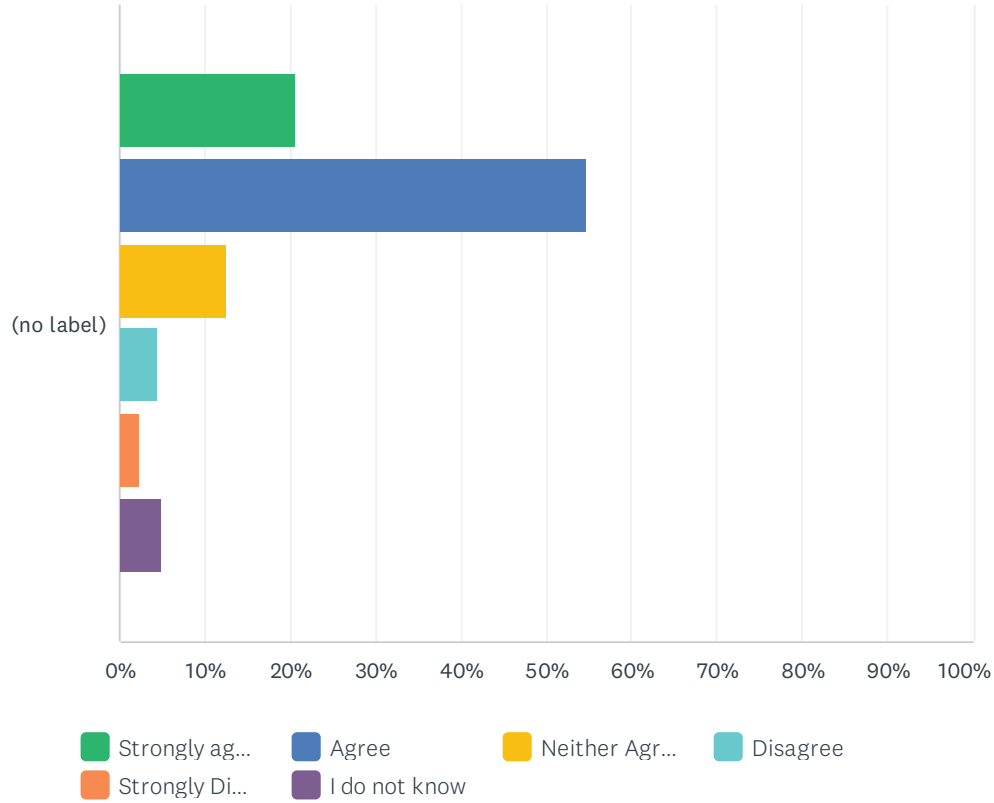
Answered: 422 Skipped: 33



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	TOTAL	WEIGHTED AVERAGE
(no label)	15.17% 64	59.00% 249	13.51% 57	5.21% 22	3.08% 13	4.03% 17	422	2.19

Q13 Encouraging alternative forms of housing construction will help make more housing options available and affordable (e.g. modular housing, manufactured homes, etc.)

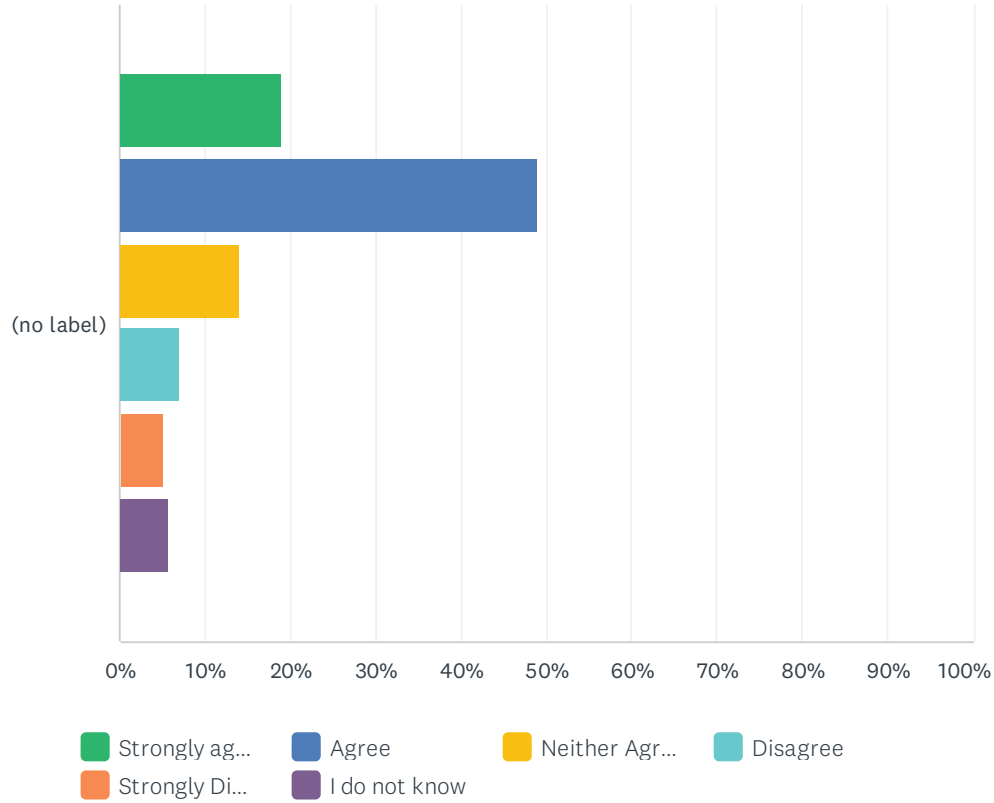
Answered: 421 Skipped: 34



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	TOTAL	WEIGHTED AVERAGE
(no label)	20.67% 87	54.87% 231	12.59% 53	4.51% 19	2.38% 10	4.99% 21	421	2.08

Q14 Acquiring and using public lands is a beneficial way to help support the delivery of affordable housing.

