

## A COMMUNITY EFFORT

Affordable housing is a community-driven effort, bringing together partners to create inclusive, supportive neighborhoods where everyone has a place to thrive.



## RESOURCES

**Provincial Programs:**  
<https://www.nlhc.nl.ca/housing-programs/>

**Federal Programs:**  
<https://www.cmhc-schl.gc.ca/professionals/project-funding-and-mortgage-financing/funding-programs>

**Together, we're building Gander's future.**



## GET INVOLVED AND LEARN MORE



[www.gandercanada.com/buildupgander](http://www.gandercanada.com/buildupgander)

 townofgander

 townofgander

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 [buildupgander@gandercanada.com](mailto:buildupgander@gandercanada.com)

 709-651-5910



**Town of Gander**  
**A home for everyone**

## Housing Incentive Program

## WHY HOUSING DEVELOPMENT MATTERS

- Population Growth: 23%+ increase in Gander's population since 2001
- Addressing Housing Challenges:
  - 17.5% of households face affordability issues
  - 32.8% of renters spend over 30% of income on housing
- Rising costs and limited availability create a pressing need for new, diverse housing options.

## WHAT DOES "AFFORDABLE" MEAN?

- Affordable Rent: Costs do not exceed 30% of a household's pre-tax income
- Affordable Purchase: Monthly mortgage payments, including taxes and insurance, also remain within 30%
- Deep Affordability: Targets households earning 50% or less of the area median income

## WHAT IS THE HOUSING ACCELERATOR FUND?

An initiative by the Government of Canada to:

- Fast-track the creation of 100,000 new homes nationwide
- Support municipalities to grow housing supply, reduce approval timelines, and foster resilient communities

## INCENTIVES FOR MULTI-UNIT HOUSING DEVELOPMENT

Applicable to permits obtained after January 1, 2025.

Units	Grant Amount (Per Unit)
<b>Private Housing Development Grants</b>	
Secondary Suite/Apartment	\$5000
2-3 Multi-Unit	\$5000
4-12 Multi-Unit	\$7500
<b>Non-Profit Housing Development Grants</b>	
2-3 Multi-Unit	\$7500
4-12 Multi-Unit	\$10,000
<b>Bonus Incentives</b>	
Affordability Top-Up	\$10,000
Accessibility Top-Up	\$5000
Energy Efficiency Top-Up	\$5000
<b>Large Multi-Unit Developments</b>	
12+ Units	Direct negotiation opportunities

Applicants who receive funding under federal or provincial affordable housing incentive programs can receive a per unit "affordability top up" for proposed "affordable" units.

## GANDER'S HAF ACTION PLAN

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

### Key Initiatives:

- Housing Needs Assessment Update
- Affordable Housing Incentive Package
- Zoning & Regulatory Reforms
- Development of a Municipal Land Bank
- 4-Unit As-of-Right Policy
- Innovative Housing Delivery

### Anticipated Outcomes:

- At least 200 units built over 4 years
- Includes 70 "Missing Middle" and 68 multi-unit housing units
- 35% of new units will be affordable

