

HAF Agreement and Action Plan Summary Gander, Newfoundland and Labrador

Summary of Agreement Targets and Funding

Status as of March 26, 2025

Overall Permitted Unit Targets (3 years)	200
Units expected without HAF (baseline)	90
Units incented by HAF (HAF-incented)	110
Municipality's 10-year unit projection	750

Permitted Unit Targets with Breakdown	Total Target	Year 1 Forecast	Year 1 Progress
Housing Supply Growth Target	200	60	41
<ul style="list-style-type: none"> • Multi-Unit housing units in close proximity to rapid transit 	0	<i>Note: there are no annual forecasts for different unit types.</i>	0
<ul style="list-style-type: none"> • Missing middle housing units 	70		23
<ul style="list-style-type: none"> • Other multi-unit housing units 	68		0
Affordable Housing Units	70		15

HAF Funding Schedule and Explanatory Notes:

The total funding envelope for HAF recipients is based on the number of HAF-incented units, as described in Section 10 of the Pre-Application Reference Material. Advances are disbursed annually, subject to compliance with the terms and conditions of the HAF agreement.

Total funding eligibility	\$4,350,000
Annual advance amount	\$1,087,500

CMHC has reviewed The Town of Gander's first annual report and has noted that Year 1 permitted units are below forecast, with some initiatives delayed due to staffing challenges. Through discussions with The Town of Gander, we are satisfied that mitigating actions are being implemented, which are expected to result in an increase in permitted units through Years 2 and 3. As such, we are satisfied that the Town of Gander is meeting its commitments under the HAF agreement, and the second advance will be made in full.

Summary of Initiatives and Milestones

Initiative 1: Affordable Housing Incentives Package

Assess, develop, and launch a suite of targeted incentives that support housing development to expand the supply of affordable housing.

- Providing incentives directly related to affordability to spur development of units that would not otherwise be built.
- Initiatives will target additional affordable housing forms, to ensure a greater mix of housing options to meet the needs of the community.

Initiative	Due Date	Status
Affordable Housing Incentives Package	2026-02-15	On Track
Milestones	Due Date	Status
Development of incentive package	2024-08-15	Completed
Adoption and implementation	2026-02-15	On Track

Initiative 2: Housing-Based Zoning and Regulatory Reforms

Evaluate, define, and amend regulatory tools (such as zoning bylaw) to support housing affordability and permit a broader range of multi-unit housing options.

- The town will identify areas within the municipal plan and zoning bylaws that could better support housing through expanded permissions, more flexible standards and promotion of densification.

Initiative	Due Date	Status
Housing-based Zoning And Regulatory Reforms	2025-08-15	On Track
Milestones	Due Date	Status
Evaluation of impact of policy changes	2025-05-15	On Track
Adoption and policy implementation	2025-08-15	On Track

Initiative 3: Middle and High Density Housing Tools

Facilitate the development of missing middle and high density housing forms using targeted regulatory practices and incentives.

- The town will identify pressure points in the local market, where middle and higher density housing would be suitable, but barriers to development prevent them from being created.
- New tools, incentives, and practices will be developed to overcome barriers, and a demonstration project will be undertaken to test and display their viability.

Initiative	Due Date	Status
Middle And High Density Housing Tools	2025-02-15	Delayed*
Milestones	Due Date	Status
Barriers and opportunities assessment	2024-05-15	Delayed*
Formulation of tools and regulatory practices	2024-11-15	Delayed*
Piloting of tools	2025-02-15	Delayed*

*Delays were due to staffing challenges as well as limited bids on the first request for proposal (RFP) for certified planning consultants, requiring a second RFP with a revised scope. A successful bidder was selected and approved by Council in March.

Initiative 4: Innovative Practices in Housing Delivery

Identify and promote innovative practices aimed at expediting the timely delivery of appropriate, affordable, and resilient housing options.

- Review of development process that could be adjusted to shorten approvals timelines.
- Undertake a scan of practices that are innovative, energy efficient, and climate resilient, and implement a pilot project to promote them.

Initiative	Due Date	Status
Innovative Practices In Housing Delivery	2026-02-15	On Track
Milestones	Due Date	Status
Development process review	2025-02-15	Delayed*
Scan of innovative forms & techniques	2025-11-15	On Track
Scan of energy efficient & climate resilient practices	2026-02-15	Not Started

*The initial RFP was unsuccessful, but the scope was revised and the RFP reissued, with a successful bidder selected February 2025 and approved by Council in March.

Initiative 5: Establishing a Municipal Land Bank

Develop municipal land inventory and associated mechanisms to acquire and utilize public lands suitable for housing development.

- Create a municipal land inventory for properties suitable for housing, and establish policies and prioritization mechanisms for the use of these lands for housing.
- Expand the inventory through acquisition.

Initiative	Due Date	Status
Establishing A Municipal Land Bank	2025-11-15	On Track
Milestones	Due Date	Status
Undertake land inventory	2024-11-15	Completed
Establish municipal policies	2025-05-15	On Track
Public sector protocols and acquisitions	2025-11-15	On Track

Initiative 6: Property Utilization Strategy

Establish a formal strategy and implement tools for maximizing use of serviced lands and existing development for housing.

- Identify issues and opportunities for increasing efficient use of serviced land and existing developments for housing.
- Implement policy changes to allow for more compact development.
- Implement an Accessory Dwelling Unit pilot project and new brownfield development policies to provide examples of how land can be more efficiently used.

Initiative	Due Date	Status
Property Utilization Strategy	2026-08-15	On Track
Milestones	Due Date	Status
Issues & opportunities assessment	2025-02-15	Delayed*
Policy and implementation tools	2025-05-15	On Track
ADU Pilot Project	2026-02-15	On Track
Brownfield policies	2026-08-15	Not Started

* Diminished staff resources caused a slippage of about 3 months on one milestone, but the completion of the initiative is still on track.

Initiative 7: Capacity, Partnership, and Education Strategies

Establish capacity, partnership, and education strategies foster beneficial housing partnerships, and broaden awareness of housing issues in the community.

- Enhance the capacity of local stakeholders by actively engaging development proponents and increasing awareness of available resources, via community forums and a housing information toolkit.

Initiative	Due Date	Status
Capacity, Partnership and Education Strategies	2026-05-15	On Track
Milestones	Due Date	Status
Capacity building strategy	2025-02-15	Delayed*
Community partnership forums	2025-11-15	Not Started
Housing information toolkit	2026-05-15	Not Started

* Diminished staff resources caused a slippage of about 3 months on one milestone, but the completion of the initiative is still on track.

Initiative 8: Implement 4 units As-of-Right City-Wide

Updating bylaws and policies to allow 4 units as-of-right across the entire community.

- Town staff will assess the policy changes required, and bring forward bylaw amendments for consideration and adoption by Council.
- Allowing 4 units as-of-right (AOR) will reduce the need for rezonings and improve development timelines, thereby reducing costs.

Initiative	Due Date	Status
Implement 4 Units As-of-Right City-Wide	2025-08-15	On Track
Milestones	Due Date	Status
Evaluation of impact of policy changes	2025-05-15	On Track
Adoption and policy implementation	2025-08-15	On Track