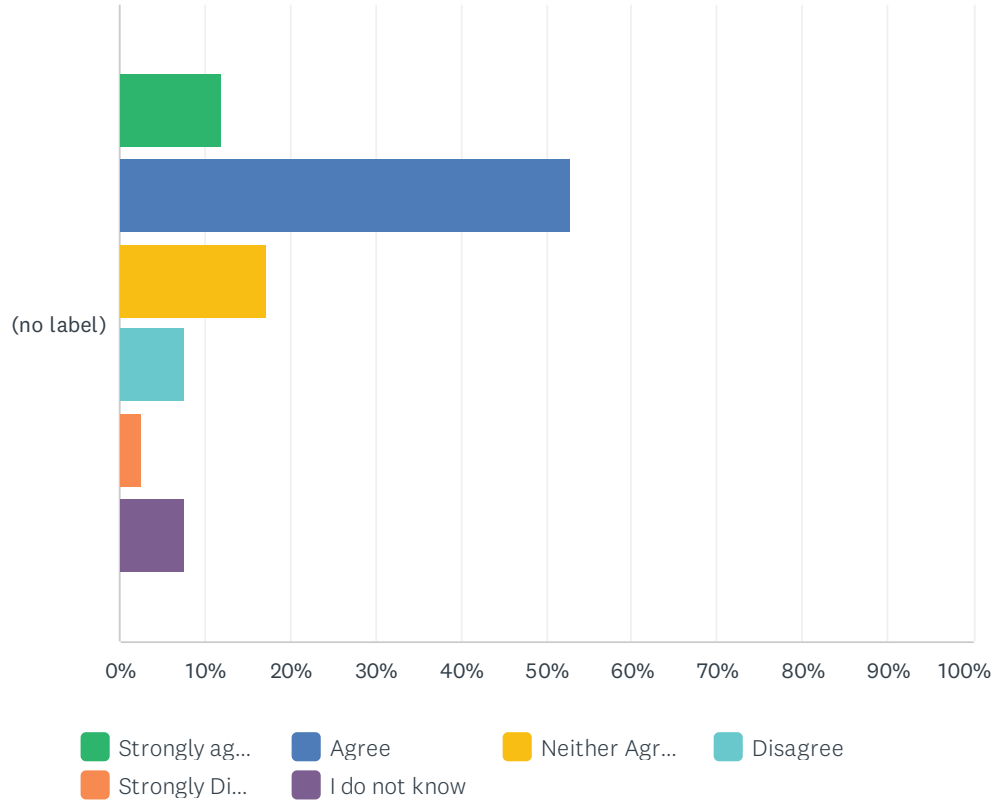
Answered: 422 Skipped: 33



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	TOTAL	WEIGHTED AVERAGE
(no label)	18.96% 80	49.05% 207	13.98% 59	7.11% 30	5.21% 22	5.69% 24	422	2.26

Q15 Building capacity in the community and fostering partnerships with local housing providers will help to preserve and increase the stock of affordable housing.

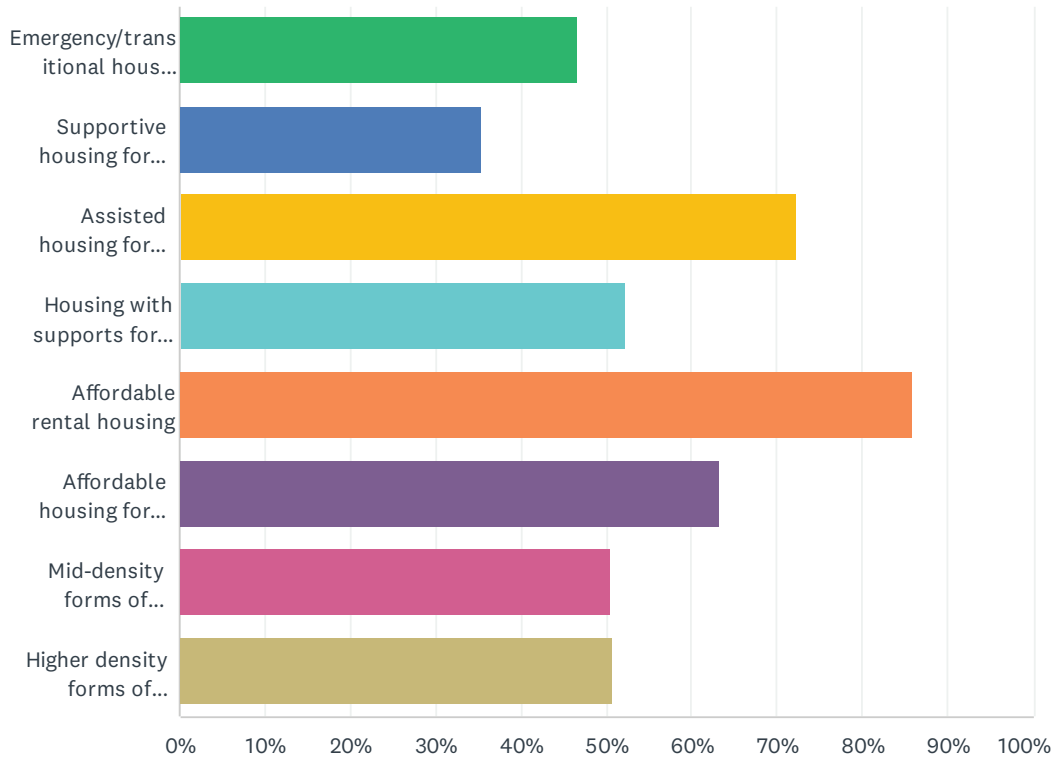
Answered: 419 Skipped: 36



	STRONGLY AGREE	AGREE	NEITHER AGREE NOR DISAGREE	DISAGREE	STRONGLY DISAGREE	I DO NOT KNOW	TOTAL	WEIGHTED AVERAGE
(no label)	11.93%	52.98%	17.18%	7.64%	2.63%	7.64%	419	2.31
	50	222	72	32	11	32		

Q16 What housing options do you feel are required to better address needs in the Town? (please select all that apply)

Answered: 374 Skipped: 81

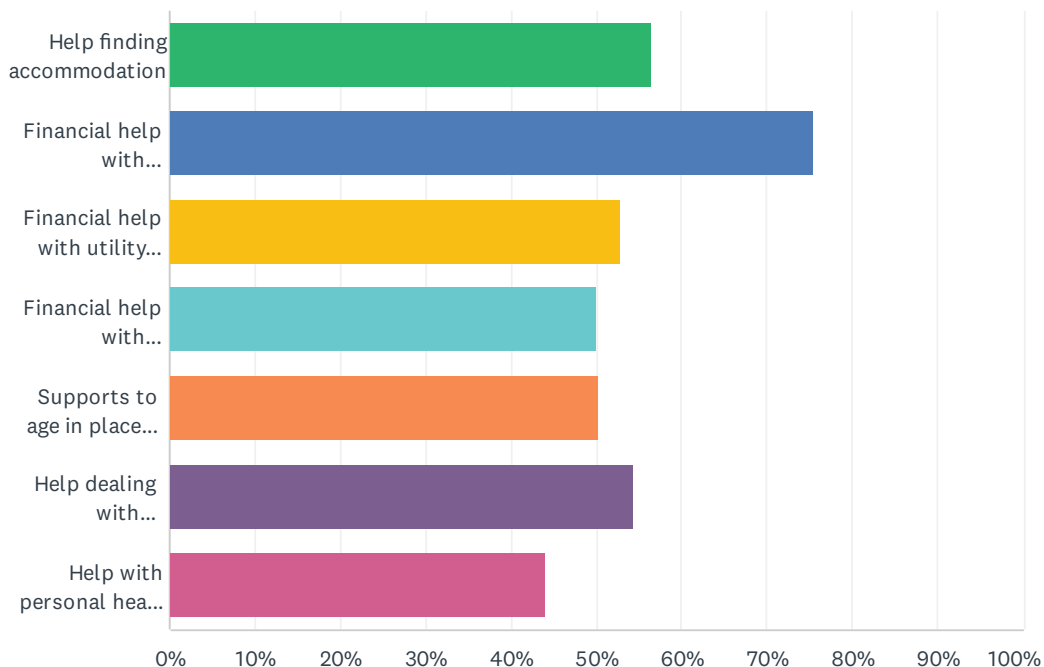


ANSWER CHOICES	RESPONSES	
Emergency/transitional housing for homeless or those at risk	46.79%	175
Supportive housing for those with special needs	35.29%	132
Assisted housing for those with low/moderate incomes	72.19%	270
Housing with supports for seniors	52.14%	195
Affordable rental housing	85.83%	321
Affordable housing for owners	63.37%	237
Mid-density forms of housing (e.g. row/townhouse)	50.53%	189
Higher density forms of housing (e.g. apartments)	50.80%	190
Total Respondents: 374		

'Other' responses (n=17)
 not a municipal responsibility 3
 regulating Air BNBs 2
 seniors housing/supports 2
 remaining 'other' 10

Q17 What services or supports do you feel are necessary for those who need help with housing? (please select all that apply):

Answered: 370 Skipped: 85

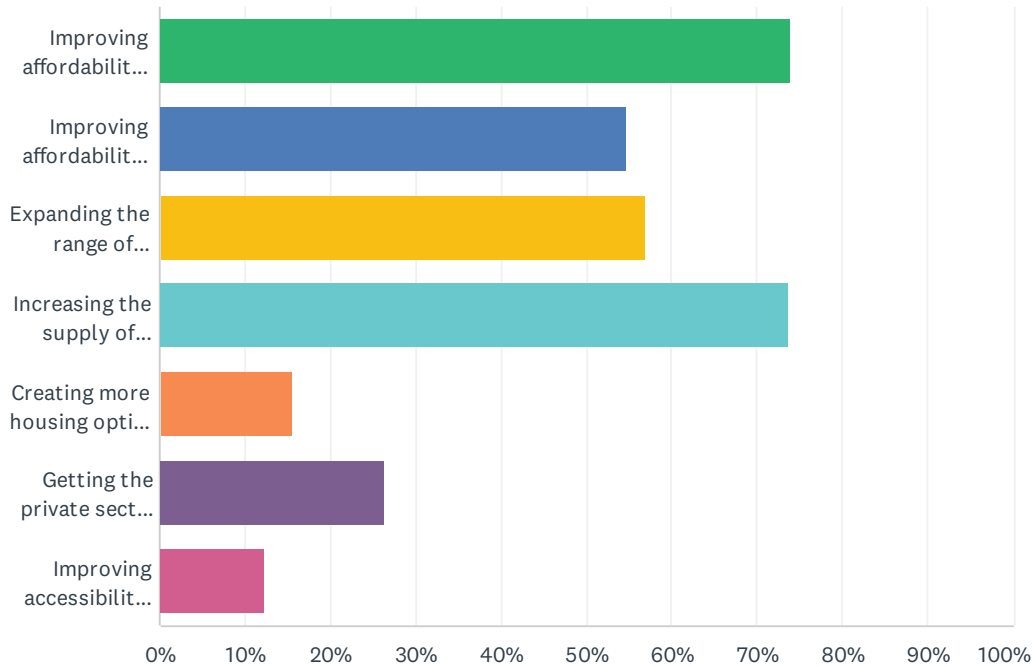


ANSWER CHOICES	RESPONSES
Help finding accommodation	56.49% 209
Financial help with rent/housing costs	75.41% 279
Financial help with utility costs	52.97% 196
Financial help with repairs/renovations (e.g. energy efficiency, accessibility)	50.00% 185
Supports to age in place (e.g. snow clearing, lawn maintenance)	50.27% 186
Help dealing with landlord/tenant issues (e.g. rent control board)	54.32% 201
Help with personal health issues (i.e. mental health issues, substance misuse, other illnesses or issues)	44.05% 163
Total Respondents: 370	

'Other' responses (n=19)
 not a municipal responsibility 3
 transportation 3
 control of rents/int. rates 2
 landlord relations 2
 remaining 'other' 9

Q18 What top three priorities should the Housing Needs Assessment Update address? (please select your top three priorities)

Answered: 374 Skipped: 81



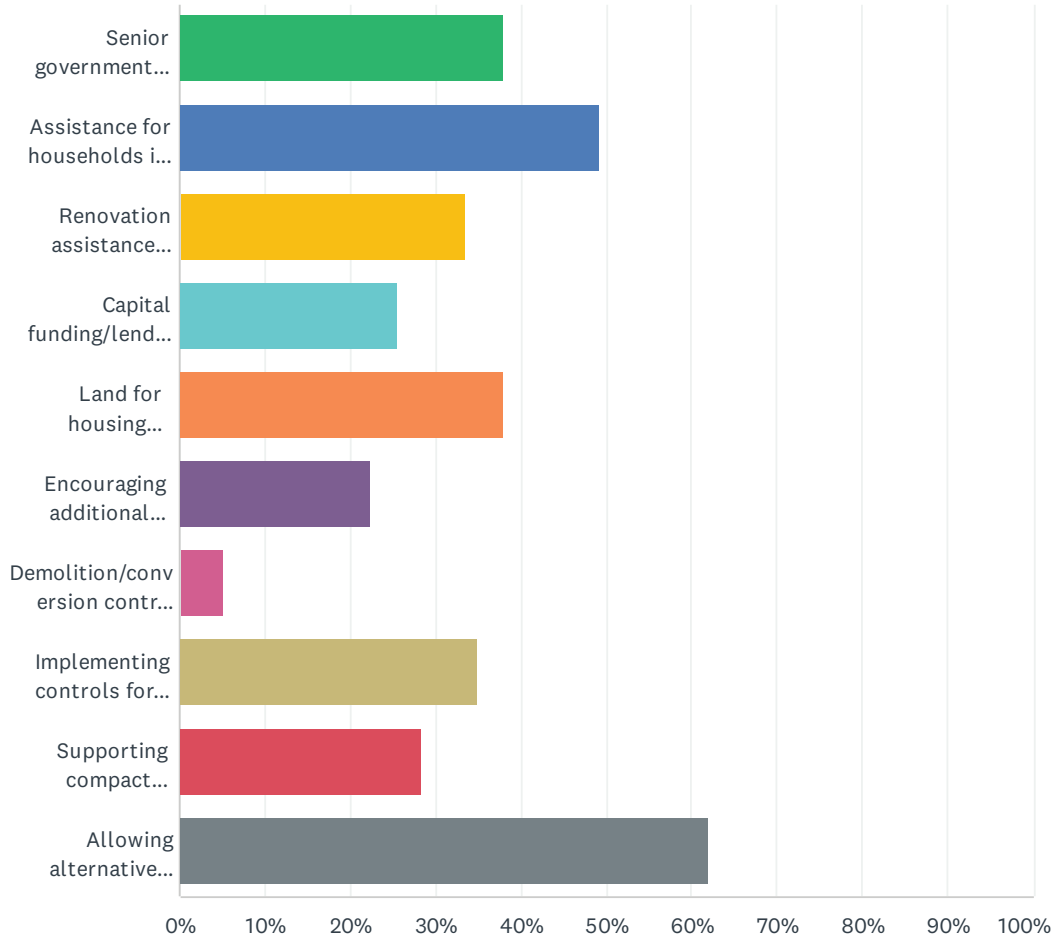
ANSWER CHOICES	RESPONSES	
Improving affordability for renters	74.06%	277
Improving affordability for owners	54.81%	205
Expanding the range of housing options that are available in the Town	56.95%	213
Increasing the supply of affordable housing	73.80%	276
Creating more housing options for those with special housing needs	15.51%	58
Getting the private sector more involved in affordable housing	26.47%	99
Improving accessibility for people with disabilities	12.30%	46
Total Respondents: 374		

'Other' responses (n=14)

federal/provincial responsibility 3
 cut red tape/shorten approvals 2
 remaining 'other' 9

Q19 What possible tools, initiatives or programs would most help to address housing gaps? (please select your top three initiatives)

Answered: 371 Skipped: 84



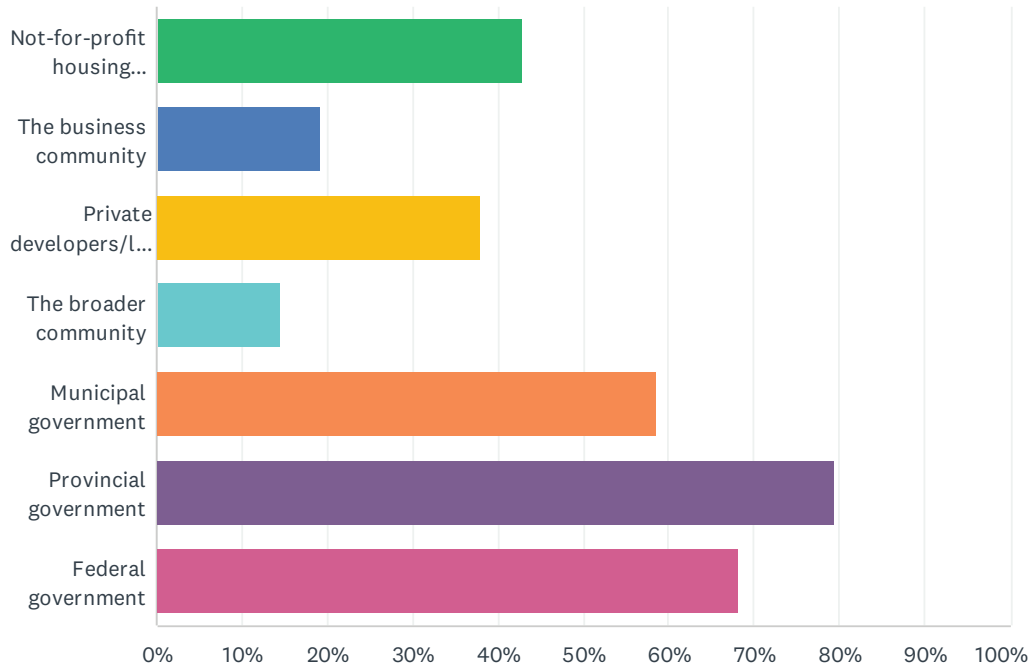
Housing Needs Assessment Update - Community Survey

ANSWER CHOICES	RESPONSES	
Senior government funding for developing affordable non-profit housing	38.01%	141
Assistance for households in need via Rent Supplement or Housing Allowance programs	49.33%	183
Renovation assistance programs (incl. energy efficiency and accessibility)	33.42%	124
Capital funding/lending programs for new development	25.61%	95
Land for housing developments (e.g. land bank)	38.01%	141
Encouraging additional dwelling units (e.g. secondary suites or accessory dwellings)	22.37%	83
Demolition/conversion controls	5.12%	19
Implementing controls for short term accommodations (e.g. Air BnB)	35.04%	130
Supporting compact development that is more affordable	28.30%	105
Allowing alternative housing forms (e.g. tiny homes, modular housing, etc.)	61.99%	230
Total Respondents: 371		

'Other' responses (n=22)
 regulate Air BnB's 5
 repair of run down buildings 3
 federal/provincial responsibility 3
 remaining 'other' 11

Q20 Who could play a more prominent role in helping to advance these actions/strategies? (please select your top three priorities)

Answered: 368 Skipped: 87



ANSWER CHOICES	RESPONSES	
Not-for-profit housing providers	42.93%	158
The business community	19.29%	71
Private developers/landlords	38.04%	140
The broader community	14.40%	53
Municipal government	58.70%	216
Provincial government	79.62%	293
Federal government	68.21%	251
Total Respondents: 368		

'Other' responses (n=16)
 all/combination of above 3
 federal/provincial gov't 2
 not municipal responsibility 2
 private sector w/ flex 2
 municipal enforcement 2
 more municipal roles 1
 remaining 'other' 4

Q21 Are there any other ideas you have for improving housing affordability in the Town of Gander? (please insert your ideas in written format)

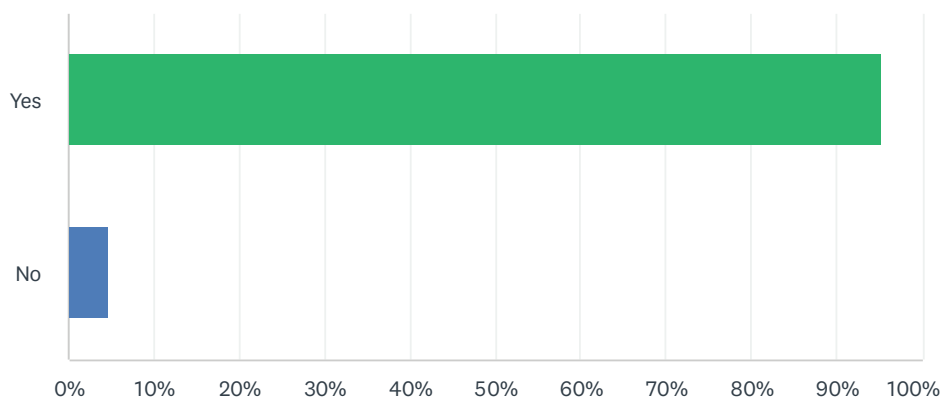
Answered: 159 Skipped: 296

158 Respondents provided a wide array of perspectives and feedback to this question. Their ideas/suggestions fell within a few broad categories:

- Supporting housing forms/types (n=66)
- Regulating rental housing (n=42)
- Development incentives/assistance (n=29)
- Alternative housing tenures/approaches (n=28)
- Regulating land use/devp't approvals (n=15)
- Land & site development ideas (n=13)
- Housing assistance for households (n=10)
- Assistance to vulnerable households (n=9)
- Affordable housing promoted (n=8)
- Other (n=6)

Q22 Are you a resident of the Town of Gander?

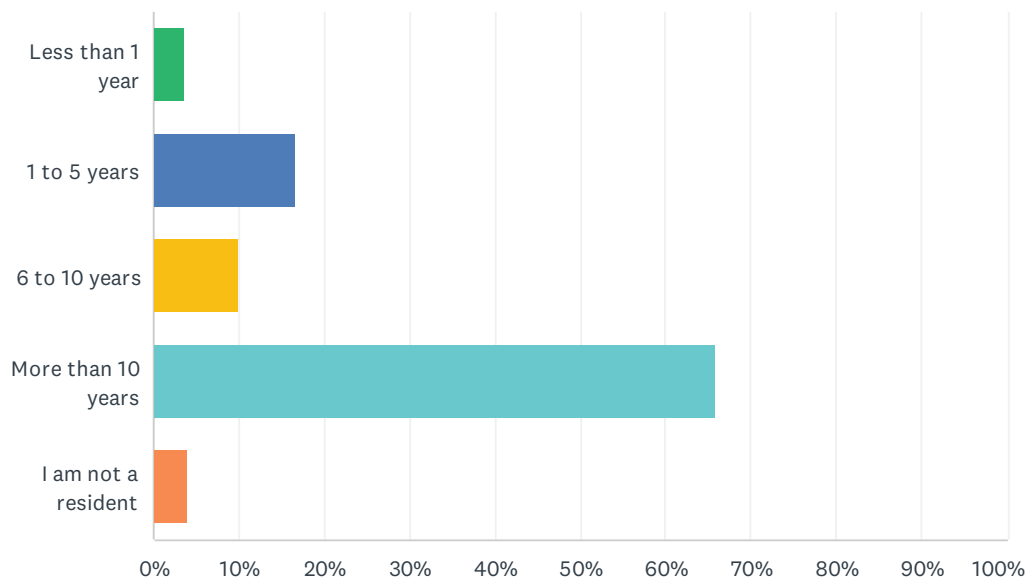
Answered: 369 Skipped: 86



ANSWER CHOICES	RESPONSES	
Yes	95.39%	352
No	4.61%	17
TOTAL		369

Q23 How long have you been a resident of Gander?

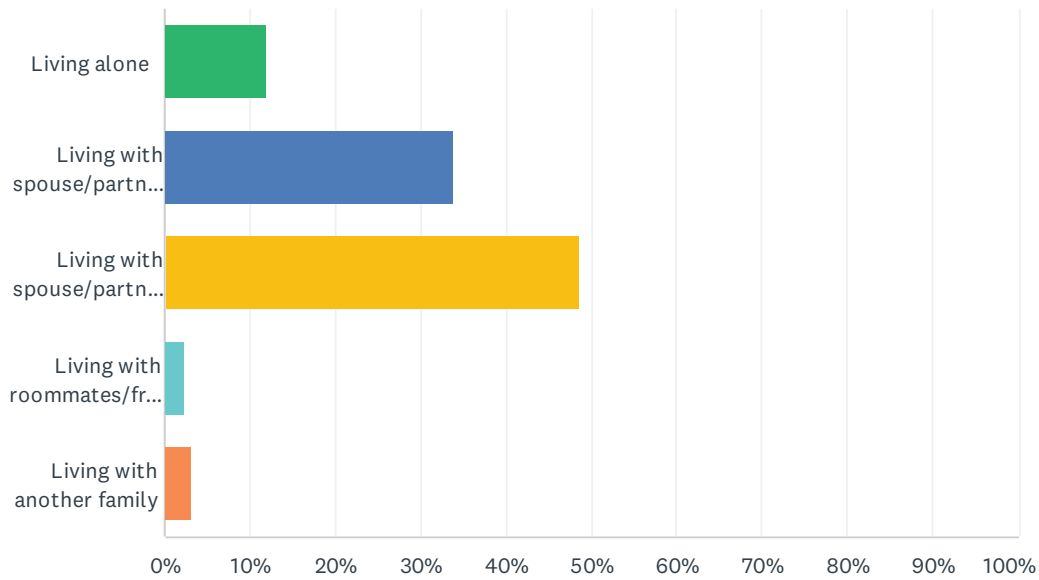
Answered: 369 Skipped: 86



ANSWER CHOICES	RESPONSES	
Less than 1 year	3.52%	13
1 to 5 years	16.53%	61
6 to 10 years	10.03%	37
More than 10 years	65.85%	243
I am not a resident	4.07%	15
TOTAL		369

Q24 What situation best describes your current living arrangement?

Answered: 345 Skipped: 110



ANSWER CHOICES	RESPONSES	
Living alone	11.88%	41
Living with spouse/partner, no children	33.91%	117
Living with spouse/partner and children	48.70%	168
Living with roommates/friends	2.32%	8
Living with another family	3.19%	11
TOTAL		345

'Other' responses (n=22)

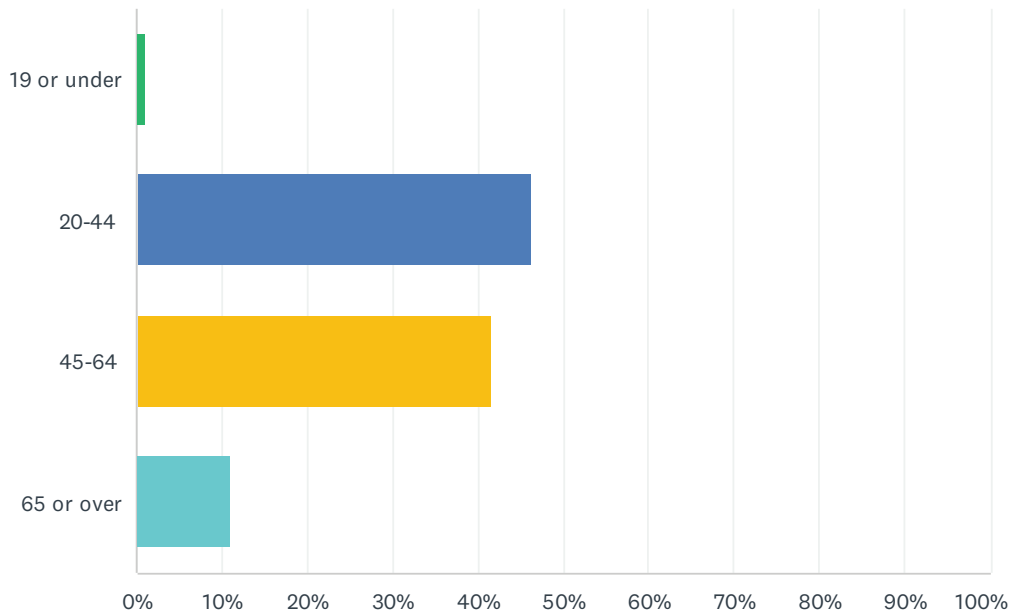
single parent HH's 12

living with parents, adult children or grandchildren 7

remaining 'other' 3

Q25 What age group best describes you?

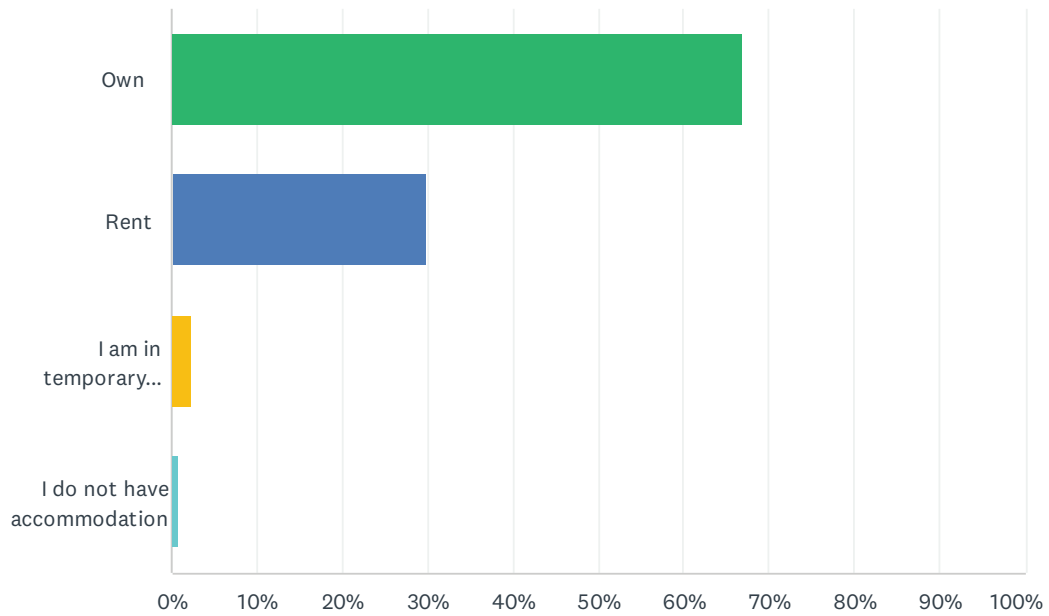
Answered: 370 Skipped: 85



ANSWER CHOICES	RESPONSES
19 or under	1.08% 4
20-44	46.22% 171
45-64	41.62% 154
65 or over	11.08% 41
TOTAL	370

Q26 Do you currently own or rent your accommodation?

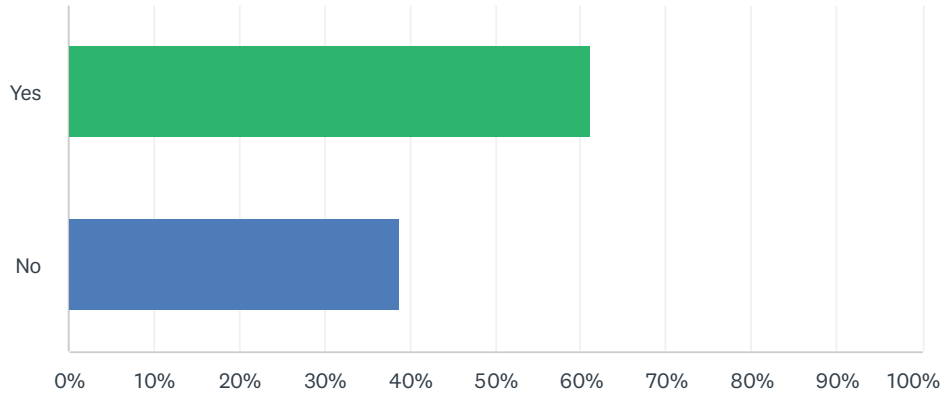
Answered: 368 Skipped: 87



ANSWER CHOICES	RESPONSES	
Own	66.85%	246
Rent	29.89%	110
I am in temporary accommodations	2.45%	9
I do not have accommodation	0.82%	3
TOTAL		368

Q27 Accommodation is considered affordable where a household spends 30% or less of its before-tax income on housing costs (i.e. rent or mortgage). Based on this definition, would you consider your current accommodations affordable for your household?

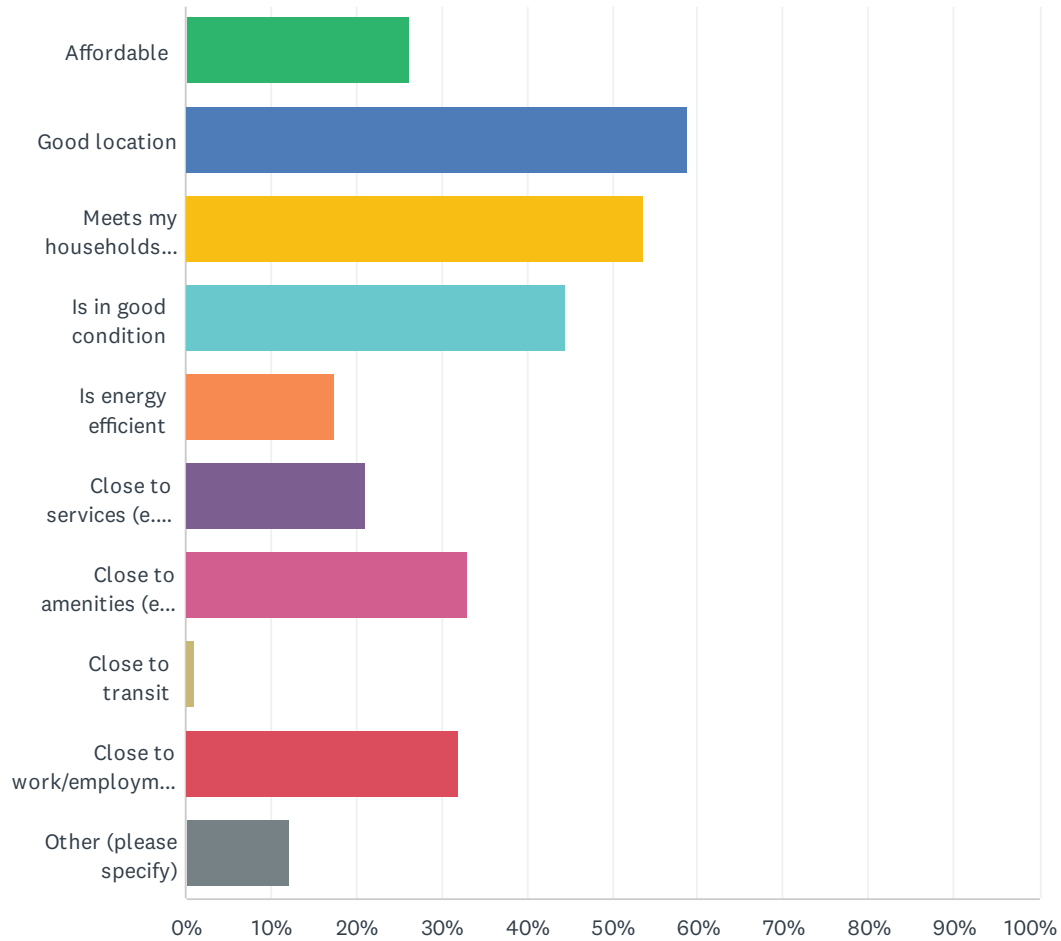
Answered: 368 Skipped: 87



ANSWER CHOICES	RESPONSES
Yes	61.14% 225
No	38.86% 143
TOTAL	368

Q28 What are the three things you LIKE most about your current accommodation? (please indicate your top 3 likes)

Answered: 370 Skipped: 85



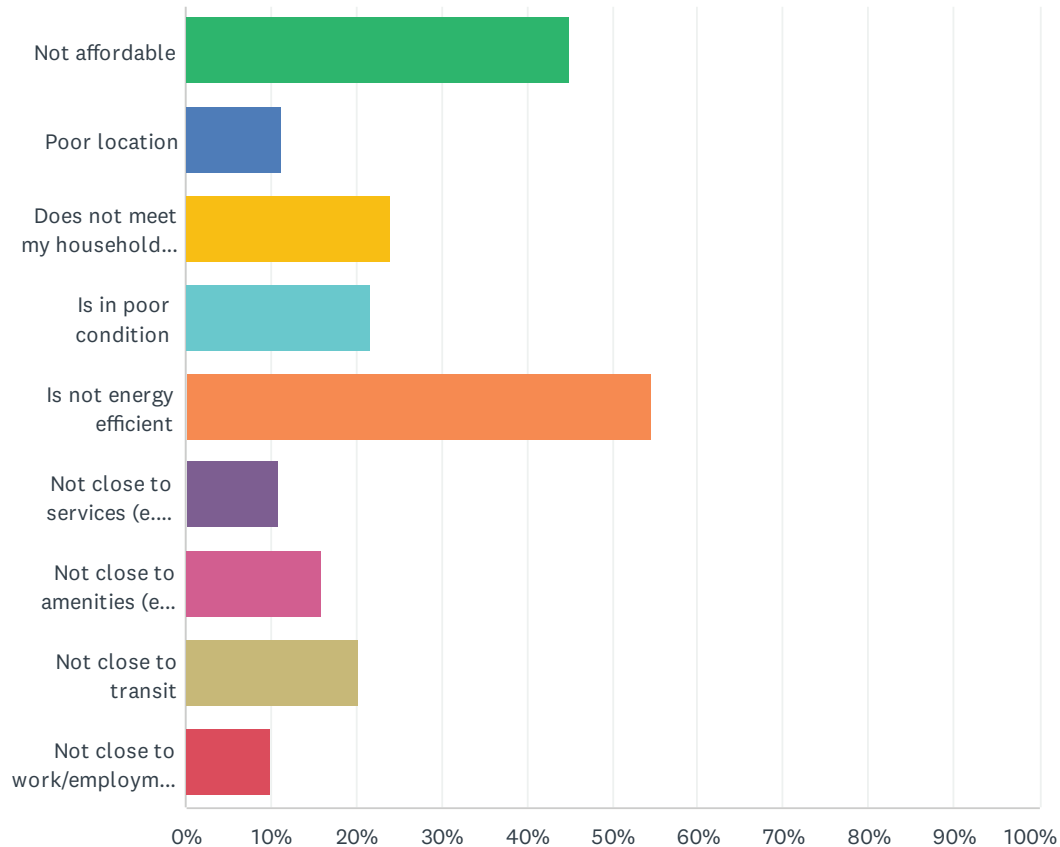
Housing Needs Assessment Update - Community Survey

ANSWER CHOICES	RESPONSES	
Affordable	26.22%	97
Good location	58.92%	218
Meets my households needs	53.78%	199
Is in good condition	44.59%	165
Is energy efficient	17.57%	65
Close to services (e.g. child care, health care,	21.08%	78
Close to amenities (e.g. shopping, parks, stores, etc.)	32.97%	122
Close to transit	1.08%	4
Close to work/employment opportunities	31.89%	118
Other (please specify)	12.16%	45
Total Respondents: 370		

'Other' responses (n=45)
 only option available/afford. 7
 good amenities, green space, etc. 5
 safe, friendly, no crime 5
 no transit here 4
 allows pets 3
 has two units (second suite) 2
 remaining 'other' 19

Q29 What are the three things you DISLIKE the most about your current accommodation? (please indicate your top 3 dislikes)

Answered: 258 Skipped: 197



ANSWER CHOICES	RESPONSES
Not affordable	44.96% 116
Poor location	11.24% 29
Does not meet my households needs	24.03% 62
Is in poor condition	21.71% 56
Is not energy efficient	54.65% 141
Not close to services (e.g. child care, health care,	10.85% 28
Not close to amenities (e.g. shopping, parks, stores, etc.)	15.89% 41
Not close to transit	20.16% 52
Not close to work/employment opportunities	10.08% 26

Total Respondents: 258

'Other' responses (n=63)

no real issues/nothing 22
 threat to loss of green space 7
 taxes 4
 affordability 4
 need for repairs 4
 lack of transit 3
 lack of safety 3
 no pets 2
 remaining 'other' 14

Q30 Are you interested in learning more about housing issues or participating in community sessions about housing? Please provide your email address in the box below.

Answered: 102 Skipped: 353

Responses to this question = 102
Contact info provided = 78

Appendix 3 – Summary of Programs, Tools and Initiatives

Following is a listing of various housing programs, tools, authorities and initiative from various levels of government that can be used to advance housing objectives. They may be used by municipalities or stakeholders, alone or in collaboration, depending on the provisions that govern them. The intent in providing this list is to broaden awareness of potential opportunities in the hope that local stakeholders may take advantage of these offerings.

Federal Government - Functions and Tools

National Housing Strategy (NHS):

- Rapid Housing Initiative (RHI) – new development and acquisition/rehabilitation
- Housing Accelerator Fund (HAF) – policy initiatives and action geared to facilitating the development of new housing
- Affordable Housing Fund (AHF) formerly the National Housing Co-investment fund, geared to financing/funding affordable new housing, housing renewal and repair)
- Canada Greener Affordable Housing initiative (CGAH) - deep retrofits
- Federal Community Housing Initiative (renovation/retrofit assistance, subsidy assistance)
- Federal Land Initiative (FLI) - formerly SURFPHI, provides land/property for affordable housing
- Indigenous housing initiatives
- Cost-shared programs with provinces and territories

Existing/other initiatives:

- SEED/Preservation Funding
- Apartment Construction Loan Program (ACLIP) formerly the Rental Construction Financing Initiative (RCFI)
- Affordable Rental Innovation Fund
- Reaching Home (Homelessness strategy, former HPS)
- CMHC Mortgage Loan Insurance (including MLI Select)
- Research agenda (e.g. Solution Labs)
- Housing information and resources (e.g. open data)

Provincial Government - Functions and Tools

Programs funded by NLHC:

- Rental Housing Program – delivery of RGI housing, approx. 5,560 units across the province
- Home energy savings program (HESP)
- Home modification program (HMP)
- Provincial home repair program (PHRP)
- First time homebuyers program (FHP)
- Secondary and basement suite incentive program (SBSI)

Co-funded programs under the National Housing Strategy:

- NLHC repairs/renovations
- Canada-Newfoundland Housing Benefit

Legislative tools:

- Urban and Rural Planning Act
- Housing Corporation Act (NLHC)
- Housing Act (Development of Housing)
- Residential Tenancies Act

Existing/other initiatives:

- Affordable rental housing program – funds new construction with private/community partners
- Partner-managed housing program – delivery of approx. 1,000 RGI housing units by partner agencies (mostly seniors)
- Supportive Living Program – operating grants to agencies to prevent & end homelessness

Local Government - Functions and Tools

- Regulatory tools – zoning flexibility, 2nd suites, compact development, inclusionary zoning
- Housing policies – municipal plan policies/zoning, housing strategies
- Land – surplus municipal lands or other public sector holdings
- Property taxes – reducing/waiving of taxes, incremental escalation/step-up on taxes for improved properties
- Development fees and charges – authority to reduce, waive or defer various charges
- Development incentives – authority to extend incentives
- Delivery of housing-oriented programs – specific programs such as secondary suite programs

Non-governmental Partners – Functions and Tools

Private developers:

- Turnkey developments
- Individual development agreements
- Community Benefit Agreements
- Inclusionary zoning

Others:

- Community Advisory Boards - housing & homelessness planning
- Community housing providers – social and public housing providers
- Support/service providers
- Public sector agencies (i.e. FCM and Green Fund - SAHP)
- Foundations, charities and not-for-profit organizations
- Faith-based communities
- Social impact investors